

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

1. Name of Property

historic name Farmers State Bank of Chesterfield

other names/site number Chesterfield Post Office

2. Location

street & number 16676-78 Chesterfield Airport Road [N/A] not for publication

city or town Chesterfield [N/A] vicinity

state Missouri code MO county St. Louis code 189 zip code 63017

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)

19 July 1999
Date

Signature of certifying official/Title Claire F. Blackwell/Deputy SHPO
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:

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:)

Signature of the Keeper

Date of Action

**Farmers State Bank of Chesterfield
St. Louis County, Missouri**

5. Classification

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

Name of related multiple property listing.

N/A

Number of contributing resources previously listed in the National Register.

N/A

6. Function or Use

Historic Functions

COMMERCE/TRADE/ financial institution
GOVERNMENT/ post office
HEALTH CARE/ medical business/office

Current Functions

WORK IN PROGRESS

7. Description

Architectural Classification

Late Victorian

foundation CONCRETE
 walls CERAMIC TILE
METAL
 roof SYNTHETICS
 other WOOD

Narrative Description
 See continuation sheet [x].

See continuation sheet []

**Farmers State Bank of Chesterfield
St. Louis County, Missouri**

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

Period of Significance

1914-1949

Significant Dates

1914

Significant Person(s)

N/A

Cultural Affiliation

N/A

Architect/Builder

Unknown/ Bierbrauer, Charles

Narrative Statement of Significance

See continuation sheet [x].

9. Major Bibliographic References

Bibliography

See continuation sheet [x].

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:

**Farmers State Bank of Chesterfield
St. Louis County, Missouri**

10. Geographical Data

Acreege of Property Less than one acre

UTM References

A. Zone	Easting	Northing	B. Zone	Easting	Northing
15	710600	4282050			
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 Debbie Sheals
 organization Consultant for Lutz and Strutman date April 14, 1999
 street & number 406 West Broadway telephone 573-874-3779
 city or town Columbia state Missouri zip code 65203

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 FOP for any additional items)

Property Owner

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

name Busch-Strutman, L.L.C.
 street & number 15510 Olive St., Suite 202 telephone (314) 537-0880
 city or town Chesterfield state MO zip code 63017

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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Summary: The Farmers State Bank of Chesterfield is a two story commercial building located at the intersection of Baxter and Chesterfield Airport Roads, in Chesterfield, Missouri. The building, which faces north to Chesterfield Airport Road, has a simple rectangular plan and a flat roof. It is distinguished by an ornamental sheet metal storefront constructed by the Mesker Bros. Company. The ceramic tile building has seen no additions and retains nearly all of its original double-hung windows. Intact interior features include a pressed metal ceiling on the ground floor and original hardwood floors. There is a low concrete block garage to the rear of the property which is a non-contributing building. It is the only other resource on the small lot. The bank building was built in 1914, and housed the Farmers State Bank of Chesterfield from then until 1955. It is in the final stages of a comprehensive rehab project, and it appears today much as it did when the bank was in operation. It is in excellent condition.

Elaboration: The bank building sits in a prominent location, close to the street on a small level lot. The building faces almost due north, towards Chesterfield Airport Road. A new extension of Baxter Road runs along the west side of the property; the roadway slopes up as it runs south, and is approximately a dozen feet higher than the back edge of the bank lot. A retaining wall topped with a simple iron fence divides the roadway from the bank property. (See Figure One, Site Plan.) A newly remodeled 20' by 40' former garage behind the main building will serve as an office annex when the project is complete. It has lap siding over concrete block walls, and a gable roof. (See photo 12.) It is a non-contributing building, and is the only other resource on the property.

The main building is two stories tall, with a roof that slopes gently to the rear. It is roughly 40 feet wide and 42 feet deep, with an 8 foot deep frame porch which spans the entire rear wall of the building. (See Figures Two and Three, floor plans.) The framework of the porch appears to be early but not original. It is likely a replacement for something similar, as the stairs located there provided the only access to the second floor prior to the recent rehab. There has definitely been a porch in that location for more than fifty years; the building is shown with a porch in a plat of the Lena Burkhardt estate which was filed in February of 1947.¹ The existing porch was recently enclosed to provide space for a code-compliant interior staircase. The new walls are covered with wooden shingles and the new rear windows are similar to the originals in muntin pattern and construction details. (See photos 4 and 5.)

The west half of the building sits over a crawl space, and there is a full-depth unfinished basement under the east half. The basement is reached via a set of steps on the back porch. The original brick bank vault remains in place on the ground floor, and there are concrete walls in the basement below to support the extra weight. A small room in the front part of the basement appears to have functioned originally as a coal room.

¹ Copies of several early plats and related documents have been supplied to the owner by Essley Hamilton of the St. Louis Parks Department.

