

United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form

## 1. Name of Property

historic name National Bank of Rolla Building

other names/site number Hotel Edwin Long; Rolla State Bank; Phelps County Bank

## 2. Location

street & number 718 Pine Street (8<sup>th</sup> and Pine Streets) [N/A] not for publication

city or town Rolla [N/A] vicinity

state Missouri code MO county Phelps code 161 zip code 65402

## 3. State/Federal Agency Certification

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

6 November 2001

Signature of certifying official/Title Claire F. 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 certifying official/Title

Date

State or Federal agency and bureau

## 4. National Park Service Certification

I hereby certify that the property is:

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

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

determined not eligible for the  
National Register.

removed from the National  
Register.

other, (explain:)

Signature of the Keeper

Date of Action

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

**National Bank of Rolla Building  
Phelps County, Missouri**

**5. Classification**

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

Name of related multiple property listing.

N/A

Number of contributing resources previously listed in the National Register.

N/A

**6. Function or Use**

**Historic Functions**

COMMERCE/TRADE/ financial institution  
 COMMERCE/TRADE/ restaurant  
 DOMESTIC /hotel

**Current Functions**

COMMERCE/TRADE/ financial institution

**7. Description**

**Architectural Classification**

LATE 19th AND EARLY 20th CENTURY REVIVALS:  
 Colonial Revival

**Materials**

foundation Concrete  
 walls Brick  
 Terra Cotta  
 roof Asphalt  
 other Concrete

Narrative Description See continuation sheet [ x].

See continuation sheet [ ]

**National Bank of Rolla Building  
Phelps County, Missouri**

**8. Statement of Significance**

**Applicable National Register Criteria**

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

**Criteria Considerations**

Property is:

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

**Areas of Significance**

Commerce

**Period of Significance**

1931-1951

**Significant Dates**

1931

**Significant Person(s)**

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Johnson and Maack/ Architect

Gillioz, M.E./Builder

**Narrative Statement of Significance**

See continuation sheet [x].

**9. Major Bibliographic References**

**Bibliography**

See continuation sheet [x].

**Previous documentation on file (NPS):**

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

**Primary location of additional data:**

- State Historic Preservation Office
- Other State Agency
- Federal Agency
- Local Government
- University
- Other:

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

**National Bank of Rolla Building  
Phelps County, Missouri**

**10. Geographical Data**

**Acreeage of Property** Less than one acre

**UTM References**

A. Zone	Easting	Northing	B. Zone	Easting	Northing
15	607980	4200740			
C. Zone	Easting	Northing	D. Zone	Easting	Northing

[ ] See continuation sheet

**Verbal Boundary Description**

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

**Boundary Justification**

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

**11. Form Prepared By**

name/title Debbie Sheals  
 organization Independent Contractor date June 15, 2001  
 street & number 406 West Broadway telephone 573-874-3779  
 city or town Columbia state Missouri zip code 65203

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps**

- A USGS map (7.5 or 15 minute series) indicating the property's location.
- A Sketch map for historic districts and properties having large acreage or numerous resources.

**Photographs**

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

**Additional Items**

(Check with the SHPO or FOP for any additional items)

**Property Owner**

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

name Phelps County Bank (Contact: James Marcellus)  
 street & number PO Box 1068 telephone 800-667-5202  
 city or town Rolla state MO zip code 65402

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National Bank of Rolla Building  
Pheps County, Missouri

**Summary:** The National Bank Building, in Rolla, Missouri is a four story masonry commercial building with Colonial Revival styling. It occupies the southeast corner of the intersection of Eighth and Pine Streets, in the downtown commercial center of Rolla. The "L" shaped building is set close to the street, directly on the sidewalk. It has a flat roof, brick walls, and a notable collection of glazed terra cotta ornamentation. The north and west sides of the building face busy streets; both are important elevations. Those two walls have very similar patterns of fenestration and ornamentation, with terra cotta sheathing on the ground floor and ornamental terra cotta cornices at the first floor and the roofline. The main doorways to the bank feature elaborate pedimented door surrounds, and the roofline is accented with terra cotta urns. A low modern drive-through off the southeast corner of the building is the only other resource on the property; the bank is a contributing building, and the drive through is a non-contributing building. The bank was built in 1930-1931 to house the National Bank of Rolla, the Hotel Edwin Long, and the Edwin Long Coffee Shop. When new, the hotel occupied the upper floors, while the bank was located mostly on the first floor. The hotel went out of business in the early 1970s, and the early hotel spaces are now occupied by bank offices as well. The ground floor of the building has been in almost continual use as a bank since the day it opened, and it and the street-facing exterior elevations look today very much as they did in 1931.

**Elaboration:** The building is located on a prominent corner in the business center of Rolla. It capitalizes on its corner location via two main elevations, each of which faces a major commercial street. The north wall faces West Eighth Street, and the west wall faces North Pine Street. The area south of the bank contains commercial buildings of various sizes and ages, and the south wall of the bank is joined to the neighboring commercial building at the ground floor. There are small parking lots on Eighth Street just north of the bank, and a row of older commercial buildings to the northeast. The land directly east of the building is open.

The two main elevations have nearly identical patterns of fenestration and ornamentation. Both the west and north walls have buff colored terra cotta blocks at the ground floor, and textured reddish-brown bricks on the upper floors. (See photo 1.) Each of the front two walls also has a low water table faced with grey terra cotta blocks. The north wall of the building has eight bays, and the west wall has seven. The top three floors of the north and west elevations each have evenly-spaced pairs of one-over-one windows. The metal window sash are modern, with the same general configuration as the originals. (Compare photos 1, current, and 14, historic.) The window openings themselves are unchanged; they all have original soldier course headers, and glazed terra cotta sills.

The main elevations also feature terra cotta cornices. Each has a narrow bracketed cornice along the top of the ground floor, and a much wider molded cornice band near the roof line. The cornices are of the same type of buff terra cotta used on the first floor walls. The ground floor cornice is fairly shallow, and supported by widely spaced shallow square brackets. (See photo 7.) The upper cornice is much larger, with a wide flat frieze band running along the lower edge; it has no brackets.

