

**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 Commerce Bank

Other names/site number Mechanics Bank and Trust Company

Name of related Multiple Property Listing N/A

## 2. Location

Street & number 208 W. Reed Street

n/a

not for publication

City or town Moberly

n/a

vicinity

State Missouri Code MO County Randolph

Code 175

Zip code 65270

## 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

Bruce K. DeLoe DEPUTY SHPO

12-29-21

Signature of certifying official/Title

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

Commerce Bank  
Name of Property

Randolph County, Missouri  
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
1	0	objects
6	0	<b>Total</b>

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

N/A

## 6. Function or Use

### Historic Functions

(Enter categories from instructions.)

Commerce/Trade: financial institution

### Current Functions

(Enter categories from instructions.)

Commerce/Trade: office

## 7. Description

### Architectural Classification

(Enter categories from instructions.)

Modern Movement: New Formalism

### Materials

(Enter categories from instructions.)

foundation: Concrete

walls: Brick

roof: Steel, Asphalt

other: Concrete, Mirrored Glass

☒

NARRATIVE DESCRIPTION ON CONTINUATION PAGES

Commerce Bank

Name of Property

Randolph County, Missouri

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

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

Historic Resources Survey Number (if assigned): \_\_\_\_\_

### Areas of Significance

Architecture

### Period of Significance

1971

### Significant Dates

1971

### Significant Person

(Complete only if Criterion B is marked above.)

N/A

### Cultural Affiliation

N/A

### Architect/Builder

Cleavinger, Joseph Kay, Architect

Reinhardt Company, Builder

## 10. Geographical Data

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

**Acreage of Property** Less than an acre

**Latitude/Longitude Coordinates**

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

1 39.419569 -92.438367  
Latitude: Longitude:

3 \_\_\_\_\_  
Latitude: Longitude:

2 \_\_\_\_\_  
Latitude: Longitude:

4 \_\_\_\_\_  
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 Terri Foley, Historic Preservation Specialist

organization Freelance

date 06-24-2021

street & number 8812 Sedgley Drive

telephone 573-382-8590

city or town Wilmington

state NC

zip code 28412

e-mail tlfoley@zoho.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.



Commerce Bank

Name of Property

Randolph County, Missouri

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: **Commerce Bank**

City or Vicinity: **Moberly**

County: **Randolph**

State: **Missouri**

Photographer: **Deb Sheals**

Date

Photographed: **February 10, 2021**

Description of Photograph(s) and number, include description of view indicating direction of camera:

- 1 of 22: Exterior, east and north elevations, N. Clark Street, SW
- 2 of 22: Exterior, east and north elevations, W. Reed Street, W
- 3 of 22: Exterior, east elevation, drive-thru and pedestrian teller stations, W
- 4 of 22: Exterior, east and south elevations, drive-thru and pedestrian teller stations, W
- 5 of 22: Exterior, south elevation, pedestrian and drive-thru teller stations, penthouse, NW
- 6 of 22: Exterior, north elevation, south
- 7 of 22: Exterior, west elevation, drive-thru teller stations, wall screens, light poles, signage poles, parking lot/entrance
- 8 of 22: Exterior, north elevation, flared base pilasters, W
- 9 of 22: Exterior, north elevation, stepped pilaster panel, exterior lights, upward W
- 10 of 22: Interior, east vestibule, entrance, railings, light fixture, SE
- 11 of 22: Interior, lobby, teller stations, pedestrian teller entrance, restrooms, east entrance, light fixtures, ceiling, E
- 12 of 22: Interior, lobby, teller stations, vault entrance, west vestibule, light fixtures, ceiling, SW
- 13 of 22: Interior, lobby, offices, teller stations, west vestibule, west entrance, light fixtures, ceiling, NW
- 14 of 22: Interior, vault, SE
- 15 of 22: Interior, safety deposit boxes, W
- 16 of 22: Interior, stairwell, light fixture, SW
- 17 of 22: Interior, second floor balcony area, elevator, stairwell, SW
- 18 of 22: Interior, second floor office nw corner, brick pilasters, N
- 19 of 22: Interior, second floor, drive-thru teller wing hallway, dumbwaiter, spiral stairwell, teller booth entrance, SW
- 20 of 22: Interior, second floor, entrance teller booth, dumbwaiter, spiral stairwell, SW
- 21 of 22: Interior, second floor, spiral stairwell, downward W
- 22 of 22: Interior, second floor, drive-thru teller wing hallway, entrance to second floor, N

## Figure Log:

Include figures on continuation pages at the end of the nomination.

- 1 of 33: Location and Boundary Map, Commerce Bank, Moberly, Randolph County, MO. Source: Google Maps 2021.
- 2 of 33: Site Map and Contributing Resources, Commerce Bank, Moberly, Randolph County, MO. Source: Google Maps 2021.
- 3 of 33: Footprint of Commerce Bank, Moberly, Randolph County, MO.
- 4 of 33: Historic Image of Commerce Bank under construction.
- 5 of 33: Historic Image of Commerce Bank under construction.
- 6 of 33: Historic Image of Commerce Bank under construction.
- 7 of 33: Historic Image of Commerce Bank under construction.
- 8 of 33: Historic Image of Commerce Bank under construction.

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

- 9 of 33: Historic Image of Commerce Bank under construction.
- 10 of 33: Commerce Bank open house advertainment.
- 11 of 33: Commerce Bank ribbon cutting and open house.
- 12 of 33: Business Congratulations for Commerce Bank.
- 13 of 33: Business Congratulations for Commerce Bank.
- 14 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 15 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 16 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 17 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 18 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 19 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 20 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 21 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 22 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 23 of 33: Business advertisement for Commerce Bank at 208 W. Reed Street.
- 24 of 33: Opening Day. Commerce Bank at 208 W. Reed Street.
- 25 of 33: Exterior Photo Key, Commerce Bank.
- 26 of 33: Floorplans (current) and Photo Key, First Floor.
- 27 of 33: Floorplans (current) and Photo Key, Second Floor.
- 28 of 33: Floorplans (current) and Photo Key, Drive-Thru Teller Station.
- 29 of 33: Drive-thru entrance showing wall screen with "exit" sign pointing to N. Clark Street.
- 30 of 33: Drive-thru exit showing "exit only" signs to exit onto N. Clark Street and the pneumatic tubing system installed on teller stations.
- 31 of 33: Interior showing first floor north wall and northwest offices.
- 32 of 33: Interior showing second floor office.
- 33 of 33: Interior showing second floor office and hallway.

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 7

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

### Summary

Constructed in 1969 – 1971, the Commerce Bank (preferred) (208 W. Reed Street) is a two-story New Formalism building located at the northeast corner of W. Reed and N. Clark Streets in downtown Moberly, Randolph County, Missouri (**Figure 1 and 2**). The building was originally designed for Mechanics Bank and Trust Company by Moberly architect Joseph Kay Cleavinger and constructed by Reinhardt Company (Centralia, Missouri).<sup>1</sup> Construction for the bank building was started in 1969 and before it was completed, Mechanics Bank and Trust Company was absorbed under Commerce Bank (**Figures 4-9**). The bank building was completed and placed into service in January 1971 (**Figures 11 and 24**). The bank building measures 64 x 92 feet, the adjoined drive-thru stations (four) measures 84 x 21 feet, and the attached trapezoidal section (pedestrian station) has approximately 188 square feet, as depicted in **Figure 3**. The monumental New Formalism building is constructed of brick, concrete, and mirrored glass with a concrete podium base. The roofline features a heavy projecting smooth concrete block cornice that extends from the flat roof on all elevations and holds a mechanical penthouse (**Photos 1-7**). The Commerce Bank building embraces New Formalism in its rhythmic elevations, classical inference, and meticulously scaled building elements. Additionally, the characteristic of New Formalism is exhibited in the bank's flat roof with heavy projecting concrete roof slab, concrete block podium base, mirrored windows, and plaza area with brick wall screens. Entrances are located on N. Clark Street (east) and the west elevations via the parking lot and plaza area. The property includes **six contributing resources**: the bank building with drive-thru teller stations, plaza area with parking lot including entrance/exit pads, three brick wall screens in the plaza area (west elevation), and one large metal signage pole (northwest). All six resources are shown in **Figure 2**. This New Formalism building is the only example of this style in the downtown commercial area of Moberly and one of two in the community of Moberly. The second New Formalism building in Moberly is the Pelfry Hall building located on the Central Christian College of the Bible (911 E. Urbandale Drive). The Commerce Bank building has retained integrity and meets **Criterion C: Architecture** for its local significance related to the New Formalism style bank. The Commerce Bank Building retains excellent integrity of location, setting, design, materials, and workmanship.

<sup>1</sup> A complete set of original architectural drawings for the bank building, drawn in January 1969, by Joseph Kay Cleavinger and Associates are on file with The State Historical Society of Missouri, Columbia, Missouri. The original plans are labeled for Mechanics Bank and Trust Company.

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 8

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

### Setting

Located at the corner of W. Reed and N. Clark Streets in Moberly's downtown commercial area, the Commerce Bank building occupies an approximately .62-acre parcel, a lot size of 120 x 150 feet. Fronting N. Clark Street to the east, the building is bounded by W. Reed Street to the north, the municipal auditorium building and W. Rollins Street to the south, and a one-story brick building and N. Williams Street to the west as depicted in **Figures 1 and 2**. Access to the bank parking lot (seven parking spaces) and drive-thru teller stations is from W. Reed Street (north) (**Photo 7**). Brick wall screens (three) are featured in the plaza area delineating plaza area from the parking lot to the south and a wall screen on the north edge of the plaza delineating the area from W. Reed Street as depicted in **Figure 2**. Near the W. Reed Street entrance are two black metal light poles with a glass globe (non-historic), and two signs – one sign is metal, two pole design with a small rectangular signage frame (non-historic) located near the parking entrance. The non-historic light poles and small metal sign are not considered contributing resources and are not part of the resource count. The other sign is a tall black metal sign with two poles and vertical rectangular signage frame (Contributing) (**Photo 7**). A concrete-paved area (east) providing an exit to N. Clark Street is located between the bank building and the municipal auditorium; two signs depicting the "exit" directions are found near the N. Clark Street exit as seen in **Figure 30**. Trees and shrubs are found along the wall screen to the south of the plaza area/parking lot (west) and a small tree is located near the W. Reed Street entrance (**Figure 29**). Additionally, several shrubs (varying sizes) is seen near the N. Clark Street exit near the pedestrian teller station and along the south boundary (**Figure 30**). Concrete sidewalks are found on the north (W. Reed Street) and east (N. Clark Street) and are outside the nominated property boundaries (**Photos 1, 5 and 7**). To the south is the Moberly Municipal Auditorium and a paved parking lot. The surrounding area holds commercial buildings and paved parking lots. Property lots have consistent setbacks. Located one block to the west and one block to the northwest is the Moberly Commercial Historic District (NR Listed 09/04/2012). The area surrounding the Commerce Bank building still retains the association, feel and characterization of the downtown's historical setting.

### Exterior Architectural Description – Commerce Bank

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 9

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

All features and materials described below are original unless noted otherwise. All window panels hold the original glass - the glass as depicted on the original blueprints is "Pittsburgh Solar Bronze" and is heat excluding/resistance. Description details are all within the boundaries of the nominated property, Commerce Bank.

Commerce Bank is comprised of two rectilinear boxes (bank building and drive-thru teller stations) and a trapezoid section (pedestrian teller) that form the New Formalism building, as depicted in **Figure 3**. The trapezoid and drive-thru teller stations (south) are connected to the bank building. The drive-thru teller stations are accessed through the second floor interior as shown on the floorplans, **Figure 25 and Photo 22**. The bank building, drive-thru teller stations, and trapezoid section are constructed of brick and feature a heavy projecting concrete roof slab on all elevations (**Photos 3, 4, and 5**). The bank sits on a concrete block podium base and visibility is not uniform on all elevations as the property lot is grade is uneven (**Photos 1-8**). The teller stations and trapezoid section have concrete foundations. Access to the bank parking lot (seven parking spaces) and drive-thru teller stations is from W. Reed Street (north) (**Photo 7**). The plaza/parking area (west) holds three brick wall screens capped by concrete blocks as depicted in **Figures 25 and 29**. Access to the drive-thru teller stations is gained through the parking lot area to the east or toward N. Clark Street with directional signage displayed on a brick wall screen (**Figure 29**) as illustrated in **Figures 2 and 3**. A concrete-paved area leads to an exit via N. Clark Street. This concrete area is located between the bank building and the municipal auditorium. Signs depicting N. Clark Street is an "exit only" are found near the pedestrian teller station and to the south among the landscaping as seen in **Figure 30**.

The bank building holds two main entrances on the east elevation (N. Clark Street) and west elevation (parking lot/plaza). These elevations mirror each other. Each of these elevations has three original commercial-style doors composed of glass framed in metal. The entrances are within recessed bays, divided by brick pilasters that extends the building's full height (**Photos 1, 3 and 7**). Flanking and above the doors are mirrored window panels. These bays comprised of doors, and windows are centered and project slightly on each elevation. The entrance bays (east/west) are flanked by full-height brick wall surface void of openings (**Photos 1, 3 and 7**).

