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ENITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

IONAL REGISTER OF HISTORIC PLACES

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INVENTORY -- NOMINATION FORM F 1998 SEE INSTRUCTIONS IN HOW TO COMPLETE NATIONAL REGISTER FORMS TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS NAME HISTORIC Mutual Aid Union Building AND/OR COMMON Progressive Life Building LOCATION STREET & NUMBER Second and Poplar Streets NOT FOR PUBLICATION CONGRESSIONAL DISTRICT CITY, TOWN Rogers VICINITY OF Third CODE COUNTY CODE STATE Arkansas 05 Benton 007 CLASSIFICATION CATEGORY OWNERSHIP **STATUS** PRESENTUSE DISTRICT __PUBLIC **X**OCCUPIED _AGRICULTURE .__MUSEUM **X**BUILDING(S) **EPRIVATE** __UNOCCUPIED X.COMMERCIAL XRA9___ __STRUCTURE __WORK IN PROGRESS __BOTH _EDUCATIONAL __PRIVATE RESIDENCE __SITE **PUBLIC ACQUISITION ACCESSIBLE** __ENTERTAINMENT __RELIGIOUS _OBJECT __IN PROCESS X.YES: RESTRICTED __GOVERNMENT -SCIENTIFIC __BEING CONSIDERED _INDUSTRIAL _TRANSPORTATION __YES: UNRESTRICTED _NO MIUTARY _OTHER: OWNER OF PROPERTY NAME Dennis Bowlin STREET & NUMBER Second and Poplar Streets STATE CITY, TOWN VICINITY OF Rogers Arkansas LOCATION OF LEGAL DESCRIPTION COURTHOUSE. REGISTRY OF DEEDS, ETC. Clerk's Office STREET & NUMBER Benton County Courthouse CITY, TOWN STATE Arkansas Bentonville. REPRESENTATION IN EXISTING SURVEYS TITLE DATE _FEDERAL __STATE __COUNTY __LOCAL DEPOSITIONY FOR **SURVEY RECORDS** CITY, TOWN STATE

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DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Mutual Aid Union Building is a very well-preserved example of regionalized, Neo-Classical Revival Commercial Architecture. The architects, William E. Matthews and Albert O. Clarke of Rogers, were emulating structures designed by firms such as McKim, Mead, and White for the Pan-American Exhibit of 1901. The building, constructed circa 1913, can be grouped into the vast number of similar structures which were designed and constructed during the first 25 years of the twentieth century and which were later known as the American Renaissance.

The Mutual Aid Union Building consists of two floors and a half basement. The building's plan is rectangular, encompassing approximately 17,000 square feet. A 10-foot by 35-foot full height portico embellishes the east elevation.

The building is constructed of reddish-brown-brick masonry units laid in running bond with an average wall thickness of 17 inches. Masonry openings, with the exception of the pair of main entry doors and center windows opening onto the portico, are spanned by stone lintels. Fenestrations opening on to the portico are framed by raised brick mouldings, approximately 16 inches in width, which are also laid in running bond. Brick sill transitions and brick head shelves further decorate the mouldings.

A cast-stone water table outlines the entire perimeter of the structure just above the basement window heads; thus defining the main floor and portico floor levels. From this water table rise the cast-stone Roman pilasters symmetrically spaced along the north and south elevations. There are four pilasters to a side in addition to one at each of the four corners. Atop these pilasters, banding the building, is a simple cast-stone frieze and cornice. A brick parapet wall, capped with a cast-stone band and decorative column extensions, completes the building's height.

Four massive, Roman, cast-stone columns define the flat-roofed portico on the east elevation. The portico's roof is topped by a stepped brick parapet wall capped with cast stone. The parapet features decorative column extensions with domed caps of cast-stone and a central metal finial. The main entrance to the building is through this portico by a flight of tiered entry stairs.

The interior floor plan allows a great deal of open space with suites of offices along the south wall on both the first and second floors. A three-storey vault, one of the most unusual features of the building, is located near the center of the north wall. (Photograph of north elevation shows vault location). A second vault is located beneath the portico and is accessible from the basement.

