

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

**National Register of Historic Places  
Registration Form**

**1. Name of Property**

historic name Chippewa Trust Company Building

other names/site number n/a

**2. Location**

street & number 3801-05 South Broadway [ n/a ] not for publication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 63118

**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 [ ]. )



June 23, 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

State or Federal agency and bureau

**4. National Park Service Certification**

I hereby certify that the property is:

[ ] entered in the National Register  
See continuation sheet [ ].

[ ] determined eligible for the  
National Register  
See continuation sheet [ ].

[ ] determined not eligible for the  
National Register.

[ ] removed from the  
National Register

[ ] other, explain  
See continuation sheet [ ].

Signature of the Keeper

Date

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**5. Classification**

Ownership of Property	Category of Property	Number of Resources within Property	
		Contributing	Noncontributing
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	<u>1</u>	<u>0</u> buildings
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u>0</u>	<u>0</u> sites
<input type="checkbox"/> public-State	<input type="checkbox"/> site	<u>0</u>	<u>0</u> structures
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	<u>0</u>	<u>0</u> objects
	<input type="checkbox"/> object	<u>1</u>	<u>0</u> Total

**Name of related multiple property listing.**

South St. Louis Historic Working- and  
 Middle-Class Streetcar Suburbs

**Number of contributing resources  
 previously listed in the National  
 Register.**

n/a

**6. Function or Use**

**Historic Function**

COMMERCE/TRADE/financial institution  
 COMMERCE/TRADE/business  
 COMMERCE/TRADE/specialty store

**Current Functions**

COMMERCE/TRADE/financial institution  
 WORK IN PROGRESS

**7. Description**

**Architectural Classification**

LATE 19<sup>TH</sup> AND 20<sup>TH</sup> CENTURY REVIVALS/Beaux Arts  
 MODERN MOVEMENT/Art Deco

**Materials**

foundation STONE/LIMESTONE  
 walls STONE/LIMESTONE  
STUCCO  
 roof SYNTHETICS/Rubber  
 other \_\_\_\_\_

**Narrative Description**

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

**8. Statement of Significance**

**Applicable National Register Criteria**

**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**

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.

**Areas of Significance**

ARCHITECTURE

COMMERCE

**Periods of Significance**

1928-1956

**Significant Dates**

1928

**Significant Person(s)**

n/a

**Cultural Affiliation**

n/a

**Architect/Builder**

Knoebel, W. G.

St. Louis Bank Building and Equipment Corp.

**Narrative Statement of Significance**

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

**9. Major Bibliographic 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

# \_\_\_\_\_

**Primary location of additional data:**

State Historic Preservation Office

Other State Agency

Federal Agency

Local Government

University

Other:

Name of repository: \_\_\_\_\_

**10. Geographical Data**

**Acreege of Property** less than 1 acre

**UTM References**

A. Zone	Easting	Northing	B. Zone	Easting	Northing
15	741520	4274495			

C. Zone	Easting	Northing	D. Zone	Easting	Northing

[ ] See continuation sheet

**Verbal Boundary Description**

(Describe the boundaries of the property on a continuation sheet.)

**Boundary Justification**

(Explain why the boundaries were selected on a continuation sheet.)

**11. Form Prepared By**

name/title Karen Bode Baxter, Ruth Keeney, Tim P. Maloney

organization Karen Bode Baxter, Preservation Consultant date June 18, 2010

street & number 5811 Delor St. telephone 314-353-0593

city or town St. Louis state MO zip code 63109

**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**

(Complete this item at the request of SHPO or FPO.)

name SCD Investments III, LLC, c/o Steven Roberts

street & number 1408 N. Kingshighway, Suite 300 telephone 314-367-4600

city or town St. Louis state MO zip code 63113

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 7 Page 1

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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### SUMMARY

Built in 1928, the Chippewa Trust Company Building at 3801-3805 South Broadway Avenue is located on the southwest corner of the intersection of South Broadway, Chippewa and Jefferson approximately five miles south of downtown St. Louis. The two-story, five-bay limestone building rises from a granite base and has a Beaux Arts design (Art Deco-stylized). In the symmetrical façade, which faces east onto Jefferson and Broadway, a round-arched two-story entry bay is flanked by window bays separated by flat pilasters with stylized Corinthian capitals. Centered above the smooth stone parapet are two statues of eagles with a flag pole between them. The north elevation, which faces Chippewa, has a dozen bays separated by pilasters similar to those in the main elevation, while the west and south elevations are unadorned. The massive building, which exemplifies the Artistic Front Commercial Property subtype as described in the *South St. Louis Historic Working- and Middle-Class Streetcar Suburbs Multiple Property Documentation Form (MPDF)*, [Sally F. Schwenk, Cathy Ambler, and Kerry Davis, *Multiple Property Documentation Form : South St. Louis Working- and Middle-Class Streetcar Suburbs*, (2008)] dominates its corner location. A heavily modified drive-through teller facility is across an alley to the west and a bank parking lot is to the south. While the Chippewa Trust Company Building has experienced some alterations, including replacement windows and the application of stucco paneling on the two secondary elevations (one of which had been a shared wall with a neighboring building), the distinctive architectural features that characterize it as a banking facility are retained.

### SITE

The Chippewa Trust Company Building is located at the junction of three arterial streets in a primarily residential neighborhood where many of the one and two story properties were built, generally between 1900 and 1930, as streetcar lines expanded southward from downtown St. Louis. Two major north-south arteries, Jefferson and Broadway, converge into a single street at the intersection with Chippewa because Broadway curves as it parallels the Mississippi River. Chippewa, running east-west to the north of the nominated building, is a secondary arterial street with a mixture of houses, corner retail buildings with second floor apartments, and a few mid-block retail stores with second floor apartments. In immediate proximity to the Chippewa Trust Company Building is a mixture of late 19<sup>th</sup> century two-story commercial buildings, a late 20<sup>th</sup> century convenience store and other simple, one-story commercial spaces.

### EXTERIOR FEATURES

#### East Façade

The five-bay primary elevation facing east onto Broadway and Jefferson has two window bays on either side of the two-story round arched entry bay. A shaped stone cornice separates the

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 7 Page 2

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

---

parapet from a continuous frieze and, above the entry, the words CHIPPEWA TRUST COMPANY are incised in the narrower lower portion. The pilaster capitals are a modified Corinthian form with an urn motif and panels with facing griffins and a keystone motif with acanthus leaf styling. The first floor windows are sealed double windows with transom panels above. The second floor windows are two vertical light fixed replacement windows that have double panels below with an overlapping hexagonal pattern frieze. The arched central bay has an Indian head projecting as the arch keystone. The two story arch has a bas relief of repeating urns and there is an arched divided light window above three frieze panels, with vine and urn patterns in two smaller frieze panels that flank a frieze panel with the original mounted octagonal clock. There are double full light doors with full light sidelights and transoms with a panel installed in the central transom. On the south end of the façade, there is a secondary entry accessing the stairway to the second floor offices with a full light replacement aluminum door and a sidelight that has been infilled to the north and to its south there is an aluminum framed window above the original granite base. The transom has been infilled and there is a cast iron carriage lamp style light in the transom.

### North Elevation

The north elevation has a continuation of the east façade's design and detailing. The parapet and cornice continue around the corner to the north elevation, although a non-historic "Regions Bank" projecting sign is on the corner of the building. The parapet and cornice continue along the north side, above a frieze with the words CHIPPEWA TRUST COMPANY inscribed in the stone. There are twelve bays separated by pilasters with modified Corinthian capitals with an urn motif while the panels between the capitals have facing griffins and a keystone motif with acanthus leaf styling. The easternmost bay has aluminum framed double fixed windows and a paneled over transom within the original doorway. On both the first and second floor, the windows are sealed double windows with a limestone frieze between floor levels that matches the ones on the front and the first floor windows also have a panel installed to make the non-historic windows fit the openings. Although the windows on both street elevations are replacement aluminum framed units, they retain the same paired window configuration and the first floor transom heights.

### West Elevation

The west elevation faces an alley and is an unadorned wall that has had white stucco paneling installed over the surface. None of the decorative elements from the east and north elevations are continued to the west. There is a single entry mid-building with a fire door. There is conduit pipe attached to the rear of the building.

There is a drive through structure to the west of the building, across the alley, which has been heavily modified and as such is not part of the nominated property. It is made of dark red brick

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 7 Page 3

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

---

and has brick columns to support the roof structure over the drive through lanes. The structure has a white roof structure with square security lights attached to the building.

### South Elevation

The south elevation, like the west elevation is unadorned and faces the parking lot to the south. The south elevation is also covered with white stucco panels. The south wall was historically shared with an adjacent building, which has been demolished, and that property is now a parking lot.