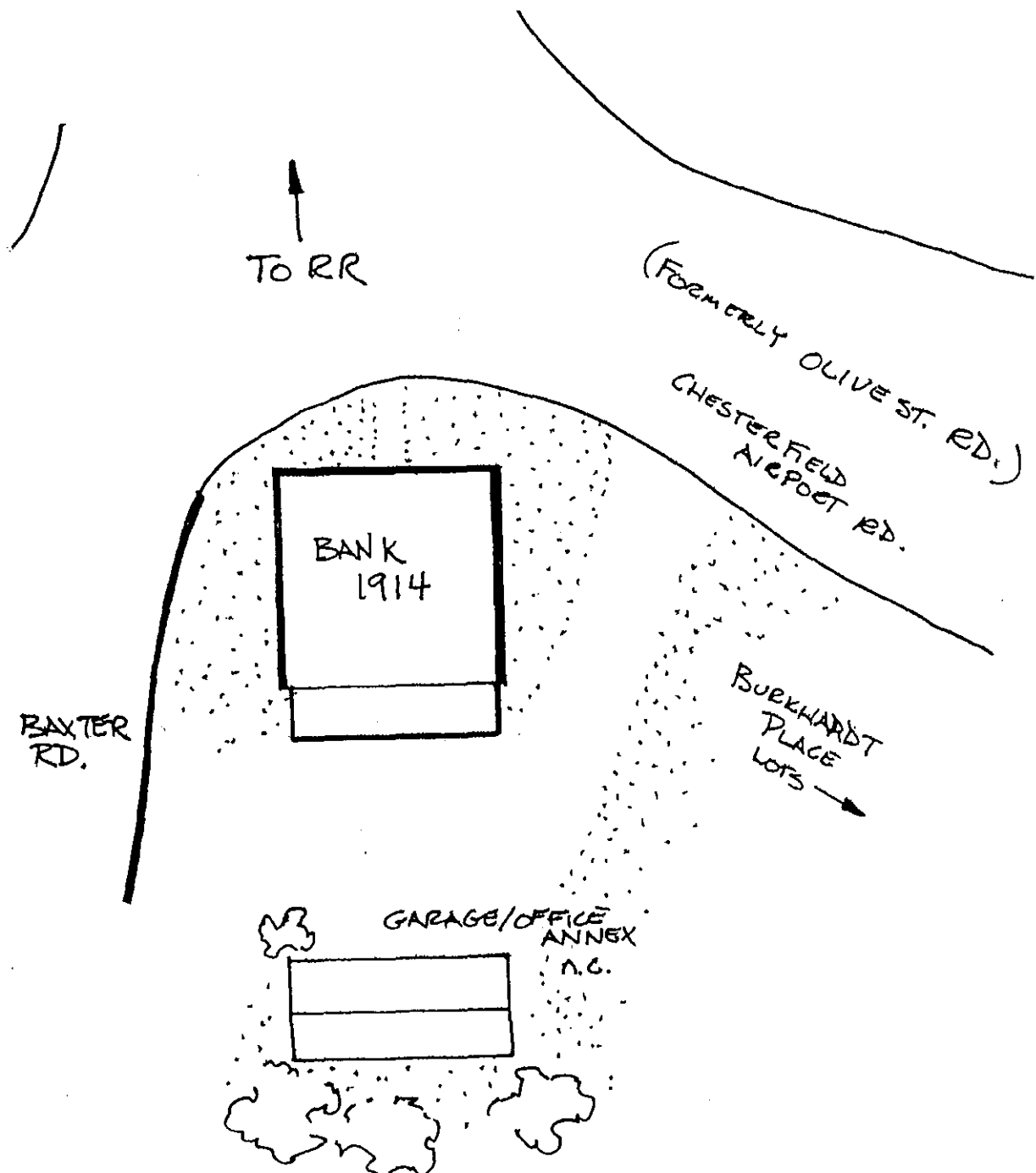
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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Figure One. Site Plan.

Drawn by Debbie Sheals, after a survey made by Massman Surveying, St. Louis, MO.



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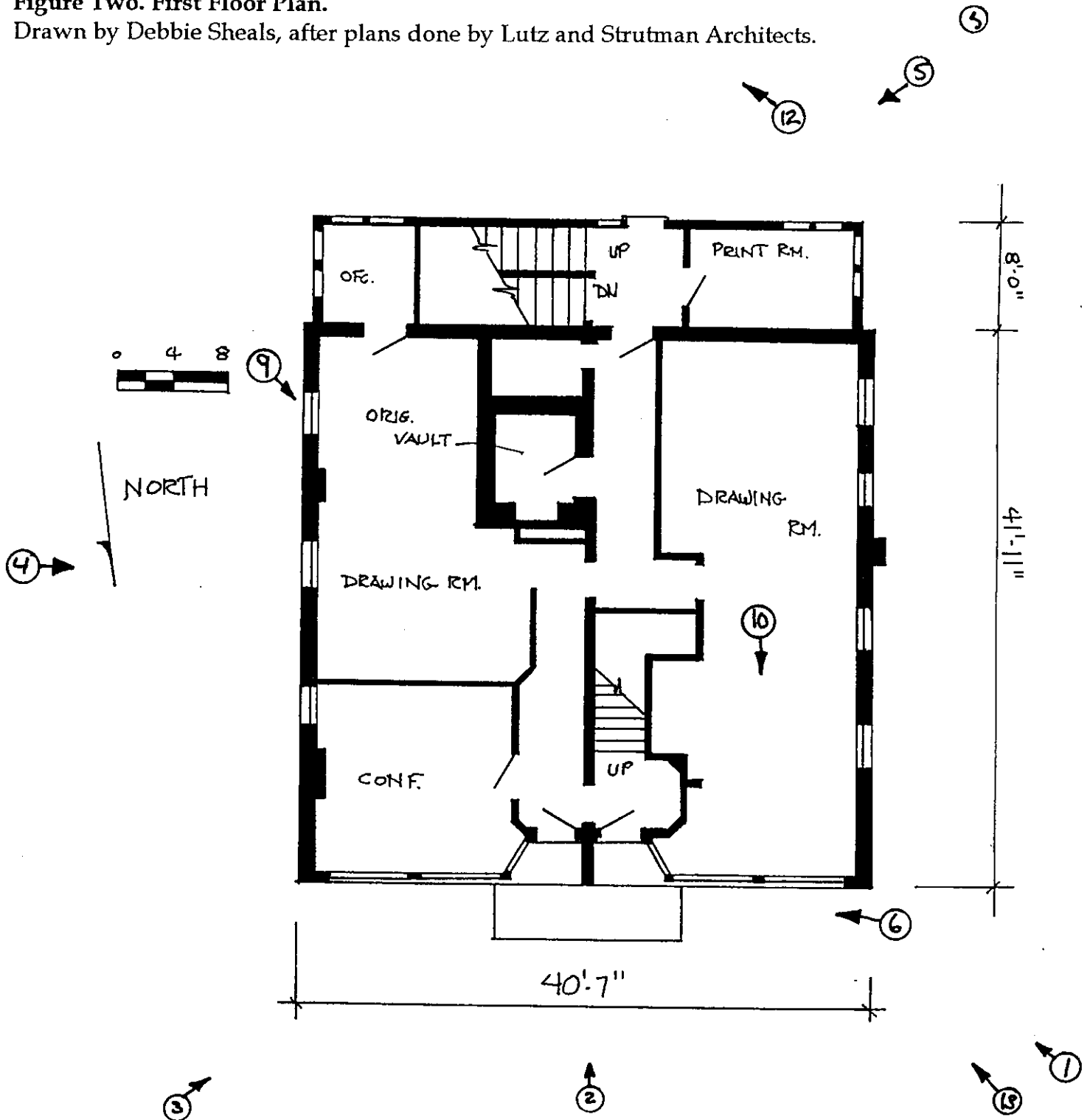
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St. Louis County, Missouri

Figure Two. First Floor Plan.

Drawn by Debbie Sheals, after plans done by Lutz and Strutman Architects.