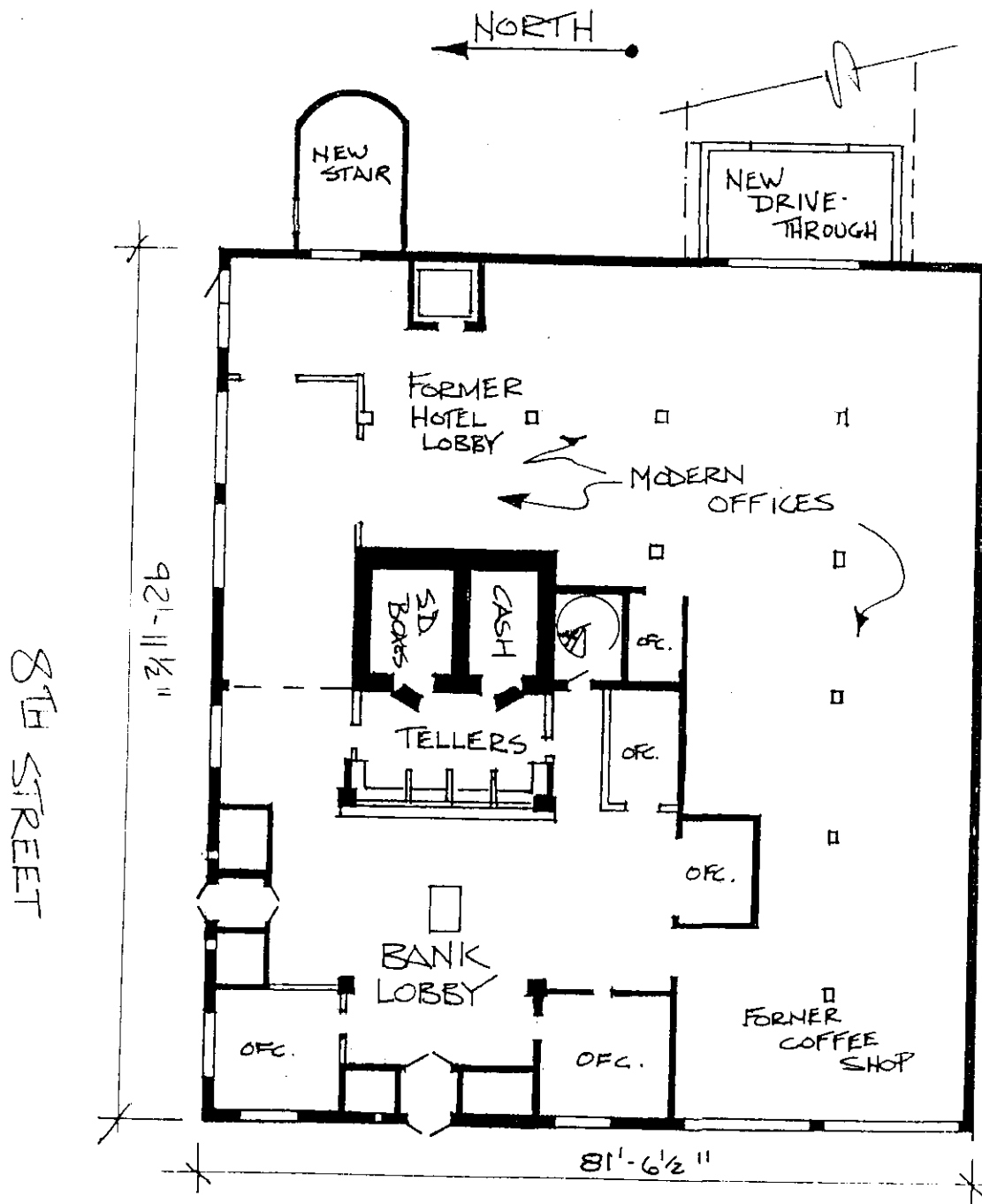
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National Bank of Rolla Building  
Phelps County, Missouri

Figure One. First Floor Plan

Drawn by Deb Sheals, from original measured drawings and field study.



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**National Bank of Rolla Building**  
**Phelps County, Missouri**

Each of the four principal end bays of the building are delineated by rusticated brick piers. The lines of the piers continue above the top cornice to form short pedestals, upon which are set buff terra cotta urns. Short brick parapet walls run between the pedestals along both main elevations. The parapets and pedestals are all topped with molded terra cotta caps. The roof of the building features two large iron grids, upon which are open letters which spell out "Phelps County Bank." The grids are very early features which originally carried signs for the hotel; the letters themselves are a few decades old. (The sign grids are visible in historic photos of the 1940s.) *One grid is on the east wall, facing west; the other is on the northwest corner, facing north.* A modern bank sign and clock are mounted on the ground floor walls of that same corner.

The front ground floor elevations are the most elaborately detailed areas on the building. The northwest corner contains the original bank windows and doorways, while the outside edges have larger openings which once contained storefronts for the hotel and coffee shop. The southernmost storefronts on the west elevation have been in-filled with solid walls and newer windows; the actual original openings in the terra cotta sheathing are unchanged. There are three similar storefront openings on the east edge of the north elevation. They all have newer glass units which generally mimic the lines of the early glazing units; the original openings in the terra cotta are intact there as well. (All of the ground floor openings are usually sheltered by simple canvas awnings; they had been removed for masonry restoration work when the enclosed photos were taken.)

The original fenestration patterns for the primary bank space have seen few changes. Each elevation has an entrance to the bank which consists of a tall double doorway, with an elaborate terra cotta door surround. The door surrounds are identical; they feature large triangular pediments and Doric pilasters. The fields of the pediments contain relief sculptures of eagles which have their wings spread and arrows clasped in their feet. (See photo 6.) Thin, rope-patterned, terra cotta molding outlines each doorway. The doors themselves are relatively new, and made of aluminum.

Each doorway is flanked by large windows and lantern type lamps, all of which are early or original. The octagonal lamps are made of copper, and have frosted shades topped with spiky ornaments. The large ground floor windows near the doorways are also original, and in excellent condition. (See photo 7.) Those window units have small rectangular window panes which are set between heavier mullions. The windows are recessed slightly into the plane of the wall, and the openings are accented with slender side pilasters and ornamental top frieze bands of terra cotta. The south doorway has small lancet shaped openings on either side of it; the west door has one similar opening and one larger modern after-hours depository box of aluminum.

The rear (south) walls of the building, which are highly intact, have little to no applied ornamentation. They are faced with buff colored brick, set between flat concrete beams and spandrels. (See photos 4 and 5. The paint shown in photo 4 has since been removed from the surface of the wall.) The rear walls have single windows, several of which have newer window units which match those on the front of the building. The original two-over-two metal windows remain in place on the south wall closest to Pine Street, and in the fourth floor openings of the rear light well.

The east wall of the building has stuccoed walls, and original window openings which have newer sash. That wall has a new stair tower, and a low, modern drive-through banking facility. (See photo 3.) The stair tower is located near the north side of that wall; it extends the full height of the building and has stuccoed walls. The drive-through is set well back from the street, near the rear edge of the building. It is minimally attached to the

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National Bank of Rolla Building  
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building; connecting only via the roof over the driveway, and is therefore counted as a separate, non-contributing building. It has a metal roof and brick and concrete supports.

The interior of the ground floor houses the original bank lobby, which is highly intact and in excellent condition. (See photos 8-12.) The lobby, which occupies the northwest part of the ground floor, is reached via either of the pedimented exterior entranceways. Both entrances feature small airlocks, which have early or original walnut paneled wood walls, and early wood and glass doors on the lobby side. The paneling of the airlocks matches that of the rest of the lobby.

A series of small rooms are set along the exterior walls of the lobby, and most are separated from the central space with walls covered in matching walnut paneling. Two of the rooms, one in the northwest corner, and one in the southeast corner, now have simple glass and walnut units set upon their original paneled half-walls. A large early or original writing counter sits in the center of the bank lobby. The writing table has a thick glass top and raised-panel walnut wainscoting which matches the other paneling in the room. (See photo 8.)

The smaller rooms, which include offices, restrooms and meeting space, all have relatively low ceilings, leaving the entire lobby space open to the main ceiling, which is approximately fifteen feet tall. (See photo 10.) The ceiling has square beams which rest upon widely spaced square posts. The lower parts of the posts are incorporated into walls or the teller counter, and several have matching walnut paneling along their base. The flat portions of the ceiling feature original ornamental plasterwork, and the beams and tops of the columns have heavy molded trim. The original drawings for the building show that those details were specified by the architects, and built just as they were drawn. (See Figure Two.)

The east wall of the lobby contains the tellers' counter and bank vaults, all of which are also original. The vaults are built into the east wall, behind the tellers' counter. (See photo 12.) The vaults were a noted feature in an article on the bank opening which was published in 1931.<sup>1</sup> The vaults continue to serve their original functions; one vault contains safety deposit boxes; the other is for cash and papers. The cash vault also contains a large freestanding safe that dates to around 1905.<sup>2</sup> That safe was in use in the earlier National Bank Building, and moved to its current location in 1931.

