

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

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

1. Name of Property

historic name General American Life Insurance Co. Buildings

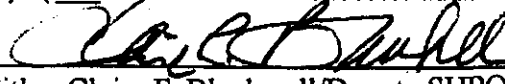
other names/site number Missouri State Life Building

2. Location

street & number 1501-1511 Locust Street not for publication N/A
city or town St. Louis vicinity N/A
state Missouri code MO county St. Louis [Independent City] code 510
zip code 63103

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this X 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 x meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally x statewide locally. (See continuation sheet for additional comments.)

 6/28/02

Signature of certifying official/Title Claire F. Blackwell/Deputy SHPO Date 6/28/02

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 commenting or other official _____ Date _____

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that this 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 Keeper

Date of Action

Name of Property

County and State

5. Classification

Ownership of Property

(Check as many boxes as apply)

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

Category of Property

(Check only one box)

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

Number of Resources within Property

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
2	0	buildings
		sites
		structures
		objects
2	0	Total

Name of related multiple property listing

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

N/A

Number of contributing resources previously listed in the National Register

1

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/office building

Current Functions

(Enter categories from instructions)

DOMESTIC/multiple dwelling

WORK IN PROGRESS

7. Description

Architectural Classification

(Enter categories from instructions)

Late 19th and 20th Century Revivals

MODERN MOVEMENT

Materials

(Enter categories from instructions)

foundation concrete

walls brick

terra cotta

roof asphalt

other granite

Narrative Description

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

Name of Property

County and State

8. Statement of Significance

Applicable National Register Criteria

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

- Criteria A, B, C, D with checkboxes and descriptions.

Areas of Significance

(Enter categories from instructions)

COMMERCE

Period of Significance

1915-1961

Significant Dates

N/A

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Groves, Albert Bartleton
Wedemeyer & Hecker

Criteria Considerations

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

Property is:

- Criteria A through G with checkboxes and descriptions.

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

- Documentation checkboxes: preliminary determination, previously listed, etc.

Primary location of additional data:

- Location checkboxes: State Historic Preservation Office, Other State agency, etc.

Name of repository:

Name of Property

County and State

10. Geographical Data

Acreage of Property less than one acre

UTM References

(Place additional UTM references on a continuation sheet.)

15 743610 4279440
Zone Easting Northing

3 [] [] []
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 Mary M. Stiritz

organization N/A

date May 2002

street & number 12 Wydown Terrace

telephone (314) 721-6289

city or town St. Louis

state MO

zip code 63105-2218

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 1501 Locust Partners, LLC

street & number 561 W. Diversey Pkwy, Suite 202

telephone (773) 871-9841

city or town Chicago

state IL

zip code 60614

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

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

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NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 7 Page 1

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

SUMMARY: The General American Life Insurance Co. Buildings are two adjoining 8 and 12 story office buildings at 1501-1511 Locust Street in downtown St. Louis, Missouri. 1501 Locust (Photo #1, right), clad in a white glazed terra cotta Revival style, was built in 1915 for Missouri State Life Insurance Co. as a 7-story steel frame building to designs of Albert B. Groves (St. Louis); in 1923-1924, the building received 5 additional stories, making a total of 12. The west wall of 1501 Locust abuts 1511 Locust (Photo #1, left) which was constructed of reinforced concrete in 1919-1920 as an 8-story warehouse for Ely-Walker Dry Goods. In 1959, General American Life purchased 1511 Locust for use as an office annex to the company headquarters at 1501 Locust. In 1960-1961, General American Life resurfaced the exterior of 1511 Locust in a modernistic style to designs of Wedemeyer & Hecker (St. Louis.) With only minor alterations, the exteriors of both buildings retain the integrity of their period of significance, 1915-1961. The interiors have been modified over the years; currently (May 2002), 1501 Locust is being rehabilitated into residential condominiums following the Secretary of Interior's Standards for Rehabilitation. The two buildings are located within the boundaries of the "Washington Avenue: West of Tucker Historic District", listed in the National Register; 1511 Locust is designated a non-contributing building in that District because the exterior is less than fifty years old.

1501 Locust (Photo # 1, right): Rising 12 stories above a concrete foundation, 1501 Locust extends approximately 156 feet on the west side of Fifteenth Street and 103 feet on the north side of Locust Street. Vertical piers divide the east elevation into 8 bays (Photo #2) and the south elevation into 5 bays; mullions separate double-hung sash windows on both elevations; recessed entrances, lined with polished black stone paneling, are located in the center bays of the Locust Street and Fifteenth Street facades. A cornice, accented with terra cotta figures and square foliated blocks (Photo #7, right), separates the two-story base from the shaft which is articulated with arched window-heads at the eleventh story (Photo # 3); terra cotta griffins mark each bay division at the eleventh story. Smaller double-hung sash windows band the twelfth story below a foliated cornice frieze and foliated corbels; gargoyles project at each bay division. The building terminates in a brick parapet band. A metal-framed weather ball (installed in 1956) stands on the roof. The west elevation abuts 1511 Locust; irregular fenestration is exposed above the eighth story. The north (rear) elevation (Photo # 4, left) features regular fenestration (with some windows filled with glass blocks) above the ground floor where two small loading docks are located in the center bays. The interior of the building is currently undergoing rehabilitation (Photo # 5).

1511 Locust (the Annex, Photo #1, left): Rising 8 stories above a concrete foundation, 1511 Locust fronts approximately 100 feet on the north side of Locust Street and extends

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approximately 155 feet deep (north) to St. Charles Street. The primary (Locust Street) elevation is faced with white Carthage (Missouri) stone above a base of black granite (Photo # 6). The first two stories are articulated with four large openings screened by an ornamental grid featuring small enameled metal panels in red and white (Photo # 7, left). The recessed entrance, faced with black stone, is located at the western bay. Fenestration in the upper stories is regular; bays are divided into three windows of double-hung sash. The west elevation is blind, faced with cream-colored brick. The rear (north) elevation (Photo # 4, right) is faced with variegated red brick. Vertical piers define four center bays; most of the windows in these bays are filled-in with brick and glass block, though some (including all windows on the eighth floor) retain the original sash. Smaller windows with original three-over-three sash articulate the end-bays. At the ground level, a concrete loading platform is located at the west end giving access to two sets of metal double doors; a single small door is located at the east end of the rear elevation. Inside the building, the reinforced concrete structural system (Photo # 8) is exposed on the upper floors; the lower floors have dropped ceilings and the columns are boxed (Photo # 9).

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SUMMARY: The General American Life Insurance Buildings at 1501-1511 Locust Street in downtown St. Louis are nominated to the National Register under CRITERION A and are exceptionally significant in the area of COMMERCE as the property associated with Missouri's two largest home-state life insurance companies which, during the period of significance 1915-1961, ranked among the nation's top life companies in amount of insurance in force. Incorporated in 1902, Missouri State Life became the home state's first life company to achieve a national standing since 1870; in 1915, when the company moved into its new corporate headquarters at 1501 Locust Street, Missouri State Life ranked 26th largest among 226 life companies in the United States; in 1929, Missouri State Life's \$1.2 billion of insurance made the company the 14th largest in the country. In 1933, General American Life Co. took over the bankrupt Missouri State Life and rehabilitated the impaired assets and business of the defunct company. By 1937, General American Life ranked 20th among 332 life insurance companies in the country. During the decade of the 1950s, General American's exceptional rate of growth (tripling in size from \$1 billion to \$3 billion of insurance) earned the company a place on Fortune magazine's list of the country's 50 largest life companies (ranked 24th among 1400 life companies in 1958, and ranked 26th in 1961.) In 1960, General American Life controlled more than 40 per cent of the business in Missouri conducted then by 26 home-state life insurance companies. The company's growth demanded more office space, accommodated in the adjoining building, 1511 Locust, which General American resurfaced in a modernistic style in 1960-1961. (The company occupied the two connected buildings (1501 and 1511 Locust) until 1977.) The buildings have been evaluated at a state level of significance.

BACKGROUND HISTORY: LIFE INSURANCE IN MISSOURI, 1850 - 1900

In 1888, the founder of Missouri State Life, Edmund Pendleton Melson (1866-1954) returned to his native rural Missouri after graduating from the U. S. Naval Academy. Soon afterwards, Melson opened a farm loan and law office in Monroe City, a small town in the heart of northeast Missouri's rich agricultural country. A year's experience on the job reportedly led the young businessman to conclude that, "in a few years all the loanable money in the world will be controlled by the life insurance companies. If the West is to have any sort of economic independence, she must develop companies of her own. That is her only escape from the tyranny of the New York millionaire."¹ In 1889, Melson initiated his 30-year career in life insurance when he began work as a Missouri agent for Union Central Life Insurance, a Cincinnati-based company in whose employ he remained until 1892 when he and associates organized Safety Fund Life Association, the predecessor of Missouri State Life.

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Edmund Melson's observation on the condition of life insurance in Missouri around 1890 reflected the hard facts of the long-standing eastcoast dominance of business in the state. In the late 1840s, Mutual Life of New York, New York Life, Connecticut Mutual Life, and others had opened St. Louis offices some years before Missouri's first viable life insurance companies became active in the 1850s. Earlier, in the 1830s, life insurance was available in Missouri through fire and marine insurance companies whose state charters technically permitted insuring the lives of persons and stock, though there was little demand. After a slow start, the life industry experienced a meteoric rise nationally in the boom economy of the post-Civil War years as individual wealth increased and companies developed aggressive and successful marketing techniques. Like many other states in this period, Missouri substantially increased the number of its home life insurance corporations in the post-bellum years. In addition to the three life insurance firms that were organized in the 1850s, five new companies commenced business in St. Louis between 1866-1868, including Mound City Life, incorporated in 1868 by James B. Eads (of bridge fame) and his associates.

The rapid expansion of the life insurance market, however, lured an even greater number of companies from other states to compete for business in the trans-Mississippian West. Statistics reported in the Insurance Monitor in September, 1869 showed that more life insurance companies and agencies were located in St. Louis than in any other U. S. city. The 52 companies representing other states in 1870 (25 of which were from New York) outnumbered home companies more than six-to-one. Yet one Missouri corporation, St. Louis Mutual Life (founded 1857), ranked 13th nationally in volume of insurance in force; its \$50.7 million of insurance (covering both in-state and out-of-state business) accounted for approximately 38 per cent of the aggregate home-company total (\$131.9 million.)² Measures were taken by the state legislature in 1869 to regulate Missouri's growing volume of business by creating the Department of Insurance. Headed by the superintendent of insurance (officed in St. Louis), the department issued its first Annual Report in 1869, the 11th state in the union to do so.

In the 1850s and 1860s, life insurance companies in St. Louis often occupied offices above banks. As newcomers in the field of finance, the life institutions sought the image of prestige, trust and stability enjoyed by the banking world, and benefited from identification with buildings that reflected such status. By the late 1860s, the increasingly brisk business in insurance (both property and life) offered an investment opportunity in St. Louis for the construction of two five-story buildings of standard Italianate design planned specifically to attract insurance tenants: the Insurance & Law Building (1868); and the Insurance Exchange (1869-70), both razed. Just as these buildings reached completion, the directors of St. Louis Mutual Life Association undertook

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the construction of a lavish \$700,000 home office in St. Louis (FIG. 1) that rivaled New York standards of insurance architecture in its size and elaborate finish, complete with a pantheon of colossal stone statues on the roof, and extensive interior fresco work that included portraits of the company officers as well as the building's architect, George I. Barnett. One of the incorporators of two 1850s home insurance companies, Barnett also became an investor and architect of the two late 1860s insurance buildings.

The St. Louis Mutual Life Building (demolished) was completed in 1873 only months before the company was declared bankrupt amid a highly publicized scandal recalling modern-day corporate debacles ridden with insider dealings, pay-offs, kick-backs, false returns and disappearing records. In suits filed against the directors, policyholders blamed the bankruptcy (and their loss of dividends) largely on the cost of the building: misapplied surplus funds sunk into "lavish wantonness" that far exceeded the company's business needs. In their defense, the directors contended that the building was a good investment, sure to bring a return as high as ten per cent.³ The St. Louis Mutual Life Building, Missouri's first corporate headquarters erected by a home life company, was also the last such building erected before Missouri State Life began construction of its building in 1914.

The financial Panic of 1873 and the long depression of business that followed took its toll on the nation's life insurance industry which sustained heavy losses and often scandal. In Missouri, the depression, together with the loss of trust and confidence in home-based companies, virtually stamped out the growth of the state's home life insurance business for the next thirty years. At the close of 1877, only three Missouri companies were active, and the largest of these was close to failure; out-of-state firms had dropped to 26. At the end of 1879, Missouri's two sole surviving life establishments together reported a total of only 1,608 policies in force covering insurance of \$2,529,938; by comparison, the 21 companies from other states issued Missourians 16,227 policies worth \$41,580,963. This ratio of home company to out-of-state ('foreign') business within Missouri continued to prevail and proved to be crushing odds which the home companies would never equal. At the cost of state pride and revenue, a vast majority of Missourians chose to insure themselves in life companies of other states.

The modest business of Covenant Mutual (incorporated 1853) and German Mutual (incorporated 1858), the only two Missouri life companies to remain active between 1878 and 1900, continued to be confined almost exclusively to the state of Missouri. Neither company had been able to advance effectively on deeply entrenched rivals from other states due to the excessive cost involved in a small company taking on those firms. According to the insurance

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superintendent in 1894, the characteristic back-biting, "mad race and struggle for new business" of the time came at a high price in dollars and in ethical standards, a state of affairs true of the industry nationally.⁴ The state actuary, a 27-year veteran of the Insurance Department, shared a similar view when he observed, "Instead of commendable rivalry, there is contemptible warfare with all the inconsiderate vigor of savagery."⁵ Architecturally, the corporate strength of eastcoast insurance interests was forcefully communicated both in St. Louis and in Kansas City. In 1884, Equitable Life purchased the St. Louis Mutual Life Building and made it St. Louis's tallest building after the addition of five stories in 1886 (FIG.2). The building carried the New York company's name long after Equitable sold it in 1922. By 1890, two prestigious tall office buildings had been completed in Kansas City as the western branch offices of New York and Boston life insurance companies: New York Life Building (1887-90, McKim Mead & White); and New England Mutual Life Building (1886-87, Bradlee, Winslow & Wetherlee, Boston) -- both listed in the National Register of Historic Places.

