

**Germania Building
Cincinnati, Ohio**

Building History

Prepared by Common Bond Consulting, LLC
2020

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The Germania Building

Current Street Addresses: 1127 & 1129 Walnut St., 29 & 31 E. Twelfth St



image from *Cincinnati, the Queen City*, George W. Engelhardt Co., 1901.

Architecture & Design

The Germania building was built in 1877 by Heinrich Arminius Ratterman for the German Mutual Fire Insurance Company. It was designed by architect Johann Bast. The Germania Building is located in Cincinnati's Over-the-Rhine National Register Historic District in the Central Commercial-Residential Subarea, which was historically a major focus for business and mercantile activities within Over-the-Rhine. The area included businesses that met the daily needs of residents and also reflected German culture with many beer gardens, opera houses, and meeting halls. The densely built historic architecture of the area includes a mix of styles, predominantly Italianate and Queen Anne. The Germania building was designed in a Renaissance Revival style. While German culture permeated the neighborhood during the late nineteenth century, the Germania Building is one of only a few buildings in the neighborhood that reflect a distinctly "Germanic" architectural influence. It is richly adorned with decorative bracketed lintels, a stone front façade, and an ornate cast iron cornice pierced by small square windows. The front

façade is elaborately incised. The cast iron first floor storefront and cornice were made by the Schreiber and Sons Company Iron Works in Cincinnati (founded 1861 by Johann Leonhardt Schreiber).



Image from Cincinnati Enquirer. Aug 29, 1937. p. 6

A statue of the goddess Germania, the personification of the German culture and spirit, is found in a niche above the first floor. The sculpture was created by German-American sculptor Leopold Fettweis, (1848–1912). At her feet, Fettweis carved symbols of art, learning, astronomy, architecture, and nature—including a globe, books, and a painter's palette. On the side façade, Fettweis created a smaller carving

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The Hamilton Mutual Insurance Co Advertisement. The Cincinnati Enquirer. Jan 7, 1957. p.28

Apollo in his chariot, as carved above the 12th Street entrance to the Germania Building featured in the company logo

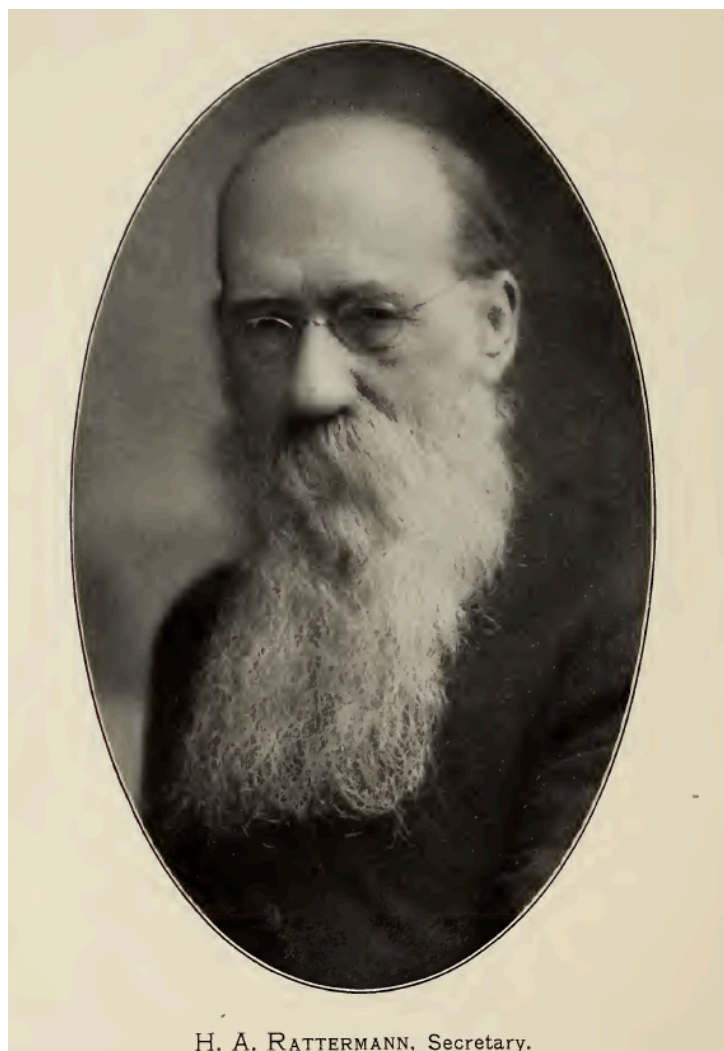
of Apollo, god of music and poetry, driving four horses over the entrance. The sculpture of Apollo in his chariot was used as late as 1957 as the Insurance company's logo in newspaper advertisements, after its name had changed to The Hamilton Mutual Insurance Company.

