**NATIONAL REGISTER OF HISTORIC PLACES INVENTORY -- NOMINATION FORM**

**1 NAME**

**HISTORIC** Independence Building

**AND/OR COMMON**

**2 LOCATION**

**STREET & NUMBER** 100-102 West Trade Street

**CITY, TOWN** Charlotte

**STATE** North Carolina

**3 CLASSIFICATION**

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>OWNERSHIP</th>
<th>STATUS</th>
<th>PRESENT USE</th>
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<td>PUBLIC ACQUISITION</td>
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<td>_PRIVATE RESIDENCE</td>
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**4 OWNER OF PROPERTY**

**NAME** Rushing Construction Company

**STREET & NUMBER** Route 1, Box 265

**CITY, TOWN** Indian Trail

**STATE** North Carolina

**5 LOCATION OF LEGAL DESCRIPTION**

**COURTHOUSE, REGISTRY OF DEEDS, ETC.** Office of the Register of Deeds for Mecklenburg County

**STREET & NUMBER** 400 East Fourth Street

**CITY, TOWN** Charlotte

**STATE** North Carolina

**6 REPRESENTATION IN EXISTING SURVEYS**

**TITLE** The Independence Building has been designated a Charlotte-Mecklenburg Historic Property. It is included in an Inventory of Buildings for the Charlotte-Mecklenburg Historic Properties Commission

**DATE** 1975

**DEPOSITORY FOR SURVEY RECORDS** Charlotte-Mecklenburg Planning Commission

**CITY, TOWN** Charlotte

**STATE** North Carolina
The Independence Building, a fourteen-story office building of Renaissance style in the Beaux-Arts tradition, stands on the northwest corner of "The Square," the intersection of Trade and Tryon streets in Charlotte. The ornate 1908-1909 building, now dwarfed by the towering steel and glass skyscrapers of Charlotte’s present skyline, is a distinguished monument to the city’s commercial dominance in the state throughout the twentieth century. The chief features of the design—the articulation of the rectangular block into divisions of base, composed of the lower portion, the shaft, the center eight stories, and the capital, the original top story; and the dramatic treatment of each bay of the shaft as a single soaring arch—are both derived from the seminal skyscraper designs of Richardson, Adler & Sullivan, and other architects in late nineteenth century Chicago. The monumentality of the design is somewhat weakened by the replacement of portions of the base with mid-twentieth century storefronts, and by the addition of two stories above the original twelfth story. Yet the quality of the rich detailing compensates for these later changes to the original design.

The base of the skyscraper, five by seven bays in width, consists of the heavily quoin ed first story and mezzanine (second story) and the corresponding rusticated third story. The base was remodelled in 1927-1928 when the two top stories were added, and its classical design harmonizes with the original exterior treatment of the shaft. The only portion of the base where the 1928 treatment is fully visible is the west corner of the Trade Street elevation; the remaining bays were remodelled in the mid-twentieth century. This unaltered section contains a high granite foundation, wide quoin ed piers surfaced with a finely striated limestone, Doric capitals, a wide frieze, and molded cornice. The original upper treatment continues across the entire Trade Street elevation and halfway the length of the Tryon Street elevation, above the present storefronts. On the Trade Street frieze are applied letters forming "Independence Trust Company," while the Tryon Street frieze bears the letters "Independence Building." Each bay contains metal casement windows, with a flat-paneled spandrel above the first story casement and a lintel with applied circular ornament above the mezzanine casement. In the center bay of the Tryon Street elevation and one bay westward from the center of the Trade Street elevation were identical main entrances. The Tryon entrance is gone, but the Trade entrance is unaltered except for the replacement of the original revolving door with a double plate glass door. The entrance surround consists of flanking brass Corinthian pilasters with side and transom panels. A heavy cast-iron canopy, supported by curvilinear iron brackets and iron chains attached to the flanking piers with iron cartouches, shelters the entrance. The canopy is a metal framework infilled with reinforced mesh glass and ornamental dentil and cartouched moldings and a scalloped drip course. The third story is surfaced with yellow brick veneer, recessed every four courses to simulate rustication, and capped with a molded limestone frieze and cornice. The corner bays contain wooden one-over-one sash windows; the inside bays, identical sash in pairs.

