NPS Form 10-900 (Rev. 10-90)

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 Mississippi Valley Trust Company Building
other names/site number <u>Mississippi Valley Merchants State Trust Company Building</u>
2. Location
street & number 401 Pine Street not for publication N/A city or town St. Louis vicinity N/A state Missouri code MO county St. Louis [Independent City] code 510 zip code 63102
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 statewide _X locally. (See continuation sheet for additional comments.) Signature of certifying official Claire Blackwell, Deputy SHPO) Date Missouri Department of Natural Resources State or Federal agency and bureau In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.) Signature of 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 RegisterSee continuation sheet. See continuation sheetSee continuation sheetdetermined not eligible for the National Registerremoved from the National Registerother (explain):
Signature of Keeper Date of Action

5. Classification		
Ownership of Property (Check as many boxes as apply)	<u>_</u> .	
X private		
public-local		
public-State		
public-Federal		
Category of Property (Check only one box)		
X building(s)		
district		
site		
structure		
object		
Number of Resources within Property		
Contributing Noncontributing		
_1 buildings		
sites		
structures		
objects		
1 0 Total		
Number of contributing resources previously listed in the	Nationa	il Register <u>0</u>
Name of related multiple property listing (Enter "N/A" if p. N/A.	property i	is not part of a multiple property listing.)
6. Function or Use		
Historic Functions (Enter categories from instructions) Cat: COMMERCE	Sub:	financial institution
Current Functions (Enter categories from instructions) Cat: HEALTH CARE	Sub: _	clinic
7. Description		
Architectural Classification (Enter categories from instru	ctions)	
Classical Revival		
		•
	-	
Materials (Enter categories from instructions)		
foundation <u>STONE: Limestone</u>		
roof <u>ASPHALT</u>		
METAL: Steel	- 	
walls <u>STONE: Limestone</u>		
BRICK		
Value		

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

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8. Statement of Significance
Applicable National Register Criteria
X 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.
_X C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
D Property has yielded, or is likely to yield information important in prehistory or history.
Criteria Considerations (Mark "X" in all the boxes that apply.)
A owned by a religious institution or used for religious purposes. B removed from its original location. C a birthplace or a 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 (Enter categories from instructions) ARCHITECTURE COMMERCE
Period of Significance1896-1930
Significant Dates1896
Significant Person (Complete if Criterion B is marked above) N/A
Cultural Affiliation N/A
Architect/Builder <u>Eames & Young</u> James Bright Construction Co.
Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)
9. Major Bibliographical References
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 X State Historic Preservation Office Other State agency Federal agency Local government University X Other Name of repository: Landmarks Association of St. Louis, Inc.

10. Geographical Data		
Acreage of Property <u>less than one acre</u>		
UTM References (Place additional UTM references on a continuation sheet)		
Zone Easting Northing		
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/titleLynn Josse		
organization Landmarks Association of St. Louis date October 23, 2000		
street & number 917 Locust 7th Floor telephone (314) 421-6474		
city or town St. Louis state MO zip code 63101-1413		
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 the SHPO or FPO.)		
name Plaza 44 LLC (Mark Schupp)		
street & number 418 N. Mosley telephone (314) 421-5200		
city or town St. Louis state MO zip code 63141		

NATIONAL REGISTER OF HISTORIC PLACES CONTINUATION SHEET

Mississippi Valley Trust Company Building St. Louis [Independent City], Missouri

Summary

The Mississippi Valley Trust Company Building is a two story limestone-faced building located at the northwest corner of Fourth and Pine Streets in downtown St. Louis, Missouri. The Classical Revival style building at 401 Pine Street was designed by the nationally known St. Louis-based firm of Eames and Young in 1896. The original main entrance is located in a rounded corner, set behind fluted Corinthian columns within a classical pedimented surround. Corinthian pilasters carry to the sides of the building, framing wide arched window openings. The original building reads from the exterior as a single story; the interior includes a double-height banking hall at the southeast corner and two stories of service spaces in the rest of the building. The fine banking hall retains its original coffered ceiling and plaster work at the walls and windows. An unobtrusive roof addition (1985), set well back from the street elevations, is faced with green seamed metal roofing. Despite the addition and the reconfiguration of non-public interior spaces, the Mississippi Valley Trust Company Building retains integrity. The building is well-maintained and appears to be in good condition.

