

Site Inventory Form
State Historical Society of Iowa
 (November 2005)

State Inventory No. 29-01087 New Supplemental
 Part of a district with known boundaries (enter inventory no.) 29-03685
 Relationship: Contributing Noncontributing
 Contributes to a potential district with yet unknown boundaries
 National Register Status:(any that apply) Listed De-listed NHL DOE
 9-Digit SHPO Review & Compliance (R&C) Number _____
 Non-Extant (enter year) _____

1. Name of Property

historic name Iowa State Savings Bank
 other names/site number Farmers & Merchants Savings Bank, Downtown Survey Map # DT-55

2. Location

street & number 221-223 Jefferson
 city or town Burlington vicinity, county Des Moines
 Legal Description:(If Rural) Township Name _____ Township No. _____ Range No. _____ Section _____ Quarter of Quarter _____
 (If Urban) Subdivision Original City Block(s) _____ Lot(s) 253 W 40', also W 40' N 1/3 & S 2/3 Lot 254

3. State/Federal Agency Certification [Skip this Section]

4. National Park Service Certification [Skip this Section]

5. Classification

Category of Property (Check only one box)	Number of Resources within Property		
	If Non-Eligible Property	If Eligible Property, enter number of:	
<input checked="" type="checkbox"/> building(s)	Enter number of:	Contributing	Noncontributing
<input type="checkbox"/> district	— buildings	<u>1</u>	— buildings
<input type="checkbox"/> site	— sites	—	— sites
<input type="checkbox"/> structure	— structures	—	— structures
<input type="checkbox"/> object	— objects	—	— objects
	— Total	<u>1</u>	— Total

Name of related project report or multiple property study (Enter "N/A" if the property is not part of a multiple property examination).
 Title Intensive Level Historical and Architectural Survey of "East" Downtown Burlington, IA Historical Architectural Data Base Number 29-034

6. Function or Use

Historic Functions (Enter categories from instructions)	Current Functions (Enter categories from instructions)
<u>02D02 bank</u>	<u>02D02 bank</u>
<u>02A01 office building</u>	<u>02A01 office building</u>
<u>02B professional</u>	<u>02B professional</u>

7. Description

Architectural Classification (Enter categories from instructions)	Materials (Enter categories from instructions)
<u>09F05: Commercial / brick front</u>	foundation _____
_____	walls (visible material) <u>03 brick, 04A granite</u>
_____	roof <u>15C01 rubber membrane</u>
_____	other _____

Narrative Description (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

8. Statement of Significance

Applicable National Register Criteria (Mark "x" representing your opinion of eligibility after applying relevant National Register criteria)

<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	A Property is associated with significant events.
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> More Research Recommended	B Property is associated with the lives of significant persons.
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	C Property has distinctive architectural characteristics.
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	D Property yields significant information in archaeology or history.

County Des Moines Address 221-223 Jefferson Street Site Number 29-01087
City Burlington District Number 29-03685

Criteria Considerations

- 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)

05: Commerce
02: Architecture

Significant Dates

Construction date 1912 check if circa or estimated date
Other dates, including renovation 1966 remodel

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect Hyland & Green
Builder _____

Narrative Statement of Significance SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED

9. Major Bibliographical References

Bibliography See continuation sheet for citations of the books, articles, and other sources used in preparing this form

10. Geographic Data

UTM References (OPTIONAL)

Zone	Easting	Northing	Zone	Easting	Northing
1	_____	_____	2	_____	_____
3	_____	_____	4	_____	_____

See continuation sheet for additional UTM references or comments

11. Form Prepared By

name/title Hal Morton, HPC member (research by Barb Mackey) Rebecca L. McCarley, consultant, Davenport
organization Burlington Historic Preservation Commission date January 22, 2013
street & number City Hall, 400 Washington Street telephone 319-753-8158
city or town Burlington state Iowa zip code 52601

ADDITIONAL DOCUMENTATION (Submit the following items with the completed form)

FOR ALL PROPERTIES

- Map:** showing the property's location in a town/city or township.
- Site plan:** showing position of buildings and structures on the site in relation to public road(s).
- Photographs:** representative black and white photos. If the photos are taken as part of a survey for which the Society is to be curator of the negatives or color slides, a photo/catalog sheet needs to be included with the negatives/slides and the following needs to be provided below on this particular inventory site:

Roll/slide sheet #	_____	Frame/slot #	_____	Date Taken	_____
Roll/slide sheet #	_____	Frame/slot #	_____	Date Taken	_____
Roll/slide sheet #	_____	Frame/slot #	_____	Date Taken	_____

See continuation sheet or attached *photo & slide catalog sheet* for list of photo roll or slide entries.