Heinrich "Henry" Ratterman

As noted in the Over-the-Rhine 1982 National Historic District nomination form, "As an expression of German culture, the building dramatically reflects its aspiration for achievement." The German pride evidenced in the building's design and original occupying company, was spearheaded by Mr. Ratterman, who founded the German Mutual Insurance Company in 1858. Ratterman was born in Ankum, Germany in 1832 and immigrated to Cincinnati when he was fourteen. He worked various menial jobs, including at lumber yard, before co-founding the insurance company. As an adult, thanks to the success of the German Mutual Insurance Company and his other business endeavors, he lived in a well-to-do house in the West End (since demolished). Ratterman was one of the city's most prominent members of the German community and arguably the most prolific German-American historian in the country in his time. Or, as he put it: "In the field of German-American history I have acquired a name for myself which resounded throughout this country and through Europe." He was a prolific and passionate self-educated historian, author, poet, philosopher, naturalist, and proponent of German culture.

Sculptor Leopold Fettweis

Fettweis was born in Cincinnati to a family of artist, the eldest son of sculptor Charles Fettweis Sr. and brother to other working artists. Leopold Fettweis studied in Rome as a young man and taught clay modeling at the Ohio Mechanics Institute. He was also the sculptor of the busts of Col. R.L. McCook (1878) and Frederick Hecker (1883) in Washington Park. Though his work at the Germania building was well-received, his work was not without critics. The *Cincinnati Enquirer* described his Friedrich Jahn Memorial as "a direct violation of artistic simplicity and grace."



H. A. RATTERMANN, Secretary.
Image from Ratterman, H.A. *Die Deutsche Gegenseitige Versicherungs-Gesellschaft von Cincinnati, O.* 1908

In 1867 he co-founded a journal on the topic of German immigration, *Der Deutsche Pionier*, and in 1895 he organized the first "German Day" in Cincinnati, the second such celebration to be instituted in the country (after the first in Cleveland in 1890). The first celebration attracted 12,000 people to the Cincinnati Zoo and resulted in the creation of the German Day Society, now known as the German-American Citizens League which meets to this day. He was a founding member of numerous German associations, including the Saengerbund and German Literary Club of Cincinnati. He wrote and published approximately 600 lyric and epic poems in various German-American newspapers throughout the country, and several books of aphorisms. His writing focused on German culture and heritage, but also touched on subjects like the American school system and the Temperance Movement (he was not a fan of either), and the proper place for women in society (in his words: "above all, in the home and not in the field of work which by tradition and right belongs to man"). Despite his critique of such elements of American culture, his biographer describes him as a "generous, enthusiastic, friendly, and most entertaining personality." In addition to his academic and business pursuits, Ratterman was also intensely involved in the region politically, publishing political op-eds in local papers and running for State Senate as a Democrat in 1895. The *Cincinnati Enquirer* profile of Democratic nominees described him as "a strong man among the German citizens."

