

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Registration Form**

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Cass Bank and Trust Company

other name/site number Cass Avenue Bank

2. Location

street & town 1450 N. 13th Street N/A not for publication

city or town St. Louis N/A vicinity

state Missouri code MO County St. Louis (Independent City) code 510 zip code 63103

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

Mark A. Miles December 22, 2010
Signature of certifying official/Title Mark A. Miles/Deputy SHPO Date

Missouri Department of Natural Resources
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

<input type="checkbox"/> entered in the National Register. <input type="checkbox"/> See continuation sheet.	Signature of the Keeper	Date of Action
<input type="checkbox"/> determined eligible for the National Register <input type="checkbox"/> See continuation sheet.	_____	_____
<input type="checkbox"/> determined not eligible for the National Register.	_____	_____
<input type="checkbox"/> removed from the National Register.	_____	_____
<input type="checkbox"/> other, (explain:)	_____	_____

5. Classification

Ownership of Property
(check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property
(check only one box)

- building(s)
- district
- site
- structure
- object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		Total

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing.)

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Function
(Enter categories from instructions)

COMMERCE: financial institution

Current Function
(Enter categories from instructions)

vacant/work in progress

7. Description

Architectural Classification
(Enter categories from instructions)

LATE 19th and 20th CENTURY REVIVALS: Neo-Classical Revival

Materials
(Enter categories from instructions)

foundation STONE: granite

walls STONE: limestone

Brick

roof Asphalt

other

Narrative Description

(Describe the historic and current condition of the property on one or more continuation sheets.)

See continuation sheet(s) for Section No. 7

Cass Bank and Trust Company
Name of Property

St. Louis (Independent City), MO
County and State

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

See continuation sheet(s) for Section No. 8

9. Major Bibliographical References

Bibliography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Areas of Significance

(enter categories from instructions)

Architecture

Period of Significance

1927

Significant Dates

1927

Significant Persons

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

St. Louis Bank Building & Equipment

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other Name of repository: _____

See continuation sheet(s) for Section No. 9

Cass Bank and Trust Company
Name of Property

St. Louis (Independent City), MO
County and State

10. Geographical Data

Acreage of Property less than one acre

UTM References

(Place additional boundaries of the property on a continuation sheet.)

1 15 7/4/4/1/9/4 4/2/8/0/8/0/6
Zone Easting Northing

2 / / / / / / / / / /
Zone Easting Northing

3 / / / / / / / / / /
Zone Easting Northing

4 / / / / / / / / / /
Zone Easting Northing

Verbal Boundary Description

(Describe the boundaries of the property.)

Property Tax No.

Boundary Justification

(Explain why the boundaries were selected.)

See continuation sheet(s) for Section No. 10

11. Form Prepared By

name/title Melinda Winchester
organization Lafser & Associates date July 21, 2010
street & number 1215 Fern Ridge Parkway, Ste. 110 telephone 573-979-1040
city or town St. Louis state MO zip code 63141

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs: Representative **black and white photographs** of the property.

Additional items: (Check with the SHPO or FPO for any additional items)

Property Owner

name/title LRA (Current Northside Regeneration, LLC (under contract)
street & number 330 N. 15th St. 1001 Boardwalk Springs Place
telephone 636-561-9300
city or town St. Louis, MO 63103 O'Fallon, MO 63368 state zip code

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 *et seq.*).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

Summary

Constructed in 1927, the Cass Bank and Trust Building at 1450 N. 13th Street, St. Louis (Independent City), is a two-story Neo-Classical Revival style building sheathed in smooth limestone with a granite veneer base. On the primary (west) façade, monumentality is clearly emphasized by a dominating colonnade of eight squared Tuscan columns supporting a minimally embellished entablature. Recessed between the columns are large metal nine-light windows. Centered in the colonnade is a slightly projecting entrance topped by a cornice and elaborate crown featuring stylized stone eagles. The entablature consists of a plain architrave, frieze with bas relief medallions and a cornice lined with cylindrical guttae. The colonnade is flanked by two slightly projecting end blocks with tripartite division. The base contains three centrally grouped metal windows with a large twelve-light metal window in the shaft. The entablature is similar to that in the colonnade but with a more decorative frieze. In 1964, the bank constructed a raised concrete and brick addition for offices and drive-thru lanes. The upper two stories have inset bands of tall, narrow windows set in limestone surrounds. Though the addition is a modern design, the building's two primary decorative elevations and the interior banking hall with its elaborately chamfered ceiling, classical plaster relief work and its colossal Corinthian columns are essentially unaltered since its date of construction

Site

Cass Bank and Trust is located at the southeast corner of the intersection of Cass Avenue and N. 13th Street in St. Louis. A large fenced parking area for a modern supermarket borders the property to the east continuing to 10th Street. Vacant lots are directly north of the bank and modern commercial and retail stores are on the northwest and southwest corners of the intersection. (See map, Figure 1) A small private alley providing access to the rear of the bank is located to the south. Concrete sidewalks surround the bank on the north and west elevations and a private parking lot is located in the rear. Historically, the neighborhood was comprised of two and four-family flats and small local stores until the late 1950s when area residents began to move to other parts of the city. This period marked a dramatic change for the neighborhood transforming it into a primarily industrial area comprised of large trucking and shipping facilities. Many of the historic structures were lost changing the character of the neighborhood but also the way that Cass Bank and Trust conducted business.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

Exterior

Cass Bank and Trust is a two-story Neo-Classical Revival building measuring 130' x 98' with a 62' x 62' raised two-story addition at the rear (east elevation) of the building. (See Figure 2-building floor plan.) The bank's west-facing (primary) façade has nine-bays symmetrically spaced with a dominating colonnade of eight squared Tuscan columns supporting a minimally embellished entablature. (Photo #1) The design exhibits a classical order with tripartite division: the base, clad in gray granite panels, the shaft, and an entablature. A narrow dentil molding with a frieze of circular floral medallions is located directly above the windows. The end bays project slightly from the façade. Its frieze has low relief garlands and medallions with stylized eagles. A chalice cradling a dollar symbol is centered in the panel. An antefix projects above the parapet wall. The windows in the end bays are the original metal casement windows with an abstract lintel panel displaying floral motifs and 1906 and 1927, the dates of construction of Cass Avenue Bank (2nd location) and the Cass Bank and Trust building. (Photo #2)

The main entrance is centered on the façade flanked by three deeply inset bays. Each bay is accentuated by limestone piers and narrow, vertical metal windows with nine divides. Narrow window openings containing the majority of the original metal casement windows are symmetrically spaced beneath each of the larger windows. These have been boarded up for security purposes but are evident on the interior. The entrance door is covered in plywood panels but the original transom is evident. From the interior, the entrance doors are partially visible and may be the original. Further investigation and removal of panels would determine the status of this feature. The entrance is highlighted by a projecting cornice with a crown of stylized stone eagles atop floral scrollwork, a carved anthemion with branching scrolls and dentil molding beneath. The architrave contains petite floral medallions symmetrically spaced within the door surround. (Photo #3) The original flagpole is intact on the roof.