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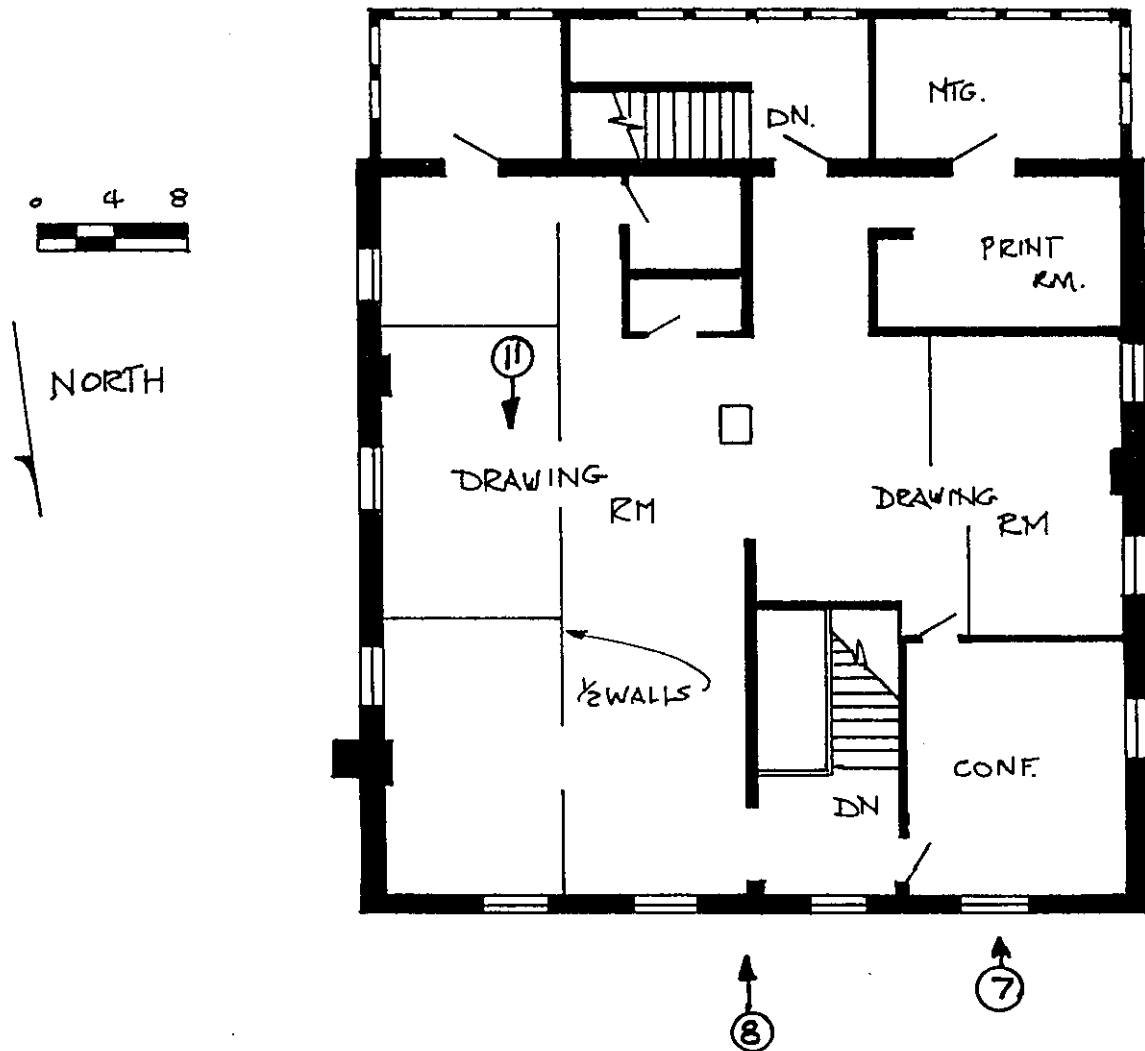
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Farmers State Bank of Chesterfield
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Figure Three. Second Floor Plan.

Drawn by Debbie Sheals, after plans done by Lutz and Strutman Architects.



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Farmers State Bank of Chesterfield
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The exterior walls of the main building are built of ceramic blocks which were covered with stucco ca. 1928.² The side walls feature original, evenly spaced, two-over two windows, and narrow exterior chimneys for stove flues. The windows are slightly recessed into the wall surface, with simple lug sills and no surrounding trim. (See photo 9.) Stepped parapet walls along the sides follow the slope of the roof; they are topped with overlapping ceramic cap tiles.

The facade is by far the most ornate feature of the building. The ground floor has an open glass and wood storefront, and the second floor is sheathed with prefabricated pressed metal panels. The ground floor window units are modern replications of the originals, which were replaced with frame walls and lap siding when the building was converted to apartments several decades ago. The new units have been carefully crafted, using historic photos of the building, as well as detailed field measurements of another, similar, Mesker Bros. building. (The millwork company even cut special knives so as to match the historic profiles exactly.) The main entrances on the ground floor, including the center brick wall and paneled exterior doors, are original, and little changed. (See photo 8.)

The second floor of the front wall is sheathed with prefabricated galvanized metal panels which were manufactured by the Mesker Bros. Co. There are four, wide, one over one windows, between which are set embossed panels. (Three of the four windows are original, the fourth is a custom milled replacement.) Slender ornamental columns accent the outer edges and the center of the space. Ornamental bands run above the ground floor display windows as well as those of the second floor. The lower one features embossed swags, while the upper one has repeating curvilinear vine shapes. The facade is topped with a deep metal cornice which also has ornamental bands: one with a shell and acanthus leaf motif, and one emulating a carved stone balustrade. (See photos 7 and 8.) The end brackets of the cornice have small panels with fleur-de-lis, (a Mesker Bros trademark) and they are topped with turned finials.

The facade of the building today looks just as it did when it was erected in 1914. The original entrance doors are in place and in excellent condition. Also, a comparison of the new ground floor panels with those seen in historic close ups of the building shows no discernable differences. Finally, the second floor ornamental work, which is arguably the primary character-defining feature of the building, is both original and very much intact. (Compare photos 1 and 13.)

The interior of the building has also benefitted from the recent rehabilitation. The earlier remodeling job had involved the installation of four new apartments, which required the installation of numerous interior partitions. The rehabilitation project returned the building to commercial/office use, and substantially opened the interior spaces. (See Figures Two and Three.) The east half of the second floor, for example, had been divided into five different rooms. It is now close to what would have been there originally; there is now one large main room, with small bathrooms tucked into the

² Edward Burhardt's papers include a statement from a Charles Groruk for a large scale "stucco and plaster" job, presumably for this building.

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rear corner. (See photo 11.)