German Mutual Insurance Company

Prior to establishing the German Mutual Insurance Company as a young man, Rattermann had operated a lumber business with his uncle. He was inspired to form the insurance company after observing repeated instances of fire casualties among his German neighbors. When large fires broke out, as was common at the time, the existing fire insurance companies frequently went bankrupt, leaving unlucky building owners without payment on their claims. German Mutual was the first mutual insurance company to be



Cincinnati German Day Poster. German-American Citizens League of Greater Cincinnati. August 5, 1951.

The first German Day celebration in Cincinnati was held in 1895. 1951 was the first German Day Celebration held after WWII.



HENRY A. RATTERMANN.
from "Enthusiastic: Gathering of Democrats: A Convention Productive of the Greatest Results." *Cincinnati Enquirer*. Oct 2, 1895, p.9

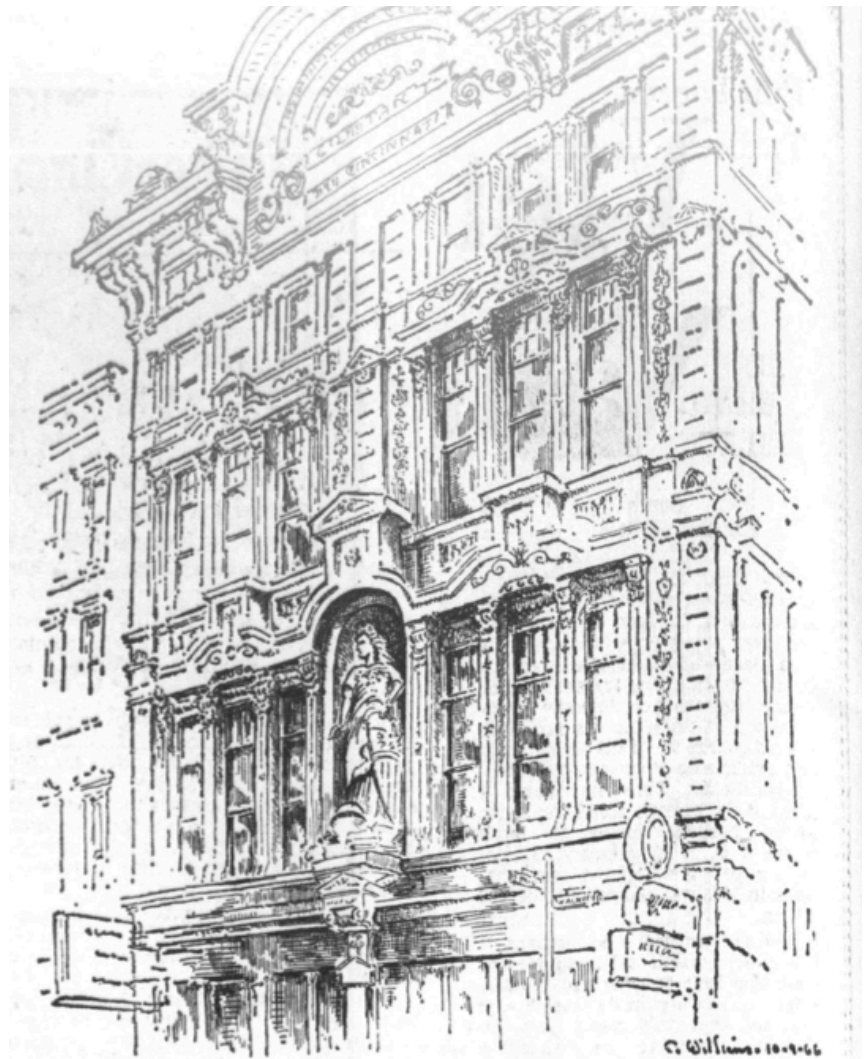
charted under a new Ohio state constitution, in March of 1858. It sold property and fire insurance primarily to German immigrant community in Over-the-Rhine.

Prior to construction of the Germania Building, German Mutual operated out of the building at the southwest corner of 13th and Walnut Streets, which still bears the company's German name—Deutsche Gegenseitige Versicherungs Gessellschaft von Cincinnati—incribed across its signband.