The north façade (facing Cass Avenue) has three bays with the same composition and low relief adornment as the west façade. (Photo #4) The south elevation is red brick with a shallow concrete foundation. One original metal casement window mimicking those on the north is in the center of the elevation. It is flanked by two small metal casement windows on the east and one small metal casement window on the west. (Photo #5)

The east elevation (rear) is sheathed in smooth limestone panels with no adornment on the original 1927 building. This sheathing is intact with the exception of where the addition connects to the original building. On the north two-thirds of the east elevation is a 62'8" x 62'4" rear addition. The building was constructed slightly inset from the north

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**Cass Bank and Trust Building
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elevation leaving the original limestone corner return, base, granite foundation and cornice intact. The south half of the original rear elevation continues to reflect its original window fenestration, original metal windows and exterior limestone sheathing. A new double door entrance was added in the second bay to accommodate the bus line. The north elevation of the addition contains a band of seven inset narrow vertical aluminum windows highlighted by limestone surrounds. The exterior walls are clad with yellow brick exhibiting a Moderne banding affect. Exposed metal beams support the two-story raised structure. (Photo #6) The ground floor has been enclosed with inset framed walls and exterior plywood. An exterior entrance is located on the north elevation from the ground level of the addition. This was constructed at the time it was enclosed. The west elevation is a common wall with the original 1927 building. The east elevation is absent of any openings. The south elevation originally had the same banded windows as the north (see Figure 3- addition blueprint), but was covered with brick some time after the Greyhound Bus Line took occupancy. Two six-light metal windows and a circulation vent are located on the west end of the south elevation. (Photo #7)

Interior

On the interior, the rectangular plan of the ground floor is a two-story open space containing the main banking hall with a mezzanine balcony on the north and south ends. Small rooms are located beneath each mezzanine. (Photo #8 and #9) Originally, these rooms were offices and a massive safe deposit vault was located under the mezzanine on the south end of the lobby. These areas now contain public restrooms. The original teller line has been removed and partitions installed to accommodate bus line ticket area. (See Figure 4- blueprint first floor)

The main hall displays an exuberant richness of decoration. It is outlined by massive Corinthian columns clad in Winona Travertine Stone and interior walls clad in the same creamy beige stone with a checkerboard granite floor of contrasting tans. The interior vestibule contains the original white and black marble swirl panels on the interior walls accentuated by plaster floral crown molding. The original mahogany doors and transoms are intact within the vestibule. Sections of the original marble balustrades that flanked the interior entrance are still present but some have been removed. (Photo #10) Strength, power and security are emphasized in the main banking lobby. The primary entrance is adorned with a massive surround of dentil molding, scroll motifs, shielded eagles and a clock guarded by griffins which typically represent strength and power, crowning the entry. (Photo #11) The most impressive architectural feature in the lobby is the ceiling. It is divided into three sections with massive Greek cross shaped coffers centered in each section surrounded by smaller square coffers. The original chandelier (non-extant) hung from the center cross. Each square is embellished with spiral and

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floral motifs of polychromatic colors of red, blue, gold and green. (Photo #12)

In 1956, a stair to the basement level was constructed in the main banking lobby. The bank added new accounting and billing services for its transportation clients and needed to build additional offices for the accounting department. The stair was almost centered in the lobby space directly in front of the entrance. It had a wrought iron rail and opened to the basement on both ends. (See Figure 5- basement blueprint) It was enclosed with steel studs and sheetrock behind partition walls when the bus line moved in but is still evident from the basement. The outline of the location is evident in the lobby. Original stairs lead to each end of the mezzanine. The original windows are evident although covered by plywood panels. The majority of the original mahogany woodwork is still intact in these areas. (Photo #13) The basement has had a lot of water damage and the majority of the office interior walls are gone or severely deteriorated. The perimeter of the basement contained all the mechanical equipment and additional storage and vault space.

The interior of the addition is non-descript with carpeted floors, interior partition walls and acoustical tile ceilings. The bank constructed the second floor interior offices in 1971 as part of their expansion. The ground level of the addition was originally the drive-thru area for patrons. The bus company constructed inset walls of steel studs and drywall in this area for baggage storage.

Alterations

Exterior alterations to the Cass Bank and Trust Building are limited to the raised two-story addition (1964) at the rear of the building and the enclosure of the ground floor addition space and additional rear doors in 1992. Although not part of the original building the addition does not detract substantially from the original design building and meets the *Secretary of Interior' Standards for Rehabilitation- ITS Brief No. 3 New Additions to Mid-Size Historic Buildings*. It is located at the rear of the building and is inset off the secondary elevation of the original structure so it is not visible from the primary façade. Its size and scale are appropriate and it is clearly differentiated in style with a compatible modern design. The interior changes to the bank were the construction of public bathrooms and interior partition walls for the ticket lines for the bus company and the required office partitions walls in the basement in 1956 and addition interior walls in 1971. Although some of the interior historic elements were removed to perform these alterations, the Cass Bank and Trust building continues to reflect its original Neo-Classical design, character and integrity.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

Summary

Cass Bank and Trust (1450 N. 13th Street, St. Louis) is locally significant under National Register Criterion C in the area of ARCHITECTURE. Organized in 1906, Cass Bank experienced rapid growth over the next two decades resulting in the construction of this impressive building in 1927. Though less elaborate than its Beaux Arts cousins in the St. Louis central business district, the Cass Bank and Trust building is an excellent example of the more austere Neo-Classical Revival style. The choice of this style followed the established tradition in banking architecture, promoting strength and stability through Classicism. However, it is also a unique regional interpretation of the contentious atmosphere among architectural theorists at this time. With its colonnade of squared Tuscan columns and its modestly adorned Doric entablature, the building clearly emphasizes a connection with classicism while hinting at Art Deco and Moderne stylistic influences that would dominant bank building design in the next decade. To design the building, Cass Bank trustees commissioned the St. Louis Bank Building and Equipment Company (BBEC), a nationally recognized bank design firm. Headquartered in St. Louis, BBEC had a reputation of designing a highly specialized bank building with an emphasis on a safety, planning and custom security fixtures. Though the company designed numerous banks in St. Louis, the Cass Bank and Trust building represents a transitional period in bank architecture and is one of BBECs best examples of Neo-Classical Revival architecture in the city. The period of significance, 1927, represents the date of construction.

Narrative

The Cass Bank and Trust was founded in 1906 by a group of local businessmen to serve the neighborhood. Originally, called the Cass Avenue Bank, its first location was a rented storefront located at 1462 Cass Avenue. On May 13, 1906, the St. Louis Post Dispatch announced the opening of the new Cass Avenue Bank with a capital stock of one-hundred thousand dollars and guarantee of 2 percent interest on all daily deposits.¹ It boasted that the bank was organized not only by St. Louis businessmen but many of its stockholders were local merchants, manufacturers and thrifty, saving working class citizens. By the end of the first business day, deposits totaled \$51,100.00 and by March 20, 1906 the first real estate loan had been granted to Mr. George Hohman.²

On September 12, 1915, the St. Louis Post Dispatch released an article that stated the

¹ "A New Bank." *St. Louis Post Dispatch*, May 13, 1906.

² Cass Commercial Bank of Bridgeton. *The History of Cass*. (St. Louis: G. Bradley Publishing, Inc., 2006), 5.

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growth and prosperity of St. Louis may be gauged by that of the banks and trust companies both downtown and in north and south St. Louis. One of the banks announced to have a grand opening was the Cass Avenue Bank.³ Within nine years, the bank had outgrown its first location (1462 Cass Avenue) leading to the construction of its second location across the street at 1501 Cass Avenue (extant). (See Figure #6 and #7) The bank commissioned Wedemeyer & Stiegmeyer to design the Classical Revival structure and hired Bothe-Welsch Construction Company as the contractor. A building permit was applied for on February 24, 1914 for an amount of \$15,000.⁴ The new facility opened on October 15, 1915. By 1921, as published in *Bankers Magazine*, the thirteenth biennial report of the State Bank Commissioner, Cass Avenue Bank was among the rapidly growing financial institutions in the city with a capital stock of \$3,677,221.69.⁵

The bank continued to prosper through the 1920s. In 1925, *Who's Who in North St. Louis* identified it as "a splendidly and ably managed banking institution that has fully earned and justified the confidence of its patrons."⁶ Cass Bank's founders focused their services on the local neighborhood, small businesses and new industries creating a sense of inclusion into a family for all associated with their success. In the 1930s, the bank began holding an annual St. Patrick's Day Party for all business clients and prospective customers. It was a popular affair that continued through the 1950s.⁷

Neo-Classical Revival and Bank Architecture

At the time that Cass Bank and Trust was experiencing some of its most prosperous years, the national financial atmosphere was in turmoil. Attempts at stabilizing the American monetary system had been on a roller coaster for decades and imposing federal regulations were adding to the uncertainty among banking institutions resulting in hesitant depositors. The effect of the financial insecurities directly influenced banking construction and design. Image in architectural design became an important marketing feature to the banking industry. America's interest in Classical architecture was reborn in the 1890s, inspired in part by the classical designs of the 1893 World's Fair in Chicago.

