

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 Savings Trust Company of St. Louis
Other names/site number Easton-Taylor Trust Company
Name of related Multiple Property Listing N/A

2. Location

Street & number 4915 Delmar Blvd

N/A	not for publication
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City or town St. Louis

N/A	vicinity
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State Missouri Code MO County Independent City Code 510 Zip code 63108

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,
I hereby certify that this 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 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 local

Applicable National Register Criteria: A B C D

Joni M. Dravel NOV 15 2023
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

Savings Trust Company of St. Louis
Name of Property

St. Louis Independent City, Missouri
County and State

5. Classification

Ownership of Property
(Check as many boxes as apply.)

Category of Property
(Check only **one** box.)

Number of Resources within Property
(Do not include previously listed resources in the count.)

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

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

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1	0	Total

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.)

VACANT

7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH & 20TH CENTURY REVIVALS/

Classical Revival

OTHER/Temple Front

Materials

(Enter categories from instructions.)

foundation: Granite on Concrete

walls: Limestone

Brick

roof: Asphalt

other: Metal

NARRATIVE DESCRIPTION ON CONTINUATION PAGES

Savings Trust Company of St. Louis
Name of Property

St. Louis Independent City, 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 # _____

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository: Landmarks Association of St. Louis

Historic Resources Survey Number (if assigned): N/A

Areas of Significance

ARCHITECTURE

Period of Significance

1922

Significant Dates

1922

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Barnett, Haynes & Barnett (architects)

Savings Trust Company of St. Louis
Name of Property

St. Louis Independent City, Missouri
County and State

10. Geographical Data

Acreeage of Property Less than one acre

Latitude/Longitude Coordinates

Datum if other than WGS84: _____
(enter coordinates to 6 decimal places)

1 38.651750 -90.261159 3 _____
Latitude: Longitude: Latitude: Longitude:

2 _____ 4 _____
Latitude: Longitude: Latitude: Longitude:

UTM References

(Place additional UTM references on a continuation sheet.)

_____ NAD 1927 or _____ NAD 1983

1 _____ 3 _____
Zone Easting Northing Zone Easting Northing

2 _____ 4 _____
Zone Easting Northing Zone Easting Northing

Verbal Boundary Description (On continuation sheet)

Boundary Justification (On continuation sheet)

11. Form Prepared By

name/title Matt Bivens (Lafser & Associates); revised by Amanda K. Loughlin/National Register Section Head

organization Rosin Preservation LLC date Revised July & August 2023

street & number 1712 Holmes St telephone 816.472.4950

city or town Kansas City state MO zip code 64108

e-mail amanda@rosinpreservation.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.

Savings Trust Company of St. Louis
Name of Property

St. Louis Independent City, 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: See Figures 5, 8, 9, & 10 for photo keys.

Name of Property: Savings Trust Company of St. Louis

City or Vicinity: St. Louis

County: Independent City State: MO

Photographer: Amanda Loughlin (AL); Rachel Consolloy (RC); Matt Bivens (MB)

Date Photographed: November 2020 (MB); June 2023 (AL); October 2023 (RC)

01 of 21	South elevation, looking north.	June 2023	AL
02 of 21	South elevation, looking northwest.	October 2023	RC
03 of 21	South elevation, column detail, looking northwest.	October 2023	RC
04 of 21	South elevation column detail, looking northwest.	October 2023	RC
05 of 21	South elevation, detail of entry ornament, looking north.	October 2023	RC
06 of 21	Looking northeast at west and south elevations.	June 2023	AL
07 of 21	Full west elevation, looking east-northeast.	June 2023	AL
08 of 21	Looking southeast at the west elevation.	June 2023	AL
09 of 21	North (rear) elevation, looking south.	November 2020	MB
10 of 21	First floor, bank lobby, looking northeast.	June 2023	AL
11 of 21	Looking south into the bank lobby from the second floor.	June 2023	AL
12 of 21	Detail of ceiling and clerestory of bank lobby, view east	June 2023	AL
13 of 21	First floor, detail of the vault door, looking north.	June 2023	AL
14 of 21	First floor, historic east stair, looking northwest.	June 2023	AL
15 of 21	Second floor, looking southeast.	June 2023	AL
16 of 21	First floor, 1959 addition, looking south.	June 2023	AL
17 of 21	First floor, 1959 addition, vault, looking north.	June 2023	AL
18 of 21	First floor, 1959 addition, west room, looking north.	June 2023	AL
19 of 21	First floor, 1959 addition, north entry, looking north.	June 2023	AL
20 of 21	Basement, 1959 addition, northwest room, looking northeast.	June 2023	AL
21 of 21	Basement, 1959 addition, men's restroom, looking south.	June 2023	AL

Savings Trust Company of St. Louis
Name of Property

St. Louis Independent City, Missouri
County and State

Figure Log:

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

Figure 1: Locational map, showing the Savings Trust Company building within St. Louis. Base map from Google.

Figure 2: Site conditions along Delmar Blvd between Aubert Ave (west) and Euclid Ave (east) as represented in historic maps during 1909 (top) and 1951 (bottom). Solid bold line represents the nominated boundary. The dashed line represents the extent of the historic building. Source: Fire Insurance Maps of Missouri, Sanborn Map Company, volume 5, 1909. Source: Insurance Maps of St. Louis, Missouri, volume 5, sheet 29 (both issues).

Figure 3: Looking east along Delmar Boulevard in c1930. Today only the two buildings marked "+" in addition to the nominated building remain. Source: St. Louis Building Arts Foundation. Bottom: August 2022 Google Streetview image, looking east down Delmar toward Euclid.

Figure 4: Site map, showing the boundaries of the Savings Trust Company Building within the heavy dashed heavy box. Base image from City of St. Louis GIS.

Figure 5: Exterior Photo Key. Base map from Google Earth, 2021 photo to reduce shadows.

Figure 6: Annotated Photo 7 (top), and aerial image (bottom, from Google Earth), showing the two eras of construction. The bold line indicates the location where the 1922 building ends and the 1959 addition begins.

Figure 7: Diagram of an entablature and a detail of the entablature at the nominated building. Diagram from John Fleming, Hugh Honour, & Nikolaus Pevsner, *The Penguin Dictionary of Architecture*, 4th ed. (London: Penguin Books Ltd, 1991), 148.

Figure 8: First Floor Plan and Photo Key. Base plan from client, modified by Loughlin, June 2023. Note: The 1959 addition walls are approximate. Not to scale.

Figure 9: Second Floor Photo Key. Sketch plan based upon first floor. June 2023. Not to scale.

Figure 10: Basement photo key. Sketch plan based on first floor plan, June 2023. Wall locations are approximate. Not to scale.

Figure 11: Entry vestibule, looking east, showing all non-historic materials except the historic marble floor. Source: Matt Bevins, 2020.

Figure 12: Period photograph of the interior of the Savings Trust Co. of St. Louis, 1922. Source: St. Louis Globe-Democrat. Sunday, January 8, 1922, page 37. Compare with *Photo 18*.

Figure 13: Detail of the Italian marble flooring in the bank lobby. Source: Loughlin, 2023.

Figure 14: Door to the dumbwaiter in the basement, looking south. Source: Loughlin, June 2023.

Figure 15: Central westward portion of the city of St. Louis as it appeared in 1883. The red dotted circle denotes the future location of the nominated building. Source: Atlas of the City of St. Louis, Mo., sheet 39, 1883.

Figure 16: Planning of Delmar Blvd between Walton and Kingshighway in 1910. The nominated building would eventually be built within the treeline circled below. This image looks southwest. Source: "St. Louis' New White Ways," *St. Louis Post-Dispatch* (24 July 1910): 47.

Figure 17: "Greek temples," 2009, from Wikimedia Commons.

Figure 18: The architects' drawing of the proposed new building for Savings Trust Co. of St. Louis. Source: *St. Louis Post-Dispatch* (22 May 1921): 65.

Figure 19: Geographical spread of comparable Classical Revival bank buildings within the City of St. Louis. The western city boundaries is roughly the left edge of the image. Base map from Google Earth.

Figure 20: Examples of comparable Classical Revival bank buildings within the city of St. Louis. Identifications by Bob Bettis, City of St. Louis Historic Preservation Office; photos by Loughlin, June 2023. Numbers correspond to map in Figure 18.

National Register of Historic Places
Continuation Sheet

Section number 7 Page 1

Savings Trust Company of St. Louis

Name of Property

St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

SUMMARY

Constructed between 1921-1922, the Savings Trust Company of St. Louis is located 4915 Delmar Boulevard in St. Louis (Independent City), Missouri. The local architectural firm Barnett, Haynes & Barnett designed the two-and-a-half story Classical Revival Temple Front commercial (bank) building, which historically fit within a larger commercial node centered at the intersection of Euclid Avenue and Delmar Boulevard. Indiana limestone clads the primary (south) elevation and wraps the southwest corner of the building. Granite clads the base of the building. Centered in the south elevation, two-story Doric pilasters flank four two-story fluted Ionic columns, which together support a classical entablature, creating a narrow portico. The columns divide the north wall of the portico into three equal bays, with the entrance at the first story of the center bay. Limestone clads the wall surrounding this classical entry bay, and a simple coping caps the top of the wall. A limestone cartouche with the date "1907" adorns the center of the parapet, denoting the year of the founding of the Savings Trust Company of St. Louis, rather than the date of construction. Historic multi-light wood sash windows pierce the upper stories of each bay, and carved festoon friezes surmount the windows. Historic decorative metal grates cover the first story windows on the elevation. The half-story tall parapet hides the historic flat-roofed monitor roof that spans the center of the building from north-to-south, providing light to the bank lobby. A smaller monitor roof extends north of the bank lobby roof, terminating at the north wall of the building. The historic two-and-a-half-story bank lobby dominates the interior. Square columns with decorative bases and capitals support the centered monitor roof; two-story side aisles flank the lobby on the east and west. The historic one-story bank vault fills much of the north end of the space. A narrow second floor spans the north fifth of the building above the vault. Historic materials remaining in the bank building include decorative plasterwork, original marble flooring, vault, coffered plaster ceiling, winder stair to second floor, and metal railings at the second floor. In 1959, a one-story, flat-roofed, red-brick addition was constructed to the north of the 1922 building.¹ This addition, which is outside the period of significance, doubled the footprint of the bank, which at the time was the Easton Taylor Trust Company. A separate entrance at the west end of the north elevation leads into the addition, which is also internally connected to the 1922 building. A brick vault occupies the northeast corner of the addition. A full basement extends under the entire building. The Savings Trust

¹ Permit CC11354, 20 August 1959, issued to the owner, Easton Taylor Trust Co. by the City of St. Louis. Permit on file with the St. Louis Public Library, St. Louis Room, Permit Roll RA 75 - CB 3733-3786, p. 11.