As the company prospered, Rattermann oversaw the design and construction of the elaborately designed Germania building, finally completed in 1877, a celebration of the company's success and of German culture. In keeping with Rattermann's sincere Germanophilia and its German immigrant board and clients, all company records and minutes were kept in German until World War I. The business made a point to foster German culture in the city, offering space in the building for weekly practice meetings for the Cincinnati Orpheus, a musical association of about 100 members.



The original office of the German Mutual Insurance company at the southwest corner of 13th & Walnut, where the name remains across the signband. Image from Google Streetview, May 2018.



Sketch by Caroline Williams, from *The Cincinnati Enquirer* Oct 9. 1966. p. 44.



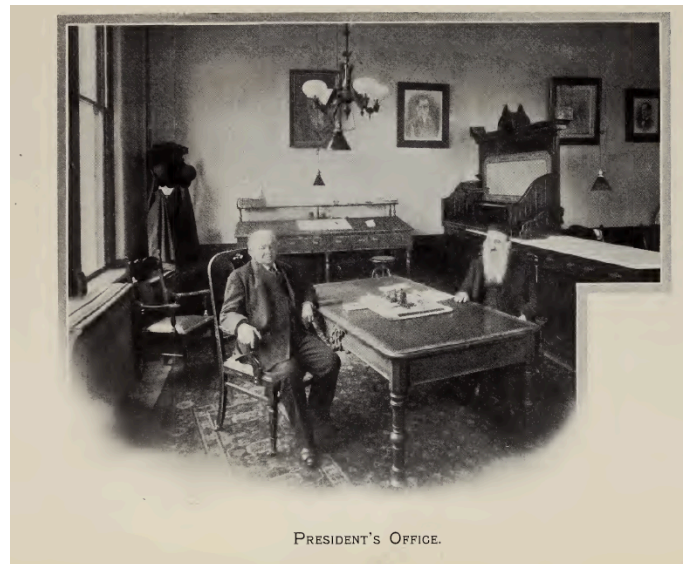
MAIN OFFICE.



MAIN OFFICE.



DIRECTORS' ROOM.



PRESIDENT'S OFFICE.

Images from Ratterman, H.A. *Die Deutsche Gegenseitige Versicherungs-Gesellschaft von Cincinnati, O.* 1908

World War I & After

At the beginning of World War I, though more than half of Cincinnati's residents were German immigrants or had German parents, anti-German sentiment swept the country and the proud celebration of German culture embodied by the Germania Building was no longer in vogue. German language instruction was stopped in the city's public schools and German was banned from public meetings. German streets were



The German name in the cornice was boarded over in response to anti-German sentiment during World War I, and remained covered until 2014. Image from Google Streetview, June 2011.

renamed, and pretzels fell out of fashion. The German name engraved in the cornice of the Germania building was boarded over, and the Germania statue covered with a black sheet. Within a few years the Germania statue was reconceived as "Columbia" (or as "Liberty," according to one source). An eagle was carved into her breastplate, the motifs of the American flag onto her shield, and "E. Pluribus Unum" was chiseled into her gown. Shedding its former name, the company was renamed to Hamilton Mutual Insurance—which still operates today.

Another substantial alteration came to the building sometime between 1908 and 1957, when a full-height fourth story was added to the building. The elaborate cast iron cornice was removed and reinstalled atop the addition which was constructed to blend into both the west and north elevations seamlessly.

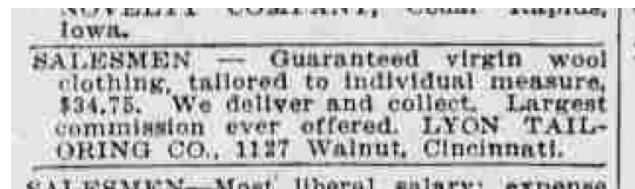


Image from *The Cincinnati Enquirer*. Jul 14, 1957. p. 89

The Germania Building housed other companies besides the Insurance Company, including a tailor. The Hamilton Mutual Insurance Company remained in the Germania building until 1957, when the company merged with Druggists Mutual Insurance Co., of Mansfield Ohio and relocated to Walnut Hills.