A movement began in bank architecture to promote a sense of security through the use of these Classical Revival designs. Much debate was stirring between new modern ideals and classical principles. As quoted by William Curtis, "Every truly powerful period

³ "Banks' Prosperity Gauges Local Business Conditions." *St. Louis Post-Dispatch*, Sept. 12, 1915.

⁴ Cass Commercial Bank, 10, 11.

⁵ "Examination of State Banks." *The Bankers Magazine*, Volume XCII (January to June 1921): 417.

⁶ Cass Commercial Bank, 6.

⁷ Cass Commercial Bank, 19.

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of architecture brings the core back to the surface.” Architects were creating inventive interpretations that fused past architectural types with new ideas and impulses.⁸ The Beaux Arts design with its characteristic temple front, Corinthian columns and monumental massing became one of the most dominant designs for public, governmental and institutional buildings both in Europe and the United States well into the twentieth century. These styles exhibited a sense of security and strength, an important image to portray within the banking world. As modernism sought its place in architectural history, the Neo-Classical Revival style emerged becoming a popular choice for the banking industry at the turn-of-the century. It was the most popular from 1895 into the 1930s. It is identified by its use of Greek (primarily) and Roman architectural elements such as modillions, dentil moldings, classical symmetry, large expanses of unrelieved wall surface and masonry construction.

In the mid-1920s, American architects were calling for a retreat from rigid Classicism. Many architects began to rebel against the high style ornamentation of the Beaux Arts design wishing to express the purely foundational qualities of Classical design, the relation between space and mass, the avoidance of ornamentation, and the mutual proportional relationship between elements. These types of ideals in Neo-Classical Revival may have led to a transition to later modern architecture.⁹ This theory was highlighted at the *Paris Exposition des Arts Decoratifs* in 1925. However, bank architects and clients were not as eager to abandon the traditional forms that inspired a sense of security and presence in the banking industry for the previous three decades.

Well known architectural historian, Talbot Hamlin indicated, “forms which men have loved through the centuries will not pass away because of the threat of a new theory, nor will reverence for them prevent the creation of new forms.”¹⁰ Belfoure references the opinion of European architectural publications as, “the so-called classic type for bank buildings has heretofore been so thoroughly sold and acceptable to both the bank and the public, that up to recent years any attempt to deviate from the path devoid of imagination meant failure and the loss of a job to any promising architect.”¹¹

In response to the new schools of thought and technological advances in construction methods, a gradual easing away of the classical styles began to emerge in bank architecture in the mid-to-late 1920s. Influential bank design firms were developing new interpretations or transitional designs for bank architecture. Walker and Gillette, an influential New York firm founded in 1906 by two classically trained architects, designed two contrasting bank structures in 1927, the classically designed East Rivers Savings

⁸ William J. Curtis. *Modern Architecture Since 1900*. (New Jersey: Prentice Hall, 1982), 146.

⁹ Curtis, 145.

¹⁰ Charles Belfoure. *Monuments to Money*. (Jefferson: McFarland & Company, 2005), 212.

¹¹ Belfoure, 214.

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Bank in Manhattan and a branch for the National City Bank of New York in 1927 that represented a stylistic shift in their traditional methods. The National City Bank was absent of the usual classical details: cornice, columns, or pilasters. Viewed by critics, as a dignified and impressive building, it displayed a three-story limestone clad structure with recessed window openings outlined in limestone frames topped by a pair of abstracted eagles surrounding the bank's seal.¹² (See Figure 12)

The structure began a new era of bank design for the firm and created a branding concept for National City Bank of "corporate identity". Another transitional style of this firm was the National City Bank of New York, 34th Street Branch (1928). The exterior was clad in smooth limestone panels with no cornice present but additional classical details were incorporated into this design at the entrance surround and divisions of the windows. (See Figure 13) In 1933, the firm designed Two Wall Street for First National City Bank. Although the exterior of the 21-story building was simple and sheer of ornamentation, the interior of the banking hall was classically decorated with pilasters, wainscoting, and pediments. Indication is that the bank's board of directors felt that a modernist prototype was required for the neighborhood but felt a Wall Street facility still should project a Classical atmosphere.¹³

Another transitional bank design was by Davis, Dunlap & Barney, the American Bank and Trust in Philadelphia (1929). The bank was a three-story building constructed of limestone panels emphasizing a clean geometric composition. The modern concept is reflected by abstract ornamentation above the window divisions but classical tradition shines through with the incorporation of grand columns and pilasters with decorative capitals. (See Figure 14) During the period of 1926 to 1929, transitional styles in bank architecture were developing across the nation from New York to California. Many of the designs were heavily influenced by regional tendencies or local materials as the banking industry, designers and architects sought to respond to the new trends and demands.

Cass Bank and Trust Building Analysis

The Cass Bank and Trust Building is an excellent local representation of this national movement in banking architecture. Its Neo-Classical design depicts the classical principles of strength and security for the institution while inimitably reflecting a transition into a stylistic modern design. The selection of St. Louis Bank Building and Equipment Company (BBEC), an internationally recognized design firm headquartered in St. Louis, reinforced its efforts to project a stable, safe and secure image to its

¹² Belfoure, 214-215.

¹³ Belfoure, 216.

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customers. BBEC began as the St. Louis Bank Fixture Company specializing in the design, fabrication and installation of wood cabinetry, teller cages and custom paneling for local banking institutions. Its popularity and reputation grew and it expanded its services after World War I to include vault designs, metal cages and turn-key planning, design and construction of secure bank facilities. After 1929 the private stockholders of BBEC, Louis M. Brohammer, Joseph Gander and Dietrich Hedenkamp, sold a portion of their stock to a Delaware holding company initiating a significant increase in stock and business. St. Louis Bank Building and Equipment Company played a significant role in the development of bank architecture and design completing 1,000 structures by the onset of World War II.¹⁴ The firm designed banks all over the nation and utilized many different styles and architectural elements.

In St. Louis, the company designed and constructed the Chippewa Trust Building (Beaux Arts, 1928, NR listed 8/12/2010) located at 3801-05 South Broadway and the South Side National Bank (Art Deco, 1928, NR listed 1/3/2003) located at 3606 Gravois Avenue in St. Louis. The similarities in design of these two banks are comparable to Cass Bank and Trust, more so with South Side National Bank. The configuration of the stylistic setbacks and vertical emphasis by the incorporation of narrow metal casement windows suggests a slight Art Deco influence in configuration in the Cass Bank. Although minimal in adornment compared to the Beaux Arts design of Chippewa Bank, the historical influence of the Beaux Arts design is evident in the panel relief bands across the façade, low-relief floral ornamentation of the lintels, eagle motifs and in the interior banking hall. This could lead one to believe that Cass Bank and Trust was a transitional design or a prototype model for other banks that BBEC built the following year in St. Louis.

The Cass Bank and Trust Building was a monumental addition to the neighborhood, reflecting the banks philosophy while projecting a bold transition to modernity compared to the common brick storefronts, flats and industrial character of the surrounding vicinity. The Neo-Classical Revival design became a traditional design choice for specific purpose buildings, such as museums, libraries, governmental offices and banks and remained popular for decades. The precise definition of a Neo-Classical Revival design can be difficult to establish, but a basic criteria is defined by John J.G. Blumenson in *Identifying American Architecture*:

Neo-Classicism is based on primarily the Greek and to a lesser extent the Roman architectural orders. It is distinguished by symmetrically arranged

¹⁴ "Mid-Century Bank Buildings- A Brief History of Bank Building & Equipment Corporation of America." (Available online at: <http://midcenturybanks.com/history/item/210>)

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buildings of monumental proportions finished with a smooth or polished stone surface. Attic stories and parapets are popular but statuary along the roof lines is never employed. Other elements cited are unenriched entablature, parapet, pilasters and unadorned roof line.¹⁵

The Cass Bank and Trust Building fits most of these criteria in this description, including the traditional classical design emphasizing a base, middle and top, smooth limestone panels, unadorned parapet and entablature and the monumental pilasters. It is also similar to the Enframed Block compositional type found in *The Buildings of Main Street* by Richard Longstreth. This form became popular for banks and public buildings in the United States around 1900 through the 1920s along with use of Neo-Classical Revival and Classical design elements. Longstreth defines the type as:

Generally two or three stories high with most of the façade punctuated by columns or pilasters and arcade or a treatment suggestive of such classical elements. This main section is bracketed by much narrower end bays to form a continuous wall plane. The end bays may contain window and other openings.¹⁶

The popularity of the Neo-Classical Revival design in part was due to its reversion to simplicity in design. Simple geometric forms and the smooth bare exterior walls emphasize its monumentality. It was not uncommon for design firms and architects to add additional stylistic influences specific to their style personally or to the function of the building. In the case of Cass Bank and Trust, the eagles and the chalice cradling a dollar symbol would represent the strength of the bank and the safety of the money within.

