by Barbara Eaves

In 1924, Jesse Holman Jones, real estate magnate, banker, Houston Chronicle publisher and, later, head of the Reconstruction Finance Corporation and Secretary of Commerce, went to his architect, Alfred C. Finn, and said: "We are planning a building – something better than what we now have."

This brief announcement was the beginning of the Gulf Building, a "better" building commissioned in 1927. It officially opened on April 16, 1929; it was restored in 1986—reportedly the largest restoration ever undertaken in the country with private funds; and today it remains a landmark in Houston's much loftier skyline. A full-color brochure published by the Jesse H. Jones Interests in 1929 trumpeted this "paramount office structure of the south" as "the tallest building west of the Mississippi." At thirty-seven stories, the Gulf Building was the loftiest skyscraper in Houston for more than thirty years.

Jones' biographer, Bascom N. Timmons, says the tall building seemed to symbolize Jones and reflect his character. "Many

Chief tenant. The old ten-story Gulf Building, which Jones built for the company when it first came to Houston in 1914, was renamed the Rusk Building. Since his dream for a ten-story skyline in Houston had long been shattered, he made the new Gulf Building the "tallest and most outstanding in Texas." The Gulf Building became the centerpiece of Jesse Jones' vast real estate empire—a half-hundred buildings in Houston alone.6

Even this banker's cool demeanor warmed considerably as he described the beautiful structure to a prospective lender: "This is really a remarkable

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building and is regarded by everyone who sees it, so that I cannot help but be of the opinion that it would be a desirable loan for the Metropolitan Life to make entirely aside from the security and revenue.7

The economic climate
Times were good during the 1920s. Times were even better in Texas’ largest city. Census takers counted 292,352 souls in Houston in 1930, more than double their count in 1920. Its 111.4 percent rate of growth for the decade was “one of the most remarkable for a city of this size in the history of the United States.”8 An inland port connected the city to deep water by the fifty-mile Houston Ship Channel and was the shipping point for an enormous movement of cotton, petroleum products, lumber, rice and other Texas raw products. It was the terminus of eighteen railroads, home of nearly fifteen petroleum refineries, four rice mills, numerous cotton and textile mills, chemical works, fertilizer factories, iron foundries ... and more.

When construction began in 1927, “the prosperity of the golden 20’s was at its peak, and Houston was beginning to look like a city,” wrote Sam Franklin in the Houston Chronicle on December 2, 1965. Yet by the time the Gulf Building opened in April 1929, the nation was just months away from the appalling Stock Market Crash of October 1929.

The Houston Chronicle called the “towering” Gulf Building a stabilizer of property values on Main Street. “What the modern Lamar and Democratic buildings, the Levy Brothers, the Kirby and the Humble buildings have done to move business southward, the Gulf Building is doing to insure that, in those blocks to the north, there will be no less bustle, and no decreased property values.”9

The architects and builders
The Gulf Building’s principal architect was Alfred C. Finn, with Kenneth Franzheim and J.E.R. Carpenter listed on all drawings as consulting architects. The W. E. Simpson Company of San Antonio was the structural engineer; Reginald Taylor of Houston and Robert J. Cummins of Houston were mechanical and consulting engineers, respectively. The initial general contractor was the Hewitt Company, but American Construction Company took over during the pouring of concrete slabs in 1927 and completed the project.10

Planning began in 1926 for new quarters for the National Bank of Commerce. In early 1927, the Gulf Oil companies (Gulf Refining Company, Gulf Production Company and Gulf Pipe Line Company) became involved because they needed more space. Press releases from spring 1927 indicated that the National Bank of Commerce and Sakowitz Brothers were to share frontage on Main Street, with the bank at the corner. However, the banking hall ended up in a westward extension of the base of the building, which ran back through the block to Travis Street, while Sakowitz obtained the Main-Rusk corner.11

Finn, who received his professional training in Sanguinet & Staats at Fort Worth, the state’s foremost commercial architectural firm during the ’20s, was sent to work in its Houston office in 1913.

His first large commission was Jones’ ten-story Gulf Building. During his early years in practice in Houston, Finn designed a number of large homes as well as commercial structures, but after the early 1920s, he concentrated on commercial projects. Jones became his chief patron.12

Kenneth Franzheim, an MIT-educated architect, was stationed in Houston during World War I. By 1925, he was practicing independently in New York, and in 1928, he designed the temporary coliseum in Houston for the Democratic National Convention for Jesse Jones.13

J.E.R. Carpenter, also an MIT graduate, was best known for his many multistory apartment buildings in New York—which is probably where he met Jones. He collaborated with Franzheim on the Democratic convention coliseum in Houston.14

The division of responsibility among the three is open to debate. Franzheim was probably the design architect, with Finn doing the drawings and supervising, and Carpenter not contributing much to the final design.15

For four years, plan after plan and model after model were drawn and made in Finn’s Houston office and in the New...
design, coupled with extensive interior and exterior art deco detailing, evokes a feeling of confidence and stability.  