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Savings Trust Company of St. Louis

Name of Property

St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

Company of St. Louis continues to retain historic integrity as an excellent local example of the Classical Revival Temple Front commercial building with a period of significance of 1922, the year of its initial construction.

ELABORATION

SETTING & SITE

The Savings Trust Company of St. Louis (Savings Trust Company) at 4915 Delmar Boulevard is situated within a commercial node at the northern edge of the Central West End neighborhood (*Figure 1*).² The intersection of Euclid Avenue and Delmar Boulevard organizes this node, which historically contained a dense collection of multi-story commercial buildings (*Figures 2 & 3*). Alterations to this neighborhood commercial area have included the replacement of many historic buildings with parking lots and new structures. However, the west side of this intersection remains highly intact. The six-story Langan & Taylor Building (1911) continues to anchor the southwest corner of the intersection, with the eight-story Roosevelt Hotel (1926) at the northwest corner. Vacant and parking lots replaced the buildings on the east side of Euclid at Delmar.

The Savings Trust Company abuts the west side of the Roosevelt Hotel (*Figures 4 & 5*). Paved surface parking wraps the building to the north and west; these are associated with adjacent properties. A narrow, landscaped strip lines the east side of the adjacent west parking lot along the nominated building, and a wide concrete sidewalk lines the south side of the building. The parking lots, landscaped strip, and sidewalk are outside the nominated boundary (*Figure 4*).

EXTERIOR

The two-and-a-half- story Savings Trust Company faces south and abuts the public sidewalk along Delmar Boulevard (*Photos 1, 2, 6*). The majority of the rectangular masonry and steel building dates to 1922; the one-story north portion dates to 1959 (*Figures 4 & 6*). Flat roofs behind parapets cover the entire building. A flat monitor roof extends up a half-story from the main roof of the 1922 building and terminates at the tall parapet of the south elevation (*Figure 6*). A narrower brick penthouse extends from the north end of the monitor and terminates at the

² The NPS classified the Central West End as a certified local district in November 1979. Delmar Blvd serves as the northern boundary of the district. Those buildings along the north side of the street are outside the district. The NPS recertified the district in 1989, 2002, and 2011.

National Register of Historic Places
Continuation Sheet

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Savings Trust Company of St. Louis

Name of Property

St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

north wall of the 1922 building (*Figures 4 to 6; Photo 8*).³ A notched northwest corner of the rectangular 1959 north addition corresponds to the north entrance. Limestone clads the south elevation and the south half of the west elevation of the 1922 building (*Figure 6; Photo 7*). The remainder of the building, including the 1959 addition, is brick construction.

South (Primary) Elevation

Historically, the two-and-half-story south elevation was the only exposed public façade. This symmetrical elevation exhibits the decorative details that characterize the early twentieth century Classical Revival architectural style (*Photos 1 to 6*). The temple-front design features a centered two-story colonnaded portico (*Photo 1*). Squared Doric pilasters flank a set of four fluted Ionic columns, all of which sit atop a gray granite base, and historic red clay tile covers the floor of the portico between the columns (*Photo 3*). The pilasters and columns support a full classical entablature (*Figure 7; Photo 4*). A small egg-and-dart moulding caps the banded architrave, created from three stone fascia panels. A non-historic sign covers most of the flat frieze. A larger banding of egg-and-dart moulding caps the frieze at the bottom of the cornice, followed by dentils, protruding fascia, and an ogee moulding carved with acanthus leaves caps the cornice and entablature.

The portico shelters the main entrance. The four portico columns divide the recessed entrance wall into three even bays. A historic masonry window opening pierces the first story of the east and west bays. Historic ten-light wood casement sashes (painted) fill the opening, and historic cast iron (painted) grates cover the openings. The center bay contains the main entrance; two granite steps lead up to the portico from the sidewalk in front of the entrance. The non-historic pair of glazed aluminum doors with transom fill the historic masonry opening behind plywood. Carved foliage moulding surrounds the masonry opening (*Photo 5*). A blank cartouche sits in the center of the surround above the door. A small cornice surmounts the entrance, comprised of carved egg-and-dart moulding, flat frieze with the building address “4915” carved into it, and carved acanthus-leaf moulding. Each of the three portico bays contains a historic fixed, twenty-light wood window in the upper story.⁴ Cast iron grates cover the lower two rows of the

³ This penthouse is inaccessible but may relate to a former elevator. The available Sanborn map from 1951 do not indicate an elevator in the building, and no elevator remains in the building today. A circa 1959 dumbwaiter occupies a portion of the floor plans corresponding to this penthouse.

⁴ Non-historic black box lights are attached to each of the sills.

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Savings Trust Company of St. Louis

Name of Property

St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

windows. Rectangular stone panels surmount the wood windows; carved festoon swags adorn these panels (*Photo 1*). A carved Greek key pattern spans the top of the wall under the portico ceiling. Recessed stone panels adorn the portico ceiling in each bay.

The limestone wall surrounding the centered portico is less detailed. The building corners are notched to further offset the importance of the façade. To the west of the portico, a single masonry opening pierces the first story. Historic ten-light wood casement sash windows sit behind historic grates. A historic brass night deposit box pierces the wall to the immediate west of this window, a small basement vent sits above the granite foundation directly below the window, and a small vent pierces the upper story directly above. A historic recessed secondary entrance pierces the first story of the wall to the east of the portico. Simple stone trim surrounds this entrance; a non-historic metal slab door fills the historic opening. A vent pierces the upper story above this door, aligned with the one to the west. Cast stone coping lines the parapet wall. A carved cartouche rises from the center of the parapet; the date “1907” represents the year of the founding of the trust company, not the date of the building construction.

West Elevation

Historically, adjacent commercial buildings covered most of the west elevation. Although a single wall plane, only the one-story north portion dates to 1959 (*Photos 7 & 8*). The multi-story sections date to 1922. Limestone panels clad the south third of the elevation, corresponding the limestone details of the south elevation (*Photos 6 & 7*). The wall steps down approximately six feet at the parapet at the southwest corner and again at the north end of this limestone section. Narrow cast stone coping caps the wall. No openings currently pierce the wall; although, concrete blocks fill a former opening at the first story.⁵ The center section of the west elevation is the same height as the limestone wall to its south. Painted red brick forms this utilitarian wall, and historic clay tile coping lines the parapet. Concrete blocks fill a former opening at the first story, but no other openings pierce the wall.⁶ The one-story unpainted red brick north section sits atop a concrete foundation (*Photo 8*). Metal coping lines the parapet. Two full-height masonry openings the north end of the wall; paired fixed aluminum windows with fixed transoms fill most

⁵ These openings post-date 1922, as the adjacent building would have covered this wall at this location.

⁶ These openings also post-date 1922, due to the presence of an adjacent building during the period of significance.

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Savings Trust Company of St. Louis

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St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

of these openings above a parged kneewall. Steel grates cover both windows. Plywood covers a masonry opening in the center of the elevation.

The west elevation of the historic brick monitor and penthouse are partially visible from ground level (*Photo 8*). The historic leaded glass windows are in various states of condition. Extant windows are painted or covered with plywood. Where historic windows are not extant, plywood covers or concrete blocks fill historic openings. Plywood covers the three historic openings in the west elevation of the north penthouse.⁷

North Elevation

The north elevation of the 1959 addition contains a single narrow opening in the center of the unpainted brick wall (*Photo 9*). A sheltered, recessed entrance occupies the west end of the elevation. Painted stone panels clad the north and west walls of this recessed entrance. A pair of metal slab doors pierces the wall beneath a flat concrete awning.

The second story of the 1922 building remains visible above the roof of the 1959 addition. Five openings pierce this wall. Plywood covers all but the recessed pedestrian door of the second-to-west opening. A metal grate covers a non-historic metal slab door. No openings pierce the north elevation of the penthouse. Plywood covers the two leaded glass windows in the north elevation of the monitor roof, flanking the penthouse.

East Elevation

The east elevation is completely covered by the building to the east (*Figure 4; Photos 1, 6*).

INTERIOR

The Savings Trust Company has a reinforced concrete structural system. The double-height bank lobby fills most of the interior of the 1922 block (*Figure 8; Photos 10 & 11*). A vault and small second floor fill the north end of the block (*Figures 8 & 9; Photos 10, 13, & 15*), and a full

⁷ The east elevation of the monitor and penthouse were not assessed in the June 2023 site visit but are expected to be in similar condition as the west elevation.

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Savings Trust Company of St. Louis

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N/A

Name of multiple listing (if applicable)

basement extends under the building (*Figure 10*). This current layout is also the historic layout of the historic bank. Historic materials within the 1922 building include marble flooring, decorative plasterwork on columns and ceiling, monitor roof, and metal railings. First floor openings in the former north wall of the 1922 building provide access into the north 1959 addition that historically contained offices for the Easton-Taylor Bank when they occupied the building. A full basement extends under this addition, which has a poured concrete foundation (*Figure 10; Photos 20 & 21*). Most finishes in this addition date to the 1990s or later, including exposed concrete floors, carpet, and gypsum board walls. Two stairs provide access between the floors. A narrow stair (historic) to the east of the vault connects the basement, first floor, and second floor (*Photo 14*). A straight-run stair in the southwest corner of the 1959 stair connects the first floor and basement of that addition (*Figures 8 & 10*). The following describes the spaces in more detail based on a typical walk through the building.

First Floor – 1922 Bank Building

The main entrance from Delmar leads into a non-historic, one-story *vestibule* with a security desk and coat check remaining from the previous non-historic use as a night club. Painted gypsum board walls and suspended acoustical ceiling enclose this one-story space. Non-historic double doors in its east wall lead into main bank lobby (*Figures 8 & 11*).⁸

The *main bank lobby* dominates the interior of the building. Arranged like a temple, the lobby features a two-and-a-half-story volume “cella” flanked by two-story aisles.⁹ Historic plaster columns separate the center volume from the side aisles and support the rectangular monitor roof (*Figure 8; Photos 10 & 11*). Historic leaded glass windows historically filled the clerestory openings of the monitor on the east, north, and west; historic plaster panels fill the same location on the south end (*Photo 11*). As mentioned above, plywood and/or paint covers historic extant windows, and plywood or concrete blocks fill openings where windows have been removed. Historic decorative plaster panels cover the ceiling above “cella,” and decorative plasterwork creates the bases and capitals of the two-story columns (*Photo 12*). Italian marble tile covers the entire lobby floor, laid in an angled grid with smaller black tiles within the field of square white tiles (*Figures 12 & 13; Photo 11*). At the south end of the lobby, a non-historic stair leads up to a

⁸ It is unknown if the bank had a historic vestibule.