Classified Ad. *Cincinnati Enquirer*. Dec 19, 1925. p.22.



Help Wanted Ad. *Cincinnati Enquirer*. Sep 6, 1925. p.33.



Help Wanted Ad. *Cincinnati Enquirer*. May 5, 1932. p.24.

In July of 2014, at the time of the 100th anniversary of the beginning of World War I, the stone panels covering the original German name of the German Mutual Insurance name were removed from the cornice.

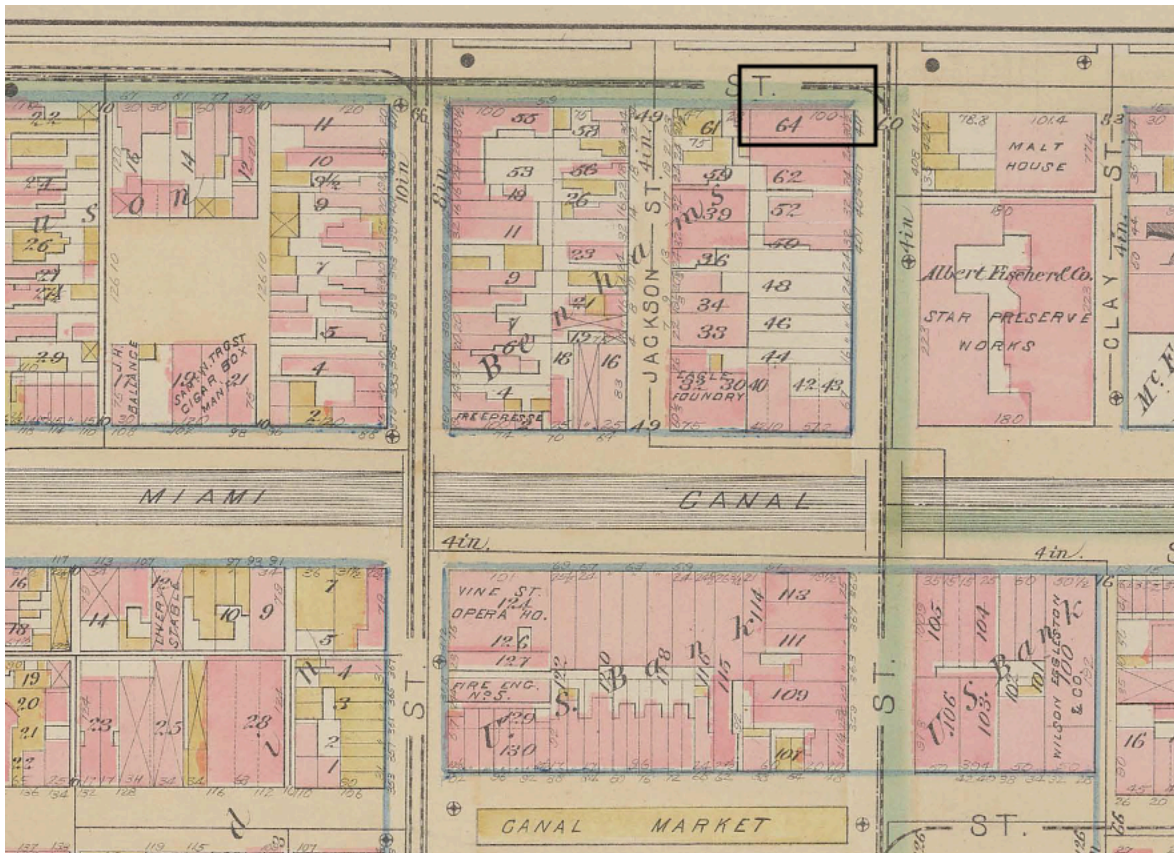


Photo from *Cincinnati Enquirer*. Jul 18, 2014, accompanying the article "No Shame Required," by John Faherty.