The interior design of many of the Neo-Classical Revival and Classical Revival (sometimes used synonymously) commercial and institutional buildings emphasize the importance of public space through design. The implementation of expensive panels of stone, marble and terra cotta are commonly used on the walls and floors, coffered ceilings, ornate columns and decorative plaster embellishments portray a grandness and importance. The interior of Cass Bank and Trust reflects an enriched Neo-Classical interior design. It incorporates massive Corinthian columns to create a refinement and balance to the space complemented by a coffered ceiling with rich colors of blue, red, gold and green. Greek ideals are evident in the embellishments, dentil moldings, scroll motifs, shielded eagles and clock guarded by griffins that surround the main entry. The walls and columns are clad in expensive granite panels of creamy beige with a

¹⁵ John J.-G. Blumenson. *Identifying American Architecture*.(Nashville: American Association of State and Local History, 1977), 68.

¹⁶ Richard Longstreth. *The Buildings of Main Street*. Walnut Creek: 2000.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

checkerboard granite floor of contrasting tans. The most impressive architectural feature in the lobby is the ceiling, divided into three sections with massive Greek cross panels centered in each section surrounded by smaller coffers. Each square is embellished with spiral and floral motifs. (Figure #9 and #10)

The arrangement of the bank interior fits the criteria as listed in *The Bankers Magazine* by J. H. Griffith. He suggested that the desks of the executive officers be separated from the public by only a neat rail instead of heavy partitions. In Cass Bank and Trust, they were located just to each side of the main entrance divided by a polished marble banister. Griffith also outlined that the different type of tellers' windows should be separated as not to mix up the lines during the rush hour. At Cass, the new accounts teller and the informational teller were located at the north end of the bank opposite the vault and the receiving tellers were along the east wall welcoming the patrons as they came into the bank. Public conveniences were listed as very important in bank arrangement. Handsome desks, plentiful chairs and tables with plenty of writing utensils were paramount. Cass Bank had islands constructed of marble with glass tops symmetrically placed down the center of the bank and sitting areas scattered at each end.¹⁷ (Figure #11)

Following its proven traditions of striving for long term success, Cass Bank and Trust chose a location for its new facility on the corner of N. 13th Street and Cass Avenue within its loyal Kerry Patch neighborhood, named for its early Irish immigrants. The core of the neighborhood was roughly bounded on the south by O'Fallon Street, on the east by 16th Street, on the west by 22nd Street and on the north by Cass Avenue. The new structure represents the neighborhood bank building as defined in "A Preservation Plan for St. Louis" (the City's official preservation plan).

Bank Buildings were often constructed on a relatively small scale, with the bank as sole occupant. The style's monumental classical details produced a conservative and dignified appearance appropriate to a financial institution (in reference to the Beaux Arts Style). Neighborhood Bank Buildings during the first four decades of the 20th century, constructed their headquarters in residential neighborhoods.

Cass Bank and Trust became an anchor for the area neighborhood maintaining a location within its boundaries for over sixty-years even as the composition of the neighborhood changed. The structure clearly represented the philosophy of the bank,

¹⁷ J. H. Griffith. "Arrangement of Bank Interiors." *The Bankers Magazine*, Volume LXXXIII (July to August 1911), 382.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

“Safety for Savings” promoting an image of strength, security and power to its patrons.¹⁸
(See Figure #8)

The 1950s marked a new era for Cass Bank and Trust. The construction of I-70 within the neighborhood directly cut it off from the riverfront area. The neighborhood demographic began to change from thriving retail and residential area to industrial with large concentrations of truck terminals. In order to survive the changing times, Cass Bank and Trust adjusted its financial services to focus more on the remaining area businesses and the automotive era based on convenience. In 1957, the bank constructed a walk-up and drive-up facility on the east side of the bank boasting to be the first bank to offer these services. Other changes that occurred were the expansion of its services to include payment processing services to the transportation industry, a freight payment plan and billing department for shippers. In 1967, the bank was one of the first banks in the nation to begin utilizing electronic computers to process payroll checks.

Due to the necessary expansion in services to survive, the bank constructed new offices for the accounting department in the basement of the original bank. An addition was constructed on the rear of the bank to accommodate the new plans for payroll and freight processing, all a part of the banks evolution and growth. In 1988, Cass Bank opened a branch facility in the West Port area and moved its headquarters to St. Louis County vacating the nominated building. However, a small branch was opened in 1991 to maintain a presence in North St. Louis.

The Cass Bank and Trust Building is on the southern boundary of the Old North St. Louis Neighborhood. The neighborhood is located just north and very slightly west of the downtown area of St. Louis. The boundaries are Palm Street on the North, Cass Avenue on the South, I-70 on the East, and North Florissant on the West. The area as a whole has suffered a great loss in historic building stock but the southern portion has been impacted the worse due to abandonment and continued demolition.

The demise of the area began with two major transit events. In 1945, the St. Louis Public Service Company closed eight streetcar lines that passed through the neighborhood and replaced them with fewer bus lines. Due to the low rates of automobile ownership in Old North St. Louis, many of the residents had less or no accessibility to other parts of the city causing a migration out of the area. In 1950, the Mark Twain Expressway was constructed resulting in the demolition of many of the buildings on Tenth and Eleventh Streets. Along with the expressway rose a host of industrial sites that created a division between the neighborhood and downtown St. Louis. Population rates fell at a drastic rate between the years of 1950 to 1970.

¹⁸ Cass Commercial Bank,6.

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**Cass Bank and Trust Building
St. Louis (Independent City), MO**

A preliminary survey of the North St. Louis neighborhoods encompassing a boundary between Palm Street on the east, Jefferson on the west, Cass on the South and North Florissant on the east was conducted in March of 2010. Over 470 extant commercial, industrial, institutional and residential buildings constructed between, 1870 to 1949 were identified. A total of 415 of the surveyed buildings are single family, two and four-family homes with 143 of these residences vacant. There is one fire station, ten commercial buildings, seventeen institutional and twenty-one industrial buildings identified in the specified criteria. The Cass Avenue Bank building (1501 Cass) and the Cass Avenue Bank and Trust building are the only two identified historic bank buildings extant in the neighborhoods. Other bank buildings within the specified boundary are located at 1500 St. Louis Place (1991) and 1420 N. 13th (1991). The survey indicates that the Cass Bank and Trust Building to be the only extant representative example of bank architecture in the Neo-Classical Revival design in the Old North St. Louis neighborhood.

Renewed efforts to revitalize the area are in the works by a variety of groups. There are plans to restore the Cass Bank and Trust Building to a viable resource in the neighborhood.

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St. Louis (Independent City, MO)

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Cass Bank and Trust Building
St. Louis (Independent City, MO)

Verbal Boundary Description:

The Cass Bank and Trust Building is located in the City of St. Louis, on City Block 576 including parcels 057600010, 0576000010, and 05760000100. (See Figure 1, Site Plan).

Boundary Justification:

The nominated property includes the entire parcel associated with Cass Bank and Trust located at 1450 N. 13th Street, St. Louis (Independent City), Missouri.

