

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 National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

## 1. Name of Property

Historic name Bank of St. Ann

Other names/site number Vatterott Properties

Name of related Multiple Property Listing n/a

## 2. Location

Street & number 10449 St. Charles Rock Road n/a not for publication

City or town St. Ann n/a vicinity

State Missouri Code MO County St. Louis Code 189 Zip code 63074

## 3. State/Federal Agency Certification

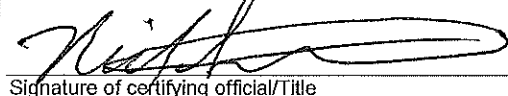
As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X nomination     request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets     does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

    national     statewide X local

Applicable National Register Criteria:     A     B X C     D

  
Signature of certifying official/Title

8/18/2020  
Date

Missouri Department of Natural Resources  
State or Federal agency/bureau or Tribal Government

In my opinion, the property     meets     does not meet the National Register criteria.

Signature of commenting official Date

Title State or Federal agency/bureau or Tribal Government

## 4. National Park Service Certification

I hereby certify that this property is:

    entered in the National Register

    determined eligible for the National Register

    determined not eligible for the National Register

    removed from the National Register

    other (explain:)

Signature of the Keeper

Date of Action

Bank of St. Ann

Name of Property

St. Louis, MO

County and State

## 5. Classification

### Ownership of Property

(Check as many boxes as apply.)

|                                     |                  |
|-------------------------------------|------------------|
| <input checked="" type="checkbox"/> | private          |
| <input type="checkbox"/>            | public - Local   |
| <input type="checkbox"/>            | public - State   |
| <input type="checkbox"/>            | public - Federal |

### Category of Property

(Check only **one** box.)

|                                     |             |
|-------------------------------------|-------------|
| <input checked="" type="checkbox"/> | building(s) |
| <input type="checkbox"/>            | district    |
| <input type="checkbox"/>            | site        |
| <input type="checkbox"/>            | structure   |
| <input type="checkbox"/>            | object      |

### Number of Resources within Property

(Do not include previously listed resources in the count.)

| Contributing | Noncontributing |              |
|--------------|-----------------|--------------|
| 1            | 0               | buildings    |
| 0            | 0               | sites        |
| 4            | 0               | structures   |
| 0            | 0               | objects      |
| 5            | 0               | <b>Total</b> |

### Number of contributing resources previously listed in the National Register

0

## 6. Function or Use

### Historic Functions

(Enter categories from instructions.)

COMMERCE/financial institution

COMMERCE/business

### Current Functions

(Enter categories from instructions.)

COMMERCE/business

## 7. Description

### Architectural Classification

(Enter categories from instructions.)

MODERN MOVEMENT/International Style

### Materials

(Enter categories from instructions.)

foundation: concrete

walls: brick

concrete

roof: asphalt

other:

☒

NARRATIVE DESCRIPTION ON CONTINUATION PAGES

Bank of St. Ann

Name of Property

St. Louis, 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 old or achieving significance within the past 50 years.

☒ STATEMENT OF SIGNIFICANCE ON CONTINUATION PAGES

### Areas of Significance

Architecture

### Period of Significance

1965-1966

### Significant Dates

1965

1966

### Significant Person

(Complete only if Criterion B is marked above.)

n/a

### Cultural Affiliation

n/a

### Architect/Builder

Winkler, Thompson & Lloyd, Inc. / Architect

Hellmuth, Obata & Kassabaum / Architect

Gamble Construction Co. / Builder

Brehm, Harold P. / Engineer

## 9. Major Bibliographical References

**Bibliography** (Cite the books, articles, and other sources used in preparing this form.)

### 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 # \_\_\_\_\_

☐ recorded by Historic American Landscape Survey # \_\_\_\_\_

### Primary location of additional data:

☒ State Historic Preservation Office

☐ Other State agency

☐ Federal agency

☐ Local government

☐ University

☐ Other

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

Historic Resources Survey Number (if assigned): n/a

Bank of St. Ann  
Name of Property

St. Louis, MO  
County and State

## 10. Geographical Data

Acreage of Property 2.1

### Latitude/Longitude Coordinates

Datum if other than WGS84:

(enter coordinates to 6 decimal places)

1 38.730061 -90.383481 3  
Latitude: Longitude: Latitude: Longitude:

2 4  
Latitude: Longitude: Latitude: Longitude:

### UTM References

(Place additional UTM references on a continuation sheet.)

NAD 1927 or NAD 1983

1 Zone Easting Northing 3 Zone Easting Northing

2 Zone Easting Northing 4 Zone Easting Northing

Verbal Boundary Description (On continuation sheet)

Boundary Justification (On continuation sheet)

## 11. Form Prepared By

name/title Ruth Keenoy & Susan Sheppard

organization Keenoy Preservation date July 20, 2020

street & number 5229 Oleatha Avenue telephone 314-637-6441

city or town St. Louis state MO zip code 63139

e-mail rdkeenoy@gmail.com

## Additional Documentation

Submit the following items with the completed form:

- **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. Key all photographs to this map.
- **Continuation Sheets**
- **Photographs**
- **Owner Name and Contact Information**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

**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.460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18 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 Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.



Bank of St. Ann

Name of Property

St. Louis, MO

County and State

## Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

## Photo Log:

Name of Property: **Bank of St. Ann**

City or Vicinity: **St. Ann**

County: **St. Louis**

State: **MO**

Photographer: **Ruth Keenoy**

Date

Photographed: **June 13, 2019 (verified on October 29, 2019)**

- 1 of 17: Exterior, parking lot, façade and southeast elevation, NW
- 2 of 17: Exterior, façade and northwest elevation, NE
- 3 of 17: Entry detail, façade and stairwell/elevator tower, NE
- 4 of 17: Exterior, rear and northwest elevations, SE
- 5 of 17: Dumbwaiter, basement.
- 6 of 17: Basement lunch room.
- 7 of 17: Basement kitchen.
- 8 of 17: First floor bank lobby interior, S toward main entrance lobby
- 9 of 17: Offices, bank, first floor, southeast end
- 10 of 17: Original bank vault/safe
- 11 of 17: Open area, second floor office tower, NW
- 12 of 17: Remodeled kitchen, second floor, northwest side
- 13 of 17: Northeast/southwest hall, third floor, N
- 14 of 17: Office door, third floor, original feature
- 15 of 17: First floor elevator/stair lobby/tower
- 16 of 17: Stairwell and original lighting
- 17 of 17: Third floor stairwell lobby and mail shaft

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Bank of St. Ann

Name of Property

St. Louis, MO

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n/a

Name of multiple listing (if applicable)

### Summary

The Bank of St. Ann is a five-story International Style bank building located at 10449 St. Charles Rock Road in St. Ann, Missouri, St. Louis County (**Figure 1**). The building was designed by the architectural firm of Winkler, Thompson and Lloyd. Construction was completed in 1965 by Gamble Construction Company. The bank is a reinforced concrete building with horizontal brick veneer and masonry panels. The body of the building includes a one-story windowless brick covered concrete base, attached to a five-story rectangular office tower and a six-story stair and elevator tower. Vertical bands of windows extend the length of the office tower's southeast and northwest elevations. The building has a flat (not visible) roof. The property is located on a busy commercial thoroughfare surrounded by an asphalt-paved lot, as described below. The bank building meets **Criterion C: Architecture** for its **local significance** related to the International Style. The **period of significance** is associated with the bank and detached drive-through, constructed in **1965 – 1966**. The property includes **five resources**: the bank/office tower building, two asphalt parking lots that the building and drive-through teller are sited on, a landscaped area at the southwest corner of the bank parcel and the detached drive-through east of the bank (designed by Hellmuth, Obata and Kassabaum). **All five resources are contributing**, depicted in **Figure 2** and described in further detail below.

Description details are all within the boundaries of the nominated property unless specified otherwise in the following narrative. Additionally, all materials and features described below are original unless noted otherwise.

### Setting

The Bank of St. Ann is set back from St. Charles Rock Road on a 1.3-acre parcel northeast of St. Charles Rock Road. St. Charles Rock Road serves as the main thoroughfare through the heart of St. Ann. The northeast side of St. Charles Rock Road, within the City of St. Ann, is heavily developed and urban in appearance. Strip commercial development is located southeast and northwest of the bank along St. Charles Rock Road. Access to the property is via St. Charles Rock Road, which provides direct access to asphalt-paved parking areas fronting the bank and shopping areas to the west. Concrete sidewalks and a narrow strip supporting grass and shrubs flank St. Charles Rock Road – sidewalks are outside of the nominated property's boundary. Near the southwest corner of the property is a landscaped area that separates the bank parking lot from St. Charles Rock Road. This landscaped area, a contributing feature of the property, is approximately 50x50 feet. The area includes a low brick semi-circular wall that matches the bank's exterior walls in color and a circular sidewalk with surrounding mature shaped shrubs

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Bank of St. Ann

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n/a

Name of multiple listing (if applicable)

(**Figure 2; Photo 4** partial view). The landscaped area is part of the original property plan associated with the bank's construction in 1965 (**Figure 9**).