Unable to compete in this arena of big business, the home companies maintained conservative courses and generally made little attempt to increase their size within the state or by pursuing business outside of Missouri. Although Covenant Mutual, under new management in 1895 led by president David R. Francis (the former Missouri Governor), began a campaign to expand its field of business to a dozen or more states, the company's moderate success was ended in February, 1900, when Covenant Mutual reinsured all its policies with Metropolitan Life Insurance Co. of New York. With the disappearance of Covenant Mutual, German Mutual's 527 policies (worth about \$977,000), was hardly competition for the state's more than \$208 million of life insurance in force at the end of 1900.⁶

MISSOURI STATE LIFE CO.: HISTORY & SIGNIFICANCE IN COMMERCE, 1902 - 1933

On March 11, 1902, Missouri State Life was admitted by the Missouri Department of Insurance to conduct business as a regular life company after Safety Fund Life Association reincorporated and changed its name to Missouri State Life and changed its registered status from a stipulated premium association to a regular life company. In September, 1898, Safety Fund Life had moved its home office from Monroe City, Missouri, to St. Louis where the company located in the Chemical Building, a recently completed skyscraper in downtown St. Louis. At the end of 1900, Safety Fund Life, headed up by president Edmund P. Melson, had reported assets of \$57,628, and a total of 3,108 policies in force covering about \$4.5 million insurance; the company had issued only 140 of its 3,108 policies outside of Missouri.

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In 1903, Missouri State Life and German Mutual were joined by a third home life company, Kansas City Life (organized in 1895 as Bankers' Life Association in Kansas City, Missouri), after that company reorganized as a regular life company from a stipulated premium association. Over the next thirty years, Kansas City Life would remain the closest rival to Missouri State's uninterrupted first place rank as the home state's largest life company. Between 1904-1906, the type of business conducted by the state's two leading life institutions revealed a significant change that would usher in a new era of growth for Missouri life companies. While in 1904 German Mutual continued to confine its business exclusively to Missouri citizens, more than 40 per cent of Missouri State Life's total policies (\$10.1 million) insured persons outside Missouri, and Kansas City Life's out-of-state insurance represented about 15 percent of its total amount (\$3.3 million) - the beginning of a trend that would never be reversed.⁷

Edmund Melson's belief that business in the southwest (a region that included Missouri) "will make St. Louis a great city, as the northwest in its evolution made Chicago" fueled Missouri State Life's increasing efforts toward capturing the life market of the developing southwest. The region's hopes for economic independence free of eastern dominance were reaffirmed by the Missouri superintendent of insurance : "If all the Western money could be dammed up at the Mississippi River and its flow eastward checked, the products of the farm, the mine, and the forest would make us the financial center of the nation." That Missouri State Life's assets in 1906 were all invested in farm-loan securities in the southwest (including Missouri) was a point of state pride as it meant keeping the company's "assets in the locality from which it derives them." Missouri State's \$15 million of insurance in 1906, carried largely in states west of the Mississippi River, also furthered the region's cause by reducing the number of insurance premiums sent "East to be returned as loans, . . . maintaining a double drainage of principal and interest"⁸

The sound financial footing and enormous progress shown by Missouri's two leading life companies at last offered promise for restoring public confidence in the state's home life companies. In the Annual Report for 1908, the insurance superintendent acknowledged that the home companies's record of success as proof that "some of such companies are becoming recognized as among the solid financial institutions of the country, whose policies are protected by securities which make them as safe as those issued by any other company." The superintendent also welcomed the number of new life insurance companies that were then organizing in Missouri, an increase he predicted, "cannot fail to add to the wealth, prosperity and well-being of the people of our State." In fact, between 1907 and the end of 1910, Missouri gained five new home life companies (three in St. Louis and two in Kansas City) which made

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the total of eight active firms a new record - the first time since 1873 that the state could claim that number.⁹ This new spurt of growth in the number of Missouri firms reflected a national trend following the Armstrong Investigation (1905) of the New York state legislature. The Armstrong scrutiny of the abuses of large New York life companies brought about significant, far-reaching reform in life insurance business practices which encouraged new entries in the field, particularly in the midwest and the south.¹⁰

In 1914, Missouri's ten home companies reported a total of \$227.4 million of life insurance in force; out of that total, the combined business of Kansas City Life and Missouri State Life amounted to over \$159 million, of which Missouri State's share exceeded well over \$93 million or 40 per cent of all insurance carried by Missouri life firms. As the two largest insurance companies in the state, the Kansas City and St. Louis institutions also contributed the lion's share in capturing 7 per cent (\$55 million) of the aggregate Missouri home life market (\$750 million); this represented a notable increase from 1904 when Missouri corporations controlled only about 3 per cent of in-state business. (By 1922, Missouri companies would hold a 22 per cent share of the home state market.) Missouri State Life's acquisition of the \$3.9 million assets of the old line business of Hartford Life (Connecticut) in late 1912 further swelled local pride as it turned the tables on the eastern life companies by introducing, as Reedy's Mirror proclaimed, "a new thing, money coming west in that way. That's doing some thing for Missouri."¹¹

In January, 1914, Missouri State purchased land for the construction of a home office building on a site at the northwest corner of Locust and Fifteenth Street, the western edge of the central business district. As the needs for office space had increased so had the cost: the annual rent paid out by Missouri State for offices in the Chemical Building rose from \$1,150 in 1900 to \$10,275 in 1914. Company assets, now at \$9 million, together with strong prospects for continued growth, indicated the time had arrived to invest in building a permanent headquarters. In addition, the value of architecture as symbol and advertising undoubtedly influenced the decision to build. The competition for business in St. Louis (about half of the Missouri total) had been heating up since International Life entered the market in 1909 to become, by 1913, Missouri's third largest home life company (its \$34 million insurance in force, however, lagged well behind Missouri State's \$81 million.) In 1913, International Life acquired a leasehold on the Liggett Building (1906, Eames & Young, razed) where it took over the 16th floor. The impact of two prominent tall office buildings that now carried corporate insurance names, the International Life Building and the Equitable Life Building, left Missouri State in relative obscurity.

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The striking seven-story home office building Albert Groves designed for Missouri State gave the company new public visibility and status (FIG.3). The latter also was earned by the company's rank as the 26th largest of 226 life companies in the country in 1915.¹² Glistening white terra cotta facades placed the insurance building in the vanguard of St. Louis design. The ultimate fashion statement for white terra cotta had been made in 1913 by the 21-story, \$3 million Railway Exchange Building which filled a full city block downtown. The site of Missouri State's new building comprised lots formerly occupied by two mid-19th century residences built by prominent attorneys Henry Hitchcock and Thomas T. Gantt (FIG.4). The houses stood in what then was Lucas Place (present-day Locust Street between Fourteenth and Eighteenth Streets), the first of the city's prestigious private places. When wealthy land baron James H. Lucas platted Lucas Place in 1851 deed restrictions placed on the property protected it from commercial use. After these restrictions expired in 1881, the mansions there became boarding houses until the onset of large scale commercial redevelopment. In 1906, Ely-Walker Dry Goods began construction of a large, \$200,000 commercial building at the northeast corner of Sixteenth Street and Locust (FIG.5), the western terminus of the block where Missouri State later would build on the corner of Fifteenth. Today, the Campbell House Museum, directly across the street, remains the only residential vestige of Lucas Place (Photo # 1, right foreground).

In 1916, Missouri State Life became the state's first home company to venture into writing group insurance, a new type of life insurance that had been launched only five years earlier in 1911 by Equitable Life of New York. Life companies had begun to take a serious interest in providing group insurance to employers as a result of the Progressive Movement's campaign for government-sponsored social reform. In the words of Equitable's newly-formed Group Department head, "the trend of the times is to take care of the workman . . . Employers . . . are realizing the advantages of supplying workmen's compensation benefits."¹³ Amid opposition and resistance to entering a field for which little data existed on which to base rates, the life companies soon found that their new group policies brought a profitable business while performing a public service that enhanced the corporate image. To the surprise of many, between 1918 and 1931 the total amount of group insurance in force in the U. S. increased nine times while both ordinary life and industrial insurance only tripled in amount in the same period.¹⁴ Though group policies represented less than 10 per cent of the total insurance in force in 1931 their increase in the years ahead would significantly advance those companies which offered the youngest member of the insurance family.¹⁵

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Missouri State Life's group business grew even more rapidly in these years, leaping from about \$900,000 in 1919 to well over \$30 million in 1925, and approaching \$47 million in 1931. In the latter year, among the 24 companies selling group insurance in the state, Missouri State Life's \$47 million of group insurance was second only to the leading \$87 million carried by Metropolitan Life of New York. The aggregate group coverage of the five Missouri companies reporting in 1931 (\$54 million) amounted to approximately 20 per cent of the total \$253 million group insurance in force in the state.¹⁶ Missouri State Life's early entry and success in the new field actively involved the company in national organizations. The St. Louis company became one of ten charter members in the Group Association when it was organized in 1926 to establish industry standards as the competition for business intensified.¹⁷

The 1920s decade was remarkable in the overall growth of the American life industry: the country's total life insurance in force mushroomed from \$50 billion at the end of 1921 to over \$100 billion at the close of 1928. Missouri State's record mirrored national trends in growth and also in the introduction of an increasing variety of specialized policies designed to meet every need of the insured -- "a policy for every purpose and a premium for every purse" became the company slogan. In 1921, the St. Louis company reported \$340 million insurance in force in 39 states and the Territory of Hawaii. In 1928, Missouri State Life passed the important mark of \$1 billion of insurance in force after reinsuring International Life (St. Louis), the third largest home company before it was looted by a Chicago investment banking company.¹⁸ At the end of 1929, Missouri State was the 14th largest U. S. life company measured by the amount of insurance in force (\$1.2 billion) and the 18th largest in assets (\$143 million).¹⁹ The company's exceptional record of growth (FIG.6) demanded more office space; thus, in 1923-24, the home office building gained five additional stories (making a total of twelve), (FIG.16, right) and was further enlarged by filling-in half or so of the light court in the rear (north). Flood lights ringed the eleventh floor to illuminate the upper two stories. On the other side of the state, Kansas City Life's growth (though slower than Missouri State) now justified the construction of its own building, a low-rise classical revival home office completed in 1924 which (with additions) is still occupied by the company today.

The public trust that Missouri life firms had labored to attain during the first three decades of the 20th century was severely shaken in 1933. Examiners in the Insurance Department found a deficit of \$29 million between Missouri State's assets of approximately \$115 million and its liabilities of about \$144 million. On August 28, the insurance superintendent filed suit against Missouri State Life to protect the remaining assets, and on the same date the St. Louis Circuit Court declared the company insolvent. The superintendent attributed the failure of Missouri State Life, reportedly the country's largest insurance bankruptcy in the depression era, to the

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many "unwise investments, as well as some illegal investments" and to the general financial depression.²⁰ Editorial comment in the St. Louis Post Dispatch placed the blame on the labyrinthine, "interlocking control that wrecked the Missouri State" under the direction of the Tennessee banker Rogers Caldwell, "a notorious Southern promoter . . . with fingers in a thousand financial pies", the man who then held controlling interest in Missouri State and used the institution "as a dumping ground for securities in other enterprises."²¹ A few months later, a second prominent St. Louis company, Continental Life Insurance, was declared insolvent only five years after moving into its \$2 million, 23-story skyscraper (listed in the National Register) located in mid-town, about two miles west of downtown St. Louis. The failure of two large Missouri firms moved the insurance superintendent to express regret that "inexcusably bad management" together with scandals associated with the two companies had impaired "confidence throughout the country in all Missouri life insurance companies."²²

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The demise of Missouri State threatened the security of some 250,000 policyholders nationwide as well as 954 employees, 600 of whom staffed the home office in St. Louis. A well-planned rescue, however, came into play just ten days after the court declared bankruptcy. On September 7, 1933, the court approved the contract submitted by General American Life, a recently formed Missouri corporation, to purchase the assets of Missouri State and reinsure its policyholders. Three months earlier, in June, 1933, incorporation papers for General American had been filed from Carthage, Missouri in southwestern Missouri where the company was organized in order to divert attention from St. Louis and the problems of Missouri State. The incorporators and first board of directors consisted of seven men from Carthage, three from St. Louis, and three from Alton, Illinois, though the \$2 million capital stock was owned by a New York holding company headed by David M. Milton, son-in-law of John D. Rockefeller, Jr., and Milton's associates. An amendment to the charter officially relocated General American's home office from Carthage to St. Louis where the company took over the Missouri State Life Building at 1501 Locust.²³

Following the acquisition of Missouri State, General American stockholders elected a new board of directors chaired by David M. Milton; fellow members included prominent business leaders from New York, Chicago, St. Louis, Kansas City, and Omaha.²⁴ Walter William Head (1877-1954), the company's first president (1933-1951), came to General American from a career in banking. Raised in rural northwest Missouri (DeKalb County), Head taught and

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superintended in area public schools before entering banking first in DeKalb and St. Joseph, Missouri, and later in Omaha, Chicago, and New York.²⁵

The pivotal ten year period following the acquisition of Missouri State tested a question the court posed in 1933 to General American's new president: "Mr. Head, will you give this business an honest and efficient management?" Walter Head's reply assured honesty, but left open to future judgment the accomplishment of efficient management: "Your Honor, . . . Ten years will be required to tell whether our management has been efficient."²⁶ At the end of the decade, the plan General American implemented for rehabilitating Missouri State's impaired assets and recouping the losses sustained by its policyholders earned strong words of approval from outside authorities. Alfred M. Best, a nationally recognized expert on valuations of insurance companies, called General American's achievement, "the most remarkable that has been carried through in the insurance world."²⁷ The Missouri superintendent of insurance congratulated the company for its decade record of "careful planning and excellent Company management", calling it a "brightening chapter in the field of insurance management" which had established a "new and progressive life insurance institution in the Middle West."²⁸

The strength of General American's insurance portfolio in weathering the long and difficult depression years was apparent in its investment record for the period 1935-1942 when the yield on investments was higher than the national average of other life insurance companies (FIG. 7). While increasing its assets, General American contributed substantially to the World War II effort through the purchase of U. S. Government bonds. The company increased these bonds from \$18 million held at the beginning of the war to \$64.5 million owned in 1946, representing then 42 per cent of its assets.²⁹ In the post-war years the company shifted its investment emphasis to mortgage loans on residential property in response to the enormous volume of new construction occurring nationwide. At the end of 1953, approximately half of General American assets (\$203.8 million) were loans on residential property, 40 per cent of which were insured by the Federal Housing Administration and 8 per cent guaranteed by the Veteran Administration.³⁰ General American loans for housing in metropolitan St. Louis as well as for other projects in Missouri and elsewhere over the years performed the social and economic services traditionally associated with life companies as a important source for financing community and government undertakings.³¹ (FIG. 8) By 1961, half of General American assets (\$295.7 million) were invested in mortgage loans, a large portion of which were placed on suburban single-family houses.³² The long-forgotten hope of Edmund Melson (founder of Missouri State Life) in 1890 for home-state life companies with money to loan had been fulfilled beyond his dreams.