All of the hardwood floors remain in place; all are being restored and will remain exposed. Some of the original door and window trim also survived the early remodeling, and will be replicated and reinstalled. Also, one of the most notable interior features remains largely intact and in place. The ceilings of the ground floor still sport original ornamental steel panels, most of which are in good condition. (See photo 10; note ceiling, floors and storefront details.) The panels have an embossed pattern of stylized flowers within circles, all set in a grid. They were probably made by the Canton Art Metal Company of Canton, Ohio. They match that company's "Ceiling Design No. 3536" exactly.³ The panels are being repaired and patched as needed, and the badly deteriorated border trim pieces are being replaced with custom made replications of the originals.

All told, the Chesterfield Bank building today looks much as it did when the Farmers State Bank of Chesterfield moved into its new office. It is in excellent condition and will soon function once again in a commercial capacity. The recent rehab, which closely followed the Secretary of the Interior's Standards for Rehabilitation, reversed a number of changes which had negatively impacted the integrity of the building. The work has put a formerly threatened historic building back into service, and the building today stands as a fine representative example of a late Victorian commercial building in St. Louis County. ★

³ Cut Sheet from "Catalogue C," Canton Art Metal Company, n.d.

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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Summary: The Farmers State Bank of Chesterfield, St. Louis County, is significant under Criterion A in the area of COMMERCE, and under Criterion C, in the area of ARCHITECTURE. It is one of the oldest intact commercial buildings in the City of Chesterfield, and one of the only early rural banks in all of St. Louis County. The building was built in 1914 for prominent local businessman Edward Burkhardt, to serve as the home of the Farmers State Bank of Chesterfield. It served in its original function for decades, and it is significant for its long role as a center of area commercial services. Other services located in the building during the period of significance include the Chesterfield post office and the local telephone exchange. It served as the bank headquarters until the 1950s, and as the post office into the 1960s.

Architecturally, the building is significant as a late example of Late Victorian commercial architecture. It utilizes the common form of a "two-part commercial block," an architectural type often used for small and moderately sized American commercial buildings in the nineteenth and early twentieth centuries. Especially notable is the original pressed metal sheathing on the second floor of its facade. The sheathing is a product of the Mesker Bros. Company, a popular early manufacturer of prefabricated storefronts, based in St. Louis. A small non contributing garage behind the building is the only other resource on the prominent corner lot occupied by the bank building. The building has recently undergone a careful rehabilitation, and today looks very much as it did during the period of significance, which runs from 1914 to 1949, the arbitrary fifty year cut-off point.

Elaboration: Chesterfield is one of the oldest communities along Olive Street Road (now Chesterfield Airport Road) in western St. Louis County. The roots of the settlement pre-date the Louisiana Purchase, and the first plat for the Village of Chesterfield was laid out in 1817, at a location south of present Chesterfield Airport Road.⁴ It was, however, much later in the 1800s that the settlement really took hold. Somewhere around 1880, the railroad which was to become the Chicago, Rock Island and Pacific came through the area, and development shifted north to be close to the tracks. Much of the new settlement grew up on land owned by German immigrant Christian Burkhardt, who purchased 21 acres in the area in 1877. Burkhardt apparently had "Burkhardt's Subdivision" platted around the time the railroad came through, but never recorded the plat.⁵ He began selling lots in the area in the 1890s; one of his first customers was his son Edward, who opened a general store and post office near the railroad depot in 1895.⁶

⁴ Gloria Dalton, ed., Heritage of the Creve Coeur Area, (St. Louis, MO: Creve Coeur Bicentennial Commission) p. 57, and Dan Rothwell, A Guide to Chesterfield's Architectural Treasures, (Chesterfield, MO: Dan Rothwell, 1998) pp. 22-23.

⁵ Rothwell, p. 24.

⁶ William Thomas, History of St. Louis County, Missouri, (St. Louis: F. J. Clarke, 1911) p. 142.

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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Edward Burkhardt played a prominent role in the town's development from that point on. Christian Burkhardt was described in a 1911 biography as having been a farmer up until his death in 1898, leading to the conclusion that his involvement in town development consisted mainly of subdividing part of his farm to take advantage of its proximity to the railroad. He may also have laid out the plat to help his son Edward get started in business. Edward's biography in 1911 noted that he "remained on his father's farm until he was twenty-one years of age and, not being attracted to the pursuit of agriculture, he embarked in the mercantile business in his own name on his twenty-first birthday."⁷

A map of Chesterfield which was published in the 1909 St. Louis county atlas shows that at that time Edward Burkhardt owned many of the lots laid out by his father, including several along Olive Street Road, his commercial building by the tracks, which was labeled as a "Store, Hotel and P.O." (post office), and what appears to be a house just east of the store.⁸ The railroad depot, which was called Drew station until around 1920, was located directly north of Burkhardt's store. Neither of those buildings have survived.

Edward Burkhardt's dual role as postmaster and owner of one of the primary commercial establishments in town led to high public visibility and a thriving business. His 1911 biography noted that "as a result of his earnest application he has experienced a liberal patronage which yields a handsome annual income."⁹ As his business grew, so did his interest in local real estate. In 1907 he and his wife of six years, Lena, purchased a tract of land just south of the area platted by Christian Burkhardt. It is upon that land that the bank building sits today.

In 1912, Burkhardt sold the business of the general store and associated saloon to long-time employee George Ruppel. He did retain ownership of the building, which he rented to Ruppel.¹⁰ He also held onto the position of postmaster; his tenure in that capacity spanned an impressive 39 years and two different locations. Two years after he sold the store business, he built a new building on the land he had purchased in 1907, and went into the banking business.

The new building sat just down the road to the south of Burkhardt's early store, at a bend in the road which made it particularly visible as one approached from the direction of the railroad. Construction of the building was a family affair. The building permit issued to Burkhardt for the "40 x 42 foot tile building" identified the contractor and builder to be Charles Bierbrauer.¹¹ Lena

⁷ Thomas, p. 142.

⁸ Rothwell, p. 30, (1909 map reproduction.)

⁹ Thomas, p. 142.

¹⁰ Rothwell, p. 25.

¹¹ "Building News," St. Louis Daily Record, May 8, 1914.

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Burkhardt's maiden name was Bierbrauer, and Burkhardt family papers include papers and photographs of Charles Bierbrauer as well. (The man on the far right in photo 13 is probably Bierbrauer; the man in the white shirt in the doorway of the post office is definitely Edward Burkhardt.) Bierbrauer's exact relationship to Lena is unclear, he was 23 years older than she was, and was probably her father or uncle.

