__ not for publication

code

095

United States Department of the Interior National Park Service

National Register of Historic Places Inventory-Nomination Form

See instructions in How to Complete National Register Forms Type all entries—complete applicable sections

1. Name

state

historic Land Bank Building

Riss Building; Hanover Building and/or common

2, Location

street & number 15 West 10th Street

city, town Kansas City

code

29

county

Jackson

__ vicinity of

Classification З.

Missouri

Category	Ownership	Status	Present Use	
district	public	<u> </u>	agriculture	museum
x building(s)	_x_ private	unoccupied	_x_ commercial	park
structure	both	work in progress	educational	private residence
site	Public Acquisition	Accessible	entertainment	religious
object	in process	<u>x</u> yes: restricted	government	scientific
-	in process being considered _X N/A	yes: unrestricted	Industrial	transportation
	<u>X</u> N/A	no	military	<u>_x_other:</u> Office

.

Owner of Property 4.

name	Hadley-McHugh			·	
street & number	15 West 10th Str	reet, Suite 600			
city, town	Kansas City	vicinity of	state	Missouri	64105
5. Locat	tion of Lega	al Description			
courthouse, registr	·	ffice of Recorder of Courthouse (Kansas 13 East 12th Street		kson Cour	nty
city, town	Xa	ansas City	state	Missou	ıri
6. Repre	esentation	in Existing Sur	veys		
uitle Missouri	State Historical S	urmay has this property b	een determined en	igiole :	yes <u>I</u> no
date 1984			_ iederai stat	e :ount	y local
depository for surv	ey records llisscari	Department of Matural R			
sity, :own	Person Jitu		state	Lagrant St	- <u>-</u> -

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7. Description

Condition	deteriorated	Check one	Check one
good fair	ruins unexposed	altered	moved date

Describe the present and original (if known) physical appearance

The Land Bank Building, 15 West 10th Street, located in the Central Business District of Kansas City, Missouri, strongly reflects Italian Renaissance architectural elements in its design. The building is sited midway along West 10th Street between Baltimore Avenue and Main Street. The twelve story building (which rises to a height the equivalent of fourteen stories, as a result of mezzanine levels on the first and twelfth floors), has a frontage of thirty-four feet on West 12th Street, and a depth of one hundred and forty feet.¹

The steel frame building is sheathed with granite on the first through third stories; brick for the exterior wall of the intervening stories; and terra cotta ornament on the eleventh and twelfth stories. The primary ornamentation of the building occurs on the first through third, and eleventh through twelfth stories. It is the articulation of these floors which establish the Renaissance Revival style and character of the building.

Neo-Classicism in Kansas City

The decade of the Twenties saw a proliferation of historic eclecticism. Ornamentation which reflected English Gothic, Renaissance, and Baroque forms was especially popular.² Terra cotta was a favorite cladding material during this period and was particularly popular in the construction of high-rise structures. Terra cotta was easily textured, colored, and ornamented and could be mass produced.³

The Land Bank Building derives its Renaissance stylistic characteristics from the coursed stone and prominent arched entrance of the first and second stories. The strong linear quality of the stone courses is reminiscent of a 15th Century Italian <u>palazzo</u>, as is the terra cotta arches and the corbel table superimposed on the eleventh through twelfth stories.

Exterior - North (Main) Facade

The main entrance to the building is centrally placed and is flanked by two rectangular windows. The entrance doorway is recessed and is framed by rusticated ashlar surrounds. The portal terminates in a round arch outlined by radiating stone voussoirs. The lunette formed in the arch contains glass divided by vertical muntins into three panes. An eagle carved in stone perches on the lintel between two stone volutes. Two square windows equipped with metal grates are on either side of the lunette at the mezzanine level. The first and second stories are veneered in grey granite. A cartouche illustrating the Missouri state coat-of-arms is affixed directly above the keystone of the entrance arch, and stands out in high relief.