The area surrounding the nominated property (outside of the National Register boundaries) includes the following:

- East of the bank is a shopping center developed in the early-to-mid 1950s. The shopping center supports buildings constructed from the mid-1950s through the 1990s.
- North of the bank are office and commercial buildings constructed within the past three decades. These properties separate the bank from St. Ann Golf course – situated further north.
- Southwest of the bank (on the opposite side of St. Charles Rock Road) is a residential area developed in the 1950s.

The property rests on an asphalt paved area, much of which is dedicated for parking (**Photo 1**). As noted, the boundaries for the nominated property include the bank, detached drive-through banking facility, two parking lots and a landscaped area south of the bank. Because the bank was one component of a much larger commercial complex for which development began in the 1950s, only the parking lots, landscaping and access points that directly served the bank and detached banking facility historically are within the boundaries for the nominated property.

Situated northeast of the bank (within the nominated property's boundary) and throughout the parking areas southeast and northwest of the bank (outside of the nominated property's boundary) are concrete berms surrounding small landscaped areas with shrubs, trees and grass (**Figure 15**). Metal light posts on round concrete bases are interspersed throughout the parking areas within and surrounding the boundary of the nominated property. Within the National Register boundary (**Figure 2**) is an asphalt paved parking lot that supports a landscaped berm area northeast of the bank. The parking lot is a contributing feature, supporting 30 marked parking spaces (**Photo 1**). Additional parking spaces are marked for up to 15 automobiles on the southeast side of the bank (**Photo 2**) and 10 spaces on the northwest side of the bank (**Photo 4**). The bank is flanked on the northeast (rear elevation) by a paved asphalt alley that defines the northern most boundary of the nominated property. Concrete walkways (within the nominated property's boundary) surround the immediate bank building on all elevations (**Photos 2 and 4**).

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A paved asphalt lot east of the bank supports a **drive-through detached bank facility (Figure 3)**. The drive-through facility and its immediate footprint – as well as the path of the underground tunnel linking the facility to the bank – are within the National Register boundary. Situated immediately south of the drive-through facility is an asphalt paved drive extending from the access route bounding the east end of the property. This route provides access to the detached banking facility and the bank. A parking lot similar to that in size and appearance just south of the bank is situated south of the detached bank facility and access drive (**Figure 2**).

The drive-through facility is single-story in height with a flat roof and concrete base. Exterior walls enclosing employee work areas are clad with brick. Concrete panels surround the exposed roof areas along the outer edges of the structure. Concrete also finishes the exposed area above the structure's drive-through stations – of which there are six. The west end of the facility supports a teller's window. The remaining five drive-through stations feature tube transfer stations on concrete berms. The berms support metal poles on either end of the tube stations – the metal poles support the roof. Canister lighting is imbedded on the underside of the roof sheltering the drive-through area. The interior of the teller station is void of bank equipment or any architectural embellishment. This small space retains original concrete painted walls and tubes connected to the exterior drive-through stations. Original banking equipment and fixtures have been removed. An original metal spiral staircase leading from the tunnel to the teller station is intact, as is access between the bank and teller station via the underground tunnel (**Figure 17**).

### Exterior Architectural Description – Bank of St. Ann

The Bank of St. Ann is composed of three rectilinear connected boxes that create the simple modernist structure (**Photo 2**). The three wings or sections are differentiated by different sizes and heights, but all three sections are reinforced concrete cubes with flat roofs, brick veneer and simple vertical window fenestration (**Photos 1, 2 and 4**).

The main, or southwest façade, includes a centrally located entrance to the building's lobby. This main entrance is set back and recessed beneath the roof or overhang of the one-story central base of the building (**Photos 2 and 3**). The entrance includes five full-length floor-to-ceiling glass window and door panels with metal frames. Two of those panels are glass automatic sliding doors located slightly to the right (east) of center. Above the doors are four large glass windows or transoms, two square and two rectilinear, also with simple metal frames.

Moving to the northwest (left) of the main public entrance, the one story base has a blind wall of blonde, long rectilinear Roman bricks (**Photo 2**). This exterior wall has no windows but has several vents and lights attached, including the night deposit box for the bank (**Photo 3**). This

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entire one-story section is covered in blonde bricks that have a small overhang above the concrete foundation of the building. The exterior foundation walls are covered with rectangular quartz faced concrete panels a few feet in length, with notable visual mortar joints between each concrete panel. At the cornice level of the one-story section is a simple concrete section that uses the same concrete panels that were deployed at the foundation. With a simple recess below these panels, visually the cornice seems to float or sit above the blonde brick exterior walls. The roof of this entire one-story section is flat (**Photos 2 and 4**).

The northwest elevation of the one-story base continues the blind wall of blonde Roman brick, with no window fenestration (**Photos 2 and 4**). Due to the elevation of the parking lot, more of the concrete foundation is exposed and is above ground. Below the concrete panels at the foundation there is dark brown common bond brick, topped off by a row of vertical brick stretchers. In the middle of the wall is a sunken concrete stairway, which pierces the sidewalk, leading to a basement entrance. The concrete cornice extends along the side of the northwest wall. Although there are no windows on this side of the one-story façade, there are several exterior lights.

The one-story portion of the building extends to the rear facade, creating the northernmost section of the building (**Photo 4**). The visual motif and the structure of the flat concrete cornice floating above the blind blonde Roman brick wall continue at the rear of the building. Because of the grade of the ground, the basement is essentially above ground at the rear of the building. Like the northwest elevation of the building, it is covered by several rows of dark brown common bond brick, and again below a simple row of concrete panels that divide the first floor from the basement level. There is one metal door on the northwest side of the rear of the building that accesses the basement.

On the southeast side of the building the one story base essentially terminates at this point (**Photo 1**). It continues the length of one bay, with a blind wall, and then meets the main body of the building, a four-story office tower. Where the two portions of the building meet there is a slight recession or step in the wall, distinguishing the change in the separate building sections.

The four-story tower has a smaller footprint than the one-story base of the building (**Photos 1, 2 and 4**). At the front façade it is physically set back from the base and the entrance, essentially resting in the middle of the base of the one-story portion. At the front of the building (southwest elevation) the tower has a blank façade or blind wall of blonde narrow horizontal Roman bricks, offset on the east by a vertical strip of continuous narrow windows. At the cornice of the tower are the same concrete panels seen on the one-story section, although on the tower the cornice

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n/a

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itself is recessed about a foot back from the brick curtain wall, creating a step, instead of overhanging the wall.

At the rear of the building the tower is four bays wide and there are two small square louvered original vents in the middle of the elevation at each floor (**Photo 4**). The bulk of the windows are located on the northwest and southeast elevations. On the northwest elevation the tower is six bays wide with six evenly spaced rows of fenestration (**Photo 2**). Each row of windows extends the length of all stories of the elevation, creating a window opening on each floor of the tower. Windows on each floor consist of rectangular metal horizontal sliding windows, composed of two vertical window glass panels. Between each window, and dividing each floor, are black metal panels outlined with metal frames in the same manner as each window.

On the southeast elevation, the main body of the tower includes five evenly spaced rows of window fenestration (**Photo 1**). Identical in treatment to the northwest, there is a sliding glass metal window at each of the five floors, divided by a black metal panel. At the sill of the first floor window a larger concrete panel exists, which extends into the concrete panel foundation course, visually dividing the first floor from the basement. The basement is again slightly above ground, with the exterior wall covered in dark common bond brick. The building's utility boxes and HVAC units are located along this wall, extending into the parking lot.

At the southeast corner of the building is the visual focal point, the six-story elevator /stair tower (**Photos 1 and 2**), which rises above the flat roofline of the building. Like the rest of the building, it is a rectangular concrete structure with a simple design and window fenestration that extends from the roof to the foundation. It is covered in the same blonde Roman bricks as the entire building. This corner tower sits slightly in front of the one-story entrance base, adjacent to the sidewalk and parking lot. Most of the exterior front (southwest) wall of this tower consists of a blind brick wall, but along the right (southeast) edge of this wall is a vertical strip of fixed metal-framed single panel windows that extend the entire length of the tower. Although divided by metal frames at each floor, these windows are continuous, not divided by metal panels – as seen on the fenestrations of the southeast and northwest sides of the building. The windows are fixed but offer continuous light and openings, with the only visual division at the concrete floor, which is visible on the exterior through the windows, along each separate floor of the building (**Photo 3**). The tower's northeast elevation repeats this pattern, with a metal-framed glass door at entry level. The tower's southeast elevation is a blind wall. At the cornice of the tower are large concrete panels, similar but much larger than the panels seen on the other parts of the building.