The shaft, the dominant division of the design, is articulated by brick pilasters which soar from the fourth to the eleventh story, terminating in round arches. These beveled brick pilasters divide the interior bays and terminate in plaster Corinthian capitals and beveled round arches with corbeled surrounds. The corner bays are emphasized by rusticated brick pilasters which terminate in keystone ed windows. A molded cornice caps the eleventh story. The veneer and sash treatment of the shaft are identical to that of the third story. Between each story of the center bays are flat-
paneled spandrels with alternating applied circular and diamond-shaped ornament.

The original "capital," the twelfth and top story, is recessed behind the cornice of the shaft. It has identical sash and similar decorative treatment, with brick panels between bays. The frieze is decorated with applied ornament consisting of diamond motifs at the corners and circular motifs elsewhere. The original heavy dentil cornice was removed when the thirteenth and fourteenth stories were added in 1927-1928. These stories correspond closely in design to the twelfth story, with matching brick veneer and sash, spandrels which repeat those of the shaft, a frieze accented with applied cartouche and shield motifs, and a molded cornice. The southwest corner of the flat roof has a narrow two-story penthouse which houses mechanical equipment.

The north and west elevations of the building are treated very plainly, for the architect probably anticipated that adjacent buildings would conceal them. Each is covered with yellow brick veneer, with a segmental-arched window with a brick flat arch and a two-over-two wooden sash in each bay. A double brick string course marks the original eleventh story cornice level. The center bay of the west elevation is an open well, allowing light and ventilation to the inner offices. The original fire escapes were beneath the windows of the west elevation, but were replaced by the present fire escape in the light well, with access doors replacing windows on each story. The north elevation has a brick smokestack at the northwest corner, and the three west bays are set back slightly behind the wall level of the east bays. The added stories differ only in that the sash are not arched.

The original interior treatment of the third through twelfth floors is well-preserved, but the first floor and mezzanine have undergone two major renovations, and only remnants of the sumptuous decorative treatment of the public areas of these two levels remain. The first and second floors originally housed a bank in the south half and drug store in the north half. In 1927-1928 this area was converted to a single bank lobby with a mezzanine, and all trace of the original finish was evidently obliterated. The second renovation occurred ca. 1950 when the lobby was partitioned into four retail stores. The elevator lobby, entered through the Trade Street entrance, retains most of its original finish, with terrazzo floors, black marble baseboards, walls sheathed in darkly veined marble arranged in geometric panels reminiscent of the Florentine Renaissance style, and a plaster coffered ceiling with egg and dart moldings. The suspended metal light fixture of classical design is perhaps original. In the west wall are three elevators, each with paneled, richly ornamented brass doors. Above each is a marble dial indicating floor level. In the northwest corner of the lobby is a small door leading to one of the two stairs in the building. The stair has white marble treads, a marble dado, and a delicate cast-iron railing. Beside the lobby door is a large brass mailbox of classical design, connected by chutes to the upper floors.

The 1928 mezzanine was apparently an enclosed balcony extending around four sides of the banking room. This level is now a completely separate floor, and traces of the
ceiling treatment of the two-story banking room survives in the central area. The interior supporting plastered posts of the bank room have Corinthian capitals. The lobby ceiling consists of boldly painted red and gold square and polygonal plaster coffers, with egg and dart and medallion ornament.