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 10

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

The north elevation fronts W. Reed Street and features full-height brick buttresses with a stepped-up flared base resting on concrete bases (**Photos 2, 6 and 8**). The buttresses are flanked by a full height brick inset panel with a stepped-down top and framed with slender projecting brick pilasters (**Photo 9**). Vertical slender mirrored glass panels are found between the buttresses and brick panels. Featured at the top of each window panel is a vertical rectangular dark metal light fixture as shown in **Photo 9**.

At the east corner, south elevation, is a one-story brick trapezoidal wing that housed the pedestrian teller and night deposit box (manufactured and installed by Mosler Manufacturing Co). The south elevation of this wing holds a tripartite teller window with a roll-out deposit draw and metal deposit box (**Photos 4 and 5**).<sup>2</sup> The west and east elevation (trapezoidal wing) are void of openings (**Photo 3**). At the west corner of the bank building, the two-story drive-thru teller stations (four) extend from the main building to the south. The teller stations feature four automobile bays. Brick buttresses (full-height) with flared stepped-up bases are featured on each bay's east and west elevations and offset by slender vertical mirrored glass panels (full-height) as seen in **Photos 4 and 7**. In the 1980s, the windows in the stations were infilled and a tube service was installed to service the patrons as seen in **Figure 30**.<sup>3</sup> **Figure 29** also depicts signs marking N. Clark Street as an exit only from the bank's west plaza area.

The south elevation of the primary bank building features two full-height brick buttress west of the trapezoidal wing. Positioned above the trapezoidal wing is brick inset panels, and brick pilasters. This is framed with slender projecting brick pilasters. Between each pilaster are brick wall surface panels void of openings. Slender vertical mirrored glass panels flanked the narrow projecting pilasters. The drive-thru teller station adjoins the south elevation at the western section (**Photo 3 and 4**).

<sup>2</sup> Joseph Kay Cleavinger and Associates. First Floor Plan & Misc. SHSMO-CA5916-Abt-box13-MechBank2-Item-5-1-003. The State Historical Society of Missouri, Columbia, Missouri. Jan. 1969.

<sup>3</sup> Todd Norton, President Commerce Bank, Moberly, Missouri. Telephone Interview, 06 Apr. 2021.

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 11

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

## Interior Architectural Description

### *First Floor (see Floorplan Figure 26)*

The building's east and west entrances lead into vestibules with glazed brick flooring (**Figure 26 and Photos 10 and 13**). The east vestibule holds a staircase with metal railings up to the first floor. Each vestibule is open to the balcony on the second floor and holds and gold metal spiral pendant light fixtures (**Photo 10 and Figure 26**). Unlike the east vestibule, the west vestibule is level with the lobby. Each vestibule features a staircase well to the second floor in the southeast and southwest corners; the west vestibule holds an elevator (**Figure 26**). The staircases hold a tall, slender modern light fixture in the center of the railing and staircase (**Photos 10 and 17**). Centered double metal-framed glass doors flanked by paired single fixed glass panels with tripartite fixed transoms lead to the first floor's lobby from either vestibule (**Photos 11-12**). The north wall (lobby area) features windows with brick pilasters - mirrored from the exterior. On each of the narrow pilasters is a metal rectangular light sconce (**Photo 13 and Figure 31**). The south wall of the lobby exhibits a smooth brick wall surface (**Photo 12**). The teller station is found in front of the south wall with corridors on the east and west of the teller stations surface (**Photo 12 and Figure 26**). Corridor walls are surfaced in brick followed by vertical wood paneling. The east corridor provides access to the safety deposit room (**Photo 15**) located behind the south wall or to the right of the corridor (**Figure 26**). To the left of the corridor is access to the pedestrian teller station (**Figure 26**). The west corridor leads to the vault room behind the south brick lobby wall (**Figure 26**). The bank vault was manufactured and installed by Mosler Vaults (**Photo14**).<sup>4</sup> The teller stations (seven) feature alternating high-low open counters centered in front of the south wall. Teller stations and counters are wooden, with the counters being of darker wood (**Photos 11 and 12**). The northwest corner of the lobby area holds an office with two doors. The office is framed in metal with solid panel wooden doors and fixed single light transom over each door. (**Photo 13 and Figure 26**). Two ADA-compliant restrooms are located the northeast corner section (**Photo 11 and Figure 26**). The location of these restrooms originally held two offices, one with a half bathroom. This is the only

<sup>4</sup> Joseph Kay Cleavinger and Associates. Vault SHSMO-CA5916-Abt-box13-MechBank2-Item-3-2-001, Original blueprints. The State Historical Society of Missouri, Columbia, Missouri. Jan. 1969.

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 12

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

change to the original layout on the first floor. The wall surface at the northeast corner leading to the restroom is vertical wood paneling **(Photo 11)**. The first floor has commercial grade square carpet, an open ceiling with exposed ductwork, and pendant dome light fixtures; originally, the lobby area has drop down ceiling tiles with fluorescent light fixtures – date unknown for light fixtures and ceiling changes **(Photos 11, 12, and 13)**.

*Second Floor (see floorplan Figure 27)*

The second floor features a central corridor and open spaces at the east and west ends **(Figure 27)**. Offices/ rooms are found on the outer sections of the second floor as seen in **Photo 18** depicting a second floor office showing the north interior wall. Office spaces feature either the north brick wall or smooth painted wall surfaces **(Figures 32 and 33)**. The second floor features commercial style carpet, drop down ceiling tiles (original) and fluorescent lighting (original) **(Figures 32 and 33)**. A small kitchen lounge area is in the northeast corner between two rooms. Located off the central corridor are two existing restrooms remodeled to be ADA-compliant, the only change to the original layout of the second floor. Another restroom is found off the corridor in the northwest section **(Figure 27)**. Access to the drive-thru teller stations is through a hallway at the southwest corner **(Figures 27 and 28, Photo 22)**.

*Drive-thru Teller Stations (see floorplan Figure 28)*

Access to the teller stations is via the second floor of the primary bank building. Each teller station holds individual entry off a hallway with a spiral staircase along the west wall that leads to the ground level. The spiral staircases (Woodbridge type 70-B) was manufactured and installed by Woodbridge Ornamental Iron Company, Chicago, Illinois. The stations have a painted concrete block knee wall and painted smooth wall surface. Each station featured a dumbwaiter manufactured and installed by Energy Elevator Company, Philadelphia, Pennsylvania. The interior hall walls are painted concrete block, flooring is carpet and the east facing walls holds slender mirrored windows. **(Photos 19, 20, 21, and 22)**.<sup>5</sup> Located at the

<sup>5</sup> Joseph Kay Cleavinger and Associates. First Floor Plan & Misc. SHSMO-CA5916-Abt-box13-MechBank2-Item-5-1-003. The State Historical Society of Missouri, Columbia, Missouri. Jan. 1969.



National Register of Historic Places  
Continuation Sheet

Section number 7 Page 13

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

north end of hallway are doors that provide access into the main bank building **(Photo 22)**. The south end of the hallway features a solid painted concrete wall **(Photo 19)**.

*Penthouse – Mechanical Housing*

The roof holds the penthouse built to house the air handling system for the building as depicted in **Figures 2 and 25, and Photo 5**. The air handling system has been removed and is vacant, date unknown.

The Commerce Bank property is comprised of six contributing resources: 1) bank building with drive-thru teller stations; 2) plaza area with parking lot and exit/entrance pads; 3-5) three brick wall screens and 6) a large metal sign pole as illustrated in **Figure 25**.

**Integrity**

The Commerce Bank building retains all aspects of integrity. The building retains the integrity of location and setting and as it has not been moved. The main bank building has not experienced any exterior alterations and only minor interior changes since its construction – it retains workmanship. The interior changes include two offices remodeled to accommodate two ADA-compliant restrooms. Other modifications on the first floor are minor and cosmetic; the removal of the drop-down ceiling tile and fluorescent lighting to a pendant style lighting. On the second floor, two existing bathrooms were remodeled to ADA-compliant standards. The building's original materials, including its brick wall surfaces, pre-cast concrete block podium base, projecting flat roof with concrete blocks cornice, mirrored windows, pedestrian teller window, doors, interior teller stations, dumbwaiters, vault, safety deposit boxes, over-night deposit box, stairwells with original lighting, and elevators are intact. The fluorescent lights on the second floor are intact, as well as the vestibules with pendant lights and lobby areas. The exterior wall screens are intact. The drive-thru teller stations still retain original brick, while the teller windows have been infilled, the stations still exhibit the window locations and size, resulting in some loss of integrity. Additionally, the character-defining features of New Formalism as described above, are extant, as well as the character-defining features of hierarchy of space, rhythmic elevations, classical inference (pilasters and buttresses), meticulously scaled building elements. Since Commerce Bank's distinguishing features and materials remain, the building

National Register of Historic Places  
Continuation Sheet

Section number 7 Page 14

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)

conveys its original design intent and represents the New Formalism style. Commerce Bank best reflects the New Formalism style while retaining its integrity to convey this significance.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 15

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

### Statement of Significance

The Commerce Bank building (208 W. Reed Street, Moberly, Randolph County, Missouri) is being nominated to the National Register of Historic Places at the local level under **Criterion C**, for its architecture. It is an excellent example of a banking building representative of the design principles associated with New Formalism, the only building representative of this style in downtown Moberly and one of two in the community of Moberly. The second New Formalism building in Moberly is the Pelfry Hall building (one-story) located on the Central Christian College of the Bible (911 E. Urbandale Drive). The two-story brick bank building with attached drive-thru stations (four) and pedestrian teller station constructed 1969 -1971 and was put into service in 1971. The period of significance and significant date of 1971 represents when the building was placed into service. Designed by local architect Joseph Kay Cleavinger and built by Reinhardt Construction Company the bank building illustrates the New Formalism style well. Characteristics of the style is reflected through its rectangular volumetric form set on a podium-like ground floor level, combined with its massing, heavy projecting concrete roof slab, and hierarchical spatial relationship. Additionally, the bank's tall brick flared pilasters, mirrored glass, and open interior volumes reflect the style. While the bank's orange brownish brick construction is not as typical as traditionally rich materials, such as marble, travertine, or granite, brick of various colors was utilized in New Formalism buildings throughout the United States, darker brick color was used for this style, as will be expounded upon later.<sup>6</sup> The orange-brown brick wall surfaces with the concrete base and projecting roof slab allowed this modern building to compliment the local downtown area while permitting the bank to have a distinctive local artistic flare.

### History of Mechanics Bank & Trust Co.

The Mechanics Bank & Trust Co. was initially known as National Savings Bank, established in 1872 under the ownership of Mose Jennings at 210 W. Reed Street.<sup>7</sup> Later the financial institution was renamed Mechanics Bank as the word "national" was not permitted by law for a

<sup>6</sup> Midland Brick Company, Utica, Missouri, supplied the brick. Reinhardt Construction during this time used Midland Brick Company as their brick supplier for construction projects. Cindy Hinspeter, General Manager, Reinhardt Construction. Interview with Terri Foley. Telephone Interview 5 Mar. 2021.

<sup>7</sup> "Mechanics Bank is 50 Years Old -Institution Founded in 1872 Will Celebrate Its Birthday Tomorrow." *Moberly Monitor-Index*. 21 Dec. 1922, 1.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 16

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

financial institution. Then on April 7, 1930, the bank became known as Mechanics Bank & Trust Company when the bank was awarded the right to function under the trust powers. Mechanics Bank became a member of the Federal Reserve System on February 4, 1935 and later the Federal Deposit Insurance Corporation.<sup>8</sup> Once again, the bank would undergo a name change on December 1, 1970; the bank's name officially changed to Commerce Bank due to an affiliation contract with Commerce Bancshares.<sup>9</sup> On November 17, 1969, Mechanics Bank, valued at \$1,470,000 became the fourteenth bank to be absorbed under Commerce Bancshares, pending approval by the Federal Reserve Board. Commerce Bank, a much younger financial institution than Mechanics Bank, was established in 1966 and approved in July 1968 as a registered bank holding company.<sup>10</sup> Upon the announcement of the official name change, it was anticipated the capital structure (value) of the bank would increase by \$410,000 through the purchase of additional shares of Commerce Bancshares. The bank's new structure included \$800,000 surplus, \$800,000 capital, and about \$300,000 undivided profits. Commerce Bank would be housed in the much larger and newly constructed New Formalism building. With its greater capital structure, the bank was equipped to handle the increasing needs of its patrons and the community.<sup>11</sup>

The plans for a new bank created several changes including the closing of the hotel and how the existing bank would operate while a new bank was constructed. Jack H. Wilhite, president of the hotel and vice president of Mechanics Bank, was disappointed the hotel would close. Glassen explained the bank owned the hotel building and operated the bank out of one section of the building's first floor at 210 W. Reed Street since it was established in 1872. Glassen stated: "With this contemplated new construction, the board of directors feel they have expressed confidence in support for the continued growth of downtown Moberly."<sup>12</sup> Prior to the razing of the bank building, the bank relocated to temporary accommodations (216 W. Reed Street) across the alley (west) - a structure which formally housed the Wee Discount and Good Will Industries and was owned by the bank.<sup>13</sup> Relocation of the bank occurred November

<sup>8</sup> "New Building for Mechanics Bank." *Moberly Monitor-Index*. 19 May 1970, 15.