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n/a

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On the southeast elevation of the building the tower is attached but physically and visually separate from the five-story section by a small one bay wide four-story section, essentially a four-story bridge connecting the two portions of the building (**Photo 1**). Concrete steps are attached to the building to access a side entrance, a metal and glass door with sidelights on the left (south) side. The side entrance is located beneath a cantilevered concrete flat roof, similar but much smaller than the main entrance around the corner on the front wall of the building. Directly above the side entrance is a flat concrete roof. At each of the four floors are sliding glass windows with metal panes, identical to the windows seen on the five-story office tower. This section of the building has no concrete cornice like the rest of the building, but instead terminates at a simple flat roof (**Photos 1 and 2**).

### Interior Architectural Description

The main entrance of the building leads into the vestibule of the bank. The vestibule opens into the former bank lobby, a large open space used for storage by the current owners (**Photo 8**). It is a simple open space with dropped white acoustic tiles in the ceiling (c. 1990) and recessed florescent lights (c. 1990). There are several square support columns with no ornamentation. The floor is concrete and covered in tiles. Along the southeast side of the former bank space are several private original offices (**Photo 9**). The north end of the first floor bank retains the original vault and safe deposit boxes (**Photo 10, Figure 4**). Bank teller windows originally located at the west end of the open first floor have been removed. Other than this change, the first floor plan layout is intact as originally designed – it has not been altered (**Figure 12**).

The four floors above the bank, in the office tower portion of the building, are similar to each other in design, with original tile floors and dropped ceilings (not original – c. 1990). Most floors are subdivided to support multiple tenants. All levels retain original features, including the floor plans (**Figures 10-13**), floor-to-ceiling walls, original corridors and bathroom layout. For example, some floors, such as the second floor (**Figure 12**), were left largely open in plan as this area was largely used by one tenant (**Photo 11**). The floor has been altered more than other areas in the tower – these alterations occurred c. 1990 and include a kitchen update, dropped ceilings and added walls to create multiple offices (**Photos 11 and 12**). In contrast, the third floor (**Figure 13**) is not open in plan but includes an original linear hallway extending north/southwest. The hall has original overhead lighting and leads to small individual offices that are likewise original except for carpeting, paint and some lighting fixtures (**Photo 13**). These offices retain original doors and composition (**Photo 14**). Most executive offices are intact with wood paneled walls, parquet floors and original doors and fixtures (**Photos 9 and 14**).

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n/a

Name of multiple listing (if applicable)

Most striking is the interior of the six-story elevator and stairwell tower. When entering the building on the first floor, access to the stairwell is on the southeast side of each floor. The tower includes – on each floor – a small lobby, elevator shaft and stairs (**Photos 15, 16 and 17**). The stair/elevator tower interior is remarkably intact with original floor, doors and light fixtures. On the first floor, this section retains original office and bank signage and pay phones (**Photo 15**). The interior walls of the tower are exposed light red brick in a Flemish bond. Each floor is well lit with floor to ceiling metal-framed windows and floating floors that do not obstruct the window view. Stairs are concrete and have original simple metal banisters and railings with wooden handrails (**Photo 16**).

The basement of the building (**Figure 11**) is a large concrete area with utilities and service rooms, including kitchens, bathrooms, and dumbwaiter, which provided transfer of money between the basement and first-floor original bank safe (**Photos 5 and 10**). The basement provides access to an underground tunnel (**Figures 16-17**) at the southeast corner, connecting the bank to a detached teller station originally associated with the bank (**Figure 3**). The basement retains original finishes that include original kitchen appliances and cabinets, tile bathroom floors, a partitioned break room and exposed concrete block walls (**Photos 6 and 7**).



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Name of Property

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n/a

Name of multiple listing (if applicable)

### Integrity

As is common with most office buildings, the St. Ann Bank has had some alterations since it was constructed, primarily to fit the needs of commercial and office tenants. Most of the alterations are superficial and reversible. These include the addition of carpet in some areas, partitions to divide upper office spaces for current tenant requirements (most are permanent dry wall divisions) and dropped ceilings in some office areas (**Photos 11 and 12**). The most significant change to the bank's first floor is removal of the teller windows' partition. While this change was made to accommodate removal of the bank operations and provide space for future office tenants, there remain many features of the original plan including offices with original finishes and the large bank vault at the north end of the floor. Overall the bank retains integrity and its original character is intact. Most spaces, including hallways and the elevator and stair tower, look much the same as when the building was constructed in the 1960s. The exterior of the building has not been altered and retains all original features. Original windows are intact throughout the building. The front entrance has not been altered since 1965, retaining the original doors and lobby entrance as designed. The building retains integrity of scale, floor plan, materials, and design.

Changes to the drive-through banking facility are limited to the interior of the drive-through teller's station. This small space was never intended for public access and therefore did not display finishes comparable to the bank lobby. For example, walls are simple painted concrete block – this feature is original. The space originally held a small counter area with banking equipment that has been removed. Canister tubes within the station (c. 2000) that provided access to drive through stations, the original underground tunnel and staircases leading to the tunnel at either end (east/west) are all intact.

Other than the removal of the tellers' partition on the first floor of the bank, partitioning of some upper floor spaces, general utility updates and removal of the detached teller station counter, the Bank of St. Ann and its associated drive-through facility have not been altered since the period of significance, 1965 – 1966.

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Bank of St. Ann

Name of Property

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n/a

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### Statement of Significance

The Bank of St. Ann, located at 10449 St. Charles Rock Road in the City of St. Ann (St. Louis County), Missouri, includes a bank building constructed in 1965 and detached drive-through banking facility was constructed in 1966. The property features an imposing high-rise building situated on the city's busiest thoroughfare, St. Charles Rock Road (**Figure 1**). The building was designed as a bank featuring a high-rise office tower. The bank is an International Style building that meets National Register **Criterion C: Architecture**. Features of the International Style are illustrated throughout the building. Interior and exterior exposed surfaces are stripped of extraneous ornamentation, and linear ribbons of large single-pane windows dominate high-rise elevations. While these features are typical of the International Style, the building's brick exterior is less conventional. The use of brick – instead of concrete, glass or steel – is a regional preference.<sup>1</sup> Overall, the bank is an excellent example of the International Style and one of very few modern high rise buildings in the City of St. Ann. The building is **locally significant** for its architectural style, which was impacted by postwar building trends and the banking industry. **The period of significance** relates to the bank and drive-through teller's era of construction, **1965-1966**. The nominated property supports **five contributing resources**: the bank, a drive-through banking facility, two parking lots and a landscaped area near the southwest corner of the property.

### History of the Bank of St. Ann

The Bank of St. Ann is – as noted – located in the City of St. Ann, St. Louis County, Missouri. St. Ann was originally a large housing tract known as the Village of St. Ann, constructed in 1942 by Vatterott Construction Company. The 100-acre tract originally featured 421 small frame “bungalows” for military defense employees working at Lambert Airport, just north of the development.<sup>2</sup> “Victory” defense housing developments such as St. Ann, were largely funded by the Federal Housing Authority (FHA).<sup>3</sup> The FHA began as a New Deal agency in the early 1930s to assist the struggling construction industry during the Great Depression. After World War II, the FHA provided loans to construction companies and returning war veterans in need of

<sup>1</sup> Peter Meijer, Kristen Minor and Betsy Bradley, “Thematic Survey of Modern Movement Non-Residential Architecture, 1945 – 1975, in St. Louis City,” 2013 (Available at: <https://dnr.mo.gov/shpo/survey/SLCAS047-R.pdf>) Access date: 19 February 2020, 13.

<sup>2</sup> “Four Builders Plan to Erect 421 Bungalows,” *St. Louis Post-Dispatch* (22 February 1942), C1.

<sup>3</sup> “Builder Plans 150 ‘Victory’ Homes in New Development,” *St. Louis Globe-Democrat* (5 April 1942), F1.