The upper floors, each identical in floor plan, have a stair in the center of the Tryon Street side and corridors extending north and south of the stair, with flanking offices. Except for a few lower level floors, the stair retains its original marble and iron finish, similar to the rear stair. Each of the original floors is finished with white marble floors and dados, black marble baseboards, and golden oak woodwork. Most of the original office entrances, consisting of oak doors with frosted glass panels, transoms and sidelights, remain intact. The interior finish of the offices is very simple, and many of the interior partition walls have been rearranged.
### PERIOD
- PREHISTORIC
- 1400-1499
- 1500-1599
- 1600-1699
- 1700-1799
- 1800-1899
- 1900-

### AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW
- ARCHEOLOGY
- PREHISTORIC
- ARCHEOLOGY-HISTORIC
- AGRICULTURE
- ARCHITECTURE
- ART
- COMMERCIAL
- COMMUNICATIONS
- COMMUNITY PLANNING
- CONSERVATION
- CONSERVATION
- ECONOMICS
- EDUCATION
- ENGINEERING
- EXPLORATION/SETTLEMENT
- INDUSTRY
- INVENTION
- LANDSCAPE ARCHITECTURE
- LAW
- LITERATURE
- MILITARY
- MUSIC
- PHILOSOPHY
- POLITICS/GOVERNMENT
- RELIGION
- SCIENCE
- SCULPTURE
- SOCIAL/HUMANITARIAN
- THEATER
- TRANSPORTATION
- OTHER (SPECIFY)

### SPECIFIC DATES
- 1908-1909

### STATEMENT OF SIGNIFICANCE

Criteria Assessment: 

**C** It is the first steel frame high rise building erected in North Carolina and is the oldest building in the state showing the influence of the Chicago School.

**B** It was designed by Frank Milburn whose practice was perhaps the most prominent and prolific in the design of both commercial and governmental buildings in the two Carolinas in the late 19th century and the first quarter of the 20th century. Several of Mr. Milburn's buildings are already on the National Register.

**A, B** The building is strongly associated with the economic growth and emergence of Charlotte as a commercial center in the state. Individuals and business concerns with specific ties to the building include D. A. Tompkins, J. H. Little, J. A. Jones, W. H. Belk, the J. A. Jones Construction Company and the WBT radio station.

The Independence Building, an impressive Renaissance Revival style building on the square in Charlotte, is the first steel frame high rise building erected in North Carolina; its present appearance owes to the designs of two prominent early 20th century Southern architects. Built in 1908-1909, the twelve story structure, a symbol of Charlotte's emerging role as a commercial center in the state, was designed by Frank Milburn whose impressive, well-detailed buildings are landmarks in many cities and towns in both North and South Carolina. William L. Stoddart, who also designed many buildings in North Carolina, provided the designs for the buildings remodeling in 1927-28 when the addition of two stories raised the building to its present fourteen stories. Both the building's opening and re-opening (following the remodeling) brought rave reviews from newspapers. Erected by the J. A. Jones Construction Company for the Charlotte Realty Company, the building came to be known as the Independence Building following the establishment of the Independence Trust Company there in 1912.
The series of developments which led to the construction of the Independence Building (Realty Building) at Trade and Tryon Streets in Charlotte, N. C., began on July 26, 1905. On that day a group of prominent businessmen (W. H. Belk, C. N. Evans, O. P. Heath, Julian H. Little and C. M. Patterson) secured charters of incorporation for two new concerns, the Charlotte Trust Company and the Charlotte Realty Company. Both enterprises opened for business on September 23, 1905, in their headquarters in the Central Hotel on the southeastern corner of the Square. The organizations prospered under the leadership of Julian H. Little, who had been elected President of the two firms on September 2, 1905. Illustrative of this success was the decision to seek more prestigious facilities for the new bank and its real estate affiliate.

In 1906 the group selected Daniel Augustus Tompkins, publisher of The Charlotte Observer and renowned advocate of Southern industrialization, to approach the owners of the "Osborne Corner," the lot on the northwestern corner of the Square. Mr. Little and his associates believed that this would be the most suitable location for the imposing building which they envisaged. On November 27, 1906, the Charlotte Realty Company purchased the land and the structure situated thereon for the then astounding sum of ninety-two thousand dollars. Adding to the excitement engendered by this transaction was the announcement that the buyers intended to erect "a ten or a twelve-story, steel frame, office building on the site, a regular sky scraper (sic)."