## **INTERIOR**

### First Floor Bank Lobby

The bank lobby is accessed by the central double doors, which open onto a vestibule with a hexagonal glass light fixture on a chain with plaster walls and ceilings, marble wainscoting and a non-historic herringbone pattern tile floor. There are interior full light double doors with sidelights and transoms separating the vestibule from the two story high bank lobby. The lobby has distinctive Art Deco details. The plaster walls have a projecting band (now covered with wood veneer) surrounding the room and positioned below a series of sunken panels in the plaster walls at the second floor height of the two story high space. The light fixtures are fluorescent lights hanging from the fluted plaster panels in the ceiling. The sidewalls of the skylights are tiered, with a broad base on pillowed walls and oversize beaded bands nearer to the glass edge. The ceiling has six recessed flat topped skylights with glass panes divided by metal muntins extending out from a central hexagon. The molding on the perimeter of the ceiling has an inverted band forming a scalloped edge, a detail repeated as a continuous band at the first floor height on the rear wall flanking the vault. There are other decorative details throughout the lobby, with sun, leaf and floral motifs. Some of the decorative elements are in friezes with bas reliefs and others are in brackets in the rear corners of the lobby where the lobby connects to the one story high (west) rear halls flanking the massive bank vault. The lobby has office carpet in the waiting area and the bank offices but the main lobby floor also has a herringbone pattern tile. The bank manager's office is in the south east corner of the building and has carpet and plaster walls and ceilings.

### First Floor Retail Space

To the north of the bank lobby and vestibule, there is a commercial office extending along the entire north end of the building. It primarily consists of space configured as a long narrow room with carpeted floors and plaster walls. Within this space there is a private office at the east end. This entire office has large windows flanking the doors, dropped acoustic tile ceilings and baseboard heaters below each window with tall plain board baseboards between the heaters. There are also pilasters between the windows, but there is no window trim except by the original marble sills. There is a built out area along the south wall mid building that has three closets

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 7 Page 4

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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with hollow core wood doors. There are two restrooms at the west end of the building and a water room just outside of the restrooms. The floors in this area are linoleum.

### Stairs

The southeast stairs are reached through the southern entry on the facade. The quarter turn staircase has terrazzo stairs and marble wainscoting with a wood handrail and a painted metal balustrade and metal paneled newel post. The rear northwest stairs are carpeted in an enclosed stairway with a similar metal balustrade and newel posts. The southwest corner staircase extends up to the second floor from the basement. The southwest corner stairway's full turn metal stairs have a similar metal balustrade. There are two stairways to the basement, one mid-building (from the north commercial space) and one near the northwest stairs, both simple metal enclosed stairways.

### Second Floor

The second floor only has rooms along the east, north and west sides, while the two story bank lobby occupies the south half of the building. The southeast stairs open into a small vestibule for what was historically a hallway running north/south but now opens into a large room missing its historic west wall. This hallway connects to the long east/west hallway and the stairway at the northwest end of the building. To the north side of the hall are four offices and restrooms in the northwest corner. There is a small stair to reach a short hall at the west end that leads to the utility room and another office along the west wall. In the northwest corner there is another restroom and a second utility closet before reaching the southwest stairs. The hallway has a terrazzo floor and marble wainscoting and wood cove molding. The door trim is a center recessed trim and the doors are the original three-quarter light wood doors with transoms. The hall ceiling is plaster with simple round light fixtures. The offices have dropped acoustic ceilings and carpet or linoleum floors. The windows retain the original marble sills and the baseboards are simple flat boards.

### ALTERATIONS AND INTEGRITY ISSUES

The Chippewa Trust Company Building retains its most distinctive architectural features, including all the original exterior limestone details that distinguish this stripped classical design and it retains the original bank lobby with its distinctive Art Deco moldings and skylights. The most significant alterations are on the secondary (west and south) elevations, which have had white stucco paneling applied, although on the south side, the paneling is covering a wall that had been a shared wall with the neighboring building. The building retains its original fenestration pattern and window openings although all the windows have been replaced, except for the large central arched window above the entry. But the replacement windows are still paired windows and the first floor windows still have a transom panel.



United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 7 Page 5

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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In the interior, the bank lobby retains almost all of its original features; the only changes are in security glass enclosures around the tellers counter and the bank manager's office, the replacement floor coverings, which are non-historic tile and carpeting, some non-permanent partition cubicle walls along the west wall, and fluorescent lighting. The first floor commercial space retains most of its original configuration but has replacement floor coverings and a dropped acoustic tile ceiling. The second floor has had a wall removed to enlarge one room at the top of the stairs but the office layout and hallway are original, as are the wainscoting, trim and doors. Inside the offices there are dropped acoustic tile ceilings and carpeting and some areas have replacement baseboards. It is believed that on the first and second floors, above the dropped acoustic tile ceilings, the building still retains the historic ceilings.

The Chippewa Trust Company Building is nominated under the Multiple Property Documentation Form (MPDF) for *South St. Louis Historic Working- and Middle-Class Streetcar Suburbs* (Schwenck et al, 2008). As such, the property retains sufficient integrity under the MPDF's Registration Requirements for Commercial/Industrial Buildings to qualify as a contributing property. The property sufficiently illustrates its historic use as a bank/financial institution and retains integrity of its original architectural composition and ornamentation. Although original windows have been replaced with modern lights, the windows retain the building's original openings, alterations specifically noted in the MPDF as possible for buildings to be considered eligible for individual listing. The two street elevations retains significant portions of its original exterior materials, and character-defining elements are intact.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 6

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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#### SUMMARY

Constructed in 1928, the Chippewa Trust Company Building (Chippewa Trust) is situated at 3801-05 South Broadway in St. Louis (Independent City), Missouri (Figure 1). It is eligible for listing in the National Register of Historic Places under Criterion A for significance in the area of Commerce and under Criterion C for significance in the area of architecture. The South Broadway site where Chippewa Trust is located has been the home of a bank for more than a hundred years; an earlier bank (also named Chippewa) was constructed there in 1906. Located along a major streetcar corridor, the current bank stands as a testament to the development of a sound banking system in Missouri, first as part of the development of trust companies and then as one of the few St. Louis Banks (less than 50 percent) to survive the Great Depression. Chippewa Trust was constructed in 1928 from an architectural design by W. G. Knoebel of the St. Louis Bank Building and Equipment Corporation (BBEC), an internationally recognized design and construction firm headquartered in St. Louis. The property is associated with the *South St. Louis Historic Working- and Middle-Class Streetcar Suburbs* MPDF within the context “The Spreading Metropolis: 1880-1930,” and it exemplifies the Artistic Front Commercial Property subtype. The period of significance extends from the building’s construction in 1928 through 1956, when modernization included construction of a drive-through banking wing in the rear (since removed). Despite alterations during the 1950s and early 1960s, Chippewa Trust sufficiently reflects its historic appearance as an impregnable yet dignified institution which, despite opening on the eve of the Great Depression, managed to survive it and continue serving its south St. Louis clientele.

#### THE BANKING INDUSTRY IN ST. LOUIS, 1816 – 1936

In 1816, the federal government established two territorial banks in St. Louis – the Bank of St. Louis and the Bank of Missouri.<sup>1</sup> Both institutions were located in private houses on Main (First) Street near Market and Chestnut.<sup>2</sup> Neither of these banks existed for any length of time. St. Louis Bank closed in 1819, and the Bank of Missouri closed in 1821 “when depositors demanded cash

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<sup>1</sup> Timothy W. Hubbard and Lewis E. Davids. *Banking in Mid-America: A History of Missouri’s Banks*. (Washington, D.C.: Public Affairs Press, 1969), 4.

<sup>2</sup> City of St. Louis, “A Preservation Plan for St. Louis” (Available at: <http://stlouis.missouri.org/government/heritage/index.htm>), Access date: 5 January 2010.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 7

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

and borrowers failed to meet their obligations.”<sup>3</sup> St. Louis became the base for Missouri’s early banks because of its role as a center of trade and commerce on the Mississippi River.<sup>4</sup> As a result, the United States Bank opened a branch in St. Louis in 1829. Although the bank was more conservative than its predecessors, and therefore more financially sound, it closed in 1834 after President Andrew Jackson denied a charter renewal in 1832.<sup>5</sup> Missouri achieved statehood in 1821, by which time the former territory was financially sufficient to support a local banking system. The state’s “anti-bank sentiment,” however, remained entrenched, and “the legislature refused” to alter the state’s constitution, which stipulated that Missouri may support one banking establishment “and no more.”<sup>6</sup>

By the mid-1830s, it was clear that Missouri must initiate its own banking system if the state wished to capitalize on its trade economy. The City of St. Louis, on which the state’s prosperity centered in the early 1800s, began to grow rapidly after 1821. This was due to western expansion, the discovery of gold in California and opening of trade with Mexico.<sup>7</sup> In 1820, the city recorded 10,049 citizens. The city’s population increased steadily to 14,125 residents in 1830 and more rapidly afterward to an estimated 35,797 citizens in 1840.<sup>8</sup> The state finally established its own banking system in 1837 when a twenty-year state charter was granted to the Bank of the State of Missouri. The bank served as Missouri’s “fiscal agent,” and was the only institution (in Missouri) authorized to issue bank notes. Though St. Louisans were pleased with the action, Missouri’s rural communities protested that they were unfairly represented. To resolve the issue, the state passed a “free banking law” in 1857 that authorized additional banks to issue notes against state, territorial, city, and county bonds. Although the law encouraged “reckless speculation [and] . . . ‘wild cat’ currency,” it also provided competition, which led to a “new generation of banking institutions across the state.”<sup>9</sup> This was particularly evident in St. Louis where most of these new banks were established, including Merchants Bank (1857), the Second Bank of St. Louis (1857), and St. Louis Building and Savings Association (1857).<sup>10</sup>

<sup>3</sup> Florence Helm, *Banking Developments in Missouri, 1920 – 1936* ([Fulton, MO]: Missouri Bankers Association, 1939), p. 1.