The fenestration of the third through tenth stories consists of regularly spaced, oneover-one, double hung, sash windows. The windows possess limestone sills on the fifth, seventh, minth, and eleventh stories. A projecting stringcourse defines the separation of floors above the third, fifth, seventh, and minth stories. A more pronounced stringcourse which is bracketed, provides the demarcation of the uppermost stories. The twelfth floor is heavily ornamented, and along with the base of the building gives it a Remainsance Revival flavor.

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East Facade

The granite veneer of the first and second stories is carried through to one bay on the east facade. A sequence of three round arched windows which rise from the first through the mezzanine levels, articulate the building at the fourth, fifth, and sixth bays; or, approximately the middle of the building. The fenestration, and patterns established by the stringcourse on the north (main) facade, are identical.

Twelfth Story and Parapet

The twelfth story terminates the building and approximates a height of two stories. It is characterized by a series of round arches which "tie" together a pair of rectangular windows which are tiered, one above the other. The crown of the arch is faced with terra cotta, and a rosette which stands out in relief is located directly below the keystone. A spiral colonette separates the paired windows. The height established by the incorporation of a mezzanine level requires that there be two banks of windows, one placed above the other. In order to fill the space, and to add further decoration, terra cotta spandrels are incorporated between the two vertically stacked windows. The spandrel panels were specially designed for this building. Relief carvings depicting the Missouri State seal, and an eagle which symbolizes the Federal government's involvement, alternate across the building. A corbel table separates the parapet from the remainder of the building. The parapet wall continues the use of panels with relief carvings that have particular import to the building's purpose. The entire parapet wall is clad in terra cotta, and rectangular "frames" are created between the vertical uprights. Roundels are contained in each of the panels and represent a profile portrait bust, a sheaf of wheat, and a locomotive. The panels extend around the north and east facades.

Interior

The original materials used in the construction of the Land Bank included a six foot marble wainscot, and floors finished in terazzo. The floor spaces were designed to be free of columns, and each floor contained approximately 3,800 square feet of usable area, excluding the elevators, stairways and toilets.

The building contained two electrically operated passenger elevators "...of the latest voltage type. having a speed of 650 feet per minute." 4 A freight elevator was installed in the rear of the building.

The twelfth floor exhibits a dramatic interior space. The ceiling height is emphasized by the tall windows on either side, which terminate in a coved ceiling. Original light fixtures combine to give an impression of the space as it was in the 1920's. The interior has been recently restored and is in excellent condition.

Alterations

There have been minimal alterations to the building. Interior spaces have been rearranged with partitions, and the ceilings iropped. The interior floor plans have been adjusted to accomodate a receptionist area which serves the multiple or single-tenants of each floor.

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Condition

The building is in excellent condition, and is leased for office space.

Site

The Land Bank Building has been witness to the dynamics of the rapidly changing Central Business District. When originally constructed, the Land Bank Building was located between two buildings. An alley separated the Land Bank Building and the building to the east. That building at the southwest corner of West 10th Street and Main was the Rothschild's Clothing Company, constructed in 1920. The building rose to a height of four stories. Rothschild's was demolished in 1982 and is now the site of a surface parking lot.

The New England Bank Building at 21 West 10th Street occupies the lot immediately west of the Land Bank Building. When originally constructed in 1907 the building was three stories in height. The Land Bank Building deliberately takes some of its architectural cues from the building, particularly the prominent round arches of the main facade with its carved relief eagle above the centerbay, and the ashlar blocks used in the facing.

In 1930 the New England Bank Building received a twelve story addition, so that its height surpasses the Land Bank's fourteen stories. The two buildings do compliment each other in their scale, materials and ornament.

NOTES

- 1. The Western Contractor, August 1, 1923, p.36.
- George Ehrlich, <u>Kansas City</u>, <u>Missouri An Architectural History</u> 1826-1976, (Kansas City: Historic Kansas City Foundation, 1979), p.88.
- 3. Ibid, p.89.
- 4. "The Land Bank Building Kansas City, Missouri", (Kansas City: Kansas City Finance Company, 1924) n.p.