<sup>1</sup> "Bank Moves to its New Home Sunday", The Rolla New Era, April 17, 1931, p. 1.

<sup>2</sup> The safe is shown in a photograph published in Rolla Land and Investment Company, Phelps County, MO, (St. Louis: Lumbermen's Printing Co, ca. 1910) p. 2.



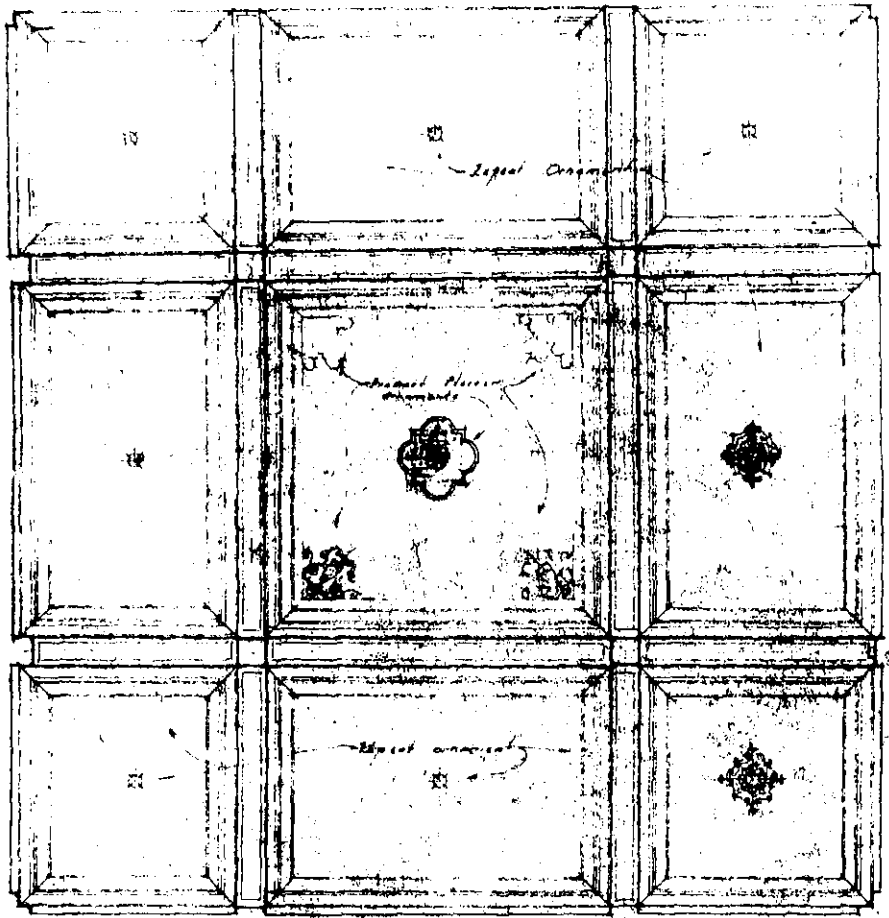
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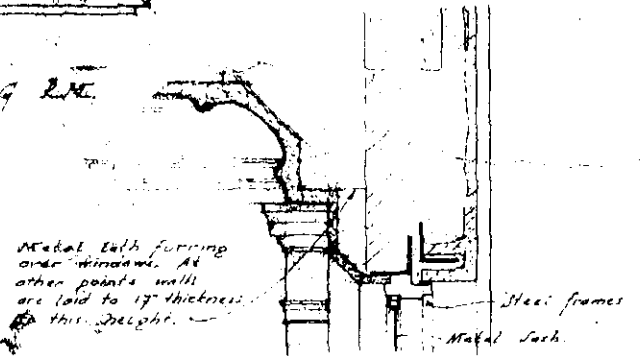
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National Bank of Rolla Building  
Phelps County, Missouri

Figure Two. Lobby Finish Details, Drawn by Johnson and Maack, St. Louis, July 1930.



REFLECTED CEILING PLAN BANKING RM.  
Scale 1/4" = 10'



1/2" SCALE SECTION  
OF BANKING RM CORNICE  
AND WINDOW HEADS

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**National Bank of Rolla Building**  
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A doorway just south of the tellers' counter leads to another early vault. (See photo 12.) The doorway opens to a small staircase which leads to both the basement and second floors. The spiral staircase in place there replaced the original winding stairs several decades ago. The basement area just below the tellers' counter contains a large record vault. That vault is also older than the building. Like the freestanding safe on the first floor, it was National Bank equipment before this building was built.<sup>3</sup> When the building was new, the record vault and a small utility area were the only bank spaces in the basement; today, all of the area is used by the bank.

Most of the basement has been remodeled in the last few decades and the majority of the rooms there today have modern finishes. There are a few holdovers, however. The original brick-lined boiler room, complete with the massive early boiler, is little changed and still in use as a utility area.. (The boiler is no longer in service.) There is also a pair of meat lockers, left from the early restaurant operation. The lockers have heavy insulated swinging doors and wooden shelving, all of which are early or original. The early men's restroom also survives, replete with original fixtures. The restroom is located in the northwest corner of the basement.

The other parts of the building have changed layout and function over the years. The early hotel and coffee shop spaces now contain bank offices, as do most of the upper floor areas. Although most of those spaces have been gutted and refinished, the new rooms generally follow the original layout, especially on the upper floors. (See photo 13.) The second and third floors have been remodeled to accommodate modern office use, and have modern finishes throughout. The new office layouts echo the original hotel floor plans, in that the individual offices are located along the outside wall, like the hotel rooms were. The upper floor hallways follow the path of the original hotel halls, and the elevator is in its original location. The fourth floor of the building, which has been gutted and left unfinished, is used for storage only.

Overall, the Rolla National Bank building appears today much as it did when the bank opened for business in 1931. The most public spaces of the building are also the most intact. The two street-facing elevations walls retain their original wall treatments and patterns of fenestration, and all of the original terra cotta ornamentation survives. The original banking room is also highly intact, and in excellent condition. The building houses a bank yet today, and continues to reflect its long and important association with the banking industry of Rolla. △

<sup>3</sup> Bank Moves to its New Home Sunday..

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National Bank of Rolla Building  
Phelps County, Missouri

**Summary:** The National Bank of Rolla Building is one of the largest intact historic commercial buildings in the downtown area. It is eligible under Criterion A in the area of COMMERCE, for its strong association with the banking industry of Rolla. It has been in nearly continuous use as a bank since it opened in 1931. The period of significance thus runs from 1931 to 1951, the arbitrary fifty year cut-off point. The building was built in 1931, to serve as a hotel and the home of the National Bank of Rolla. The National Bank of Rolla was at that time the town's oldest and largest bank, and the only national bank to operate in Phelps County before 1951. The National Bank failed during the Depression, after which the bank space was taken over by the Rolla State Bank, which was then, and for many years afterward, the only bank in the community. The next bank tenant was the Phelps County Bank, which occupies the space yet today. The hotel and coffee shop remained in operation into the 1960s. Many of the most public features of the building have seen no significant changes in the last 70 years. The exterior retains much original detailing, including nearly all of the original ornamental terra cotta and brick wall treatments. The banking room, which was designed to be one of the most prominent interior spaces, is also very much intact. It features original walnut paneling, beamed ceilings with ornamental plasterwork, and the original vaults, tellers' counter and writing desk. The bank building today looks much as it did when the National Bank moved into it in 1931, and it continues to reflect its long and important association with the banking industry of Rolla.

