

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

State Inventory No. 29-01096 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 Burlington Federal Savings & Loan Association (2)

other names/site number Downtown Survey Map # DT-62

2. Location

street & number 323 Jefferson Street

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) 446, west 40' (west 2/3 of W 1/2 Lot 446A)

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)
02D02 bank

Current Functions (Enter categories from instructions)
02A01 office building

7. Description

Architectural Classification (Enter categories from instructions)
08 Modern

Materials (Enter categories from instructions)
 foundation not visible
 walls (visible material) 03 brick
 roof not visible
 other 15A fiberglass 04A granite

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 323 Jefferson Site Number 29-01096
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 1963 check if circa or estimated date
Other dates, including renovation 2012

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect _____
Builder Wm. F. Cann, Bank Building & Equipment Corp.
Bank Building & Equipment Corp of America

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 Steve Frevert, chair (research by Barb Mackey) Rebecca L. McCarley, consultant, Davenport
organization Burlington Historic Preservation Commission date January 23, 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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Burlington Federal Savings and Loan Association

Des Moines

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7. Narrative Description

This is a one story commercial building facing Jefferson Street to the north on the southeast corner with 4th Street. The foundation is not visible from the exterior; there is a full basement. The storefront on the north side is glass with aluminum frames and synthetic panels below, remodeled in 2012 but remaining similar to the original configuration. The double door entry is recessed. Yellow brick columns mark either end of the storefront, extending slightly above the parapet line in the modern style of the 1960s, with an intersection column along the north end of the west side. The brick portion on the east side of the storefront contains a night deposit door. A fixed canvas awning is mounted above the storefront, which is surmounted with smooth gray granite cladding. The parapets are straight and unornamented, and the flat roof is not visible from ground level.

The light yellow brick wall marks the north end of the west side, with the remainder designed with gray granite panels across the top, a narrow row of tinted horizontal windows, and beige "GlasWeld" panels mounted vertically in aluminum framing with a narrow aluminum kickplate. The lower two sections are interrupted by one flush brick pier in the south half rising from the sidewalk level to the bottom of the granite; a drainpipe from the roof is mounted there. There is an exit door on the west side approximately $\frac{3}{4}$ of the way back from the front of the building, adjacent to the brick pier.

A prominent marquee sign was mounted on the corner of the building as shown on the 1976 Iowa Site Inventory form (though earlier photos show it was not original); it has been removed. The original front window configuration was simplified in a 2012 remodeling that also remodeled the interior. Other than these changes and the addition of the awning (newly replaced in January 2013), the exterior appears little altered.

8. Narrative Statement of Significance

The Burlington Federal Savings and Loan Association building (2) appears to contribute historically and architecturally to a potential Downtown Commercial Historic District. The building was constructed as the last of a series of financial institutions in downtown Burlington from the 1950s into the early 1960s, reflecting changes in the industry in this period. The nationally prominent Bank Building & Equipment Corporation of America was hired as architect and contractor for the project, and the building was completed in August 1963. The building reflects several modern design ideals from this period. The Burlington Federal Savings and Loan Association building may be individually eligible under Criterion A or C, with further assessment of the interior integrity of the building. The Burlington Federal Savings and Loan Association was a prominent institution in Burlington, and the modern design by Bank Building & Equipment Corporation of America is potentially significant.

Frank Nebiker and "a group of associates" founded the Burlington Building & Loan Association in October 1919. Nebiker was an insurance agent, and the business originally operated out of his office in the former Iowa State Savings Bank. He partnered with AJ "Bert" Cockrell in the Nebiker & Cockrell insurance and realty business. By the 1920s, the concern had moved its offices to the second floor of the Brown Lynch & Scott building at Fifth and Jefferson. In 1934, with the passage of the Federal Home

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Loan Bank Act, the business reorganized as a federal savings and loan. Nebiker and Cockrell dissolved their insurance and real estate partnership in 1938, and Nebiker turned his full attention to the savings and loan. Both men stayed on as officers. In the same year, the business moved to 319 Jefferson and continued to grow ("Burlington Federal Savings & Loan has Moved," *Hawk Eye*, August 8, 1963, 7). In 1938, the Mississippi Valley Savings and Loan was also organized, providing a local alternative. The two savings and loans - Burlington Federal Savings and Loan Association and Mississippi Valley Savings and Loan Association (in the Medical Arts Building at 3rd and Washington) had combined assets of \$525,732.25 in 1940 (*Polk's Burlington City Directory* 1940: 15). By 1947, the Burlington Federal Savings and Loan Association (319 Jefferson, Map #61) and the Mississippi Valley Savings and Loan Association (enlarged space in the Medical Arts Building, Map #47) had \$2.7 million in assets (*Polk's Burlington City Directory* 1947: 16). Both institutions continued to grow in the post-war economy. In 1952, Burlington Federal Savings and Loan Association remodeled the storefront of their building at 319 Jefferson (see State Site #29-01094). By 1954, assets of the two institutions grew to \$8.9 million (*Polk's Burlington City Directory* 1954: 15). In 1960, 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).