8. Significance

1400-1499 1500-1599 1600-1699 1700-1799 1800-1899	Areas of Significance—C archeology-prehistoric archeology-historic x agriculture architecture art commerce communications	community planning conservation x economics education engineering exploration/settlement	Iandscape architecture Iaw Ilterature Ilterature Ilterature Ilterature Ilterature Int	e religion science sculpture social/ humanitarian theater transportation other (specify)
Specific dates	1923-24	Builder/Architect Bicke	1 Co (builder)/Keene	& Simpson (archts.

Statement of Significance (in one paragraph)

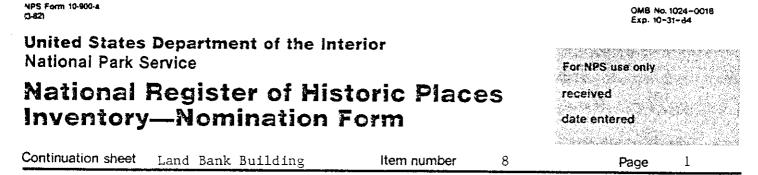
The Land Bank Building at 15 West 10th Street is one of the cornerstone buildings of the city's financial district. The Kansas City Joint Stock Land Bank, for whom the building was constructed in 1924, was the fifth in the country that received a Charter under the Federal Farm Loan Act. The Act, created in 1916 during the administration of President Woodrow Wilson, gave Federal guarantees of loans to farmers who had previously been the victims of widely different and sometimes usurious loan policies. The building erected to house the Land Bank was designed specially for the requirements of the banking community. Architects Keene and Simpson designed a most distinctive building which had an extremely narrow frontage. Their solution to the available space problem was to erect the slim, but tall building, creating mezzanine levels on both the first and twelfth floors thus adapting the space to the special needs of the tenant banking facilities. Their design was inspired by Italian Renaissance architecture, and was so appealing that it received the 1924 Business District's Gold Medal. The building weathered a tumultuous scandal when the Land Bank was placed in Federal receivorship in 1927, and has been continously occupied throughout its history.

The Federal Farm Loan Act and the Establishment of Land Banks:

The history of agriculture in the United States in some ways reflects the activity generated by other forms of commerce, particularly the transportation system. As westward expansion increased, farmers found it necessary to locate near by, or have access to transportation so that they could ship their goods to markets in the East. As a result, settlement in the prairie states generally followed the railway lines. The number of farms that existed in the late 19th Century showed an astronomical increase, as they parallel the burgeoning settlement patterns throughout the Western states. There were over four million in the United States by 1880, as compared to 2.6 million in 1870.¹

As the numbers of acres of farmland increased so did the necessity for mechanized farm equipment. The costs to purchase that equipment led the farmers to take out loans, often pledging the crops they would sow as collateral. Lending among private interests was at best irregular, as the very nature of farming with its reliance on the capriousness of nature for the success of the harvest, tended to make the loan less desirable to the banker. Thus the farme sometimes suffered usurious banking practices to secure his loan. It rapidly became apparent that the government would need to intercede on behalf of the farmer, if the farming industry in this country was to survive.

The farmer's lot improved considerably during the years of the Wilson and Taft administrations, as both promulgated farm policies that were instrumental in increasing the farmer's security. It was also during those years that the Congress signaled their sympathy to the farmer's plight through increasingly higher appropriations to the United States Department of Agriculture.² In 1912, the politics of farming became so important that each of the political parties included some form of agricultural relief in their platforms.³



In 1914 under the administration of Republican William Howard Taft, the Agricultural Extension Act was passed. This act, among its other provisions, established farm demonstration agents in each of the 2,850 rural communities throughout the United States.⁴ Under Democratic President Woodrow Wilson, elected in 1916, the country would see further important agricultural promotions.