Elaboration

The Mississippi Valley Trust Company Building is an unlikely survivor in the heart of commercial downtown St. Louis. The other three corners of the intersection of Fourth and Pine Streets are occupied by modern high rise buildings, as is the lot across the service alley to the west. Unlike a more typical temple-fronted bank design, architects Eames and Young's Classical Revival design successfully emphasizes both primary (east and south) elevations. The corner facing Fourth and Pine is rounded, its pedimented entrance set behind fluted Corinthian columns. Above the door, a recessed stone panel reads "Mississippi Valley Trust Company Inc MDCCCXC" (indicating the year of incorporation, not of construction).

Both the east and south elevations use large round-arched windows separated by paired Corinthian pilasters. The windows are divided by large spandrel panels, which mask the floor of the second story at the northern and western ends of the building. There are three such windows at the east elevation, irregularly spaced with what appears to be a former door opening (filled in to become a window) south of the northernmost bay. The south elevation is divided into five bays (in addition to the corner bay), two window bays to either side of a center entrance. This door has a rounded pediment, above which is a broken-pedimented tablet which reads "Safe Deposit Vaults." At the entablature, a wide frieze reads "Mississippi Valley Trust Company"

¹Actually the Adam's Mark Hotel to the southeast is a radical defacement of a historic building, although it reads as a modern high-rise.

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beneath a dentilled cornice. At the east, the frieze is blank. A balustrade runs the length of the roofline at both sides, meeting over the main entrance in a voluted plinth (shaped to follow the rounded corner) which supports a projecting sphere.

A third story addition (1985) is well set back from the two primary elevations. It is constructed with sloping walls of green metal roofing, suggesting (but not imitating) a historic roof configuration. There are two rounded dormer windows facing south.

The west wall is visible from a narrow north-south alley. It is plain brick, painted grey. There are several segmental arched window openings at both the first and second story which have been bricked in. The third story addition is flush with the lower two stories at this elevation.

The two entrances both lead into the most intact and elegant interior space, a two-story banking hall. The hall is three bays long east-west and two bays wide north-south. Its most notable feature is an intact molded plaster coffered ceiling. At either end of its central skylight hangs a large seven-light fixture. These appear historic but are not original to the building. At the level of the window spandrels, the room is encircled by a frieze with eagles and garlands. Openings to the north (added by Eames & Young c. 1905) mimic those at the southern exterior wall: two-story round-arched openings lead into the back offices of the first floor and provide windows to the second floor. The transition between stories is marked by the decorative frieze which encircles the room. Between the bays at this wall, two clocks feature large round faces within an elaborate square plaster surround with an eagle sitting between the returns of a broken pediment. At the west, a set of three smaller arched windows in an elaborate plaster surround are flanked by smaller rectangular windows. Glass-surrounded vestibules are built around the two entrances, and there are reception counters intruding into the room along the north side.

A non-historic stair accessed through the opening at the western end of this room leads to the basement and upper floors. At the second story, the stair replaces what was once a mezzanine room. Its arched, plaster-framed windows overlooking the banking hall are the only other historic features remaining in the building. The rest of the interior was completely remodeled in 1985-86 when it was converted from a nightclub to a medical building for the Lerwick Clinic. Most interior spaces are used for offices and medical specialty rooms (examination and operating rooms, waiting rooms, and on the added third floor a workout room). Systems are housed in a space above the third floor.