<sup>9</sup> "Bank Has New Name." *Moberly Monitor-Index*. 1 Dec. 1970, 1.

<sup>10</sup> "In \$1,470,000 Transaction - Mechanics Bank Joins Commerce Bancshares." *Moberly Monitor-Index*. 17 Nov. 1969, 1 and 9.

<sup>11</sup> "Mechanics Bank Changing Name." *Moberly Monitor-Index*. 22 Oct. 1970, 1 and 18.

<sup>12</sup> "New Bank Building to Replace Hotel." *Moberly Monitor-Index*. 7 Sept. 1968, 1 and 2.

<sup>13</sup> "Model of New Bank Building to Be Displayed." *Moberly Monitor-Index*. 19 Sept. 1968, 1 and 6.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 17

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

25, 1968.<sup>14</sup> A fire-proof vault was installed to house the safety deposit boxes in the bank's temporary location, before razing of the former building. On December 16-17, 1968, Centropolis Transfer Co., Inc. (Kansas City, Missouri) relocated the six sections of safety deposit boxes with a total weight estimated at 12 tons or 24,000 pounds.<sup>15</sup>

### History of Commerce Bank

Plans to construct a new building to house the Mechanics Bank (Commerce Bank) at 208 W. Reed Street was announced on September 7, 1967 by Ben Glassen, bank president. For the construction to begin, The Merchants Hotel located on the property site at 208 W. Reed Street would be razed.

The Commerce Bank (preferred) building at 208 W. Reed Street represents the only building in downtown Moberly designed in the New Formalism style. It was constructed in 1969-1971, replacing an earlier bank building, Mechanics Bank & Trust Co., on the same parcel. The building was designed by Moberly architect Joseph Kay Cleavinger and constructed by Reinhardt Company of Centralia, Missouri. This New Formalism designed building for Mechanics Bank & Trust Co., was planned in 1969, before the bank was absorbed by Commerce Bank (preferred) of Kansas City in 1970.

Construction for the New Formalism bank building began on January 16, 1969 with the razing of the original Mechanics Bank & Trust Co. building/Merchants Hotel building. Gilbert Machelta conducted the razing of the original building and prepared the property lot for the construction of the new Cleavinger designed building with construction for the new bank underway by spring (1969) **(Figures 4-9 – historic images, construction)**.

The New Formalism bank construction commenced, and the walls for the bank vault were poured on July 28, 1969. The vault walls at 1.10 feet thick were constructed with a four-inch steel center and 42 feet in depth by 12 feet wide. The vault door cost \$10,000 each and weighed

<sup>14</sup> "Bank to Move Operations Temporarily." *Moberly Monitor-Index*. 22 Nov. 1968, 1

<sup>15</sup> "Mechanics Bank Safety Deposit Boxes Are Moved." *Moberly Monitor-Index*. 17 Dec. 1968, 1.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 18

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

14,000 pounds each, made of 13-inch solid steel **(Photo 14)**.<sup>16</sup> Building construction continued to progress, and by September 3, 1969, the structural steel beams for the second level were installed. The arrival of the steel beams attracted local spectators to watch the offloading and installation. The beams weighed four tons and were about 50 feet in length and supplied by DeLong's Fabricating Steel Company of Jefferson City, Missouri. Smarr Excavating Company of Columbia provided the hydraulic telecrane to unload the steel.<sup>17</sup>

By October of 1970, two of the four drive-thru windows were completed, and two more were under construction **(Figure 9)**. Electric directional signals would be installed on the teller stations to assist customers in using the lane fastest for service. On October 9, 1970, Commerce Bank began serving its drive-thru customers at the two completed drive-thru stations while construction continued on the remaining two stations. The bank's walk-in customers still conducted business at the temporary location across the alley until the new bank was officially opened in the New Formalism bank building in January of 1971.<sup>18</sup> Upon completion in December 1970, the bank at 35 feet in height had a total of 14,222 square footage. The bank building was constructed with 35,000 bricks and 10,000 cement blocks. The anodized aluminum interior stair railings were custom built, and the granite for the stairways was imported from Georgia. Windows hold mirror gold laminated glass. According to construction statistics in a newspaper article, the design of the bank allowed for the primary heat source to be light from the windows and a secondary source of heat was to be people with the perimeter electric heating to control the drafts on the brick walls – cavity walls infilled with insulation.<sup>19</sup> However, the mirrored glass was designed as heat excluding and the bank building being so large, it is doubtful the body heat produced by people provided much heat as stated in the newspaper article. The first floor was designed to house the teller stations, vault, and safe deposit boxes **(Photos 11-15)**. The northwest, northeast, southeast corners plus offices off the east vestibule were designed to hold offices for bank officers, attorney and customer conferences, a conference room, various other offices, and an open area **(Photo 13 and Figures 26 and 31)**. The second floor held accounting and bookkeeping offices plus

<sup>16</sup> "Walls Poured for New Bank Vault." *Moberly Monitor-Index*. 28 July. 1969, 1.

<sup>17</sup> "Steel Unloaded for Second Floor of Bank Building." *Moberly Monitor-Index*. 3 Sept. 1969: 1.

<sup>18</sup> "New Bank Facilities." *Moberly Monitor-Index*. 8 Oct. 1970: 1 and "Model of New Bank Building to Displayed." *Moberly Monitor-Index*. 19 Sept. 1968, 1 and 6.

<sup>19</sup> "Commerce Bank's New Facility Gets Praise." *Moberly Monitor-Index*. 12 Feb. 1971, 1 and 10.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 19

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

equipment with space for further expansion, an employee lounge and kitchen area (**Figures 27, 32 and 33**). The four drive-thru teller stations are accessed through the main bank (second floor) at the southwest corner (**Figure 28 and Photo 22**). Each station featured a spiral staircase that led down to the teller station as illustrated in **Photos 19-21 and Figure 28**.<sup>20</sup> In the 1980s, the windows in the stations were infilled and a tube service was installed to service the patrons as seen in **Photo 4 and Figure 30**.<sup>21</sup>

The New Formalism bank building became home to Commerce Bank and opened for business on January 15, 1971 (**Figure 23**).<sup>22</sup> Commerce Bank held an open house on February 12, 1971 (**Figures 10 and 11**). Suzette Grinham of Independence, Missouri, a contestant in the Miss USA pageant, had the honor of cutting the ribbon for the open house as illustrated in **Figure 11**. In attendance was Moberly's Mayor, Howard S. Frisbe. Mayor Frisbe declared his appreciation to the many bank officials in attendance for the New Formalism style building. He thanked the bank officials for "showing confidence in Moberly and downtown Moberly." Mayor Frisbe also recognized Joseph Cleavinger for his architectural design work. In addition to the mayor showing his appreciation for the New Formalism designed building, James M. Kemper, President and CEO of Commerce Banks stated, "I think the building is a tremendous addition to downtown Moberly." Several of Moberly's businesses showed their appreciation of Commerce Bank's investment into the local community, and the New Formalism designed building. These local businesses placed congratulatory advertisements in the local paper (**Figures 12-13**). Commerce Bank operated at this location for 42 years, when it was decided it would be more feasible to downsize. The bank moved its operations to 1415 N. Morley Street the current location of Commerce Bank in 2013 to a smaller more feasible building for the bank's operations.<sup>23</sup>

Commerce Bank sold the property in 2014 to the current owner<sup>24</sup>. The building houses various business offices presently.<sup>25</sup>

<sup>20</sup> "Model of New Bank Building to Be Displayed." *Moberly Monitor-Index*. 19 Sept. 1968, 1 and 6 and "Commerce Bank Open House." *Moberly Monitor-Index*. 11 Feb. 1971, 1 and 2.

<sup>21</sup> Todd Norton, President Commerce Bank, Moberly, Missouri. Telephone Interview, 06 Apr. 2021.

<sup>22</sup> "Bank in New Building." *Moberly Monitor-Index*. 15 Jan. 1971, 1

<sup>23</sup> Todd Norton, President Commerce Bank, Moberly, Missouri. Telephone Interview, 06 Apr. 2021.

<sup>24</sup> Ibid.

<sup>25</sup> Matt Brownfield. Email Correspondence, 8 Feb. 2021.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 20

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

## Criterion C: Architectural Significance

### New Formalism and Commerce Bank

A sub-type of Modern Movement architecture, New Formalism, sometimes called “Neo-Formalism,” developed in the mid-1950s as a response to Modernism architecture and its strict adherence and utter rejection of historical precedent of styles. The style was a dismissal to the inflexible form of Modernism. The Modern architecture movement is classified by the importance of form, sincerity in function and materials, the rational use of space, and simplicity of design in lieu of historical ornamentation. The New Formalism style symbolizes a style that values the architectural benefits of the past while acclimating admired architectural elements and technology of the modern era. This style is considered an attempt to employ new materials and design elements with the formalism of past, classical architectural styles such as a symmetrical plan, columns, arches, massing, and form as seen in the Commerce Bank building.<sup>26</sup>

New Formalism architecture is characterized by flat, heavy projecting roof slab, pedestal form, columnar supports, symmetrical bays, arches, smooth walls, smooth finished concrete, strict symmetry in design, and high-quality materials such as marble, travertine, granite, or man-made materials like brick and concrete. Plaza areas were commonly incorporated within the property site of New Formalism style buildings. These plaza areas featured wall screens, fountains, or sculptures. Buildings designed in the New Formalism style featured a meticulously organized hierarchy of space. An importance is placed on the structural grid/axis of the building as defined in the east and west centered entrances of the Commerce Bank building – entrances form a linear order with other spaces and forms organized within the building space. New Formalism buildings are frequently separated from nature by being set on a raised podium or base and a single volume structure but not always the case with financial institutions which incorporated drive-thru stations as part of the overall design. Another

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<sup>26</sup> Bim Oliver. *South Temple Street Landmarks – Salt Lake City's First Historic District*. (Charleston, SC: The History Press, 2017), 78; Jane Turner. *Grove Dictionary of Art, Volume 1* s.v. “Formalism.” (Oxford University Press, 1996), np; Enn Ots. *An Illustrated Guide to Architectural Theory – Decoding Theory Speak, “Formalism.”* (New York, NY: Routledge, 2011), np.



National Register of Historic Places  
Continuation Sheet

Section number 8 Page 21

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

aspect of this style is the application of a plaza area with wall screens, and landscaping as demonstrated with Commerce Bank **(Photo 7)**.<sup>27</sup>

In the 1950s, several architects including, Philip Johnson, Edward Durrell Stone, and Minoru Yamasaki, created a fresh interpretation of Modern principles known as New Formalism. New Formalism buildings unite characteristics of the International Style with reinterpreted classical architecture motifs. The classical elements like full height pilasters or columns helped to convey an awareness of monumentality. As exhibited in the Commerce Bank building, the monumentality of the style lent itself to the design of banking/financial institutional buildings, libraries, auditoriums, museums, public and university buildings. While not as common, smaller buildings were designed in this style as well. New Formalism did not experience a long lifespan in the architectural field. By the 1970s, the style faced decline.<sup>28</sup>

The Commerce Bank building is significant not only as an excellent example of the New Formalism style in Moberly but also as the embodiment of a certain exoticism and idealism, characteristics of this dramatic style as seen in its monumental size, mirrored windows, podium base and heavy projecting concrete slab roof **(Photos 1-9)**. The Commerce Bank building exemplifies incorporation of this style through its classical brick pilasters flared at the base **(Photo 8)**, and the continuous band of concrete smooth blocks resembling stone integrated into the roof overhang of the building **(Photos 1-7)**. These features, combined with the striking tall vertical, slender mirrored windows and a concrete podium base, create the sense of classism, exoticism, and idealism **(Photos 1-9)**.<sup>29</sup> The New Formalism style can be seen in the rich color brick, columnar supports, smooth wall surfaces void of openings and the plaza area with brick wall screens as illustrated in **Photos 1-9**. The interior of Commerce Bank reflects the New Formalism element of hierarchy of space with the designated space for the lobby with teller stations, offices, vestibules, safety deposit and vault rooms, conference rooms, pedestrian, and drive-thru teller stations **(Photos 10-22 and Figures 26-33)**.

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<sup>27</sup> Ibid.

<sup>28</sup> Ibid.