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In 1937, General American ranked 20th largest in amount of insurance (\$748 million) among some 332 American life companies; by comparison, Kansas City Life ranked 32nd, and the eleven other home companies ranked from 73rd to 291st.³³ As a carrier of group insurance in 1943, General American had grown to become the nation's 8th largest underwriter. Well known corporate clients in St. Louis included Anheuser-Busch, McDonnell Aircraft, Pulitzer Publishing, and Union Electric of Missouri; policies carried outside Missouri included United States Steel (New York), Pittsburgh Steel, Phillips Petroleum (Oklahoma) and Federal Postal Employees' Assn. (Denver)³⁴ (FIG.9). General American's increase in the amount of group insurance written during the decade 1943-1953 (a rise from \$425 million to over \$1 billion) followed the national growth trend in providing insurance protection to workers.³⁵

In pace with methods of progressive management, General American stockholders gave full support to adopting a plan of mutualization in 1936 that involved foregoing dividends in order to retire capital stock for the benefit of policyholders. Within a decade, the transfer of company ownership from stockholders to policyholders was completed.³⁶ The idea of mutuality had been gaining favor in enlightened insurance circles (especially among insurance commissioners in many states) to the extent that in 1937, 74 percent of the life insurance in force was carried by 88 mutuals, while 26 percent of the total was carried by 244 proprietary companies. In 1946, only two of the ten largest life companies had not been mutualized.³⁷ General American policyholders benefited from the mutualization process by gaining the right to elect all members of the board of directors, and by sharing in all company profits and earnings. The retirement of the stock thus prevented control by parties not dedicated to the best interests of the policyholders.

Around 1950, not long after reaching the \$1 billion mark of insurance in force in 1948, General American approached a critical moment of decision between two alternatives: construct a new building outside of the downtown area or remodel the existing headquarter building (1501 Locust). From the company's viewpoint, the home office building illustrated the old maxim, "beauty is only skin deep"; though the building displayed "a beautiful and impressive white terra cotta exterior" it masked "what was in reality little more than a loft building . . . enclosing just so much barren space." Outdated mechanical systems, rough concrete floors in most places, and other physical deficiencies fell far short of modern standards for a corporate workplace of 620 people. Adding to these shortcomings, the work environment suffered from over-crowded conditions in the six or seven upper floors General American occupied above the floors leased to other firms.³⁸

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From the time General American made the commitment in 1951 to remain in the old Locust Street building the company became closely identified with civic efforts to stabilize St. Louis's failing downtown and revive it as a primary center of finance and commerce. In 1953, Powell McHaney, president of General American, assumed leadership of Mayor Joseph Darst's new Civic Progress, Inc., an organization of the business elite dedicated to advancing a "new Spirit of St. Louis" and to developing plans for reversing urban decay and flight to the suburbs.³⁹ After McHaney's death in 1957 succeeding presidents of General American remained active in this influential group which Mayor Raymond Tucker called "the driving force behind every major civic improvement since its organization."⁴⁰ In 1950, St. Louis's population of 856,796 had peaked; its rank then as the nation's 8th largest city represented a gradual drop in national standing from the 4th place St. Louis still claimed in 1910. The 1960 census would show the first loss of population (100,000) in the city's history, and the beginning of a downward cycle which by the census year 2000 found St. Louis in 49th place with a population of 348,189. General American's investment between 1951-1954 of \$1 million in the phased, three-year rehabilitation of the home office building cast an important vote of confidence in downtown's future and offered a tangible pledge that planted permanent roots in the city core.

In the post-World War II era, the scare of decentralization and vacated buildings in downtown St. Louis roused many owners of large buildings in the central business district to invest heavily in modernization projects. By some standards, however, St. Louis had lagged behind the times in undertaking the kind of facade changes advocated as early as 1932 by Architectural Forum and advertised in Fortune magazine (FIG.10). But St. Louis was catching up by 1950 when numerous buildings had undergone partial or complete "face-lifting" through sheathing facades with new materials to achieve the "streamlined" design ideal promoted by modernists. Perhaps more than some cities, St. Louis yearned for a transformative new community image that would shake off the long-standing image of conservative 'dowager' which many believed had shackled the city for decades.⁴¹ Thus, architectural "face-lifting" was embraced throughout the 1950s and 1960s as convincing evidence that a progressive "new St. Louis" had arrived or at least was possible. Other types of renovation projects, such as General American's updating of the home office building, were less visible to the public eye as they confined alterations to "quiet modernization" of interior mechanical systems as well as office improvements. All such efforts were predicated on the hope and belief that if "unsightly" old buildings were treated to a progressive "New Look", business in downtown St. Louis would be kept alive and well.⁴²

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Demolition, another means of realizing the look of the 'new St. Louis', had earned good credentials in the late 1930s through federal sponsorship of the massive clearance of 37 blocks of historic buildings on the St. Louis riverfront. In 1955, this approach to urban "blight" removed the old Equitable Life Building (St. Louis Mutual Life, 1873) from the skyline for a modern-style F. W. Woolworth store, hailed as the first entirely new building erected in downtown in twenty years. This left the Missouri State/General American Building the only downtown monument to insurance and one of just three historic buildings in the state erected by Missouri life companies. (Demolition also offered a solution to the city's shortage of parking, one of the leading urban problems identified by a St. Louis Chamber of Commerce study in 1950.)

General American's improvements to 1501 Locust included the rooftop installation in 1956 of a 1200 pound revolving weatherball (mounted on a 50-foot tower) which performed a novel public service by indicating weather conditions through color coded lights.⁴³ The highly visible weather device (still in place, Photos # 1, # 2) displayed the company name and became an effective symbol of corporate presence downtown. When General American's last tenant moved out in 1957, the insurance company gained full use of its headquarters building. However, management recognized that the twelve-story building would not meet needs for expansion in the future. General American's extraordinary rate of growth in the 1950s (FIGS. 11, 12) increased the company's insurance in force from the \$1 billion reached in 1948 to \$2 billion in 1955, and only three years later, to just under \$3 billion in 1958. In 1955, the first year Fortune magazine published its "Fifty Largest" list of life insurance companies (out of some 1000 in the country) General American ranked 24th in amount of insurance in force; the company maintained a middle-rank of 24th to 27th on the list for the next two decades.⁴⁴ Kansas City Life, with a rank of 44th in 1956, was the only other Missouri home life company to make Fortune's top-fifty.

With an experienced eye toward projected growth, General American seized the opportunity in January, 1959, to purchase 1511 Locust, the building adjacent to the west of the home office building. This eight-story reinforced concrete warehouse (FIGS. 13 & 16, left) had been built in 1919-1920 for Ely-Walker Dry Goods Co. (St. Louis) as an addition to its 1907 building on the northeast corner of Locust and Sixteenth Streets, though for some time the addition had remained largely vacant. Local civic leaders applauded General American's acquisition of more property as an "indication that important business interests regard downtown locations as the finest obtainable anywhere in the metropolitan area."⁴⁵

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Plans were announced to convert the building from warehouse to modern office space; after extensive remodeling, all of the space not immediately needed for insurance purposes would be available for lease.⁴⁶ Frederic M. Peirce, president of General American, satisfied both the interests of policyholder/owners as well as city boosters when he stated that the company's "substantial investment" in 1511 Locust was "wise from a strictly business point of view" as it was based on the "new vitality in the central business district" that added "prestige and value to downtown locations." Peirce emphasized the firm's long history in downtown and its plans to "continue to grow and prosper in the increasingly progressive atmosphere." General American's ability now to accommodate its future growth by expansion in the Annex Building (1511 Locust) reassured supporters of St. Louis that one of Missouri's largest corporations would remain an economic anchor in downtown and continue its supportive role in the community's urban renewal.⁴⁷

By fall, 1960, the first phase in the rehabilitation of the Annex (FIG.14) was completed to the 'face-lifting' standards of the "new St. Louis". Under the direction of Wedemeyer & Hecker (St. Louis), modernization of the primary facade was confined to the first two stories which received facing of white Carthage marble above a base of black granite - a design which Wesley Wedemeyer noted could "be extended in concept to the entire face of the building in the future." Wedemeyer described the distinctive, modernistic treatment of the large openings in the lower two stories as a "functional, as well as decorative solar screen . . . constructed in a geometric pattern using stainless steel and enameled metal." On the interior, the first four floors were completely renovated into modern office space; the floors above were kept as loft space but with "improvements made so they can be easily converted to office space in the future." Two passageways were opened in the basement and one on the eighth floor to connect the Annex to the home office building for the convenience of the insurance company which immediately utilized the basement and the eighth floor for much-needed storage of files. General American's announcement that the remaining floors had been leased to Ely-Walker for its corporate headquarters brought welcome news to St. Louis as the lease meant a double gain to the city by keeping another company downtown.⁴⁸

A year later in fall, 1961, the modernization of the Annex facade reached completion (FIG.15). White Carthage stone "similar in appearance to the terra cotta facing on General American's home office building" (according to the Post Dispatch) replaced the original dark brick facing of the upper stories.⁴⁹ Once again, the company's investment earned words of appreciation from civic leaders as "a shining example of how an old, well-built building can be modernized and become an attractive addition to an area rapidly taking on the look of "the new St. Louis."⁵⁰ The executive director of Downtown In St. Louis, Inc., an advocacy group formed

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in 1958 to promote business development, praised General American for contributing to the city's growing "climate of success" by making "significant physical improvements to downtown property."⁵¹ In 1961, General American also expanded the real estate holdings of its headquarters site with the purchase of a parcel at the corner of 16th and Locust, thereby gaining ownership of the entire city block. When the building on that parcel was demolished to make space for employee parking, (a remedy to one of downtown's leading problems) the west wall of the Annex was refaced with white brick.

By 1960, life insurance was clearly big business in Missouri; its steady growth in the state reflected *Fortune's* quip that nationally, "The amount of life insurance in force goes up year by year with the predictability of sunrise." The life business in Missouri had increased from \$5 billion in 1950 to more than \$14 billion held by Missourians in 1960 issued then by 129 'foreign' companies, 26 home-based firms, and served by 43,000 life agents licensed in the state.⁵² The 26 home companies controlled approximately 12 per cent (\$1.7 billion) of the aggregate Missouri business; General American's share amounted to more than 40 per cent (\$730 million) of the home-based company total, while the next two largest home-firm shares each represented about 11 to 12 per cent of the total (Kansas City Life and Business Men's Assurance (Kansas City).)⁵³ Looking at the larger insurance picture, (combining the totals of both in-state and out-of-state insurance in force), figures show that in 1960 General American's \$3.2 billion (combined total) accounted for more than one-third of the aggregate \$9 billion of policies carried by all 26 home companies. The second and third largest Missouri companies, Business Men's Assurance with \$2 billion in force, and Kansas City Life with \$1.4 billion, each represented approximately 22 per cent and 15 percent respectively of the aggregate \$9 billion.⁵⁴

General American's \$3.4 billion of insurance in force in 1961 kept the company on *Fortune's* "Fifty Largest" list (26th rank), which also included Kansas City Life (47th rank); only seven other Missouri companies made *Fortune's* "Fifty Largest" lists in the four other nonindustrial categories (commercial banking, transportation, utilities, and merchandising firms.) In 1966, the Annex Building became fully available for General American's use after its tenant, Ely-Walker, was sold to an out-of-state company and moved out. General American continued to occupy the two connected buildings on Locust Street until 1977 when it removed to the new home office building designed by Philip Johnson for a downtown site at Seventh and Market Streets. Four years earlier in 1973, General American had announced its decision to meet the company's projected space needs through the year 2000 by constructing two buildings: a national service center in suburban St. Louis County; and a "prestige-type" headquarters in the city which would allow the company to "meet its civic responsibilities" and become a part of yet another "revival of downtown St. Louis."⁵⁵

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Looking back on Missouri life companies's long history of failure and struggle for modest success, the achievements of Missouri State Life and General American Life in the 20th century stand out as exceptionally important - amounting to an economic triumph for a state which previously had failed to reap significant commercial benefits from the profitable life insurance industry, one of the country's fastest growing financial enterprises. The rise of Missouri State Life in the first third of the 20th century to a national rank of 26th in 1915 and to a rank of 14th in 1929 restored confidence in Missouri home companies and kept more insurance dollars within the state and southwestern region. The construction of the Missouri State Life Building (1501 Locust) in 1915 became a significant milestone of progress in the history of Missouri life companies - the first corporate headquarters erected by a home life company since the early 1870s, and now one of only three historic home- life insurance buildings remaining in the state. General American Life's rescue of bankrupt Missouri State Life in 1933 brought a greater and permanent asset to the state. Well on the way to success through progressive management, General American in 1937 was the country's 20th largest life insurance company in total amount of insurance and the 8th largest carrier of group insurance - a field that Missouri State had pioneered. In the mid-1950s, when Fortune magazine introduced its "Fifty Largest" list of life companies, General American, with \$2 billion of insurance in 1955, made the list and continued to place in the top-fifty throughout the period (1933-1977) that the company occupied the Locust Street buildings. For St. Louis, General American's corporate presence in downtown and its heavy investment in renovating the home office buildings (1501 and 1511 Locust) had cast a critical vote of confidence in the city's faltering business district, and helped to further urban renewal goals.