<sup>4</sup> Breckenridge Jones, “100 Years of Banking in Missouri, 1829 – 1920,” *Missouri Historical Review* (Volume 15, 1921), 352.

<sup>5</sup> Helm, 1; Hubbard and Davids, 47-51.

<sup>6</sup> Hubbard and Davids, 40.

<sup>7</sup> Helm, 2.

<sup>8</sup> United States Census Bureau, (Available at: <http://www.census.gov/prod/www/abs/decennial/>), Access date: 22 April 2009.

<sup>9</sup> Helm, 2; Howard L. Conard (ed), *Encyclopedia of the History of St. Louis*, Volume I (New York: The Southern History Company, 1901), 126; Hubbard and Davids, 54-55, 62.

<sup>10</sup> Hubbard and Davids, 62.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 8

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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In 1857, Missouri added ten independent banks to its system, eight of which were granted state charters. Six of these banks (including the three noted above) opened in St. Louis. The Bank of Missouri gained a new charter in 1857 and was required to open at least two branches (as were other banks that received charters). The state controlled the number of notes, loans, and investments that banks could issue in order to deter corrupt banking practices. Missouri's 1850s banking system was further stimulated by introduction of a new type of bank, the "savings institution." Savings banks, which were not privately owned (as were most banks), catered to the middle- and working-classes. Missouri's first savings bank was established in 1847 in St. Louis, the Boatmen's Savings Institution at 16 Locust Street. Although business was slow in the beginning, it grew rapidly after 1851 when the state raised the bank's real estate loan interest rate.<sup>11</sup> "In the next few years the Missouri legislature approved the charters of an increasing number of such savings institutions. Indeed they became so plentiful that the Assembly no longer bothered drawing up detailed charters."<sup>12</sup> The savings bank's "institutional formula" was soon in place across the state and St. Louis had twelve such banks by 1860.<sup>13</sup>

The 1860s introduced another round of national banking reforms when Congress responded to the needs of the Civil War. The 1863 Currency Act, amended in 1864 as the National Bank Act, attempted to regulate federal bond sales, eliminate rampant inflation, and stabilize the country's monetary system.<sup>14</sup> The legislation also provided national bank charters and eliminated branch banking. Missouri rejected the law initially, and the state's only institution that participated was St. Louis' First National Bank. In 1865, subsequent legislation imposed a ten percent tax on notes issued by banks that refused national charters. This prompted some compliance. In 1866, the state held fifteen nationally chartered banks, including the Bank of Missouri, which consolidated its branches and reorganized as the National Bank of the State of Missouri.<sup>15</sup>

In 1873, a national panic occurred following the collapse of several large investment and railroad companies. The event was brought on by post-war depression and stifled overseas investments.<sup>16</sup> Economic instability weakened the National Bank of the State of Missouri, which had shifted its capital stock to a private investment organization. The bank struggled until 1877, at which time it liquidated. This was followed by the collapse of twenty four state banks and four national

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<sup>11</sup> Ibid., 79-80.

<sup>12</sup> Ibid., 81-82.

<sup>13</sup> Ibid., 82.

<sup>14</sup> Ibid., 99-100

<sup>15</sup> Helm, 3.

<sup>16</sup> Hubbard and Davids, 104.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 9

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

banks.<sup>17</sup> Missouri's 1877 bank failures prompted introduction of a new state banking code that remained in use until 1915.<sup>18</sup> The state's reforms led to a number of bank consolidations, as well as the creation of several prominent banks including the St. Louis Building & Savings Association, the Bank of St. Louis, and the Mercantile Trust Company (of St. Louis).<sup>19</sup>

Trust companies were a "potent new financial phenomenon" introduced to Missouri in 1885 when the state authorized "trust conventional authority" managers to act as financial agents. Trusts performed many traditional banking procedures, such as the ability to issue loans and notes. "Unlike the rigorously controlled banks [however], a trust had no compulsion to act merely as the agent of a client."<sup>20</sup> These new financial institutions provided a broad range of investment services. Missouri allowed trusts to incorporate in 1891. By the end of that year, a large percentage of the state's 585 banks were incorporated trusts.<sup>21</sup> Three significant trust companies were established in St. Louis during the 1890s: Lincoln Trust Company, Mississippi Valley Trust Company, and Union Trust Company. The Union and St. Louis Trust Companies merged in 1902 as St. Louis Union Trust Company. This agency eventually became the First National Bank of St. Louis and the Mississippi Valley Trust evolved as the "cornerstone of the modern Mercantile Trust" of St. Louis.<sup>22</sup>

The year 1891 was a pivotal one for Missouri's banking system. In addition to the incorporation of trust companies, the state formed the Missouri Bankers Association (MBA). The MBA played an integral role during the panic of 1893 by supporting small banks that may have otherwise folded. The organization's work sparked an increase in state bank charters, which rose from 545 in 1893 to 572 by 1895. In 1900, the state reported a total of 674 banks with \$306 million in resources, averaging \$453,000 per bank.<sup>23</sup> Another national panic occurred in 1907 when the stock market suddenly dropped during a recession. Congress responded by passing the Federal Reserve Act of 1913, which required national banks to join a federal reserve system. The reserve was monitored by twelve district banks, two of which were located in Missouri (St. Louis and Kansas City). State banks were not required to join the reserve, and Missouri did not guarantee state bank deposits; this oversight soon proved disastrous.<sup>24</sup>

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<sup>17</sup> Ibid., 118.

<sup>18</sup> Helm, 4.

<sup>19</sup> Hubbards and Davids, 119.

<sup>20</sup> Ibid., 119-120.

<sup>21</sup> Helm, 4.

<sup>22</sup> Hubbard and Davids, 121.

<sup>23</sup> Ibid., 123.

<sup>24</sup> Helm, 6-7.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 10

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

By 1920, the state's number of banks had increased to 1,668. On average, Missouri's banks held \$956,000 each, totaling more than \$1.5 billion statewide. State and federal reforms insured that funds were almost equally distributed between state and federal banks.<sup>25</sup> Despite this effort, many of Missouri's rural banks began to fail by the early 1920s as agricultural prices fell sharply and customers defaulted on their loans. In 1920, Missouri supported 1,038 banks that served communities of 1,000 persons or less. More than 25 percent of these banks closed or consolidated during the 1920s and early 1930s. Throughout the Great Depression (1929–1945), Missouri lost more than 40 percent of its banks, most of which consolidated. Missouri had 1,668 banks in 1920; by 1936 the state had only 678 banks.<sup>26</sup> These years of economic distress fully exposed the nation's lack of a secure financial banking system, which faltered for a number of reasons.

A few closed because of the dishonesty of individual officers or employees. Some failed because the interests of the banks were sacrificed to the private interests of directors or officers or employees. Some failed because the interests of the banks were sacrificed to the private interests of directors or officers although no law was violated. Others failed because the loans made were so hazardous or the investments purchased were so speculative that losses from unpaid loans and from defaulted securities exceeded the total capital funds and equaled a large part of the deposits in the bank.<sup>27</sup>

From 1920 through 1936, 881 banks in Missouri ceased to operate.<sup>28</sup> In St. Louis, commercial bank numbers diminished from seventy in 1928 to fifty-three in 1935. Savings and trust companies fell more sharply: savings banks dropped from twenty-three (1928) to 12 (1935) and trust companies fell from thirty-six (1928) to sixteen (1935).<sup>29</sup> What served as the nation's most disastrous era of financial failure, also served as its most progressive. In March 1933, under the direction of Franklin Roosevelt's New Deal administration, Congress passed the Emergency Banking Act. This initial step forced banks to close until they could be secured and declared solvent. In April 1933, Roosevelt abandoned the nation's monetary gold standard system. This was followed in June (1933) by passage of the Glass-Steagall Banking Reform Act, which

<sup>25</sup> Helm 6.

<sup>26</sup> Hubbard and Davids, 160-161; Helm, 15, 78.

<sup>27</sup> Helm, 29.