Photos/illustrations without negatives are also in this site inventory file.

FOR CERTAIN KINDS OF PROPERTIES, INCLUDE THE FOLLOWING AS WELL

- Farmstead & District:** (List of structures and buildings, known or estimated year built, and contributing or noncontributing status)
- Barn:**
 - A sketch of the frame/truss configuration in the form of drawing a typical middle bent of the barn.
 - A photograph of the loft showing the frame configuration along one side.
 - A sketch floor plan of the interior space arrangements along with the barn's exterior dimensions in feet.

State Historic Preservation Office (SHPO) Use Only Below This Line

Concur with above survey opinion on National Register eligibility: Yes No More Research Recommended
 This is a locally designated property or part of a locally designated district.

Comments: _____

Evaluated by (name/title): _____ Date: _____

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Related District Number 29-03685

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Iowa State Savings Bank

Des Moines

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7. Narrative Description

The building reflects elements of the Chicago School and Classical Revival styles, with a lower three-story section, middle four-story buff brick section, and top eighth story section. The third story provides the frieze for the double-height storefront section, with decorative terra cotta bands and white terra cotta panels between the windows and terra cotta bands. The paired upper story windows also have shared terra cotta sills and lintels. The top (8th) story is clad in terra cotta panels, with a heavy cornice with brackets and dentils above it. The lower two stories were remodeled in 1966, clad in black granite panels.

The north elevation is a narrow three bays in width, in relation to the eight story height of the building. The 3rd Street elevation stretches a longer distance, with six wider bays on this west side. The main entry was moved in 1966 to the northwest corner of the building, setback with a corner column. Granite pilasters stretch the full two-story height, with tall vertical first story windows for the lobby and regular double-hung windows on the second story on both the north and west sides. Entry to the upper story office lobby is located in the southern of the first story. The third to eight stories on the north side have three sets of paired one-over-one-light double-hung windows on each story, with terra cotta details as noted above. The west side has six sets of slightly spaced two windows on each story, echoing the six bay rhythm of the lower stories. The eighth story on the north and west sides is clad in terra cotta panels, with a heavy cornice with brackets and dentils above it.

In addition to the showy tall streetscape, the building also includes a hidden three-story 40' by 80' ell extending east to the alley and featuring skylights. This section is built in brown 20th century brick, not matching the main building section. It is shown as offices on the 1930 Sanborn map, with a height of two stories with a basement story. The 1952 Sanborn map then shows it as three stories in height.

8. Narrative Statement of Significance

The Iowa State Savings Bank building appears to contribute historically and architecturally to the potential Downtown Commercial Historic District. The building was the tallest at eight stories at the time of construction in 1912, and it remains the tallest height building in downtown Burlington. The architecture and steel frame construction were noteworthy at the time, and they remain architecturally significant in downtown Burlington. Iowa State Savings Bank was the largest bank in Burlington at the time of construction, and they operating here until 1932 when the bank was closed by the directors. The Farmers & Merchants Savings Bank, formed in 1916, then began leasing the bank building, and they bought it in 1938. Farmers & Merchants Savings Bank operated here under this name until 1965 when they changed their name to Farmers & Merchants Bank & Trust. This bank continues to operate here in 2012, marked 100 years of banking history associated with this building in downtown Burlington. The Iowa State Savings Bank building was evaluated as eligible for individual listing on the National Register of Historic Places in 2002 under Criterion C for its architectural significance, and it appears to remain individually eligible under this criterion.

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On August 20, 1874, the Iowa State Savings Bank was organized. By 1886, Main and Jefferson had developed as a financial corner, with three banks shown here on the Sanborn map: the National State Bank (1865), Merchants National Bank (1870), and German American Savings Bank (1874). Iowa State Savings Bank operated two blocks to the south in Central Block at 101 N. Main, moving to the north end of the block away from the railroad tracks to the new I.O.O.F. Building in 1887. The First National Bank (1864) operated in the Parsons Block at 301 Jefferson. The Commercial Bank (1883) was around the corner on N. 3rd Street. The 1888 history noted: "Burlington is particularly fortunate in its banking institutions, which are solid and controlled by men of good business qualifications, accommodating, yet at the same time cautious" (*Portrait and Biographical Album of Des Moines County* 1888: 769). In 1904, the Burlington Savings Bank opened in the I.O.O.F. Building at 123 N. Main in the location of the Iowa State Savings Bank, which moved to the southeast corner of 3rd and Jefferson at 223 Jefferson after purchasing the property on May 3, 1904.