THE BUILDINGS SINCE 1977

After General American sold the Locust Street buildings in 1977 the properties became the home of Missouri state government offices (family services) for some twenty years. Currently (May, 2002) work is underway to adaptively reuse the insurance buildings as residential condominiums developed by Orchard Investment Co.(Chicago) and Joseph Freed & Associates (Wheeling, Illinois.) Terra Cotta Lofts is the largest conversion to condominiums in a wave of recent downtown development expected to create a strong residential base for the city center.³⁶

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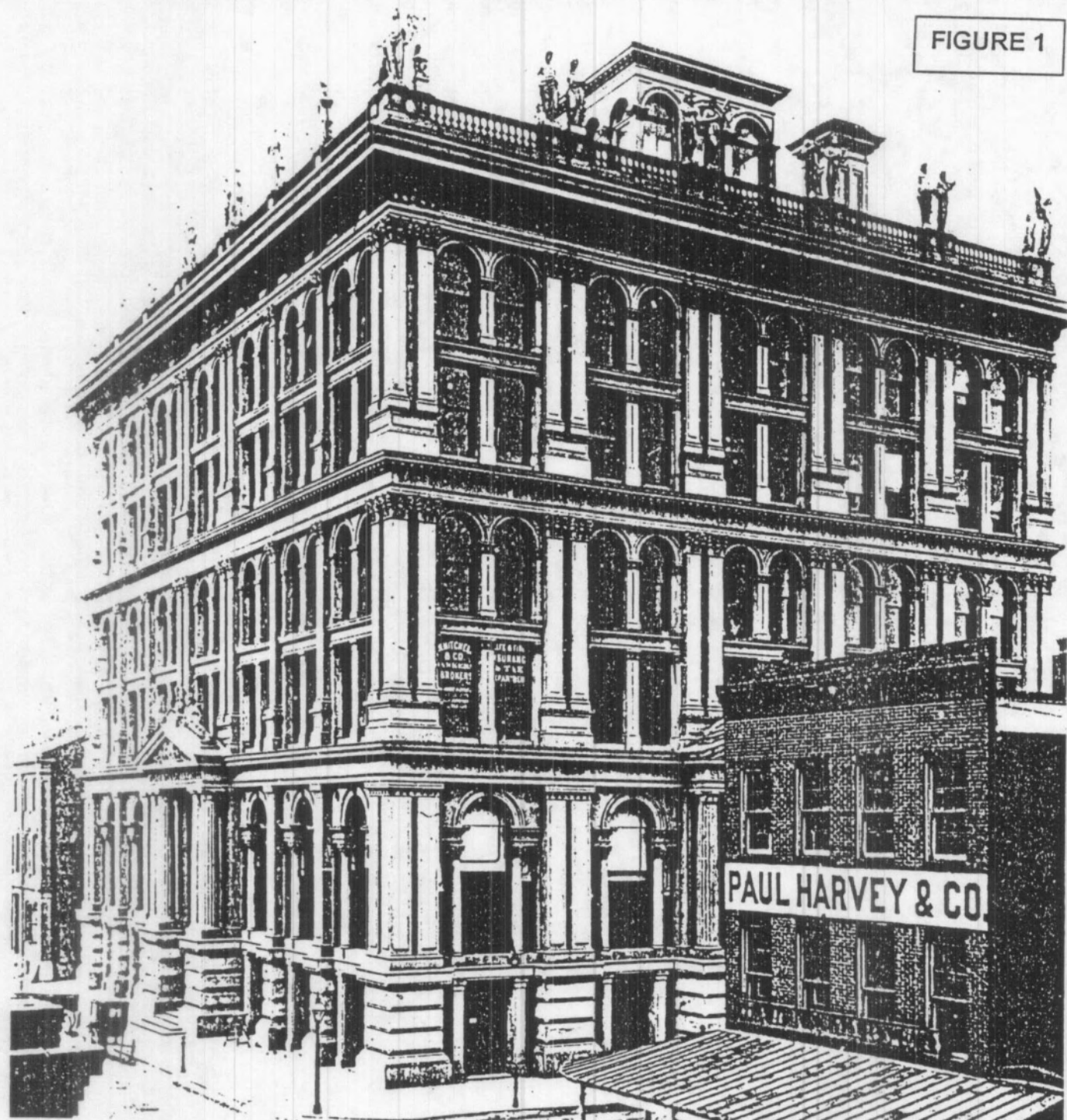
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FIGURE 1



St. Louis Mutual Life Insurance Co. Building (George I. Barnett, 1870-73), razed.
Northwest corner Sixth and Locust, St. Louis, MO
Source: Harry M. Hagan, *This Is Our Saint Louis*. St. Louis, 1970.

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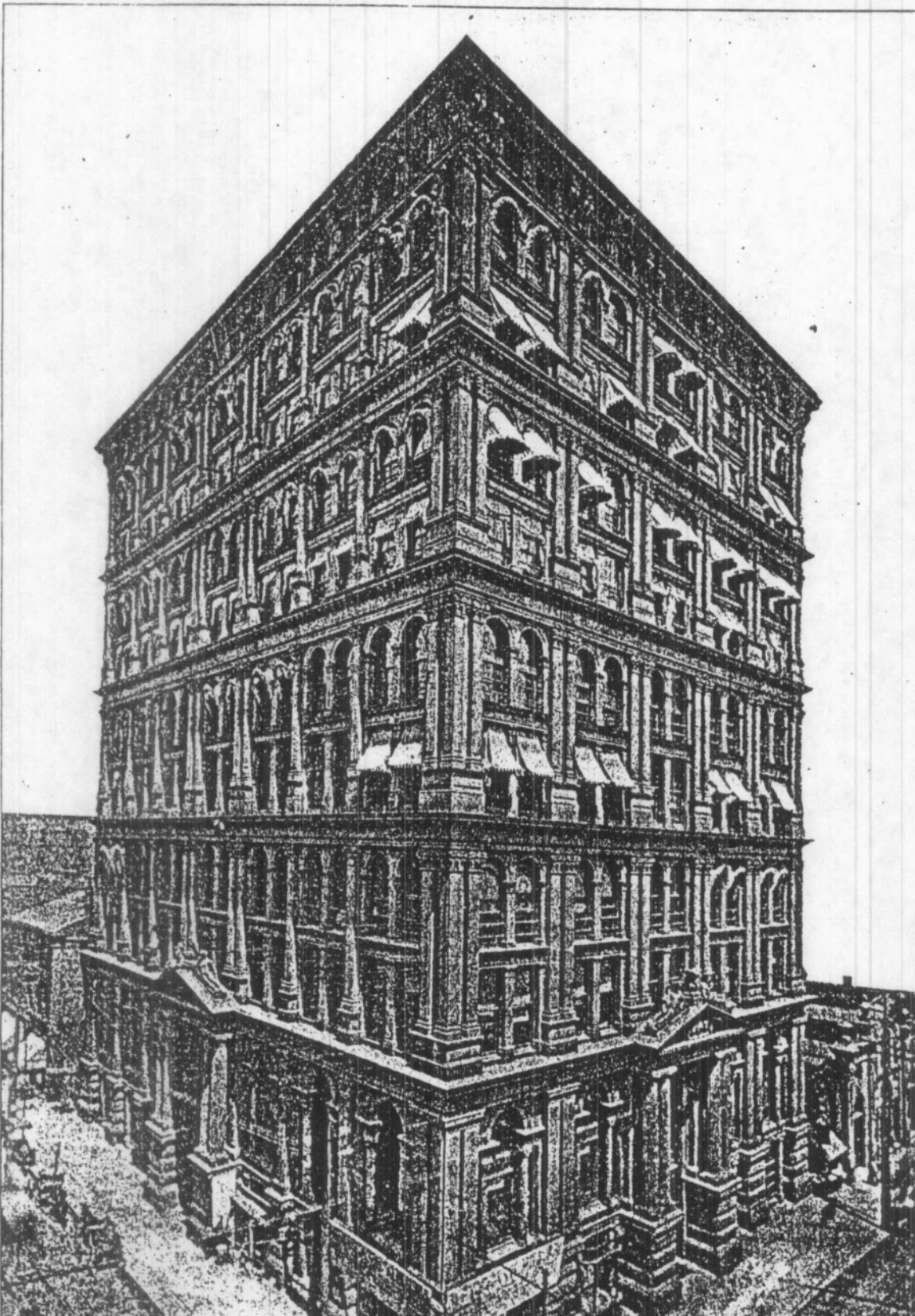


FIGURE 2

Equitable Life Building (former St. Louis Mutual Life Building), razed.
Northwest corner Sixth & Locust, St. Louis, MO
Source: *The City of St. Louis and its Resources*. St. Louis Star-Sayings, 1893

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note. He added:
tempted to assist
and in my opinion
than good. It is
ble to impose any
were all working

general one, but a
ces of cartridges—
munition was stored
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10 yards away from
uck the ship."

repeated that the
masked guns nor
issued by Germany
found, only aggra-
r sinking.

ailment of holler
said the Lusitania
ative trips in this
aster, and, "In my
1 in the steamer's
nificance and was
tances."

plintered.

ed at some length
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giving her speed
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of the ship as testi-
r. Continuing, he

first torpedo broke
liners. A second
st immediately aft-
struck the ship on

struck the ship al-
Both of these were
an submarine from
estimated at from
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y assailed the Ger-

QUICK
THE ALL
ING SKIN

summer!
as the terrible itch-

*Missouri State Life Insurance
Co. Home Office Formally Opened*

FIGURE 3



St. Louis Globe Democrat 18 July 1915

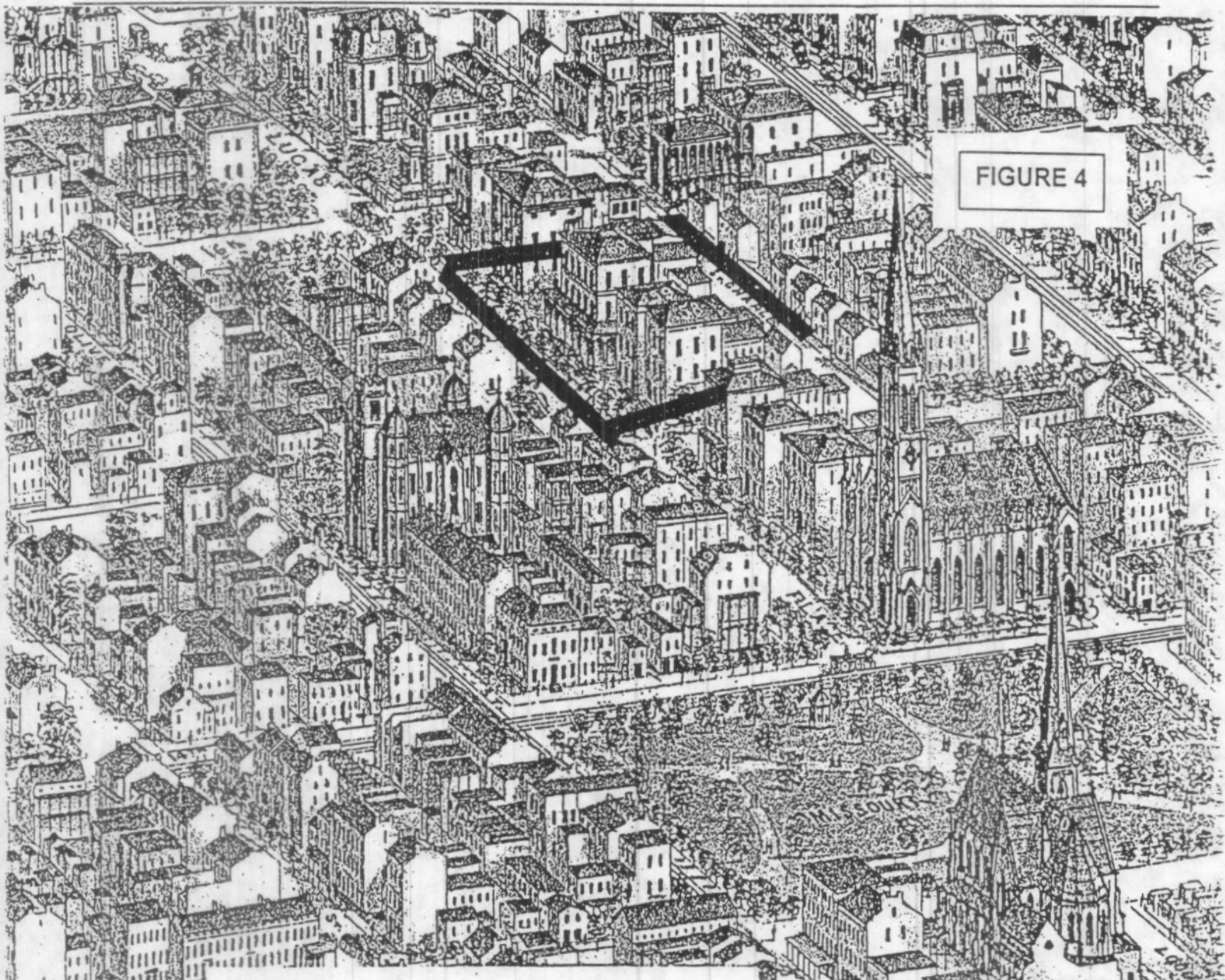
THE seven-story home office of the Missouri State Life Insurance Co.

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 8 Page 25

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO



Compton & Dry Pictorial St. Louis, 1875. Plate # 42

- 36. Charles McLaran.
- 37. Dr. Theo. F. Prowett.
- 38. Wm. H. Benton.
- 39. Thomas Larkin.
- 40. Major L. L. Butler.
- 41. Amedes Valle.
- 42. Robert Campbell.
- 43. High School.
- 44. Gen. Wm. S. Harney.
- 45. Henry Curtis.

