NPS Form 10-900
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NAT. REGISTER OF HISTORIC PLACES
NATIONAL PARK SERVICE

1025

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 an 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 Farm and Home Savings and Loan Association

other name/site number Kinloch Building, Kinloch Telephone Company

2. Location

street & town 1001 Locust Street N/A not for publication

city or town St. Louis N/A vicinity

state Missouri code MO county St. Louis (Independent City) code 510 zip code 63090

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.)

Mark A. Miles Sept 09.2008

Signature of certifying official/Title Mark A. Miles/Deputy SHPO Date

Missouri Department of Natural Resources
State or Federal agency and bureau

In my opinion, the property ☐ meets ☐ does not meet the National Register criteria. (☐ See continuation sheet for additional comments.)

Signature of certifying official/Title 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

for Edson H. Beall 10.29.08

Farm and Home Savings and Loan Association
Name of Property

St. Louis (Independent City), MO
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	
1		buildings
		sites
		structures
		objects
1		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

0

6. Function or Use

Historic Function
(Enter categories from instructions)

Commerce: Business
Commerce: Financial Institution

Current Function
(Enter categories from instructions)

Commerce: Restaurant
Commerce: Business
Vacant

7. Description

Architectural Classification
(Enter categories from instructions)

Modern Movement

Materials
(Enter categories from instructions)

foundation Stone
walls Brick
Stone: Limestone
Stone: Granite
roof Asphalt
other

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

☒See continuation sheet(s) for Section No. 7

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Summary:

The Farm and Home Savings and Loan Association, located at 1001 Locust in St. Louis, Missouri, is a six-story office building designed by architects Wildmann, Walsh & Roisselier in 1905. Constructed of brick and steel in the Romanesque Revival Style, the building was modernized by architect W. G. Knoebel from 1954-1955 when the Farm and Home Savings and Loan Association made it the company's local corporate headquarters. The building measures approximately 122' X 125' with two nearly identical street facing facades and a corner entrance. The streamlined exterior features a granite paneled first level with recessed double door entrances for buinesses, with the remainder of the floors retaining smooth limestone cladding and fixed pane multi-light windows. The aluminum and glass double entrance doors open into a triangular vestibule, and are surrounded by four large glass display windows and a wide transom window. The interior of the building has undergone almost constant change since its construction, with internal alterations made to comply with the owner's needs. However, the building retains the exterior elements of a modernized St. Louis office building. Despite alterations, the Farm and Home Savings and Loan Association building is in fair condition and continues to retain integrity of location, design, setting, materials, association, and feeling from its 1954-1955 period of significance.

Elaboration:

Setting-

The Farm and Home Savings and Loan Association building is located in the historic downtown St. Louis business district. Preservation of many historic resources has occurred within the last decade, resulting in numerous restoration projects. The "Washington Avenue East of Tucker Historic District" (NR listed 1987) abuts the property on the north and west, with many National Register listed properties located in the blocks to the east and the south as well. The buildings immediate east and west of Farm and Home have undergone façade alterations since their respective circa 1890 and 1921 construction dates. To the east, at 923 Locust, a two-story brick building is dwarfed by the surrounding skyscrapers, and has been covered in stucco and faux half-timbering. To the west of Farm and Home, 1015 Locust received extensive design alterations to its brick façade in 1963, resulting in an International Style décor of black and white paneling with vertical metal striping that is noticeably different from the re-skinning efforts of the previous decade. Most of the surrounding area is comprised of six- to ten-story structures used as factories, stores, and office buildings.

Exterior-

The southern façade is divided into seven bays on the upper floors by wide limestone panels. Narrow fixed-pane windows fill the outer bays. Limestone spandrels mark the space between each floor. The inner five bays are accented by paired, fixed six-pane windows, with limestone spandrels dividing the floors. This paneling also fills the space between the sixth-floor windows and the flat roofline. The first level is sheathed in black granite panels and features display windows in the first, third, fifth and sixth bays and recessed entrance doors in the second and fourth bays (Photo # 1).

The southeast corner features a 1954 "Farm & Home Savings Assn" sign, located just above the corner entrance. The aluminum and glass double entrance doors open into a triangular vestibule, and are surrounded by four large glass display windows and a wide transom window (Photo # 2).

The eastern façade is nearly identical to the southern façade. Consisting of six bays instead of seven, the fenestration of the upper floors is similar to that of the south façade: fixed six-pane windows are found in the second through fourth bays, separated by limestone panels and columns. The outer bays feature three pane windows, except the northern most bay of the second level which is filled by a fresh air intake vent. The first level features four sets of display windows, with two glass and aluminum double door entrances found in the northern two bays. Some of the limestone paneling is missing in the central column between the fifth level and the roofline. This reveals the original, severely damaged, brick façade (Photo # 3).

The northern façade is not visible from the street. The building located at 415 North 10th Street abuts to the Farm and Home Savings and Loan Association building.

The western façade has not been sheathed in limestone, and still expresses the original brick façade and fenestration. The façade is divided into six bays. The second through sixth levels feature wood four-pane sash windows with soldier brick sills in each bay. The windows of the first level have been bricked. An air conditioning unit and metal ventilation system are located in the second bay. The fourth bay contains a metal security door, and the fifth and sixth bays feature loading docks and garage doors. A metal ventilation shaft is located between the first and second bays (Photo 4).

Interior:

The first level of the Farm and Home building is divided into three sections. Accessed from the south, a Chinese Restaurant occupies a small commercial space in the southwest corner of the building. Three fat round pillars separate the space in half,

rising to a drop ceiling and hanging lights. A check-out counter is located along the western wall, with restrooms and a kitchen at the rear (Photo #5). The second commercial space is vacant, once containing a Subway® restaurant. This space is occupied by a counter on the west wall, and a kitchen and restrooms in the rear.

The entrance on the southeast corner opens to a triangular vestibule, and an open lobby. This room has recently been occupied as offices for a construction company, and features round pillars that rise to a drop ceiling and recessed lighting. A corner office is found opposite the main entrance, with three large windows overlooking the lobby. Adjacent to the north wall of the lobby is a long rectangular office. This room features a large display window on the eastern wall, with a drop ceiling (Photo # 6). A metal door and window are found on the north wall, looking into the elevator lobby and stairwell.

The stairwell features many historic elements, including the original metal stairs, pressed metal posts, marble paneling, and heating units, and ceramic tile (Photos # 7 & 8).

The upper floors have been designed for office space, and mostly consist of large open rooms along the outer walls and smaller interior rooms (Photo # 9 & 10). Some feature 1950s cabinetry and wood work (Photo # 11). For the most part the office space lacks ornamentation, consisting of drywall and some baseboards. The bathrooms retain the 1950s doors and mosaic tile (Photo # 12).

The Farm and Home Savings and Loan Association building is in good condition, though it has not been secured and some vandalism has occurred. For the most part this consists of the removal of some of the drop ceiling panels. In some areas the sheetrock has been removed. One example of this occurred in the rear elevator lobby, where the original brick wall can be seen with the wood windows intact (Photo # 13). With the exception of these elements, the building is intact and continues to reflect the commercial design for which it was used by the Farm and Home Savings and Loan Association.

Farm and Home Savings and Loan Association
Name of Property

St. Louis (Independent City), MO
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.)

☐ **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

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

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

(enter categories from instructions)

Architecture

Period of Significance

1954-1955

Significant Dates

N/A

Significant Persons

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Knoebel, W. G. (Architect) (Construction Company)

Bank Building & Equipment Corp. (Construction Company)

Wildmann, Walsh & Roisselier (Architect)

Hill-O'Meara Construction Company (Construction Company)

Narrative Statement of Significance

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

☒ See continuation sheet(s) for Section No. 8

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):

☐ 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:

☒ See continuation sheet(s) for Section No. 9

Summary:

The Farm and Home Savings and Loan Association building is locally significant under National Register Criterion C in the area of ARCHITECTURE. Located at 1001 Locust in St. Louis, Missouri, the building was constructed in 1905 as the headquarters for the Kinloch Telephone Company. In 1954 the Farm and Home Savings and Loan Association, the largest savings and loan company in the southwest, moved its St. Louis headquarters into the building. Over the next four years the company completely renovated the headquarters building, modernizing the exterior façade and altering the interior spaces for tenant use. The renovation was considered an act of good faith in the revitalization of downtown St. Louis, a movement that started in the 1930s and was fully realized in the late 1960s. As one of many St. Louis office buildings that received facelifts in the 1950s, the Farm and Home building reflects the modern design philosophy prominent during the reconstruction period, and is the largest intact example of a modern skinned building in the Central Business District. The 1954-1955 period of significance represents the period of external remodeling undertaken by the Farm and Home Savings and Loan Association.