Photo Key:

The following is true for all photographs:

Cass Bank and Trust

St. Louis (Independent City), MO

Photographer: Melinda Winchester

Date: 7 July 2010

Photo type: Digital

On file with: Lafser & Associates

1215 Fern Ridge Parkway Ste. 110

St. Louis, MO 63141

Photo Log:

- Photo 1- West elevation (primary façade)- looking east
- Photo 2- West elevation (primary façade)- low-relief ornamentation- looking east
- Photo 3- West elevation (primary façade)- main entrance- looking east
- Photo 4- West and North elevations- looking southeast
- Photo 5- South elevation- looking northwest
- Photo 6- North elevation – looking southwest
- Photo 7- East elevation of original building and south elevation of addition-looking southwest
- Photo 8- Interior- main banking lobby- looking north
- Photo 9- Interior- main banking lobby- looking south
- Photo 10- Interior- main entrance vestibule- looking west
- Photo 11- Interior- clock
- Photo 12- Interior- main banking lobby ceiling
- Photo 13- Interior- upper mezzanine executive office

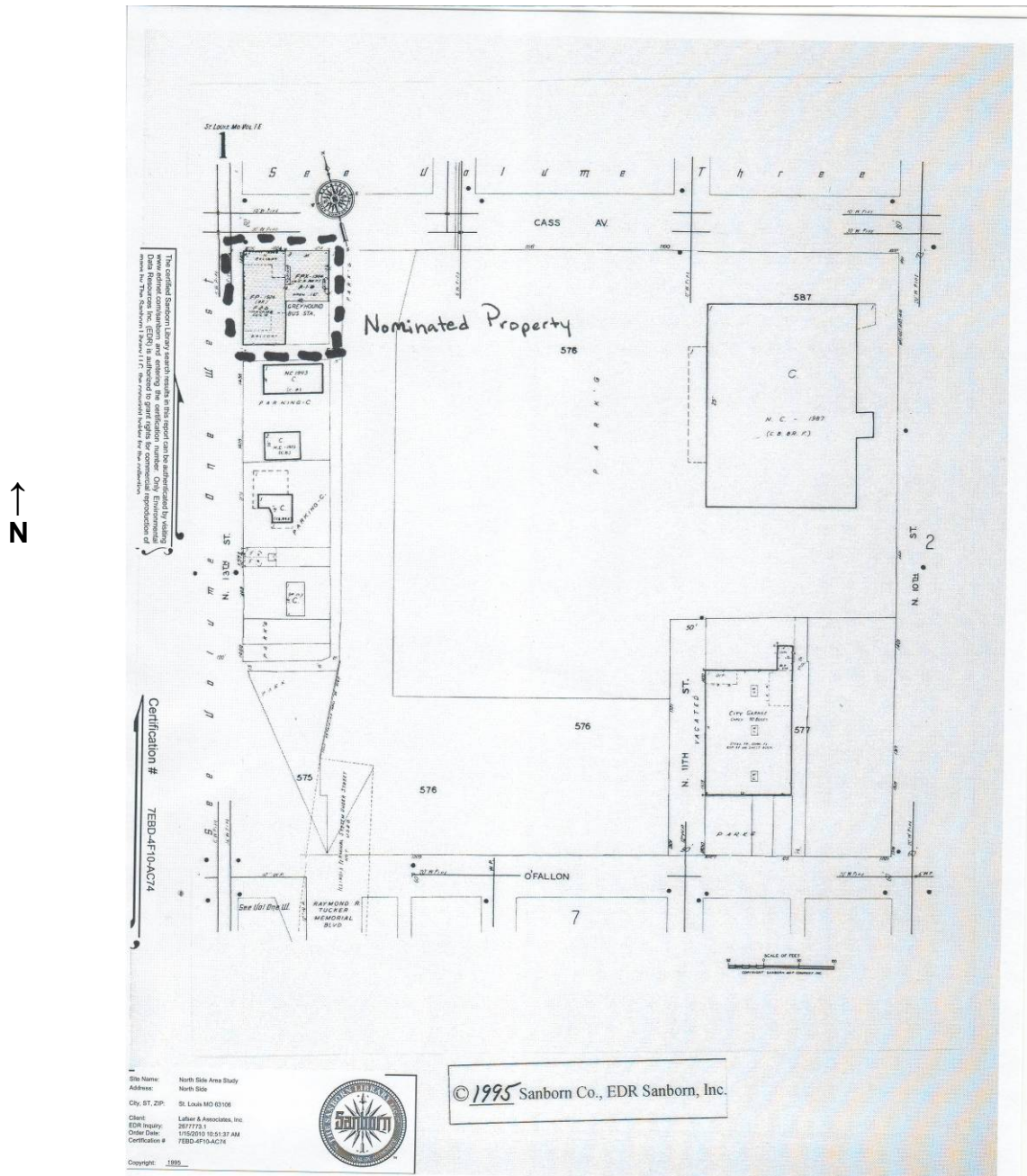
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Cass Bank and Trust Building
St. Louis (Independent City, MO)

Figure 1: Site map-
Source: 1995 Sanborn Fire Insurance Map



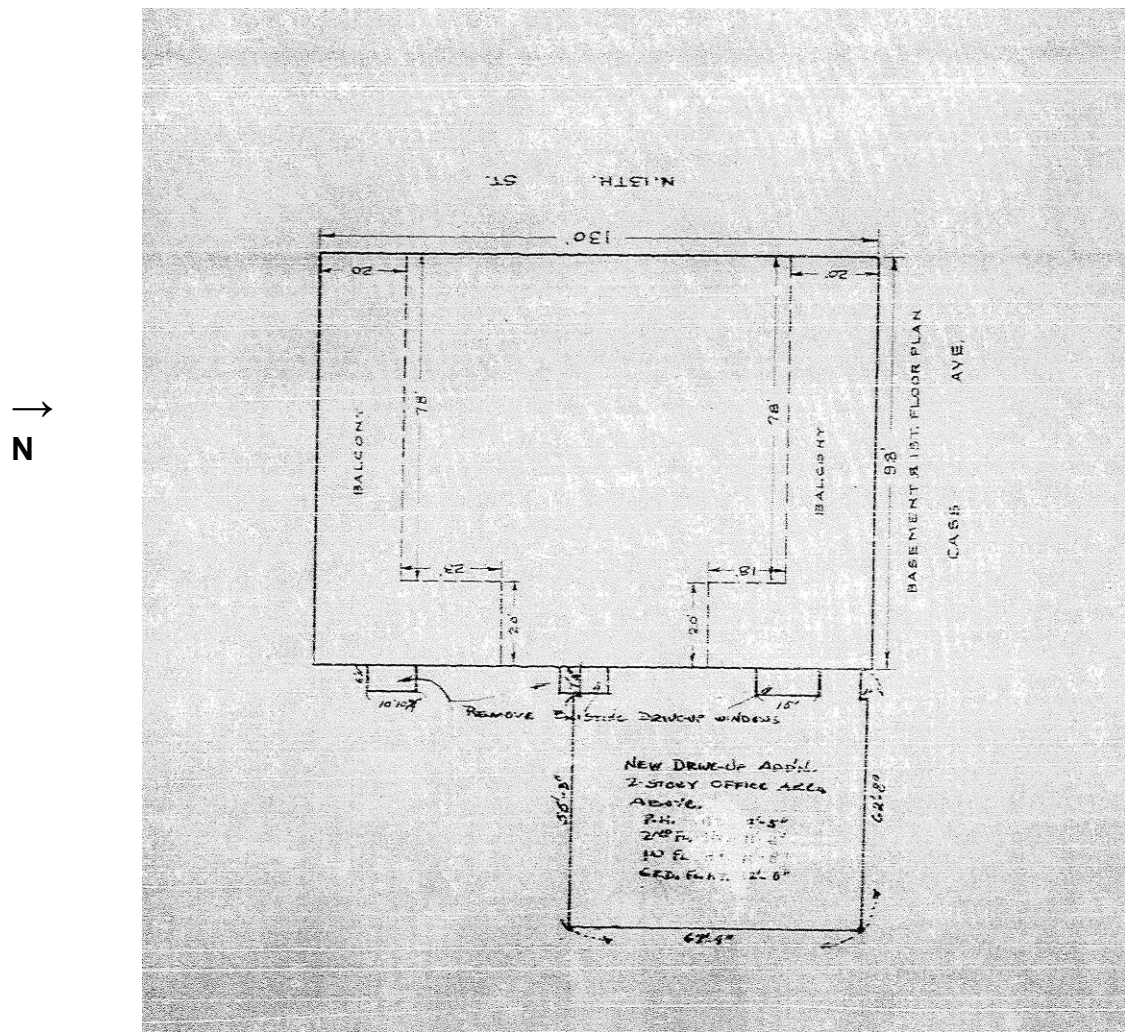
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Cass Bank and Trust Building
St. Louis (Independent City, MO)