- 46. Henry Keiser.
- 47. Oliver A. Hart.
- 48. Hon. Thomas Allen.
- 49. Hon. Truett Polk.
- 50. Christ Church.
- 51. Lucas Market Bank.
- 52. International Surgical Institute.
- 53. R. M. Park's Lumber Yard.
- 54. First Presbyterian Church.
- 55. Mary Institute.

*MOST STATE
LOTS*
*ANNEX
LOT*

- 56. H. C. Creveling.
- 57. Ben Farrar.
- 58. T. T. Gantt.
- 59. Henry Hitchcock.
- 60. { Mrs. James H. Lucas.
J. B. C. Lucas.
- 61. Giles F. Filley.
- 62. Carlos J. Greeley.
- 63. Mrs. Sarah Collier.
- 64. Mrs. Lucy V. Semple Ames.

- 65. R. J. Lackland.
- 66. C. W. Barstow.
- 67. Second Presbyterian Church.
- 68. Washington University.
- 69. Dr. Edwin S. Lemolne.
- 70. Wm. Patrick.
- 71. Joseph Garneau.
- 72. Sisterhood of the Good Shepherd-
Episcopal.
- 73. Wm. G. Clark.
- 74. John R. Shepley.

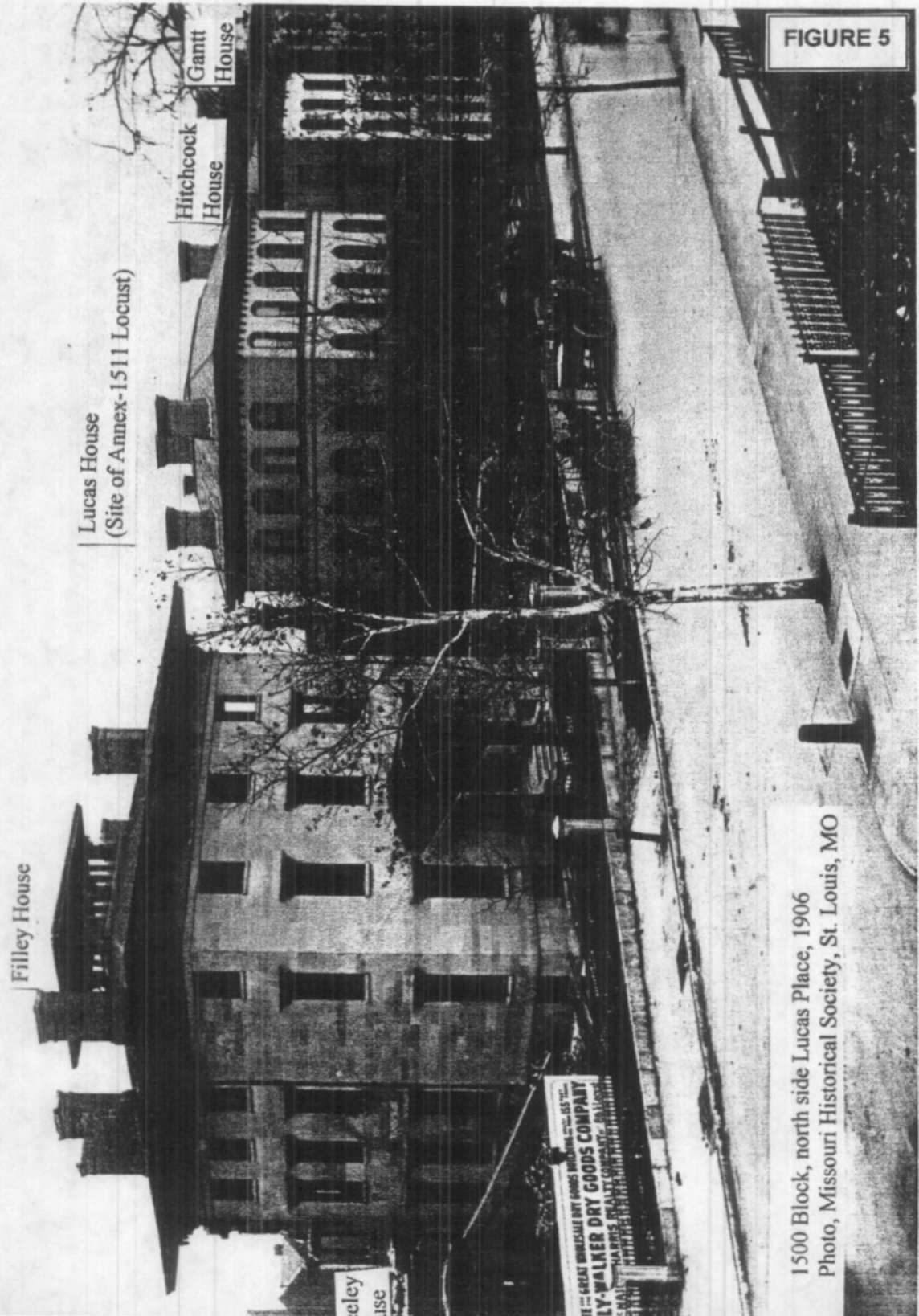
- 75. E. J. Glasgow.
- 76. Dr. Henry Fisher.
- 77. { J. B. Leinole.
Dr. Wm. Barrett.
- 78. Dr. Edgar Park, De
- 79. W. A. Hargadine.
- 80. Dr. T. G. Comstock.
- 81. Washington Avenn.
- 82. Dr. T. O'Reilly.
- 83. John B. Maude.

United States Department of the Interior
National Park Service

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Section 8 Page 26

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO



1500 Block, north side Lucas Place, 1906
Photo, Missouri Historical Society, St. Louis, MO

United States Department of the Interior
National Park Service

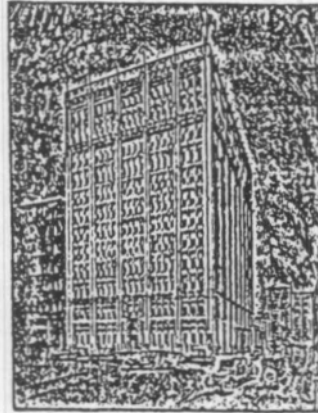
NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 8 Page 27

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

ONE OF AMERICA'S GREATEST FINANCIAL INSTITUTIONS

FIGURE 6



**OVER ONE BILLION, TWO HUNDRED MILLION DOLLARS
OF LIFE INSURANCE IN FORCE**

The Missouri State Life is the largest Life Insurance Company
west of the Mississippi River.

The Company writes all forms of protection in Life, Accident,
Health, Group and Salary Savings Insurance.

Expert service gladly given in selection of a plan suited to in-
dividual or business needs.

**EDMUND BURKE, MANAGER
ST. LOUIS BRANCH**

1501 Locust St.

Central 1700

**MISSOURI STATE LIFE
INSURANCE COMPANY**

HILLSMAN TAYLOR, President

HOME OFFICE, ST. LOUIS

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES CONTINUATION SHEET

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

Section 8 Page 28

FIGURE 7

of farm real estate and with an aggregate book been sold by General npany for \$18,400,000, l estate liquidation of

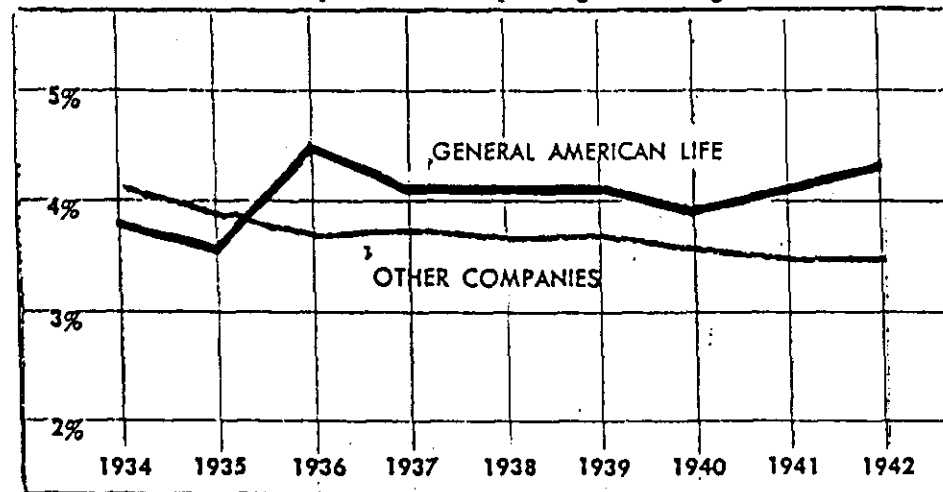
Company's farm real ried at \$2,763,985. The pieces of city real estate ,711,249.24, of which nted by one property— rury Buildings, a large ated in downtown St. floors) is occupied by epartment stores. The During the year 1942, : operation and owner- and Century Buildings : value of 6.84%.

bond portfolio which surance Company took at issues having a par

NET EARNINGS

The truly extraordinary investment experience of General American Life, during a period, generally, when interest rates have registered a persistent decline, is reflected in the net average yield on the Company's mean ledger assets—an important factor in the low cost of the Company's insurance:

Net average yield of American life insurance companies of corresponding size or larger



A Chronicle of Progress, 1933-1943

General American Life Insurance Co., St. Louis, MO, 1943.

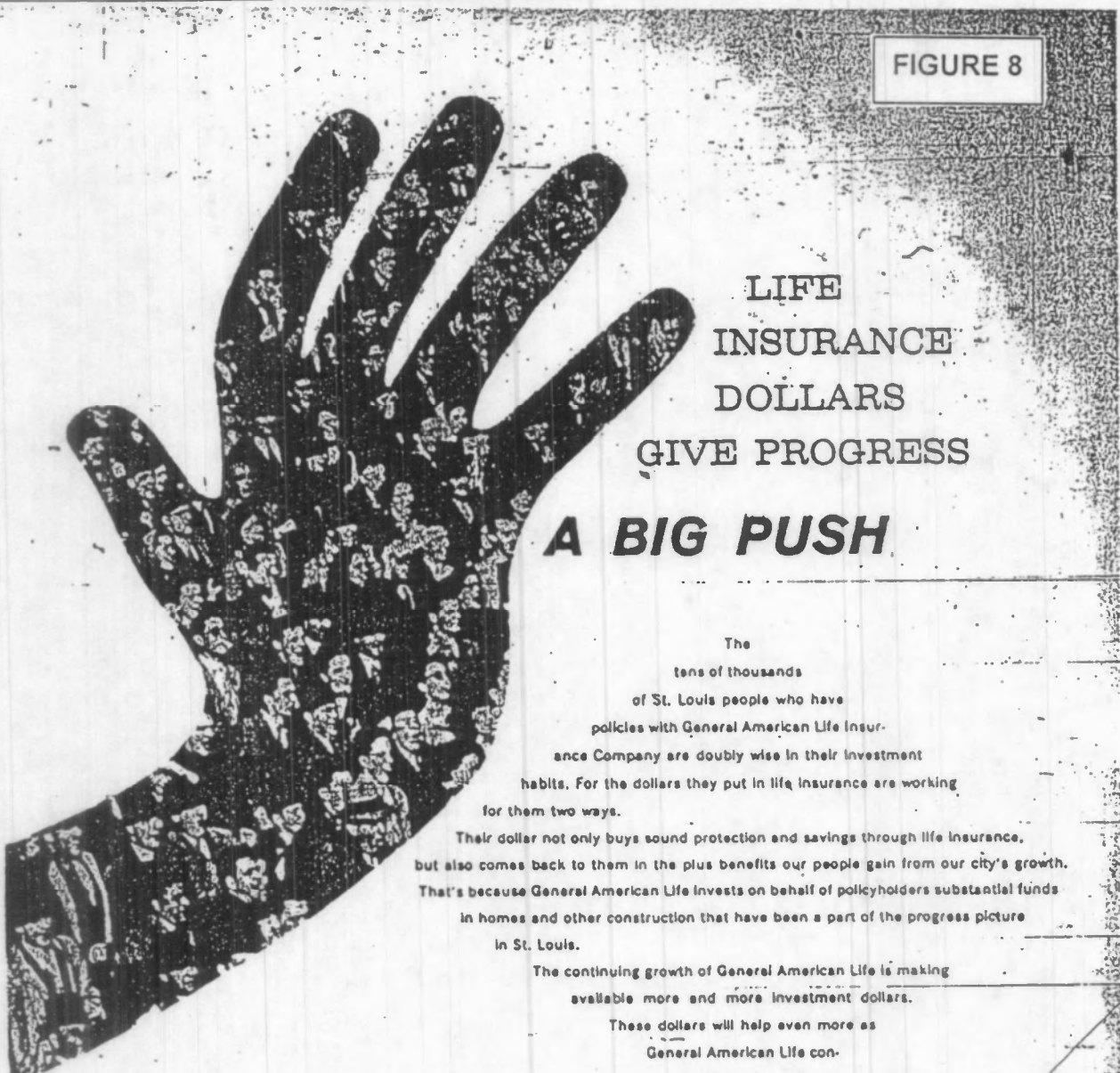
United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 8 Page 29

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FIGURE 8



LIFE
INSURANCE
DOLLARS
GIVE PROGRESS
A BIG PUSH

The
tens of thousands
of St. Louis people who have
policies with General American Life Insurance Company are doubly wise in their investment habits. For the dollars they put in life insurance are working for them two ways.

Their dollar not only buys sound protection and savings through life insurance, but also comes back to them in the plus benefits our people gain from our city's growth. That's because General American Life invests on behalf of policyholders substantial funds in homes and other construction that have been a part of the progress picture in St. Louis.

The continuing growth of General American Life is making available more and more investment dollars.

These dollars will help even more as General American Life continues to grow with "greater" St. Louis.



General American Life Insurance Co.