Elaboration:

Building History-

The "Kinloch Building" (later know as the Farm and Home Building) was constructed in 1905, at a time when St. Louis' central business district (CBD) was experiencing rapid westward expansion, and the telephone was growing in popularity. The 1900 census ranked St. Louis as the fourth largest city in the United States, with 575,238 residents. It was also the fourth largest manufacturing city, causing construction of new warehouses, department stores, and related businesses to occur on the western edge of the historic CBD.[1] Washington Avenue built up in the last few decades of the nineteenth century, stretching beyond Tucker and encouraging growth of Locust and Olive Streets in the following two decades. When the Kinloch Telephone Company built its six-story central exchange at 1001 Locust it overlooked the Delaney Building across Locust and some small stores to the east and west.[2]

The Kinloch Telephone Company bought the property from the well known and rapidly growing Bell Telephone Company.[3] In 1899 the Kinloch Telephone Company purchased its first switchboard from the Kellogg Switchboard and Supply Company.[4] By the end of 1900 Kinloch had surpassed the Bell Telephone Company by more than 1000 subscribers, making it the largest telephone company in St. Louis. Within the next five years, capital stock was raised to $3,000,000, a battery branch exchange was established at 4400 Delmar that featured two-way calling, public toll stations were instituted at Webster and Kirkwood, an East St. Louis exchange was launched in St.

Clair, and an energy branch was set up at the corner of Ann and Indiana Avenues. The growth encouraged the company to consider a central exchange, thus a central office and building committee was appointed in October of 1904. On October 28 the Kinloch Telephone Company and the Kinloch Long Distance Telephone Company of Missouri were consolidated, and construction began on the new building.[5]

Widmann, Walsh, and Boissellier were selected as architects for the $200,000 building. Widmann was a German immigrant who became a draftsman and later a superintendent for Walsh and Jungenfeld architectural firm from 1877-84. When Mr. Jungenfeld died in 1884, Widmann formed a new firm with Robert W. Walsh and C. D. Boissellier. The company was well known for their large buildings, including the Anheuser-Busch Brewing Association building, the St. Louis Brewing Association building, and Machinery Hall at the Louisiana Purchase Exposition.[6] Hill-O'Meara Construction Company aided in the completion of the six-story brick exchange.[7] John Hill was a Scottish immigrant who moved to the United States in 1880. He became president of the Hill–O'Meara Construction Company in 1893, joining John Baptiste O'Meara, a native St. Louisan. The company was responsible for all the roads and driveways in the old Fairgrounds Park, as well as completing St. John's M. E. Church, the Lindell Ave M.E. Church, the reconstruction of the Exposition Hall into the Coliseum, and eventually the Syndicate Trust Building. O'Meara was also lieutenant governor of Missouri from 1892-96 and was a member of the original committee that organized the St. Louis World's Fair.[8]

Together these firms created a steel and brick structure with Romanesque detailing (See Figure 1). The Kinloch Building was designed to hold the main offices on the fourth floor, with the switchboard on the fifth and the operation room on the sixth. Offering telephone service at 10 cents a day in a residence and 16.5 cents a day at a business, the company soon grew to one of the most important independent telephone companies in the country.[9] Recognized as "the backbone of the entire independent telephone system" by the Globe Democrat, Kinloch presented a major competition for the Bell Telephone Company.

In a move to secure a monopoly in St. Louis, the Bell Telephone Company signed a contract with Kellogg Switchboard and Supply Company. When Kinloch installed a new Kellogg switchboard (See Figure 2), Bell brought a patent infringement suit against Kinloch. Though no real legal action was taken, Kinloch was required to alter their switchboard to ensure no infringement could be questioned. This ultimately made the switchboard inferior when compared to Bell's, and Bell used this to keep control over the market.[10] In what proved to be Bell Telephone's most advantageous move in St. Louis, the Kinloch Long Distance Telephone Company was sold to the Bell Telephone Company for $2,000,000 in 1924. The 16 month merger resulted in 165,000 telephone users in St. Louis having connection access to 16,000,000 subscribers in the United

States though a device called a trunk line system, an apparatus that transferred calls between exchanges.[11]

Southwestern Bell, as the Bell Telephone Company was later renamed, maintained the Kinloch Building for the next six years, selling it to Bellco Realty Company in 1931. Within months the Central States Life Insurance Company bought the building from Bellco. Central States Life Insurance Company was established in 1909, and conducted business at a building on the 3200 block of Washington Avenue until it bought the Kinloch Building.[12] Five different sections of the building were remodeled between 1931 and 1940, accommodating several different stores and offices.[13] In 1940 the Mutual Savings Life Insurance Company took over the assets of the Central States Life Insurance Company, and found no need for the Kinloch Building.[14] Mutual Savings turned the property over to the bondholders, all of whom represented Southwestern Bell. Not actually wanting to control the building, Southwestern Bell sold the Kinloch Building to Arthur Martin of the Martin Fur Company in 1944. Over the next few years the interior of the building was altered to make accommodations for those tenants renting space in the building, though most changes cost under $500.[15]

Big news came in February of 1953 when the Farm and Home Savings and Loan Association of Nevada, MO announced that the company would buy the old Kinloch Building and "modernize" it for use as its St. Louis headquarters.[16] The Farm and Home Savings and Loan Association was well known in St. Louis, with eight branches and a long history of business in the state. Established in 1893, Farm and Home's assets reached $9,037.65 in the first year. Within three years the company's assets jumped to $178,572.59. Farm and Home launched a St. Louis branch under the direction of President N. T. Paterson in 1919, and by the time it bought the building at 1001 Locust in 1953 the company's assets topped more than $125 million. As the largest of Farm and Home's operations, St. Louis needed a headquarters building to direct the regional affairs.[17] The decision to remodel the Kinloch Building (now renamed the Farm and Home Building) was seen as a mark of good faith in the St. Louis downtown, and the chairman of Downtown St. Louis, Inc. commented that it "illustrated the vital role of downtown St. Louis as the financial center for a large section of the country."[18]

When the Farm and Home Savings and Loan Association completed the first year in the new building, it became one of the ten largest savings and loan associations in the country. Its assets reached $156,334,000, nearly $30 million more than 1954.[19] Farm and Home rented out the fifth and sixth floors to the Statistical Tabulating Corporation in 1958, with a ten-year lease in excess of $300,000. Farm and Home altered the floors to Statistical's needs, incorporating new elevator lobbies and dropping the ceilings from 18 feet to nine.[20]

By the end of 1958 the company was not only the largest savings and loan company in Missouri; it was also the largest in the southwest. The financial statement showed assets of $216,853,827, an increase of $20 million during that year. The company added the largest reserve increase in any sixth month period, totaling $1.4 million, and with savings and investments topping $189,922,488. More than 73 percent of the $22,306,250 in loans was backed by the government, and dividends exceeded $2,000,000 for the sixth consecutive distribution.[21]

A week after the company released its financial statement for 1958, Farm and Home Savings and Loan Association made another announcement. After 66 years in the savings and loan business the company wanted to "streamline" the name as well. Making what Farm and Home assured was a "modest change," the words "And Loan" were dropped. Though there was no intention of leaving the lending business, the company felt the original name was too long and cumbersome for the ever growing and often press covered company.[22] Operating under the new name, the company reported record savings and asset growth over the next two decades, topping out at $2 billion in 1979.[23] But inflation and a recession in the 1980s caused the company's growth to slow, and by 1983 it dropped to the second largest savings and loan association in the state. That year it offered borrowers and depositors stock in the company.[24] By the end of the year law suits were in full swing as four shareholders tried to take control of the company.[25] By 1986 a group of Texas investors bought 24.9 percent of the shares.[26] Eight years later Farm and Home negotiated a merger with Roosevelt Bank. [27]The building was sold for $1.2 million that year and remains vacant, with the exception of the first level.[28]

Architectural Significance-

When Farm and Home made the decision to overhaul a building in the central business district (CBD) the company joined other large firms that were striving to reinvent St. Louis's downtown. The historic commercial hub was not easily accessible to the residential neighborhoods within the city and in the surrounding suburbs, and for decades western development had left the riverfront business enclave blighted and deteriorating.