Figure 2: Blueprint- Building Floor plan 1964
Source: City of St. Louis- Comptrollers Office



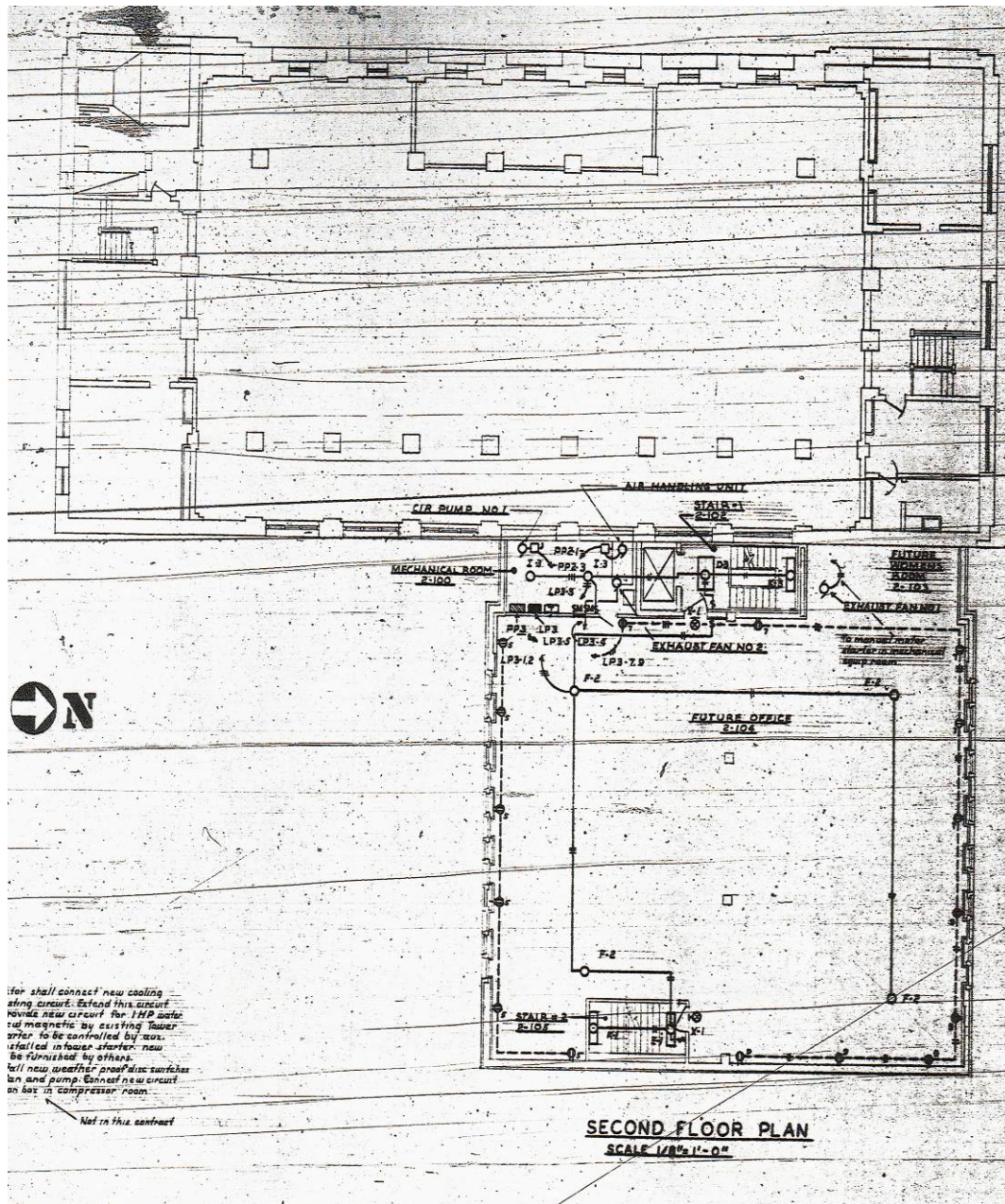
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Cass Bank and Trust Building
St. Louis (Independent City, MO)

Figure 3: Blueprint- Second Floor Addition 1964
Source: City of St. Louis- Comptrollers Office



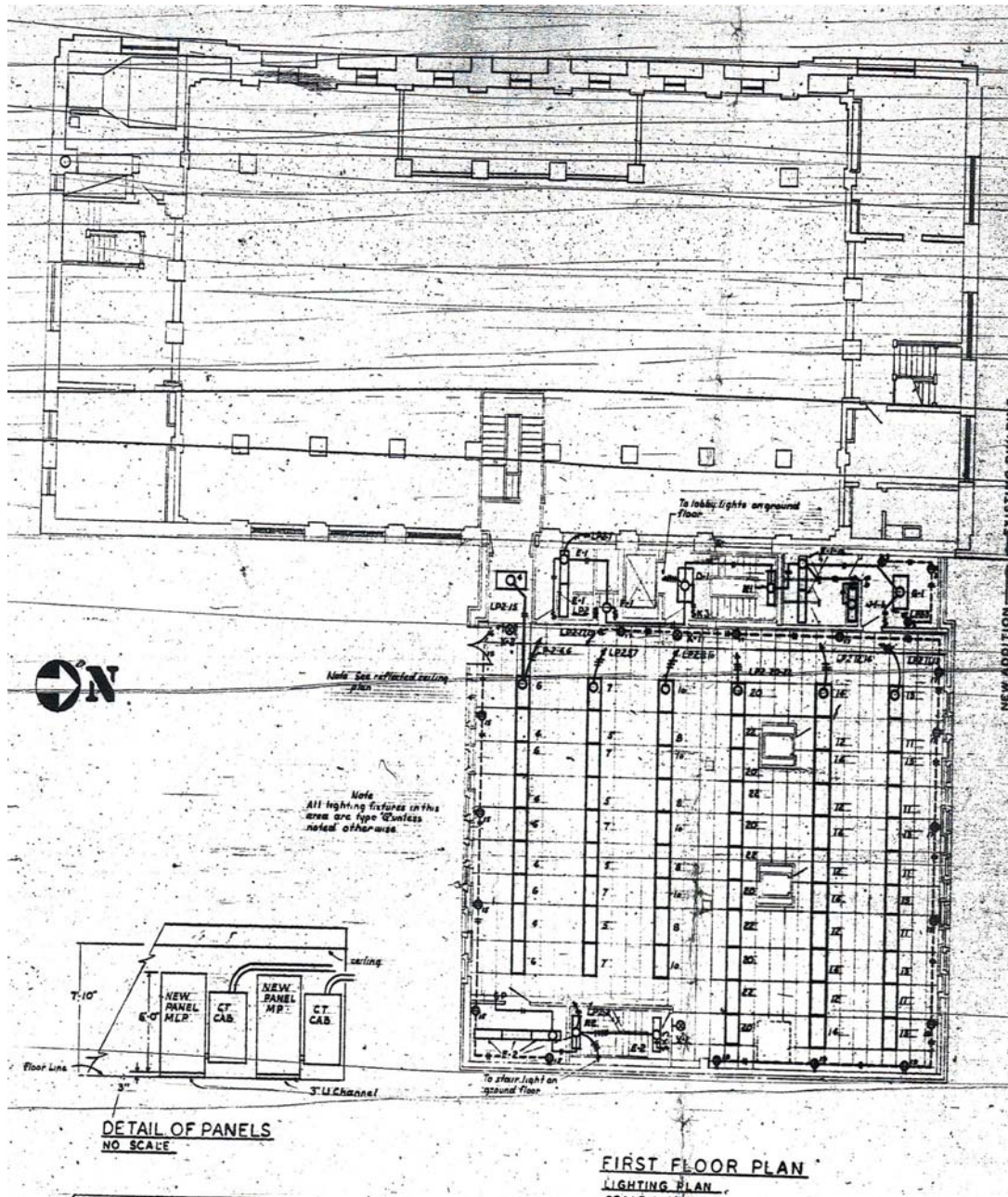
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Cass Bank and Trust Building
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Figure 4: Blueprint- First Floor- 1964
Source: City of St. Louis- Comptrollers Office