Burlington Federal Savings and Loan Association decided to construct a modern building as well. Their business had increased significantly in the previous decade, with their assets climbing to over \$13 million. After considering moving to west Burlington, they decided to remain downtown and bought the two-story buildings to the west at 321 and 323 Jefferson on May 31, 1962, demolishing the 19th century buildings to create a 40 by 80 corner lot. In the special edition of the *Hawk-Eye* on July 10, 1962, they were noted to be in the process of a major expansion program, building in the place of Byrnsies and Thomas Shoes. A one-story building would be constructed for beauty and easy access with a modern design and modern color scheme (*Hawk-Eye*, July 10, 1962, 48). They hired the Bank Building & Equipment Corporation of St. Louis, who served as both architect and contractor for the project ("Burlington Federal Savings & Loan Has Moved," *Hawk-Eye*, August 8, 1963, 7). The architect was William F. Cann (*Hawk Eye*, August 24, 1962, p. 8), who produced a number of striking mid-century Modern designs.

The Bank Building & Equipment Corporation of America, based in St. Louis, is named as the designer and general contractor for the building. Through the 1950s, the banking industry continued to evolved, embracing both modern architecture as well as modern technology. One of the leading innovators and promoters of modern bank design in this period was the Bank Building and Equipment Corporation of St. Louis. Qualities of openness and efficiency were heavily promoted through their advertisements and designs. With the increase in the numbers of automobiles and development of suburbs in the late 1940s and through the 1950s, the need to cater to this new lifestyle was recognized throughout the industry. The "drive-up" bank quickly gained popularity in the 1950s, requiring new fixtures and equipment to support the service. The Bank Building & Equipment Corporation of St. Louis developed teller windows for installation on existing exterior walls as well as promoting the shift to the drive-up teller unit located outside the bank, typically under a canopy connecting it to the main building. Their advertisements encouraged financial institutions to focus on a customer friendly bank through openness in design particularly in the lobby, provide a branch bank for the convenience of their customers, include a modern teller station, and incorporate drive-up banking in an existing or new

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facility. The drive-up (or drive-in, or drive-through) banking was a key component – they noted that if customers can't drive-in, they will just drive by. Parking for customers was likewise a focus of providing convenient and efficient service. By May 1957, over 50% of the more than 3,200 American Banking Association member banks had installed or planned either drive-in or parking facilities (Huffaker 2010 – *A Brief History*; Dyson and Rubano 2000: 45-46). They designed the new building for the National Bank of Burlington at 307-313 N. Main Street in 1958. Thus, the design-build firm already had experience working in Burlington.

The process to build the new Burlington Federal Savings and Loan Association building started on May 24, 1962, with construction on the exterior completed in fall and interior continuing through the winter. The first story along Jefferson was framed by buff brick vertical elements, with the storefront largely windows with aluminum trim. The west wall was then clad in contrasting panels, with lower Glasweld panels, dark windows, and upper stone panels. The interior included the main counters and offices on the first story with the storage vault, assembly room, and kitchen in the basement. Electric signs were installed on the Jefferson and 4th Street sides. Interestingly, hot water pipes under sidewalk were incorporated to keep the sidewalk free of ice and assist with snow removal. A public open house was held at the new building on August 9 and 10, 1963. ("Burlington Federal Savings & Loan Has Moved," *Hawk-Eye*, August 8, 1963, 7).

Burlington Federal Savings and Loan Association continued to operate under that name at this location until 1975. On May 1, 1975, they changed their name to Midwest Federal Savings and Loan to reflect their expanding business area. They had recently opened a branch in Wapello, and they were remodeling a building for a location in Clinton. They also had a new western location under construction in Burlington at the southeast corner of Roosevelt and Division. Corporate headquarters would be located in one of the two buildings in Burlington ("Savings and loan takes a new name," *Hawk-Eye*, May 1, 1975, 3). They continued to operate here through the 1990s.

Midwest Federal Savings & Loan of Eastern Iowa then changed from a mutual association — in which depositors were considered part owners — to a publicly traded holding company, Midwest Bancshares in 1993 ("Will bank merger mania extend to southeast Iowa?" *Hawk-Eye*, September 3, 1995, 1D).