Originally established along the Mississippi River, The City of St. Louis only expanded west by two or three blocks within the first century of its existence. Substantial growth occurred in a north and south pattern, following the riverfront, with the primary business center occupying the town's original location. As the City Planning Commission recognized it, "the river was the principal channel of transportation and traffic upon which much of the life of the City depended."[29] Reliance on the river waned as rail and

street car utilization increased during the nineteenth century. Broadway, and later Market Street, became the principal commercial centers as business began to move west.

By the time the World's Fair came to the western portion of the city in 1904, the original business nucleus was considered obsolete.[30] Forest Park and other western enclaves began to develop in conjunction with the street car and with automobile access in mind. The busy avenues of the CBD were not originally designed for this type of transportation, and the narrow streets made parking and traffic difficult. In addition, there were few major thoroughfares that granted access to the downtown, requiring consumers to travel through residential neighborhoods and industrial sites in order to get to the shopping center. As early as the 1920s, the City began to recognize the negative trends developing within its boundaries. City plans, zoning ordinances, and street development and redevelopment were the preoccupation of city officials, and in the 1930s the riverfront was re-examined, with hope of reinvigorating the CBD.[31]

The first steps toward a "new St. Louis" were focused on resurrecting the riverfront as an entrance to the city. In 1934 congress agreed to partially fund a riverfront redevelopment project that resulted in the removal of blighted warehouses and tenements in the location of the original city. In conjunction with the City of St. Louis, the federal government funded a memorial to westward expansion that replaced the blighted space. The project was not completed for more than 30 years, but while the memorial hurdled multiple setbacks, the City of St. Louis funded bond issues for civic improvements, and local businessmen joined city officials in redevelopment efforts.[32] The most successful of these collaborations was the creation of Civic Progress, Inc., initiated by Mayor Darst in 1952. A compilation of the city's most influential business men, Civic Progress, Inc. encouraged the larger local firms to maintain their downtown investments and was given the responsibility of cleaning up the blighted and deteriorating city, and promoting new construction and business in the CBD. Achieving these goals required cooperation with other organizations, including the local chapters of the American Institute of Planners and the Institute of Architects, as well as the Realtors Association and the League of Women Voters. Civic Progress, Inc. did not provide funding for construction in the downtown, nor did it supply financial incentives to those businesses in the CBD. Instead, the group encouraged businesses and individuals to take pride in their downtown and worked as a lobbying committee for civic legislation that would aid the downtown institutions.[33]

The passing of Civic Progress's proposed civic improvements bond issue in 1955 jump-started new construction in the CBD. The $110.6 million allocation resulted in three new expressways, street and bridge improvements, slum clearance, and construction for civic facilities such as hospitals, correctional centers, fire stations, a planetarium, a

children's zoo, and library branches. Within the next six years a complete restructuring of the south side of the CBD began to take shape. Concentrating on a Civic Center, more than $50 million was raised by the Civic Center Redevelopment Corporation (a subdivision of the Civic Progress, Inc.) for building clearance and development of a landscaped green space (later called the Gateway Mall), a new baseball stadium (Busch Stadium, completed 1966, nonextant), and the 1967 Poplar Street Bridge that encouraged east-west traffic across the Mississippi River.[34]

An era of construction began late in the 1960s, and pushed through the next two decades. Many new office buildings of Modern and Post-Modern design rose to fill St. Louis's new skyline, with notable developments including Stouffer's Riverfront Tower, Pet Plaza, the General American Life Insurance Company National Headquarters, and the Equitable Life Assurance Society Building.[35] Many new companies were attracted to the redeveloping city. Tax abatement and other city financial programs enticed businesses to construct new buildings. The new construction between 1960 and 1990 was the realization of a long held dream of many civic leaders. But a different approach to civic redevelopment was undertaken for two decades before the Civic Center Redevelopment Program was started.

The Great Depression and World War II encouraged people to "make do" with what they had. This philosophy is reflected in the small number of new constructs during this period, and the large number of modifications that occurred at the time. Between 1933 and 1955, $22.4 million were spent on construction downtown, with sixty percent concentrated on alteration of existing structures.[36] Though some of these renovations were modest window changes and interior remodels, including the General American Life Insurance Company buildings at 1501-1511 Locust (NR listed 22 October 2002), other significant alterations brought a modern architectural approach to the aging downtown.[37] The presidents of many of the largest St. Louis based companies joined organizations aimed at reinvigoration the downtown.

Many of the city's office buildings were constructed at the turn-of-the-century, proclaiming the late Victorian and revival style details that were considered outdated by the 1930s. Thick cornice lines, elaborate window surrounds, decorative brick work, and stone moldings demonstrated the romantic architectural trends that were popular when St. Louis was the fourth largest city in the country and experienced its most dramatic growth.[38] In the 1930s the declining city did not see these buildings as symbols of progress. Instead, they were viewed as the antiquated tokens of a dying metropolis.

Farm and Home joined a collection of downtown businesses that made considerable modifications to their buildings by applying "Modern" materials to the facades in an effort to eliminate the aging stigma associated with the CBD's structures. Architectural

style had shifted considerably during the first decades of the twentieth century, resulting in the "modern movement" of simple design elements. As Ernest Burden explained in the Illustrated Dictionary of Architecture, Modern architecture describes "a movement that combined functionalism with ideals that rejected the historical design concepts and forms." He further states that Modernism "rejected the concept of applied style and the use of any ornament. It used concrete, steel, and glass to help evolve an architecture directly related to construction methods. Exterior and interior forms were conceived and expressed as a single entity."[39]

The Modern philosophy developed out of the idea that every age had its own architectural style, and that during the nineteenth century the builders and designers had relied too heavily on the motifs of the past rather than reflecting the images of the time. As new structural and material technologies developed around 1900, a break with the revival styles of the previous century encouraged the expression of the new age. While the early architects still applied some ornamentation to their skyscrapers, by the 1920s the shift from rural to urban existence and the industrialization of the world, along with a major World War, influenced designers to create a more simple motif that could be applied internationally without a regional origin (as seen, for example, in the Spanish Revival and Italianate styles). This universal design relied on the expression of a building's structural parts, using concrete, steel, and glass.[40]

In St. Louis, the transition to the International Style was slow. New, truly functionalistic buildings were not significantly present in the city until the 1960s, but the movement to modernize the city began decades before. Though the buildings constructed at the beginning of the twentieth century could not be completely stripped of their exterior elements to express their structural forms, older buildings could have the passé ornamentation of an earlier era removed or hidden to create a more simple and functional look. And while building an International Style glass box would be the popular expression of functionalism in the decades to follow, St. Louis's downtown architects tried to transform the present buildings from ornamental columns into streamlined cubes.

Many large scale projects involved streamlining the design of the buildings by sheathing the facades with new material.[41] Typical characteristics of re-skinned buildings left little decorative ornamentation on the exterior due to the application of large concrete or stone panels to the entire facade. New fenestration wrappings and coverings enabled architects to change the size and shape of tall, narrow, or rounded windows to exert a more horizontal design with squat or rectangular openings. Cornices and belt courses were removed to give buildings a smoother cube or box look. Examples of buildings that received a complete exterior overhaul included the Commercial Building at the corner of Sixth and Olive, the Dunn's Mercantile and Loan Company building at 526

Pine Street, the Conroy Building at 1100 Olive, and the Humboldt Building at 539 North Grand.[42] (See Figures 3-6).