⁹ The main body of a classical temple, similar to a nave in a Christian cathedral.

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Savings Trust Company of St. Louis

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N/A

Name of multiple listing (if applicable)

non-historic (1990s-2000s) mezzanine over the entry vestibule that partially blocks the center window of the portico. A non-historic stage (approximately 20'x14') sits to the north of the vestibule's north wall (*Photo 11*). This non-historic stage is installed on top of the historic marble floor.

The column bases align with the raised floor of the side aisles that originally held the elevated tellers and bank assistants (*Figure 8*). Non-historic carpet covers these floors; it is currently unknown what historic materials may be intact. Non-historic metal rails, supported on vertical metal posts, span the column bays.

Pilasters, matching the design of the columns, divide the south wall into three bays between the side aisles, punctuated by the original multilight wood windows of the entry portico (*Photo 11*). Similarly, pilasters divide the north wall of the lobby into three bays between the side aisles (*Photo 10*). A historic *vault* fills the first story, with the circular door in the center bay (*Photo 13*). The vault is a one-story space; non-historic mirrored panels cover the concrete walls, carpet covers the floor, and the exposed ceiling is concrete. The three bays directly above the vault correspond to the open second floor. Historic painted plaster banding separates the two floors. Historic (painted) metal railings fill the east and west bays; a non-historic railing fills the center bay (*the easternmost bay visible in Photo 10*). The two side aisle bays are mostly open at the first floor (*Figure 8*), and historic railings line the openings of the second floor (*Figure 9*).

The opening to the east of the vault leads to a small hallway (*Figure 8*). The *historic stair* between the basement and second floor lines the west side of the hallway (*Photo 14*). This winder stair has concrete treads and cast-iron railing on the first floor; the stair to the basement is enclosed (non-historic wall). A non-historic storage room lines the east side of the hallway. Finishes in this space include non-historic VCT flooring and exposed concrete ceiling (painted). A similar hallway lines the west side of the vault and continues into the 1959 addition (*Figure 8*).

The narrow area to the north of the vault, within the historic 1922 building, was inaccessible during a June 2023 site visit. This space contains what may have been an elevator shaft that was adapted into a shaft for a dumbwaiter between the basement and upper two floors (*Figures 8 to 10; Photo 16 shows a portion of the former brick exterior wall*).

First Floor – 1959 Addition

National Register of Historic Places
Continuation Sheet

Section number 7 Page 8

Savings Trust Company of St. Louis

Name of Property

St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

The hallway to the east of the 1922 vault leads into the *east half* of the 1959 addition (*Figure 8*). It is unclear if historic openings were utilized in this connection. This open area has non-historic half-wall partitions (*Photo 16*). A brick bank vault, dating to 1959, occupies the northeast corner of the floor (*Photo 17*). Finishes in this space include exposed concrete columns and ceiling, carpet and concrete flooring, and drywall partitions.

Portions of the center of the addition were inaccessible in a June 2023 site visit. This space may have historically contained restrooms or a lounge, but it is not known at this point. An east-west hallway connects the east half of the floor with a north-south *corridor* to the west. This corridor extends from the northwest entrance south to the 1922 building (*Figure 8*). An enclosed concrete stair lining the west side of this corridor leads down to the basement. The pair of doors at the north end of the corridor open to a concrete landing. Three concrete steps lead down from the landing to the concrete corridor (*Photo 19*). A door in the east wall of the corridor leads into a storeroom (*Photo 18*). Finishes in this corridor and storeroom include exposed concrete floors and ceiling, and drywall partitions.

Second Floor – 1922 Bank Building

The second floor spans the width of the north fifth of the historic building (*Figure 9*). No historic partitions remain on the floor. The historic east stair leads up to a small non-historic glass-walled office in the southeast corner of the floor (*Photo 15*). The opening in the south wall is partially enclosed with later drywall assemblies, but the historic visual connection between the second floor and bank lobby remains intact. A non-historic bar lines the west side of the floor, but no other partitions divide the space. The 1959 dumbwaiter abuts the north wall (*Figure 14*). Finishes on this floor are mostly non-historic and include carpet and concrete floors, painted drywall and glass walls, and mirrored panels on perimeter walls. The remains of dropped acoustical grids indicate that some plaster ceilings remain.

The penthouse is above this portion of the building. No access to this space was visible in the second floor.

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Full basements extend under the entire building (*Figure 10*). That portion under the 1922 bank south of the vault was inaccessible during a June 2023 site visit. The 1959 basement contains mechanical and storage spaces, as well as restrooms.

The west (1959) stair leads down into the northwest corner of the basement (*Photo 20*). A door in the east wall leads into a large hallway with two storage rooms on the north side. A door in the south wall of this space leads into another large room. The 1959 dumbwaiter opens at the west end of this wall (*Figure 14*). Men's and women's restrooms extend from the west side of this room.¹⁰ The finishes in the restrooms appear to date to the mid-twentieth century and include mosaic tile floors and ceramic tile wainscoting (*Photo 21*). Additional finishes within the basement include exposed concrete floors, ceilings, and walls, dropped ceiling grids.

INTEGRITY

The Savings Trust Company of St. Louis retains historic integrity from its period of significance, 1922, the year of its initial construction. The building remains in its original location within a historic commercial node associated with the Central West End neighborhood of St. Louis. While the setting has changed since 1922, the large historic buildings to the immediate east and south built between 1911 and 1926 help reinforce the historic character of the street (*Figure 3*).

While the building has been vacant for several years, it has been surprisingly spared from the elements, especially at the primary, character-defining façade. The main bank building exterior is remarkably intact from its 1922 construction. Except for the original doors, the primary elevation retains its historic Classical Revival detailing, along with historic wood sash and leaded glass windows. The non-historic doors fit within historic masonry openings and do not detract from the overall design. The rear 1959 addition reflects mid-century design preferences of low height and off-center door. The size, placement, and massing of the addition does not detract from the original bank, as it is subservient to the historic building and minimally visible from the public right-of-way along Delmar Blvd. This may have been an employee entrance.

The bank interior also retains integrity of design and materials. The historic "temple" plan remains with cella and side aisles, and the small second story continues to overlook the lobby

¹⁰ The location of restrooms within the 1922 building are so far unknown.

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above the historic bank vault. The historic volume of the building remains intact. Historic decorative plasterwork, although damaged by water infiltration, remains throughout the space, as does the historic Italian marble flooring. Some of the leaded glass windows in the clerestory have fallen; those that remain are in good shape, and historic metal railings remain at the second story.

Alterations to the historic building include an entry vestibule and stage and the removal of the bank teller stations along the side aisles. The non-historic vestibule, stage, and mezzanine are additive and appear to have minimally impacted historic materials; for instance, the marble flooring is under the stage area and was not removed for its installation. The raised platforms on which the tellers were located remain (although carpet covered). The non-historic rail in between the columns mimics the general location of the original teller countertops.

The rear addition post-dates the period of significance. The interior connections occur only at the north side of the historic bank building and do not adversely affect the integrity of the building. The addition retains its bank vault, main entry corridor, and basement restrooms from its 1959 construction.

The alterations do not affect the historic building's ability to communicate its historic association and feeling as an excellent example of a Classical Revival Temple Front commercial building.

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SUMMARY

The 1922 Savings Trust Company of St. Louis at 4915 Delmar Boulevard, St. Louis [Independent City], Missouri, is locally significant under Criterion C in the area of ARCHITECTURE. The limestone-clad building is an excellent example of a Classical Revival Temple Front commercial building in St. Louis. Between the 1890s and the early 1930s, architects almost exclusively utilized the Classical Revival style in the design of financial institutions; for buildings like the Savings Trust Company architects frequently applied the style to create Temple Front commercial buildings. Financial institutions similar in size to the Savings Trust Company of St. Louis opened in small towns and smaller commercial districts of larger city neighborhoods; therefore, the scale of the architectural style and form fits the scale of these smaller commercial nodes. The local architecture firm Barnett, Haynes & Barnett, designed the Saving Trust Company building to imitate a classical temple, relying almost exclusively on Greek components. The two-and-a-half-story temple-fronted façade presents a dramatic entry into the bank. Two-story Doric pilasters flank fluted Ionic columns to create a narrow entry portico within the rectangular façade. The columns and pilasters support a classical entablature complete with cornice, frieze, and architrave. The recessed north wall of the portico contains three equal bays. Carved stone surrounds the centered first story entrance, and large, historic multilight rectangular wood windows pierce the upper stories of each bay. Stone panels with festoons surmount the large windows. The limestone cartouche at the center of the upper parapet contains the date “1907,” which acknowledges the year of the founding of the Savings Trust Company of St. Louis, rather than the date of the construction of the nominated building. The classical temple front provides inspiration for the interior of the Savings Trust Company building. The bank lobby, which dominates the interior, resembles the cella of ancient temples. Columns support a raised monitor roof, which historically lit the two-and-a-half story space. The columns also separate the cella-lobby from side aisles that historically contained the tellers and offices. Decorative plaster forms column bases and capitals, as well as the coffered ceiling over the lobby. The large bank vault occupies the north end of the lobby. The period of significance is 1922, the year of construction. The one-story brick north addition, constructed in 1959, does not detract from the architectural significance of the historic building.

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ELABORATION

THE CENTRAL WEST END NEIGHBORHOOD

While large financial institutions built facilities within the commercial center of downtown St. Louis, smaller institutions established themselves within smaller commercial districts associated with city neighborhoods. The commercial district in which the Savings Trust Company of St. Louis established itself in 1907 sits at the western edge of the City of St. Louis at the northern end of what is commonly referred to as the Central West End neighborhood.

The commercial district, centered on what is now Euclid Avenue and Delmar Boulevard, was historically part of the Grand Prairie Common Fields of St. Louis that the city ultimately absorbed between 1870 and 1876. This generally central, western area of the city saw one of the earliest subdivisions, Aubert Place, platted in 1857. This plat included those lots fronting Olive Street (later Delmar Boulevard) to the south and Kingshighway to the west.¹¹ The developers of Aubert Place expected a small business district to grow along Delmar Boulevard, although little development had occurred by 1883 (*Figure 15*). The development of Aubert Place increased after 1883.¹² By 1909, brick buildings lined the city block between Euclid Avenue and Aubert Avenue (*Figure 2*).¹³ A saloon anchored the northwest corner of Delmar and Euclid, and the small neighborhood Savings Trust Company of St. Louis, founded in 1907, occupied a leased building at the northeast corner of Delmar and Aubert.