<sup>29</sup> Ibid

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 22

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)

While the bank's brick construction is not as typical as the use of traditionally rich materials, such as marble, travertine, or granite, brick of varying colors was utilized in New Formalism buildings as the primary wall material throughout the United States, as will be expounded upon later in the *Comparative Analysis* section. The orange-brown brick wall surfaces combined with the concrete base and projecting roof slab allowed this modern New Formalism style building to compliment the local downtown area while permitting the bank to have a distinctive local flair. The bank's brick exterior wall surfaces color and its pilasters and buttresses are a nod to the Classicist design associated with more traditional architecture **(Photos 1-22)**.<sup>30</sup> The use of New Formalism for the Commerce Bank identifies it within a stylistic trend in the United States during its historical era. Its modern design signifies the influence and illustration of national architectural movements. In downtown Moberly, New Formalism is a rare style – Commerce Bank is the only representation of this style.

### **Commerce Bank – Architectural Features Played Key Role in Bank's Promotion of Services**

The architectural features of Commerce Bank played a key role in the way the bank conducted business, its marketing approach and services offered by the bank. Commerce Bank used the design of the bank's drive-thru teller station, the pedestrian teller station, night depository, and friendly interior layout with its open teller stations as a passive form of advertising – a new era of the convenient customer friendly banking with Commerce Bank, one of the cutting-edge ideas, marketing and embracing middle-class customers **(Figures 15-17)**. Without these architectural features, the bank would not have been able to utilize their new methods of marketing.

In the mid-century era, the financial industry including Commerce Bank quickly changed its marketing methods to customers from traditional banking service to state-of-the-art promotion of the bank's convenient friendly services and products by using architectural features like the drive-thru and pedestrian teller stations plus the night depository. The Moberly Commerce Bank integrated these architectural features in their new marketing

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<sup>30</sup> Ibid.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 23

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

methods to aid in promoting new services which could only be offered with the drive thru and pedestrian teller stations, as well as the open teller stations in the lobby area to accommodate customers or the night depository to service customers after hours. One way Commerce Bank benefited from these architectural features was the expediency of customer banking by promoting pedestrian and auto convenience with teller services offered outside without having to come inside to do banking (**Figures 15-17**). The newly designed open and lower interior teller stations promoted a friendly interior allowing the bank's new marketing concept - the bank was there to serve its customers, let us help you with your financial needs - over the traditional motto of vital, safe deposit-protection institutions (**Figures 18, 19, 20 and 23**).<sup>31</sup> The new concept of customer service and marketing promoted by Commerce Bank was to make the customer feel valuable, serve their needs swiftly, pleasingly, and conveniently as illustrated in (**Figures 15, 16, 17 and 21**).<sup>32</sup> Commerce Bank transitioned from a traditionalist to an aggressive commercially viable bank selling new services and amenities with convenience and proficiency.<sup>33</sup> Commerce Bank actively embraced the selling of its new services and amenities with conveniences and proficiency as seen in marketing advertisements illustrated in **Figures 15-23**.

These new concepts of conducting banking were important as Commerce Bank realized to gain new customers and to service their customers growing needs, they needed to sell their products like retail merchants, something promoted from the financial industry: "The bank must make clear to the public what he has to sell, why it is advantageous for the customer to buy and then make it easy to close the transaction." After all, Commerce Bank, like other banks, had products to sell and to promote, these products and services were simply different products from retail stores but could be marketed like the retail business.<sup>34</sup> Like many banks at the time Commerce Bank reached out to new and existing customers through newspaper advertisements highlighting their services and a new approach to banking instead of the traditional style as illustrated in **Figures 15-23**. Additionally, in 1971 Commerce Bank demonstrated the new

<sup>31</sup> Parnassus Foundation and the Museum of Fine Arts Houston, *Money Matters: A Critical Look at Bank Architecture*, (New York: McGraw-Hill Publishing Company, 1990), 226; Carol J. Dyson and Anothony Rubano, "Banking on the Future: Modernism and the Local Bank," in *Preserving the Recent Past 2*, (Washington DC: Historic Preservation Education Foundation, 2000), 43.

<sup>32</sup> Perry Coke Smith, "The Bank of the Future," *Banking: Journal of the American Bankers Association*, March 1945, 35.

<sup>33</sup> Dyson, 43.

<sup>34</sup> Smith, 34.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 24

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)

expression of banking in a newspaper advertisement by showing the “then and now” of the banking as depicted in **Figure 14**.

As stated earlier, Commerce Bank sought a functional way to best serve their customers, a more convenient method for those in cars or pedestrians wanting to conduct their banking business without having to go inside utilized the drive-thru stations or pedestrian station (**Figures 15-19, 29-30, Photos 3, 4, and 7**). Those customers wanting to go inside wanted the accessibility of parking. The impact of vehicle access on Commerce Bank’s building design was a significant feature that promoted their banking services. Employees and customers alike needed places to park, so the west parking lot was an integral part of the site construction, as illustrated in the site plan of Commerce Bank, **Figure 2 and Photo 7**. Commerce Bank offered all the functionality and convenient services to its customers.

For convenience and functionality, Commerce bank designed their new bank to accomplish this goal. Architecturally, the bank’s main entrances were part of the new concept of offering convenience to their customers. By having two entrances with access from the street and the parking lot (**Photos 1, 2, and 7**). Another important customer friendly service Commerce Bank promoted and offered was drive-up service or walk-up service as seen in **Photos 3, 4 and 7, Figures 29 and 30**. The bank pursued their customers by these customer-oriented services and a new service, the exterior depository incorporated into the architectural design of the building, providing customers to conduct their banking after hours.<sup>35</sup> The New Formalism Commerce Bank integrated all these design features to provide conveniences for their customers with entry points from the parking lot (west) and street (east), four drive-thru teller stations, and one pedestrian teller station (**Photos 3-5**). Commerce Bank actively promoted the convenience of their speedy customer service via the drive-thru stations and banking by mail-in deposits through newspaper advertisements, as well as the bank’s products such as checking and savings accounts, Christmas club savings or loans for homes or automobiles, as well as a number to call for the current time and temperature. Some of the many services advertised by the bank are depicted in **Figures 15-23**.

<sup>35</sup> Ralph Cox, “Bankers are Accommodating Auto-Driving Customers,” *Mid-Continent Banker* (August 1950), 9-10.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 25

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

### Joseph Kay Cleavinger

Joseph Kay Cleavinger was born May 14, 1927 to Edna Streigal and Eugene Arthur Cleavinger in Burlington, Kansas. He graduated from Manhattan High School, Manhattan, Kansas, then enlisted in the United States Navy. After World War II, Cleavinger was honorably discharged and studied architecture at Kansas State University and the University of Oregon. In 1952, he received a Bachelor of Arts degree in Architectural Design from Kansas State University. Cleavinger and his wife, Nancy Ann Schoonover, moved to Moberly in 1952 when he joined Ludwig Abt, a Moberly architect, and became a partner in the firm. Cleavinger was well known for his architectural designs in Moberly, those he partnered with Abt, on and his architectural creations, which were typically more modern. Some of Moberly's most notable buildings illustrate Cleavinger's designs, including the Commerce Bank, Moberly Post Office (121 Johnson Street), Moberly's Fire and Police stations (300 and 310 N. Clark Street), and the St. Pius X School (210 S. William Street); these Cleavinger designed buildings are extant. During the 1960s, Cleavinger helped developed Moberly's housing projects, Allendale Manor (Austin and Sinnock Avenues), and County View Gardens (Taylor and Union Streets). Cleavinger is credited with the design of several school buildings in many Missouri communities. Cleavinger died June 26, 2012 at his home; he is buried at the Missouri Veterans Cemetery, Jacksonville, Randolph County, Missouri.<sup>36</sup>

### Comparative Analysis\*

Identifying New Formalism buildings designed in darker brick wall surfaces rather than lighter color wall surfaces such as concrete, marble, light-colored brick, and an overall design of fewer windows and a non-eco-skeleton appearance was conducted. This research was conducted to support and document that New Formalism buildings, like Commerce Bank, were constructed to showcase the New Formalism style through various materials and design techniques.

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\*The comparative analysis was conducted as the request of MO-SHPO after reviewing the "Determination of Eligibility" application to illustrate while colored brick like the type used on the Commerce Bank building was not as common as light-colored brick or other materials, buildings were designed in the New Formalism style used a variety of building materials.

<sup>36</sup>"Joseph Kay Cleavinger Dies; A well-known architect, Joseph Kay "J Kay" Cleavinger, 85, of Moberly died Tuesday at his home," *Moberly Monitor-Index*. 27 June 2012.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 26

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)

This comparative analysis was accomplished through a combination of contacting various State Historic Preservation Offices and web searches. The results are seen in **Table 1** below:

Building Information	New Formalist Building
Benedictine Military School and Priory Bertotto's Priory Chapel 6502 Seawright Drive Savannah, GA Ca. 1963-64 <sup>37</sup>	
Benedictine Military School and Priory Armory Gymnasium Building 6502 Seawright Drive Savannah, GA Ca. 1963-64 <sup>38</sup>	
Savannah Pharmacy 916 Martin Luther King Jr. Blvd Savannah, GA Ca. 1965 <sup>39</sup>	
Olympia's First National Bank 421 Capitol Way N Olympia, WA Ca. 1967 and 1978 <sup>40</sup>	
True Media Company 500 Business Loop 70 W Columbia, MO Ca. unknown <sup>41</sup>	

<sup>37</sup> *Docomomo US National Tour Day 2011 Modern Savannah*, Historic Savannah Association: 5. Available at: [http://docomomo-ga.weebly.com/uploads/4/7/1/3/4713210/savannah\\_tour\\_day\\_2011\\_program.pdf](http://docomomo-ga.weebly.com/uploads/4/7/1/3/4713210/savannah_tour_day_2011_program.pdf) (Access date: 20 Jan 2021).

<sup>38</sup> Ibid: 6.

<sup>39</sup> Ibid: 45.

<sup>40</sup> Michael Houser, State Architectural Historian, Department of Archaeology & Historic Preservation. *Olympia Modernism-Self Guided Tour of Mid-Century Buildings* Available at: <https://olympiawa.gov/~media/Files/CPD/Hist-Preservation/Walking-Tours/midcenturytourguide091312.pdf> (Access date: 20 Jan 2021).

<sup>41</sup> Deb Sheals. Email correspondence, 27 Feb. 2021.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 27

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)

Unknown building name.  
Located in VA. <sup>42</sup>



As seen in the New Formalism buildings depicted in **Table 1**, buildings constructed in this style may vary in materials and design, as in the Commerce Bank building.

As stated earlier, the Commerce Bank is the only New Formalism style building in downtown Moberly – one of two designed in New Formalism style in Moberly with the other being Pelfrey Hall (see below) on the campus of Central Christian College of the Bible, 911 East Urbandale Drive. Pelfrey Hall was designed by architect Ivan McElwee in 1980. <sup>43</sup> The building is constructed of brown brick and holds full-height narrow windows flanked by brick pilasters on the primary façade, as seen in the Commerce Bank building. In addition, like the Commerce Bank building, the roofline features a heavy projecting smooth concrete block cornice that extends from the flat roof on the side elevations and a section on the primary elevation. While the building is not as large as the Commerce Bank building it does make a statement with the vertical windows emphasizing the building's height and it the number of windows with alternating pilasters accentuating the width of the building.

<sup>42</sup> *New Dominion Virginia, Architectural Style Guide*. Virginia Department of Historic Resources, 2014: 50. Available: [https://www.dhr.virginia.gov/pdf\\_files/newdominion/NewDomStylGdeApril2014Version.pdf](https://www.dhr.virginia.gov/pdf_files/newdominion/NewDomStylGdeApril2014Version.pdf) (Access date: 20 Jan 2021).

<sup>43</sup> David Fincher, Ph.D. President, Central Christian College of the Bible, Moberly, Missouri, Email correspondence, 03 Aug. 2021.

National Register of Historic Places  
Continuation Sheet

Section number 8 Page 28

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)



Source: Google Maps, 2021

### Conclusion

The Commerce Bank building (208 W. Reed Street, Moberly, Randolph County, Missouri) is being nominated under Criterion C for Architecture as an excellent example the New Formalism style. The Commerce Bank building best exhibits multiple elements of New Formalism. On the exterior, this is echoed by its massing, volume, geometric forms (bank building, pedestrian teller station and drive-thru teller stations), the tall vertical mirrored windows framed by brick flared pilasters, concrete podium block base, and heavy projecting concrete roof slab on all elevations. The siting and design of the building reflects the New Formalism style as illustrated in the plaza area that holds three brick wall screens, parking area, exit and entrance concrete pads, and landscaping. The New Formalism style is carried through in the design of the drive-thru teller stations and pedestrian teller station with the utilization of heaving projecting concrete roof slab and concrete foundation, as well as the tall, mirrored windows combined with the full-height brick pilasters featured in the drive-thru teller station. The interior reflects the New Formalism style with its hierarchy of space with the spacious lobby, and the organizational layout of the designated offices, vault, and safety deposit rooms. Collectively, the exterior and interior design embodies the New Formalism style well. Commerce Bank represents the only New Formalism designed building in downtown Moberly and one of two New Formalism style buildings within the community of Moberly. Commerce Bank retains its architectural integrity (exterior and interior) as well as conveys its period of significance 1971.