As the Hotel Burlington was completed in 1910-11 at 3rd and Valley to the south of the bank, the Iowa State Savings Bank at 3rd and Jefferson also made plans for a new modern building. The architect firm of Hyland & Green (Paul V. Hyland and Herbert H. Green) of Chicago was hired in 1911 to design a modern skyscraper bank under the leadership of president E. Hagemann, built for \$325,000. The directors of the Iowa State Savings Bank were a who's who of Burlington's economic leaders: E. Hagemann, C.E. Perkins, H.S. Rand, H.W. Chittenden, C.H. Mohland, Carl Leopold, Henry Ritter, Louis Blaul, and William Carson. The eight-story building towered over the surrounding buildings, with the steel frame construction visible from blocks away while under construction. It remains as the tallest building in downtown Burlington. The bank moved in late February 1913, and the grand opening was held on May 15, 1913. The Guest Piano Company moved from Main Street to rear section along 3rd Street, and other tenants at the grand opening included: Ralph J. Quell (healthatorium), Sanitary Barber Shop, Green and Darnell, Sam Horn Women's Tailor, S. Leroy Heape (architect), Mrs. Bosler's Dressmaking Parlors, Rosemere Hat Shop, Joe Voelkel jewelry, Calkin & Hall (realtors), H. Walter Harmer (nauropath), Ed L. Hirsch (lawyer), Carl C. Riepe (lawyer), and the Commercial Exchange. E. Hagemann was president in 1915, and the bank had capital stock of \$200,000, the largest of the six banks in town (Antrobus 1915, Vol. 1: 359-360). In October 1919, the Burlington Building & Loan Association formed with Frank Nebiker as the secretary-treasurer, operating from an office in the Iowa State Savings Bank. Edward L. Hirsch served as president starting in 1921 ("Burlington Federal Savings & Loan Has Moved," *Hawk-Eye*, August 8, 1963, 7).

By 1924, the Iowa State Savings Bank and First National Bank had combined into the First Iowa State Trust & Savings Bank, operating in the former's 1912 building at Jefferson and 3rd Street. On the 1930 Sanborn map, the First Iowa State Trust & Savings Bank building at 221-223 Jefferson stands as the tallest building downtown, followed by the seven-story Hotel Burlington immediately to its south and the seven-story Medical Arts Building on the block to the north at 324 N. 3rd Street. The 1928 city directory also listed the American Savings Bank and Trust (200 Jefferson), Burlington Savings Bank (222 N. Main, demolished), and Farmers & Merchants Bank (405 Jefferson, in 1881 Hedge Block), as well as the West Burlington Savings Bank at 101 Broadway in West Burlington. Additionally, the Burlington Building and Loan Association now operated in the Stein Block at 503½ Jefferson. The same financial institutions continued to be listed in the 1930 directory. With the addition of two stories to the Hotel

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Burlington to the south in 1930-31, the hotel reached nine stories in height, but it remained slightly shorter in actual height than the eight-story bank building.

Banking was impacted by the onset of the Depression in the early 1930s. On June 17, 1932, the American Savings Bank and Trust failed to open, after the strong bank was weakened by steady and large withdrawals of cash. The board under the leadership of Theodore Kriechbaum voted to place the bank into receivership to preserve its remaining assets ("The American Savings Bank Closes Doors," *Burlington Gazette*, June 17, 1932, 1). The directors of the First Iowa State Trust & Savings Bank chose to close the bank "for the protection of our depositors" in 1932. In their place, the First National Bank of Burlington opened in June 1933 under the leadership of John Witte, and they leased the former American Savings Bank Building. When the bank's assets were cleared in 1936, they then bought the building, and they changed their name to the National Bank of Burlington in 1937. The Farmers & Merchants Savings Bank was apparently the only former bank to survive intact, and they likewise leased the 1912 Iowa State Savings Bank, later purchasing it in September 1938 when the bank's assets were cleared. The 1935 city directory lists the Farmers & Merchants Savings Bank and First National Bank, along with the Burlington Federal Savings and Loan Association. In 1938, the Mississippi Valley Savings and Loan was organized. The 1937 city directory lists Farmers & Merchants Savings Bank as the primary occupant of the building, with offices also here for the defunct American Savings Bank and First Iowa State Trust & Savings Bank. The 1940 city directory then again lists four banks, with Burlington Savings Bank and West Burlington Savings Bank apparently reorganized and reopened. Both savings and loan institutions are also listed.