Its six-story rectangular base is clad in Indiana limestone. It supports a thirty-story tower, faced with tapestry brick, which diminishes in size at the 25th, 28th and 32nd floor levels. The Main Street (east) elevation is seven bays long; the Rusk Avenue elevation is eight bays wide.

“A quarter of a century afterward, when he had seen all of the banking edifices in this country and Europe, Jesse Jones still believed his own were the most perfect banking quarters ever erected in any country.”

—Bascom N. Timmons

“At first, the builder installed the Jesse H. Jones Aeronautical Beacons at the top, with two huge beams—one pointing skyward, the other toward the airport to warn off airmail pilots.” Also mounted on the roof was an observation deck equipped with a powerful telescope.

Of the beacons, the Chronicle reported that “the building is easily seen at night from Sugar Land.” Of the Heiss telescope with 30, 60, and 90 power magnifications, the Chronicle said: “With the third magnification, on a clear day...Galveston would be brought to within a half-mile by the telescope.”

There were originally three principal entrances to the building, two on Main Street and one on Travis. Each was set into a three-story-high portal outlined by scalloped molding. The deep set doors were framed by a header panel of abstractly patterned angular and scroll-like ornamentation supported on stylized corbels which merge with the ornament of the header panels. Bronze screens commenced above the ranks of the glazed doors. The screens’ open work ornamentation framed three arched windows. Third story banks of windows were simply treated.

Frescos in the Main Street lobby depict scenes from Texas history by artist Vincent Maragliatti. The walls are faced with travertine marble; the floor is inlaid French marble; the elaborate detailing is silvered Benedict nickel. “National Bank of Commerce” is etched in nickel above the doors to the banking hall.

The three-story banking hall features an ornate ceiling and skylight with gold leaf detailing. The walls are Indiana limestone; the floor is patterned terrazzo. The original art deco writing tables are still in place. Today, Jesse Jones’ portrait hangs on the south wall alongside a portrait of Ben Love, the last chairman of Texas Commerce Bancshares, successor to the National Bank of Commerce.

The banking quarters were of Jones’ own design, “an immense space, seventy by one hundred-twelve feet...the walls of which rise sheer and unobstructed to a ceiling forty-three feet from the floor, which, with the exception of a French marble border, is of terrazzo in a number of blended colors and aluminum strips laid in an intricate pattern of radiating designs. The walls are of French limestone, embellished with fluted pilasters supporting on their carved capitals an elaborately ornamented stone frieze, from which springs the cornice and richly decorated coffered ceiling. Panels of especially fabricated glass and metal ribs, which form an ornate design in the central area of the ceiling, supply the entire room with a flood of mellow daylight.”

The site
Located at the corner of Main and Rusk in the heart of Houston's downtown business...
The three-story banking hall as it appeared in 1929 (left), looking toward the Travis Street entrance. The window above the door was replaced in 1959 by an impressive stained glass window commemorating the Battle of San Jacinto. In the 1940s, two additions were constructed on either side of the bank lobby. The banking hall was altered in 1959 and 1960 to permit the bank to expand into the new Bank of Commerce addition. Most of the tellers cages on that side of the lobby were removed as was the stairway (foreground) that went down to the Safe Deposit Department.

The banking hall today (right) appears much as it did in 1929. The room blends elaborate ceiling detailing in gold leaf with handsome proportions and silvered Benedict nickel metal work on balconies and entryways.

Courtesy Ben Love Estate

districts, the Gulf Building’s initial tract consisted of all of Lots 1, 2, 6, 7, 8 and 12, and parts of Lots 3 and 11, in Block 81, on the South Side of Buffalo Bayou. This property ran 149 feet on Main Street, 252 feet on Rusk Avenue and 150 feet on Travis Street. According to a 1929 loan application, “The thirty-seven-story Gulf Building covers all the property except eighty-two feet on Travis Street by 100 feet on Rusk Avenue on which there is a three-story building containing stores, offices and apartments on which we have disregarded the improvements.”

“They tore down a two-story building at Main and Rusk to make way for the mammoth tower,” wrote Sam Franklin in the Houston Chronicle, on December 2, 1965. “It had, between the years of 1911 and 1927, been occupied by the Houston Trunk Factory. Before 1911 the site had gained historic distinction as the location of the home of Mrs. Charlotte Baldwin Allen, one of the pioneers of Houston.” Indeed, the Allen residence tract may be Houston’s second most historic site. Jesse Jones reserved the city’s most historic site, the home of the first capitol of the Republic of Texas, for his Rice Hotel.

The occupants
Gulf Oil occupied 110,522 square feet on floors seven through nineteen (twenty-year lease); Sakowitz had a twenty-five-year lease on 65,200 square feet from the basement through the fifth floor on the Main/Rusk corner; the National Bank of Commerce occupied 19,350 square feet in the basement and the main floor with entrances on Main and Travis. Other "sundry tenants of high type" among the forty-seven on the "list to date" published by the Houston Chronicle on July 28, 1929, included Lerner Shops, Western Union Telegraph Company, Harrison Oil Company, J. S. Abercrombie Company, Oscar F. Holcombe, and Maurice Hirsch. Most signed three-to-five-year leases and paid between $2 and $3 per square foot.