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 29

Commerce Bank
Name of Property
Randolph County, Missouri
County and State
N/A
Name of multiple listing (if applicable)

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National Register of Historic Places  
Continuation Sheet

Section number Figures Page 30

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
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National Register of Historic Places  
Continuation Sheet

Section number Figures Page 31

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

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**Verbal Boundary Description**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 32

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

The Commerce Bank property includes the parcel (10-1.0-01.0-2.0-004-048.000) supporting the bank building with attached drive-through station to the south and a parking lot to the north, as illustrated in the location/site and boundary/site maps, **Figures 1-2**. The boundary is defined by the legal description of the property: Williams's 1st Addition & Original Town...Moberly: East 77' of Lots 5 & 6, Blk 1 of Williams 1st Addition and Lots 7 Thru 12, Blk 7 of Original Town of Moberly and N 90' of an Alley Running N & S.

**Verbal Boundary Justification**

The boundary includes the entire parcel (10-1.0-01.0-2.0-004-048.000) historically associated with the nominated property.

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 33

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 1. Location and Boundary Map, Commerce Bank, Moberly, Randolph County, MO.**  
**Source: Google Maps 2021.**



National Register of Historic Places  
Continuation Sheet

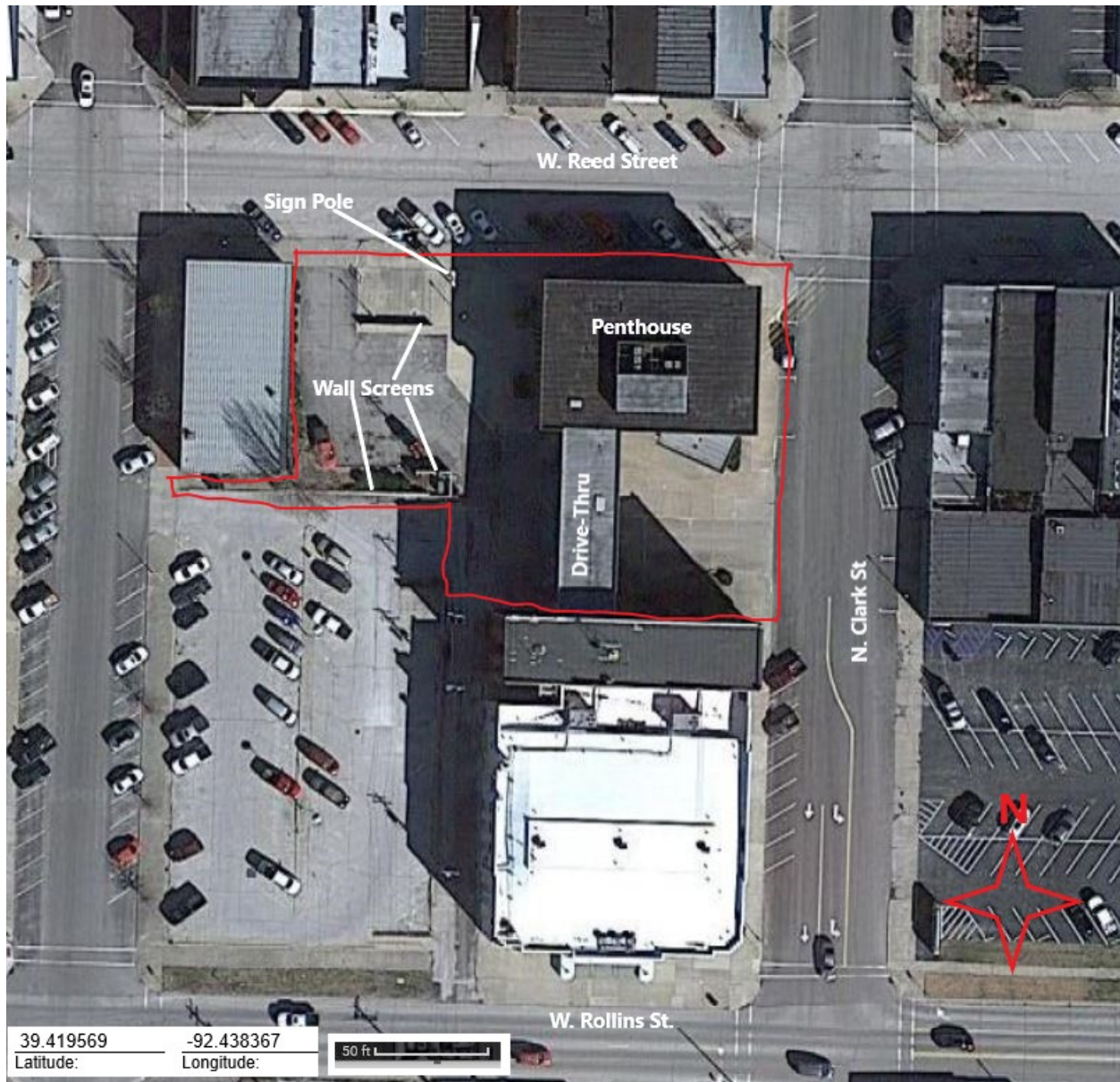
Section number Figures Page 34

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 2. Site Map and Contributing Properties, Commerce Bank, Moberly, Randolph County, MO. Source: Google Maps 2021.**

National Register of Historic Places  
Continuation Sheet

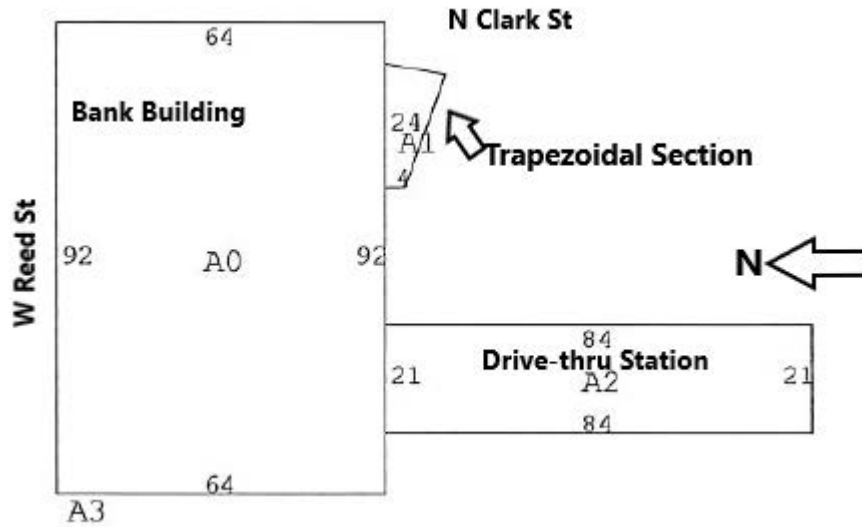
Section number Figures Page 35

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 3. Footprint of Commerce Bank, Moberly, Randolph County, Missouri. Source: Randolph County Tax Assessor 2021.**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 36

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 4: Historic image of the Commerce Bank under construction; date unknown.**  
(Source: Todd Norton, Commerce Bank of Moberly, Archives file, 7 April 2021.)



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 37

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 5: Historic image of the Commerce Bank under construction; date unknown.  
(Source: Todd Norton, Commerce Bank of Moberly, Archives file, 7 April 2021.)**

National Register of Historic Places  
Continuation Sheet

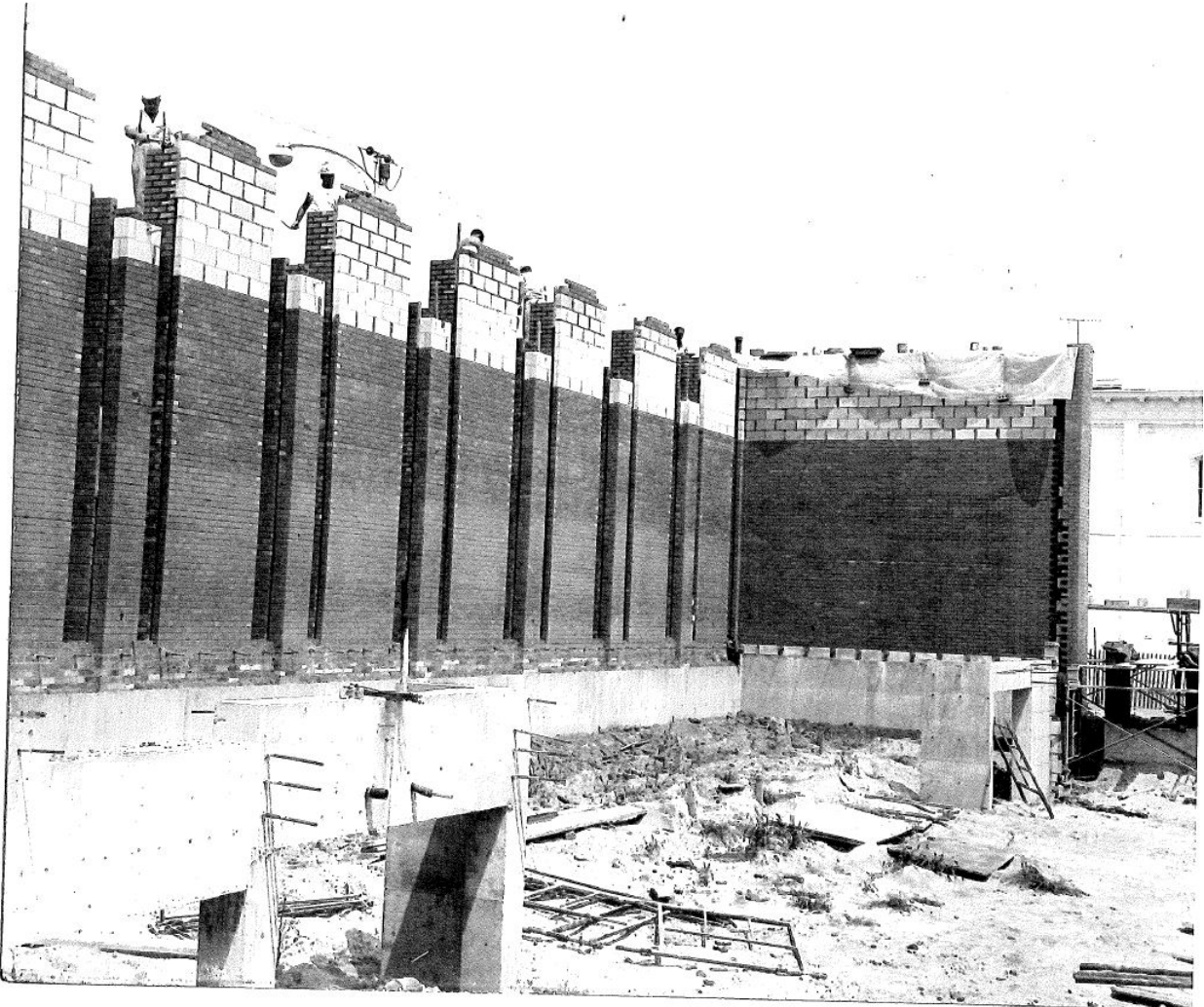
Section number Figures Page 38

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 6: Historic image of the Commerce Bank under construction; date unknown.  
(Source: Todd Norton, Commerce Bank of Moberly, Archives file, 7 April 2021.)**