INTEGRITY

The exterior of the Mississippi Valley Trust Company Building is highly intact, retaining almost all physical features which define its historic character. Historic windows have been replaced with

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compatible, but clearly modern, tripartite windows. The other obvious exterior alteration is the addition of a third story. The addition is unobtrusively placed far back from the parapet, where it does not obscure or distract from the historic primary elevations.

The building's interior also retains key physical features which evoke Mississippi Valley's history as a public banking institution. The banking hall, most recently used as a clinic waiting room, retains coffered ceilings, arched windows, two massive built-in wall clocks, and ornamental plaster work from the period of significance. Although new counters along the north wall and glass vestibules built around both of the entrances intrude into the room, the changes to the room itself are minimal and generally reversible. This public space was historically the most significant in the building, both architecturally and in terms of the function as a bank. There are no other intact interior spaces.

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Mississippi Valley Trust Company Building St. Louis [Independent City], Missouri

SUMMARY

The Mississippi Valley Trust Company Building (401 Pine Street, St. Louis) is locally significant under National Register Criteria A (Commerce) and C (Architecture). Its period of significance is from 1896, the date of construction, until 1930, the year that Mississippi Valley moved out. Incorporated in 1890, the Trust Company became one of the city's best-known financial institutions until it merged with the Mercantile Bank & Trust Company in 1951. During the period of significance, the institution was instrumental in financing the 1904 Louisiana Purchase Exposition, the Kinloch Telephone Company, the Union Electric Company, and many other important local undertakings. Architecturally, the building is an excellent example of its type and is one of only a few intact two-story buildings in the city's central business district. Its Classical Revival style expressed the dignity of the trust company and is a good representative of the work of Eames and Young, a St. Louis firm which gained a national reputation. In recognition of the building's architectural and cultural significance, the City of St. Louis designated it a City Landmark in 1978. The exterior is highly intact and, despite the fact that the building has not been used as a bank since 1930, the main interior space also retains integrity.

COMMERCE

The Mississippi Valley Trust Company was destined for success from its inception in 1890. Its directors included some of St. Louis' most influential businessmen, and its location in the new Laclede Building (NR 1998) in St. Louis' financial district indicated its serious aspirations. By 1897, the institution boasted operating capital of \$2.6 million with \$600,000 of surplus and profits.² Its three departments at that time were safe deposit, money deposit, and trust services. Five years later, the company had added real estate and investment services and had more than doubled its assets to \$7,300,000 (combined capital, surplus and profits).

Early success no doubt poised the company to take on its best-known project: the Louisiana Purchase Exposition. The Fair's official 1905 history claimed that "among the institutions which contributed to the success of the Louisiana Purchase Exposition, none stands higher than the Mississippi Valley Trust Company." In addition to subscribing for capital stock for the event, Mississippi Valley established a Bureau of Information for attendees and served as a depository of funds for a number of state commissioners. Bank directors were well-represented on the Exposition's Board of Directors, and it is no coincidence that Exposition President David R.

²Mississippi Valley Trust Company, "Mississippi Valley Trust Company" booklet (St. Louis: 1897).

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United States Department of the Interior National Park Service

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Francis was an early director of the Mississippi Valley Trust (in the 1890s as well as during the Fair).³

The Mississippi Valley Trust Company played an important role in the development of transportation and communication networks in the region. Assets from the bank made possible the Kinloch Telephone Company, bringing competitive telephone service to St. Louis. Several companies laying rail to newly opened coal fields in Tennessee received financing from Mississippi Valley as did the St. Louis & Suburban Railway and Wiggins Ferry Company. Other prominent enterprises financed by the company include J. Kennard & Sons Carpet Company and the Union Electric Light & Power Company.

The expansion of the company was so dramatic that it constructed the nominated building for its headquarters in 1896, and less than a decade later expanded into the five-story building next door. (The connection between the two buildings has been sealed; only the original bank is proposed for nomination.) In the early 1900s, the Real Estate Department sold properties in newly opened subdivisions such as Harney Heights, Page Avenue Heights and suburban Overland Park.