**Elaboration** Rolla is the county seat of Phelps County, which was organized in 1857, from Crawford County. The county is named for John F. Phelps, a Congressman and Governor of Missouri. Rolla was platted in 1859, to serve as the county seat. The name Rolla, which won out over "Hardscrabble" and "Phelps Center", is said to be a local adaptation of Raleigh, spelled as it was then pronounced.<sup>4</sup> The creation of both Rolla and Phelps County were due in a large part to the establishment of the St. Louis and San Francisco Railroad, which came to the area in the mid-1850s.<sup>5</sup> Rolla is located about half way between St. Louis and Springfield on that rail line. The St. Louis and San Francisco rail corridor, which runs through the center of downtown Rolla, is adjacent to the east edge of the National Bank property.

By the early twentieth century, railroad service in the region was supplemented by the establishment of state and national highways. Rolla is located at the intersection of Missouri State Highway 63 and Interstate Highway 44. Highway 44 largely follows the route of Route 66, the famed early transcontinental highway which ran from Chicago to California. Route 66 was an important early component of the National Highway System, which was authorized by Congress in 1926. The work on Route 66 through Missouri was completed less than five years after that act. Rolla was home to a major celebration of the completion of that roadway, and local historical accounts have noted that the celebration was perhaps "the most elaborate local event associated with the road. Rolla hosted a grand celebration which is said to have been the biggest of any of the states."<sup>6</sup> The National

<sup>4</sup> Dr. and Mrs. Clair V. Mann, The Story of Rolla Missouri To 1974, (Rolla: The Rolla Bicentennial Commission, 1975) p.4.

<sup>5</sup> Mann, p. 5.

<sup>6</sup> John F. Bradbury, Jr., "The Early Years of Route 66," Newsletter of the Phelps County Historical Society No. 8 (Oct. 1993) p. 4.

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**National Bank of Rolla Building  
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Bank of Rolla Building was constructed during the same period, and served as the headquarters for that celebration.

The building at 8<sup>th</sup> and Pine Streets was not the first home of the National Bank, however. The bank establishment was more than half a century old when work began on that building. The National Bank of Rolla was established in August of 1871, from a reorganization of the earlier Bank of Rolla.<sup>7</sup> It was one of the first nationally chartered banks in the entire state.

The banking system of the United States is referred to as a *dual banking system*, because there are both national and state banks. The system has its roots in the National Bank Act of 1863, which created a system of federally chartered banks, and gave them the power to issue notes backed by U. S. government bonds.<sup>8</sup> Prior to the passage of that legislation, bank regulation was done primarily at the state level, and the only paper currency in the country was in the form of notes issued by state banks. The need for such legislation is illustrated by the fact that nationwide, there were some 7,000 different types of bank notes in circulation in 1861.

State banks did not die out after the National Bank Act, although a tax on notes issued by state banks did have the desired effect of creating a uniform national currency. Instead, some of the larger banks in the state applied for national charters, while small banks continued to operate under state regulations. Banking statistics show that Missouri banks followed national trends, in that state banks greatly outnumbered national banks, but tended to be much smaller. Figures from 1895, for example, show that there were just 67 national banks in Missouri, with total deposits averaging just over \$550,000; state banks, by contrast, numbered 572, with total deposits averaging just over \$137,000.<sup>9</sup> The National Bank of Rolla, which was established just seven years after the National Bank act, was the first national bank in Phelps County. It was also the only such bank in the county for more than sixty years.

The National Bank of Rolla was the also town's only bank for several decades, and was the largest such institution for most of its history. Profiles of the county's banks which were included in a 1910 promotional booklet published by a Phelps County real estate company show that the National Bank was still the largest bank in the county, and still the only national bank.<sup>10</sup> Phelps County banks listed there included one small bank in Newburg, and three larger institutions in Rolla. The two other Rolla Banks were the Rolla State Bank, and the Merchants and Farmers Bank. The Rolla State Bank was nearly as large as the National Bank, with an equal surplus (\$50,000) and deposits of just \$10,000 less than the National Bank's \$50,000. The president of the Rolla State Bank at the time, Joseph Campbell, was a former director of the National Bank of Rolla.<sup>11</sup> The Merchants

<sup>7</sup> Goodspeed Publishing Company, History of Laclede, Camden, Dallas, Webster, Wright Texas, Pulaski, Phelps and Dent Counties, Missouri, (Chicago: Goodspeed Publishing Company, reprint Independence, MO: Ball Library Services, 1974) p. 663.

<sup>8</sup> Banking Education Committee, The Story of American Banking, ( New York: American Bankers Assoc.) ca. 1967, p. 38.

<sup>9</sup> Florence Helm, Banking Developments in Missouri, 1920-1936, (Fulton, Missouri: Ovid Bell Pres, 1939) p. 105-106.

<sup>10</sup> Rolla Land and Investment Company, p. 2.

<sup>11</sup> Ibid, and Goodspeed, p. 663.

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**Phelps County, Missouri**

and Farmers Bank, which was founded in 1905, was the smallest of the banks in the community, and the newest.

The early decades of the twentieth century were marked by great fluctuations in the number of American banks in operation. The total number of banks in operation in the state jumped from 674 in 1900 to 1,668 in 1920.<sup>12</sup> That increase has been attributed to a number of factors, including a more stable national banking system, and the relative ease with which a bank could be started. Charters were easy to obtain, and the requirements for start-up capital were quite lax. National banks were still required to have more capital than state banks. Bank stocks also made an attractive investment, especially in small communities where other investment options were limited.

By 1936, the number of operating banks in the state had dropped to 680. That dramatic change has been attributed to a number of factors, including amendments to state banking laws which tightened the start-up requirements, and changes in the economy which made bank stocks less desirable as investments. Changing markets and a severe post-war agricultural depression meant that smaller rural banks were the hardest hit. That decline started well before the stock market crash of 1929 which ushered in the Great Depression. More than 500 Missouri banks closed in the 1920s; most of them were smaller state banks.

Many of the banks which went out of existence during the 1920s did so via voluntary consolidations and liquidations- a total of 26% of all Missouri banks went through that process between 1920 and 1936.<sup>13</sup> Although most of those consolidations were done to avoid outright failure, others were motivated by a desire to gain the power which came from increased size. The smaller the bank, the more likely that a merger was done to avoid failure.

The banking business in Rolla followed those statewide trends; in 1929, the National Bank of Rolla merged with its former competitor, the Merchants and Farmers Bank. It appears that, at least on the part of the National Bank, the merger was done to increase capacity rather than avoid disaster. On October 4, 1929, a front page article of the Rolla New Era proudly proclaimed:

Rolla now has the pride of knowing that it has in its confines the largest bank in a town of this size in Southern Missouri, if not the whole state. Tuesday by approval of the State Finance Commissioners and National Bank Examiner, the National Bank and the Merchants and Farmers Bank of Rolla merged and the National Bank now has resources of over \$1,300,000...The National Bank, now with resources over a million, is able to render even greater facilities of banking service.<sup>14</sup>

That merger undoubtedly led to the decision to build a modern new facility; the same article noted that "in the near future the National Bank expects to raze the old building which they now occupy and erect a new building, modern in all respects for efficient banking."

The bank directors must have felt quite confident in the newly merged establishment; they proceeded with that construction project in spite of the now infamous stock market crash which happened just twenty days after

<sup>12</sup> Helm, p. 104.