On March 5, 1914, Burkhardt and six other men were granted a bank charter. Things moved quickly from there on, and it took less than five months to get the bank up and running. Burkhardt received the building permit on May 5, and, according to a later bank history, by July 21st, "they had the 'Farmer's State Bank' of Chesterfield as a going concern."¹² Burkhardt was the first president, as well as the landlord; the bank rented space in the new building for \$10 a month.¹³

The title of the new bank actually reveals quite a bit about the operation. They were obviously catering to farmers, and they had a state charter rather than a federal one. The area around the village was at that time predominately agricultural, with many area farmers taking advantage of the rich bottom lands of the nearby Missouri River. A description of the Chesterfield Bank that was printed in 1920 shows that the decision to do business with farmers was a shrewd one. It was noted that "the concern, located in a rich farming and stock raising district, populated by well-to-do and progressive farmers and businessmen, naturally enjoys a most prosperous existence."¹⁴

The name also indicates that the partners received a state charter, rather than a national one. The banking system of the United States is referred to as a *dual banking system*, because there are both national and state banks. The year before the Chesterfield Bank opened, for example, there were 14,000 state banks and 7,500 national banks in the country. The dual banking system has its roots in the National Bank Act of 1863, which created a system of federally chartered banks, and gave them the power to issue notes backed by U. S. government bonds.¹⁵

Prior to that time, bank regulation was done primarily at the state level, and the only paper currency in the country was in the form of notes issued by state banks. The need for such legislation is illustrated by the fact that there were some 7,000 different types of bank notes in circulation in 1861. State banks did not die out after the National Bank Act, although a tax on notes issued by state banks did have the desired effect of creating a more uniform national currency. Missouri banks had been better regulated than those in many other states, and the transition to a centrally regulated

¹² Schmitt, Jos. E. "Chesterfield Bank, in 50th Year, Grew from \$34,000." St. Louis Post-Dispatch. 1964.

¹³ Schmitt.

¹⁴ "Farmer's State Bank of Chesterfield," in History of St. Louis County, MO, (St. Louis: St. Louis Watchman Advocate, 1920) p. 185.

¹⁵ Banking Education Committee, The Story of American Banking, (New Your: American Bankers Assoc.) ca. 1967, p. 38.

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system was relatively smooth.¹⁶

The final step in centralizing the nation's banking came in 1913, with the passage of the Federal Reserve Act. That act further centralized the regulation of banking institutions, including giving Federal Reserve banks the responsibility of supervising member banks, and controlling the flow of money and credit on a national level. Not all banks had to be Federal Reserve banks, but all were affected in one way or another by the control given the Federal Reserve.

The development of a fully centralized banking system had a favorable effect on the banking industry, and remains in effect today. The system was given its first test with the onset of World War I, and passed with flying colors. One experienced banker noted in 1918, that he could not remember "any four year period since I have been a responsible officer of a bank when I had less anxiety as to the possibility and certainty of meeting all calls from depositors as I have during the last four years."¹⁷ It appears, therefore, that the Farmers State Bank of Chesterfield came upon the banking scene at a very favorable point in the history of American banking.

It is also apparent the Burkhardt was in many ways a typical Midwest banker. It has been noted in Main Street on the Middle Border that "bankers generally were prosperous or even wealthy in their own right. Some gained wealth through successful real estate ventures.....Others started out as storekeepers in frontier towns but turned to banking as the economy became more specialized."¹⁸

Burkhardt held the post of bank president until 1923. (That job was a bit less glamorous than it would be today; his duties included janitorial service, for which he was paid \$3 a month.) The bank prospered. Assets grew from \$34,000 the end of their first year to \$179,000 just ten years later. A description of the bank business which was printed in 1920 noted that the bank, "since its organization has made rapid strides and today is considered one of the most substantial and best patronized financial institutions in St. Louis County."

That solid reputation was apparently in place from the earliest days of bank operation. A letter from the Central States Trust Company of St. Louis, written a little more than a year after the Farmers Bank opened, assured Burkhardt that "you absolutely and positively can have this money for six months and as a matter of fact I really believe that they [the Mercantile Trust Company] would be glad to keep a note as good as this one there indefinitely."¹⁹ That note may have been secured by stock in the Chesterfield Farmers Bank; Burkhardt's papers include several six month

¹⁶ Harry S. Gleick, "Banking in Early Missouri, Part II," Missouri Historical Review. Vol 62, Oct. 1967, #1, pp. 39-44.

¹⁷ Benjamin Klebaner, American Commercial Banking: A History, (Boston: Twayne Publishers, 1990) p. 117.

¹⁸ Lewis Atherton, Main Street on the Middle Border, (Bloomington: Indiana University Press, 1984) p. 149.

¹⁹ Letter to Edward Burkhardt, President, farmers State Bank, from F. E. Bryer, Secretary, Central States Trust Company, St. Louis, Sept. 10, 1915. (Part of the Edward Burkhardt Papers.)

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notes to the Mercantile Trust Company, all secured by "9 shares Farmers State bank, Chesterfield, MO," all stamped "paid by renewal."

The Farmers Bank of Chesterfield served area residents at that location for four full decades, mostly without incident. It was robbed once, in 1926, but the robber was caught soon after and all of the money was recovered. The institution rode out the Depression under the leadership of then president H. P. Keith, and by 1944 had total assets worth more than a half million dollars. In the mid-1950s, the operation was moved to new headquarters and renamed the "Chesterfield Bank."²⁰ The 1914 building continues to be associated with its long years as the bank headquarters, and is still referred to locally as the "Old Farmers State Bank Building."²¹

There were other long term and prominent tenants to the building during the period of significance, not the least of which was the U. S. Post office. Burkhardt moved the post office to the west ground floor office soon after the bank moved into the east half of the building. The post office actually outlasted the bank, remaining in operation at that location into the mid-1960s, and operating under Burkhardt's management until his death in 1934. The second floor offices had various tenants, including the local telephone exchange, which was there in the 1920s and 30s, and Dr. Mapes, a dentist who was there from the teens into the early twenties at least.

The building which housed these various activities can be categorized as a "two-part commercial block."²² Architectural historian Richard Longstreth describes the two-part commercial block as "the most common type of composition used for small and moderate sized commercial buildings throughout the country. Generally limited to structures of two to four stories, this type is characterized by a horizontal division into two distinct zones."²³ The single story lower zones of such buildings were generally designed to be used as public or commercial spaces, while the upper floors were used for more private functions, such as offices, residences or meeting halls.