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housing.<sup>4</sup> St. Ann began as a World War II Victory housing development. After the war, the community was further developed to support returning veterans. St. Ann's development is largely attributed to one developer, Charles F. Vatterott, Jr. (1902 – 1971), whose family owned Vatterott Construction Company. In addition to his association with the development of St. Ann, Vatterott founded the Bank of St. Ann in 1953, which relocated to the building at 10449 St. Charles Rock Road in 1965. Vatterott's construction and realty business occupied the bank's high-rise office tower.<sup>5</sup>

The City of St. Ann was incorporated in 1948, by which time the community supported 500 houses, 10 businesses and encompassed 600 acres – six times the size of the original Village of St. Ann housing tract.<sup>6</sup> By the early 1940s, St. Louis County was the most rapidly developing area of the St. Louis region and St. Ann was one of its fastest growing new cities, tripling in size from 4,557 residents in 1940 to 12,155 by 1950. Annexations to the city's limits occurred in 1958, 1962 and 1964 to accommodate the municipality's rapid growth.<sup>7</sup> St. Ann's rising population continued through 1970, by which time the city supported 18,215 residents.<sup>8</sup> The city's tremendous growth was fueled by postwar prosperity, no doubt; but was also largely due to its developer, Charles Vatterott, Jr., who remained engaged in supporting and promoting the city's success throughout his lifetime (**Figure 5**).<sup>9</sup>

Among Vatterott's achievements in St. Ann was gaining a charter for the city's first bank. Chartered in 1953, the Bank of St. Ann was the first commercial bank in St. Louis County to incorporate since 1939.<sup>10</sup> Initially, the bank was located in a small building at 10465 St. Charles Rock Road (extant), just northwest of the current 1965 bank (**Figure 6**). Both banks are located in St. Ann's "Miracle Mile" along St. Charles Rock Road – a string of postwar shopping centers that flank both sides of the major thoroughfare.<sup>11</sup> The 1954 Bank of St. Ann was strategically

<sup>4</sup> "Federal Housing Policy Developments: 1932-50," *Monthly Labor Review* (Volume 71, No. 6: December 1950), 682.

<sup>5</sup> C.K. Boeschstein, "A Builder of Family and Home," *St. Louis Globe-Democrat* (26 October 1958), F1; "St. Ann Gets Bank Charter; Building Soon," *St. Louis Post-Dispatch* (19 July 1953), 8:1.

<sup>6</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary 1948 – 1983*, St. Ann: Self-published (1983), 6. "Men With a Purpose – 'Homes Not Just Houses,'" *St. Louis Post-Dispatch*, 27 August 1950: 1J.

<sup>7</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary*, 8; MO Home Town Locator, (Available at: <https://missouri.hometownlocator.com/mo/st.-louis/saint-ann.cfm>), Access date: 6 March 2020).

<sup>8</sup> United States Census of Population and Housing, Available at: <https://www.census.gov/prod/www/decennial.html> (Access date: 21 February 2020).

<sup>9</sup> Richard Rothstein, "The Making of Ferguson," *Journal of Affordable Housing & Community Development Law* (Volume 24, No. 2, 2015), 185.

<sup>10</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary*, 82.

<sup>11</sup> *Ibid*, 81.

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situated at the southeast end of its adjacent shopping area to provide space for parking, as well as future bank development.<sup>12</sup> Within a decade, the small bank building had outgrown its quarters. The space reserved east of the bank was developed as the second Bank of St. Ann – a much larger building featuring a high-rise office tower – which opened in 1965.<sup>13</sup> Both buildings housing the bank were designed by the architectural firm of Winkler, Lloyd and Thompson (St. Louis); interiors of both buildings were likewise outfitted by the Bank Building and Equipment Company of St. Louis (**Figure 7**).<sup>14</sup> Design plans for the new bank, announced in 1964, were as follows:

The building will be six stories tall, and the bank will occupy about 17,000 square feet on the first two levels. There will be 14 tellers' windows, a safe deposit vault with 2500 boxes, seven officers' desks and two conference rooms, in addition to work space for bookkeepers and others. There will be five drive-up windows and one walk-up window. An enlarged loan department will occupy space adjacent to the main banking area and will be kept open daily until 5 p.m. The parking lot will handle 1000 automobiles at a time (**Figure 8**).<sup>15</sup>

The architectural projections for the property were not fully realized as noted above. The building is five stories in height (not six). While the parking lots directly associated with the bank and drive-through facility accommodate less than 200 parking spaces, the adjacent shopping center parking (that the bank shared) likely supports up to 1,000 automobiles. The bank's interior does, however, fully embrace the architect's vision, including the large safe deposit vault.

Winkler, Thompson & Lloyd's commercial designs of the 1960s – in addition to the bank in St. Ann – include the Hamiltonian Federal Savings & Loan Association Building on S. Grand Boulevard in the city of St. Louis (1961, extant; NRL 2013), a flower shop on Clayton Road in Ladue (1962, extant) and the Reliable Life Insurance Company in Webster Groves (1969, extant). Of these commissions, the firm's financial buildings (Hamiltonian Federal Savings & Loan and the Bank of St. Ann) are the company's most modern commissions. Both reflect the International Style.

<sup>12</sup> "St. Ann Gets Bank Charter; Building Soon," *St. Louis Post-Dispatch* (19 July 1953), 8:1.

<sup>13</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary*, 83.

<sup>14</sup> Ibid; "Gamble Co. Building Bank of St. Ann," *St. Louis Post-Dispatch* (5 July 1964), E2.

<sup>15</sup> Ibid.

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George A. Winkler (1908 – 1993) and Frank L. Thompson (1912 – 1995) formed a partnership in 1954. Winkler studied architecture at Washington University but did not complete an architectural degree. Thompson held a degree in engineering from Washington University.<sup>16</sup> The firm appears to have completed a number of projects for Vatterott, including a large addition and remodeling in 1967 of the St. Ann golf clubhouse to incorporate a computerized golf game within the building – reportedly the first in the Midwest.<sup>17</sup> Winkler, Thompson & Lloyd also completed commissions for a number of public buildings, including a children’s Catholic medical/residential complex in 1963 and remodeling of the St. Louis County Courthouse in 1973.<sup>18</sup> The firm’s partner identified as “Lloyd” has not been documented to date. This was likely Patricia Eickmeier Lloyd (b. 1931), who was working as a professional architect by 1959. Lloyd was a graduate of Washington University and has been credited with designing at least five houses in Ladue during the 1970s-early 1980s. Lloyd, Winkler and Thompson all designed housing in Ladue during the same period of time, which supports the assumption that Patricia E. Lloyd was likely the firm’s third partner.<sup>19</sup>

Interiors of both banks (as noted) were designed by the Bank Building and Equipment Company (BBEC), an internationally acclaimed design firm headquartered in St. Louis. The company was established in 1913 by Joseph B. Gander (1889 – 1960) and Louis J. Orabka (1894-1978), following the business partners’ acquisition of the St. Louis Bank Fixture Co. Initially, the business was nothing more than an “alley workshop” in downtown St. Louis.<sup>20</sup> Gander and Orabka started their new business by assembling a team of employees who were knowledgeable about banking. Soon the company had a full staff that included architects, engineers and designers.<sup>21</sup> By the early 1950s, the BBEC was designing banks, union halls, offices and cocktail lounges – buildings and their interiors – in 32 states, as well as in Central and South America. The firm continued to grow and diversify, purchasing brick factories, cabinet shops and marble quarries. In addition to the company headquarters in St. Louis, the BBEC had offices in, Atlanta,

<sup>16</sup> Lynn Josse, Michael R. Allen and Lydia Slocum, “Hamiltonian Federal Savings and Loan Association Building,” *National Register of Historic Places Registration Form* (2013), 8:12-13; “George Arthur Winkler, Sr.,” Find A Grave, Available at: <https://www.findagrave.com/memorial/192692614> (Access date: 21 February 2020).

<sup>17</sup> “Indoor Golf by Computer,” *St. Louis Post-Dispatch* (24 December 1967), 6B.

<sup>18</sup> “\$310,000 Drive for Disturbed Children’s Care,” *St. Louis Post-Dispatch Community News* (17 January 1963), 1; “Big Ben Widening Bills Gain,” *St. Louis Post-Dispatch Community News* (12 July 1971), 2.

<sup>19</sup> Ancestry.com, “Patricia E. Lloyd” (public records, Washington University yearbook 1950, marriage records), (Access date: 21 February 2020); “St. Louis County Historic Buildings Inventory, Sorted by Architect,” Available at: <https://www.stlouisco.com/Portals/8/docs/Document%20Library/parks/PDFs/HBC/StLouisCountyHistoricBuildingsInventoryArchitect.pdf> (Access date: 21 February 2020); Saint Louis Chapter American Institute of Architects, *Progress Through Architecture* (St. Louis: Self-published, 1959), 80.

<sup>20</sup> Mary Kimbrough, “They Gained Success the Hard Way,” *St. Louis Post-Dispatch* (2 March 1952), 2H.

<sup>21</sup> Ibid.