Midwest Federal Savings & Loan was renamed MidWestOne Bank in 2003. MidWestOne Financial Group announced plans to merge their four banks under the MidWestOne Bank name in 2005, with no change then to the banks in Burlington. This move brought 18 locations operating under one holding company, which was headquartered in Oskaloosa ("Banks to consolidate," *Hawk-Eye*, March 27, 2005, 33). MidWestOne Bank, which closed this branch at the end of 2010.

The building was subsequently purchased and remodeled as the offices of accounting firm TD&T Financial Group, Inc.

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9. Major Bibliographical References

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.

Dyson, Carol J. and Anthony Rubano. "Banking on the Future: Modernism and the Local Bank," *Preserving the Recent Past 2*. Historic Preservation Education Foundation, National Park Service, Washington, D.C., 2000.

Huffaker, Kirk. *Defining Downtown at Mid-Century: The Architecture of the Bank Building and Equipment Corporation of America*. Website published with research and inventory of buildings, 2010. Became part of the Recent Past Preservation Network in 2011 to maintain website at <http://midcenturybanks.recentpast.org>.

www.midcenturybanks.recentpast.org/architecture/meet-the-architects/item/216-william-f-cann

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

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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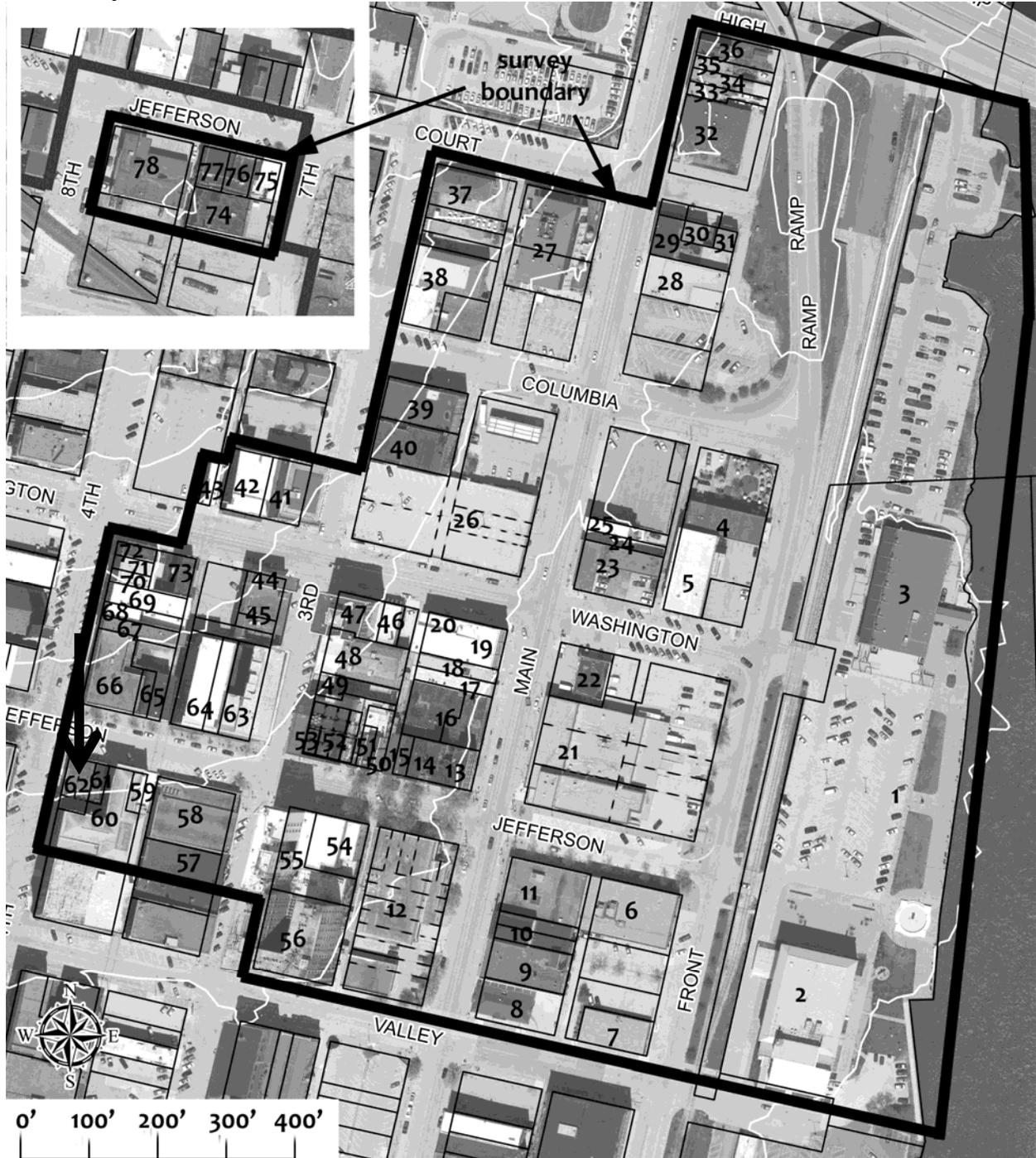
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Location map