Efforts to enhance the quality of this commercial district coincided with the creation of St. Louis's "newest White Way" in 1910.¹⁴ This initiative begun in the interest of providing "brilliant light" at night to encourage St. Louisans to frequent the gardens, air-domes, and theatres established in pockets along major thoroughfares within the city limits after the 1904 World's Fair. This "White Way" extended four blocks along Delmar Boulevard from Walton

¹¹ Mary M. Stirtz, "Aubert Place," National Register of Historic Places Inventory-Nomination Form (31 July 1980).

¹² Stirtz, "Aubert Place," 8:1.

¹³ The city vacated Aubert Avenue for the non-historic retail redevelopment of what is now Aldi and White Castle between the nominated building and Kingshighway.

¹⁴ "St. Louis' New White Ways," *St. Louis Post-Dispatch* (24 July 1910): 47.

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Avenue on the east to Kingshighway on the west (*Figure 16*).¹⁵ This concept was relatively new in St. Louis but had been adapted in various populated neighborhoods. Between the 1910s and 1920s, Delmar Boulevard continued to grow into a strong commercial district for the surrounding neighborhood. The construction of the Savings Trust of St Louis building in 1922 was part of the commercial development.

TWENTIETH CENTURY CLASSICAL REVIVAL AND TEMPLE FRONT FINANCIAL BUILDINGS

Constructed between 1921 and 1922, the Savings Trust Company of St. Louis building epitomizes the architectural trends of banks in turn-of-the-twentieth-century America. Between the 1890s and the 1930s, bank directors and architects eschewed the architectural eclecticism of the mid-nineteenth century in favor of a revival of the classicism of the early nineteenth century.¹⁶ The Columbian Exposition held in Chicago in 1893 marks the beginning of this Classical Revival, and the Great Depression following the stock market crash of 1929 generally marks the end of the era that saw the construction of over twelve thousand new bank buildings.¹⁷

The proliferation of banks in this era was due in part to the changing character of the national banking industry. With the exception of savings institutions, banks catered almost exclusively to the wealthy and business classes until the 1920s.¹⁸ Savings banks like the Savings Trust Company of St. Louis modelled themselves after Savings Societies in Great Britain to, as historian Charles Belfoure states, “promote thrift among the working classes.”¹⁹ In contrast, commercial banks, owned by corporations, did not offer personal loans or consumer credit, and few offered savings accounts. Until the 1920s, banks were irrelevant to working classes, who overwhelmingly received cash wages. Savings banks, which were not owned by corporations, allowed for the deposit of cash into savings accounts, catering to more working- and middle-class

¹⁵ “St. Louis’ New White Ways,” 47. According to the source, there were over five thousand incandescent lights installed in this section to light the streets. At the time on average, it took at least fifteen such lights to brighten a typical home in the city. The article states that at least 333 houses could be lit with the light used here (Bivens).

¹⁶ Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, North Carolina & London: McFarland & Co., Inc., 2005), 125; Marcus Whiffen, *American Architecture Since 1780: A Guide to the Styles*, rev. ed. (Cambridge: MIT Press, 1992), 167. Whiffen labels this era “Neo-Classical Revival.”

¹⁷ Belfoure, *Monuments to Money*, 128.

¹⁸ Belfoure, *Monuments to Money*, 7.

¹⁹ Belfoure. *Monuments to Money*, 117.

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patrons.²⁰ Both types of institutions operated in this era with banks beginning to market to less wealthy patrons.

The independent financial institution rather than the branch bank dominated the national banking industry in this era, as well. This was due primarily to federal and state laws regulating the competition of national banks in favor of the smaller, local institutions that became a staple of small towns and neighborhood commercial districts.²¹ The editors of *The Architectural Record* noted the ubiquity of banks in its January 1909 issue, stating, “Throughout the country there is hardly a small town which does not boast of one or more bank buildings, which though they may not be invariably of the great architectural consequence, are yet among the most pretentious constructions in their localities.”²² The bank building became as common a property type of small commercial districts in this era.

The editors of the January 1909 *Architectural Record* also noted the intentional classical influence on the the design of the era’s bank buildings.²³ The 1893 Columbian Exposition, with its grandiose classical buildings, coincided with a national financial panic that detrimentally affected the public’s confidence in the banking industry.²⁴ Two large financial associations held conventions in Chicago during the exposition: the American Bankers Association and the World’s Congress of Bankers and Financiers. The latter convened on the exposition grounds. As Belfoure writes, “The bankers found themselves in 1893 at the epicenter of architectural fashion...”²⁵ These leaders came to believe that the physical appearance of their institutions would boost the public’s confidence in the nation’s banks. The classically inspired buildings of the exposition provided the style that would instill this confidence.²⁶ In 1929 toward the end of

²⁰ Belfoure, *Monuments to Money*, 118.

²¹ Belfoure, *Monuments to Money*, 128, 192-193.

²² “Recent Bank Buildings of the United States,” *The Architectural Record* XXV, no. 1 (January 1909): 4.

²³ “Recent Bank Buildings of the United States,” 3.

²⁴ Belfoure, *Monuments to Money*, 127.

²⁵ Belfoure, *Monuments to Money*, 127.

²⁶ Belfoure, *Monuments to Money*, 127.

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the era, leading bank architect Alfred Hopkins wrote that Greek and Roman architecture should take precedence over all other styles, continuing the support classical influences.²⁷

Architects applied the Classical Revival style to all forms of commercial bank buildings, especially those in small commercial districts. These buildings commonly reflected the Temple Front form, which directly referenced ancient Greek and Roman temples.²⁸ Although some ancient temples contain treasuries, the American bank at the turn of the twentieth century had little or no precedent in antiquity.²⁹ Nevertheless, architects employed the raised porticos, columns, entablatures, and pediments of ancient temples to communicate the function of the building as a bank.³⁰ Architectural historian Marcus Whiffen notes that architects preferred relying on Greek rather than Roman orders; thus, masonry openings tend to have lintels rather than arches, and columns appear singularly instead of in pairs.³¹ All three major Greek orders—Doric, Ionic, and Corinthian—offered design inspiration, often mixed with Roman details. Thus, ornamentation includes dentils, modillions, brackets, floral references like leaves, urns, festoons, Greek keys, and crown moulding. Limestone, marble, and granite commonly clad these buildings, as advancements in technology allowed steel and poured concrete substructures. The result, as Whiffen concludes, is something peculiarly American.³²

Architectural historian Richard Longstreth observes two distinct versions of the Temple Front commercial building. The first, based on ancient “prostyle” temples, features four or more columns supporting a pedimented entablature that spans the entire façade (*Figure 17*). The second, similar to the “anta” temple form (*Figure 17*), features a recessed entrance behind columns that are set within an enframed wall.³³ The temple front design became almost

²⁷ Alfred Hopkins, *Fundamentals of Good Bank Building* (New York: The Bankers’ Publishing Company, 1929), 99 as quoted in Belfoure, *Monuments to Money*, 125.

²⁸ Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Washington, DC: National Trust for Historic Preservation, 1987), 100.

²⁹ Belfoure. *Monuments to Money*: 126; “Recent Bank Buildings of the United States,” 3; & Leland M. Roth, *American Architecture: A History* (Boulder, CO: Westview Press, 2001), 188.

³⁰ Belfoure. *Monuments to Money*: 125; Longstreth, *The Buildings of Main Street*, 100.

³¹ Whiffen, *American Architecture Since 1780*, 167.

³² Whiffen, *American Architecture Since 1780*, 167.

³³ Longstreth, *The Buildings of Main Street*, 100. Longstreth calls this *distyle in antis*, “two columns between antae [side walls].” Examples of these side-walled temple-front banks have two or more columns. Use of “anta” here indicates the presence of sidewalls, the primary distinguisher from the prostyle portico with its open sides.

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exclusively used for financial institutions within commercial districts in the early twentieth century.³⁴

The ancient temple form also influenced the bank interior. The finishes and organization of the interior matched the grandeur of the exterior design in order to reinforce confidence in the bank patron.³⁵ Voluminous halls, reminiscent of temple cellas (the precursor to the nave of Christian cathedrals), contained various plan arrangements of bank tellers, desks, and offices. Columns supported the tall ceilings and mezzanines and divided the cella from side aisles. Decorative details continued to reflect classical inspiration. Vaults took the place of altars, which always appeared in full public view.³⁶ Designers placed the free-standing vaults near the rear third of the main floor but never against an outside wall to both deter robberies and to allow the bank building's structural system to remain independent of the vault.³⁷

Lighting also became an important aspect of the interior design. Ample lighting guaranteed fewer mistakes by bank employees, and designers strategically mixed electric with natural light to achieve the desired interior effect.³⁸ Temple form bank buildings worked best on corners where multi-story windows provided daylighting into the darker interior. However, for those buildings located mid-block, designers employed skylights and clerestories to provide the desired daylighting. Indirect diffuse lighting from cove lighting along interior cornices and hanging translucent light fixtures commonly supplemented the daylighting.³⁹

The Savings Trust Company of St. Louis Building

The limestone and granite clad building at 4915 Delmar Boulevard in St. Louis, Missouri, is an excellent local example of the Classical Revival Temple Front commercial building. Historically part of an unbroken commercial district, the south façade exhibits the exterior character-defining features of the Classical Revival style. An unadorned limestone wall frames a central two-story

³⁴ Longstreth, *The Buildings of Main Street*, 100.

³⁵ Belfoure. *Monuments to Money*: 137.

³⁶ Belfoure. *Monuments to Money*, 144-145.

³⁷ Belfoure. *Monuments to Money*, 145.

³⁸ Belfoure. *Monuments to Money*, 141.

³⁹ Belfoure. *Monuments to Money*, 141, 174.

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portico that represents the “anta” temple form (*Figure 17; Photos 1,2,6*). Pilastered side walls and four free-standing Ionic columns support a flat entablature above a raised, narrow portico. Ornamental stone details include carved acanthus leaves, Greek keys, egg-and-dart mouldings, dentils, and festooned swags (*Figure 7; Photos 4 & 5*). Due to its location within a commercial block, daylighting of the interior was accomplished through three large rectangular wood windows on the south elevation and through clerestory windows along the perimeter of the monitor roof (*Photos 1, 10, 11*).