<sup>28</sup> George A. Nemeth, *Banking in Missouri* (Master's Thesis, Rutgers University, 1958 - copy available at Missouri Historical Society, St. Louis), 57.

<sup>29</sup> *Gould's St. Louis City Directory*, (St. Louis: Gould Directory Co., 1928 – 1935).

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 11

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

created the Federal Deposit Insurance Corporation (FDIC).<sup>30</sup> “The FDIC was destined to be perhaps the single most important factor in restoring the public’s confidence in the banks.”<sup>31</sup> Within a year after the FDIC was enacted, Missouri’s banks increased holdings by more than \$200 million; two years later, the numbers had increased by an additional \$320 million.<sup>32</sup> By the mid-twentieth century, Missouri banks turned their concerns toward improving customer relations and raising public awareness of their services. These issues – in combination with the reforms that preceded them – reshaped the banking industry and the buildings that supported it.

#### NEIGHBORHOOD DEVELOPMENT AND CHIPPEWA BANK

The site on which the Chippewa Trust Company Building stands today (3801-05 South Broadway Avenue) was originally a residential parcel. South Broadway had become a busy thoroughfare by the turn of the twentieth-century, prompted by the development of the city’s streetcar system. By 1875, horse-drawn streetcars operated on Broadway, connecting St. Louis to the Village of Carondelet.<sup>33</sup> This line was the city’s first “South Side” link. In 1885, it was transferred to the city’s cable car service. By that time, at least two streetcar lines intersected at Jefferson/Broadway and Chippewa.<sup>34</sup> As noted by Schwenk, Ambler and Davis in the 2008 *South St. Louis Working- and Middle-Class Streetcar Suburbs* MPDF, “during the initial period of development of streetcar neighborhoods, commercial facilities clustered at intersections.”<sup>35</sup> The South Broadway/Chippewa intersection was no exception. By 1909, both sides of the intersection supported a continuous row of storefronts. At least thirteen commercial buildings surrounded the southwest corner of South Broadway/Chippewa (including the bank) at that time.<sup>36</sup>

The Chippewa Trust parcel is situated in the former St. Louis Commons area, which connected St. Louis (north) to the Village of Carondelet (south). The commons initially served as a network of open fields divided into narrow strips for farming purposes, a custom introduced by the region’s early French settlers. The Chippewa Trust parcel (at the intersection of Chippewa and

<sup>30</sup> Hubbard and Davids, 169-173.

<sup>31</sup> *Ibid.*, 175.

<sup>32</sup> *Ibid.*

<sup>33</sup> Andrew D. Young, *The St. Louis Suburban Story* (Glendale, CA: Interurban Press, 1988), 27; and Tim Fox, *Where We Live: A Guide to St. Louis Communities* (St. Louis: Missouri Historical Society Press, 1995), 27.

<sup>34</sup> Sally F. Schwenk, Cathy Ambler, and Kerry Davis, *Multiple Property Documentation Form : South St. Louis Working- and Middle-Class Streetcar Suburbs*, (2008), E:24.

<sup>35</sup> *Ibid.*, E:25.

<sup>36</sup> (D.A. Sanborn), *Fire Insurance Maps of St. Louis, Missouri* (New York: Sanborn Map Company, 1909), Vol. 4, 95.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 12

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

Jefferson/South Broadway) was situated within the northern end of the commons, one block north of Keokuk Street. In 1855, Keokuk Street was designated as the city's southern boundary demarcation.<sup>37</sup> The neighborhood that includes the Chippewa Trust parcel was platted two years afterward, in 1857, by Auguste Overstolz. The subdivision encompassed the area bounded at the north by Chippewa, at the east by Jefferson (South Broadway), and at the west by Ohio Avenue.<sup>38</sup> Development increased more rapidly in this area after the city expanded its boundaries again in 1870. At that time, Carondelet was annexed and St. Louis' total population increased by more than 50 percent (from 160,773 in 1860 to 310,869 in 1870). The expansion elevated St. Louis' status to the nation's fourth largest city.<sup>39</sup>

The Chippewa Trust parcel held at least two buildings, possibly three, prior to 1928. It does not appear that the parcel held any building(s) when subdivided in 1857. By 1878, however; a two-story building (probably residential) stood on the parcel. In 1900 (based on city building permits), a two-story dwelling was constructed at the southwest corner of Jefferson (South Broadway) and Chippewa. The building appears to have been altered as a store/flat and enlarged in 1905. Building permits do not indicate if it was to be used as a bank; but the parcel held a bank by 1906. This is confirmed by city directories and an early history of the Chippewa Bank (a separate business venture from Chippewa Trust Company). Based on the city's building permits, the 1900 store/flat was again altered and enlarged in March, 1906. A 1909 Sanborn Fire Insurance Map (Figure 2) indicates that by that time, the parcel held a three-story brick bank adjoined at the west elevation by a small commercial block of three one-story businesses facing Chippewa but there are no permits for a new building so it is likely this is indicative of the 1906 alterations. The bank's south elevation adjoined a two-story brick store facing South Broadway.<sup>40</sup>

Chippewa Bank was organized in 1906 by Joseph Samuel Carr, who moved to St. Louis from Center (Ralls County), Missouri in 1905. Carr was born in Howard County, Missouri in 1877. His father was a well-known local physician, Washington M. Carr. Joseph attended local public schools prior to attending the Kirksville Normal School (currently Truman State University). He also attended a secondary school (date unknown) in Stanberry (Gentry County), Missouri. By

<sup>37</sup> St. Louis City Plan Commission, "A History of St. Louis," (1969) (Available online at: <http://stlouis.missouri.org/heritage/History69/>), Access date: 4 January 2010.

<sup>38</sup> City of St. Louis. Assessor's Office (plat maps). Overstolz Subdivision Plat, 1857.

<sup>39</sup> Schwenk, et. al., E:18.

<sup>40</sup> City of St. Louis, Assessor's Office, 1878 Plat; City of St. Louis, Building Permit, Comptroller's Office, City Hall - Microfilm RA 24 (25 August 1900); Gould, 1906-107; Harry J. Boswell, (ed). *St. Louisans with Records: City Builders, Representative Missourians*. (St. Louis: [Self-published], 1911), 16; Sanborn Fire Insurance Map, 1909.



United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 13

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

age seventeen, Joseph secured a position as an assistant cashier for the Farmers' and Merchants' Bank in Center. He was promoted to head cashier by age nineteen, and continued to work at the bank in Center until 1905. Carr is credited as organizing Chippewa Bank – the reason for his move to St. Louis in 1905. He served as the bank's director and continued to work as a cashier/teller.<sup>41</sup> John Nolde was Chippewa Bank's first president; assisted by the bank's vice-president, Gottlieb Everman.<sup>42</sup> An early description of the bank (in 1911) is as follows:

[Chippewa Bank] today is one of the most substantial institutions in St. Louis. True there are much larger banks, but for conservative management, safe conduct of affairs and executive efficiency there is no institution similar in character that surpasses the Chippewa Bank . . . [it] is one of the fastest growing enterprises in the southwest, its deposits having increased steadily from the date of its opening.<sup>43</sup>

Ironically, the bank's reputation was forfeited by Carr himself, who was indicted in 1923 for embezzlement. The scandal forced the bank into foreclosure, and Carr was sentenced to eight years in prison. He served nearly four and a half years prior to release, after which time it was rumored that he resided in Texas.<sup>44</sup> Carr died in Los Angeles in 1947 at the age of 69.<sup>45</sup>

#### **CHIPPEWA TRUST COMPANY, 1924 – 1963**

In 1923, the Missouri Department of Finance allocated \$1,400,000 for Chippewa Trust Company to purchase the liquidated Chippewa Bank. When the trust opened in the South Broadway bank building in January 1924, it held an excess capital of \$250,000. The first business day met with success; though customers withdrew \$18,000, deposits exceeded the amount by an estimated \$2,000. As an incentive for existing customers to retain their accounts, Chippewa Trust offered interest-free loans on 50 percent of the original amount deposited. Most of the bank's former employees were rehired; though only one former director returned. Chippewa Trust became a member of the federal reserve and began immediate plans to construct a modern bank that would

<sup>41</sup> Boswell, 36.

<sup>42</sup> Gould, 1906.

<sup>43</sup> Boswell, 36.

<sup>44</sup> "Chippewa Trust Company," *St. Louis Globe-Democrat* Clippings Collection (Banks), 1924 – 1961. Available at Mercantile Library, St. Louis, Missouri.

<sup>45</sup> California Death Index, 1940 – 1997, (Available at:

[http://search.ancestry.com/search/db.aspx?dbid=5180&cj=1&sid=dicadeath&o\\_xid=0000584978&o\\_lid=0000584978](http://search.ancestry.com/search/db.aspx?dbid=5180&cj=1&sid=dicadeath&o_xid=0000584978&o_lid=0000584978)), Access date: 15 January 2010.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 14

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

demonstrate its stability, reliability and investment in the community.<sup>46</sup> Even today, the rendering BBEC completed in 1924 of the new bank building still hangs in the bank foyer (see Figure 7).