St. Louis

One of the nation's leading mutual legal reserve companies

St. Louis Post Dispatch 12 January 1958

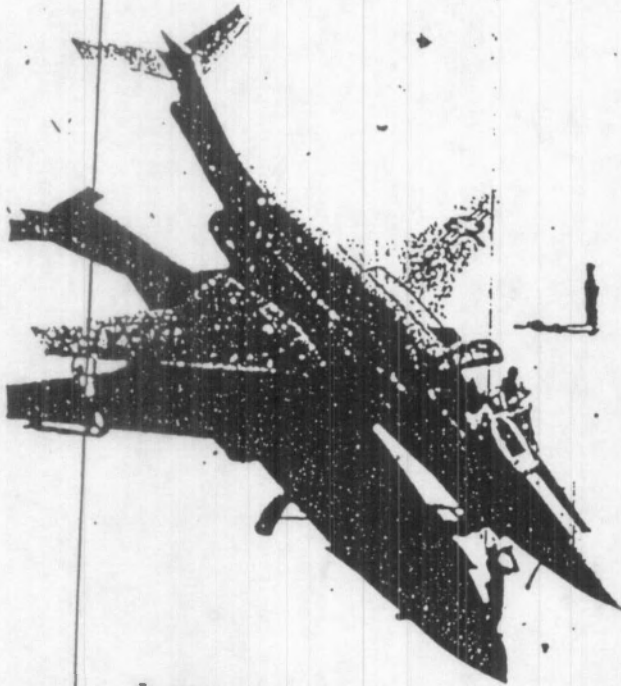
Building a Greater St. Louis

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 8 Page 30

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO



better production...
better protection

from General American's
GROUP INSURANCE

The engineering and production Team of the McDonnell Aircraft Corporation represents an integrated effort of hundreds of skills directed toward a single, important goal... the development of weapons systems to preserve the American way of life.

This Team of 17,000 functions more smoothly when armed with the assurance that General American protection stands solidly behind each man at all times. General American Life has paid almost \$6 million in benefits to the McDonnell Team during the plan's 15-year history.

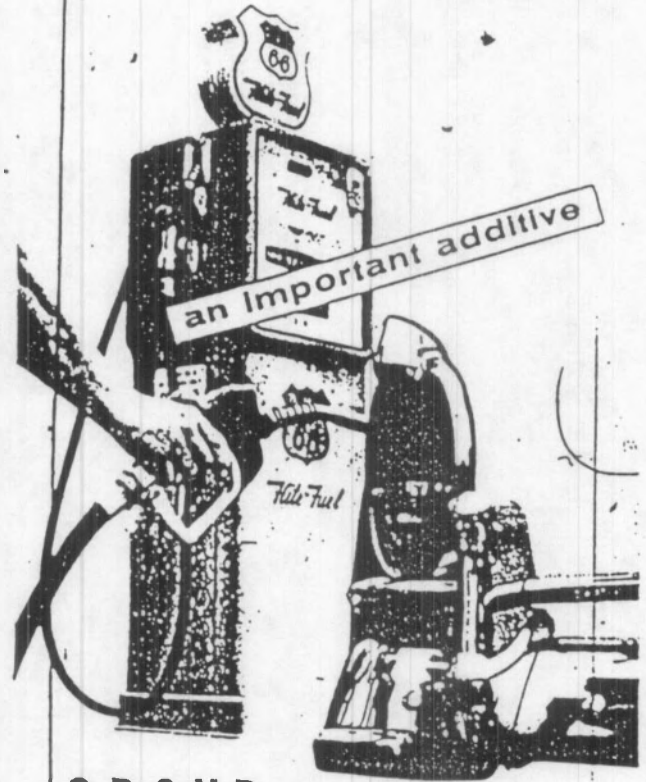
General American Life
ST. LOUIS, MISSOURI

One of the nation's top ten companies writing employer-employee forms of group coverage.

Fortune December 1956



FIGURE 9



GROUP INSURANCE
by General American Life.

Phillips 66 is known throughout the country as a fine gasoline. This is because only the finest meets the requirements of Phillips' management. And that's why Phillips provides General American Group Insurance to its employees.

Phillips knows that contented employees produce better products. The better products make more money.

General American Life can show you how this priceless additive can be provided at a new low cost, for better production, a finer product and a higher profit in your operation.

General American Life
ST. LOUIS, MISSOURI

One of the nation's top ten companies writing employer-employee forms of group coverage.

Fortune October 1956



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United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 8 Page 31

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FORTUNE January 1933

FIGURE 10

THE SAME BUILDING . . .

SAME STORES . . . SAME MERCHANDISE . . . *but*

*what a difference
thanks to the
Architect*

- Is your building out of date?
- Is your store suffering from the competition of smarter looking establishments nearby?
- Do you find it harder and harder to obtain high grade tenants—and keep them?

The architect can help you. His training and experience have taught him how to adapt each building to its peculiar needs, how to avoid wasted and unrentable space. He keeps up to the minute in his knowledge of new materials, and he knows how to save your money by using all that is worth using in the old building.

If you have a building or remodeling problem call in the architect at once. His trained services will reflect themselves in your profit column.

THE ARCHITECTURAL FORUM



APRIL, 1931: The old Ball Building, 1110 Euclid Avenue, was an outmoded relic in Cleveland's smart shopping neighborhood. Owners and tenants agreed that something must be done.



AUGUST, 1931: The same building after remodeling by Walker & Weeks, architects. Approximate cost \$10,000. New tenants have come in, and a new atmosphere has helped the old ones. Almost immediately the principal tenant, The Webb C. Ball Company, experienced a decided stimulation in their business.

• The Architectural Forum is publishing these advertisements in the interests of America's trained architects. For 40 years The Architectural Forum has been serving architects. And architects have shown their appreciation. For many years every survey, no matter how conducted or by whom, has shown The Architectural Forum first choice magazine of leading architects. In this month's issue, a Remodeling Reference Number, the architectural profession will find an analysis of the above, and scores of other expert modernizing jobs culled from the recent records of architects all over the country.

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
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Section 8 Page 32

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FIGURE 11

The technique now is being used
6.47 tons of coal a day for each
man.
Employment was estimated at
225,000 in 1950, about the same
as 1904. But production per man
was up to about 10 tons a day.
The number of coal mines
was estimated at slightly less
than 600—a drop of about 100
mines since 1917. Coal ran dry,
however, the number of mines
will continue to decline until
about 300—almost all big units
—are in operation.
The higher average production
by the individual miner is
due to the mechanization pro-
gram which has eliminated pick
and shovel digging from most
big production units.



EXPANSION
CREASE
PERCENT



**BIGGEST JUMP
IN HISTORY**



**for General American Life's
Metropolitan St. Louis Business**

Over the top with record life individual life sales (distinguished from Group) in metropolitan St. Louis jumped sensationally... far above any single previous year to bring St. Louis business to the new peak of \$20,000,000.00.

General American Life's investments in St. Louis also get records, rising to \$26,000,000.00.

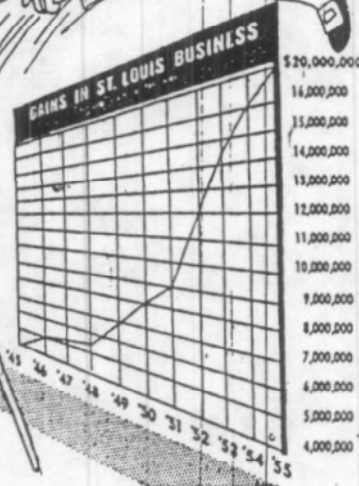
This increasing identity with St. Louis progress contributes to the dynamic "moving forward with St. Louis" program now dramatizing our city's reawakening.

Four major expansions in St. Louis helped set this record:

1. Two new district agencies established for increased service to policyholders.
2. Eleven new agents added.
3. Business Life Insurance Department enlarged.
4. Metropolitan St. Louis Group Department established.

The great growth nationwide and the tremendous strides General American Life has taken during the past ten-year period can be seen from the following:

TEN YEAR GAINS	1945	1955	Percent of Increase
Total Insurance in force	\$759,327,925.00	\$2,020,000,000.00	166%
Assets	147,166,616.87	225,819,000.00	53%
Payments to Policyholders and Beneficiaries	12,641,421.22	37,239,508.14	196%



ST. LOUIS AGENCIES

District Managers

Henry E. Baker Curtis Harrison, C.I.U. Allen Benschel
Lester J. Clark John A. Madson Fred F. Sale
Chester H. Goss James J. Roberts W. Stanley Stewart
James F. Hally, Jr.

Agency Staff

Richard E. Benson, C.I.U., Supervisor
Wendell W. Walker, C.I.U., Salary Setting Supervisor
Joseph H. Kraft, C.I.U., Agency Organizer
John G. Harrison, Agency Organizer
John A. Dumas, Assistant Supervisor
Charles M. Sheldahl, Brokerage Supervisor
Everett R. Shorb, Jr., Brokerage Supervisor

Metropolitan St. Louis Group Dept.

George W. Denton, Manager
Group Representative
John T. Herman William E. Rapp Edward C. Eckel
James Wiley Marshall, Jr.



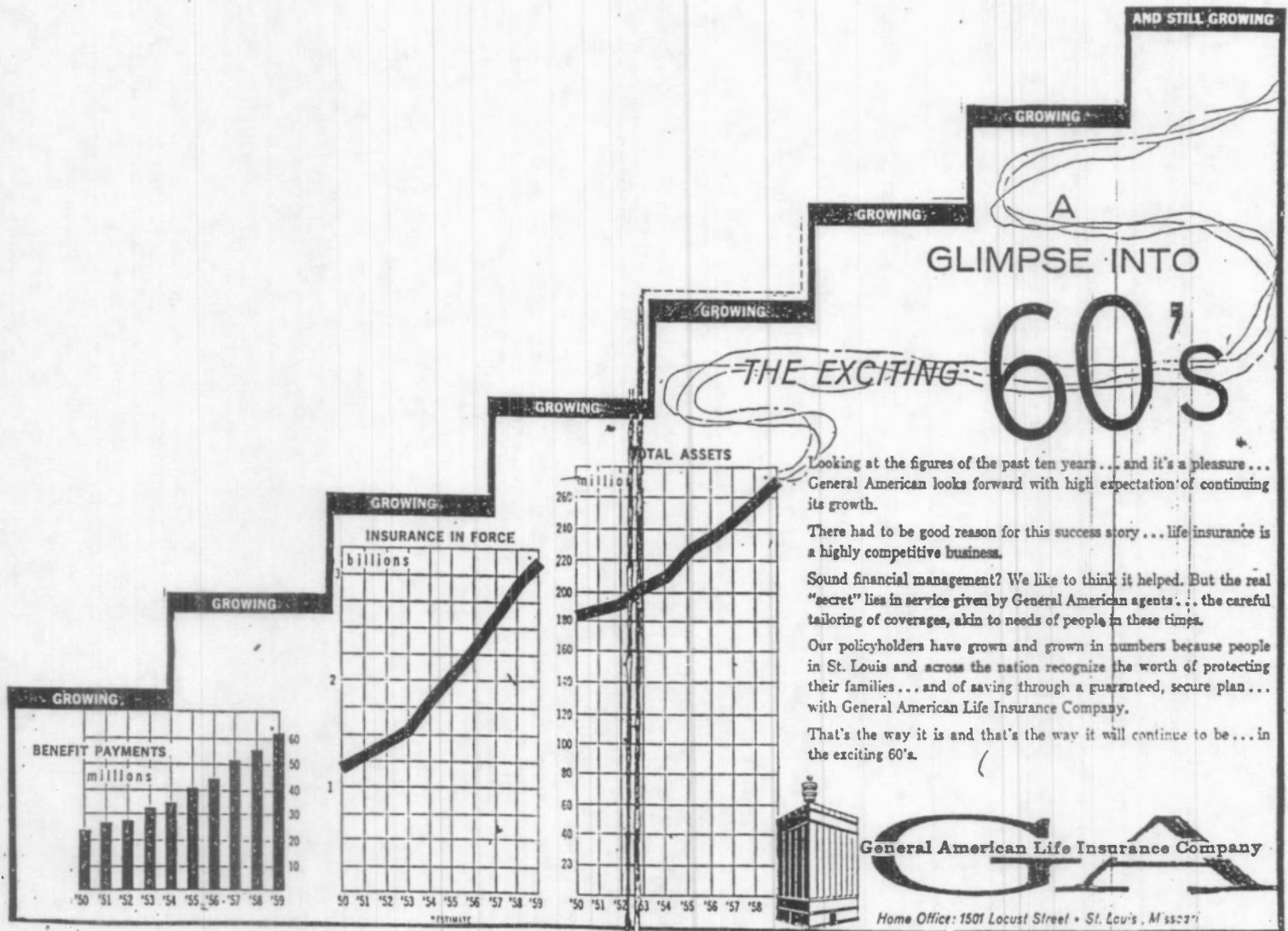
United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
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Section 8 Page 33