The interior continues the temple theme. The two-storied central volume recalls the cella, the location of the altar in ancient temples. In place of an altar, a large bank vault spans the north end of the colonnaded space. Although the historic layout of the second floor is currently unknown, it may have been a large open room. Belfoure notes that in savings institutions like the nominated building, the large boards of directors needed a commodious boardroom, “and because it could not take away from the main banking floor, it usually was placed on a mezzanine overlooking it.”⁴⁰ The second floor of the Savings Trust Company spans only that portion of the building above the vault. Historic grills and the period photograph seen in *Figure 12* seem to indicate this space always was open to the main lobby. The interior contains additional classical details such as a plastered coffered ceiling (*Photos 10 to 12*), plastered square columns with plaster bases and capitals with floral motif rather than one of the Greek orders (*Photo 12*), and decorative plaster bands decorated with swags. The interior and exterior harmoniously express the temple form as applied to a bank building.

THE SAVINGS TRUST COMPANY OF ST. LOUIS

A group of local businessmen established the Savings Trust Company of St. Louis (Savings Trust Company) in 1907 at what was then the western edge of the St. Louis city limits. The small trust company leased space within a building at 4935 Delmar Boulevard (not extant). The Savings Trust Company served as a local repository where depositors earned interest from their savings deposits. The company also assisted customers with home mortgages, real estate and bond investments, and new business loans. While the financial institutions within the downtown central business district managed the accounts of wealthy businessmen, the Savings Trust

⁴⁰ Belfoure. *Monuments to Money*, 135.

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Company and other similar trust companies situated throughout the city neighborhoods served the middle and working classes.

The success of the Savings Trust Company relied on its new and existing accounts. As the surrounding neighborhood became heavily populated by middle- and working-class citizens, the bank catered to their clientele, remaining open until 7:30 pm on Monday evenings. Special ads in the local papers encouraged savings accounts as well as safe deposit boxes and targeted neighborhood men, women, and children.⁴¹

Design and Construction of the Savings Trust Building

The Trustees of the Savings Trust Company leased the building at 4935 Delmar until they could construct a dedicated facility.⁴² As customers and deposits increased, the trustees took steps toward this endeavor in the early 1920s. The Trustees acquired a 60'x175' lot a few addresses to the east of their temporary location and budgeted \$150,000 for a new building.⁴³ The trustees commissioned the local architectural firm Barnett, Haynes & Barnett to design and supervise the construction of the new headquarters of the Savings Trust Company (*Figure 18*). The architects proposed a variety of high-quality masonry, with gray granite and Indiana limestone on the exterior and Italian marble flooring on the interior.⁴⁴

Construction began in the spring of 1921, and the building officially opened in January 1922.⁴⁵ Entry from a centralized door within the Delmar elevation led into a massive twenty-five-foot volume clad in marble and ornamental plaster (*Figure 12*). A coffered plaster ceiling ornaments the clerestory containing leaded sash. The Italian marble floor reflected light from the clerestory and south windows. Tellers flanked the lobby on both the east and west sides while the main vault sat beyond a gate at the north end of the space (gate not extant). The second floor above the vault provided office space for the bank director. The St. Louis Bank Equipment & Fixture

⁴¹ *St. Louis Post-Dispatch* (9 February 1920): 6.

⁴² "Savings Trust Company Opens New Building Tomorrow," *St. Louis Post-Dispatch* (8 January 1922): 61.

⁴³ "Savings Trust Company Opens New Building Tomorrow," 61.

⁴⁴ "Savings Trust Company Opens New Building Tomorrow," 61.

⁴⁵ *St. Louis Post-Dispatch* (22 May 1921): 65; "Savings Trust Company Opens New Building Tomorrow," 61.

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Company furnished the interior.⁴⁶ The local weekly journal, *The Modern View*, lauded the “handsome and artistic structure” as “an embodiment of strength and art.”⁴⁷

Barnett, Haynes & Barnett, Architects

Brothers George D. and Thomas P. Barnett along with their brother-in-law John I. Haynes comprised the eponymously named architectural firm. Training under the auspicious of Master Architect and their own father George Ingham Barnett, the firm began designing Romanesque style residential buildings in the early 1890s but shifted to the preferred style of their father—the Beaux Arts—by the late 1890s.⁴⁸ Tom led the design team and continued to practice after the firm dissolved. The portfolio of the firm included magnificent edifices in Missouri. Tom died at age 59 in 1929.⁴⁹

The Savings Trust Building After Construction

The new building housed specialized departments for real estate, loans, bonds, and exchanges, and provided staff to assist with over fifteen thousand individual accounts.⁵⁰ Within a month operating in the new building, the Savings Trust Company established an insurance department that included all lines of insurance (not commonly offered by such facilities): fire, employers’ and public liability, compensation, plate glass, burglary, steam boiler, automobile, accident, health, and fidelity.⁵¹

⁴⁶ “Interior of the New \$150,000 Savings Trust Building,” *St. Louis Globe-Democrat* (8 January 1922): 37.

⁴⁷ “Barnett, Haynes & Barnett,” *The Modern View* [St. Louis] (13 January 1922): 12.

⁴⁸ Charles C. Savage, *Architecture of the Private Streets of St. Louis* (Columbia, Missouri: University of Missouri Press, 1987), 176.

⁴⁹ “Tom Barnett, Noted St. Louis Architect, Dies,” *St. Louis Star & Times* (24 September 1929): 1.

⁵⁰ *St. Louis Globe-Democrat* (9 January 1922): 3. The real estate division nearly doubled its holdings within two years, according to “Savings Trust Gives West End Banking Service,” *St. Louis Star & Times* (23 February 1924): 6.

⁵¹ “Savings Trust Co. to Handle Insurance: New Department will be More Extensive than Usual,” *St. Louis Globe-Democrat* (5 February 1922): 37. Seeing the lack of coverage offered by most local banks and realty companies, the source reported that where the larger facilities were usually confined to fire and tornado insurance, the Savings Trust saw a need for more complete services, more representative of real-life situations.

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In 1923, the Savings Trust Company opened a women’s department, a move heralded by the *St. Louis Star & Times* as a progressive idea unusual for the time. The paper believed that the Savings Trust Company gained an “enviable position among St. Louis banking institutions” for opening a specialized department offering services to women—then not yet a common occurrence in banking.⁵² The facilities consisted of a private restroom and lounge complete with good lighting and ventilation, writing instruments and tables, comfortable chairs and telephones, various supplies and furnishings “attractive” to women.⁵³

Period sources illustrate the preference of the company in servicing its immediate neighborhood, continually adding new and expanded services to benefit its customer base. The Savings Trust Company was one of the first in the city to provide traveler’s checks to its patrons. The company also offered assistance during tax season in preparing IRS tax forms.⁵⁴ By 1926, the Savings Trust Company had resources worth over \$3,000,000 and boasted its “neighborliness” and personalized services, afforded by all patrons.⁵⁵

The Savings Trust Company of St. Louis felt the effects of the 1929 stock market crash and subsequent depression by January 1933.⁵⁶ On January 12, the bank closed its doors due to the unprecedented heavy withdrawals caused by the nationwide financial crisis. The Board of Trustees suspended operations to protect its depositors, and the board quickly developed reorganization plans.⁵⁷ Showing their support, Savings Trust Company depositors signed a petition agreeing to restrictions on withdrawal timing and amounts moving forward, in an attempt to prohibit a future closure.⁵⁸ Despite the attempts to reorganize, the bank directors ultimately decided to liquidate in May 1933.⁵⁹ Over the next three years, the building remained closed while the Savings Trust Company went through liquidation.

⁵² “Savings Trust Company has Women’s Department,” *St. Louis Star & Times* (16 June 1923): 8.

⁵³ “Savings Trust Company has Women’s Department,” 8. The location of the women’s department within the building is currently unknown.

⁵⁴ “Savings Trust Gives West End Banking Service,” 6.

⁵⁵ Period ads printed in local newspapers including *St. Louis Star & Times* (28 June 1926): 3 and (9 August 1926): 3.

⁵⁶ “3 Outlying Banks Forced to Close By Withdrawals,” *St. Louis Star & Times* (12 January 1933): 1.

⁵⁷ “3 Outlying Banks...,” 1.

⁵⁸ “Savings Trust Committee Seeks Reorganization,” *St. Louis Globe-Democrat* (27 January 1933): 1.

⁵⁹ “Savings Trust Co. Liquidator Will Get \$300 a Month,” *St. Louis Star & Times* (19 May 1933): 28.

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In February 1936, the Easton-Taylor Trust Company acquired the Savings Trust Company building.⁶⁰ The company relocated from 4474 Easton Avenue to Delmar, opening the former Savings Trust Company building in April.⁶¹ The company served the neighborhood for the next few decades. In 1959, the Easton-Taylor Trust Company expanded the footprint of the former Savings Trust Company building by the construction of a one-story brick addition to the north.⁶² In June 1965, Easton-Taylor Trust Company became the Central West End Bank.⁶³ City Bank acquired the Central West End Bank in late 1973; newspaper records indicate the building ceased being a bank by October 1979.⁶⁴

COMPARABLE PROPERTIES

St. Louis neighborhoods outside of downtown saw the establishment of savings banks around the turn of the twentieth century. These locations allowed for the savings banks to serve specific populations within targeted neighborhoods. The Savings Trust Company of St. Louis served the Central West End neighborhood. At least five other Classical Revival-styled bank buildings remain scattered throughout the city within smaller neighborhood commercial districts (*Figures 19 & 20*). Including the nominated building, all six of these banks date to between 1916 and 1929 and represent at least the second iteration of the financial institution that constructed them. Physical similarities of the six buildings include a reliance on the Classical Revival as a design motif, the use of Indiana limestone cladding, and their presence within a small commercial district associated with a specific neighborhood in St. Louis. Only three can be classified as a Temple Front commercial form: the Lafayette-South Side Bank, the Jefferson-Gravois Bank, and the nominated Savings Trust Company of St. Louis. The nominated building is the only one of the six that historically occupied a mid-block lot.

One of the earliest known examples of a temple fronted bank building is the one-story Lafayette-South Side Bank at 1731 South Broadway within the Soulard commercial district (#4 in *Figures*

⁶⁰ "Deal for Purchase of Savings Trust Co. Building on Delmar," *St. Louis Globe-Democrat* (29 February 1936): 1.

⁶¹ This address no longer exists.

⁶² Permit CC11354, 20 August 1959.

⁶³ "Easton-Taylor Trust Co. Name Change Approved," *St. Louis Post-Dispatch* (14 June 1965): 29.

⁶⁴ "City Bank to Acquire Central West End Bank," *St. Louis Post-Dispatch* (21 December 1973): 26.