Offices on the upper stories continued to be rented through this period. One notable tenant was architect Robin Carswell. The 1930 city directory lists Robin B. Carswell in room 600 of the Iowa State Bank Building. Robin Carswell moved to Fort Madison in 1917 for a project of his firm of Owen, Payson, and Carswell of Kansas City, and he remained there, closing the Kansas City office when the other partners died in 1925 and continuing under his own name. He was born in Wisconsin in 1893 and was educated at Hillside Home School by Frank Lloyd Wright. He was the youngest member of the American Institute of Architects in 1919. He designed several buildings in Fort Madison, and he continued to maintain an office and his residence there into the 1930s. In 1928, he opened a branch office in Burlington, with junior member Gerald Gellatt positioned there. He then moved to Burlington in 1935, and he is listed as living and working there in the 1935 city directory ("Memorial Auditorium His '\$5,000 Monument,'" *Hawk-Eye*, January 27, 1965, 20). The 1933 city directory, however, only lists William F. Weibley practicing in Burlington. Charles L. Ritts found design work scarce, and he left Burlington to work for the Public Works Administration from 1934 to 1940, later practicing as an architect in Des Moines (Shank 1999: 142). Perhaps his move led Carswell to then move from Fort Madison to Burlington. The 1935 city directory lists Robin B. Carswell again with an office in the Iowa State Bank Building, as well as now living in Burlington. The 1937 city directory continues to list William F. Weibley in rooms 501-502 of the Tama Building (305 N. 3rd St) and Robin B. Carswell on the opposite corner in room 307-308 of the 307-308 Iowa State Bank Building (213 N. 3rd St). Farmers & Merchants Bank purchased the entire building in 1938. Office buildings in town then included the Farmers & Merchants Bank Building at 218 N. 3rd Street (west side entry) in the 1940 city directory. The 1945 directory lists Robin B. Carswell in rooms 307-308 of the Farmers and Merchants Bank Building at 213 N. 3rd Street. Robin B. Carswell continued to be listed in here through the 1950s. He

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continued to practice in Burlington until his death at age 72 in July 1965 ("Memorial Auditorium His '\$5,000 Monument,'" *Hawk-Eye*, January 27, 1965, 20; "Architect Carswell is Dead," *Hawk-Eye*, August 1, 1965, 3).

The 1947 city directory noted that Burlington has four strong banks and two savings and loan institutions. The three downtown banks continued to line Jefferson with Burlington Savings Bank at 222 N. Main (replaced by their 1960 bank), the National Bank of Burlington on the opposite corner at 200 Jefferson (extant), and Farmers & Merchants Savings Bank at 221-223 Jefferson (extant). West Burlington Saving Bank continued to serve the western section of town at Broadway and Mt. Pleasant Road. The combined resources of the bank totaled \$30 million.

Downtown banks faced the challenge of developing drive-up facilities to serve existing, often historic locations. The National Bank of Burlington was the first to undertake this challenge in downtown Burlington, constructing a new building in 1958 adjacent to their historic building at the northwest corner of Jefferson and Main (originally the German-American Savings Bank) as well as remodel their historic bank to reflect modern design ideals. Farmers and Merchants Bank then quickly moved to provide drive-up services for their account holders as well. In October 1959, the Farmers and Merchants Building Corporation bought the property at the southwest corner of Valley and 4th Street (405-407 Valley), a block south and west of their location at the southeast corner of Jefferson and 3rd Street. The motor bank was likely constructed the following year in 1960. Interestingly, they sought a more historic rather than modern design, with a Colonial Revival one-story drive-up bank constructed on this site. An advertisement in the July 7, 1962 special edition of the *Hawk-Eye* includes a photograph of this building.

In 1960, the Burlington Bank and Trust Company, Farmers and Merchants Savings Bank, National Bank of Burlington, and West Burlington Savings had combined resources of \$48 million, while the combined assets of the Burlington Federal Savings and Loan Association and the Mississippi Valley Savings and Loan Association increased to \$17.8 million in assets (*Polk's Burlington City Directory* 1960: VII).

The Farmers & Merchants Savings Bank had yet to remodel their main building by the early 1960s, though they had built their motor bank to provide modern services to customers. They undertook a major remodel of their 1912 building, designed by Dane Morgan & Associates in fall 1964. The first two stories on the exterior were remodeled, removing the stone Classical columns and cladding the stories with smooth black granite panels. New entrances were designed for both the Jefferson Street and 3rd Street sides, with the main entrance relocated to the northwest corner of the building. Operations were expanded to three stories on the interior, and the interior was redecorated with Italian marble columns, near-white terrazzo floor, and rich walnut paneling. Bank cages were removed to create a more modern, open feel. This remodeling reportedly cost more than \$250,000. The completion and open house in June 1966 coincided with the 50th anniversary of the bank ("Remodeling Job at F&M Asset to Downtown Area," *Hawk-Eye*, June 1, 1966, sec 2, p 19). This storefront was then perhaps the inspiration for the remodeling of the Paule Jewelry storefront on the block to the west in 1967, also designed by Dane Morgan & Associates. This was the last of a series of bank remodeling and construction projects that marked the development of downtown Burlington from the early 1950s to