Two-part commercial blocks with Victorian detailing were extremely popular in America from 1850 into the first decades of the 1900s, and by the turn of the century, Main Streets throughout the country were lined with them. Many American commercial buildings of the late 1800s and early 1900s also reflect the widespread availability of prefabricated building parts, which varied from individual elements such as columns or finials to entire storefront "kits." Mass-produced architectural elements were available from a number of manufacturers, all easily shipped by rail to any interested building owner. One account noted that "factory-produced architectural elements,

²⁰ Schmitt.

²¹ Rothwell, p. 30.

²² Richard Longstreth, The Buildings of Main Street, (Washington, D.C.: National Trust for Historic Preservation, 1987) p. 24.

²³ Longstreth, p. 24.

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sold by catalogue, offered small-town merchants....an opportunity to order complete "store fronts" for their buildings. Even without a local architect, the latest in eclectic and lavish ornament could be added to any kind of building, of any age, or any material."²⁴

In Missouri and elsewhere, numerous commercial buildings were constructed with architectural elements manufactured by the St. Louis firm of Mesker Brothers. Mesker Brothers started producing iron building parts in St. Louis in 1879, under the leadership of brothers Bernard T. and Frank Mesker. The brothers were continuing a family tradition; their father John Bernard Mesker, started his own sheet metal business in Cincinnati in the 1840's, and later opened a factory in Evansville, Indiana.²⁵

Another of John Mesker's sons, George L. Mesker, took over the family business in Indiana about the same time his brothers moved to St. Louis. The two companies, "Geo. L. Mesker and Co." and "Mesker Brothers Iron Works" operated independently thereafter, although producing similar products. Both companies routinely included embossed nameplates on all of their storefronts, as well as more subtle identifying characteristics; Geo. L. Mesker fronts often featured a stylized "morning glory" motif, while the Mesker Brothers fronts utilized "fleur-de-lis," which are found on end cornice brackets of the Chesterfield Bank building.²⁶ The fleur-de-lis is a nod to the early French heritage of St. Louis.

Another motif commonly used on Mesker Bros. fronts is that of a stylized dolphin. One of the largest and most frequently used panels offered by the firm around the turn of the century is ornamented with an elaborate candelabra type of design, featuring very stylized dolphins at its base and another pair, these with human faces, on the top. Frank Mesker's scrapbook, which remains in the possession of his grandson, David Mesker, contains an article clipped from the American Architect and Building News which discussed the use of such stylized forms in the architecture of the French and Italian Renaissance.²⁷ The drawings included with that article are quite similar to the designs on the Mesker dolphin panels. (See Figure Four.)

The dolphin panels and other elements offer by the firm were probably designed by Bernard Mesker, who, according to his grand-nephew, traveled only for pleasure, and who concentrated on the design side of the business. His brother Frank, on the other hand, traveled often on business, and

²⁴ Lee H. Nelson, ed., "The 1905 Catalogue of Iron Store Fronts Designed and Manufactured by Geo. L. Mesker and Co." Bulletin of the Association for Preservation Technology (Vol. IX, No. 4, 1977) p. 3.

²⁵ Nelson, p. 3.

²⁶ Nelson, p. 3.

²⁷ Jules Passepont, "The Dolphin in Ornamentation-VI." American Architect and Building News. Sept. 5, 1891, p. 147. (From the private collection of David Mesker, St. Louis, MO.)

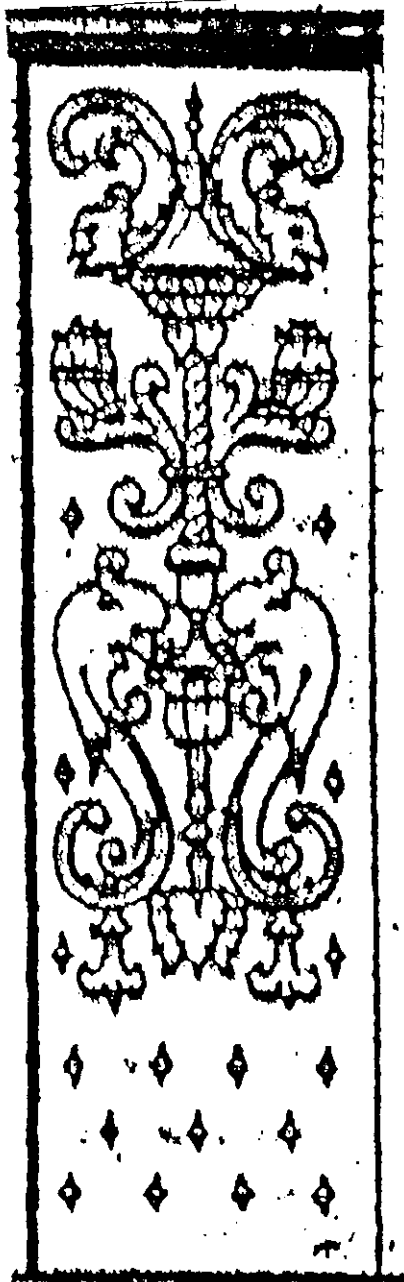
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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Figure Four. Left, enlargement of a dolphin panel from the 1906 Mesker Bros catalogue. Right, drawing printed in the American Architect and Building News article.



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Farmers State Bank of Chesterfield
St. Louis County, Missouri

supervised the sales end of the operation.²⁸ Frank was not, however, totally ignorant of design principals; he worked as a draftsman in the office of St. Louis architect J. B. Legg prior to going into business with his brother.²⁹

Although Mesker Brothers customers could put together any combination of stock elements that they wished, many chose to take advantage of complete packages offered by the company. The Chesterfield Bank building uses a storefront design very similar to storefronts found in both the 1904 and 1906 catalogues, with minor variations. (See Figure Five.) One of the most notable differences is that the second floor of the bank building is somewhat shorter than many of the buildings which used Mesker fronts, with shorter, wider windows. The windows of the bank building, are, for example, about 18" shorter and 3" wider than those of the 1897 Hackman Building in Hartsburg, MO, another Mesker Bros. building.³⁰ The shorter windows apparently called for an alteration of the standard dolphin panel; the panels found on the bank building do not have the top dolphins. All other elements appear to be the same, including the small ornamental columns, so it is not clear if that change was done on site or at the factory.

This difference in proportions may be the function of the relatively late construction date of the bank building, which was built more than a decade after the first known publication of that particular storefront design, and about five years after the company had shifted its production focus to other types of building components.³¹ It is most likely that the metal panels had been stored for a number of years previous to being installed on the bank; they may have belonged to Burkhardt or Bierbrauer all along, or been purchased from a third party when the bank was built. A second explanation is that the storefront was salvaged from an earlier building for use on this one. That seems unlikely, as it would be hard to get the panels off without bending them.