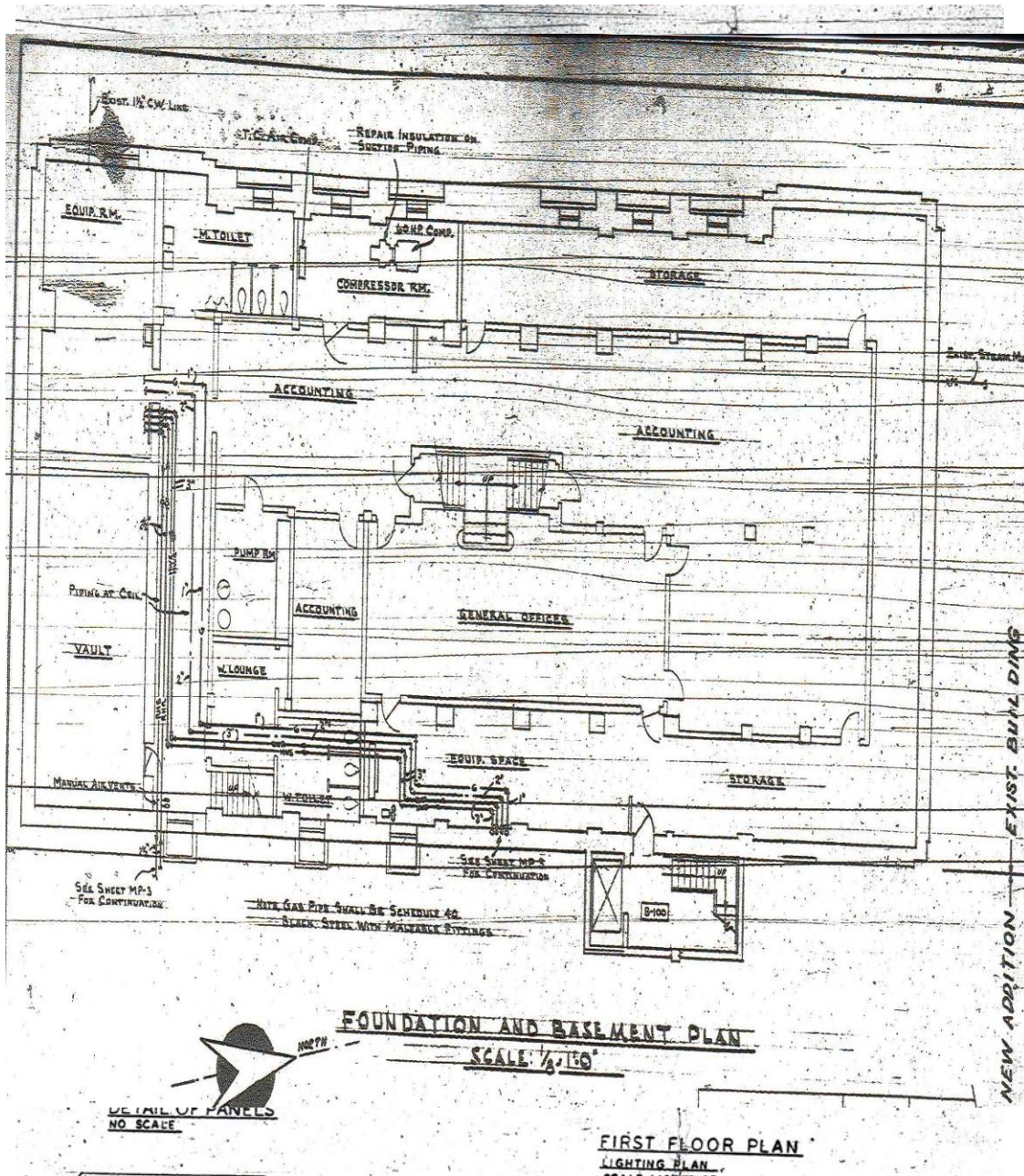
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Cass Bank and Trust Building
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Figure 5: Blueprint- Basement- 1964
Source: City of St. Louis- Comptrollers Office



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Cass Bank and Trust Building
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**Figure 6: Historic Photo of 1501 Cass
2nd Bank Location
Source: Cass Commercial Bank**



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Cass Bank and Trust Building
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**Figure 7: Current Photo of 1501 Cass
2nd Bank Location**



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Cass Bank and Trust Building
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Figure 8: Historic Photo – 1927
Source: Missouri History Museum



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Cass Bank and Trust Building
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Figure 9: Historic Photo- 1927

Source: *The Architectural, Structural, and Monumental Stones of Minnesota*
Photo By: Biesanz Stone Company



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Cass Bank and Trust Building
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Figure 10: Historic Photo- 1927

Source: Photo Courtesy of- Cass Commercial Bank
Company Literature



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Cass Bank and Trust Building
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Figure 11: Historic Photo- 1942
**Source: Courtesy of- Cass Commercial Bank
Company Literature**



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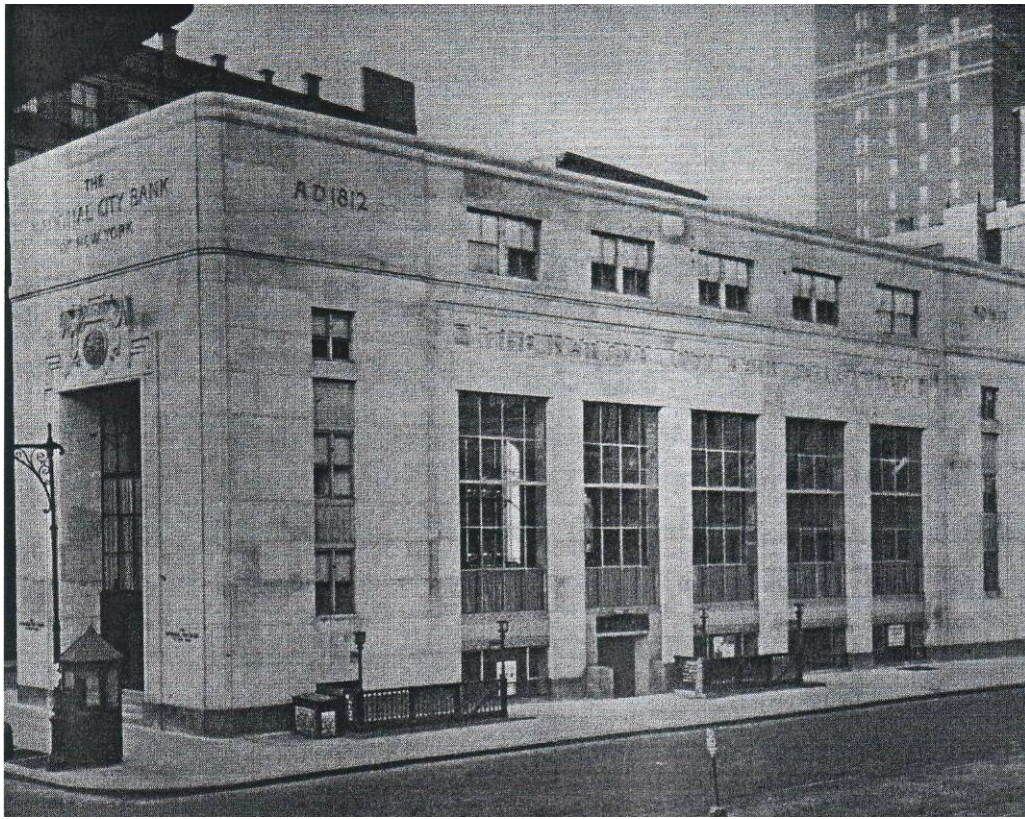
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Cass Bank and Trust Building
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Figure 12: Historic Photo- 1927