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Chicago, Dallas, New York and San Francisco.<sup>22</sup> The BBEC filed for bankruptcy in 1990 – an unexpected announcement caused by the loss of more than ten million dollars the year prior. Unable to recover following reorganization, the BBEC closed soon thereafter.<sup>23</sup>

Following completion of the St. Ann bank in 1965, a detached drive-through facility was constructed in 1966. The facility, which accommodates six drive-through bays, was designed by Hellmuth, Obata and Kassabaum (**Figure 3**). Engineer, Harold P. Brehm, oversaw the teller facility project.<sup>24</sup>

So popular was the Bank of St. Ann's business tower that businesses began leasing office space prior to its opening in 1965 (**Figure 9**). Early occupants consisted primarily of insurance, financial and realty companies. Larger companies leasing entire floors of the office tower included Monumental Life Insurance Company of Baltimore, Security Insurance Agency, and General Mortgage Co. – these agencies alone occupied 6,660 square feet within the building.<sup>25</sup> A grand opening was held at the bank on the weekend of June 5-6, 1965, where door prizes included a color television set. Although the bank had yet to install its state of the art computer system by that time, a similar model was on display during the open house to familiarize customers with the bank's technological advances.<sup>26</sup>

The Bank of St. Ann was owned by the Vatterott Family until 1976, when the financial business was purchased by Bancorp of Santa Ana, California. At that time, the bank's assets were reported as \$47,000,000.<sup>27</sup> Ownership of the building was retained by the Vatterott Family, which remains the case currently.<sup>28</sup> The building continued to house a bank until 2016, at which time the bank – most recently owned by Regions – moved to a new facility at 10906 St. Charles Rock Road.<sup>29</sup>

<sup>22</sup> Karen Bode Baxter, Ruth Keenoy and Tim P. Maloney, "Chippewa Trust Company Building," *National Register of Historic Places Registration Form* (2010), 8:15-16.

<sup>23</sup> Kirk Huffaker, "History of the Bank Building & Equipment Corporation of America," (Available at: <https://www.midcenturybanks.com/historybbeca>), Access date: 6 March 2020.

<sup>24</sup> Bank of St. Ann – Blueprints for Motor-Bank Facility, Provided courtesy of E.M. Harris Construction Company (St. Louis, MO).

<sup>25</sup> "Insurance Firm Leases Space in Bank of St. Ann," *St. Louis Post-Dispatch* (28 March 1965), 10; R.L. Polk Co., *St. Louis County Directory*, Detroit: Self-published, 1967.

<sup>26</sup> "Open House Planned for Bank of St. Ann," *St. Louis Post-Dispatch* (3 June 1965), 8N.

<sup>27</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary*, 83.

<sup>28</sup> St. Louis County GIS Property Viewer, (Available at:

<https://www.arcgis.com/home/item.html?id=bfee0d94a709486f844873e3d7c9b9ba>), Access date: 6 March 2020.

<sup>29</sup> Missouri Secretary of State, Business Filings. Available at: <https://www.sos.mo.gov/business/corporations/> (Access date: 20 February 2020); Rebecca Rivas, "Regions Opens St. Ann Location," *St. Louis American* (4 August 2016).

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**Criterion C: Architectural Significance – Bank of St. Ann**

The Bank of St. Ann is an uncommon style within the city's limits and the earliest example of the International Style in St. Ann. The building is one of two examples in the City of St. Ann. Stylistic features include the property's rectilinear form, taut surfaces void of ornamentation and open interior spaces. The building is additionally significant for its architectural contributions relating to the banking industry, which embraced the International Style after World War II. The bank exhibits a regional flair for the International Style, displaying the use of brick over more traditional materials such as steel and concrete.<sup>30</sup> This particular example is restrained in its adornment and fully demonstrates the International Style's typical use of linear window ribbons interspersed with solid exterior structural features. The property clearly demonstrates its era of construction (mid-twentieth-century) and stylistic applications. In all respects, the Bank of St. Ann is a significant local resource that well represents its architectural significance (Criterion C) within the City of St. Ann (locally significant). The period of significance (1965 – 1966) relates to the bank's era of construction, 1965 and the adjacent detached banking drive-through, constructed in 1966.

*The International Style and the Bank of St. Ann*

The International Style was introduced in Europe during the 1920s and became popular in American commercial design by the 1930s. In the European definition of the term, the International Style went beyond architecture, symbolizing societal and technological changes throughout the world (i.e., international) through the medium of art and architecture (i.e., style). In the United States, the term was directly associated with architectural design, as featured in New York's Museum of Modern Art's first architectural exhibition in 1932, which highlighted modernistic buildings of "international" importance.<sup>31</sup> International Style buildings have little to no adornment – buildings focus on modern materials and streamlined composition without the artistic embellishments featured in Art Deco and Moderne styles popular in the 1920s. While the term is often used to describe a wide variety of mid-century-modern buildings, the shared components of its definitions are its "simplified mass, emphasis on surface texture, and reduced and abstracted ornamentation."<sup>32</sup> These features are all exemplified through the Bank of St. Ann.

<sup>30</sup> Meijer, Minor and Bradley, 13.

<sup>31</sup> Vittorio Magnago Lampugnani (ed.), *Encyclopedia of 20<sup>th</sup> Century Architecture* (New York: Harry N. Abrams, Inc., 1964), 160.

<sup>32</sup> Ibid.

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International Style buildings in general widely featured steel, glass and concrete as dominant building materials.<sup>33</sup> These features are exhibited in the City of St. Ann's only other example of the International Style – the high-rise building at 800 Northwest Plaza, constructed in 1977 (**Figure 18**). In the example of the Bank of St. Ann, the primary material is not glass or concrete, but brick.

While brick is not ubiquitously used in International Style buildings throughout the United States, it does dominate regional examples of the style. A survey conducted by the City of St. Louis' Cultural Resources Office in 2013 focused on 200 commercial properties constructed during the years 1945 – 1975. According to the survey, the use of brick as a primary building material in St. Louis' postwar commercial buildings is surprisingly high – 63% of the survey's 200 buildings reflect brick exteriors. By comparison, the city's second-most predominant exterior building material is concrete, represented by 24% of the 200 properties inventoried.<sup>34</sup> The survey further concluded that in the City of St. Louis, "International Style resources are predominantly brick."<sup>35</sup> The Bank of St. Ann is a superb example of this finding. It is fair to assume that such building patterns in St. Louis City are evident in St. Louis County. Most architects and designers worked in both areas, as evidenced by the architectural firm that designed the Bank of St. Ann (St. Louis County) and Hamiltonian Federal Savings & Loan Association Building (St. Louis City) – two examples of the firm's International Style buildings.

In addition to the building's exterior, brick also dominates interior public spaces such as halls, stairwells and interior walled lobbies. The bank's interior includes hallmarks of the International Style – both in terms of its lack of adornment and the materials used. Prevalent throughout the interior is the use of wood, particularly in executive offices, complementing glass windows, doors and aluminum accents. Period lighting is retained in most areas, including stairwells (**Photo 16**), reflecting the building's era of mid-century construction. The bank's customer area (first floor) is open in plan and features large windows in offices and a glass enclosed entrance lobby. Metal framing surrounding large single light windows and doors is also compatible with the International Style, as is the absence of embellishments on all surfaces – both exterior and interior. Interior spaces throughout the building are open in plan with exception of the upper

<sup>33</sup> John C. Poppeliers, S. Allen Chambers, Jr. and Nancy B. Schwartz, *What Style is it?* (Washington, D.C.: The Preservation Press, 1983), 92.

<sup>34</sup> Meijer, Minor and Bradley, 13-15.

<sup>35</sup> *Ibid*, 15.



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floors, which support individually leased offices. Decorative features are limited to finishes on surface materials – such as the use of metal, wood and glass in stark, linear patterns.

One of the International Style's most prominent features as illustrated through the Bank of St. Ann are vertical bands of large windows that dominate the office tower's southeast and northwest elevations. The windows are interspersed with concrete and brick. Though ornamentation is undemonstrative throughout, the building's exterior brick and horizontal masonry bands provide handsome adornment to this stately building. The Bank of St. Ann is an exceptional example of the International Style and an excellent representation of local mid-twentieth century modernism.

*The Architecture of Post-War Bank Buildings*

While the focus of this nomination relates to the Bank of St. Ann's Criterion C significance as an excellent example of the International Style in St. Ann, Missouri, it is important to add a few points about bank design in general and changes that occurred after World War II. These changes eventually spurred use of the International Style and led to its favored use in bank buildings. The following subsection is provided for informational purposes.

While banks addressed automobile customers as early as the 1920s-1930s with the addition of drive-up teller windows, it was not until after World War II that bank buildings were constructed in commercial shopping areas, as is the case for the Bank of St. Ann. Prior to that time banks were located primarily in downtown areas. Shifting postwar demographics changed where and how people did their banking. Once suburban communities came into existence, banks and branch offices began to crop up in these new neighborhoods, as illustrated by the example in St. Ann.<sup>36</sup>

The first Bank of St. Ann, constructed in 1953, is an early example of the suburban shopping center bank. As noted in the historical overview, this was the first commercial bank incorporated in St. Louis County since 1939. Shopping centers did not become fashionable until after World War II – nearly all were built in the suburbs.<sup>37</sup> Shopping center banks did not make an appearance immediately – these buildings were added later to shopping centers. The banking

<sup>36</sup> Ralph Cox, "Bankers are Accommodating Auto-Driving Customers," *Mid-Continent Banker* (August 1950), 9-10; Charles Belfoure, *Monuments to Money* (Jefferson, NC: McFarland & Company, Inc., 2005), 267-268.