<sup>13</sup> Helm, pp. 17-20

<sup>14</sup> Banks Merge - Form Million Institution" The Rolla New Era. Oct. 4, 1929.

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the merger was announced. The directors were not alone in their optimism; one source noted that although business activity had begun to decline nationwide early in 1929, even after the crash "there was no devastating panic in the money market or paralyzing liquidation in commercial banking."<sup>15</sup> It is likely that the directors of the National Bank, like many in the banking industry, felt the crash would result in only a short-lived depression.

Local optimism in the future was also undoubtedly buoyed by the Route 66 paving project, which was in full swing by the late 1920s. Local newspaper reports on the progress of the paving project frequently included glowing accounts of the business the new road would bring to the community. One such account noted in 1928 that "following the completion of the paving, a notable increase in the number of tourists visiting the Ozarks is expected."<sup>16</sup> There were many local building and improvement projects spurred by the highway development. A new bus station opened in Rolla in August of 1928, and the Atlasta Service Station, which was described in the Rolla paper as "one of the most beautiful resorts anywhere along Highway 66" opened in St. James just a few weeks before the bank merger.<sup>17</sup>

The paving project also prompted improvements to the town's infrastructure. In the summer of 1929, the city board of aldermen ordered the paving of the north end of Pine Street and the west end of Sixth Street, a move which would connect existing paved roads in the downtown area with Route 66.<sup>18</sup> That project made it possible to route Business Route 66 along Pine Street, right past the new National Bank building. Contracts for the local paving projects were issued the month after the merger, about the same time that the National Bank began working on the design of their new building.

Area businesspeople were also making plans to accommodate extra overnight guests to the community. In June of 1929 Schuman's Cottage City opened at the intersection of Highways 66 and 63. The local paper claimed that the seventeen "clean comfortable cottages...will cause thousands of tourists to stop in our city each season." The same company that opened the bus station, Pierce Petroleum, opened the Pierce Pennant Hotel in the fall of 1929. The local paper noted in November that the Pennant Hotel and Bus Terminal had recently been written up in *The Tourist*, which was described as "a national touring magazine."<sup>19</sup>

The anticipated boom in the overnight lodging business no doubt affected the design of the new bank building, which called for a large new hotel to be combined with the bank headquarters. A name was not chosen for the hotel until the project was well underway. It was February of 1931 before the announcement was made that it was to be called the Hotel Edwin Long.<sup>20</sup> That name was chosen to honor one of the community's most

<sup>15</sup> Studenski and Krooss, p. 353.

<sup>16</sup> Bradbury, pp. 5-6. (The article includes many transcriptions from the local papers.)

<sup>17</sup> *Rolla Herald*, Aug. 29, 1929, p. 2.

<sup>18</sup> Bradbury, p. 8

<sup>19</sup> Several of the 66 related articles are reproduced in Bradbury, pp. 10-12.

<sup>20</sup> *Rolla Weekly Herald*, Feb. 5, 1931, p. 1.

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prominent businessmen, Edwin Long, who had been very active in the local banking and business community until his death in 1928. One local history described him as "former mayor and a leading Townbuilder."<sup>21</sup>

Edwin Long had a family background in business and banking. He was the only adult son of A. S. Long, who moved to Rolla about the time the town was founded and did very well in the mercantile and banking business of the new community. A. S. Long was for many years the president of the National Bank of Rolla, and spent many others as a director and stockholder.<sup>22</sup> Edwin took over the mercantile business after his father's death, and continued to be active in banking as well. He and his father were both major shareholders of the Merchants and Farmers Bank when it was founded in 1905. It appears that Edwin had a leading role in the establishment of that bank. Papers of incorporation include a letter from the Missouri Secretary of State to Edwin Long with notes about the incorporation process, and he was president of that bank in 1910.<sup>23</sup>

Edwin Long's sons inherited the business interests and personal fortune of their father, and both were on the board of directors of the National Bank when the new building was under construction. It was not, however, only their idea to name the bank after their father. The local paper noted that it was a group decision, made by the committee overseeing the construction project. The name proved to be quite enduring; the hotel operation used that title throughout the period of significance.

By early 1930, the National Bank had moved to temporary quarters across the street to make way for demolition of its old building, which was on the same site as the current building. (The temporary location was the old office of the Merchants and Farmers Bank, which was located on the northwest corner of the same intersection.) A separate corporation, the Rolla National Hotel Building Company, was formed to oversee the project, and an architectural firm out of St. Louis was hired to do the design work and draw the construction documents. The architectural firm was Johnson and Maacke, Eugene Johnson of that firm was born and raised in Rolla.<sup>24</sup>

The construction project for the new bank building began with much fanfare. At least one local paper devoted most of the front page to the architects' drawing of the new design, accompanied by a long article about the construction project. (See Figure Three.) The article noted that the drawing was "evidence that Rolla will have a building beautiful in appearance, fireproof in construction, and will be one of the most modern and up-to-date Banking Institutions and Hotels in the State of Missouri....Considerable thought has been given to the planning and designing of the structure in order to provide all the conveniences for the farmers, tourists and townspeople."<sup>25</sup>

<sup>21</sup> Typescript from the Clair V. Mann Collection, University of Missouri-Rolla Archives, 11/24/1969, p. 41.

<sup>22</sup> Everett King, History of Maries County, (Cape Girardeau: Ramfre Press, 1963), pp. 584-585, and Goodspeed, p. 1008.

<sup>23</sup> There are several records relating to the creation of that bank in the records of the Phelps County Bank. Edwin Long was listed as president of the bank in the Rolla Land and Investment Company booklet of 1910.

<sup>24</sup> "National Bank Contract Awarded to M. E. Gillioz," The Rolla New Era, July 25, 1930, p. 1.

<sup>25</sup> National Bank Contract Awarded to M. E. Gillioz."

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Construction of the building was covered extensively in the local papers, with front page articles on the project appearing at least once a month. Excavation for the basement began in August of 1930, and the poured concrete framework for the building went up quickly. The paper noted a month later that the contractors expected to finish pouring one floor each week, after which the brickwork would begin.

By November, it was time to lay the cornerstone, an event which was accompanied by a large celebration. The paper reported that "after more than 100 Rolla business men and the leading bankers of surrounding towns had attended the Hub Club luncheon as guests of the National Bank of Rolla, the cornerstone of the New Bank and Hotel Building was laid by Lt. Governor of Missouri, Edward H. Winter, who gave the principal address of the ceremony."<sup>26</sup> The front page article was accompanied by a large photo of the attending officials, a group which included Edwin Long's sons, Albert and Luman, who were also directors of the National Bank. That event may have attracted press coverage as far away as St. Louis; the photo in the Rolla paper was courtesy of the St. Louis Post-Dispatch.

**Figure Three.**

Architect's drawing of the building, from a postcard in the collections of the Phelps County Bank, Rolla, MO. The same drawing was used on the front page of the Rolla New Era, July 25, 1930.



<sup>26</sup> Laying Cornerstone of National Bank Building", The Rolla New Era, Nov. 14, 1930, p. 1.



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The photograph published in the St. Louis paper also included M. E. Gillioz, the contractor for the building. Gillioz, who was from Monett, Missouri, was one of the more prominent contractors in southwest Missouri at the time. His firm handled heavy construction projects throughout the state for decades, and continued to operate after his death in 1962. A biography of Gillioz published in History of Missouri in 1967 noted that Gillioz had "headed a construction company which has built school buildings, courthouses, roads, bridges, and other heavy construction items" and that in 1967 the company was doing business "well in excess of five million dollars a year."<sup>27</sup> Gillioz also engaged in other business ventures, as varied as a clothing store and an automobile dealership, and, ironically, banking. He saved the Monett Bank during the depression by purchasing it and personally guaranteeing the stock, and by the mid 1960s it too was worth more than five million dollars.