National Register of Historic Places  
Continuation Sheet

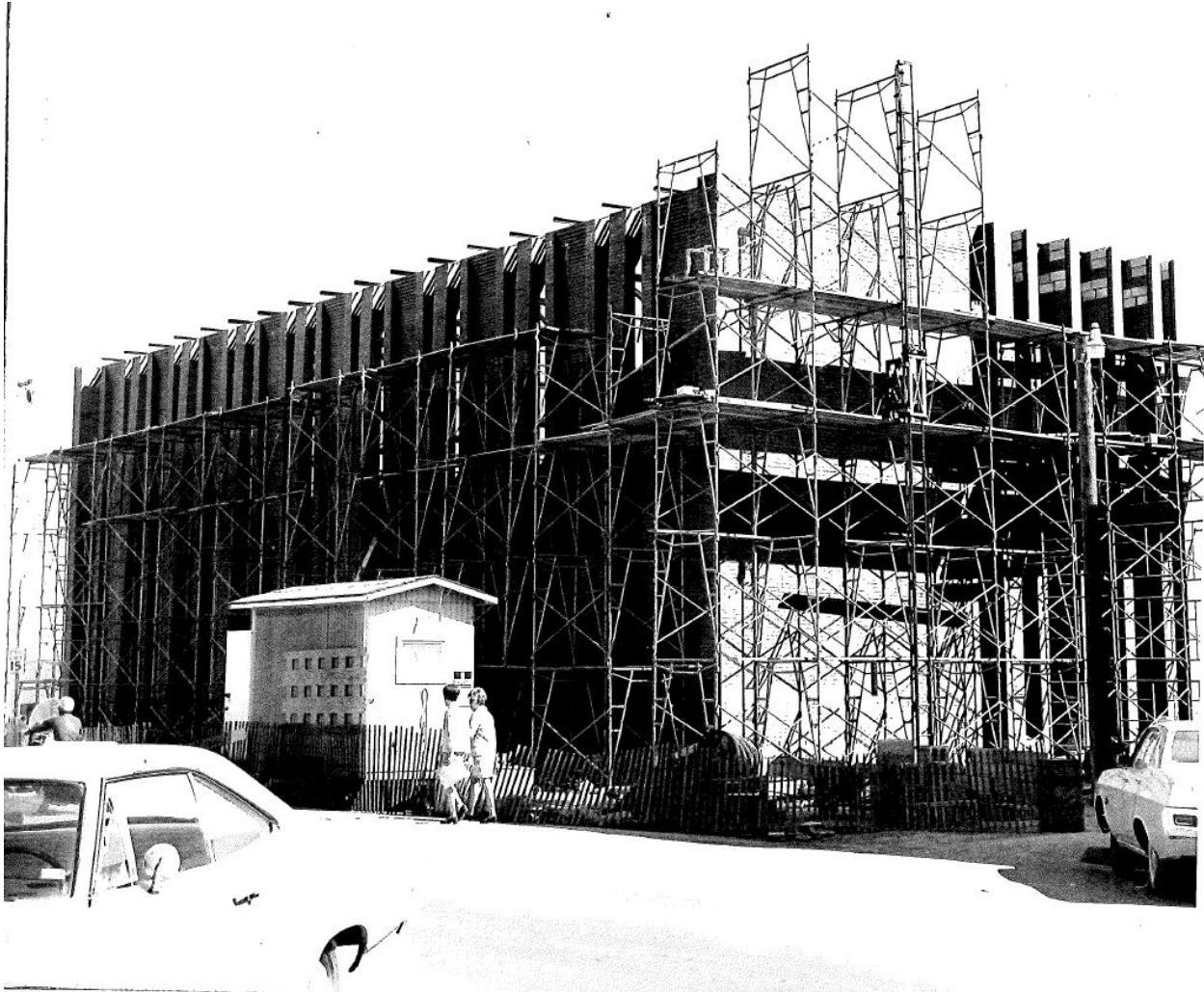
Section number Figures Page 39

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 7: Historic image of the Commerce Bank under construction; date unknown.**  
(Source: Todd Norton, Commerce Bank of Moberly, Archives file, 7 April 2021.)

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 40

Commerce Bank

Name of Property

Randolph County, Missouri

County and State

N/A

Name of multiple listing (if applicable)



**Figure 8: Historic image of the Commerce Bank under construction; date unknown.  
(Source: Todd Norton, Commerce Bank of Moberly, Arhives file, 7 April 2021.)**



National Register of Historic Places  
Continuation Sheet

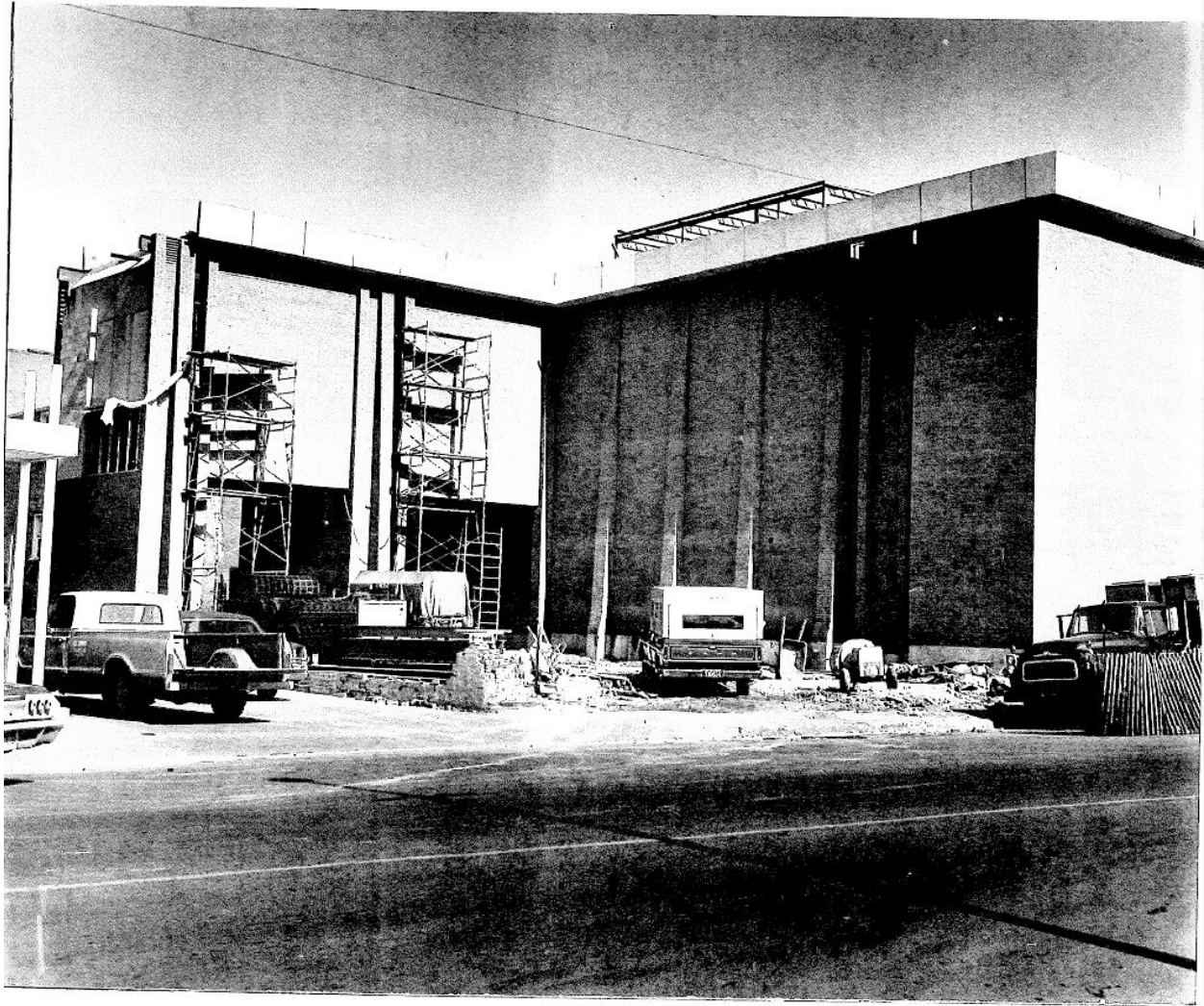
Section number Figures Page 41

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 9: Historic image of the Commerce Bank under construction; date unknown.  
(Source: Todd Norton, Commerce Bank of Moberly, Archives file, 7 April 2021.)**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 42

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



Figure 10. Commerce Bank open house advertisement (*Magic City Free Press*, 11 February 1971).

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 43

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



Ribbon Cutting

Suzette Grinham, Miss Missouri entrant in the Miss USA contest, cuts ribbon (made of actual bills) at open house ceremonies at the Commerce Bank here today. Among those present for the ceremony were, from left, James M. Kemper,

president and chairman of the board of Commerce Bankshares Inc.; Howard S. Frishle, Mayor, and Ben M. Glassen, president of the Commerce Bank. (Moberly Monitor-Index Photo by Bob Vance)

**Figure 11. Commerce Bank ribbon cutting and open house (*Moberly Monitor-Index*, 12 Feb. 1971: 1).**



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 44

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

<p><b>CONGRATULATIONS</b> <b>ON YOUR</b> <b>BEAUTIFUL NEW</b> <b>BANKING FACILITY</b> <b>P. N. HIRSCH &amp; CO.</b> 309 W. REED      MOBERLY, MO.      263-6591</p>	<p><i>Congratulations</i> <b>COMMERCE BANK</b> <i>of Moberly</i></p> <p>We at the T. M. Riffel Agency extend our congratulations to you on your beautiful new building and for providing to Moberly and the surrounding community many years of continuous banking service that has been of personal pride to everyone.</p> <p><b>T. M. Riffel Agency</b> 109 N. Williams      263-5253 BILL RIFFEL - TOM RIFFEL Ed Kappler      Vice Wernhoff      Nancy Saladin</p>		
<p><b>CONGRATULATIONS</b> On Your New Beautiful Addition To The Moberly Community <b>MUEHLBACH'S</b> Moberly, Mo. 1600 North      <b>THRIFTWAY</b> Moberly</p> <p><b>CONGRATULATIONS</b> TO <b>COMMERCE BANK</b> Now In Their New Beautiful Building See Our Photo Display of Commerce Bank Friday In The Bank Lobby  <b>Bernal's STUDIO</b> 213 West Reed Street Telephone 263-3277 MOBERLY, MO. 65209</p>	<p><b>COMMERCE BANK</b> WE SAY <b>CONGRATULATIONS</b> On Your New Beautiful Home We Are Proud To Have You As Part of Our Community <b>COMMUNITY LANES</b> 1616 North Moberly</p> <p><b>CONGRATULATIONS</b> ON THE OPENING OF YOUR NEW BUILDING  <b>FIRST FEDERAL</b> TWO FOUR NORTH WILLIAMS ST. MOBERLY, MISSOURI 65209 Telephone 263-6101, Area Code 660</p>	<p><b>* OUR</b> <b>SINCEREST CONGRATULATIONS</b> <b>TO YOU ....</b></p> <p></p> <p>For Helping Moberly Move Forward <b>PATTERSON'S</b> <i>Moberly Missouri</i></p>	<p><b>WELCOME</b> AND <b>CONGRATULATIONS</b> ON YOUR NEW BANKING FACILITY <b>CONNORS</b> SPORTING GOODS</p> <p><b>Congratulations</b> <b>COMMERCE BANK</b> Your New Modern Building Is An Asset to Our Community <b>UreGas</b></p>

Figure 12. Business congratulations for Commerce Bank at 208 W. Reed Street, (Moberly Monitor-Index, 12 Feb. 1971: 1, 3, 4 and 5).



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 45

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

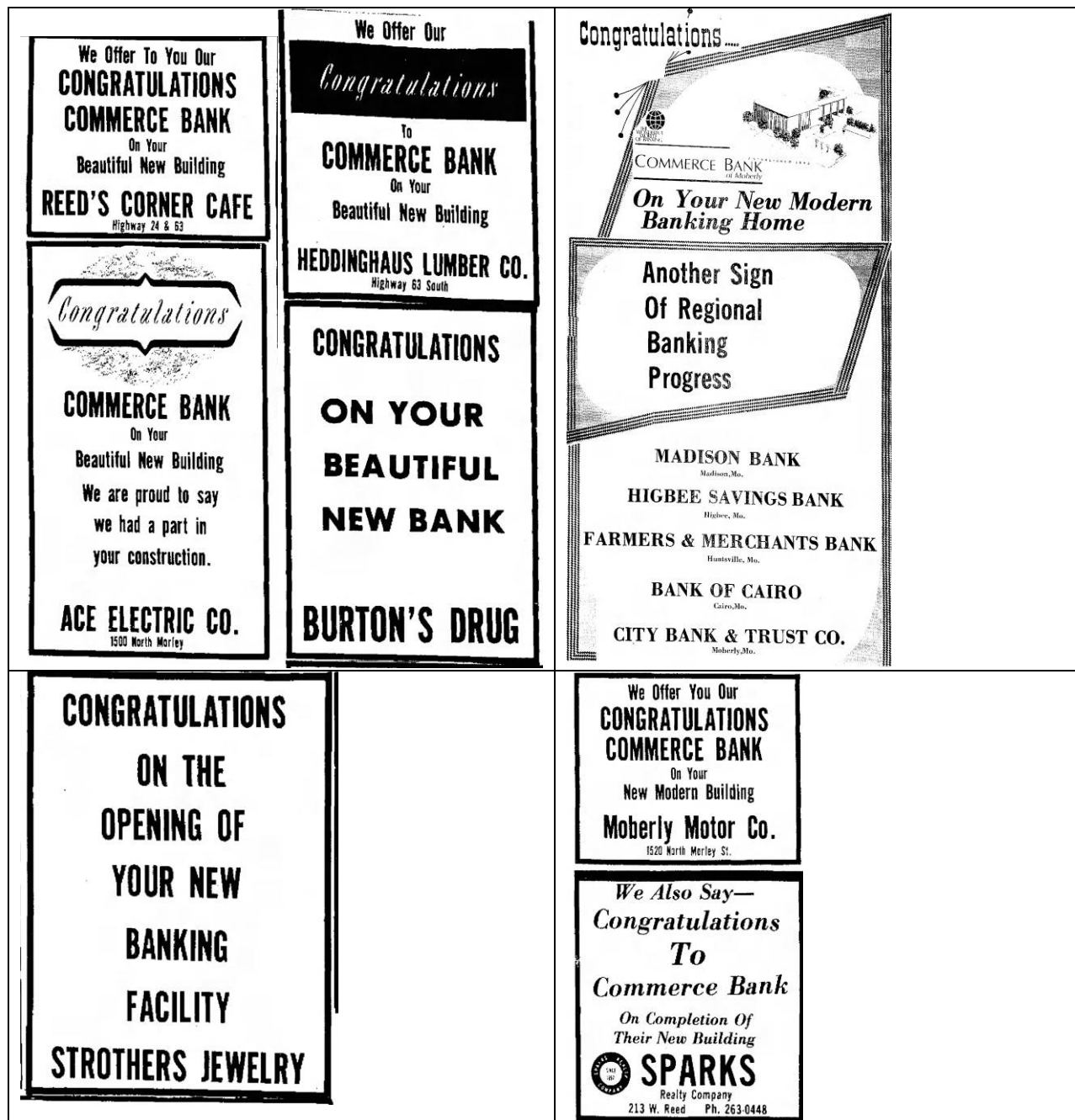


Figure 13. Business congratulations for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 12 Feb. 1971: 1, 3, 4 and 5).