Mr. Little and his associates held a major design competition for the proposed skyscraper. The Charlotte Observer of April 24, 1907, stated that the Board of Directors of the Charlotte Realty Company were reviewing the plans which had been submitted by the eight architectural firms that were participants in the final stages of this process. Representatives from as far away as Boston, Mass., New York City, Washington, D. C., and Birmingham, Ala., appeared before the Board. Also among the finalists were three local firms: Hook & Rogers, Franklin Gordon, and Wheeler, Runge & Dickey.

On May 27, 1907, the Board of Directors of the Charlotte Realty Company selected Frank Pierce Milburn as the architect for the "new 12-story fireproof office building of the skyscraper type" which would be "erected on the northwestern corner of Independence Square." The selection of Mr. Milburn was an indication of the seriousness and professionalism with which Mr. Little and his associates had superintended the design competition. A native of Bowling Green, Ky., and graduate of Arkansas Industrial University, Mr. Milburn was one of the most prominent architects who designed structures in the two Carolinas from the 1890s until his death in September 1926. An article in the Summer 1973 issue of The North Carolina Historical Review lists most of the structures in North Carolina for which Mr. Milburn was the architect. Included among them are several of the imposing buildings which were erected in Charlotte in the two decades preceding the outbreak of the First World War. The Stonewall Hotel on W. Trade Street, the Charlotte Sanatorium at Church and Seventh Streets, the Mecklenburg County Courthouse on S. Tryon Street and the Independence Building
(Realty Building) were some of the noteworthy contributions which Mr. Milburn made to the emerging townscape of this community. The Charlotte Observer of May 18, 1908, provided additional evidence of the scope of Mr. Milburn's practice. It reported that Mr. Milburn had designed twenty-seven edifices which were then under construction in North Carolina, including "court houses, county jails, railroad stations, college buildings, hospitals, hotels and office buildings." Perhaps Mr. Milburn is best remembered for the buildings which he designed on the campus of the University of North Carolina at Chapel Hill, such as the YMCA Building and the Bynum Gymnasium.

The contract for erecting the Independence Building (Realty Building) was awarded to the J. A. Jones Construction Company. James Addison Jones, a native of Randolph County, had come to Charlotte in the 1880s to work as a common laborer for a Mr. Cecil, a contractor from Lexington, N. C., who built several of Charlotte's textile mills of the post-bellum era. Sometime in the early 1890s Mr. Jones had established his own firm, thereby launching the development of a construction enterprise that would erect high-rise buildings throughout this country and abroad. It is worth noting, however, that the Independence Building (Realty Building) was the first skyscraper built by the now-famous J. A. Jones Construction Company.