Newspaper articles published throughout the construction process show that Gillioz, while not there every day, took an active interest in the project, and that he met several times with architect Eugene Johnson to discuss the work. He had grown up near Rolla and he and Johnson were most likely acquainted with each other before the project began; the local paper noted in 1931 that "It is significant that the hotel was both designed and constructed by native sons of Rolla. M. E. Gillioz, prominent contractor, and Eugene Johnson, of Johnson and Macke, architects."<sup>28</sup>

Interior finish work continued throughout the winter, and accelerated in the early spring. The pace of the project was stepped up in late February and early March, to coincide with the completion of the paving of Route 66 throughout Missouri. The paper reported on March 13, 1931, that the "**New Institution Will Serve as Headquarters for Highway Celebration**. Through special efforts of contractors, architects and decorators the impressive new Hotel Edwin Long was rushed into completion yesterday in time for the U.S. 66 Highway celebration and was officially designated headquarters for the event."<sup>29</sup>

That celebration proved to be one of the biggest parties the area had ever seen. The paper reported the next week that 8,000 people had come to Rolla for the event, which included a grand parade down Pine Street. The paper noted that "A reviewing stand for the parade was erected at the corner of the Edwin Long, the headquarters for the celebration." The reviewing stand was occupied by the governor of the state and many other elected and government officials. The paper noted that all of the buildings on Pine, Seventh and Eighth Streets were adorned with flags and bunting, and that "Hotel Edwin Long, the headquarters, looked like a million dollars, colors were flying from every window, clear to the fourth floor."<sup>30</sup>

Although the bank spaces were not finished in time for that celebration, they were ready just a few weeks later. The National Bank of Rolla opened for business in the new location on Monday, April 13, 1931. As usual, the event was reported on the front page of the paper, with an article that detailed the layout and fittings of the new space. The paper noted that "all of the woodwork is of polished walnut" and that the new banking room was

<sup>27</sup> History of Missouri: Vol 3. (New York and Palm Beach: Lewis Historical Publishing Company, 1967.) p 451.

<sup>28</sup> "Hotel Edwin Long Opened Yesterday," The Rolla New Era. March 13, 1931, p. 1.

<sup>29</sup> "Hotel Edwin Long Opened Yesterday," p. 1.

<sup>30</sup> Bradbury, p. 13.

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“designed with a view of presenting an inviting appearance rather than the cold uninviting atmosphere which has been commonly associated with bank design.” The same article noted that the safety deposit boxes were in one vault, while the money was in another, each of which had “a twelve-inch burglar proof steel door.”<sup>31</sup> Those vaults remain in place, and in use, today. (See photos 11 and 12.)

The money vault today also contains a large round free-standing safe which was moved to the new location in 1931. That safe is a carry-over from the Merchants and Farmers Bank; it is shown in a photo of that bank which was published in 1910, with a note in the caption that the Farmers and Merchants Bank was “easily identified by the big, modern safe which stands in the window.”<sup>32</sup>

At the time of the new bank opening, the Rolla National Bank was still the only nationally chartered bank in Phelps County, and one of only 109 in the entire state.<sup>33</sup> Unfortunately, even that normally secure status was not enough to keep it afloat through the dark days of the Depression. Between 1930 and 1933, 560 Missouri banks suspended operations.<sup>34</sup> The National Bank of Rolla was one of those.

In June of 1932, the *Rolla Herald* reported that “after weathering the financial storms for over sixty years, the National Bank of Rolla failed to open its doors for business last Wednesday morning, May 25<sup>th</sup>, 1932....the National Bank of Rolla was the oldest banking house in this section and for years it was reported to be one of the strongest financial institutions in Missouri.”<sup>35</sup> That closing reflected national as well as statewide trends. Commercial banking was very hard hit in the years immediately following the stock market crash; one source noted that nationally, the commercial banking business experienced “a vast increase in the number of suspensions” in the early 1930s, with more than 5000 banks folding between 1930 and 1932.<sup>36</sup>

The situation in Rolla was somewhat unusual in that the nationally-chartered bank failed, while their state-chartered competitor, the Rolla State Bank, survived. National banks were generally on much more secure footing; of the 560 Missouri banks which suspended operation in that period, only 39 were national banks. Undoubtedly, the National Bank of Rolla’s status as the largest bank in town also meant that they suffered the largest financial loss from the struggling economy.

They also appear to have suffered from the growing unease of depositors which was sweeping the state and the nation. One history of banking in Missouri during that period noted that by 1930, depositors were starting to fear the loss of their life savings, and “for the first time Missourians seemed to lose confidence in nearly all

<sup>31</sup> “Bank Moves To Its New Home Sunday,” *The Rolla New Era*. April 17, 1931, p. 1.

<sup>32</sup> Rolla Land and Investment Company, p. 2.

<sup>33</sup> Helm, Table 25, p. 105.

<sup>34</sup> Helm, p. 32.

<sup>35</sup> “National Bank of Rolla Closed,” *The Rolla Herald*, June 2, 1932, p. 1.

<sup>36</sup> Studenski and Krooss, pp. 370-371.

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country banks and there were heavy runs upon many of those institutions."<sup>37</sup> Such runs could ruin even financially secure institutions. Rolla newspaper accounts for that time period show that the National Bank directors worked hard to fight local rumors of insolvency and keep the bank in operation.

There were apparently rumors of trouble for several months before the bank closed, as well as some change of ownership late in 1930 or very early in 1931. The local paper in January of 1931 mentioned a "purchase of a portion of the [National Bank] stock by Rolla businessmen" and included an article titled "Business Men Endorse National Bank Management."<sup>38</sup> Another noted titled "Local Bank Supported by Citizens" noted how damaging rumors of insolvency could be, and ended with the plea "protect yourself, and your town by quelling such rumors at their fountain head."<sup>39</sup> A large ad run by the bank about the same time listed their "New Officers and Directors" (at least five of which had also been directors of the bank in 1929) and proclaimed that "the new management pledges the public that it will leave nothing undone to protect every depositor under all circumstances and conditions. We ask for your support--we ask for your confidence--we ask for your patronage. The National Bank Examiner has examined the securities of the National Bank and he pronounced the BANK ABSOLUTELY SOLVENT."<sup>40</sup>

Those measures obviously proved futile, and the National Bank of Rolla joined the ranks of banks closed during the Great Depression. The bank went into receivership and its assets were slowly liquidated, with the last dividends being paid out late in 1937.<sup>41</sup>

It should be noted that closing the bank before runs could empty the coffers may have been the most responsible thing they could have done. One history of Missouri banks noted that

Some bankers, finding that the demands for cash made upon them by their depositors would bring about forced liquidation of their best assets in an unfavorable market, closed their banks as soon as trouble was noted. In this way equitable distribution of the proceeds of liquidation was assured to all creditors. To these directors it seemed unfair to pay timid or panic-stricken withdrawing depositors in full when inferior assets would be left to meet the claims of depositors who remained loyal and unafraid in a period of crisis."<sup>42</sup>

The National Bank was not the only financial institution to close its doors during the Depression. About a

<sup>37</sup> Helm, p. 35.

<sup>38</sup> Rolla Herald, January 14, 1932, page 1.

<sup>39</sup> "Local Bank Supported by Citizens," The Rolla New Era, Jan. 8, 1932.