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FIGURE 12



St. Louis Globe Democrat 5 January 1960

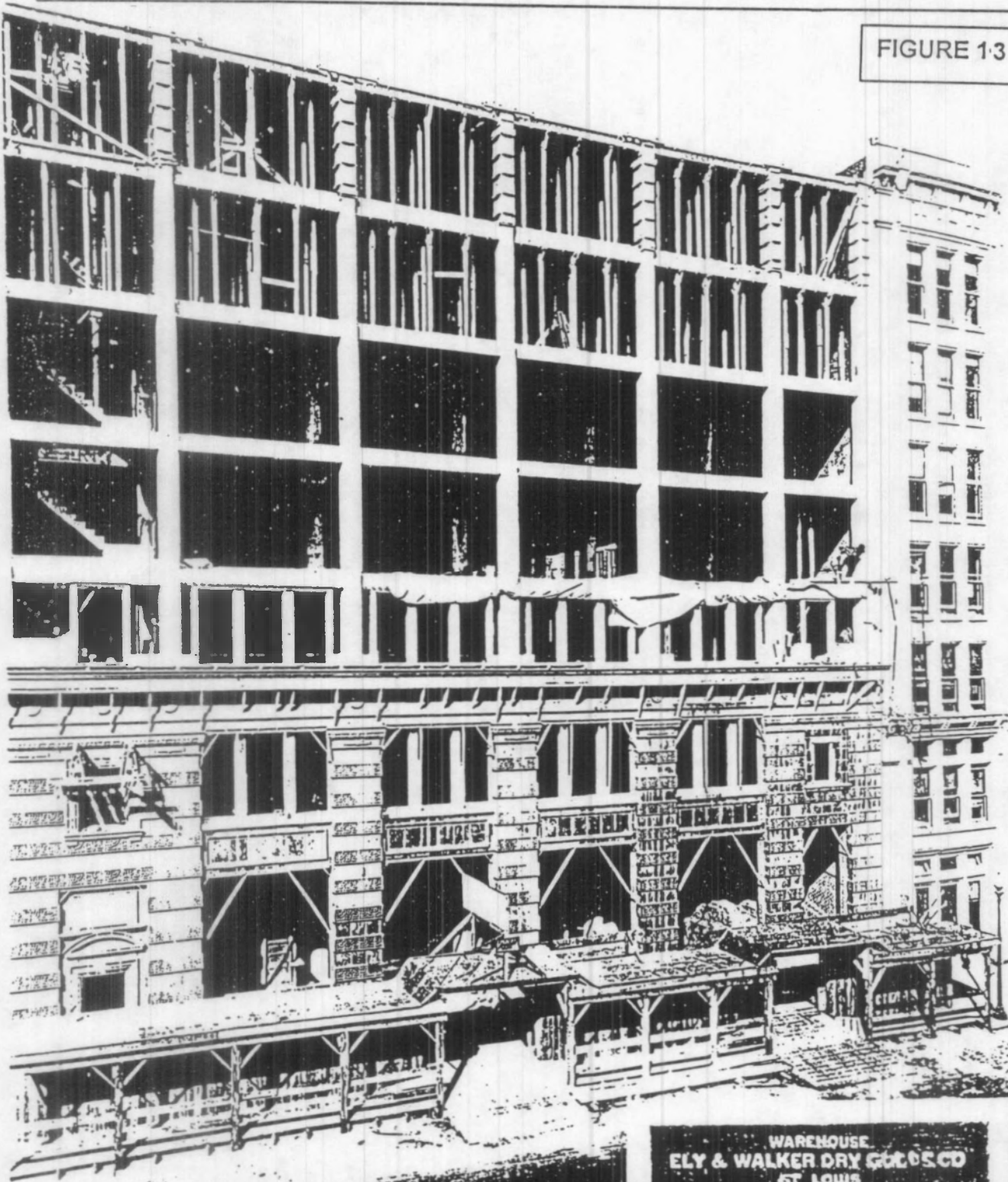
United States Department of the Interior
National Park Service

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Section 8 Page 34

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FIGURE 13



1511 Locust Street (General American Life Annex Building) under construction 1920
Source: Washington University (St. Louis, MO) Eames & Young Collection.

WAREHOUSE
ELY & WALKER DRY GOODS CO
ST. LOUIS
EAMES & YOUNG; Architects
JAMES STEWART & CO. INC.; CONTRACTORS
No. 13 Date 3/16/20

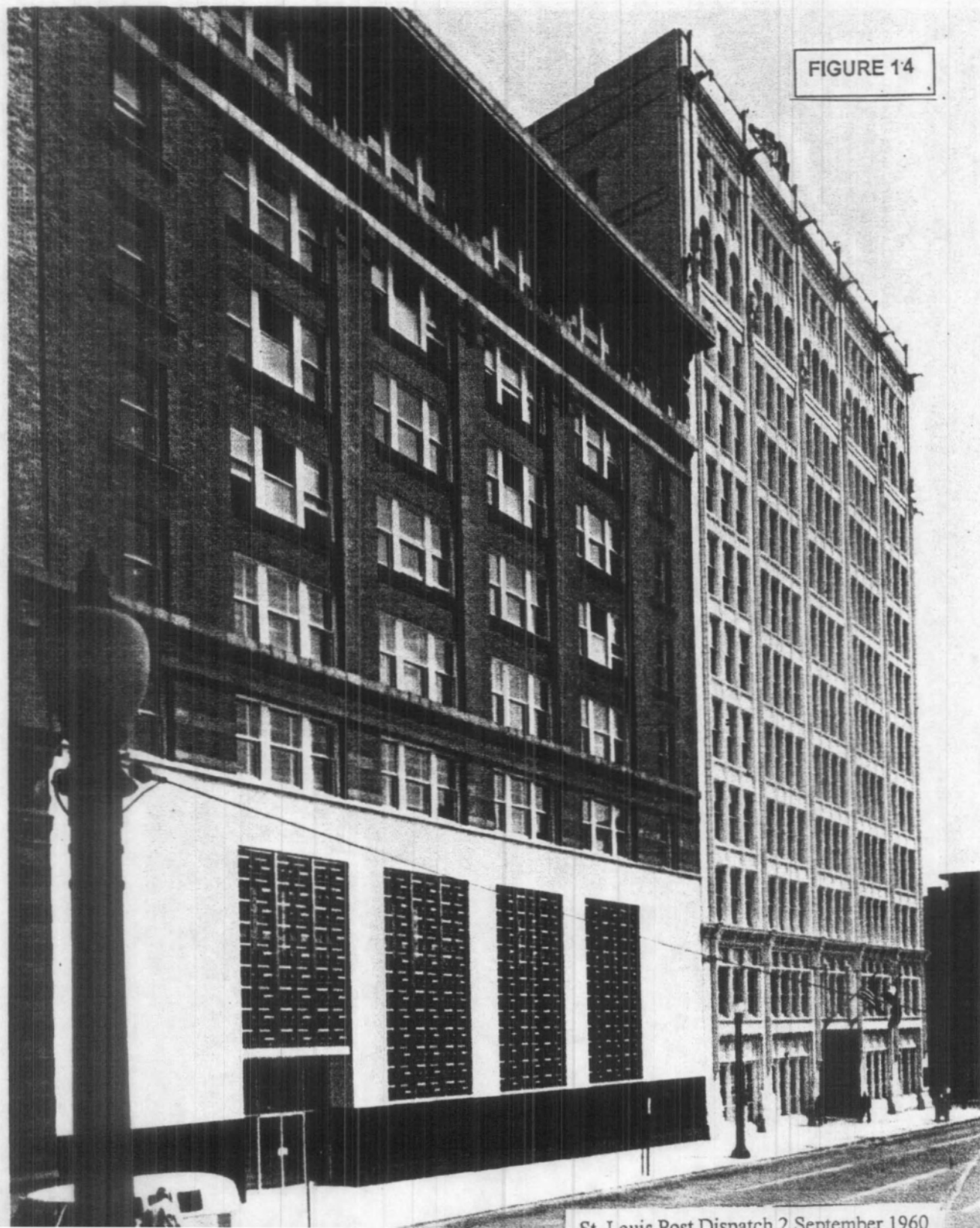
United States Department of the Interior
National Park Service

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Section 8 Page 35

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

FIGURE 14



St. Louis Post Dispatch 2 September 1960

United States Department of the Interior
National Park Service

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CONTINUATION SHEET

Section 8 Page 36

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

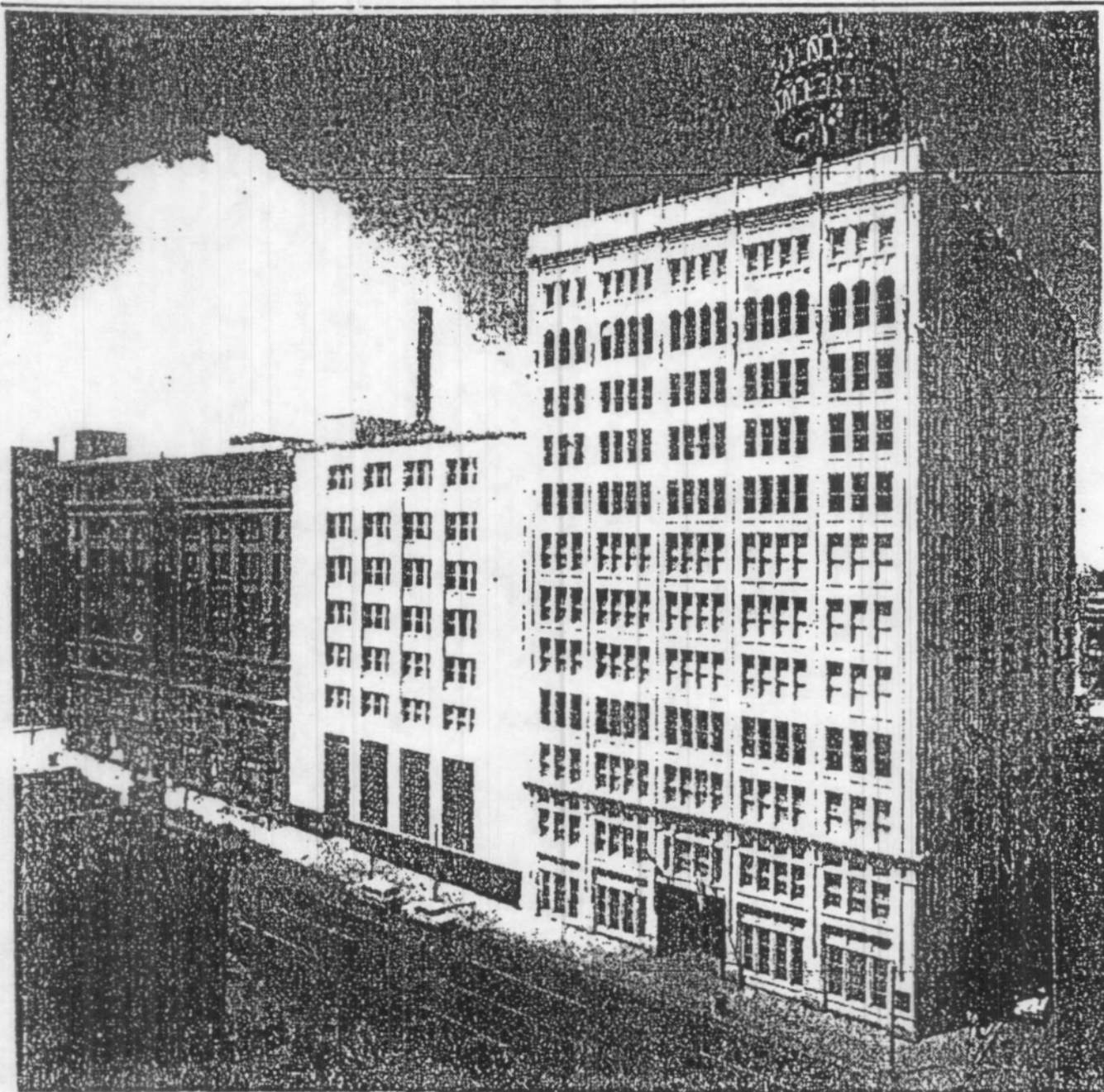
St. Louis Post Dispatch 17 September 1961

FIGURE 15

.10H

ST. LOUIS POST-DISPATCH

...AY MORNING



United States Department of the Interior
National Park Service

**NATIONAL REGISTER OF HISTORIC PLACES
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Section 8 Page 37

General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

Photo, ca. 1925, Missouri Historical Society (St. Louis)
Photographer, Persons, W. C.
Missouri State Life Building (right), nw corner 15th & Locust

FIGURE 16



United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
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General American Life Insurance Co. Buildings
St. Louis [Independent City], MO

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United States Department of the Interior
National Park Service

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St. Louis [Independent City], MO

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St. Louis Post Dispatch, 8 September 1933; 17 September 1959; 18 October 1959; 17 September 1961; 20 June 1973; 30 August 2000.

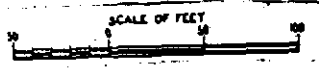
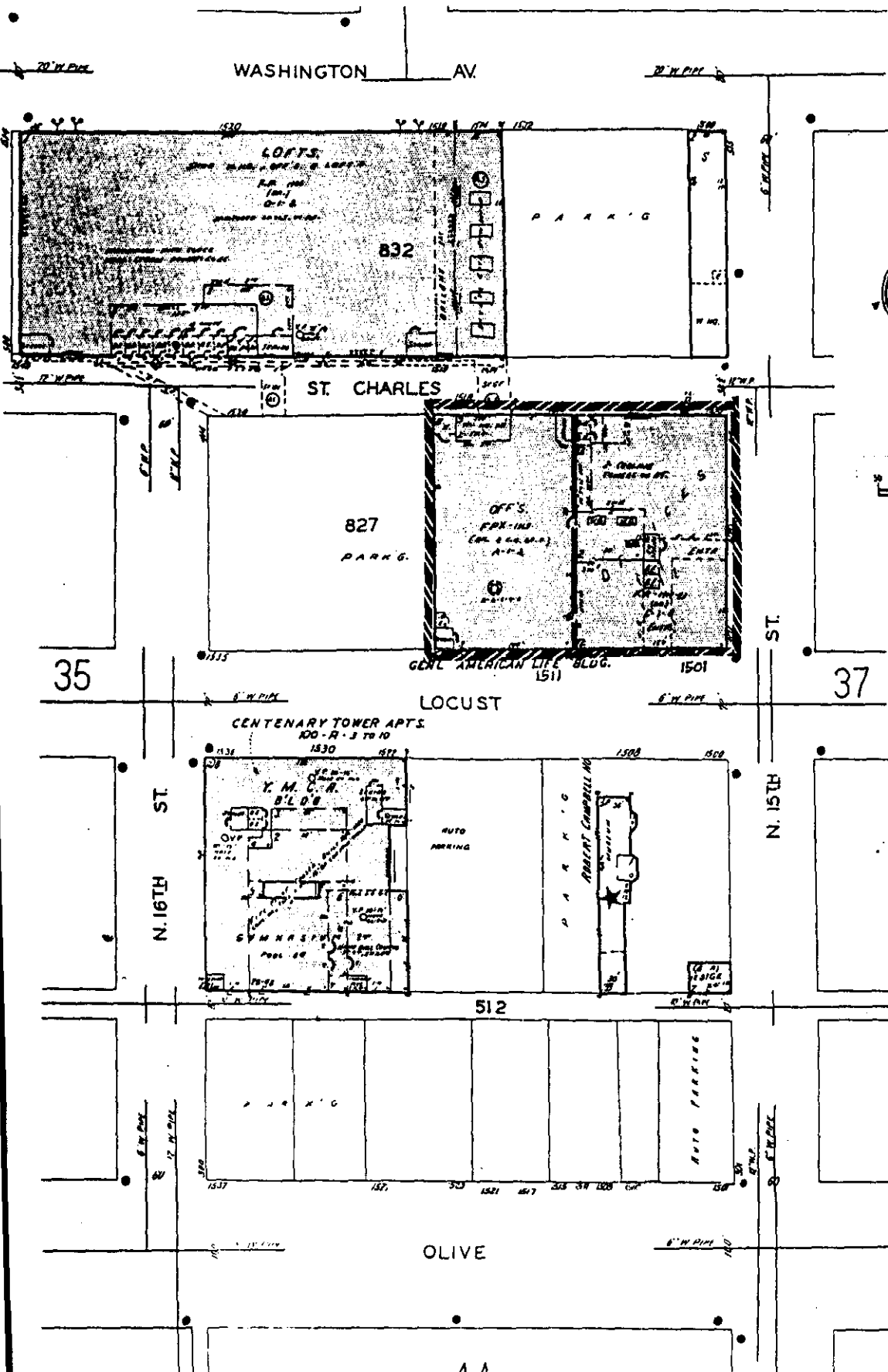
VERBAL BOUNDARY DESCRIPTION

The boundary of the property is defined by the dark broken line on the accompanying map entitled, "Boundary Map, General American Life Insurance Co. Buildings."