The transformation of the "Osborne Corner" began in January 1908 with the dismantlement of the frame structure (the John Irwin House) which had stood on the site since the early 1800s and which in more recent years had housed the Woodall & Sheppard Drug Company. That the citizens of Charlotte were intensely interested in the project is certain. The Charlotte Observer of June 8, 1908, commented that "pedestrians on the street are beginning to develop into a set of 'rubber necks' in their attempt to see, every morning, whether or not it (the skyscraper) has climbed during the night and, every night, how high it has leaped since morning." It is not difficult to understand why the construction of the Independence Building (Realty Building) attracted so much attention. Irrefutable documentation exists to prove that this was the first steel-frame high-rise building erected in North Carolina. A reporter for The News and Observer of Raleigh, N. C., stated on June 21, 1908, that the "only skyscraper in the State" was "being constructed" in Charlotte. In an interview which was published in The Charlotte Observer on May 18, 1908, Frank P. Milburn boasted that a "new 12-story and basement steel-frame skyscraper" was underway in Charlotte, which would be "the first building of this type and the most expensive office building in the State." Lawrence Wodehouse, author of the article on Mr. Milburn which appears in the Summer 1973 issue of The North Carolina Historical Review, declares that Frank Milburn "was the architect for the first steel frame building erected in North Carolina," the Independence Building (Realty Building) "in Charlotte."
The people of Charlotte took great pride in the fact that they would soon have the tallest edifice in the State. To them it symbolized the strength and vitality of the commercial and industrial base of this community. The Charlotte Observer of 1908-1909 spoke to this point on several occasions. Particularly illuminating in this regard were the comments of two reporters who visited the top of the still-unfinished skyscraper in October 1908. "Appreciation of what the city is," they asserted, "comes only to those who view it from this aerial spot." Only from the top of "the most magnificent building of the Carolinas" could one appreciate that "Charlotte assumes the nature of a mining-town in western Pennsylvania, everlastingly enwrapped in clouds of smoke." So proud were the local residents of the emerging skyscraper that they persuaded J. A. Jones to "shove the towering structure 30 feet further up" by putting the first column of the final portion of the steel frame into place, thereby letting the delegates to the Democratic State Convention in June 1908 see the "exact height of the building."

Tenants began to occupy the upper floors of the building in late 1908. It was not until May 18, 1909, however, that the banking facility opened on the first floor, just two days before President William Howard Taft was scheduled to visit the city. In January 1908 the Charlotte Trust Company had merged with the Charlotte National Bank, the consolidated organization having retained the name of the latter institution. The President of the enlarged Charlotte National Bank was B. D. Heath. Julian H. Little and John M. Scott were Vice-Presidents. The bank occupied the southern half of the first floor and the main entrance thereto was located on the Trade Street side of the building. A hallway extended from the entrance on Tryon Street to a bank of three elevators which provided access to the upper floors. Woodall & Sheppard Drug Company occupied the northern half of the first floor. The Charlotte Observer described the facilities of the Charlotte National Bank in detail.

Ideally beautiful and convenient in all of its appointments and ranking far above any other in N. C. and equal with any in the Southern States, the new home of the Charlotte National Bank on the first floor of the Realty Building is ready for the removal of the offices of this prosperous banking institution. Artistic, indeed, is the touch of finish which has been given the new offices. The work of ornamentation has been in the hands of capable experts and a first glance will reveal the fine and tasty conception of the artists who have been supervising the interior structure. . . . The scheme of the fixtures proper is solid marble of the most beautiful and costly kind. It is known as the skirus material which is more ornate and pleasing to the eye than the pure white strain. With bronze railings and no wood-work at all in connection with the main offices of the bank, the effect is entirely artistic.
... The ceiling is of old ivory and this, together with the mahogany finish in the private offices and desks, gives a most artistic color scheme for the entire interior. On either side of the Trade Street entrance is an office for Cashier W. H. Twitty and Active Vice President J. H. Little. The private office of the president is not so prominent, being located in the corner of the building. The desks in the offices of both the cashier and vice-president are of even height with the marble ledge, thus enabling them to look over their desks and observe everything that goes on in the building, even to the notice of every person who enters the bank. The offices of these gentlemen are of mahogany finish of the finest kind and make a lovely appearance.

The Charlotte Evening Chronicle of May 18, 1909, provided the following description of the new facilities of the Charlotte National Bank.

The Charlotte National will occupy all of the first floor of the Realty Building as far back as the elevators, this being fully half the first floor. The wood finish, the marble and decorative work, the tiled floors and the convenient arrangement of the offices of the bank officials, the clerks and others, and the convenience of the bank to the public generally, all combine to render the institution the most modern banking place in the Carolinas and probably in the South. President B. D. Heath and Cashier W. H. Twitty have convenient offices in the front of the bank, facing on W. Trade Street. The main entrance is on W. Trade Street, midway of the building. The paying tellers' window, auditors window, etc., are arranged in a line extending nearly across the building and about 15 feet back from the main entrance and facing it. The book-keeping department and all other departments of the bank are located behind this partition in which the windows are located, while the vault is located to the right as one enters and to the side of the space behind the various windows—teller's, etc.