<sup>37</sup> Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), 259.

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industry was reluctant to try anything new after the Great Depression. In the view of most bankers, shopping centers and suburban communities were not reflective of long-term stability – they cropped up virtually overnight. Regardless, the suburbs were here to stay and by the 1950s, bank buildings were not only being constructed in shopping centers, few of them looked like a traditional bank.

Not until after World War II, did bank design begin to break away from the styles adapted after the stock market crash of 1929 – solidly designed buildings void of large windows and doors. Such buildings were intentionally created to visually ensure bank customers of a bank’s solidity – both structurally and economically.<sup>38</sup> Bankers had one thing on their minds during the years of the Great Depression – to keep banks financially stable. This meant that very few bank buildings were constructed during the 1930s. During World War II, the construction industry was diverted toward the war effort – labor and materials were in short supply for any client other than the United States government. As a result, new bank buildings were not being constructed. The war years did, however, provide designers time to contemplate what the postwar bank should look like – postwar banks would be “regarded simply as a machine designed to function as an integral part of the banking business.”<sup>39</sup> The International Style, void of excessive adornment and reflective of modern technology, turned out to perfectly fit the bill. Application of the International Style played into the building’s original design intent – to support businesses that relate largely to professional and financial services.

The International Style met the needs of the bank’s industry postwar interest in “modern merchandising.”<sup>40</sup> After the war, consumers had money to deposit and money to spend – banks were more than ready to assist with both. Postwar banks were designed to enhance features that felt open, inviting and easy to access – much like the interior of a store where all items for sale are readily available to customers.<sup>41</sup> The International Style opened up the bank interior. The Bank of St. Ann achieved this effect by incorporating a transparent lobby, which provides light and direct views from the exterior. An open floor plan allowed customers direct access to most services once inside. In relation to towered banks – of which St. Ann is a modest example – the International Style was popular in financial building design because it reflected “American corporate power and progressiveness” – yet another reason why the style appealed to postwar bank designers.<sup>42</sup>

<sup>38</sup> Belfoure, 213.

<sup>39</sup> Ibid, 243.

<sup>40</sup> Ibid, 245.

<sup>41</sup> Ibid.

<sup>42</sup> The Editors of *Encyclopaedia Britannica*, “International Style.”

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Despite the open plan of the building's first-floor, the bank is housed in the nearly windowless boxed base of the building. The lack of first-story windows relates to the building's use. While banks became more open by the 1960s, spaces were retained that were out of public view and accessibility. Bank designers understood that customers needed to feel a strong sense of security when it came to financial matters. Preservation of some traditional bank features – such as placing tellers against walls without windows – was appealing. Retaining this sense of security assured customers that their “money was still ‘a serious business’ and [therefore] treated accordingly.”<sup>43</sup>

The second Bank of St. Ann, constructed in 1965, reflects postwar patterns in bank design that continued to evolve throughout the mid-to-late twentieth century. Suburban banks constructed in the 1960s were largely single-story buildings – this was not the case for the second Bank of St. Ann. While banks featuring high-rise office towers existed by the 1950s, few existed outside of downtown areas. While most bank employees and bank customers lived in the suburbs by that time, “many banks stayed in the city, hoping to anchor their financial districts.”<sup>44</sup> Larger mid-century bank buildings supporting office towers were nearly always built downtown. In this respect, the second Bank of St. Ann building was an architectural anomaly when it opened in 1965. The building was the first high-rise in St. Ann and (at the time of its construction) the city's sole example of the International Style.<sup>45</sup> Currently, St. Ann supports only two bank buildings – Regions Bank at 10906 St. Charles Rock Road and Commerce Bank at 9850 St. Charles Rock Road. Both buildings are contemporary (c. 2010) and both are single-story buildings located in shopping centers.

## Conclusion

The Bank of St. Ann is architecturally significant as an excellent example of the International Style, reflected through the building's exterior walls ribboned with linear windows and brick, as well as its boxy composition. A recessed glass entry and lobby are additional hallmarks of the style, as are the building's modernistic floating staircase, period lighting fixtures and restrained ornamentation throughout. When constructed in 1965, the Bank of St. Ann was a novel contribution to the city's commercial landscape – a bank that supported a high-rise tower. The building was St. Ann's first International Style property and remains one of only two examples

<sup>43</sup> Belfoure, 257.

<sup>44</sup> Ibid, 272.

<sup>45</sup> (City of St. Ann), *City of St. Ann Thirty fifth anniversary*, 83; Ruth Keenoy, Eligibility Assessment, Addendum, Bank of St. Ann. Available at Missouri State Historic Preservation Office, 2019.

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within the city's limits currently. Banks changed significantly after World War II in terms of how and where they were built and this property is a notable example of such changes. The Bank of St. Ann is locally significant under Criterion C for its architectural contributions. The period of significance reflects the building's construction era, 1965-1966.

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| Bank of St. Ann                          |
| Name of Property                         |
| St. Louis, MO                            |
| County and State                         |
| n/a                                      |
| Name of multiple listing (if applicable) |

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| Bank of St. Ann                          |
| Name of Property<br>St. Louis, MO        |
| County and State<br>n/a                  |
| Name of multiple listing (if applicable) |

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Name of Property

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| Bank of St. Ann                          |
| Name of Property                         |
| St. Louis, MO                            |
| County and State                         |
| n/a                                      |
| Name of multiple listing (if applicable) |

**Verbal Boundary Description**

The Bank of St. Ann property includes the parcel supporting the bank building and parking lot north of the bank. Also within the boundary is a drive-through banking facility located east of the bank building and the parking lot immediately south of the drive-through facility. The bank and drive-through are located on the northeast side of St. Charles Rock Road within the municipality of the City of St. Ann in St. Louis County, Missouri.

**Verbal Boundary Justification**

The boundary for the nominated property includes the entire parcel associated with the bank building and parking lot north of the bank. Also within the boundaries are the bank's drive through station, path of the underground tunnel linking the drive-through to the bank and the parking lot and access route located immediately south of the drive-through bank facility. These resources - the bank, original parking lot north of the bank, drive-through east of bank, landscaped area south of the bank and the lot south of the drive-through facility all contribute to the architectural significance of the property as discussed in the nomination. The boundaries include access points to/from the banking drive-through. The adjacent parking lots that surround the boundaries for the property were shared by a shopping center adjacent to the property that was initially developed in the 1950s, preceding the construction of the nominated bank building and detached drive-through facility. The contributing resources within the boundaries encompass the features that historically and directly served the bank and drive-through banking facility.

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| Bank of St. Ann                          |
| Name of Property                         |
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| n/a                                      |
| Name of multiple listing (if applicable) |



Figure 1. Location Map, Bank of St. Ann, St. Louis County, MO. Source: Google Maps 2019.  
Scale: 0.5" = 164'



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| Bank of St. Ann                          |
| Name of Property                         |
| St. Louis, MO                            |
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| n/a                                      |
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Figure 2. Boundary Map and Contributing Properties, Bank of St. Ann, St. Louis County, MO (Source: Google Maps, 2020).



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| Bank of St. Ann                          |
| Name of Property                         |
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| n/a                                      |
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Figure 3. Bank drive-through located east of the bank. View is south (Photo: Keenoy, 13 June 2019).

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Bank of St. Ann

Name of Property

St. Louis, MO

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Figure 4. Safe deposit boxes inside the original bank safe (Photo: Keenoy, 13 June 2019).

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| Bank of St. Ann                          |
| Name of Property                         |
| St. Louis, MO                            |
| County and State                         |
| n/a                                      |
| Name of multiple listing (if applicable) |

# A Builder of Family and Homes

## Chas. F. Vatterott Jr. Has 17 Children, Many Enterprises

By C. K. BOESCHENSTEIN  
Globe-Democrat Staff Writer

No man has done more to keep St. Louis County growing than Charles F. Vatterott Jr.

With his three brothers, he has built about 15,000 homes in the county, a record in home building that can be challenged by only one other firm.

Not only have some of St. Louis County's 97 towns been born as a result of Vatterott subdivisions, two towns St. Ann (population 15,000) and Mary Ridge (700) are Vatterott established towns and reflect Vatterott civic planning and thinking. These communities which adjoin each other on St. Charles Rock Road are designed for neighborly community living.

The Vatterott family is remarkable in many ways including numbers. Charles F. Vatterott Jr., is the head of a family of 17 children including twins who arrived last May—the same month he was elected chairman of the Metropolitan Board of Freeholders.