In 1928, Chippewa Trust Company moved its quarters temporarily (within the same block) to 3825 South Broadway.<sup>47</sup> At that time, the former Chippewa Bank building at 3801-05 South Broadway was demolished, and a new bank was constructed by the St. Louis Bank Building and Equipment Corporation (BBEC). Construction began in May, 1928, and on Monday, January 7, 1929, the new bank opened for business. On opening day, the building was “bedecked with American flags and streamers, and the inside . . . was filled with flowers.”<sup>48</sup> Chamber of Commerce president, Walter B. Weisenburger, spoke during the opening festivities, and the Ladies’ Auxiliary of the Grand Army of the Republic conducted an afternoon flag-raising ceremony.<sup>49</sup>

Less than ten months after the bank opened its new facility, the nation’s economy crashed. Despite the ominous predictions, Chippewa Trust did remarkably well during the Great Depression. The bank closed briefly in March 1933 under the Emergency Banking Act; but reopened on March 19, approved for conducting “unrestricted business.” Chippewa Trust continued to prosper throughout the twentieth-century, despite a second embezzlement case in 1945, followed by a series of bank hold-ups during the 1960s at the bank’s drive-through branches. By the mid-1970s, branch banking had become a mainstay of the trust’s business. In addition to the main location on South Broadway, Chippewa Trust also operated drive-through branches on South Grand and Gravois Avenues, and in south St. Louis County.<sup>50</sup>

### **CHIPPEWA TRUST COMPANY BUILDING, ARCHITECTURAL HISTORY**

The nation’s progressive banking reforms during the late nineteenth- and early twentieth-centuries had a direct impact on bank building architecture. Prior to the Civil War, no single design dominated bank construction. This began to change as banks restructured themselves under federal legislation imposed during the nineteenth- and early twentieth-centuries.<sup>51</sup> Initially,

<sup>46</sup> “Chippewa Trust Company,” *St. Louis Globe-Democrat* Clippings.

<sup>47</sup> City of St. Louis, Building Permit (17 May 1928).

<sup>48</sup> “Chippewa Trust Company,” *St. Louis Globe-Democrat* Clippings (quote from clipping dated 8 January 1929 entitled, “Chippewa Trust Formally Opens \$200,000 Building”).

<sup>49</sup> *Ibid.* (“New Chippewa Trust Co. Building Opens Today”).

<sup>50</sup> “Chippewa Trust Company,” *St. Louis Globe-Democrat* Clippings (Envelope 2).

<sup>51</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, North Carolina: McFarland & Company, Inc., 2005), 116.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 15

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

bank designs focused on classical Greek and Roman temples. Such buildings offered a sense of power and strength – they seemed impenetrable to the banks’ customers. Popular by the early twentieth-century was the Beaux Arts movement that incorporated “marble, granite, steel and bronze,” reflecting “stability, prosperity, permanency, [and] soundness.”<sup>52</sup> It was this latter movement – Beaux Arts – that influenced the design of Chippewa Trust’s new building at 3801-05 South Broadway. The bank, constructed by the St. Louis Bank and Building Equipment Corporation (BBEC), was designed by architect Wilbert George (W.G.) Knoebel.

W.G. Knoebel was born in Highland, Illinois in 1892 to Julia and Louis Knoebel. He received an architectural degree from the University of Illinois (Urbana) in 1914. Knoebel returned from Urbana to live in Highland with his wife, Florence Julia Stocker and three children, Howard, Dane and Shirley. By the time that Knoebel received the commission for the Chippewa Trust building in St. Louis, he resided at 6288 Cates Avenue near University City (St. Louis County). Knoebel was working for the BBEC in 1928. He spent most of his career working for the firm, and eventually became its head architect. Knoebel designed many banks – prior to and during his employment with BBEC. His early commissions were primarily Art Deco examples, including Citizens Trust Company (a.k.a. Sycamore Building in Terre Haute, Indiana), constructed in 1921; St. Louis’ South Side National Bank (at the southwest intersection of Grand and Gravois Avenues, NRL 01/03/03), constructed in 1928; and the Home Banks Building (a.k.a. Elgin Tower in Elgin, Illinois), constructed in 1929.<sup>53</sup>

The St. Louis Bank Building and Equipment Corporation (BBEC) was a large corporation that in addition to providing a staff of architects, owned bank vault manufacturing interests, “brick factories, cabinet shops, and marble quarries in [Missouri], Minnesota and Alabama.”<sup>54</sup> The company was established in 1913 by Joseph B. Gander and Louis J. Orabka as a “cabinet and bank fixture supplier.”<sup>55</sup> A string of bank robberies in southern Illinois during the early 1920s prompted the company to branch out and begin designing specialized bank building equipment and materials such as bullet-proof glass, iron grilles, “and other security fixtures.” This move

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<sup>52</sup> Ibid., 149.

<sup>53</sup> Wilbert George Knoebel (Personal Data available at Ancestry.com, including United States Census Records for 1920 and 1930; Draft Registration Card for World War I; Passenger Lists, 1950s), (Available at <http://content.ancestrylibrary.com>), Access date: 15 April 2009; *Gould*, 1924; National Register of Historic Places, (Available at: <http://www.nps.gov/history/nr/research/nris.htm>), Access date: 15 April 2009; University of Illinois (Junior Class), *The Ilio* (Yearbook), 1915.

<sup>54</sup> Alan Hess, *Googie Redux: Ultramodern Roadside Architecture* (San Francisco: Chronicle Books, [2004]), 58.

<sup>55</sup> Patricia Degener, “Money Places,” *St. Louis Post-Dispatch* (unknown date); Curt Matthews, “For Growth with 5-Year Plan,” *St. Louis Post-Dispatch* (31 March 1969 - AIA files, newspaper clippings, St. Louis Public Library).

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 16

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

placed the company “at the center of a lucrative business.”<sup>56</sup> Over the years, BBEC expanded and opened offices internationally – particularly after W.A. (Wenceslaus Alfonso) Sarmiento was hired as a lead architect in the 1950s. Brief mention of Sarmiento, an internationally renowned architect, is provided because he was introduced to the BBEC by Knoebel. The two met when Sarmiento, who was visiting his wife’s sister in Missouri, decided to drive to St. Louis for a day “only to wind up rear-ending a car driven by Wilbur Knoebel [sic], Chief Architect for the Bank Building Corporation of America.”<sup>57</sup> Apparently Sarmiento was introduced (by Knoebel) to Gander and immediately accepted a job offer from BBEC.

The BBEC retained its headquarters in St. Louis throughout its years of operation. The company initially operated in a garage at 807 Walnut Street.<sup>58</sup> It relocated to a former brewery at 906 Sidney Street before constructing a headquarters building in c. 1960 at 1130 South Hampton Avenue.<sup>59</sup> By the mid-1960s, BBEC was the nation’s largest architectural company specializing in bank design, though the firm also designed office buildings, motels, “and special buildings where new designs and building techniques could be employed.”<sup>60</sup> A separate office near Lambert Airport allowed clients to fly to St. Louis, meet with company personnel to plan their project, and return home in a single day.<sup>61</sup> By the end of the decade, BBEC had completed more than 4,000 financial designs in the United States, as well as in Canada, South and Central America. The firm employed more than 150 architects, as well as engineers, designers, and draftsmen. Branch offices were stationed in Chicago, Atlanta, New York, Dallas and San Francisco. The company also owned several subsidiaries, including Loughman Cabinet Company at 2121 Walton Road and Shaw Marble & Tile Company of St. Louis.<sup>62</sup>

Knoebel submitted his design for Chippewa Trust in 1924, but the building was not constructed until 1928. By the 1920s, many bank designers had begun to tire of standard classical designs. It was this movement that led to a type of stripped classicism initiated by Mauran, Russell & Crowell in their 1923 design for the Federal Reserve Bank of St. Louis.<sup>63</sup> Although the

<sup>56</sup> Ibid.

<sup>57</sup> Ara G. Corbett, “Architecture and Morality: W.A. Sarmiento’s Glendale Federal Savings Building,” *Verdugo Monthly*, (Available at: <http://www.verdugomonthly.com/article.php?id=271&IssueNum=23>), Access date: 16 April 2009.

<sup>58</sup> AIA files; Gould, 1924.

<sup>59</sup> AIA files.

<sup>60</sup> Matthews; Ted Schafers, “New Trend is to Lavish Offices and Ultra-Modern Buildings,” *St. Louis Globe-Democrat* (24 or 25 February 1962) (both sources from AIA files, newspaper clippings, St. Louis Public Library).

<sup>61</sup> Degener.

<sup>62</sup> AIA files, newspaper clippings, St. Louis Public Library.