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Savings Trust Company of St. Louis

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19 & 20). The south half of the building dates to 1916, and in 1920, a north addition opened.⁶⁵ The Classical Revival design is more elaborate than the building on Delmar, but both feature the “anta” temple-front form. A set of granite steps leads up from the sidewalk to a colonnaded portico. Rusticated limestone sidewalls flank the portico with its paired, fluted Corinthian columns, more of a Roman reference noted by Whiffen.⁶⁶ The entablature spans the entire building with a bracketed cornice and tall, carved stone parapet. Rectangular masonry openings within the portico wall—a Greek reference—feature elaborate surrounds, more similar to those found in Renaissance Revival buildings of the era.

The Jefferson Gravois Bank at 2604 South Jefferson Avenue was constructed in 1926, four years after the Savings Trust Company building, within the Benton Park commercial node (#5 in *Figures 19 & 20*). The building sits at the intersection of Jefferson, Gravois Avenue, and Sydney Street, creating two public facades. The primary, temple-fronted elevation is also an “anta” form with pilastered sidewalls framing a pair of engaged, fluted Doric columns. A simple entablature with dentiled cornice spans the elevation below a tall parapet. Unlike the nominated building and the Lafayette-South Side Bank, the Jefferson Gravois Bank building does not have a full portico. An elaborately carved stone portal surrounds the entrance within the center bay; smaller window openings pierce the flanking bays at the first story. Like the Savings Trust Company building, large, multi-light windows pierce the upper story between the columns, and a bronze railing covers the lower lights in the flanking bays. Carved festooned swag panels surmount the windows, as well.⁶⁷

The three other Classical Revival bank buildings do not share the temple front design. The Natural Bridge Bank & Trust Company at 4401 Natural Bridge Avenue in The Ville was constructed in 1929 (#2 in *Figures 19 & 20*).⁶⁸ This two-story, limestone clad building sits at the northwest corner of Natural Bridge and North Newstead Avenue. Paired pilasters divide the five bays, and granite cladding forms the base of the elevation. The center entry bay features a two-

⁶⁵ Sanborn Fire Insurance Map, Volume 4, December 1950, sheet 10; “Building to be Erected on South Broadway for the New Lafayette South Side Bank,” *St. Louis Post-Dispatch* (4 April 1915): 38; “Banks’ Prosperity Gauges Local Business Conditions,” *St. Louis Post Dispatch* (12 September 1915): 38.

⁶⁶ Whiffen, *American Architecture Since 1780*, 167.

⁶⁷ Architectural Survey of Benton Park, 1979, #SLCAS002-066; Mary Stiritz & Maureen Jones, “Benton Park Historic District,” National Register nomination (1985): 103. The bank is a contributing resource to the district.

⁶⁸ “Natural Bridge Bank Erecting New Home,” *St. Louis Post Dispatch* (24 March 1929): 81.

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story arch (formerly a window filled this arch at the second story), and an elaborately carved linear masonry opening at the first story contains the main entrance.⁶⁹ A simple entablature and cornice span the top of the building, and a copper domed lantern extends from the roof at the center bay. The Water Tower Bank/North St. Louis Trust building at 4325 North Grand Boulevard was constructed in 1927 (#3 in *Figures 19 & 20*).⁷⁰ The two-story, three-bay limestone bank building also has a granite clad base. A two-story, arched opening pierces the center of the elevation. Simple pilasters flank the opening and support an entablature, complete with frieze and dentiled cornice. Two-story narrow rectangular windows pierce the walls flanking the center bay. Carved roundels surmount the windows, and carved festoons line the parapet wall below egg-and-dart moulding. A carved and pedimented parapet wall steps up at the center above the cornice of the center bay. The 1928 Chippewa Trust Company building at 3801 South Broadway sits at the southwest corner of Broadway and Chippewa Street within a small commercial district in the South City neighborhood (#6 in *Figures 19 & 20*). Classical Revival references on this two-story limestone building include Composite pilasters dividing the five bays of the symmetrical façade, two-story arched recessed entry bay, carved stone ornament, and simple cornice and parapet.⁷¹

Including the Savings Trust Company building, these six buildings exhibit a range of Classical Revival designs in smaller neighborhood commercial districts within the city of St. Louis. All have columns and/or pilasters, entablatures, symmetrical elevations, limestone cladding, and carved ornamentation. The Savings Trust Company is one of three temple fronted commercial bank buildings and is the only one of the six not constructed at an intersection.

Conclusion

The Savings Trust Company of St. Louis constructed the building at 4915 Delmar Boulevard between 1921 and 1922. Following trends of bank design in the early twentieth century, the nominated property exemplifies a Classical Revival Temple Front commercial building and the character of American bank design between the 1890s and 1930s. The building is locally

⁶⁹ Photograph of the building in the *St. Louis Post Dispatch* (16 May 1937): 28.

⁷⁰ "Water Tower Bank to New Home," *St. Louis Post Dispatch* (5 October 1927): 25.

⁷¹ Karen Bode Baxter, Ruth Keeney, & Tim Maloney, "Chippewa Trust Company Building," National Register nomination (2010). This building is individually listed under Criteria A & C and is described as an example of Beaux Arts.

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significant under Criterion C in the area of Architecture as an excellent local example of this national design trend. The architects, Barnett, Haynes & Barnett, produced a two-and-a-half story building based on a Grecian temple, utilizing Doric pilasters, fluted Ionic columns, carved stonework, recessed portico, and entablature. Indiana limestone and granite clad the concrete and steel building. The interior design follows the exterior precedent, with double-volumed lobby reminiscent of the ancient temple cella. The building retains its historic integrity from its period of significance, 1922.

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Savings Trust Company of St. Louis
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Name of multiple listing (if applicable)

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Verbal Boundary Description

The Savings Trust Company of St. Louis building located at 4915 Delmar Boulevard in St. Louis (Independent City), Missouri, is located on city block 3764, including .243 acres in Block 2 containing lots 3 and the eastern portion of 4 as well as a portion of a partially vacated alley. The nominated property is legally known by the St. Louis City Assessor's Office as parcel ID 376406025. See Figure 2.

Boundary Justification

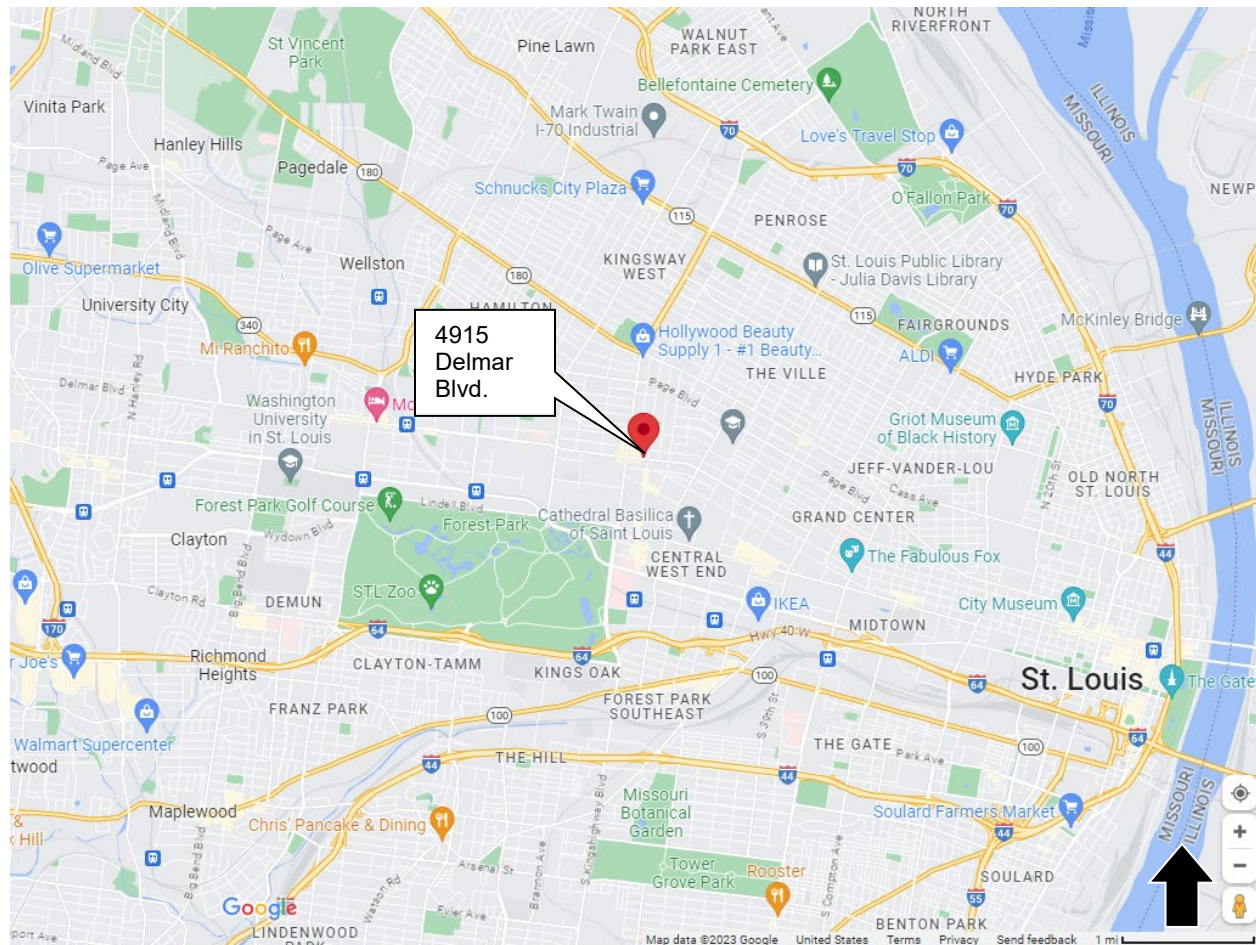
The nominated parcel includes the current property boundary (as described above) and the land historically associated with the nominated building.

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Savings Trust Company of St. Louis
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Figure 1. Locational map, showing the Savings Trust Company building within St. Louis. Base map from Google.