Early records show that Mesker Brothers sold and shipped over 5,200 fronts in less than 25 years.³² The brothers held numerous patents "relating to the construction of sheet-metal house fronts, rolled wrought iron and steel construction work, shapes for casement, and various types of doors."³³

²⁸ David Mesker, telephone interview with Debbie Sheals, 4/13/1999.

²⁹ "In Memoriam: Frank Mesker," Bulletin, Missouri Historical Society, (January, 1953,) p. 199.

³⁰ That building was listed in the National Register in December of 1998.

³¹ David Mesker.

³² Nelson, p. 3.

³³ "In Memoriam," p. 199.

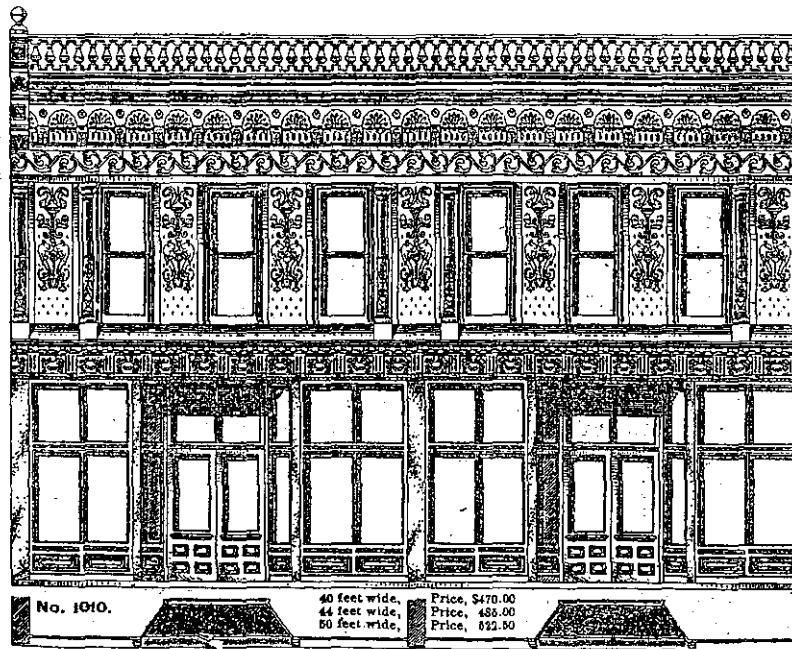
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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Figure Five. Top, a storefront from the 1906 Mesker Bros. catalogue, bottom, architect Dick Busch's rendering of the building today.



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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Their business was based on mail-order sales; they are said to have printed and distributed half a million catalogues each year in the late 1900s.³⁴ Early catalogues show that the company carried an extensive line of prefabricated building components, ranging from sheets of galvanized steel "bricks", to entire storefront assemblies, complete with embossed decorative wall panels and glass for the display windows.

The influence the Mesker Brothers and similar companies had on the appearance of small town commercial architecture in America has recently been noted by at least one architectural historian. In the 1996 book Main Street Revisited, Richard Francaviglia wrote:

"Who were those Victorian-era designers who transported and translated the architecture of classical Europe into the Main Street of the American frontier? In contrast to artisans and carpenters of earlier periods, many were industrious entrepreneurs like the Mesker Brothers, whose name appears on metal facades created in the late nineteenth century....from their St. Louis factory, they mass-marketed standardized facade components that found their way to every corner of the country."³⁵

The Mesker brothers remained in business together for most of their adult lives. They adapted their business to changing times, a policy which made for long lasting success. The heyday of their storefront operation ran roughly from the mid-1880s to 1905 or 1910, after which they began to narrow their scope of production. They concentrated next on metal windows and similar building components. Bernard Mesker died in 1936, and Frank Mesker in 1952.³⁶ Frank Mesker's sons and grandsons took over the business after that, and the company passed out of Mesker hands in the mid-1960s. It continued to operate in St. Louis with the Mesker name into the 1980s, when the business was moved to Alabama.³⁷

The Mesker Bros storefront on the Farmers State Bank of Chesterfield appears today little different than it did the day Edward Burkhardt had it installed. Burkhardt remained active in community business affairs in the decades following the opening of the bank. In 1918 he subdivided the land he owned east of the bank into small residential lots which faced onto Olive Street Road. Those lots today are filled with modest bungalows which are all similar in size and construction materials. Many are of the same plan, and most of them are built of the same type of large ceramic

³⁴ Nelson, p. 3.

³⁵ Richard V. Francaviglia, Main Street Revisited, (Iowa City: University of Iowa Press, 1996) pp. 36-38.

³⁶ "In Memoriam," p. 199.

³⁷ David Mesker, and the Mekser Door Co. web site. The business is still manufacturing steel doors in Huntsville, Alabama, under the name of Mesker Door, Inc. Their motto is "Since 1864, The First Door and Still the First Door."

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St. Louis County, Missouri

tiles as Bierbrauer used on the bank. At least some of the houses may have been built by members of the Bierbrauer family, some of them possibly under contract from Burkhardt. Burkhardt's 1920 tax return shows that he sold three lots to an August Bierbrauer that year, and that he paid insurance on a frame house and a brick and tile house. It has also been assumed that he later built the two brick and tile houses which still sit directly east of the bank. A letter he wrote to his insurance company in 1927 mentions that he had recently built "two 6 room brick bungalows" for a total cost of about \$12,000.³⁸ His contribution to the built environment around the bank building was recently noted in a local history: "During the Edward Burkhardt Chesterfield era, he erected 17 of the 30 buildings that stood in the area at that time, buildings and businesses that would influence Chesterfield life for decades to come."

The Farmers State Bank of Chesterfield building is the largest remaining Burkhardt building, and the only commercial survivor. (His early store burned in 1968.) It is also one of very few early commercial buildings in all of St. Louis County, and an especially rare example of a prefabricated metal facade. Surveys in the county have identified only one other commercial building with a pressed metal facade, the ca. 1911 Clabes hardware Store, at 9900 Gravois Road.³⁹ The storefront on that building appears to be the work of the George L. Mesker Company of Indiana.

The recent rehab project has returned the Farmers State bank building to its early appearance, and it stands today as a rare survivor, even more rare for its now excellent condition. It continues to reflect its past role as the area's predominant bank, and the commercial headquarters for one of the community's leading businessmen. It also provides a fine intact example of a once common architectural form that is rapidly disappearing in St. Louis County, and reflects the handiwork of a St. Louis manufacturing firm responsible for affecting the appearance of hundreds, if not thousands, of communities in the late nineteenth and early twentieth centuries. ★

³⁸ Burkhardt Papers, letter to Aetna Casualty and Surety Company, St. Louis, MO, June 2, 1927.