Stone panels covering the original German inscription in the cornice removed in 2014.

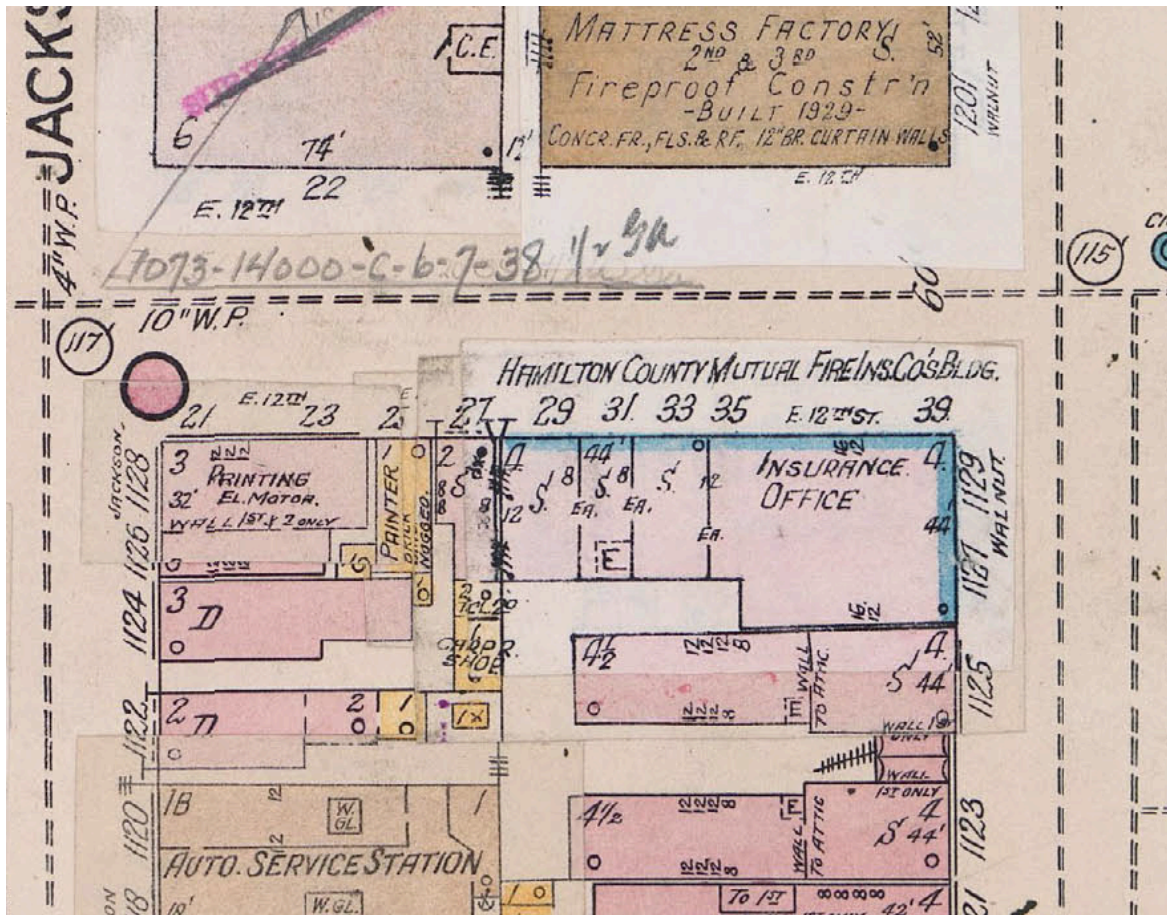
Maps

1883 City Atlas, plate 2



- Building address was 411 Walnut Street (Addresses were renumbered throughout the city circa 1894)
- Lot 64 in Benhams Plat
- White and Black dashed line running adjacent to building on Walnut and Twelfth Streets indicates the route of the "horse railway line"

Sanborn Fire Insurance Map, 1904 (updated through 1930)



- Identified as "Hamilton County Mutual Fire Insurance Company's Building"
- 3 stores located at the 1st floor in the west half of the building in addition to the insurance company office at the east half of the 1st floor
- Includes the following street addresses: 1127 & 1129 Walnut, 29, 31, 33, & 35 E. Twelfth St.