The Federal Farm Loan Act, passed in 1916, established twelve Land Banks throughout the country. These banks could loan money to cooperative farm-loan associates which were made up of farmers wanting to borrow. The farmer would give a mortgage on his real estate to the association, which then deposited the mortgage with the Land Bank. Private investors were to subscribe the initial capital of the Land Bank, and the government pledged to make up any deficiency. Additional funds would be secured by the sale of tax-exempt bonds secured by the mortgages held by the Land Banks. The Federal Loan Board which consisted of the Secretary of Agriculture and four presidential appointees, were to supervise the program.⁵

At first private capital was suspicious, depositing only \$200,000 of the necessary 9 million, but their capital steadily increased so that by 1930 the government had disposed of much of its stock. In 1930 local farm associations numbered 4,659, while the Federal Farm Land Banks held about one billion dollars in farm mortgages. By 1928 the Federal Farm Loan Act and its system of Land Banks offering loans of longer terms, and lower interest rates insured that America was a leader in the agricultural field.⁶

Walter S. Cravens and the History of the Kansas City Land Bank Building

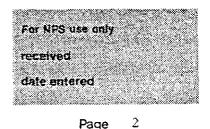
The erection of the Land Bank Building in Kansas City was due to the efforts of Walter S. Cravens, a financial entrepreneur. Cravens was raised in Salina, Kansas where his father R. P. Cravens established a loan business in 1878. Walter Cravens came to Kansas City with the establishment of the Kansas City Land Bank, and served as its President. In addition Cravens was President of the Missouri Joint Stock Land Bank, Director of the Safe Deposit Company of Kansas City, Director of the Denver Joint Stock Land Bank, and the Director of the American Underwriting Company.⁷

Cravens quickly parlayed his companies' business assets into nearly five million dollars. However, Cravens' loan practices which enabled his meteoric rise to success soon spelled financial disaster. The Kansas City Joint Stock Land Bank had sold more than \$44 million in bonds and had issued \$3,300,000 in stocks.⁸ In 1927 Federal agents moved in to close the bank.⁹ Cravens and his chief executives were indicted for their involvement in the spurious loan activities.

After the bank failed it was placed in a receivorship and was under forced liquidation at the rate of \$400,000 a month.¹⁰ In 1931 the bank was auctioned, and a reorganization occurred. The sale of the bank was approved by the Federal Loan Board. The new owners, headed by San Francisco banker A. O. Stewart, called the new facility the "Phoenix Joint Stock Land Bank".-- The Phoenix organization moved into quarters vacated by their predecessors, and arranged for the transfer of some five thousand mortgages and five hundred farms. Mr. Stewart assured his stockholders mate "This will be the cleanest joint stock land bank in the entire Continuation sheet

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Exp. 10-31-84

system. It will have no real estate. Its assets will be in selected hand-picked loans in good standing backed by a guarantee of three years".12

The building functioned as a headquarters for the Land Bank until 1945, when it was purchased by the Fruehauf family of Detroit as an investment. The purchase price of the building was reportedly \$300,000. In 1950 the building was resold, this time to Richard R. Riss, a trucking company executive. In 1951 Riss formally changed the name of the building to the "Riss Building".13

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In 1958 the building was sold to W. D. Fulton & Associates for a price of \$750,000. The Riss Truck Lines continued to maintain offices in the building. Today the building is known as the "Hanover Building", and has been renovated for office suites.

The Land Bank Building: Its Location and Special Features

The selection of Kansas City as the location for a federally chartered farm loan bank, was based principally on two factors. First, Kansas City was located in the heart of the farming region and second, Kansas City had already established itself as a front-runner in the location of Federal offices. In 1914 a Federal Reserve Bank was opened. The competition for the location was keen, with St. Louis as a major rival. Kansas City was ultimately the winner, based on its growing number of bank transactions.¹⁴

By 1921 Kansas City's downtown brokerage and banking district was the hub of a financial center that ranked fifth in volume of bank clearings.¹⁵ The vicinity of 10th and Baltimore evolved as the "heart" of the financial center. The buildings located in the immediate area in 1924 include: The Federal Reserve Bank at the northeast corner of 10th and Grand; the People's Trust Company located in the R. A. Long building at the northwest corner of 10th and Grand; Kansas City Title and Trust Company at the northeast corner of 10th and Walnut; The Commerce Trust Company at 922 Walnut; the First National Bank at the northeast corner of 10th and Baltimore; the New England Bank at the southeast corner of 10th and Baltimore; and the Pioneer Trust Company at 1016 Baltimore. Coincidentally, in 1924 the "new" Board of Trade Building was under construction at the southeast corner of 10th and Wyandotte, further evidence of the booming agricultural economy.