The Commercial Building (circa 1900, demolished 1988) was a nine-story Chicago Style office building, occupied by several stores on the first level. Paired sash windows separated by pilasters rose vertically to the arcaded brick cornice and corner piers. Multiple belt courses divided the building into three sections, with decorative brickwork featured on the first few levels. The building was re-skinned in 1950, covering the decorative façade with smooth concrete panels. The $1,000,000 remodel also replaced the four pane wood windows with bands of smaller metal lights featuring thick panel lintels that ran horizontally across the length of the building. The lower level was enclosed with only a few glass door entrances, and dark paneling created a sweeping awning.

Likewise, the Dunn's Mercantile and Loan Company building (demolished before 1964) underwent and exterior façade update. The turn-of-the-century four-story building originally featured a corner entrance with large glass display windows on either side. The second-story was devoted almost entirely to advertising, with bold painted signs for a pawn shop and jewelry and loan company. Elaborate stone window surrounds, ribbed brick corners, and multiple stone belt courses were just a few of the decorative element that rose up the building to the wide cornice. When the Dunn's building's face lift was completed marble and granite panels covered the first two levels. The corner entrance remained, but most of the glass display windows were removed. The upper two levels consisted of smooth concrete, achieved by removing the cornice and window surrounds. Metal sash windows replaced the four-pane wood fixtures and a new metal awning with a lighted sign completed the streamlined updates.

The 1875 Conroy Building (demolished between 1995-1997) experienced a drastic design change when remodeled in the mid 1950s. The four-story office building was covered by rounded four-pane windows on the upper floors and topped by a sculpted cornice. The first level was actually two-stories tall, featuring massive display windows with tall transoms. When it was remodeled all the windows were replaced and concrete panels created flat horizontal lines. The first floor was divided into two levels, and the second featured very small square lights interspersed by stone panels. The sculpted cornice was removed.

The turn-of-the-century Humbolt Building experienced a similar fate, though the changes were not nearly as drastic. Simple to begin with, the Humbolt Building's decorative design elements were restricted to the dentiled cornice and circular panels on the sixth floor. Pairs of sash windows rose up the brick walls, and the first level featured large display windows and a molded cornice with painted advertisements.

When it's facelift occurred, the windows were replaced and the cornice was removed. The circular panels were left exposed, as additional stone paneling was added to the rest of the building. The Humbolt Building underwent another renovation in the 1980s, the paneling was removed and the brick was repaired.

The Farm and Home Savings and Loan Association mirrored these contemporary facelifts. It's changes were spelled out in the Globe Democrat prior to construction, with a full page spread including information about the building's history and a sketch of the changes to come (See Figure 7). As the Globe described it:

> A new entrance at the Tenth and Locust corner will be built, and the present entrance on Tenth Street completely remodeled. A stainless steel marquee, extending over the sidewalk, will be positioned along the Tenth Street side of the building and will extend around the corner. An electric sign bearing the name of the association will be installed above the marquee. Baroque ornamentation at the top of the building will be removed. Granite facing, from sidewalk level to second-story cornice, will be applied to the façade. Large plate glass windows will replace existing windows at ground-floor level. Aluminum and glass windows will be installed across the second floor.[43]

The excitement surrounding the completion of the building's remodeling once again prompted media coverage. Recognized by the Globe Democrat as "one of the largest and most dramatic building modernizations in the downtown area," the changes were finally revealed in March of 1955. These alterations were much more extensive than the original details suggested, with the entire façade completely skinned, and no trace of the old exterior visible. Besides the applauded exterior granite, enameled porcelain, and Bedford limestone, the interior alterations were considered just as impressive. The entire building was equipped with air conditioning, and featured "Magic Carpet" automatic doors, recessed lighting, and acoustical ceiling materials. [44] The new façade did not quite follow the original design, and in the end all elaborate windows surrounds were eliminated, the cornice was completely scrapped, and the belt course above the second level was removed.

Though it was one of many "streamlined" buildings in the city, the Farm and Home Savings and Loan Association was recognized as one of the "most modern buildings in the downtown area."[45] The drastic changes were anticipated to reach close to $190,000, and would be undertaken by architect W. G. Knoebel with construction under the direction of the Bank Building and Equipment Corporation.[46] Knoebel was a keen designer who often worked in the Art Deco genre, streamlining buildings all over the country. Working with the Bank Building Equipment Corporation, Knoebel aided the

development of the State Savings Building in Council Bluffs, Iowa (NR listed 1984) and the Elgin Tower Building in Elgin, Illinois (NR listed 2002), [47] along with many other projects, including the Parsonian Hotel in Kansas City.[48]

The Farm and Home Building is an excellent example of the re-skinning movement in St. Louis. Following the trends of other re-faced buildings, Farm and Home replaced the old wood windows, removed the elaborate cornice, eliminated almost all the decorative ornamentation, and covered the building in panels. Like many of the building updates at this time, Farm and Home streamlined their structure without drastically changing the buildings' fenestration plan. Just as the Dunn's Company, Mercantile Library, and Federal Savings used stone paneling for the new facades of their old buildings, Farm and Home applied limestone to its brick walls. The column-like Commercial Style buildings of St. Louis's downtown were altered with this new facing to emphasize horizontal lines. Though the International Style was growing in popularity, the re-skinning efforts in St. Louis did not attempt to affix floating glass walls to the original frames. As one of the larger companies to undertake the façade remodeling in the 1950s, Farm and Home visually represented the commercial investment of an established firm in the city through the façade remodeling. The process of rejuvenating and maintaining the old to continue growth symbolized the 1930-1960 business and development philosophy for the City. This philosophy was changed substantially in the 1960s when the attraction of new commercial entities overwhelmed the reliance on and faith in the old.

Few sheathed buildings remain in the historic central business district. The old Mercantile Library at 510 Locust (See Figure 8) and the former St. Louis Federal Savings and Loan Association building at 913 Locust (See Figure 9) are the only other constructs with facades completely sheathed in 1950s cladding.[49] The Mercantile Library was constructed in 1889, and from 1952-1956 it underwent façade construction. This resulted in stone paneling on the upper floors and granite paneling on the first level, similar to Farm and Home's design. The sixth level appears to be new construction, featuring new brick and a fenestration that does not match the lower levels. The three-story Federal Savings and Loan Association building was constructed in 1900. Stone paneling and a single bay of metal windows were added in the 1950s, which utilize horizontality and created a small appearance between the building's much taller neighbors.

Few changes have occurred to the Farm and Home Building since the remodeling in the 1950s, which included alterations to the fifth and sixth floors in 1958 for tenant use by the Statistical Tabulating Corporation.[50] A fire in 1987 destroyed part of the basement level, and interior updates were made by Farm and Home for continued use though the 1970s.[51] Preservation efforts in the downtown have encouraged the

restoration of many of the buildings in the central business district. The trend has been to remove any exterior sheathing added since the 1950s and return the buildings to their original turn-of-the-century grandeur.[52] Attempts to return the Farm and Home Savings and Loan Association building to its 1905 design have been considered, but examination of the original brick concludes that the brittle façade was so damaged during the 1950s construction that restoration is nearly impossible. Local preservationists have categorized the building's exterior facelift a "'remuddling' job"[53] and call for a restoration that would return the building to its original Romanesque grandeur. Yet, the modern sheathing reflects the architectural trends of St. Louis in the 1950s and the changes were made to adapt the building for use by one of the top ten companies in the country. These adaptations represent the 1954-1955 period significance and are a vital element to the building's patina.



Figure 1: Kinloch Building.
On file with the St. Louis Public Library.