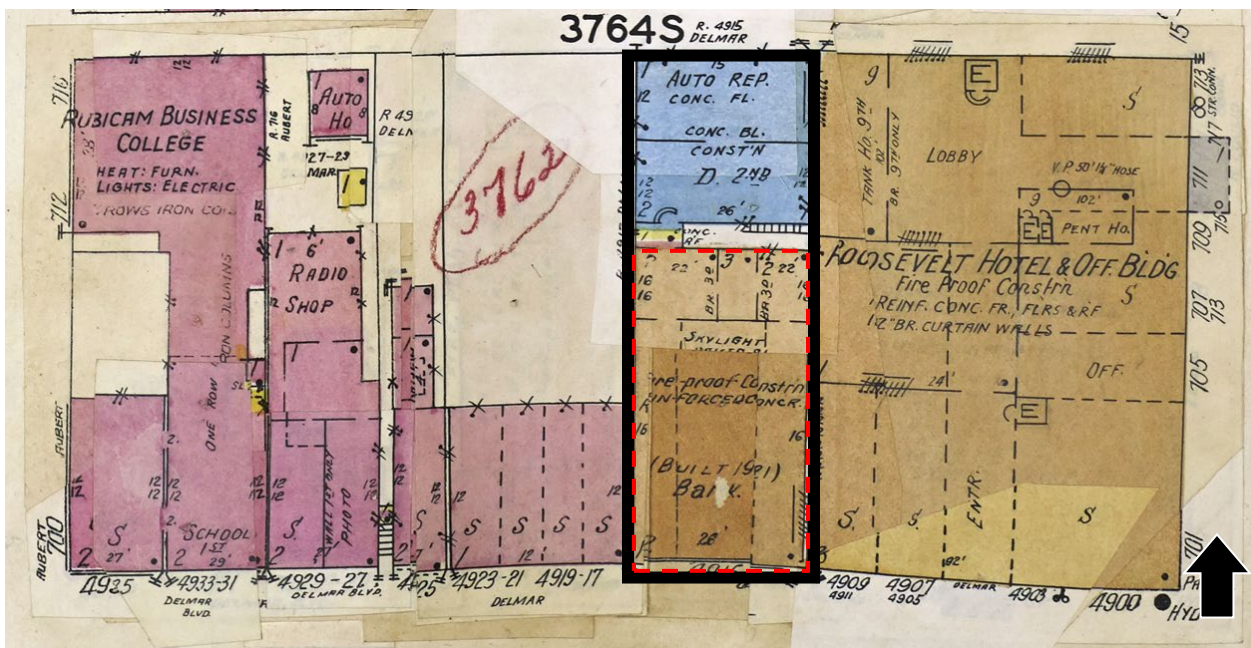
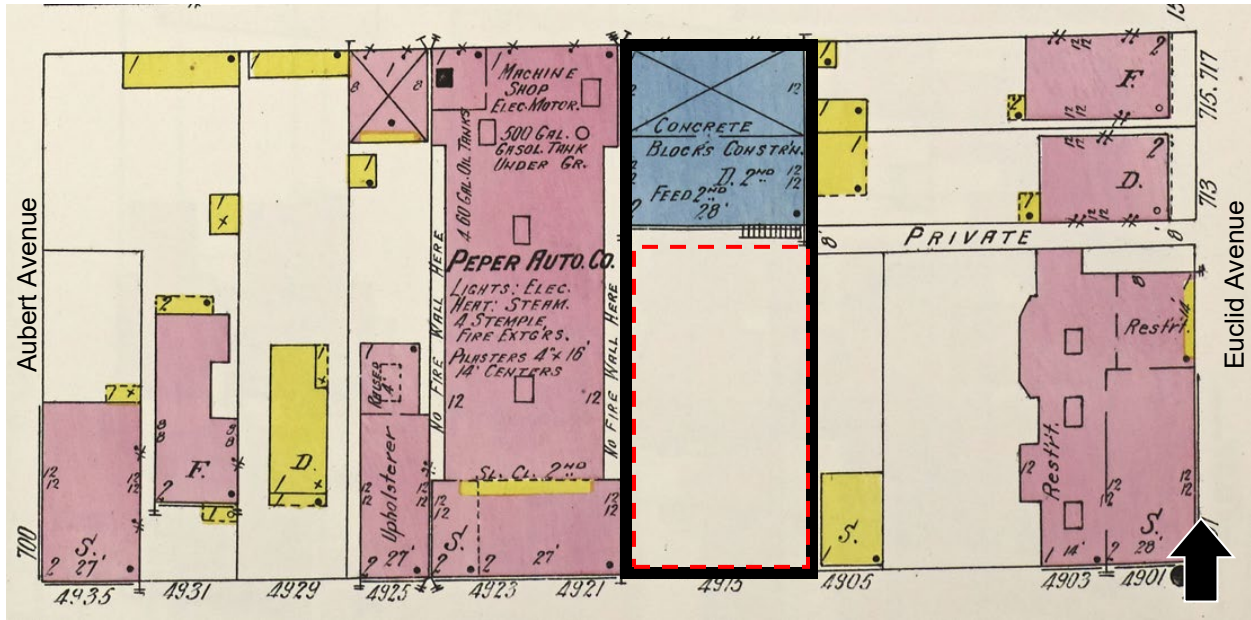


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Figure 2. Site conditions along Delmar Blvd between Aubert Ave (west) and Euclid Ave (east) as represented in historic maps during 1909 (top) and 1951 (bottom). Solid bold line represents the nominated boundary. The dashed line represents the extent of the historic building. Source: Fire Insurance Maps of Missouri, Sanborn Map Company, volume 5, 1909. Source: Insurance Maps of St. Louis, Missouri, volume 5, sheet 29 (both issues).

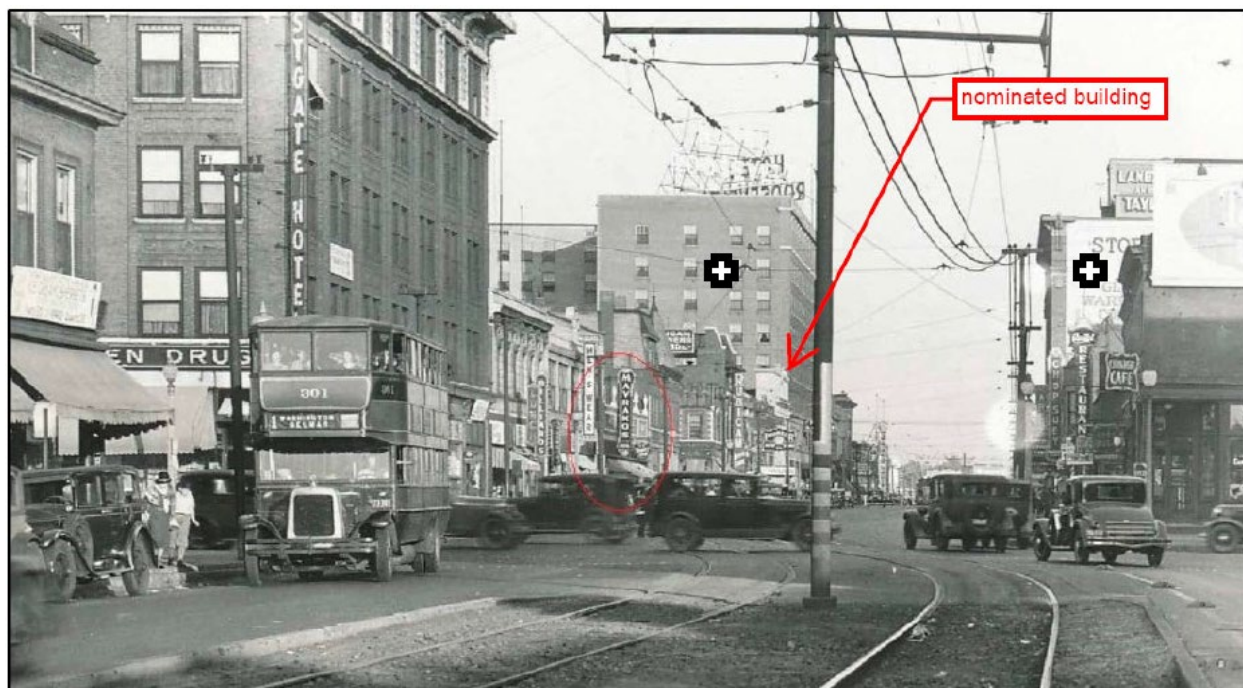


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Figure 3: Looking east along Delmar Boulevard in c1930. Today only the two buildings marked “+” in addition to the nominated building remain. Source: St. Louis Building Arts Foundation. Bottom: August 2022 Google Streetview image, looking east down Delmar toward Euclid.



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Figure 4. Site map, showing the boundaries of the Savings Trust Company Building within the heavy dashed heavy box. Base image from City of St. Louis GIS.



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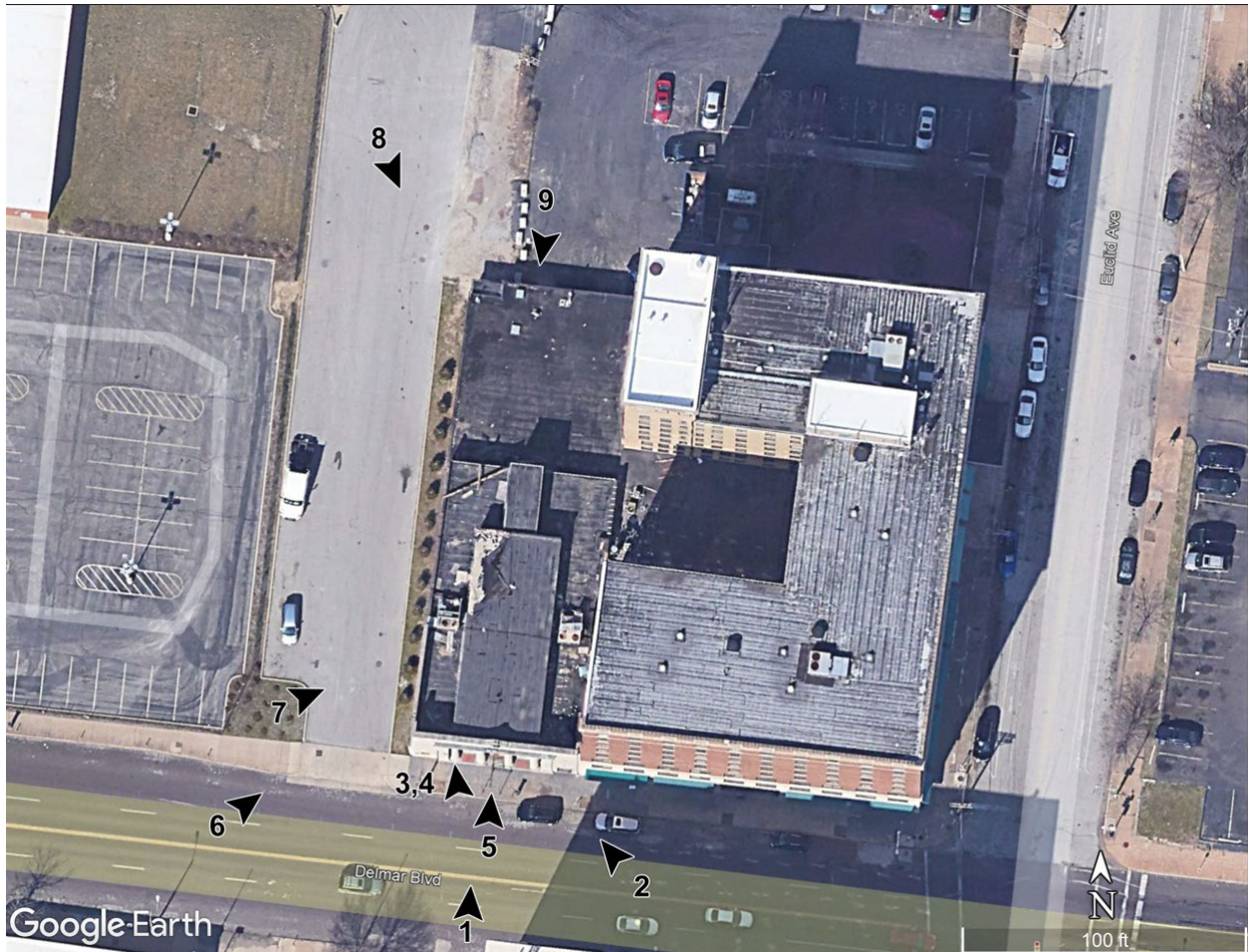
Savings Trust Company of St. Louis

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Figure 5. Exterior Photo Key. Base map from Google Earth, 2021 photo to reduce shadows.