³⁹ Inventory form for the hardware store, prepared by Essley Hamilton/St. Louis County Parks, 1999.

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Interview conducted by Debbie Sheals.

Telephone interview with David Mesker, St. Louis, MO. April 12, 1999.

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Farmers State Bank of Chesterfield
St. Louis County, Missouri

Verbal Boundary Description

Lot One in the "Subdivision of the Lena Burkhardt Estate, a Subdivision in Lot 12 of Burkhardt Place," in Chesterfield, St. Louis County, Missouri. Recorded in Plat Book 12, page 96, in the office of the St. Louis County Recorder of Deeds.

Boundary Justification

The current boundaries encompass the remaining parcel of land which was associated with the bank building during the period of significance.

Photographs

The following information is the same for all photographs:

Farmers State Bank of Chesterfield Building

16676-78 Chesterfield Airport Road

Chesterfield, St. Louis County, MO

Photographed by Lauren Strutman

Photos 1-12 were taken on April 6, 1998, Photo 13 is a reprint of a photo taken ca. 1917.

NOTE: DATE ON FRONT OF PHOTOS 3, 6, 9, AND 10 IS NOT ACCURATE

Negatives on file with Debbie Sheals, 406 West Broadway, Columbia, MO 65203

List of Photographs

See floorplans, Figures One and Two, for a photo key.

- | | |
|-----------------------------------|--|
| 1. Street view, northwest corner. | 9. Window detail. |
| 2. Facade, north elevation. | 10. Interior first floor west, note ceiling. |
| 3. Front, northeast corner. | 11. Interior, second floor east. |
| 4. East Elevation. | 12. Garage/ Office Annex, south of main building. |
| 5. Southwest corner. | 13. Historic photo, taken ca. 1917. Edward Burkhardt is in the Post Office doorway, the man next to the car on the right is probably Charles Bierbrauer. |
| 6. Facade detail, looking east. | |
| 7. Second floor facade detail. | |
| 8. Entrance, with original doors. | |

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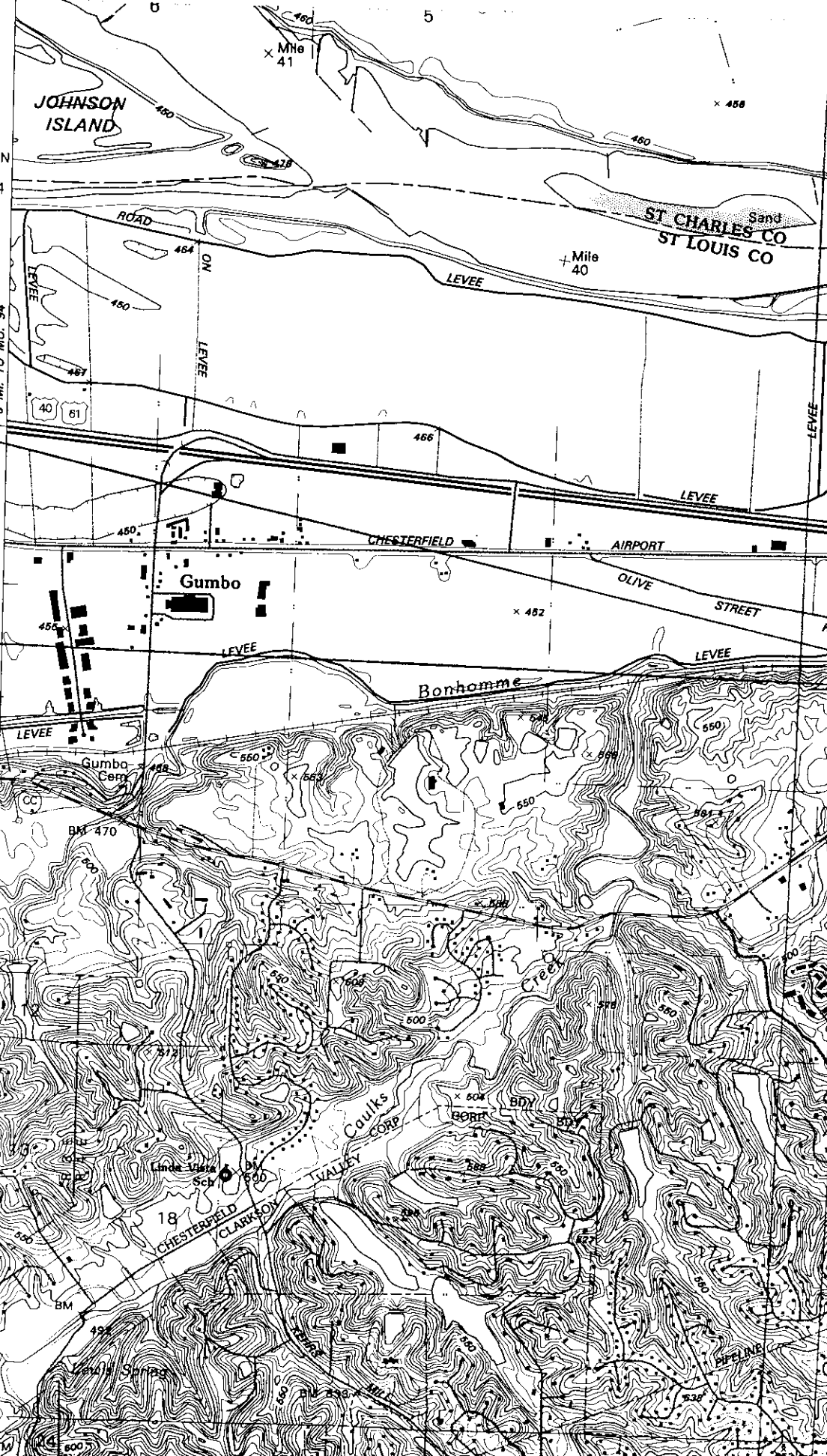
FARMERS STATE
BANK OF
CHESTERFIELD
BUILDING

ST. LOUIS COUNTY,
MISSOURI

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TUFF-JOB
REPLASTER
SHIBETROCK
LUMBER & PAINT
3

SHIBETROCK
LUMBER & PAINT
3

SHIBETROCK
LUMBER & PAINT
3







DR. HARRY
DENTIST.

CHESTERFIELD
BANK

CHESTERFIELD
POST OFFICE.

U.S.M.

U.S. MAIL

U.S. MAIL