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

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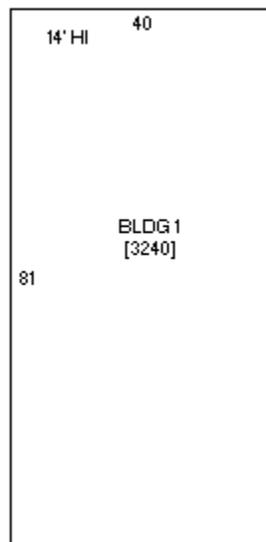
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Building plan (from assessor's website)



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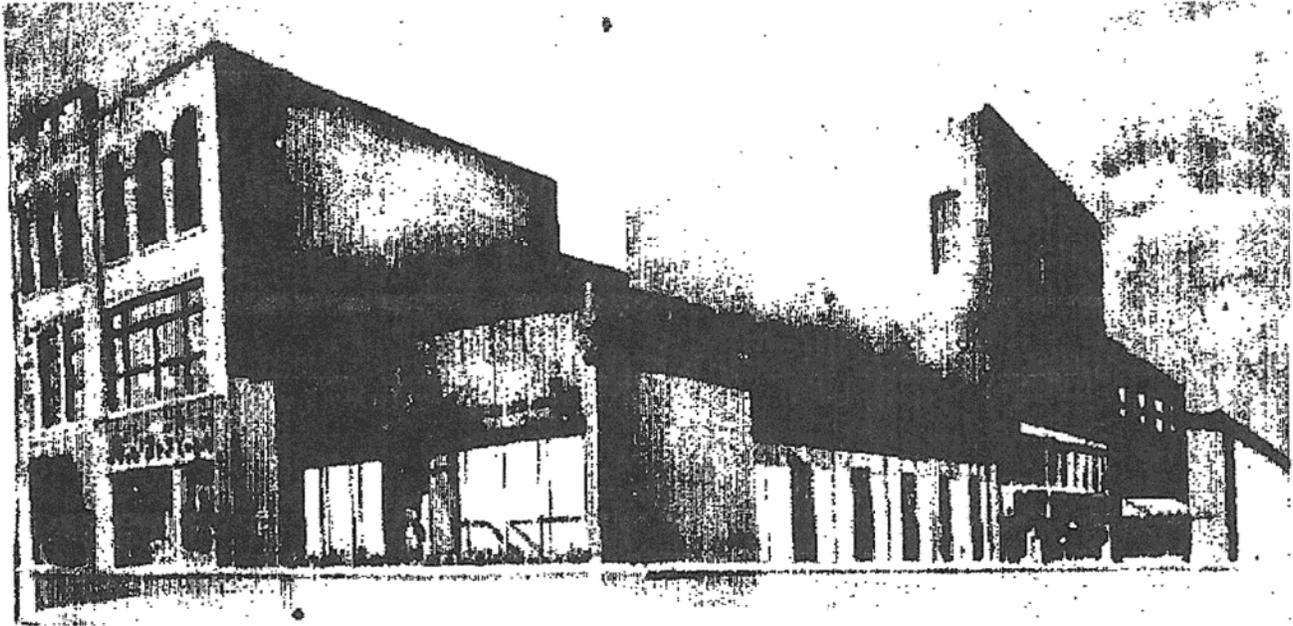
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Historic images



NEXT IMPROVEMENT for downtown Burlington will be the new Burlington Federal Savings & Loan Assn. building at the southeast corner of Fourth and Jefferson. Ted Hall Wrecking Co. of Des Moines was to start demolition of the present corner building today. Architect for the new building is Wm. F. Cann, consultant to the Bank Building & Equipment Corporation of America. The construction contractor has not been named.

Sketch of building in August 1962 (*Hawk-Eye*, August 24, 1962, 3)

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South side of Jefferson in middle of 1960s (Downtown Partners collection).

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Building in 1990s (Downtown Partners collection).

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Digital photographs



Photograph 29-01096-001 - North elevation, looking southeast (McCarley, June 20, 2012)

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Photograph 29-01096-002 - West elevation, looking east (McCarley, June 20, 2012)