Public Transit

The building was constructed at a prominent corner within the commercial center of Over-the-Rhine. The city's earliest public transit rail lines, drawn by horses, had routes that passed the building directly on both Walnut and 12th Streets, like today's streetcar route (see routes on Plate 2 of 1883 Atlas). Earlier public transit in the city had consisted of horse-drawn omnibuses, but they were often inefficient and unreliable, travelling over rough dirt roads with heavy loads. In 1859 the first rail lines were installed in

the city for horse-drawn cars. Smooth rails allowed for easier and more reliable public transportation. In 1880, just after the Germania building was constructed, the majority of Cincinnati's horse-drawn rail lines consolidated under the operation of the Cincinnati Consolidated Railway Company. Around the same time, the horse rail lines standardized their rail gauge, intentionally choosing a gauge that they would be incompatible with the standard gauges of steam rail cars, as there was a great deal of public concern about bringing steam rail into the city for fear of startling horses or injuring pedestrians.



"Horsecar 11" from Cincinnati Views. <http://www.cincinnati-views.net/horsecars.htm>. Source and date unknown.

Excerpt from: "Observations on Horse Railways, To the Right Honourable Milner Gibson, M.P., President of the Board of Trade, London." by George Francis Train (1860)

The age of Omnibuses in crowded cities has passed. The age of Horse Railways has commenced.

America has introduced the new invention of relieving crowded streets, by giving additional facilities for travel; and, as Europe must sooner or later, adopt a similar system, I make bold to address you, as President of the Board of Trade, a few comments connected therewith.

While on a recent visit to the United States, I was surprised to find the progress made in what the Americans term *Horse Railways*, the English *tramways*, and the French *chemin de fer Americain*. In the cities of Boston, New York, Philadelphia, Baltimore, St. Louis, and Cincinnati, the railway cars were displacing omnibuses in all the large streets. Like all practical labour-saving inventions, the people first oppose then advocate them. They have already become a public utility; and Americans would miss their railway-car as much as the English would their penny-postage system. The horse railway is a fixed fact. It has had a fair trial, and has met with striking success.

The Horse Railway is creating, and will continue to create, the same revolution in large cities that the telegraph on the land, and the electric cable under the ocean has done in commerce.

As the locomotive supersedes the stage-coach on the shore, and the steam-boat displaces the sailing vessel on the sea, so will Horse Railways make omnibuses give way to the force of progress.

Excerpt from "A Practical Treatise on Street or Horse-power Railways" by Alexander Easton, Philadelphia, Crissy & Markley 1859

Popular prejudice is the great enemy with which the advocates of innovation have had to combat, and strange as it may appear, it is nevertheless practically true, that the more useful the measure advocated, the greater, has been the amount of opposition brought to bear against it, even by parties who have subsequently been benefited by the very measures they sought to defeat

A glance at the early history of turnpike roads will clearly show the difficulties encountered by their projectors; but which, when overcome, became the favored improvement of the age, and legislative halls sounded with angry debate for their protection, so soon as railroads were proposed, denouncing them as a nuisance, and their corporators as visionary speculators. So it was with the introduction of canals, steam-boats, and even gas, the arguments against which, brought forward by the opposition having, in each instance exhibited the grossest ignorance of science, and of the practical effect of the proposed improvements, all of which is applicable at the present day, and has been experienced by those who proposed the introduction of street railways. ...