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 46

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

# We Point the Way.

**THEN**

In 1872 was regarded as one of the most modern in the State of Missouri. The space that now is the lobby of the bank was sufficient at that time.

**1872**

**THE WONDERFUL WORLD OF BANKING**

**COMMERCE BANK**

Of Moberly

Member FDIC

**1971**

**NOW**

In 1971 it is still regarded as one of the most modern bank of Missouri because it offers another "wonderful world" of banking.

**THE WONDERFUL WORLD OF BANKING**

**COMMERCE BANK**

**OFFICERS**

V. W. WILHITE  
Chairman of the Board

L. C. HUDSON  
Vice Chm. of the Board

B. M. GLASSEN  
President

N. R. COWPERTHWAITE  
Executive Vice President

C. A. EISENHAUER  
Vice-President

KENNETH E. FOX  
Vice-President

R. E. SHUMATE  
Vice-President & Cashier

LILLIAN BOLAND  
Assistant Cashier

**DIRECTORS**

V. W. WILHITE  
L. C. HUDSON  
B. M. GLASSEN  
N. R. COWPERTHWAITE  
C. A. EISENHAUER  
W. J. RUFFEL  
G. A. ORSCHELY

Figure 14. Business advertisement for Commerce Bank at 208 W. Reed Street, (Moberly Monitor-Index, 23 Oct 1971: 62).

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 47

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 15. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 26 Aug. 1971: 2).**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 48

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

**Same minute service**

Use our drive-in windows. But don't expect to stay very long. We've trained our tellers to handle most transactions in 60 seconds or less.

Drive-in banking at Commerce Bank is quick, accurate and convenient. You receive prompt, courteous attention and save time, too.

**COMMERCE BANK**  
of Moberly

THE WONDERFUL WORLD OF BANKING

A Commerce Bancshares Affiliate

Member FDIC

Figure 16. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 2 Sept. 1971: 11).

National Register of Historic Places  
Continuation Sheet


Section number Figures Page 49

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Will you please  
give us a minute  
of your time?**

All it takes is just 60 seconds to prove  
that we are the fastest bank in town.

Drive in soon and see for yourself how fast,  
accurate and courteous our drive-in tellers can be.

Come to Commerce Bank and discover a  
wonderful world of banking.

 **THE  
WONDERFUL  
WORLD  
OF BANKING**

**COMMERCE BANK**  
**of Moberly**

A Commerce Bancshares Affiliate Member FDIC

**Figure 17. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 16 Sept. 1971: 2).**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 50

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



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Enjoy the "wonderful world"  
in your new mobile home.

A home on wheels opens up new vistas, offers you unaccustomed freedom and economy. Today's mobile homes are complete in every detail - fully furnished, even to appliances. \*

We can help you achieve the good life, quickly and easily with a low cost mobile home loan that lets you take years to repay with economical monthly payments.

Look around at the new mobile homes available. They are fitted to family living with modern design and low upkeep. Make your selection, then see how quickly and conveniently we can finance it for you. It's an exciting idea, isn't it?



Kenneth E. Fox  
Vice President

**COMMERCE BANK**  
of Moberly

Figure 18. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 21 July, 1971: 14).

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 51

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Take the "wonderful world" route  
to financing your next car.**

Are you aware of the surprising difference in auto-loan costs depending on who you deal with? It can add up to a lot of money—money you deserve to keep in your own pocket.

May we just suggest this...check with us before financing your next car. We think you'll not only like our loan interest rate but the fast, friendly service that goes with it.

Happier motoring begins right here.



Sue Pennel



**COMMERCE BANK**  
A Member of F.D.I.C. of Moberly

**Figure 19. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 1 June 1971: 7).**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 52

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Check out our "wonderful world"  
of checking account service.**

Most everyone today recognizes the time-saving and budget-saving advantages of a checking account. It's the modern way to pay bills, keep expense records, and protect yourself against losing cash or paying a larger income tax because you had no record of all your deductible expenses.

But there's a difference in checking accounts from one bank to the next. You should consider the cost and quality of the service, the variety of styles of checks and check holders available, and, most importantly, you'll want to choose a bank that offers you personal attention to your every financial need.

It all adds up to opening your checking account at our wonderful world of banking. Your own world will look better because of it.



Ellen Cash  
Teller



**COMMERCE BANK**  
Member FDIC Moberly

Boys  
Girls  
Girls  
Girls  
Save  
One  
Men  
Men  
Men  
Boy  
Boy  
Boy  
Stra  
Kirl  
Bet  
Bal  
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Dis  
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**Figure 20. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 12 Aug. 1971: 5).**



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 53

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Banking by mail...**  
**another "wonderful world" time saver.**

Banking by mail not only will save you worlds of time, but it might save you getting a new hairdo, or catching cold, or allowing the cake to drop in the oven while you've run to the bank.

Banking by mail is easy, quick and completely dependable. We'll provide you with special deposit slips and envelopes. Just mail in your deposit as you would mail a letter to a friend. You'll get back your deposit receipt from us in quick order.

Whether you check with us or save with us, banking by mail is just one more reason for joining our "wonderful world" of satisfied customers.

24 HOURS A DAY

**CALL 263-1500**  
For  
**Time and Temperature**

HIGHEST INTEREST RATES  
ALLOWED BY LAW PAID  
ON SAVINGS PLANS

A Full  
SERVICE  
BANK

master charge  
VISA  
AMERICAN EXPRESS

ANOTHER SERVICE OF  
YOUR FULL SERVICE BANK,  
THAT LETS YOU WRITE ONE  
CHECK A MONTH FOR EVERY  
THING



THE  
WONDERFUL  
WORLD  
OF BANKING

**COMMERCE BANK**  
of Moberly

ESTABLISHED 1872

**Figure 21. Business advertisement for Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 7 Jan. 1971: 2).**

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 54

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)

**FREE**  
**CHRISTMAS BOOK**  
WHEN YOU JOIN  
OUR CHRISTMAS CLUB.



*a treasury of*  
**CHRISTMAS PAST**

This hundred page Treasury of Christmas stories, poems and songs will indeed be treasured in your home for years to come. This colorful book contains such famous works as Dickens' MR. PICKWICK'S CHRISTMAS and A CHRISTMAS CAROL, Longfellow's THE THREE KINGS, THE GOSPEL ACCORDING TO ST. LUKE, GOOD KING WENCESLAS and many more. It's yours now absolutely free when you join our Christmas Club. You're so smart to save ahead for next Christmas. And your family will love TREASURY OF CHRISTMAS PAST.

Member  
FDIC

THE  
WONDERFUL  
WORLD  
OF BANKING

**COMMERCE BANK**  
of Moberly

A FULL  
SERVICE  
BANK

**Figure 22. Business advertisement for Commerce Bank at 208 W. Reed Street, (Moberly Monitor-Index, 15 Nov. 1971: 7).**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 55

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A


Name of multiple listing (if applicable)

Commerce Bank bucks the trend  
toward lower savings rates...

# WE STILL GUARANTEE THE HIGHEST SAVINGS INTEREST ANY BANK CAN PAY.

Savings rates are headed down. But not at Commerce Bank. Here you get the highest interest allowed by law on all savings plans... We're determined to keep growing. And we can do that only by serving you better than any bank has ever served you before... At Commerce Bank, banking is a whole new ball game. Come join the winning team.

5 <sup>3</sup> / <sub>4</sub> %	5 <sup>1</sup> / <sub>2</sub> %	5%	5%	4 <sup>1</sup> / <sub>2</sub> %
<b>WHOPPER SAVINGS CERTIFICATE</b>	<b>SAVINGS CERTIFICATE</b>	<b>SAVINGS CERTIFICATE</b>	<b>TOPPER SAVINGS</b>	<b>REGULAR SAVINGS ACCOUNT</b>
Two-year maturity. \$500 minimum. Interest compounds daily. Earns 5.92% effective annual rate. Quarterly interest checks.	One-year maturity. \$500 minimum. Interest compounds daily. Earns 5.65% effective annual rate. Quarterly interest checks.	Maturities of 3, 6 or 9 months. Automatically renewable if desired. Interest compounds daily. Receive quarterly interest checks or let your interest grow and compound. Earns 5.13% effective annual rate.	This popular plan includes the advantages of a high-interest certificate with flexible features of a daily-compounding savings account. \$500 minimum. Interest paid quarterly. Add \$25 or more at any time. Money on deposit for 90 days may be withdrawn, in part or in full, during first 10 days of any calendar quarter. Earns 5.13% effective annual interest.	No minimum. Compounds daily. Interest credited quarterly. Any or all of your money available without notice at any time.

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☐ 5 3/4% Two-Year Savings Certificate

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...and send me signature cards, bank-by-mail forms and a receipt.  
Postage paid both ways on all savings transactions by mail.  
Accounts insured to \$20,000 by Federal Deposit Insurance Corporation.

Figure 23. Business advertisement for Commerce Bank at 208 W. Reed Street, (Moberly Monitor-Index, 3 April 1971: 2).

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 56

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



Bank in New Building

Ready for customers today in the new building of the Commerce Bank at Moberly are these tellers, from left, Kathy Yocum, Helen Tedford, Lillian Boland, Eleanor Grant, Donna Bean and Ellen Cash. Today is the first day for the bank at its new location. "Deal pads" on counter in front of

women are used when a particular teller station is open. When a station is closed the deal pad is removed. The bank now has two drive-up windows in operation. Later, two more will be put in use. (Monitor-Index Photo by Rob Vanecek)

**Figure 24. Opening Day. Commerce Bank at 208 W. Reed Street, (*Moberly Monitor-Index*, 15 Jan 1971: 1).**

National Register of Historic Places  
Continuation Sheet

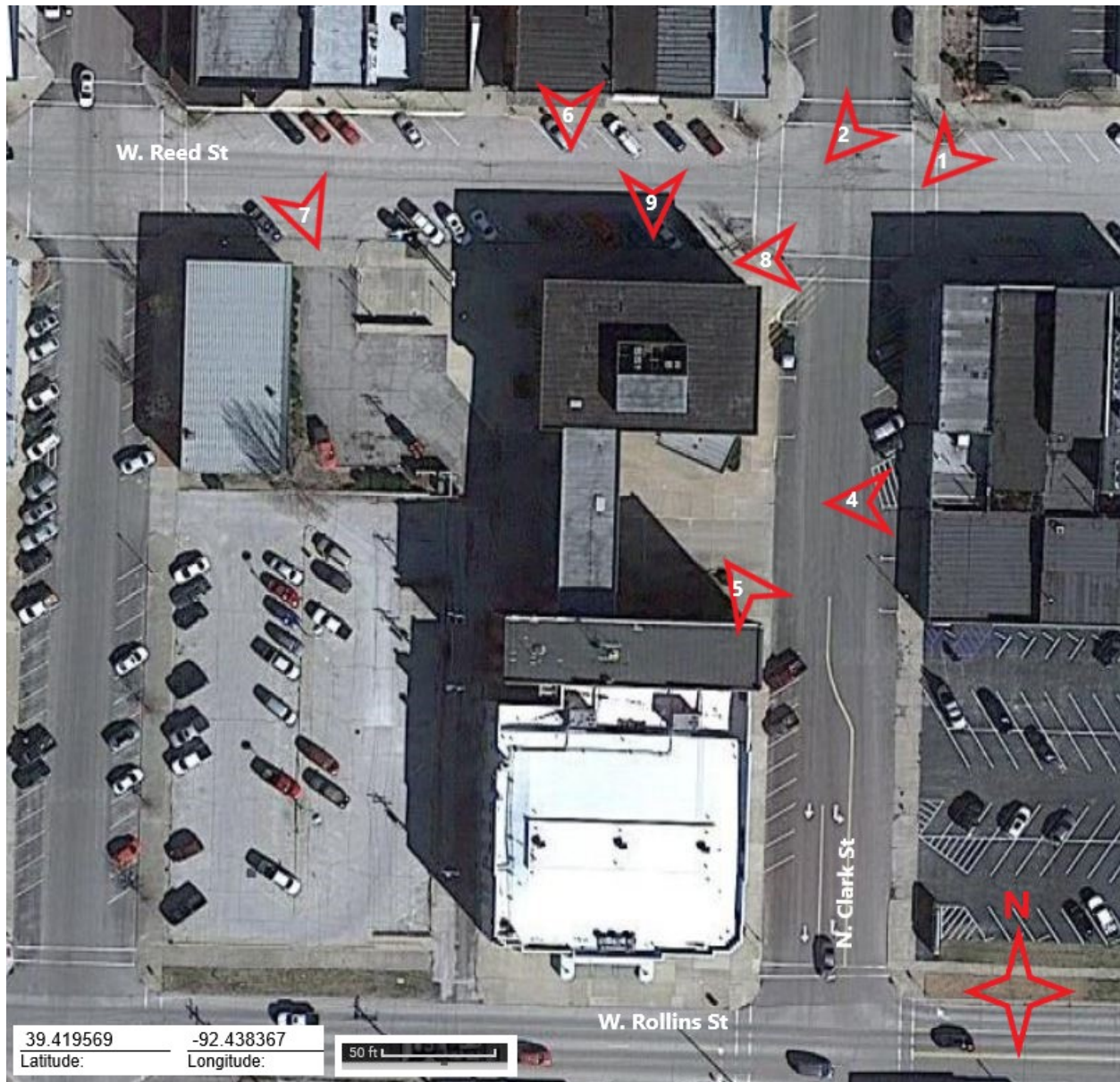
Section number Figures Page 57

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 25. Exterior Photo Key. Source: Google Maps 2021.**