Source: Photo Courtesy of: Monuments to Money, Citigroup Archives



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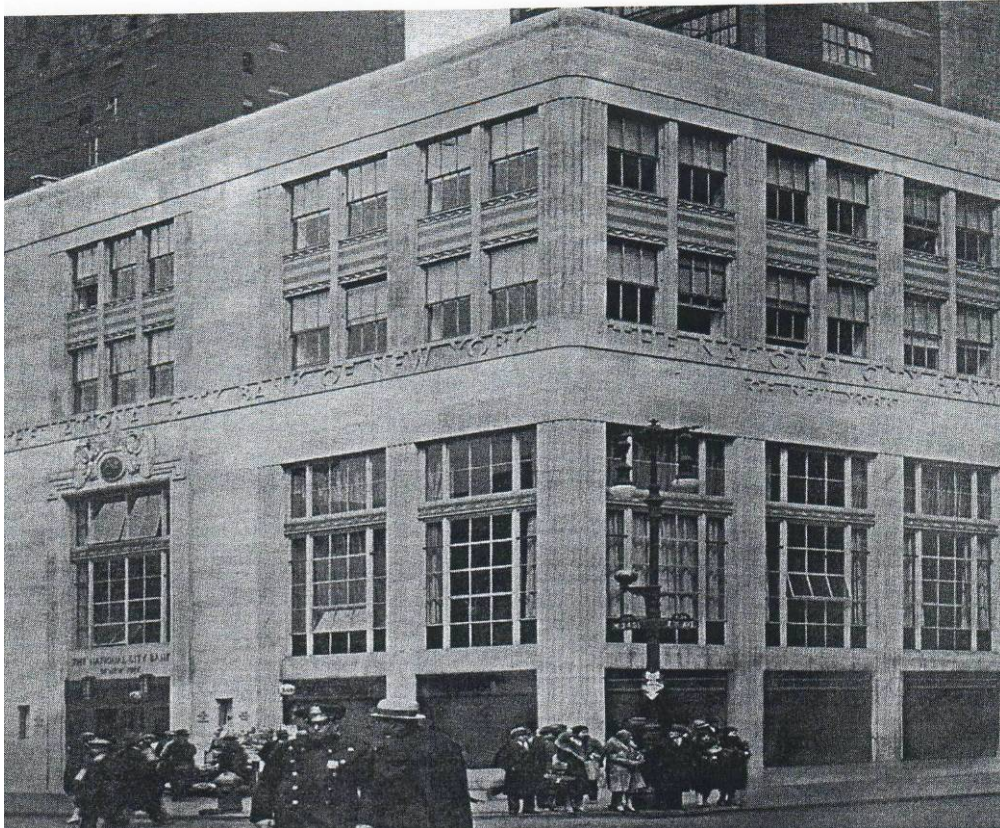
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Cass Bank and Trust Building
St. Louis (Independent City, MO)

Figure 13: Historic Photo- 1928

Source: Photo Courtesy of: Monuments to Money, Citigroup Archives



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Cass Bank and Trust Building
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Figure 13: Historic Photo- 1929

Source: Monuments to Money

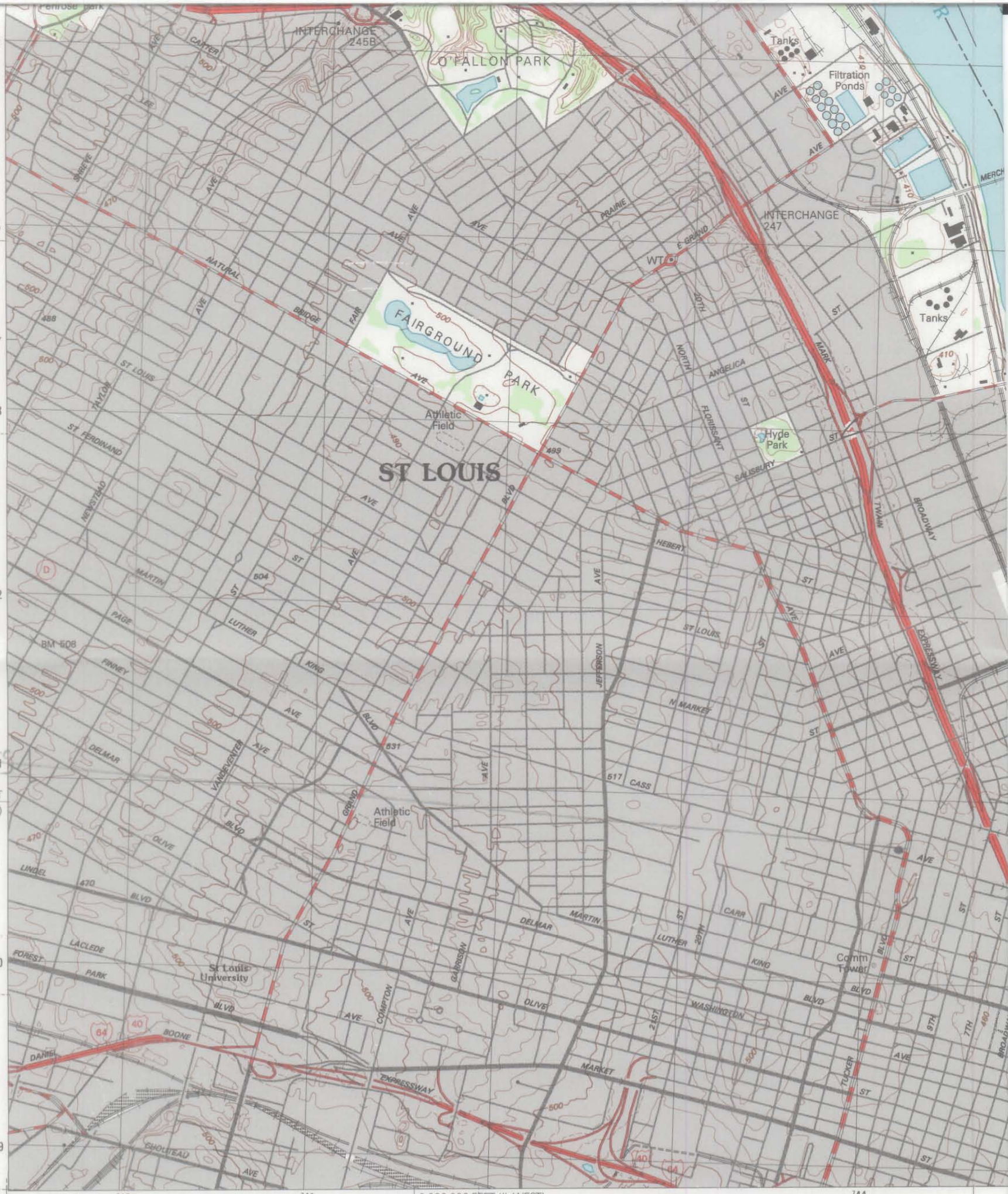
Photo by: Maryland Department of Enoch Pratt Free Library



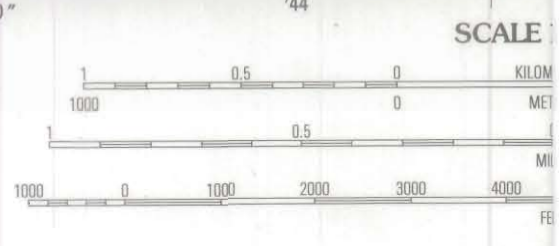
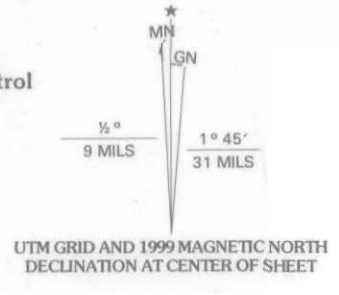
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Produced by the United States Geological Survey
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 North American Datum of 1983 (NAD 83). Projection and 1000-meter grid: Universal Transverse Mercator, zone 15
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