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CONTINUATION SHEET

ITEM NUMBER

PAGE 1

The basement floor is essentially an open plan trisected longitudinally by two rows of encased-pipe columns. In the northeast corner a small office area is enclosed with a glass-above-panelling wall. The original men's and women's toilet facilities and cloakrooms are located on the west wall.

The first or main floor consists of a large grand foyer and a spacious open corridor dividing the seven private offices on the south from the large open common office and walk-in vault on the north. Structural beams, columns and pilasters are encased in darkly strained hardwood.

The second floor is again largely open. Exceptions are the lunchroom, kitchen, and private dining room along the south wall and the employee restrooms in the northwest.

Access from the basement to the first floor is via a narrow stairway along the north wall. The primary entry to the second floor is a wide central stairway near the west wall. This handsome stairway is of hardwood with a deep reddish stain. Two-inch-square balusters support a contoured handrail along the stair steps and around the upper stairwell. The railings terminate in panelled newel posts.

First-and-second-storey floors are of well-preserved hardwood, with the basement floor of cast stone. Except for room partitions, interior walls are plastered throughout the building. Interior doors are fivepanelled, and many have operable glazed transoms. All doors, windows and interior openings are simply framed in stained hardwood, as are the single-lite, double-hung sash windows.

Several features give the building an unusually interesting interior. Among these features are the second-storey light fixtures, a ceiling-fan/light combination with opaque glass globes. Another aspect of note are the functional brick fireplaces with soldier-course detailing under mantles; however, their heating capacity has been augmented by steam radiators.

This significant commercial structure has remained basically unchanged since its construction. Resting on its original corner lot in the Rogers business district, the Mutual Aid Union Eucliding is still in excellent condition

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SPECIFIC DATES

BUILDER/ARCHITECT

Matthews and Clarke

STATEMENT OF SIGNIFICANCE

The Mutual Aid Union Building in Rogers is one of northwest Arkansas' finest commercial structures of historic-architectural significance. Constructed in 1914, this two-storey brick building originally housed a local insurance company but has in more recent years been used by other business interests. Its importance to the Rogers business community has remained constant.

The Mutual Aid Union Building represents an important aspect of the state's economic life. Though one insurance company operated in Arkansas before the Civil War (New York Life Insurance Company), it was not until the late nineteenth century that numerous insurance companies were formed and operated within the state.

The Mutual Aid Union was established in 1907 as a mutual assessment organization. Policies were written in "circles" with each member paying dues according to his age. At the death of a member, his family received a payment from circle funds. Each circle had 1,000 policy-holding members, and by 1910 the Mutual Aid Union is reported to have had six circles. Though this very old concept of life insurance was once quite popular, it proved impractical and is no longer used by insurance companies.

R. H. Whitlow, a native of Corinth, Mississippi, who moved to Arkansas in 1905, organized the Mutual Aid Union in 1907. Operating from a rented house and using a cigar box for a vault, Whitlow very quickly turned his idea of a cooperative insurance union into a successful business venture.

About 1910 two other businessmen, J. Wythe Walker and John E. Felkner, joined the company. Walker was from a prominent Fayetteville family and had practiced law there since 1888. Felker was associated with the Bank of Rogers.

In 1914 when the company's permanent building was constructed, Walker was serving as president with Whitlow as secretary and Felker as treasurer. This managerial trio lasted until about 1927 when Whitlow, the founder, resigned from the company and sold his interest to his partners. The company was then reorganized as Progressive Life, which continued in operation until 1966.

The building constructed by Whitlow and his associates was a significant contribution to the Rogers community. Of red brick construction the building features a two-storey portico across the facade. The interior, with its

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CONTINUATION SHEET

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PAGE

spacious offices and work areas, was especially plush by 1914 standards. Floors and woodwork are of stained hardwood and remain in beautiful condition. The three-storey vault with its intricate lock-mechanism is an especially interesting feature.

According to Whitlow's daughter, Mrs. Frances Whitlow Fleming, the building also served more than just commercial functions. Its spacious facilities were often used for social and civic events, thus making the building of even greater importance to the Rogers community.

Significant as a representative of Arkansas's economic history, the Mutual Aid Union Building is also an exceptional example of the state's early twentieth-century commercial architecture.

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CONTINUATION SHEET

ITEM NUMBER 9

PAGE .1

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