Perhaps the most intriguing feature of the bank and one which reflected the cultural values of the era in which it opened was "the department set apart for the ladies." The Charlotte Observer explained that the officials of Charlotte National had "set aside an office in a more concealed corner of the bank for the use of the lady customers,
Change and transformation have dominated the Independence Building (Realty Building) during its almost seventy-year history. Until his death on September 12, 1955, Julian H. Little was the principal figure associated with its evolution. A native of Richmond County, North Carolina, Mr. Little came to Charlotte soon after graduating from the University of North Carolina in 1888. His early years in this community were spent as an employee of the Heath Cotton Company, where he became personally acquainted with Mr. B. D. Heath. By 1908 Mr. Little had established a reputation as a prudent and capable banker, having established the Charlotte Trust Company in 1905 and becoming a vice-president of the Charlotte National Bank at the time of its merger with the Charlotte Trust Company. By 1911 Julian H. Little had succeeded B. D. Heath as President of the Charlotte National Bank. Moreover, he had been the chief executive officer of the Charlotte Realty Company (re-named the Charlotte Realty and Trust Company in January 1908) since its inception in 1905.

The first major change in the physical appearance of the Independence Building (Realty Building) occurred in 1912. On January 9, 1912, Mr. Little resigned as President of the Charlotte National Bank. There is reason to believe that this action was caused by a disagreement between Mr. Little and Mr. John M. Scott, who succeeded J. H. Little as President of Charlotte National. The Charlotte Observer of January 10, 1912, reported that Mr. Little would "shortly undertake plans looking to the organization of another national bank." Mr. Little was characterized as "one of the most capable and diligent bankers in the city," and the local newspaper predicted that it was a "foregone conclusion" that any bank which he directed would be "highly successful." Mr. Little did not disappoint his advocates. On May 4, 1912, the Independence Trust Company headed by Julian H. Little opened for business. The initial headquarters of this financial institution were located in the basement of the Independence Building (Realty Building). It is important to remember that the Charlotte Realty and Trust Company held title to the structure. Obviously, Mr. Little took advantage of this situation by placing his bank directly beneath Charlotte National. As if to add insult to injury, the Independence Trust Company announced that it would begin operations "in the basement of its own banking house." Mr. Little also began to refer to the edifice as the Independence Building. Heretofore it had only been known as the skyscraper or the Realty Building. By 1914 the Independence Trust Company had moved upstairs, occupying the northern half of the first floor where Woodall & Sheppard Drug Company had been located. Until 1919 or 1920 the Charlotte National Bank remained on the first floor of the Independence Building (Realty Building). When the Charlotte National Bank moved into its new headquarters at 4th and S. Tryon Streets, the Independence Trust Company occupied the former facilities of its rival, having placed its Insurance Department in the northern half of the first floor. From 1912 to 1928 the main entrance of the Independence Trust Company was on the Tryon Street side of the structure.
In January 1922 the Southern Radio Corporation established its headquarters on the 9th floor of the Independence Building (Realty Building). Founded in 1920 by Fred M. Laxton, this organization had created an amateur radio station, broadcasting under the call sign of 4XD. In April 1922 it received its commercial radio license and located its transmitter and studios on the 11th floor of the Independence Building (Realty Building). Now known as WBT, the radio station was the first to operate commercially in the Carolinas and among the earliest to attain that status in the United States. WBT continued to operate in the structure until 1926 when Mr. C. C. Coddington moved its facilities to 500 W. Trade Street.

The most massive transformation of the Independence Building (Realty Building) occurred in 1927-28. Indeed, the Independence Trust Company occupied temporary headquarters in the building on W. Trade Street which the Merchants and Farmers National Bank had recently vacated. The construction contract was awarded to the James Baird Company of New York City. The J. A. Jones Construction Company, which had occupied the Independence Building since 1909, moved its headquarters to the 4th floor of the Commercial Bank Building, never to return. Local tradition holds that Mr. Jones was irritated because his firm had not received the contract.