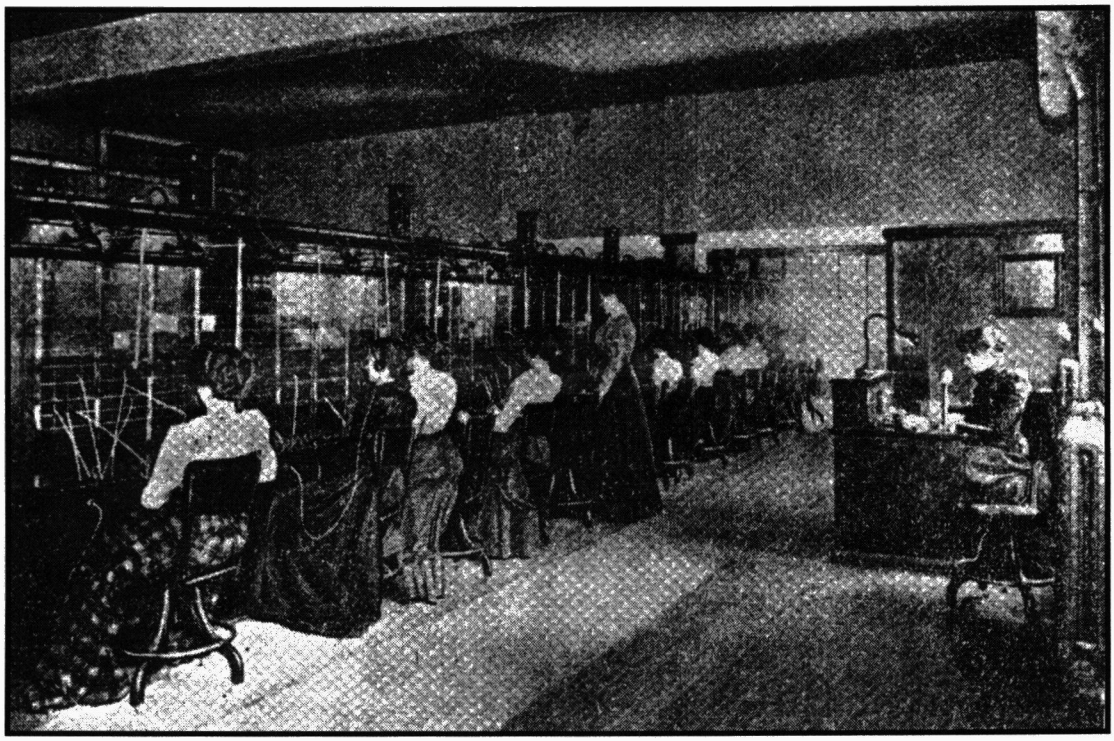
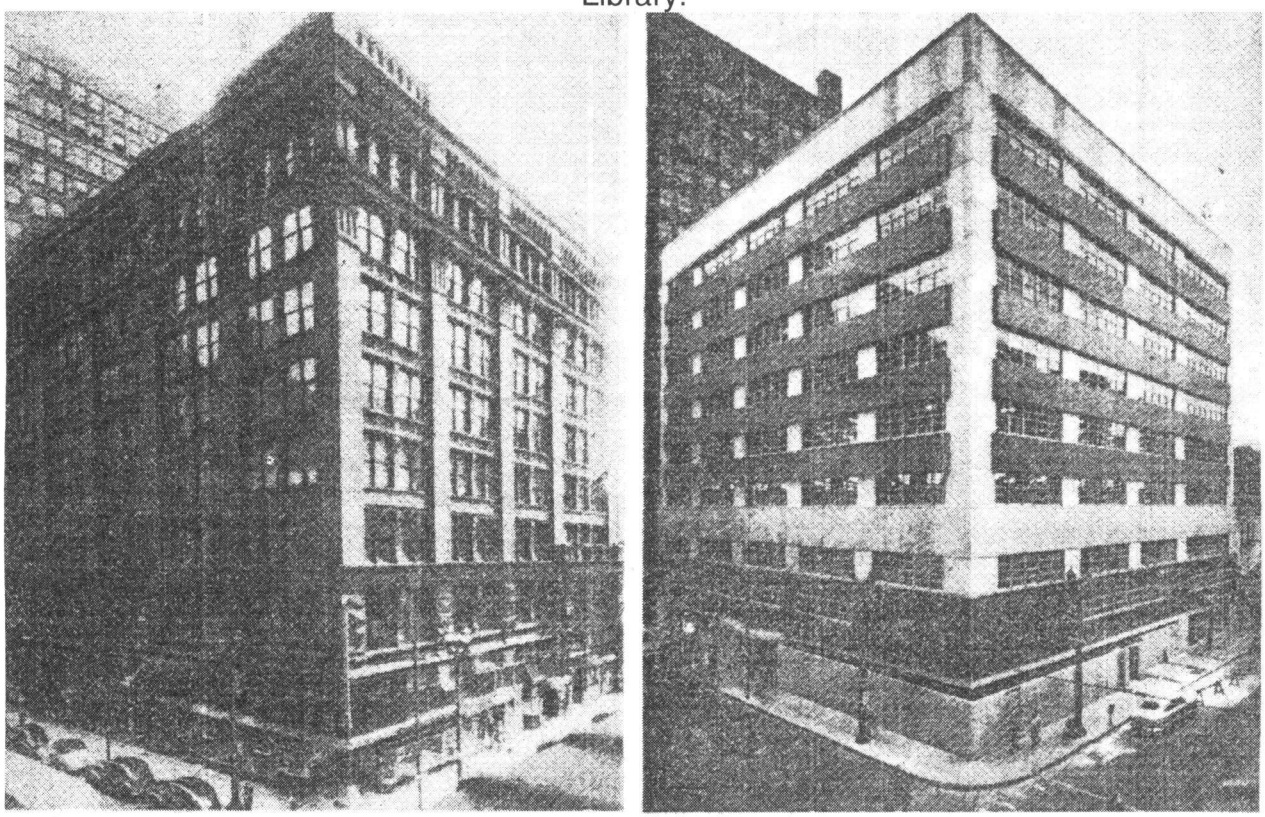


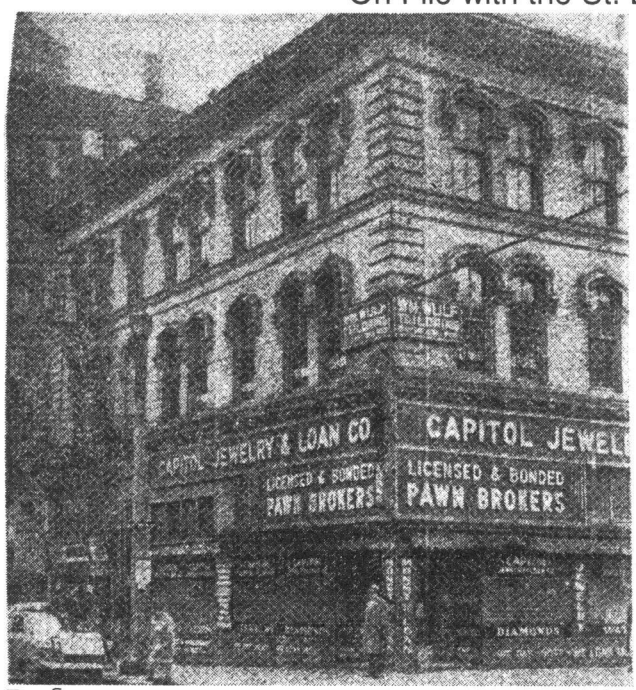
Figure 2: Kellogg Switchboard Inside the Kinloch Building.
John F. McDonald,
"When 'Central' was a Real Live Gal: Remodeling of Kinloch Building Recalls Early Days of the Telephone in St. Louis."
St. Louis Globe Democrat. October 5, 1954.

Figure 3- Commercial Building,
Corner of Sixth and Olive Streets.
On file with the St. Louis Public
Library.



Before After

Figure 4- Dunn's Mercantile and Loan Company Building
526 Pine Street
On File with the St. Louis Public Library.