<sup>63</sup> Belfoure, 186.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 17

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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Chippewa Trust Company is identified as a Beaux Arts building in the associated MPDF, the property also illustrates strong influences of stripped classicism – a transitional design featured at the 1925 Paris Exposition des Arts Decoratifs.<sup>64</sup>

Labeled Art Deco in the 1960s, the style was actually a simplified or stripped classicism based on Beaux Arts planning and composition . . . Though the buildings were still symmetrical and classical in massing, it was the design of the ornament that was so different. Instead of literally following archaeologically correct classical details, the ornament was simplified or abstracted.”<sup>65</sup>

In light of this, Knoebel’s design for the Chippewa Trust Company Building was visionary; its stripped classicism is detailed with numerous Art Deco motifs and elements: the griffins in the cornice friezes, the Indian head keystone in the entry arch, the pillowed walls to the skylights, and the decorative friezes inside the bank lobby.

The city’s building records for the 1928 bank are incomplete in providing details about the former bank’s demolition and new building construction. A building permit was issued in May 1928 for \$500,000 and the following month, another was issued for \$75,000. Both documents refer to the project as “alterations” for a two-story bank with stores. However, newspaper and historical accounts indicate that the c. 1906 bank was demolished, and a new building was constructed on the same site in 1928.<sup>66</sup> Physical evidence seems to indicate that the old foundation and basement floors were incorporated into the new building. Knoebel’s 1924 architectural rendering is identical to the building’s current exterior appearance with the exception of the south wall. This side of the bank was originally attached to a one-story theater constructed in 1908. The new bank provided commercial space with access to/from the north (Chippewa Avenue) elevation. The bank’s primary elevation/entrance faced east toward South Broadway (Figure 3).<sup>67</sup> When Chippewa Trust opened in 1928, the building also held eleven offices on the second floor and a “large store” on the north side of the ground floor. The bank’s customer area comprised most of the first floor space, adorned with marble and brass finishes, and a “heavy glass roof” capped the building. The bank also held second-floor conference and director’s rooms. An interior balcony provided access to the second floor offices/rooms. The

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<sup>64</sup> Schwenk et al., E:54; Belfoure, 213.

<sup>65</sup> Belfoure, 212-213.

<sup>66</sup> City of St. Louis, Building Permits; *St. Louis Daily Record*, (18 May 1928), 4 (22 June 1928), 4.

<sup>67</sup> Sanborn Fire Insurance Map, 1944.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 18

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

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basement held a modern safe deposit vault and the original vault associated with Chippewa Bank.<sup>68</sup>

Chippewa Trust remained relatively unaltered until 1956, when BBEC constructed a drive-through (west elevation) banking wing (designed by Knoebel) and added a parking lot. BBEC introduced the drive-in teller facility to its customers by emphasizing that “if they [customers] can’t drive in, they may drive by.”<sup>69</sup> The drive-through addition was necessitated by the fact that the city was becoming dependent on the automobile. As streetcars were discontinued and city residents began moving to the suburbs, Chippewa Trust’s drive-through station allowed commuters and neighborhood residents to remain loyal customers by offering the latest in banking convenience. An underground concrete tunnel (also constructed in 1956) provided secure access between the main bank and drive-thru banking station (located across the alley). Automobiles entered the drive-through station from Chippewa Avenue and exited via South Broadway.<sup>70</sup> Prior to the introduction of drive-through banking, Chippewa Trust had a solitary location at 3801-3805 South Broadway. By the mid-1970s, the bank had several branches, all of which held drive-through banking windows.<sup>71</sup>

Interior bank alterations were completed in 1959 for an estimated \$44,000, designed by Jost, Black and Associates of Webster Groves, Missouri. These alterations included the addition of a new safe deposit vault and replacement of original doors and windows. The bank’s distinctive Beaux Arts/Art Deco detailing and floor plan layout (as designed by Knoebel) were retained. The 1959 renovation also provided a new pedestrian entrance from Chippewa Avenue (at the building’s northeast corner) for the bank’s commercial tenant.<sup>72</sup> Additionally, the interior bank floor was raised, and partitions were added to divide open first-floor space.<sup>73</sup> Minor alterations were completed in 1963 for \$15,000 by Parks Engineering & Construction Company, which utilized architect Dwight T. Black. These alterations are unspecified in the city’s building documents.<sup>74</sup> However, physical inspections indicate that the modifications were limited to the building’s first-floor retail space. The transitions that occurred during the 1950s – 60s failed to extensively alter the building’s overall original design. Today, the Chippewa Trust Company Building remains a viable component of the neighborhood that it serves. It is a remarkable

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<sup>68</sup> “Chippewa Trust Company,” *St. Louis Globe-Democrat* Clippings.

<sup>69</sup> *Ibid.*

<sup>70</sup> Building Permits; City of St. Louis, Building Plans, Comptroller’s Office City Hall (Roll 249), Frames 75-76; *St. Louis Daily Record*, 1956, p. 10.

<sup>71</sup> “Chippewa Trust Company,” *St. Louis Globe-Democrat* Clippings.

<sup>72</sup> City of St. Louis, Building Permits and Plans (Roll 242), Frames 325-327.

<sup>73</sup> *St. Louis Daily Record*, 1959, p. 8.

<sup>74</sup> *Ibid.*, 1963, p. 9.

United States Department of the Interior  
National Park Service

## National Register of Historic Places

### Continuation Sheet

Section number 8 Page 19

**Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working- and Middle-Class Streetcar Suburbs**

---

example of W.G. Knoebel's work for BBEC; as well as a tribute to its legacy in St. Louis banking history and to the architectural movement that transformed bank building design in America.

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 9 Page 20  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Chippewa Trust Company Building  
St. Louis (Independent City), MO

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United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section number 9 Page 21  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Chippewa Trust Company Building  
St. Louis (Independent City), MO

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## National Register of Historic Places Continuation Sheet

Section number 9/10 Page 22 Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

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### Verbal Boundary Description

The property occupies the north end of City Block 1650 in the Auguste Overstolz's Subdivision further described as follows: from a point at the southwest corner of where Broadway, Jefferson, and Chippewa merge south 60' to the south side of the building then west 117'6" to a point on the alley then north 60' to a point where the alley meets Chippewa then east 117'6" to the point of beginning and encompassing lots 1, 2, and 3 of the Auguste Overstolz's Subdivision.

### Verbal Boundary Justification

This encompasses all of the property historically associated with this building and excludes the adjacent parking lot and drive through banking facility that are not historically significant and were not associated with the bank building originally.

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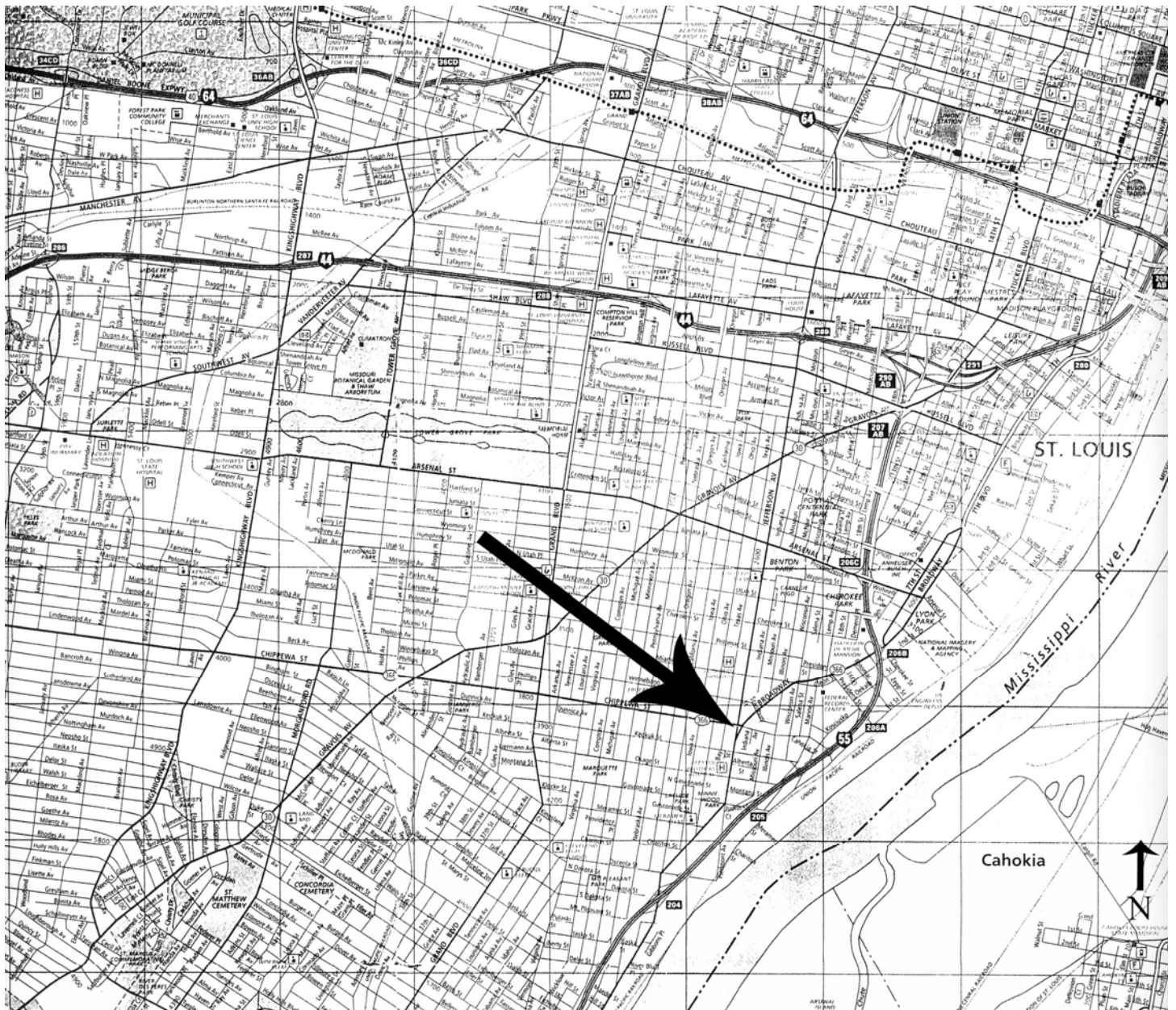
# National Register of Historic Places Continuation Sheet