<sup>40</sup> Rolla New Era, January 15, 1932.

<sup>41</sup> Rolla New Era, "National Bank Dividend", Sept. 24, 1937, p. 1.

<sup>42</sup> Helm, p. 35.

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year later, the Rolla State Bank, which was then the only Rolla bank still in business, also closed, although only for a short time. The local paper reported in January of 1933 that the Rolla State Bank had declared a 30 day banking suspension, but planned to reopen soon, with restricted withdrawals, and a new limited operating system developed by the State Finance Commission. That short holiday proved effective, and on March 16 the Rolla State Bank ran a large ad titled "Rolla State Bank Open Under State and Federal Regulation." The ad noted that they were back in business and regretted any inconvenience caused by their "temporary closing."<sup>43</sup>

With the exception of that brief "moratorium" the Rolla State bank remained in operation, and continues to operate in Rolla today, as a branch of the Bank of America. The Rolla State Bank eventually moved into the headquarters of their former rival at 8<sup>th</sup> and Pine. The National Bank space was apparently tied up in the liquidation process for several years. The Rolla city directory still listed the "National Bank of Rolla (receiver)" as the occupant of that space in 1936. It has been assumed that the Rolla State Bank moved in soon after the liquidation of the National Bank of Rolla was completed in 1937. They were definitely in that location by 1946, and still the town's only bank.<sup>44</sup>

The State Bank of Rolla occupied the banking quarters of the National Bank building into the early 1960s, and the hotel continued to operate in the rest of the building. The bank moved out of the building around 1962, when they moved just across the street to the old Rollamo Theatre building. The Bank of America still occupies the Rollamo building, which has survived in a greatly altered form.

The Rolla State Bank move did not, however, end the history of banking in that location. In 1963, the newly founded Phelps County Bank (PCB) moved into the corner banking room, and eventually purchased the entire building. The hotel, which one source noted had by that time "degenerated into a flophouse" closed in 1971, and in late 1977, the Phelps County Bank purchased the entire building.<sup>45</sup> The Phelps County Bank gradually remodeled and took over use of the old hotel spaces, and today they occupy all except the fourth floor, which has been gutted and is used for bank storage. It was under PCB ownership that the drive-through was added in the late 1980s. Phelps County Bank officials have taken great care to preserve the features of the original banking room, and in 1987 undertook a major renovation and restoration of that space.

The Phelps County Bank has the current distinction of being a community bank which is completely employee-owned. The bank implemented an employee Stock Ownership Program (ESOP) in the mid-1980s, and by 1993 the ESOP bought out the last of the privately held bank stock.<sup>46</sup> The bank is also the only independent commercial bank in the community. The other two banks in town are branches of large statewide bank holding companies. That competition has not hurt the Phelps County Bank, however; they are also the largest of the three.

Today, the National Bank of Rolla Building looks and functions much as it did the day the county's only national bank moved into the "inviting" new banking room. It is a bank yet today and has been in nearly

<sup>43</sup> Rolla Herald, March 16, 1933, p. 5.

<sup>44</sup> The earliest available Rolla City Directories date to 1936 and 1946.

<sup>45</sup> John Case, "Total Customer Service," Inc: the Magazine for Growing Companies, Jan. 1994, p. 52.

<sup>46</sup> Case, p. 58.

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continuous use as such since 1931; the banking quarters have never served any other function. The building is immediately recognizable to its period of significance, and it continues to reflect its long and important association with the commercial life of the community. ⬆

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**Verbal Boundary Description**

All of a fractional part of Lots Two (2) and Three (3) in Block Fifty-seven (57) in the County Addition to the City of Rolla, Missouri, described as follows: Commencing at the North-west corner of said Lot Three (3), thence East along the North line of said Lots Two and Three, being the South Line of Eighth Street, in the City of Rolla, Missouri, a distance of Ninety-two (92) feet, and six (6) inches; Thence South, parallel with the East line of Pine Street, a distance of Eighty (80) feet; Thence West parallel with the South line of Eighth Street, or the North line of said Lots Two and Three a distance of Ninety-two (92) feet, six (6) inches, to the East Line of Pine Street; Thence North along the East line of Pine Street, being the West line of said Lot Three (3) a distance of Eighty (80) feet, more or less to the place of the beginning.

**Boundary Justification**

The current boundaries encompass the entire original site, as well as all land currently associated with the building.

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**Photographs**

The following information is the same for all photographs, except number 14.

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718 Pine Street, Rolla

Phelps County, MO

Debbie Sheals

April, 2001

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

**List of Photographs**

See photo key for indication of camera angles.

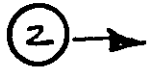
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|---|--|
| 1. Main Elevations (Northeast corner.)  | 9. Lobby, looking southwest.   |
| 2. North elevation, facing Eight Street.  | 10. Lobby , looking north.   |
| 3. East wall, from Eighth St.   | 11. Tellers' counter and vaults, looking east.   |
| 4. Rear walls, from the southeast. (Paint on the wall to the right has since been removed.) | 12. Vault door detail and door to stairway.  |
| 5. Southwest corner, from Pine Street.  | 13. Second Floor, hallway, looking west.   |
| 6. Detail, terra cotta over north doorway.  | 14. Historic photo, taken ca. 1940s. (From the collections of the Phelps County Bank, copy negative on file with Debbie Sheals.) |
| 7. Original Banking Room window, west elevation.  |  |
| 8. Bank Lobby, looking south.   |  |

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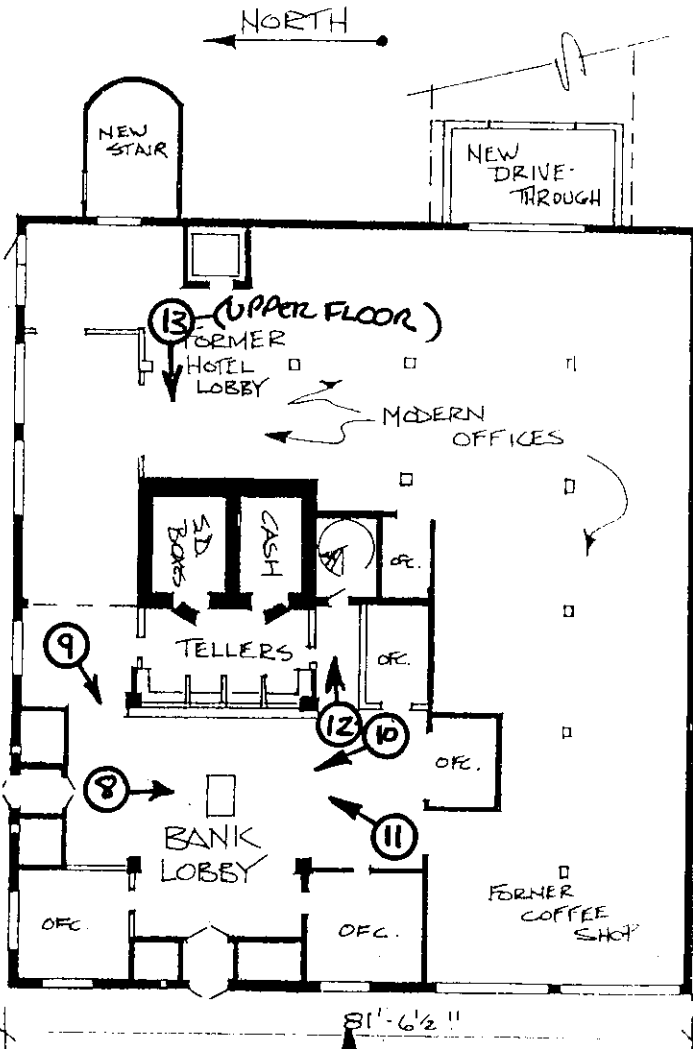
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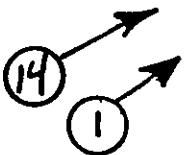
RTE STREET