The estimated population of the building was 2,500, with a "lobby flow" of 30,000 to 35,000 persons.
daily. The *Houston Chronicle* reported: “Here’s a small city in itself. Richmond or Conroe or Liberty, nearby county seats, each has only about 2,000 population. Every resident of one of these towns could be at work in this skyscraper and then there would be lots of room.”

The story then cited some of the “fireproof” building’s luxuries: “the most modern lighting system, steam heat, wire service... The elevators in the Gulf Building break all speed records in the world. These ‘lifts’ – as the English would say – take one aloft at the rate of a floor-and-a-half a second.”

**Modifications and Modernizations**

Not surprisingly, the building has been modified a number of times since 1929. A central air conditioning system was installed between 1938 and 1939. Two annexes, one of thirteen stories, the other of sixteen, were added in a compatible style on Travis Street between 1946 and 1949. The banking hall was altered in 1959-1960 to permit expansion of bank operations into the Bank of Commerce Building (the new building to the north). Galleries were opened in the north wall of the banking hall...the central stair (down to the Safe Deposit Department) was removed and the terrazzo floor was carpeted. The original terrazzo floor was restored in 2002.

An impressive stained glass window commemorating the Battle of San Jacinto was installed above the Travis Street entrance to the bank lobby in 1959. The beacon and the public observation telescope were removed before 1965, when Gulf Oil installed a fifty-three-foot-high rotating, lighted disk of the company’s logo, known as “The Lollipop.” It, too, was removed in 1974, during the Energy Crunch.

In 1969-1970 the bank expanded into the Sakowitz space on Main and Rusk. This new home for the Texas Commerce’s Family Banking Center saw the street-level shop windows replaced with anodized aluminum framed bronze glass panels.

Finally, the five-year, $50 million restoration of the Gulf Building that began in 1981 not only preserved a landmark for the city and a glorious lobby for the National Bank of Commerce’s successor, Texas Commerce Bank (today, JPMorgan Chase), but earned the building a listing in the National Register. Work was done under the direction of Property Management Systems. The architect for the restoration was the Houston firm of Sikes, Jennings, Kelly and the general contractor was Warrior Constructors, Inc. Work was completed in 1986, the bank’s centennial year.

The bank’s chairman at the time, Ben Love, recalled that, in 1977, the bank’s need for space was critical. “We were faced with a decision: Renovate or raze?”

In his memoirs, he outlines the thinking in making this decision:

First, the elegant, historic Gulf Building was the bank’s traditional home. More practically, space in a renovated Gulf Building would be cheaper than space in a new, Class A structure. Space in a Class A structure, however, would be easier to lease.

Renovating around our major tenant, Gulf Oil Company, posed a daunting problem. But Gulf, which occupied twenty floors, solved that problem by moving into a new building in Houston Center... The significant investment tax credit that TCB [Texas Commerce Bank] could earn for restoring a landmark building was financial icing on the cake.

According to Ann Holmes, fine arts editor of the *Houston Chronicle*, “the deus ex machine which made possible the saving of the building — much to the delight of Love and the bank’s officers and directors — was the tax credit the bank could take. It is an incentive for historic rehabilitation afforded by the Economic Recovery Tax Act of 1981. For this building, 25 percent (in this case $12.5 million) of construction costs could be taken against the corporation’s income tax.
bill, spread over the years of construction. Though the bank still pays 75 percent of the price, on a square-foot basis the cost is less than a new building.52

And so, the bank restored the Gulf Building and built two new buildings, the Texas Commerce Tower and the Texas Commerce Center, both designed by the internationally renowned architect I.M. Pei. These moves preserved a landmark, kept most of the Banking Department in its traditional home, provided other departments with space to grow, saved money on rent, equipped the bank with a modern, efficient garage, and provided world-class headquarters for the multibillion-dollar, statewide organization TCB had become. “The decision, although tough to make at the time, seems obvious in retrospect,” Love added.

Interestingly, the Gulf Building was restored for $50 million at a tax-savings of $12.5 million. This is the same building and land that were originally appraised at less than $10 million.

**Conclusion**

“The Gulf Building is remarkable in profile. Some of the detail—particularly the ornamental frames of the second-floor windows—is obvious in its Gothic recall, and the distressed limestone finish of the base has a texture which is almost fabric-like in appearance. These details contrast with the massing of the tower and help make up an interesting whole. By layering, chamfering and staggering the depths and heights of vertical piers on the uppermost setbacks, a romantic, soaring quality is achieved which both the builder and the architect sought. The detailing in the lobby and the banking hall comprise one of the most memorable and urbane sequences of public spaces in downtown Houston.”53

Even today, with all the changes over time, Jesse Jones’ elegant, “better” Gulf Building (now JPMorgan Chase Building) stands out as a landmark in a much loftier, more modern skyline which, thanks to the oil boom of the late 1970s and early 1980s, has been called a portfolio of that era’s best-known architects. Even among these taller, shinier buildings, the Gulf Building remains one of downtown Houston’s most recognized landmarks. 🏁