Section number          Add'l          Page   24  

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Map of City of St. Louis, MO Locating Property

Figure 1



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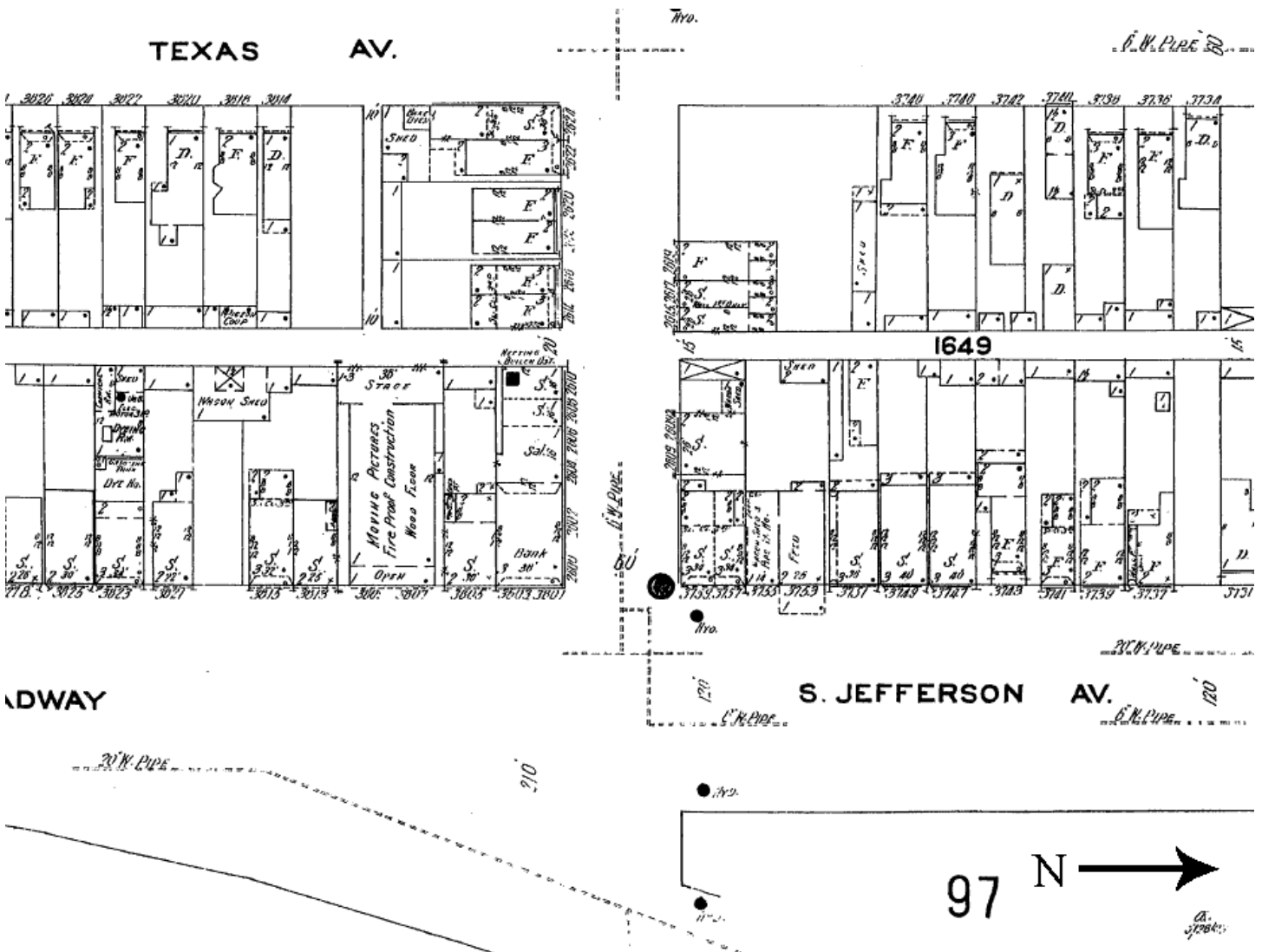
# National Register of Historic Places Continuation Sheet

Section number          Add'l          Page 25

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Sanborn map 1909

Figure 2



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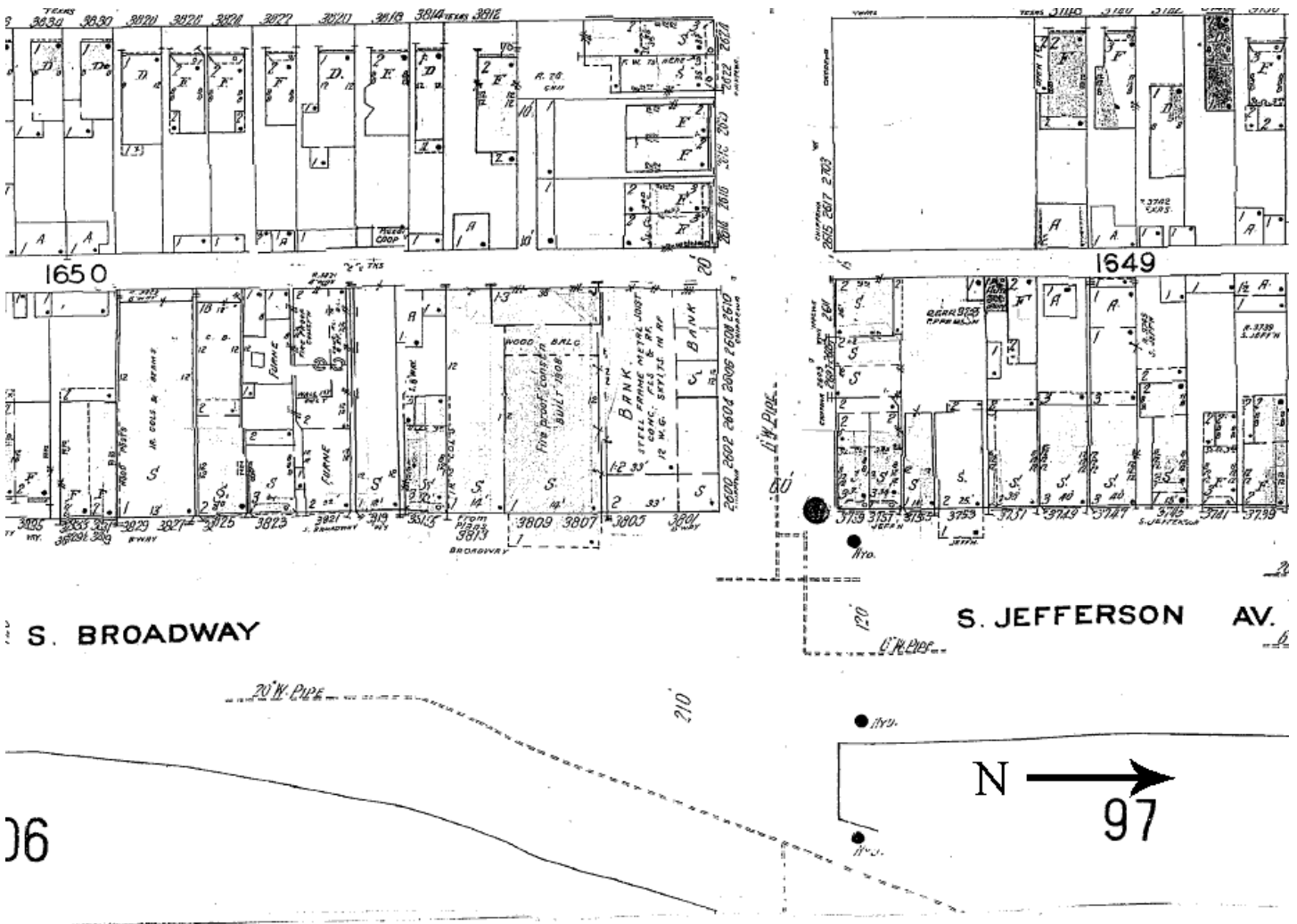
# National Register of Historic Places Continuation Sheet