Before

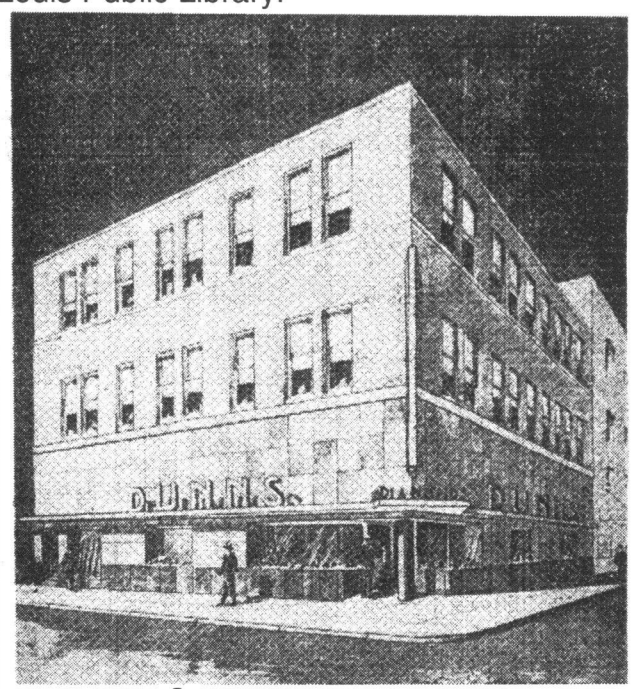
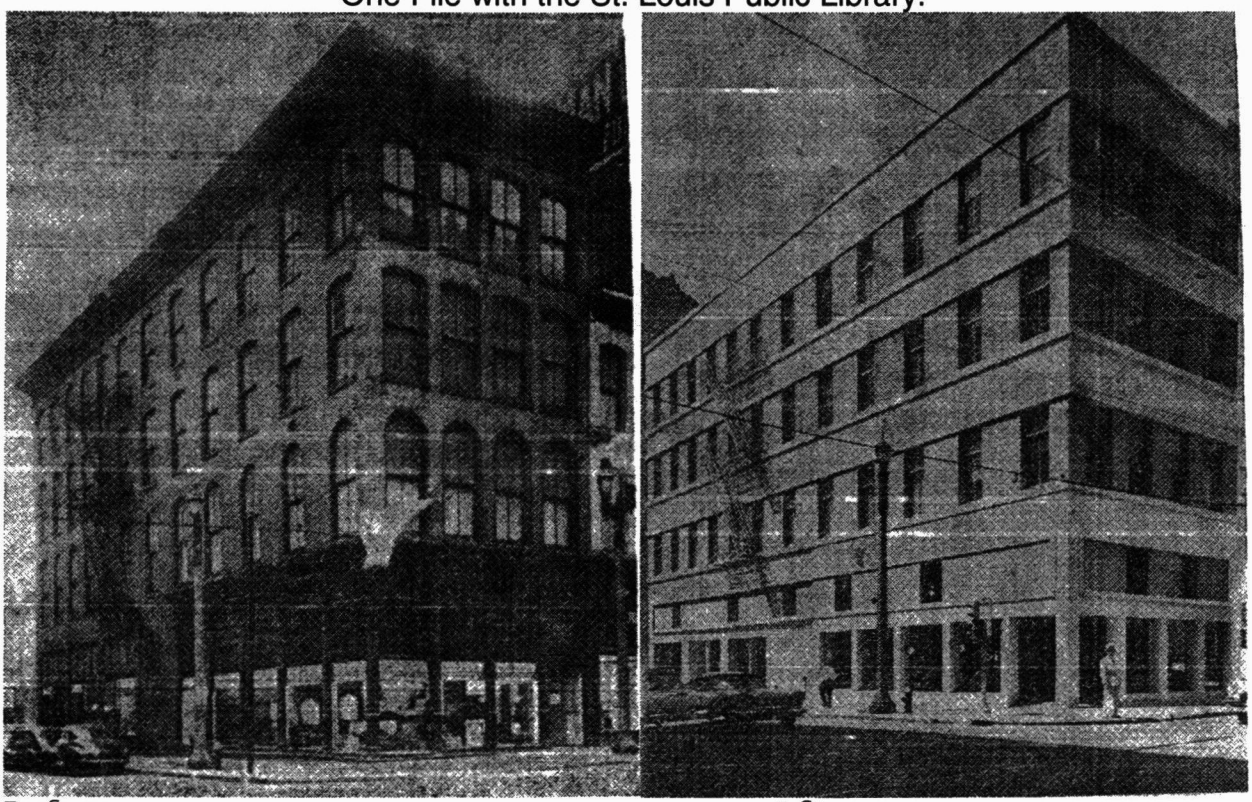
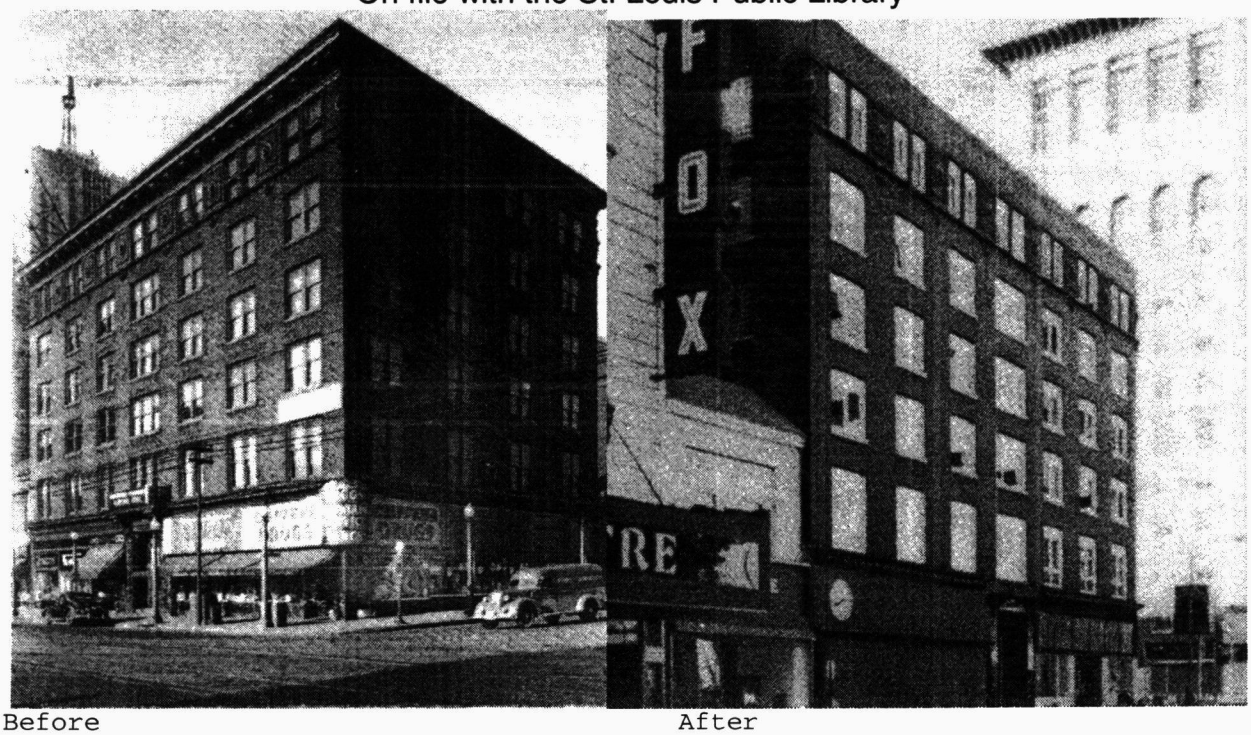

After

Figure 5- Conroy Building
1100 Olive
One File with the St. Louis Public Library.



Before After

Figure 6- Humbolt Building
539 Grand
On file with the St. Louis Public Library



Before After



Figure 7: "Farm and Home After Remodeling."
Sketch taken from "Farm and Home Buys 6-Story Kinloch Building at Tenth and Locust." *St. Louis Globe Democrat.* March 28, 1954.