National Register of Historic Places  
Continuation Sheet

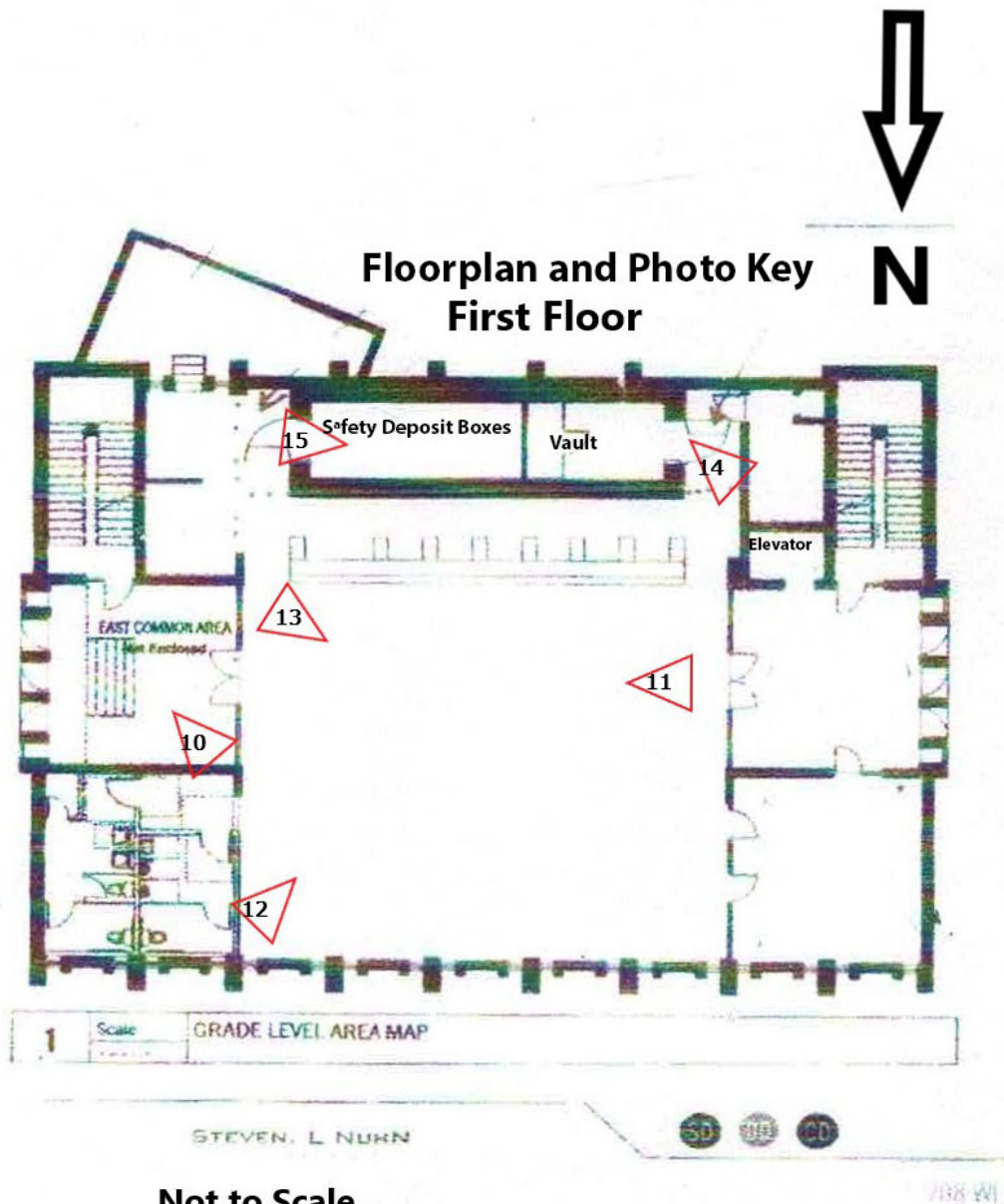
Section number Figures Page 58

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Not to Scale**

Commerce Bank - 208 W. Reed St

**Figure 26. Floorplan (current) and Photo Key for First Floor. Source: Matt Brownfield.**

National Register of Historic Places  
Continuation Sheet

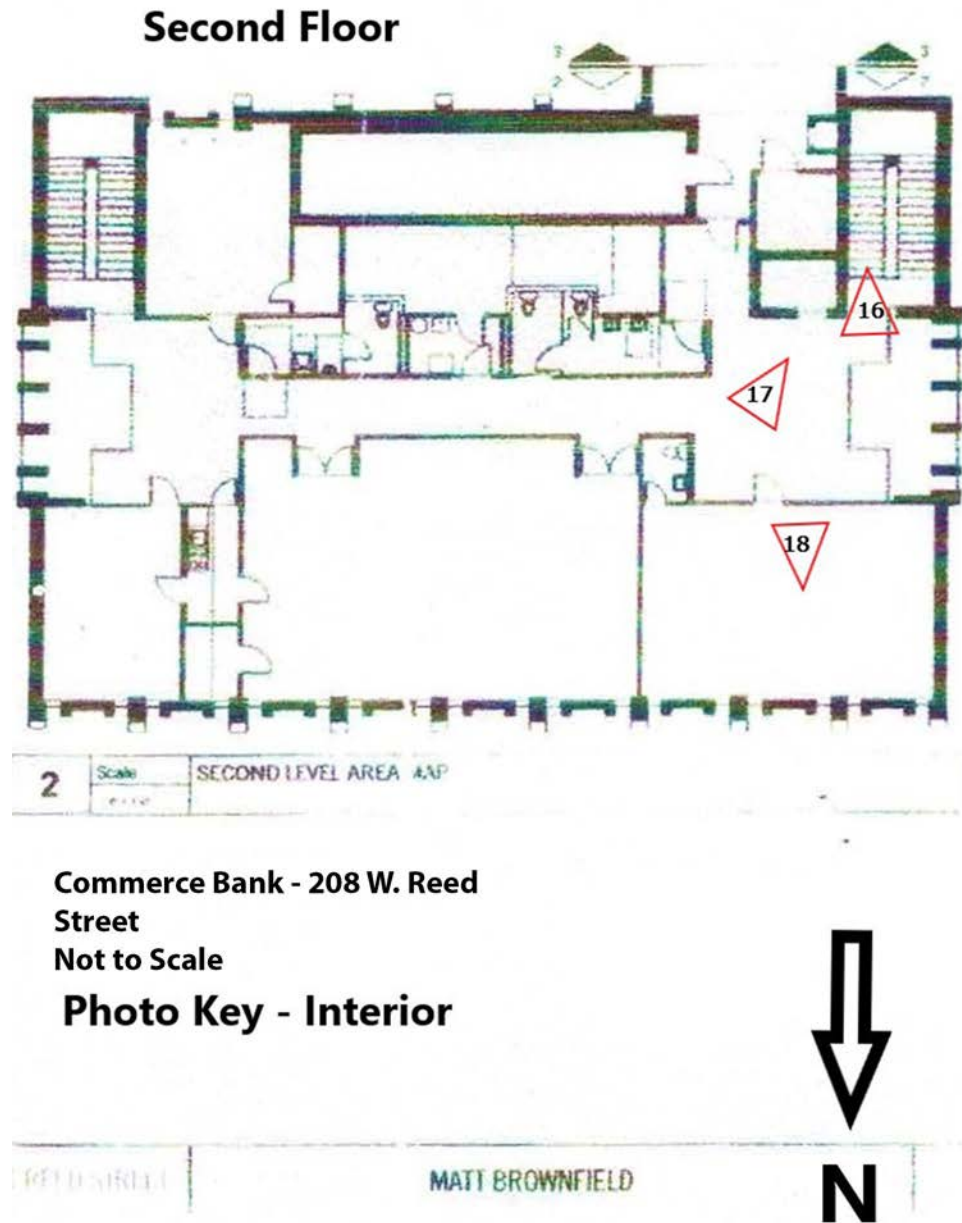
Section number Figures Page 59

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 27. Floorplan(current) and Photo Key for Second Floor. Source: Matt Brownfield.**

National Register of Historic Places  
Continuation Sheet

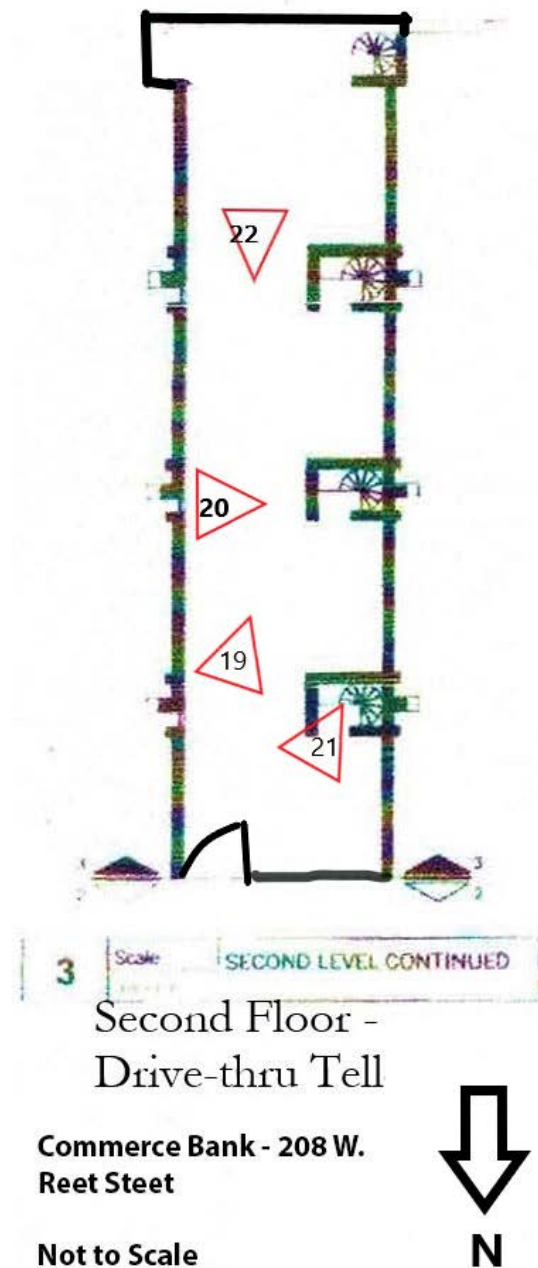
Section number Figures Page 60

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 28. Floorplan (current) and Photo Key for Drive-Thru Teller Stations. Source: Matt Brownfield.**



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 61

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 29. Drive-thru entrance showing wall screen with "exit" sign pointing to N. Clark Street. Source: Deb Sheals.**



**Figure 30. Drive-thru exit showing "exit only" signs to exit onto N. Clark Street and the pneumatic tubing system installed on teller stations. Source: Deb Sheals.**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 62

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 31. Interior showing first floor north wall and northwest offices. Source: Deb Sheals.**



National Register of Historic Places  
Continuation Sheet

Section number Figures Page 63

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 32. Interior showing second floor office. Source: Deb Sheals.**

National Register of Historic Places  
Continuation Sheet

Section number Figures Page 64

Commerce Bank

Name of Property  
Randolph County, Missouri

County and State  
N/A

Name of multiple listing (if applicable)



**Figure 33. Interior showing second floor office and hallway. Source: Deb Sheals.**













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