Section number          Add'l          Page 26

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Sanborn map 1944

Figure 3



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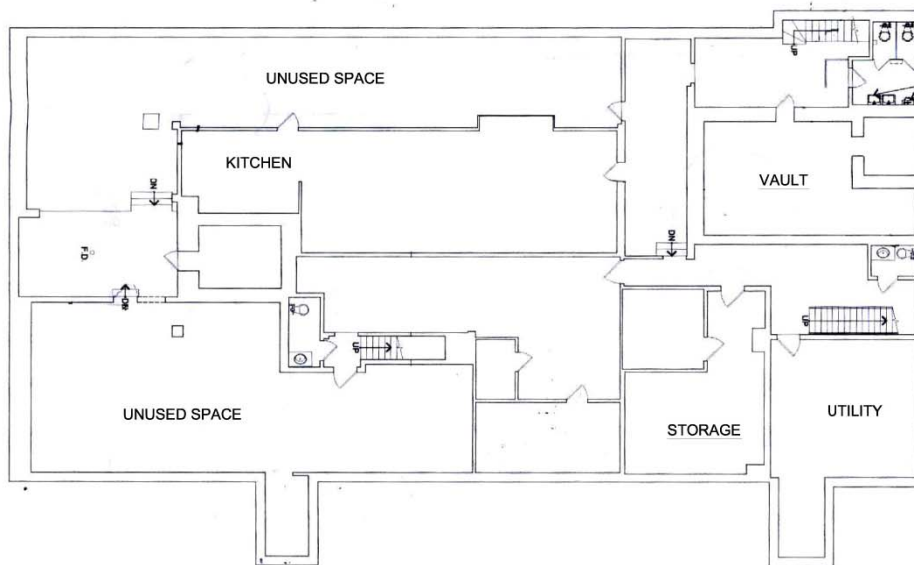
# National Register of Historic Places Continuation Sheet

Section number          Add'l          Page   27  

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Courtesy of Killeen Studio Architects  
Basement Floor Plan

Figure 4



BASEMENT FLOOR PLAN



0 8' 16' 32'  
SCALE: 1/16" = 1'-0"

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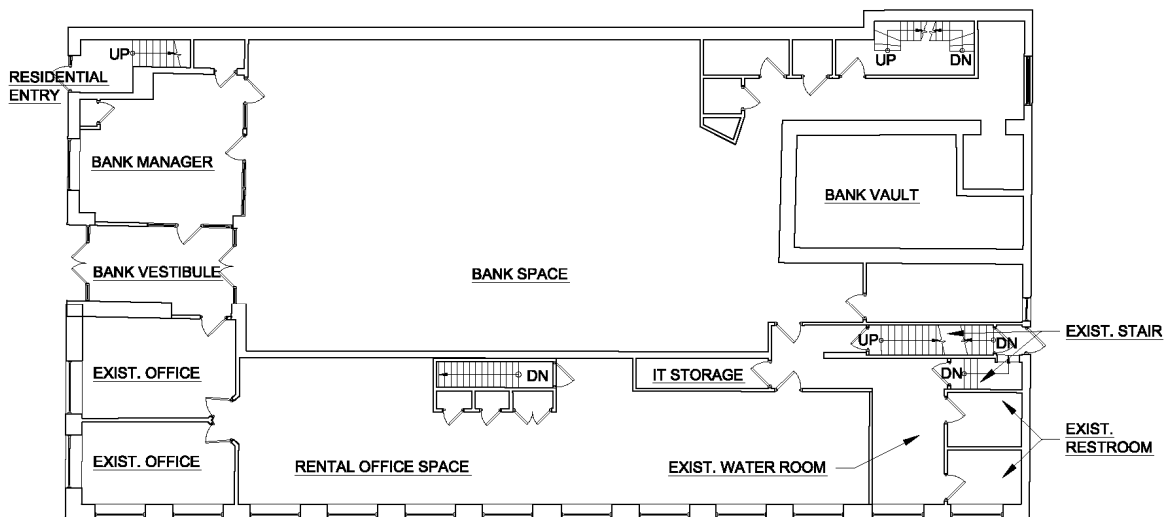
# National Register of Historic Places Continuation Sheet

Section number            Add'l            Page   28  

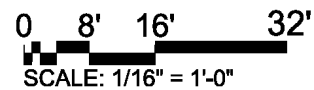
Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Courtesy of Killeen Studio Architects  
First Floor Plan

Figure 5



## FIRST FLOOR PLAN



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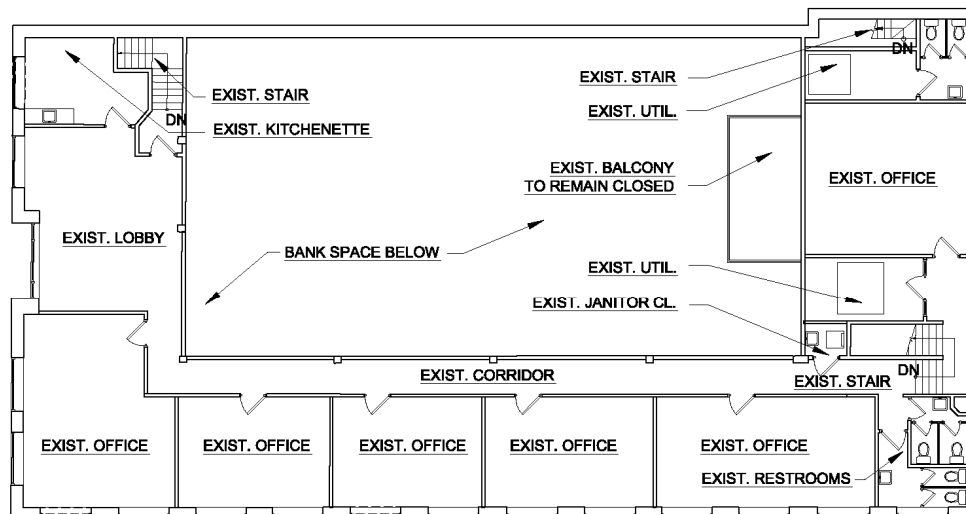
# National Register of Historic Places Continuation Sheet

Section number            Add'l            Page   29  

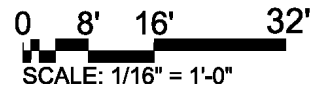
Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Courtesy of Killeen Studio Architects  
Second Floor Plan

Figure 6



## SECOND FLOOR PLAN





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# National Register of Historic Places Continuation Sheet

Section number \_\_\_\_\_ Add'l \_\_\_\_\_ Page 30

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

Architectural rendering hanging in Chippewa Trust foyer  
Courtesy of Steve Roberts

Figure 7



Original caption:  
New Bank Building for Chippewa Trust Company  
Designed by  
St. Louis Bank Building & Equipment Company  
Architects, Engineers, Builders  
1924

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## National Register of Historic Places Continuation Sheet

Section number \_\_\_\_\_ Add'l Page 23

Chippewa Trust Company Building  
St. Louis (Independent City), MO  
South St. Louis Historic Working and Middle Class Streetcar Suburbs

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### Photo Log

Photographer: Sheila Findall  
April 2009

Negatives with Karen Bode Baxter, 5811 Delor Street, St. Louis, MO 63109

Photo #1: Exterior, east façade and north elevation, facing southwest

Photo #2: Exterior, north and west elevations, facing southeast

Photo #3: Exterior, east façade and south elevation, facing northwest

Photo #4: Exterior, east façade details, facing west

Photo #5: Exterior, east façade details, facing west

Photo #6: Interior, first floor, lobby, from northeast corner looking southwest

Photo #7: Interior, first floor, lobby, example frieze

Photo #8: Interior, second floor, south hall, from north end looking southeast

Photo #9: Interior, second floor, east hall, from west end looking northeast



90°15' 740000"E 741 900 000 FEET (MO EAST) 12'30"



Chippewa Trust  
Company Building  
St. Louis (Independent City)  
Mo.  
15 741520 4274495





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo # 1



Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo # 2





Chippewa Trust Company Building  
St. Louis (Independent City), MO  
Photo # 3





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo #4





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo # 5





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo #6





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo # 7





Chippewa Trust Company Building  
St. Louis (Independent City), Mo  
Photo #8



Chippewa Trust Company Building  
St. Louis (Independent City), Mo.  
Photo # 9