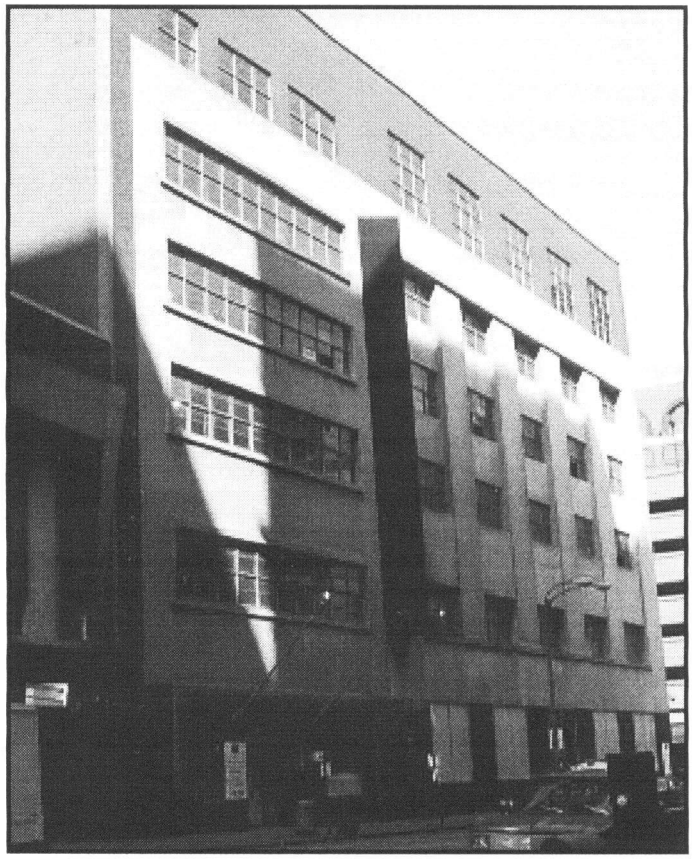


Figure 8: St. Louis Mercantile Library
Retrieved from Built St. Louis: Historic Downtown 11 April 2008.
http://www.builtstlouis.net/opos/mercantilelibrary.html

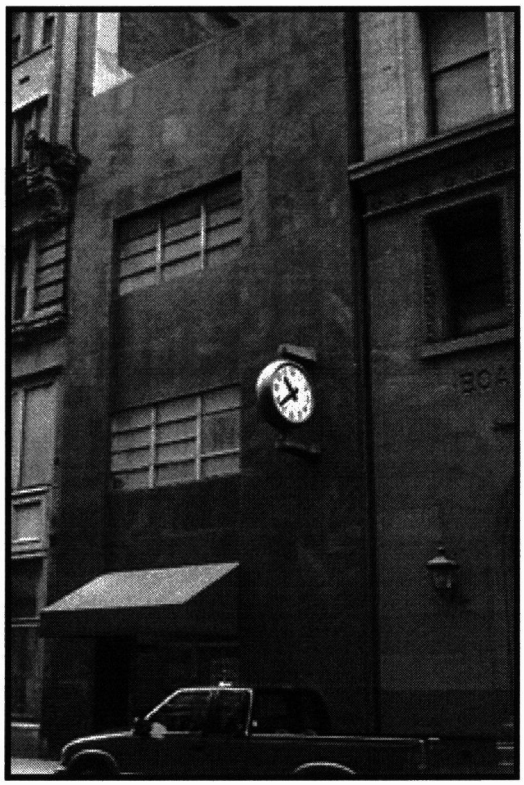


Figure 9: Federal Savings And Loan
Retrieved from Built St. Louis: Historic Downtown 11 April 2008.
http://www.builtstlouis.net/opos/913locust.html

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Farm and Home Savings and Loan Association
Name of Property

St. Louis (Independent City), MO
County and State

10. Geographical Data

Acreage of Property less than one acre

UTM References
(Place additional boundaries of the property on a continuation sheet.)

	Zone	Easting	Northing
1	15	742430	4279437
2	/	/ / / / /	/ / / / / /
3	/	/ / / / /	/ / / / / /
4	/	/ / / / /	/ / / / / /

Verbal Boundary Description
(Describe the boundaries of the property.)
See Attached

Property Tax No.

Boundary Justification
(Explain why the boundaries were selected.)
See Attached

☒See continuation sheet(s) for Section No. 10

11. Form Prepared By

name/title Julie Ann LaMouria, Allison Marshaus (research and photography)
organization Lafser & Associates date January 16, 2008
street & number 1028 North Kingshighway Suite 1 telephone 573-339-4625
city or town Cape Girardeau state MO zip code 63701

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

name/title Craig Heller, Loftworks
street & number 317 N. 11th Street Suite 500 telephone 314-241-6700
city or town St. Louis state MO zip code 63101

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 Reductions Projects (1024-0018), Washington, DC 20503.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Verbal Boundary Description:
The Farm and Home Savings and Loan Association is located at the northwest corner of 10th Street and Locust on City Block 281, occupying a lot that has a front of 122.49 feet on the North line of Locust Street, by a depth Northwardly of 102.17 feet to properties, nor or formerly, of Henry Tinken and John H. Louderman, having a width thereon of 124.92 feet, bounded East by Tenth Street and West by an alley, according to survey by Massmann Survey and Engineering Co., Inc. executed May 27, 1983.

Boundary Justification:
The boundary includes the property historically associated with the Farm and Home Savings and Loan Association.

Photo Key;
The following is true for all photographs:

Farm and Home Savings Association
St. Louis (Independent City) MO
Date: January 16, 2008
Photographer: Allison Marshaus
Negatives on File with: Lafser & Associates
1028 North Kingshighway Suite 1
Cape Girardeau, MO 63701

Photo 1	South Elevation from corner of Locust and 11th
Photo 2	Corner Entrance from Locust
Photo 3	East Elevation from 10th
Photo 4	West Elevation from Locust
Photo 5	Chinese Restaurant Dining Room Looking North From Entrance
Photo 6	Main Lobby
Photo 7	First Floor Office
Photo 8	North East Stairwell 2nd floor
Photo 9	North East Stairwell 4th floor
Photo 10	Third Floor Office
Photo 11	Fourth Floor Lobby
Photo 12	Fifth Floor Office
Photo 13	Third Floor Bathroom
Photo 14	Fifth Floor Elevator Lobbies

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY NAME: Farm and Home Savings and Loan Association

MULTIPLE NAME:

STATE & COUNTY: MISSOURI, St. Louis

DATE RECEIVED: 9/16/08 DATE OF PENDING LIST: 10/07/08
DATE OF 16TH DAY: 10/22/08 DATE OF 45TH DAY: 10/30/08
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 08001025

REASONS FOR REVIEW:

APPEAL:	N	DATA PROBLEM:	N	LANDSCAPE:	N	LESS THAN 50 YEARS:	N
OTHER:	N	PDIL:	N	PERIOD:	N	PROGRAM UNAPPROVED:	N
REQUEST:	N	SAMPLE:	N	SLR DRAFT:	N	NATIONAL:	N

COMMENT WAIVER: N

__✓__ACCEPT ___RETURN ___REJECT 10.29.08 DATE

ABSTRACT/SUMMARY COMMENTS:

Entered in
The National Register
of
Historic Places

RECOM./CRITERIA_____

REVIEWER_____ DISCIPLINE_____

TELEPHONE_____ DATE_____

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.


FARM & HOME SAVINGS ASSN.

Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 1


BSI
STRUCTORS
SYNDICATE
RUST
PARK

Farm + Home Savings + Loan Association
(St. Louis (Independent City) MO

Photo # 2


FARM & HOME SAVINGS ASSN
FARM & HOME BUILDING
411
415

Farm + Home Savings + Loan Association
St. Louis (Independent City) MO

Photo # 3



Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 4



Farmt Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 5


CONSTRUCTION
IN PROGRESS

Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 6


40000

Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo #7



Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 8



Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 9



Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo #10



Farm+Home Savings+ Loan Association
St. Louis (Independent City) MO
Photo # 11



Farm+ Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 12


FLANAGAN
SANDING
SEALER
PIGMENTED
FLANAGAN
SANDING
SEALER
PIGMENTED

Farmt Home Savings & Loan Association
St. Louis (Independent City) MO
Photo #13

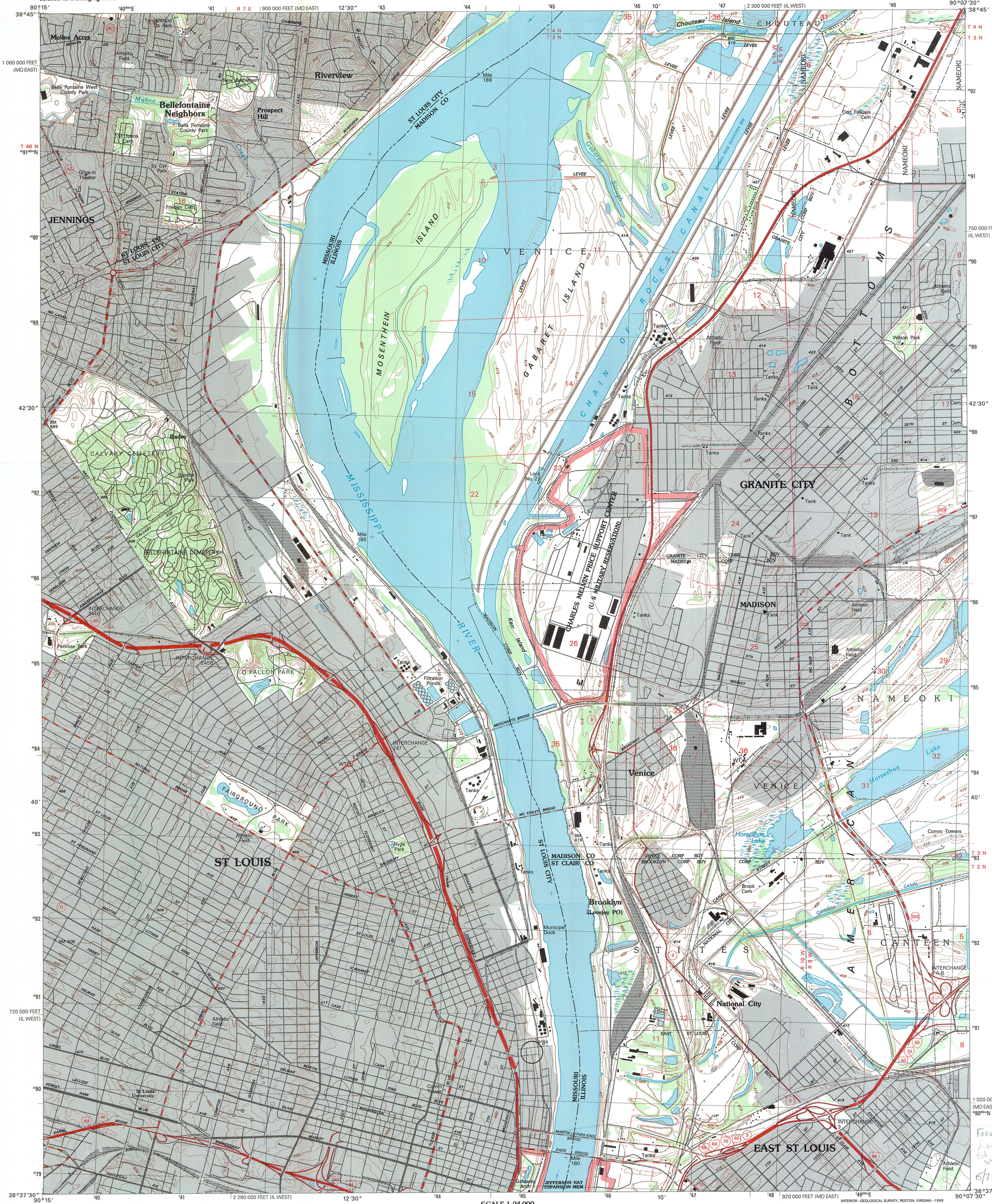


Farm + Home Savings + Loan Association
St. Louis (Independent City) MO
Photo # 14

USGS science for a changing world

U.S. DEPARTMENT OF THE INTERIOR
U.S. GEOLOGICAL SURVEY

GRANITE CITY QUADRANGLE
ILLINOIS-MISSOURI
7.5-MINUTE SERIES (TOPOGRAPHIC)



Produced by the United States Geological Survey

Topography compiled 1952. Planimetry derived from imagery taken 1993 and other sources. Photoinspected using imagery dated 1998; no major culture or drainage changes observed. PLSS and survey control current as of 1954. Boundaries, other than corporate, verified 1999

North American Datum of 1983 (NAD 83). Projection and 1000-meter grid: Universal Transverse Mercator, zone 15
10 000-foot ticks: Illinois (west zone) and Missouri (east zone)
Coordinate Systems of 1983

North American Datum of 1927 (NAD 27) is shown by dashed corner ticks. The values of the shift between NAD 83 and NAD 27 for 7.5-minute intersections are obtainable from National Geodetic Survey NADCON software

Contours that conflict with revised planimetry are dashed

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

MN GN
½° 9 MILS
1° 45′ 31 MILS
UTM GRID AND 1999 MAGNETIC NORTH DECLINATION AT CENTER OF SHEET

20% TOTAL RECOVERED FIBER

SCALE 1:24 000

1 0.5 0 KILOMETERS 1 2
1000 0 METERS 1000 2000
1 0.5 0 1
MILES
1000 0 1000 2000 3000 4000 5000 6000 7000 8000 9000 10000
FEET

CONTOUR INTERVAL 10 FEET
SUPPLEMENTARY CONTOUR INTERVAL 5 FEET
NATIONAL GEODETIC VERTICAL DATUM OF 1929
TO CONVERT FROM FEET TO METERS, MULTIPLY BY 0.3048
THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY, P.O. BOX 25286, DENVER, COLORADO 80225
AND ILLINOIS GEOLOGICAL SURVEY, CHAMPAIGN, ILLINOIS 61820
AND DIVISION OF GEOLOGY AND LAND SURVEY,
MISSOURI DEPARTMENT OF NATURAL RESOURCES, ROLLA, MISSOURI 65401
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

ILLINOIS
QUADRANGLE LOCATION

1	2	3
4		5
6	7	8

1 Florissant
2 Columbia Bottom
3 Wood River
4 Clayton
5 Monks Mound
6 Webster Groves
7 Cahokia
8 French Village
ADJOINING 7.5' QUADRANGLE NAMES

ROAD CLASSIFICATION
Primary highway hard surface
Secondary highway hard surface
Light-duty road, hard or improved surface
Unimproved road
Interstate Route
U.S. Route
State Route

INTERIOR–GEOLOGICAL SURVEY, RESTON, VIRGINIA–1999

GRANITE CITY, IL-MO
1998

NIMA 2961 II NW-SERIES V863

ISBN 0-607-92515-4

Farm & Home Savings Loan Association St. Louis [Ind. City], Missouri
15/74/230/42794 87

STATE OF MISSOURI
Matt Blunt, Governor • Doyle Childers, Director
DEPARTMENT OF NATURAL RESOURCES
www.dnr.mo.gov

RECEIVED 2280
SEP 16 2008
NAT. REGISTER OF HISTORIC PLACES
NATIONAL PARK SERVICE

September 10, 2008

Ms. Janet Matthews
United States Dept. of the Interior
National Register of Historic Places
1201 "I" Street NW, 6th Floor
Washington, DC 20005

Dear Ms. Matthews:

Please find enclosed the following submission from Missouri for nomination to the National Register of Historic Places:

Farm and Home Savings and Loan Association
St. Louis (Independent City), Missouri

Our state review board, the Missouri Advisory Council on Historic Preservation, approved the above nomination on May 16, 2008. All owners and appropriate elected public officials were notified and provided at least thirty (30) days to comment on the above proposed nomination in accordance with Section 36CFR60.6, interim regulations, using the exact notification format recommended by the National Register. No objections were received.

The City of St. Louis, as part of its responsibilities as a Certified Local Government, was provided an opportunity to review the proposed nomination prior to its presentation to the state review board. No letters of comment from the Mayor or CLG were received.

If you have any questions concerning this submission, please contact Tiffany Patterson of my staff at 573/751-7800, tiffany.patterson@dnr.mo.gov, or at the State Historic Preservation Office, P.O. Box 176, Jefferson City, Missouri 65102.

Sincerely,

STATE HISTORIC PRESERVATION OFFICE

Mark A. Miles, Director and
Deputy State Historic Preservation Officer

Enclosures: as stated

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