The architect for the renovation was William L. Stoddart, who had designed the Johnston Building on S. Tryon Street and the Hotel Charlotte on W. Trade Street. Indeed, J. H. Little had served on the committee which had recommended Mr. Stoddart to the board of directors of the Citizens Hotel company, the agency which had superintended the latter project. In 1927 Mr. Little turned to W. L. Stoddart again, this time to design a major renovation of the Independence Building. Mr. Stoddart was recognized as one of the leading hotel architects in the United States, having designed such edifices as the O'Henry Hotel in Greensboro, N. C., the Sheraton Hotel in High Point, N. C., the Penn-Harris in Harrisburg, Va., the Tutwiler in Birmingham, Ala., the Winecoff and the Georgian Terrace in Atlanta, Ga. At the time of the awarding of the contract for the Independence Building, Mr. Stoddart had an office in Washington, D. C.

The refurbished Independence Building opened to the public on March 13, 1928. The first two floors of the structure had been altered substantially. The front entrance to the Independence Trust Company had been moved from N. Tryon Street to W. Trade Street. A mezzanine floor now overlooked the main banking lobby. The cages had been removed from the lobby and had been "replaced by the English type of open front teller's quarters." The mezzanine ceiling was "finished in gold and blue." "Its heavy irregularity," commented The Charlotte Observer, "gives it a massive appearance." The elevators were no longer in the center of the building but had been moved to the southwest corner of the edifice. The interior walls of the lobby were "of stone from the George Washington quarry," and the floors were "of imported Italian marble." Italian marble was also used "on sections of the walls." The Charlotte Observer went on to report that the "directors room" was located at the rear of the mezzanine floor.
and was "finished in imported walnut, with a portrait of the bank's president, Julian Little, above a dignified fireplace." Among the more intriguing features of the refurbished Independence Trust Company was "a clock in the sidewalk on the Trade Street side near the door."  

The Charlotte Observer reported that "more than 5,000 people attended the formal opening" of the Independence Trust Company on March 13, 1928. The local newspaper provided the following description of these festivities.

From 5 o'clock in the afternoon until 9 o'clock last night the lobby was filled with a steady stream of visitors. Officials of the bank shook hands with thousands of persons. Counters, desks and the mezzanine floor were decorated with flowers, and a band played throughout the evening.

The Charlotte News commented that "numerous bankers from across the Carolinas" had come to Charlotte "as guests of the Independence Trust Company" to inspect "the bank's magnificent new quarters." It is reasonable to assume that these visitors were particularly interested in the new vault in the basement. "The vault," stated The Charlotte Observer, "is equipped with a delicately sound-turned burglar alarm system which a demonstrator caused to ring merely by clapping his hands in the interior." In another section of the basement was "a small vault for night deposits," in which customers could place money by means of "a chute outside the building." The basement also contained a "safety deposit box vault" and "private booths" in which customers could examine the contents of their safety deposit boxes. A locker room and showers were also in the basement.

Two floors had been added at the top of the Independence Building and the heavy cornice had been removed. Access to the upper floors were provided by three new elevators. The Charlotte Observer reported that they would "stop automatically at whatever floor the occupants of the car desire." "They are set for certain floors," the newspaper stated, "when the persons enter them and announce their destination."  

Mr. Julian H. Little must have been a happy man in 1928. For over twenty years he had been among the leaders of the banking establishment of this community. Any doubts which he might have had about his reputation would have been removed by an editorial which appeared in The Charlotte News on March 14, 1928.

The development of the Independence Trust Company has, under his leadership, ... been constant, steady and originally sound. It has come to be regarded as one of the soldest banking institutions in the South because not only of the personal popularity of those in its command, but because they are known here and yonder...
to be executives of exceptional judgment, caution, conservatism, along with a zeal for service to their customers and the public.