The Kansas City Joint Stock Land Bank, which in 1917 had been granted the fifth Federal Charter to operate, was originally named the Liberty Joint Stock Land Bank. Walter Cravens its founder, changed the name and moved into facilities at 15 West 10th Street. That building was two stories in height, and was neo-classical in its design. It was razed to make room for the present building.¹⁶

The necessity for the physical expansion of the Land Bank seems not only to have come from the burgeoning farm economy, but also because of a Missouri law that prohibited branch banking activities.¹⁷ Because the bank's volume of transactions increased dramatically during the early years of the '20's, ranking the bank the second largest of its kind in the nation, they needed additional space.³⁸ The building iesigned by Keene and Simpson was constructed with these requirements in mind. The building housed several major financial organizations, in addition to other tenants.

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Continuation sheet Land Bank Building Item number 8 Page 3

The \$300,000 building was finished with rich materials such as mahogany and marble, and great attention was paid to furnishing conveniences.¹⁹ For example the building was equipped with a filtered and cooled drinking water system and venetian blinds. The Kansas City Finance Company which marketed the securities of the Land Bank occupied the first floor. The banking room had a 21 foot ceiling. The banking cages were located on the west side of the room, and the President's room and quarters for the officers were on the east side.²⁰ The Safe Deposit Company of Kansas City "...the oldest safe deposit organization in the city..." was located in the basement.²¹ The vault (which still remains today), was secured by a circular door, twelve inches thick, and eighty inches in diameter.²²

The twelfth floor and mezzanine were occupied by the Kansas City and Missouri Joint Stock Land Banks. This spacious area with its tall windows which admitted ample natural light contained the main banking room, a reception room, the President's office, and other private offices. It was the first banking room in the United States built for the special use of a Joint Stock Land Bank.²³

The Architects: Keene and Simpson

Arthur S. Keene, (1876-1966) and Leslie B. Simpson, (1885-1961), began their partnership in 1909. Arthur Keene was a native of Brighton, Massachusetts, and graduated from M.I.T. in 1898. He came to Kansas City in 1907.²⁴

Leslie Simpson, was born in Calhoun, Missouri and came to Kansas City in 1902. Simpson began his career with the distinguished firm of Howe, Hoit, and Cutler.²⁵

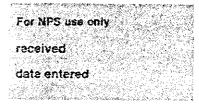
Both Keene and Simpson were active in civic and professional circles. Simpson was President of the Architectural League of Kansas City in 1930, and from 1930-40 was President of the Kansas City Chapter of the American Institute of Architects.²⁶ Arthur Keene had also served as President of the local chapter of the AIA, and was a member of the Institute's College of Fellows from 1938 until his death. In 1955 the firm added principal John T. Murphy, becoming Keene and Simpson and Murphy.

The team designed some of Kansas City's most distinguished buildings which included: The neo-classical Scottish Rite Temple at Linwood and The Paseo (1929); the original St. Lukes Hospital (1920); and the Jackson County Court House (with architects Wight and Wight) (1934).

The firm also received numerous commissions outside of Kansas City which included: the Christian Church of Clinton, Missouri (1911); the Carnegie Library in Lyndon, Kansas (1910); and the Hall of Waters in Excelsior Springs (1937).²⁷

The survey of Missouri's historic sites is based on the selection of sites as they relate to theme studies in "Missouri's State Historic Preservation Plan". The Land Bank Building, therefore, is being nominated to the Mational Register as an example of the themes of "architecture". "agriculture", and "aconomics".