He grew up in a family of 13; he has 20 grandchildren. Adding to the impressive Vatterott family picture, his father, Charles F. Vatterott Sr., (60) totals his grandchildren 62 and his great-grandchildren at 30. At least once a year there is a round-up of all the Vatterotts for a picnic at the V Ranch at New Haven, Mo., Charles F. Jr.'s summer place, which includes a replica of the Tombstone (Ariz.) main street. The Vatterotts are a modest, attractive, industrious family.



**THIS VATTEROTT FAMILY PORTRAIT** includes from left, top row: Charles F. Vatterott Jr., holding Winifred Marie; Kathleen, Catherine Marie, Gregory, Charles F. III, John Charles and Margaret Virginia (Mrs. Frank R. Danna). Middle row: Mrs. Vatterott holding Clare Marie; Mary Ann, Martha Lou (Mrs. David B. Flavin), Patricia Ann (Mrs. William H. Erker), Mary Jane (Mrs. E. H. Harris) holding Genevieve Marie. In front: Christopher John and Susan Marie. This picture was taken two years ago. The twins, Robert Bellerman and Elizabeth Marie, born last May, bring the number of children to 17.

Figure 5. Charles Vatterott, Jr. is credited with many St. Louis County developments but St. Ann is the one he is best remembered for today. His office was located in the Bank of St. Ann. When Vatterott could not secure FHA funding for African-American residents, he constructed a subdivision that allowed black residents, De Porres. The neighborhood is in Breckenridge Hills, southeast of St. Ann (Source: *St. Louis Globe-Democrat*, 26 October 1958, F1).



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| Bank of St. Ann                          |
| Name of Property                         |
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| n/a                                      |
| Name of multiple listing (if applicable) |



Figure 6. Vatterott and others in 1950, reviewing plans to further develop the City of St. Ann (Source: *St. Louis Post-Dispatch*, 27 August 1950, 1J).

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Bank of St. Ann

Name of Property

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n/a

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Figure 7. The original Bank of St. Ann – architect's rendering above (1953) and building as it currently appears below. (Sources: *St. Louis Post-Dispatch*, 19 July 1953; Keenoy, Photo 2019).



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Bank of St. Ann

Name of Property

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### Six-level St. Ann Bank Building

Perspective from Winkler, Thompson & Lloyd, Inc., architects, of the Bank of St. Ann building to be erected this year at 10449 St. Charles Rock road. The bank now is at 10465 St. Charles Rock road. The bank announced its building plans last week on its tenth anniversary.

**Figure 8. Architectural rendering of the Bank of St. Ann, published in the *St. Louis Post-Dispatch* in April 1964 (Source: "Six-Story Building for Bank of St. Ann," *St. Louis Post-Dispatch*. 5 April 1964: 7-J).**

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| Bank of St. Ann                          |
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| n/a                                      |
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Figure 9. Classified leasing advertisement, 1965 (Source: *St. Louis Post-Dispatch*, 14 February 1965, p. 8F).

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Bank of St. Ann

Name of Property

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n/a

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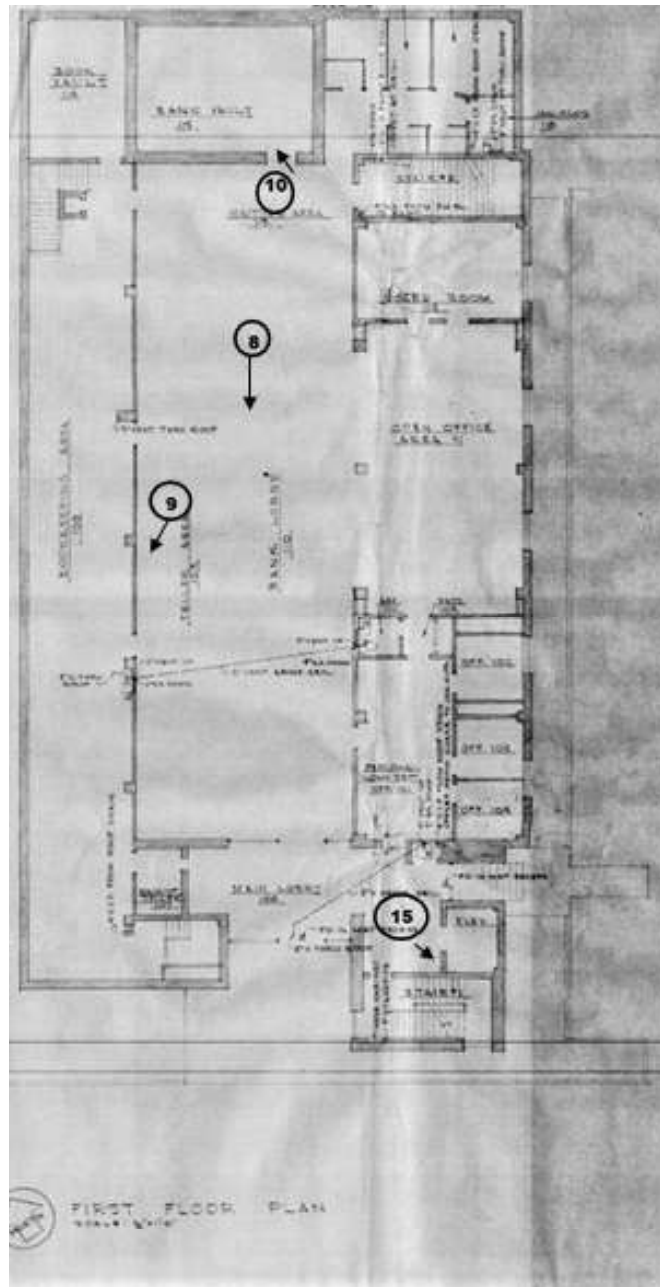
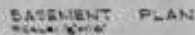


Figure 10. Floor Plan (current), First Floor. Source: E.M. Harris Construction Company, St. Louis, MO

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**Figure 11. Floor Plan, Basement. Source: E.M. Harris Construction Company, St. Louis, MO**

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Bank of St. Ann

Name of Property

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County and State

n/a

Name of multiple listing (if applicable)

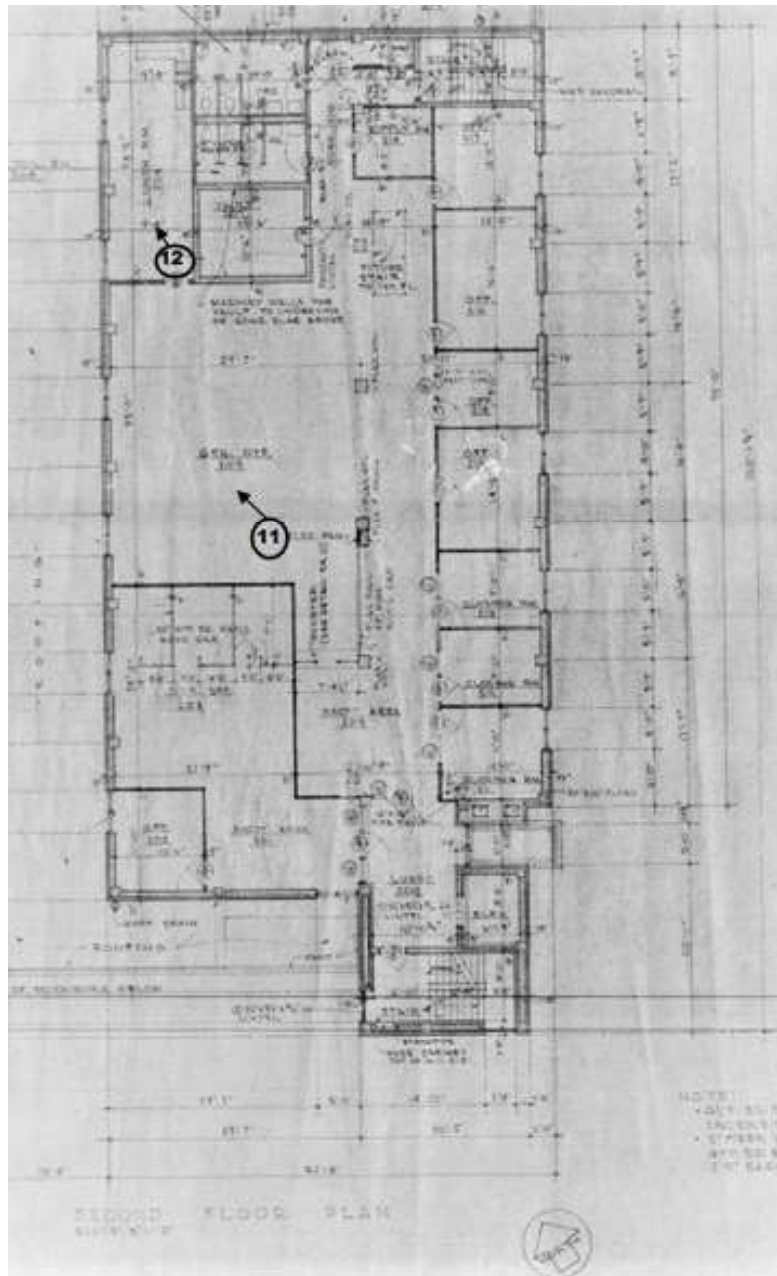


Figure 12. Floor Plan, Second Floor. Source: E.M. Harris Construction Company, St. Louis, MO