That increased facilities for commerce and transportation cause greater influx of traffic and travel to the principal streets of large cities, is indisputably recognized, and where the consequent inconvenience of narrow thoroughfares cannot be corrected, it must be modified by economizing time and space.

Time is economized by regularity of transit; the cars being quickly stopped by the application of the brake, the most refractory horses are immediately arrested; while the whole operation becomes so mechanical, that the horses, when accustomed to the signals of the bell, stop or start without any action on the part of the driver, by which means a time table can be effectively used, and business men are not subjected to delays incident to the old—and we trust soon to say obsolete—*omnibus system*.

Space is economized, because omnibuses, (the most numerous and dangerous portion of the travel,) surging from side to side of the streets, are abolished, while the work heretofore inadequately performed by three of those vehicles, is easily accomplished by one car, in half the time, notwithstanding it is concentrated and confined to one channel.

By the convenience afforded the public by the cars, the sidewalks are relieved from pedestrians, and the centre of the street from vehicles; a seat can be taken and vacated without trouble or danger to the occupants of the car, whether invalid or infirm, and the rails present such an even and smooth surface for the wheels of ordinary vehicles, that the drivers avail themselves of their continued use. It is a most difficult matter to dispel from the ignorant or prejudiced mind, the idea, that the railways will be constantly occupied by continuous trains of cars, which beyond a doubt would block up the street, obstruct the travel, and be a most confirmed nuisance, ruinous to the locality; whereas in reality the rails themselves form no obstruction, but rather invite vehicles on the track; the passage of the little car is momentary, as it moves quietly along the street; and the nuisance occasioned by the rattling of omnibuses over the rough stones is abolished, leaving the streets nearly as noiseless as when covered with snow; the advantages of the smooth rail, are thus neither few nor unimportant. Any one, familiar with the laws of

momentum, can readily understand the effect of the constant jar to buildings, occasioned by the passage of omnibuses, and particularly in the thronged thoroughfares, where buildings are most elevated.

If, however, the solidity of construction should prevent injurious results, there are many minor disturbances—if not so dangerous, almost as annoying—which cannot be prevented, such as the constant vibration of pier-glasses, gas pipes, &c, (as occasional showers of white flakes, and plaster fragments attest,) without enumerating the very serious annoyance to the invalid.

The great reduction of friction on the car, and the smoothness of the rail, obviate all these evil effects by removing the cause.

Here is a picture. A wet day—every corner of the side walk crowded with impatient pedestrians, each one anxiously peeling up or down the street in search of the particular omnibus among the fifteen or twenty approaching, to carry him home, which with as many more coming in the opposite direction, so effectually choke up the street, that the drays and carts unable to cross at the intersections, render the highway impassable to private vehicles, and are therefore driven to other streets, avoiding danger and delay; the omnibuses crowded to excess, cannot accommodate the vexed crowd on the side-walk, and the sudden halt with imminent risk of collision, with the drivers' "plenty of room, sir," with twenty inside—by no means softens the temper either of those in waiting, or those, who seated—not comfortably—look upon each moment of unnecessary delay, as an infringement on their rights.

Here is another. Not an omnibus is seen in the whole length of the street—carriages, drays and carts move with comparative ease, little strips of iron are laid along the street, upon and across which, vehicles pass without inconvenience, and which, the drivers (particularly of private carriages) evidently seek; there is no crowd, for the little cars glide along rapidly and frequently, accommodating every body; at a slight signal the bell rings, the horses stop, the passenger is comfortably seated, no rain drops in from the roof, the conductor is always ready to take the fare when offered, and the echo, "great improvement, this," is constantly repeated.

There is no accident on record, of injury to any passenger of street railways, whilst occupying a seat in the car; some few have happened to boys and incautious persons, from drunkenness, jumping from the cars whilst in motion, &c, but even these, are few in comparison with omnibus accidents.



Image from *Vanishing Cincinnati: Historical Drawings* by Barbara & David Day. Orange Freezer Press. 2012

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