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middle of the 1960s. Their name then also changed in 1965 from Farmers & Merchants Savings Bank to Farmers & Merchants Bank & Trust

In July 1976, Farmers & Merchants Bank & Trust continued to operate their main office from this 1912 bank building, with a motor bank at 4th and Valley, branch location in the Fairway Center, and a new branch under construction at 1600 Osborn (*Burlington Hawk-Eye*, July 4, 1976, sec 4, p 4). In 2002, a monopole type cell tower was constructed on top of the bank building, resulting in a determination of eligibility for the building.

Farmers & Merchants Bank & Trust continues to operate here in 2012, with the drive-in bank at 4th and Valley and a branch location at 101 Broadway (former West Burlington Savings Bank site). In addition, a number of other offices operate in the building, including insurance and investment brokers, tailoring, and health service professionals.

9. Major Bibliographical References

Antrobus, A.T. *History of Des Moines County Iowa and Its People*. Chicago, IL: S.J. Clarke Publishing Company, 1915.

Bied, Dan, two essays for "F & M's diamond anniversary", 1987.

Biographical Review of Des Moines County, Iowa. Chicago: Hobart Publishing Company, 1905, pp. 770-771.

City Directories, Burlington, Iowa, various dates. On microfiche at the Burlington Public Library

Deed records, per transfer books at Des Moines County Auditor's Office.

Downtown Partners, Inc., a Division of the Greater Burlington Partnership, Burlington, Iowa. Collection of collected historic photographs of downtown Burlington.

"Farmers & Merchants Bank Building", write-up by Ray Montgomery, 7/12/1988.

Newspapers, various titles and editions. Particular special editions utilized:

Burlington Evening Gazette, March 24, 1906

Daily Hawk-Eye Gazette, September 2, 1938

Burlington Hawk-Eye Gazette, August 4, 1942

Burlington Hawk-Eye, July 10, 1962

Burlington Hawk-Eye, July 4, 1976

Specific articles:

"Bank Building rendering", Harry Wild Jones, ca. 1911.

"Turner song leader dies after busy life", 1/4/1923, *Hawk-Eye*, p. 12.

"Watchmaker is dead", 1/4/1923, *Gazette*, p.12.

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“Shop in the 200 Block – Jefferson Street – the heart of Burlington,” 4/20/1927, p.9.

“F & M Bank had good year”, 2/2/1932, Gazette.

“An old time block”, 9/15/1933, Hawk-Eye Gazette, p.2.

“New store fronts added across city”, 7/13/1965, Hawk-Eye, p.11.

“Third and Jefferson has been a busy spot”, 6/1/1966, Hawk-Eye, p. 18.

“City core area’s new look by 1975?”, 2/4/1968, Hawk-Eye, p.13.

“Fix-ups are as vital as new projects”, 12/5/1971, Hawk-Eye, p. 27.

“F & M ready to build Osborn street bank”, 2/8/1976, Hawk-Eye.

“2 F & M employees retiring Monday”, 3/30/1980, Hawk-Eye, p. 25.

“Farmers & Merchants Bank & Trust”, 12/1988, River Basin Business.

“Economic rebound on the horizon”, 2/26/1989, Hawk-Eye, p. 3F.

“Long-time Burlington banker dies”, 3/5/1991, Hawk-Eye, p.1.

Sanborn Map Company. “Burlington, Iowa,” Fire Insurance Maps. New York: Sanborn Map Company, 1886, 1892, 1900, 1931, 1952.

Smith, Claudia, and Marie Landon. 1976 survey of sites in Burlington. Iowa Site Inventory forms prepared on file at State Historic Preservation Office, Des Moines, IA.

Vertical files. Files on business/industry as well as individual businesses. Burlington Public Library, Burlington, Iowa.