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Continuation sheet Land Bank Building Item number 8

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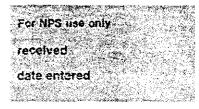
NOTES

- 1. Ed Edwin, Feast or Famine: Food, Farming and Farm Politics in America, (New York: Charterhouse, 1974), pp. 270-1.
- 2. Oscar T. Barck Jr. and Manfred B. Nelson, <u>Since 1900: A History of the United</u> States in Our Times, (New York: MacMillan Company, 1974), p.118.
- 3. Feast or Famine, p.302.
- 4. Since 1900, p.302.
- 5. <u>Since 1900</u>, pp.118-19
- 6. Feast or Famine, p.302.
- Walter P. Tracy, <u>Kansas City and its One Hundred Foremost Men</u>, (n.p.: n.p., n.d.), p.79.
- 8. "Land Bank Reborn", Kansas City Star, June 4, 1931, p.1.
- 9. Ibid.
- 10. Ibid.
- 11. Ibid.
- 12. Ibid.
- 13. "Downtown Office Structure Gets a New Name", Kansas City Star, December 30, 1950.
- 14. Sherry Lamb Schirmer and Richard D. McKinzie, <u>At the River's Bend</u> (Marceline (Missouri): Windsor Publications Inc., 1982), p.238
- 15. Ibid.
- 16. "The Land Bank Building", Kansas City, Missouri". (Kansas City Finance Company: Kansas City, 1924) n.p.

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- 17. At the River's Bend, p. 238.
- 18. Kansas City and its One Hundred Foremost Men, p.79.
- 19. The Western Contractor, August 1, 1923, p.36.
- 20. "The Land Bank Building", n.p.
- 11. "The Land Bank Building", n.p.

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 Bank
 Building
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 5

 22.
 Ibid.
- 23. Kansas City Star, February 24, 1924, n.p.
- 24. "Skylines", June/July 1966, p.10.
- 25. "Leslie B. Simpson Dies", Kansas City Star, December 15, 1961, n.p.
- 26. Ibid.
- 27. "Keene & Simpson", unpublished files, Landmarks Commission of Kansas City, Missouri.

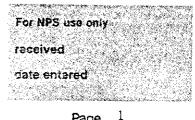
9. Major Bibliographical References

Barck, Oscar T. Jr., and Nelson, Manfred B. <u>Since 1900: A History of the United Stated in</u> Our Times. New York: MacMillan Company, 1974.

Edwin, Ed. Feast or Famine: Food, Farming and Farm Politics in America. New York: Charter-House, 1974.

10). Geographical Data				
	age of nominated property <u>less than 1 acre</u>		Quadrang	e scale <u>1:24,000</u>	
UTM	References				
	15 3 6 13 0 8 d 4 13 21 9 01 8 0 one Easting Northing	B Zone	Easting	Northing	
C L E L		D			
G		нЦ			
Vert	oal boundary description and justification				
Lot Miss	4, Block 10, Ashburns Addition a subdivision in a subdivision of the souri.	sion locat	ed in Kansas (ity, Jackson Count	у,
List	all states and counties for properties overlapping	state or co	ounty boundaries		
state	co	unty		code	
state	code co	unty	-	code	
11	. Form Prepared By				—
	Archite Ellen J. Uguccioni, Architectural His Plantanian Landmarks Commission of Kansas Cit		nte 10/24/84		<u> </u>
stree	t&number 414 East 12th Street, 26th Floor	c tel	ephone (816) 2	74–2555	•
city o	r town Kansas City	sta	ate Missouri	64106	
12	. State Historic Preserva	ation (Officer C	ertification	
The e	valuated significance of this property within the state is:	· · · ·			
665),	e designated State Historic Preservation Officer for the N I hereby nominate this property for inclusion in the Natio ding to the criteria and procedures set forth by the Natio	lational Histo nal Register a	and certify that it ha	of 1966 (Public Law 89– s been evaluated	
State	Historic Preservation Officer signature	- Kan	al		
	John Karel, Director & Deputy State His	storic Pre	servation		<u> </u>
	Officer, Division of Parks & Historic I	Preservati	on date /	1-29-84	
	r NPS use only thereby certify that this property is included in the Natio	nal Register.	dates		
Ke	eper of the National Register				्रि दन रे.स. ह
	test: hieft of Registration		date	· • •	· · · · · · · · · · · · · · · · · · ·

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Continuation sheet Land Bank Building Item number 9

Ehrlich, George, Kansas City, Missouri, An Architectural History. Kansas City: Historic Kansas City Foundation, 1979.