The Mississippi Valley Trust Company remained at the Fourth & Pine location for over three decades. In 1929, the bank announced a merger with two other institutions: the Merchants Laclede National Bank and the State National Bank. The new "Mississippi Valley Merchants State Trust Company" occupied the original quarters of the Mississippi Valley building as well as the adjacent Laclede Building. Interior connections were created between the Laclede and the Mississippi Valley Annex (later sealed) to facilitate circulation. This arrangement was short-lived. By 1930 the new corporation had abandoned its three buildings on Fourth Street and moved a block west to the corner of Broadway and Olive. (The bank eventually purchased this eighteenstory building, which was demolished in 1977.)

The cumbersome new name of the bank also proved short-lived, and the 1930s found it doing business under the Mississippi Valley Trust Company name again. It was listed as one of St. Louis' top four banking institutions in the 1930s. In 1951 Mississippi Valley, then the third-largest bank in St. Louis, merged with the even larger Mercantile-Commerce Bank and Trust to form what was claimed to be the largest bank under one roof west of the Mississippi. Mercantile remained one of St. Louis' largest companies until purchased by Firstar Bank in 2000.

³Mark Bennitt, ed. *History of the Louisiana Purchase Exposition*. St. Louis: St. Louis: Universal Exposition Publishing Co., 1905. 790.

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Mississippi Valley Trust Company Building St. Louis [Independent City], Missouri

ARCHITECTURE

At its inception in 1890, the Mississippi Valley Trust Company was established in rented offices in the Laclede Building in the new financial district. After six months, it moved across the street to the north and for almost six years operated at 303 N. Fourth Street. With continued success and greater position in the community, the company decided it should have a building which "expresses the conservatism of a great Trust Company and the security offered to its depositors and patrons." The choice of location was simplified by the availability of a property from the Wayman Crow Estate located at the southern end of the financial district (on "The Street," as Fourth Street was known during its banking heyday), just a block south.

Architects William Sylvester Eames (1857-1915) and Thomas Crane Young (1858-1934), both graduates of Washington University's School of Fine Arts, reunited as a partnership in 1885 some seven years after their graduation. Their earliest work together included commissions in some of St. Louis' most upscale residential areas, including Charles Clark's Vandeventer Place home (published in *Inland Architect* in 1888). Their work for Clark (a future director of the Mississippi Valley Trust) and other prominent St. Louisans would help them win increasingly more prestigious work. In the early 1890s, their designs for the Cupples warehouse complex (Cupples Warehouse District, NR 6/26/1998) attracted national attention. Their first bank commission was apparently the one-story National Bank of the Republic (c. 1895), also located on "the Street." Eames would go on in 1904 to become the president of the national American Institute of Architects, the first St. Louisan to be elected to that position. This honor brought additional prestige - and commissions - to the firm.

With the Mississippi Valley Trust Company Building, Eames and Young were given a fairly large budget (\$70,000 was the estimated cost on the building permit) to create a building to befit one of the city's most important new financial institutions. Although only two stories, the bank was framed in steel. The Classical Revival style perfectly expressed the distinction of the Trust company. Although Greek Revival and Neoclassical styles were favored for St. Louis' leading public and institutional buildings in the 1840s and into the 1850s, classical precedents lost favor to the Italianate and later picturesque styles starting by the 1860s. Author Lawrence Lowic cites St. Louis' Museum of Fine Arts (Peabody & Stearns, 1881), Liederkranze Hall (1881, Wilhelmi & Jannsen), and Exposition Building (Jerome B. Legg, 1884) as early examples of the return of

⁴Mississippi Valley Trust Company, "Mississippi Valley Trust Company" booklet (St. Louis: 1897).

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classical elements to local civic buildings.⁵ The national reintroduction of the full-blown Renaissance Revival style is credited to McKim, Mead & White's Boston Public Library (1886), which moved the nation toward a sense of order and refinement in architecture which resulted in a rebirth of renaissance and classical design. In St. Louis, the Security Building, Board of Education, and the Mallinckrodt Building, all constructed between 1890-1892, ushered in a new era of Renaissance/Classical design downtown. In 1896, the Mississippi Valley Trust Company Building continued this trend with a small design of unusual presence.