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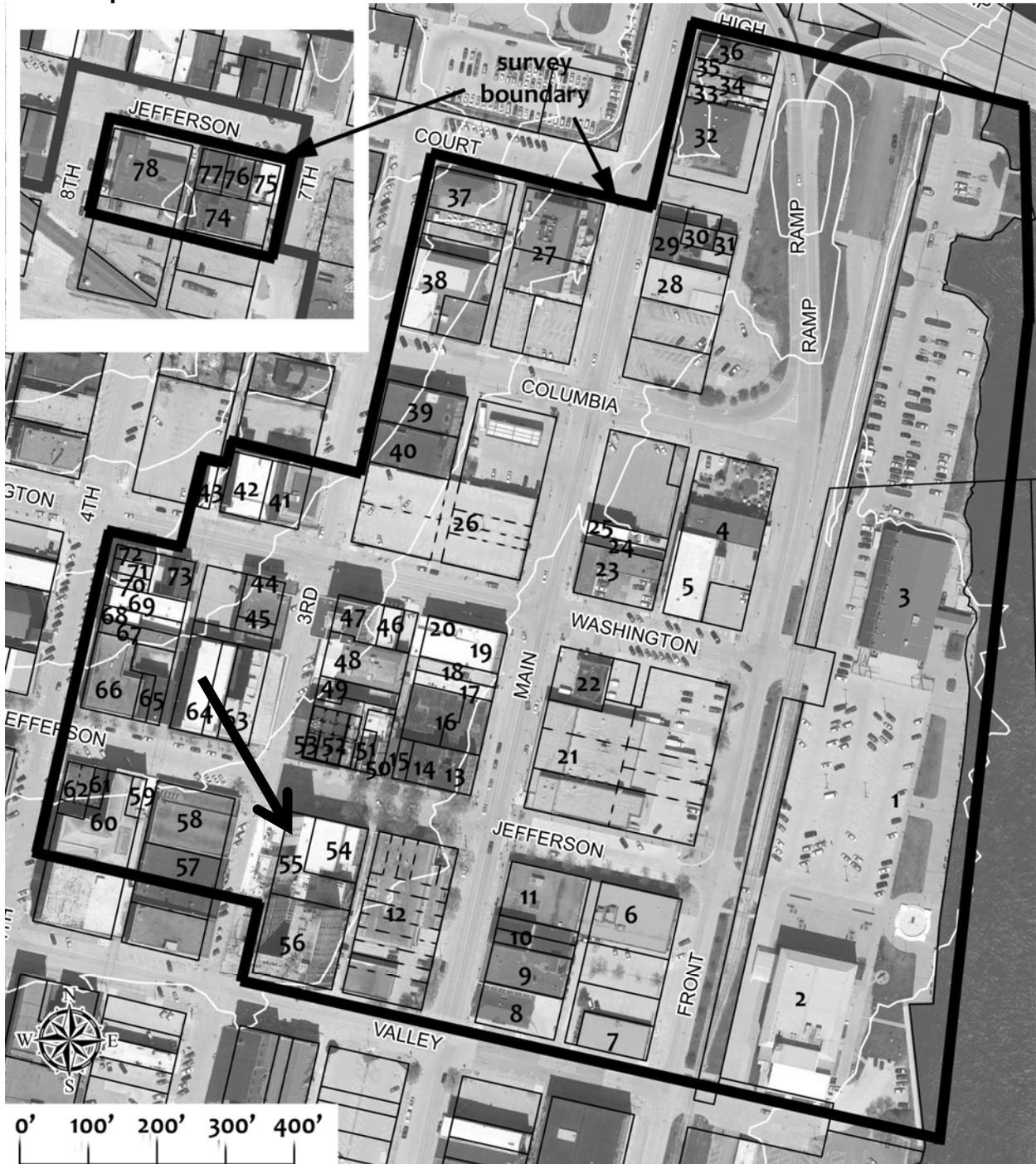
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Location map



Base aerial photography by Aerial Services Inc for Des Moines County GIS Commission, March 2010.

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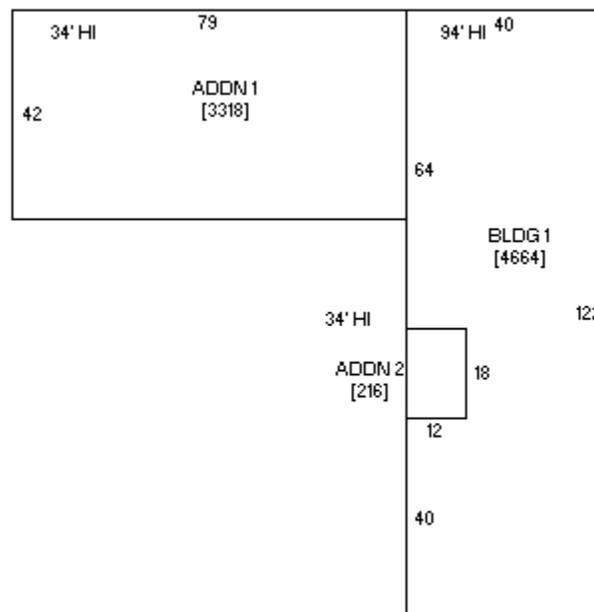
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Building plan (from assessor's website)