"The Land Bank Building - Kansas City, Missouri". Kansas City: Kansas City Finance Company, 1924.

Schirmer, Sherry Lamb, and McKinzie, Richard. At the River's Bend. Marceline, Missouri: Windsor Publication Inc., 1982.

Tracy, Walter P. Kansas City and Its One Hundred Foremost Men. n.p., n.d.

Continuation sheet Land Band Building Item Number 11 Page 1 2. James M. Denny, Chief of Survey and Registration Section and State Contact Person Historic Preservation Program Department of Natural Resources P.O. Box 176 November 15, 1984 1915 Southridge Drive (314) 751-4096 Jefferson City Missouri 65201

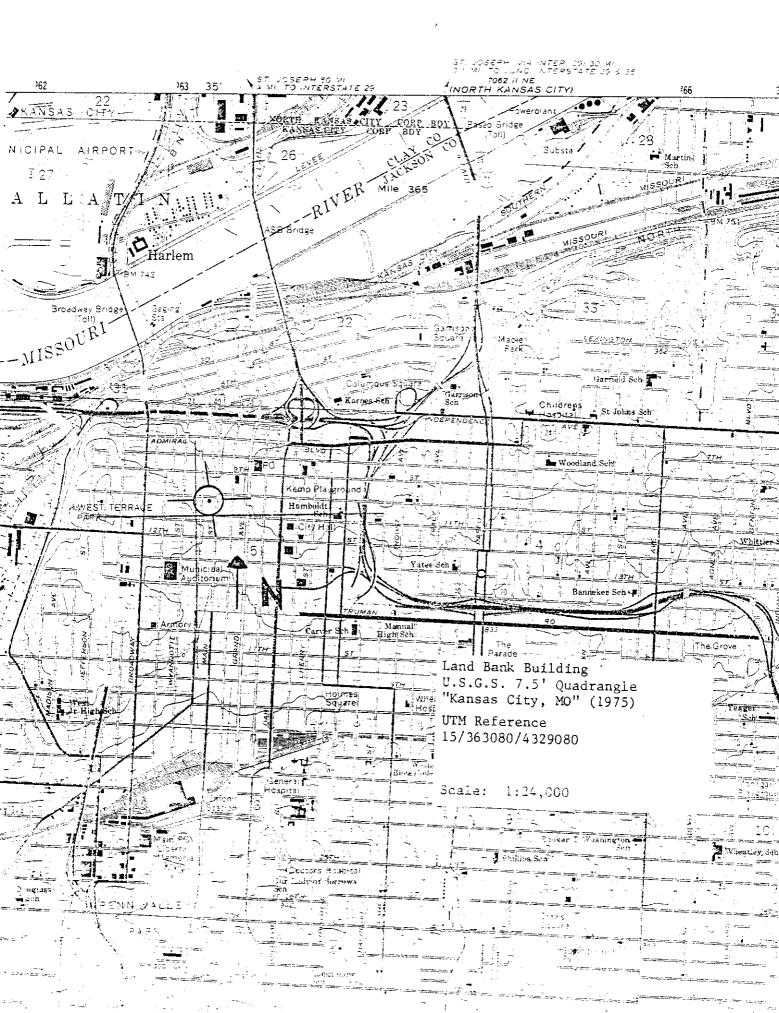


Photo Log:

Name of Property:	Land Bank Building			
City or Vicinity:	Kansas City			
County: Jackson	County	State:	: <u>MO</u>	
Photographer:	Sherry Piland			
Date Photographed:	Aug. 1984			

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

- 1 of 4. View looking SW. E façade on left and N façade on right.
 2 of 4. Detail of N façade. View looking SW.
 3 of 4. Detail of E façade. View looking W.
 4 of 4. Interior, 12th floor. View looking S.