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Bank of St. Ann

Name of Property

St. Louis, MO

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n/a

Name of multiple listing (if applicable)

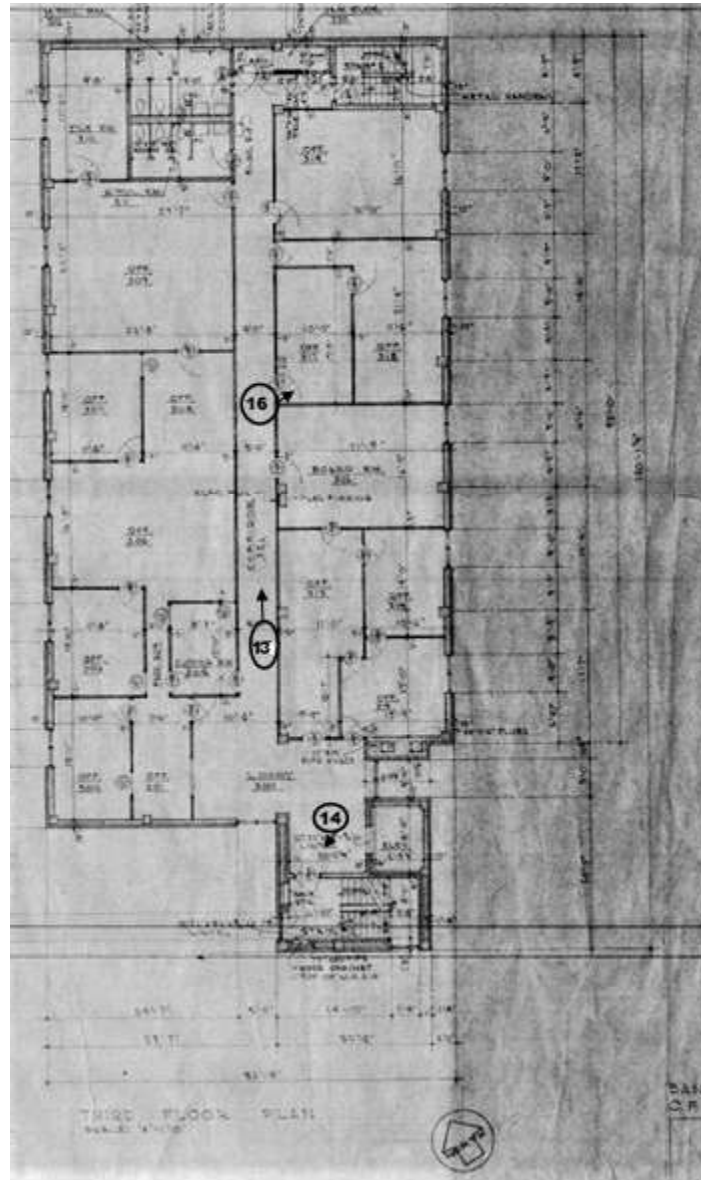


Figure 13. Floor Plan, Third Floor. Source: E.M. Harris Construction Company, St. Louis, MO



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Bank of St. Ann

Name of Property

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Name of multiple listing (if applicable)

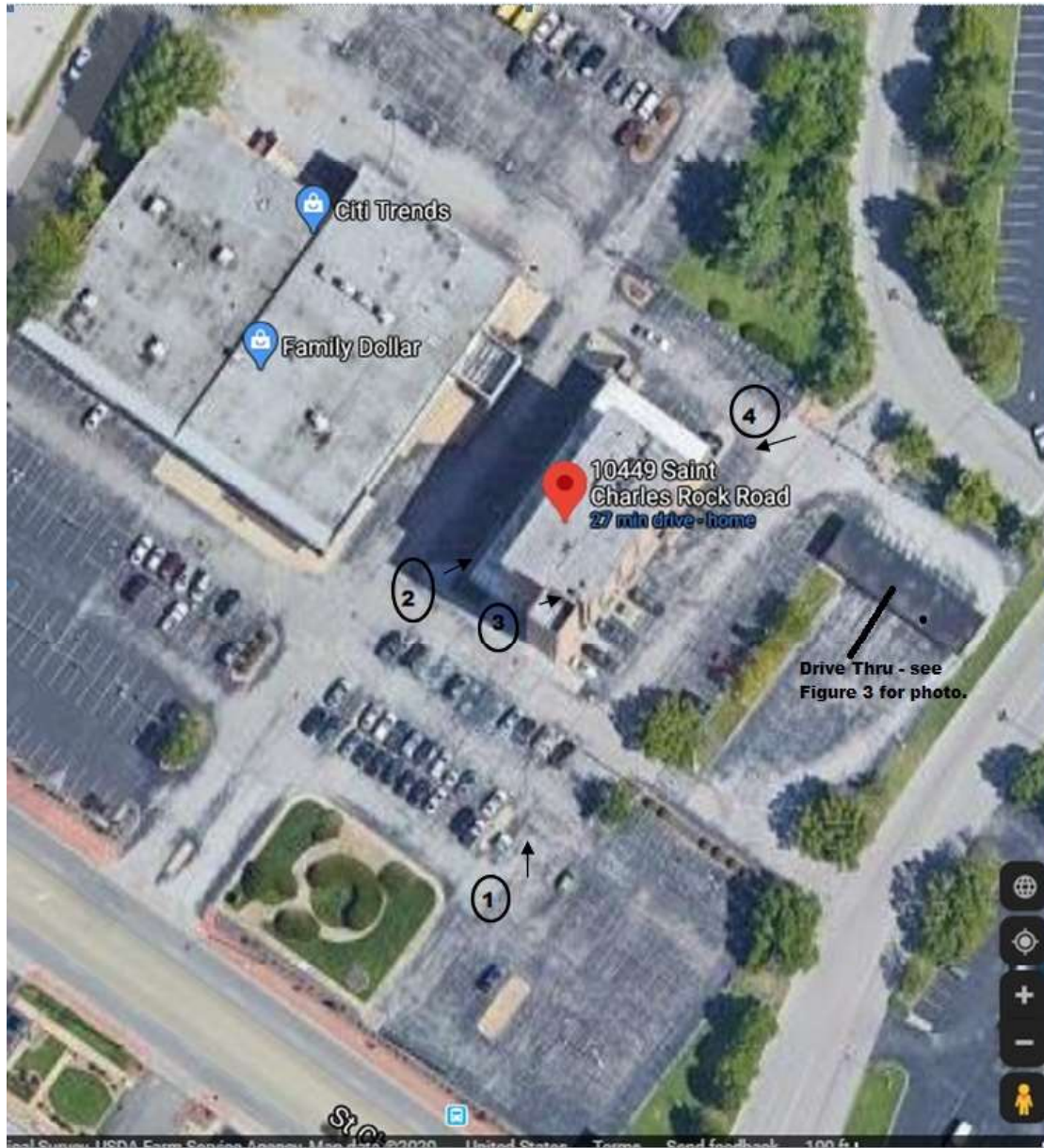


Figure 14. Site Plan for Exterior Photos - Source: Google Maps.com, 2020 (Scale: 1" = 100').



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Bank of St. Ann

Name of Property

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n/a

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Figure 15. Strips of grass with trees and shrubs are interspersed in the parking areas near the bank. View is west. (Photo: Keenoy, 13 June 2019).

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Bank of St. Ann

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Figure 16. Underground tunnel connecting the bank to the drive-through station – west end. (Photo: Keenoy, 13 June 2019).

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Bank of St. Ann

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Figure 17. Staircase leading from tunnel to the drive-through station – east end (Photo: Keenoy, 13 June 2019).



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Name of Property

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n/a

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**Figure 18. 800 NW Plaza, St. Ann, Missouri – this is the only other example of the International Style in the City of St. Ann (Photo: Keenoy, 5 September 2019).**





































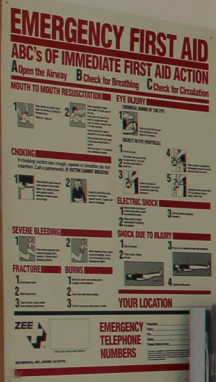




















3

CHRIS VA  
CFV COM  
PROPERTY