Unlike many classically inspired small buildings, the Mississippi Valley Trust succeeds at showing off both street elevations by emphasizing a corner entrance. Double-height Corinthian columns and pilasters frame simple but large arched openings topped by a single scrolled keystone. The composition makes the most of its two stories by emphasizing the monumentality and verticality of the small building (a 1902 author described the building as "attractive and very massive"⁶). Even the surfaces between pilasters generally use vertical panel devices to emphasize the upward thrust. A heavy cornice (very plain for the Corinthian order columns beneath it) adds an austere note to the composition, which is somewhat tempered by the balustrade above.

Mississippi Valley's interiors, particularly the public spaces, were also a point of enormous pride when the building was opened to the public at the beginning of 1897. In its booklet published for the occasion, the company described its new home as "palatial in its architectural adornments." Much attention is given to a description of the banking hall, with its elegant ceiling and "decorated course" encircling the room. These elements remain, defining one of downtown St. Louis' few elaborate historic commercial spaces.

In approximately 1905, Eames and Young again applied their touch to the bank, guiding the remodeling which expanded the banking hall functions into the next room to the north. The original north wall of the banking hall was blank except for the "decorated course" at the impost level of the south and east arches, and a large elaborate clock. In the renovation, arches were

⁵Lawrence Lowic, *The Architectural Heritage of St. Louis, 1803 - 1891* (St. Louis: Washington University Gallery of Art, 1982).

⁶E. D. Kargau, Mercantile, Industrial and Professional St. Louis (St. Louis: Nixon-Jones Printing Co., 1902).

⁷Ibid, 19.

⁸Although there is no permit on file for this remodelling, the *Western Architect* photograph (March, 1906) attributes it to Earnes and Young. The c. 1905 date is a guess; the remodeled room was published in a 1905 book on the World's Fair but was still new enough in 1906 to merit publication in *Western Architect*.

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opened into the northern room, preserving the plaster course, and a second clock was added. Photos of the remodeling appeared in the March, 1906 edition of the *Western Architect*, contrasted with one of Isaac Taylor's interiors as two examples of solving space problems in banking applications.

Mississippi Valley was one of the first in a series of bank buildings and remodellings for which Eames and Young became particularly well-known. Other nearby examples of their specialty in this field include a 1906 remodelling of the Merchants-Laclede Bank (NR, 1998), the Third National Bank Building (1907, demolished), and the Boatmen's Bank Building (1914, NR 1998).

The Mississippi Valley Trust building is also one of only a few low-rise bank buildings which remain in downtown St. Louis. The other two are Isaac Taylor's Mercantile Bank of 1902 at 715 Locust Street and Tom P. Barnett's 1917 Mutual Bank across the street at 714 Locust. Both are colonnade-fronted limestone buildings of three and four stories, respectively. In fact, in the entire section of downtown between the riverfront, Spruce Street, Tenth Street, and Washington Avenue (64 city blocks plus the expansive Gateway Arch grounds), there are only two other surviving historic buildings of one or two stories. Only another handful, most notably the two banks, the Old Courthouse, and the Orpheum (American) Theatre, are fewer than five stories. The Mississippi Valley's significance is increased by the rarity of its type in a commercial district which was once filled with small-scale buildings.

LATER HISTORY

Abandoned throughout the 1930s, the Mississippi Valley building was leased in the 1940s by the Laister-Kauffmann Aircraft Company. Mississippi Valley Trust Company sold their former headquarters in 1946 to the first of a dozen different owners over the course of the last 54 years. In 1976, the building was converted to use as a restaurant and nightclub. In 1986, after a period of vacancy, Everett and Shirley Lerwick undertook the transformation to a medical clinic. Three different clinics operated in the space between 1986 - 2000. The new owner, Plaza 44 LLC, plans to convert the building to office use, retaining the important distinguishing features which make the building architecturally and culturally significant.