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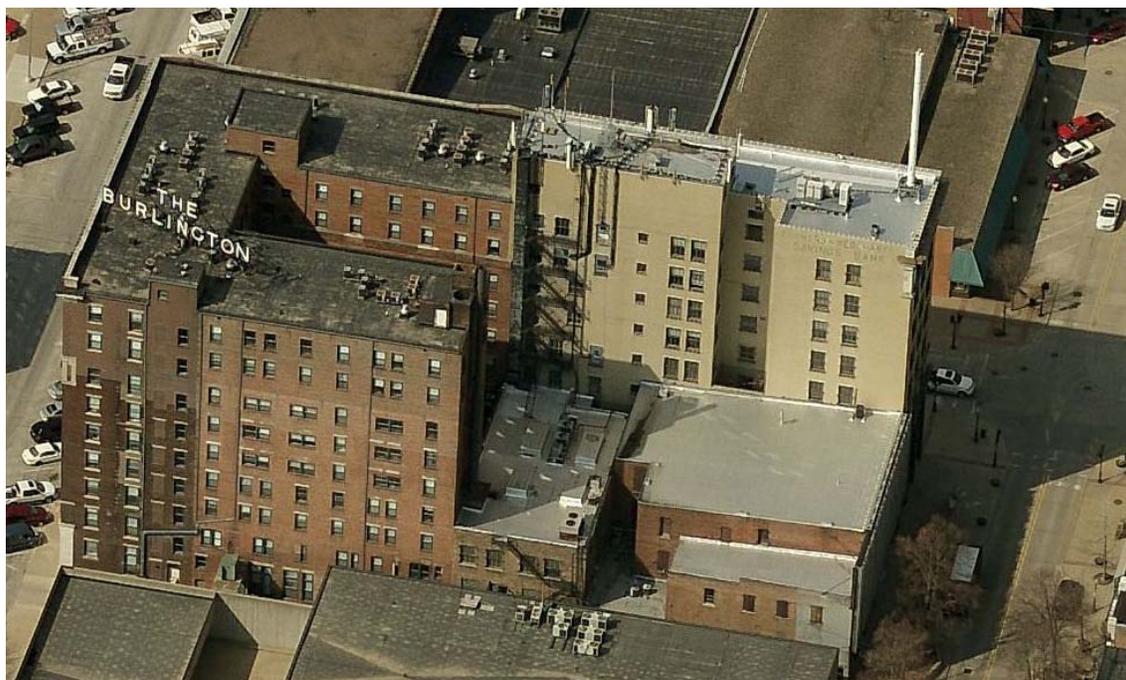
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Aerial photographs (from GIS/assessor's website)



looking south



looking west

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Historic images



Design for Iowa State Savings Bank (Hotel Burlington at right, and Rand Block at left)
(Burlington Hawk-Eye, May 13, 1913, sec 2, p 6).

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Bank in 1920s (Downtown Partners collection).

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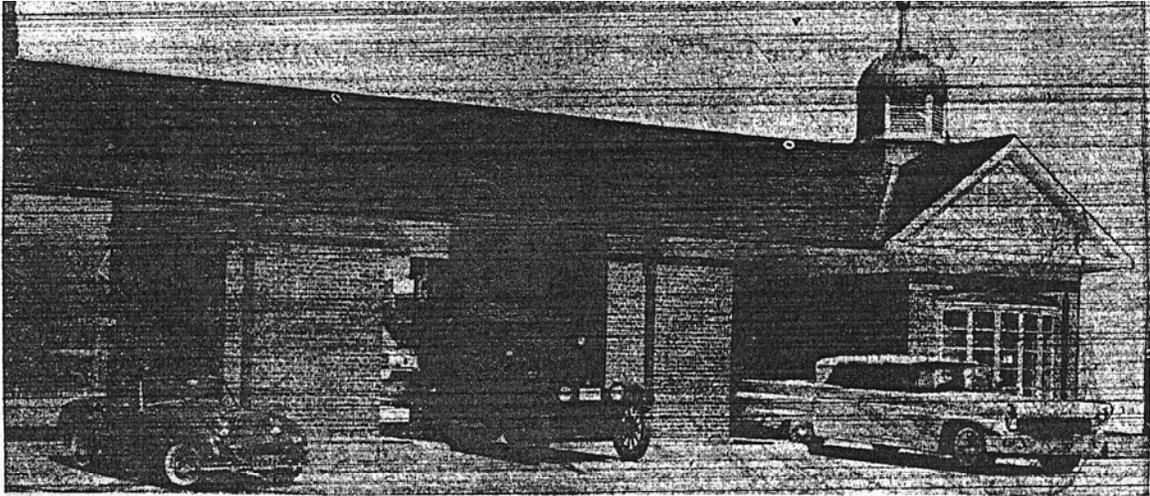
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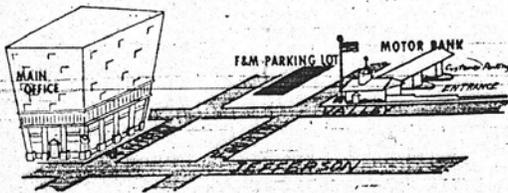
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Colonial Style Motor Bank at 4th and Valley handles growing volume of F&M customers in speed and efficiency