BOUNDARY JUSTIFICATION

The boundaries encompass the entire original parcels that are historically associated with the buildings.

BOUNDARY MAP : General American Life Insurance Co. Buildings
 St. Louis [Independent City], Missouri



GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS ST. LOUIS [Independent City], MO

UTM references: ZONE 15
EASTING: 743610
NORTHING: 4279440

(WEBSTER GROVES)
1961 11 SE

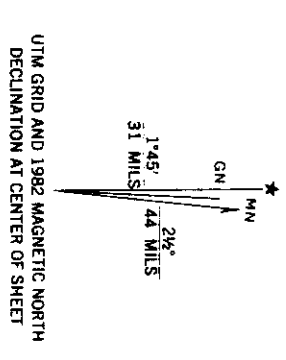


Mapped by the Geological Survey
Revised by the Army Map Service
Published for civil use by the Geological Survey
Control by USGS and USCG&GS

Topography from planetable surveys by the Geological Survey 1930 and 1933. Planimetric detail revised from aerial photographs taken 1952. Field check 1954

Polyconic projection. 1927 North American datum
10,000-foot grids based on Illinois coordinate system, west zone and Missouri coordinate system, east zone
1000-meter Universal Transverse Mercator grid ticks, zone 15, shown in blue

Red tint indicates areas in which only landmark buildings are shown
To place on the predicted North American Datum 1983
move the projection lines 2 meters south and
9 meters east as shown by dashed corner ticks



There may be private inholdings within
the boundaries of the National or
State reservations shown on this map

① - General AMERICAN LIFE INSURANCE Co. Buildings

1501 Locust, RIGHT; 1511, LEFT

② - STICUIS [Independent City], MO

③ - MARY STIRITZ

④ - JUNE 2002

⑤ MARY STIRITZ, STICUIS

⑥ CAMERA FACING NORTHEAST

⑦ - #1

1 - Camera / AMERICAN LIFE INSURANCE Co. Buildings

1501 Locust, RIGHT; 1511, LEFT

2 - ST. LOUIS [INDEPENDENT CITY], MO

3 - MARY STIRITZ

4 - JUNE 2002

5 - MARY STIRITZ, ST. LOUIS

6 - CAMERA FACING NORTHEAST

7 - #1



① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS

② ST. LOUIS [INDEPENDENT CITY], MO

③ MARY STIRITZ

④ JUNE 2002

⑤ MARY STIRITZ, ST. LOUIS

⑥ CAMERA A FACING NORTH WEST

⑦ # 2



① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
DETAIL, UPPER STORIES, 1501 LOCUST

② ST. LOUIS [INDEPENDENT CITY], MO

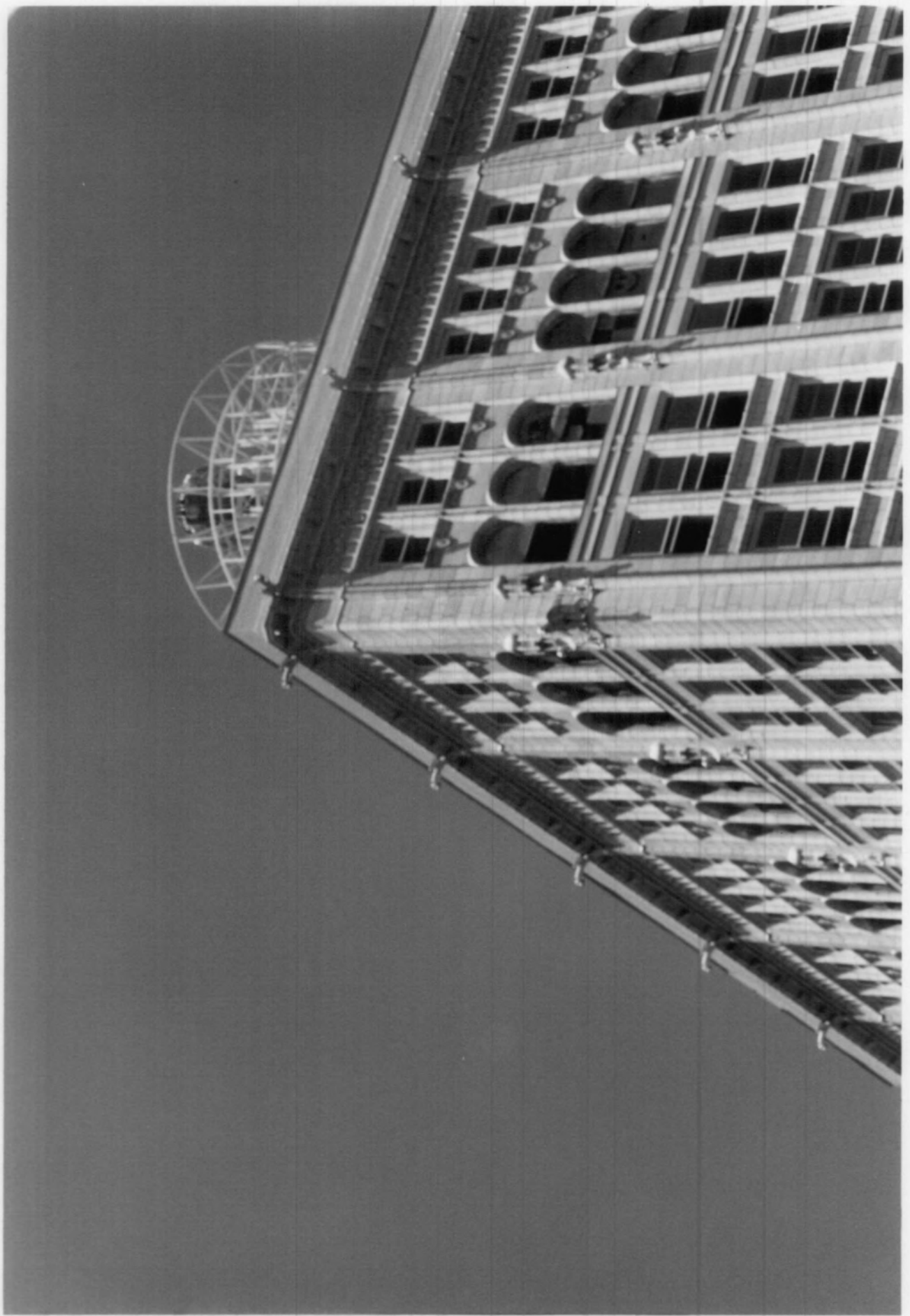
③ MARY STIRITZ

④ JUNE 2002

⑤ MARY STIRITZ, ST. LOUIS

⑥ CAMERA FACIL & NORTHWEST

⑦ #3



① GENERAL AMERICAN LIFE INSURANCE CO. Buildings
REAR, NORTH ELEVATIONS; 1501 LOCUST, left; 1511, right.

② ST. LOUIS [Independent City], MO

③ MARY STIRITZ

④ JUNE 2002

⑤ MARY STIRITZ, ST LOUIS

⑥ CAMERA FACING SOUTH

⑦ # 4



WEST PHOENIX

① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
INTERIOR, FIRST FLOOR, 1501 LOCUST

② ST. LOUIS [INDEPENDENT CITY], MO

③ MARY STIRITZ

④ JUNE 2002

⑤ MARY STIRITZ, ST. LOUIS

⑥ CAMERA FACING NORTHEAST

⑦ # 5



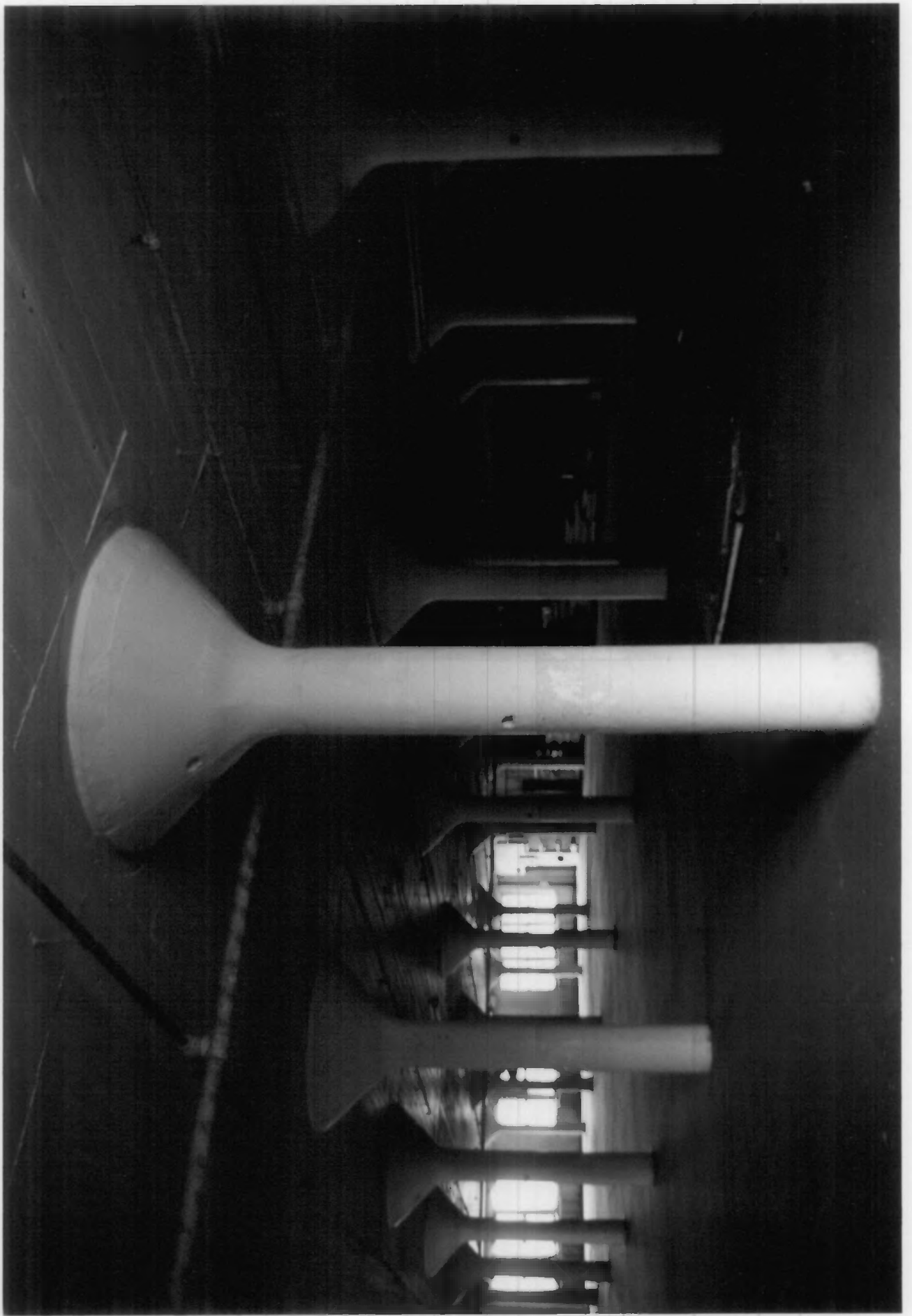
- ① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
1511 LOCUST, FOREGROUND
- ② ST. LOUIS [INDEPENDENT CITY], MO
- ③ MARY STIRITZ
- ④ JUNE 2002
- ⑤ MARY STIRITZ, ST. LOUIS
- ⑥ CAMERA FACING NORTH EAST
- ⑦ # 6



- ① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
DETAIL, LOWER STORIES, 1511 LOCUST, left
- ② ST. LOUIS [INDEPENDENT CITY], MO
- ③ MARY STIRITZ
- ④ JUNE 2002
- ⑤ MARY STIRITZ, ST. LOUIS
- ⑥ CAMERA FACING NORTHEAST
- ⑦ # 7



- ① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
INTERIOR, 8TH FLOOR, 1511 LOCUST
- ② ST LOUIS [INDEPENDENT CITY], MO
- ③ MARY STIRITZ
- ④ JUNE 2002
- ⑤ MARY STIRITZ, ST. LOUIS
- ⑥ CAMERA FACING SOUTHWEST
- ⑦ # 8



① GENERAL AMERICAN LIFE INSURANCE CO. BUILDINGS
INTERIOR, 4TH FLOOR, 1511 LOCUST

② ST. LOUIS [INDEPENDENT CITY], MO

③ MARY STIRITZ

④ JUNE 2002

⑤ MARY STIRITZ, ST. LOUIS

⑥ CAMERA FACING SOUTHWEST

⑦ # 9



EXTRA
PHOTOS



1501 Locust

General American Life