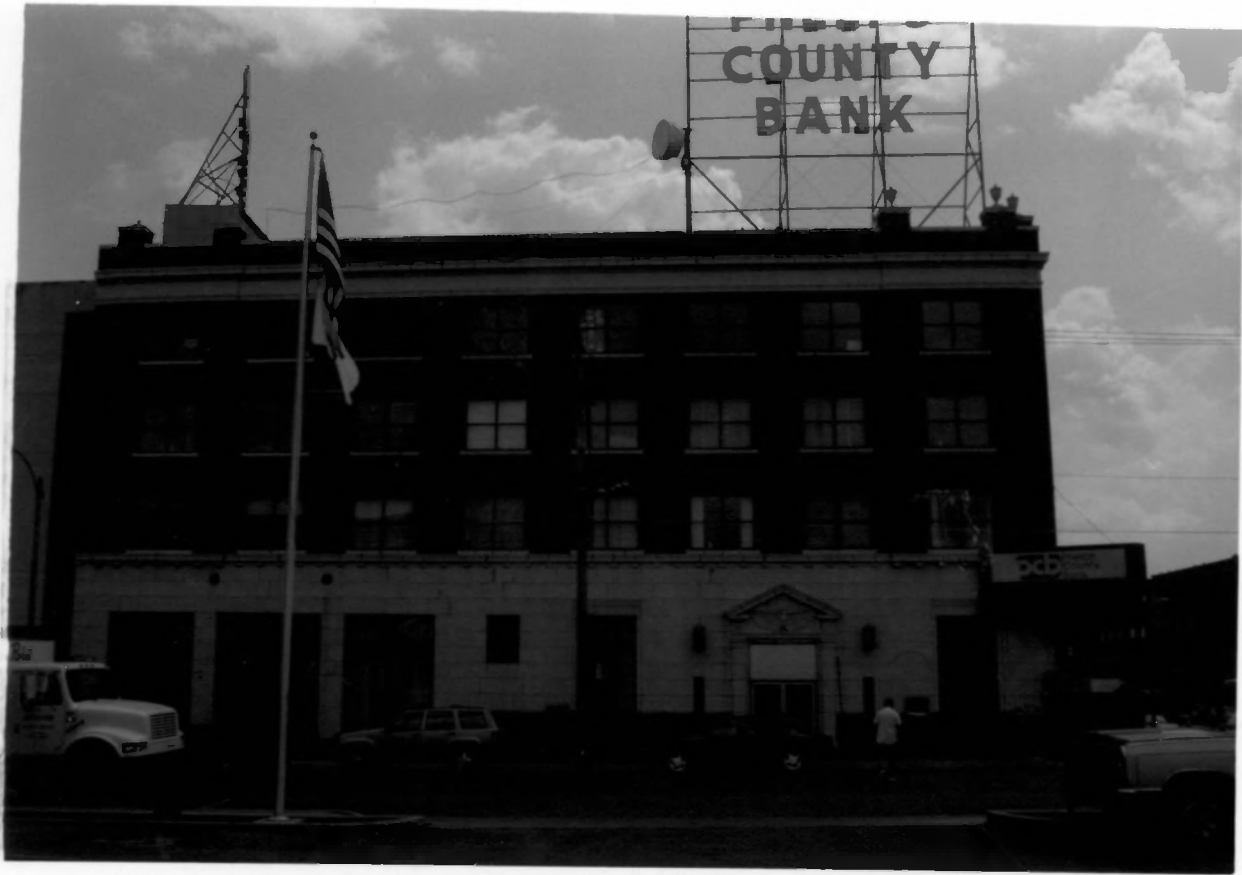
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PINE STREET









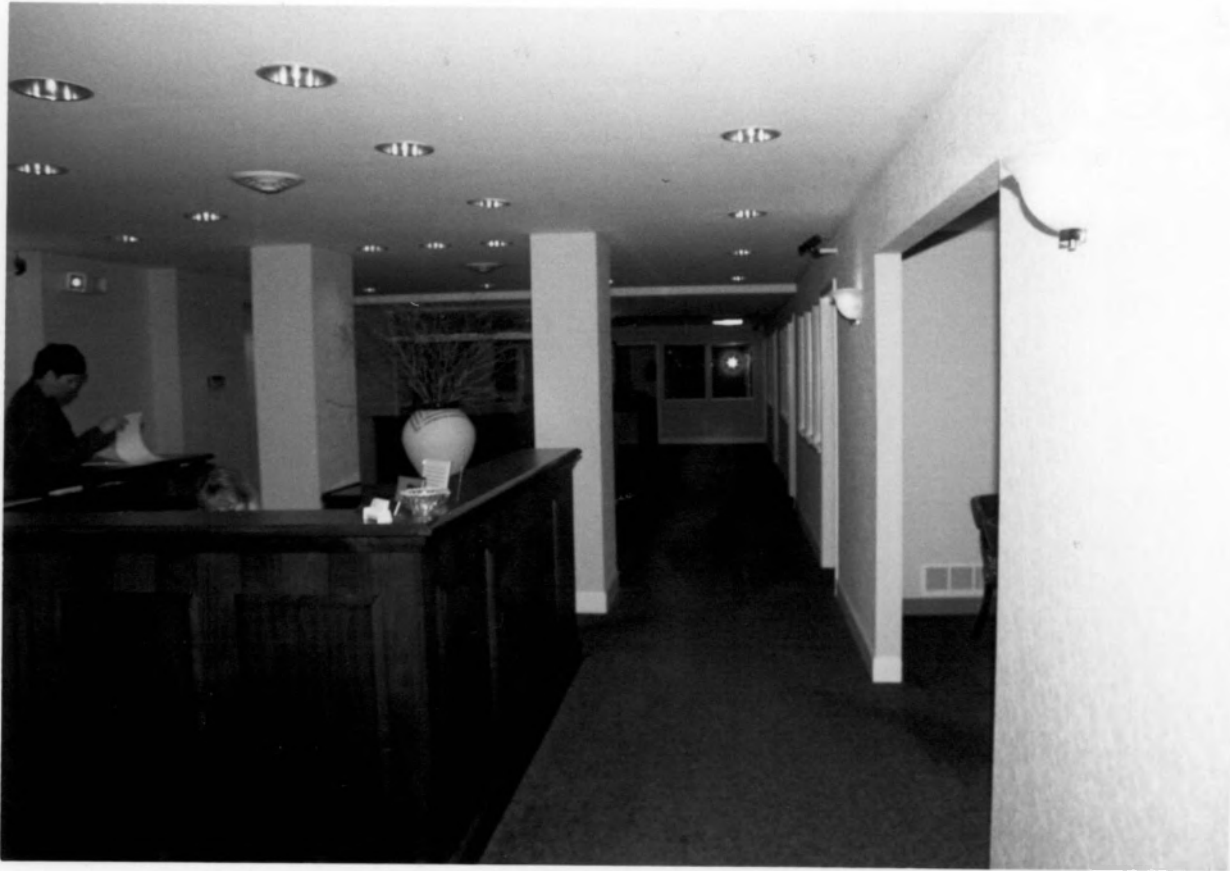














EXTRA

PHOTOS