Unfortunately, the Independence Trust Company was not able to live up to its billing. It failed to open following the bank holiday which President Roosevelt declared in March 1933. Attempts were made to merge with other financial institutions, including the Farmers and Merchants National Bank of Charlotte. Other local banks, led by the American Trust Company, persuaded Federal authorities to disallow any such merger on the grounds that the Charlotte market could not support another bank. This decision forced the Independence Trust Company into bankruptcy.

The Independence Building continued to function as an office facility until April 1976, when the last of the tenants departed from the upper floors. Four tenants remain on the first floor of the structure. The major components of the banking lobby and the mezzanine have been sacrificed to the needs of the various commercial enterprises that have occupied the ground floor. The uppermost floors of the structure were radically altered by an architectural firm which occupied that space in recent years. At present, the future of the Independence Building itself is very much in doubt, but possibilities for its reuse have been proposed.

FOOTNOTES

2. Ibid. (September 24, 1905), p. 4.
3. Ibid. (September 3, 1905), p. 5.
5. Ibid. (April 24, 1907), p. 7.
9. Ibid. (January 8, 1908), p. 5.
10. Ibid. (January 4, 1908), p. 5.
11. Ibid. (June 8, 1908), p. 6.


16. Ibid. (June 20, 1908), p. 6.


22. Ibid. (September 13, 1955), p. 18 and 14B.

23. Ibid. (January 10, 1912), p. 11.


26. Ibid. (1920), p. 188 & 347.


29. "Charlotte Building Permit #7498."


31. The Charlotte Observer (February 1, 1922), p. 4; (March 5, 1922), p. 1; (April 27, 1922), p. 4.

32. Ibid.
<table>
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<th>33</th>
<th>Ibid. (March 14, 1928), Sec. 2, p. 1.</th>
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<tr>
<td>34</td>
<td>Ibid.</td>
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<tr>
<td>36</td>
<td>The Charlotte Observer (March 14, 1928), Sec. 2, p. 1.</td>
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<tr>
<td>37</td>
<td>Ibid.</td>
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<td>38</td>
<td>The Charlotte News (March 14, 1928), p. six-A.</td>
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<td>40</td>
<td>Ibid. (June 14, 1933), p. 1.</td>
</tr>
</tbody>
</table>

Manuscript Folders in the Carolina Room of the Charlotte-Mecklenburg Public Library.


Records of the Building Inspection Department of the City of Charlotte. Building Permit #7498, issued February 28, 1927.


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*Vital Statistics of Mecklenburg County*. Public Health Department. Charlotte, N.C.


9 MAJOR BIBLIOGRAPHICAL REFERENCES
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Charlotte City Directory.
Charlotte Evening Chronicle. Various issues. (See Historic Properties Report, Survey file.)

10 GEOGRAPHICAL DATA
ACREAGE OF NOMINATED PROPERTY: 1.455

UTM REFERENCES

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A 17 5 2 7 0 3 8 0 8 0
B
C
D

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE CODE COUNTY CODE

STATE CODE COUNTY CODE

11 FORM PREPARED BY
NAME/TITLE Significance prepared by Dr. Dan L. Morrill, Director, Charlotte-Mecklenburg Historic Properties Commission; Description prepared by Ruth Little-Stokes, Consultant

ORGANIZATION Division of Archives and History

DATE

STREET & NUMBER 109 East Jones Street

TELEPHONE 919-733-4763

CITY OR TOWN Raleigh

STATE North Carolina

12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION
THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL

STATE

LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STAFF HISTORIC PRESERVATION OFFICER SIGNATURE

DATE March 8, 1978

FOR NPS USE ONLY
I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

DIRECTOR, OFFICE OF ARCHEOLOGY AND HISTORIC PRESERVATION

ATTEST:

KEEPER OF THE NATIONAL REGISTER