Today the F&M Bank has at your command modern facilities, experience personnel, and resources in depth to meet complex and challenging business and personal financial demands.

Our
46th
Year

FARMERS & MERCHANTS
SAVINGS BANK



"Considerate, helpful banking"



1916
to
1962

Colonial Style Motor Bank and map showing relationship to bank and parking
(Hawk-Eye, July 7, 1962, sec 2, p 40).

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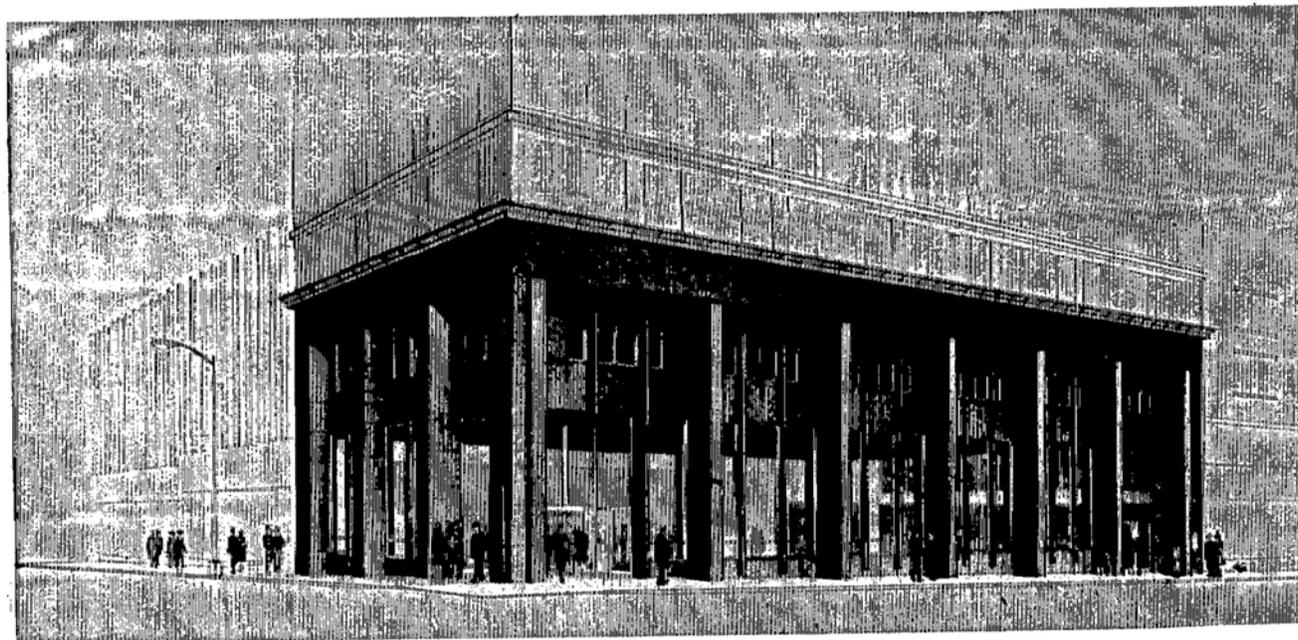
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DANE D. MORGAN & ASSOCIATES, ARCHITECTS

1966 remodel of lower section of Farmers & Merchants Bank (*HawkEye*, June 1, 1966, 46).

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March 1967 view of Farmers & Merchants Bank (from Carleen Nollen, Burlington).

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Digital photographs



Photograph 29-01087-001 – North and west elevations, looking southeast (McCarley, June 20, 2012)

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Photograph 29-01087-002 – West elevation, looking northeast (McCarley, June 20, 2012)

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Photograph 29-01087-003 – Detail of 1966 lower stories remodel, looking east (McCarley, June 20, 2012)

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221-223 Jefferson
Address

Burlington
City



Photograph 29-01087-004 – East/alley section, looking southwest (Morton, January 22, 2013)