INTEGRITY

Despite the varying uses throughout the years, character-defining features of the Mississippi Valley Trust Company Building remain intact. The exterior surfaces are very much as they were

⁹These are the Old Cathedral and the building housing Charlie Gitto's restaurant at 207 N. Sixth Street.

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in 1896, and the setback of the third floor addition prevents it from intruding on the street elevations. The primary interior space, the banking hall, retains the ornate plasterwork which indicated the bank's early aspirations. Beyond the banking hall, there are few original features: office and service areas have been completely remodeled.

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- City of St. Louis Building Permit records. Office of the Comptroller, City Hall, St. Louis, Missouri.
- City of St. Louis Deed records. Office of the Recorder of Deeds, City Hall, St. Louis, Missouri.
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- Gould's St. Louis City Directory. St. Louis: [Polk-] Gould Directory Company.
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- Mississippi Valley Trust Company. "The Trust: What it is and What is Does" booklet (St. Louis, 1896?). Collection of the Missouri Historical Society.
- St. Louis Globe-Democrat, St. Louis, Missouri. Various editions, 1934-1952.
- Steyer, Robert. "Barnes Buys Downtown Clinic." St. Louis Post-Dispatch. August 24, 1990.
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Mississippi Valley Trust Company Building St. Louis [Independent City], Missouri____

Verbal Boundary Description

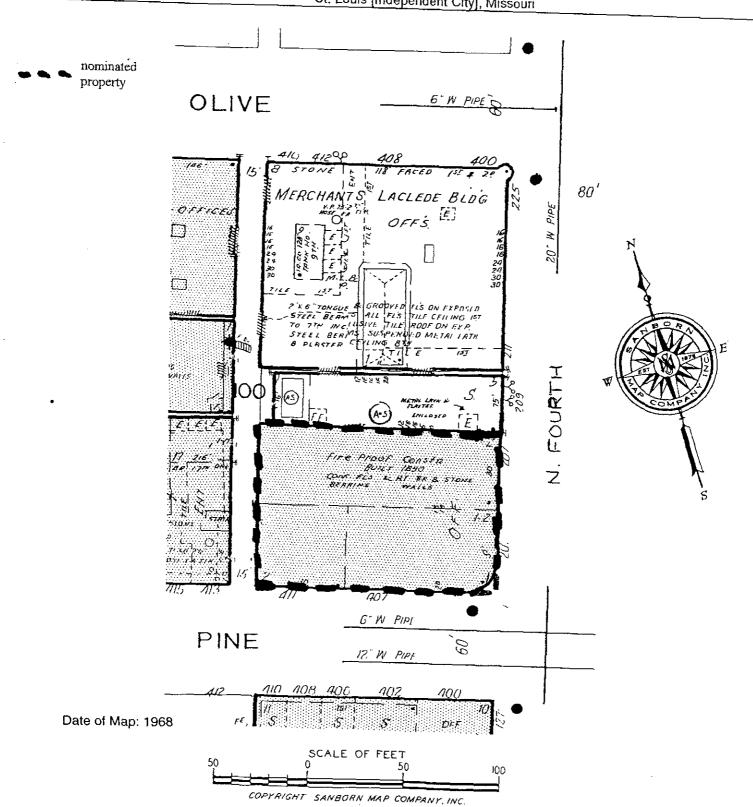
The nominated property is located in Lot 9 of Chouteau and Lucas' Addition to St. Louis, which is located in City Block 100 in the City of St. Louis, Missouri. The property is at the northwest corner of Pine and Fourth Streets, measuring 127' 6" along Pine Street, 86' 6" along Fourth Street, 127' 6" on a line parallel to and 86' 6" north of Pine Street, and 86' 6" along the north-south alley which bisects City Block 100.

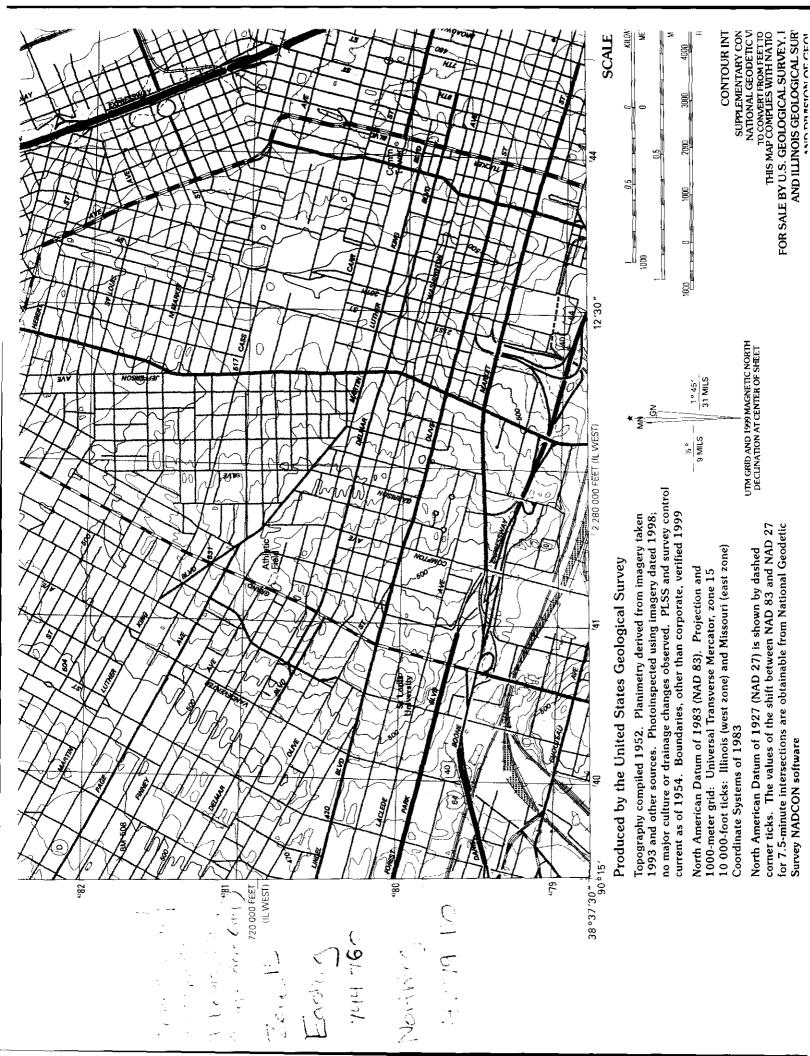
Boundary Justification

The nominated parcel is the same property owned by the Wayman Crow Estate on which the Mississippi Valley Trust Company built in 1896. The boundaries are roughly equal to the footprint of the building. The five-story building to the immediate north was also historically associated with the building when it was annexed in the early years of the 20th century, but the connecting openings were later filled in and the building itself was radically altered, leaving no historic characteristics on the facade. Constructed separately and no longer connected to the Mississippi Valley Trust Company, this building is not included in the nominated parcel.

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Section map Page 12 Mississippi Valley Trust Company St. Louis [Independent City], Missouri





Mississippi Valley Trust Company St. Louis (Independent CAY), 110

1, 3055

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Landmarks Assoc. cf. St. Louis Caincra facing 1

Photo #1



Mississippi Valley Trust Company St. Louis (Independent City), 110 L. Jast

2000

Landmarks Assoc, of Stilbois
camera facing 10/100



Mississippi Valley Trust Company St Louis (Independent City), MO

L 3654

11/2000

Landmarks Assec, of St. Louis corners facing E printo #3



Mississippi Valley Trust Company St. Louis (Independent CAY), Mo L. Joses

Landmarke Assac. of St. Louis

camera facing w