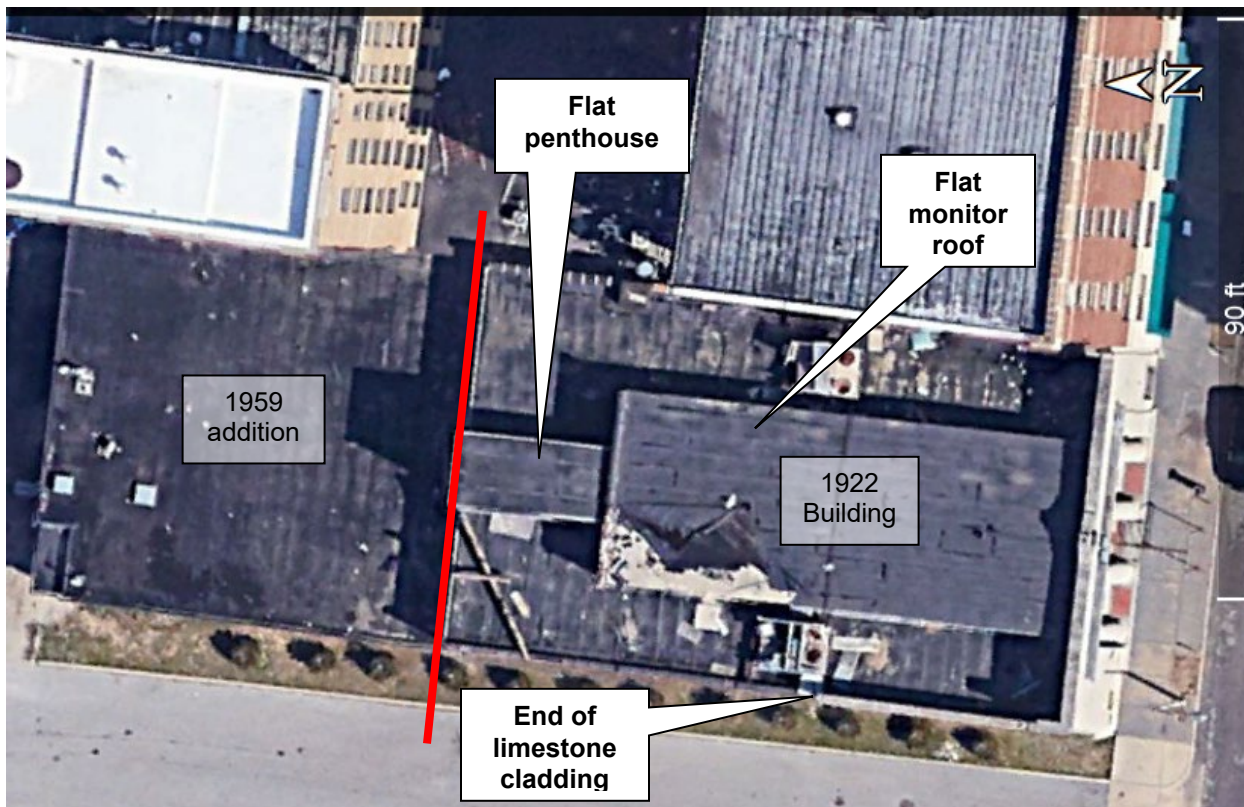
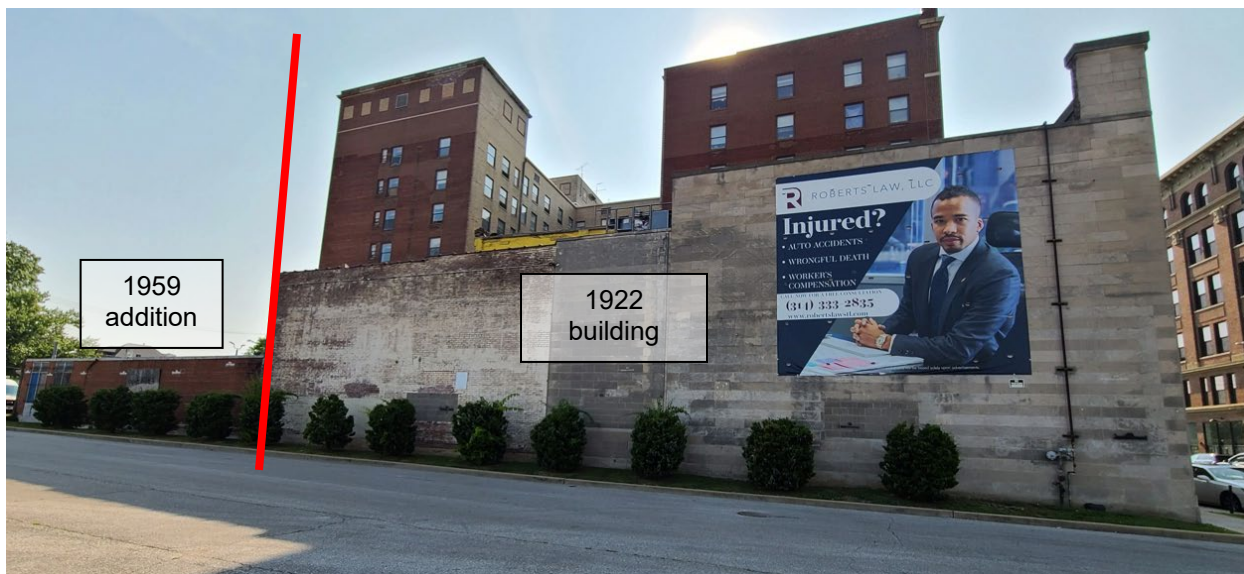


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Figure 6. Annotated Photo 7 (top), and aerial image (bottom, from Google Earth), showing the two eras of construction. The bold line indicates the location where the 1922 building ends and the 1959 addition begins.



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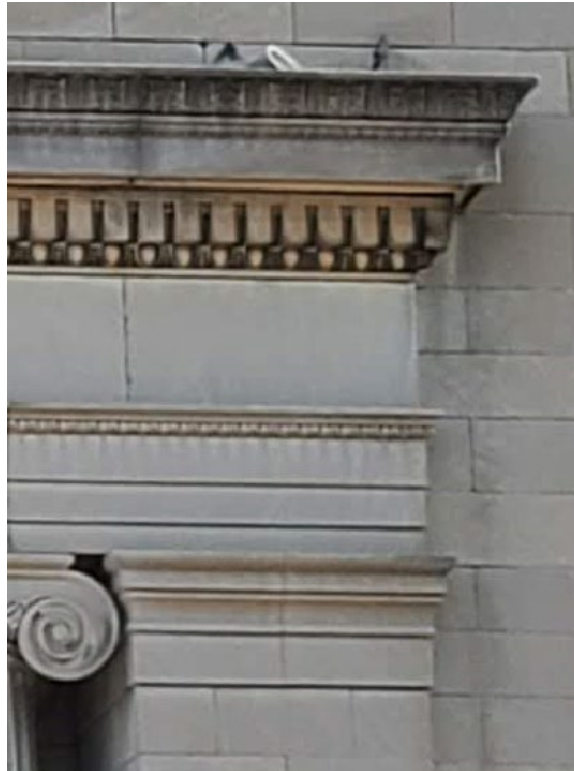
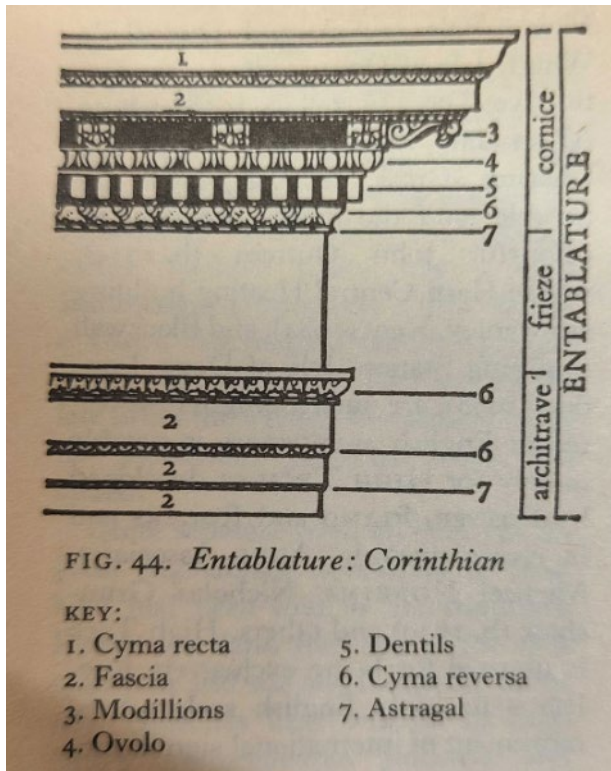
St. Louis, Independent City, Missouri

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Figure 7. Diagram of an entablature and a detail of the entablature at the nominated building. Diagram from John Fleming, Hugh Honour, & Nikolaus Pevsner, *The Penguin Dictionary of Architecture*, 4th ed. (London: Penguin Books Ltd, 1991), 148.



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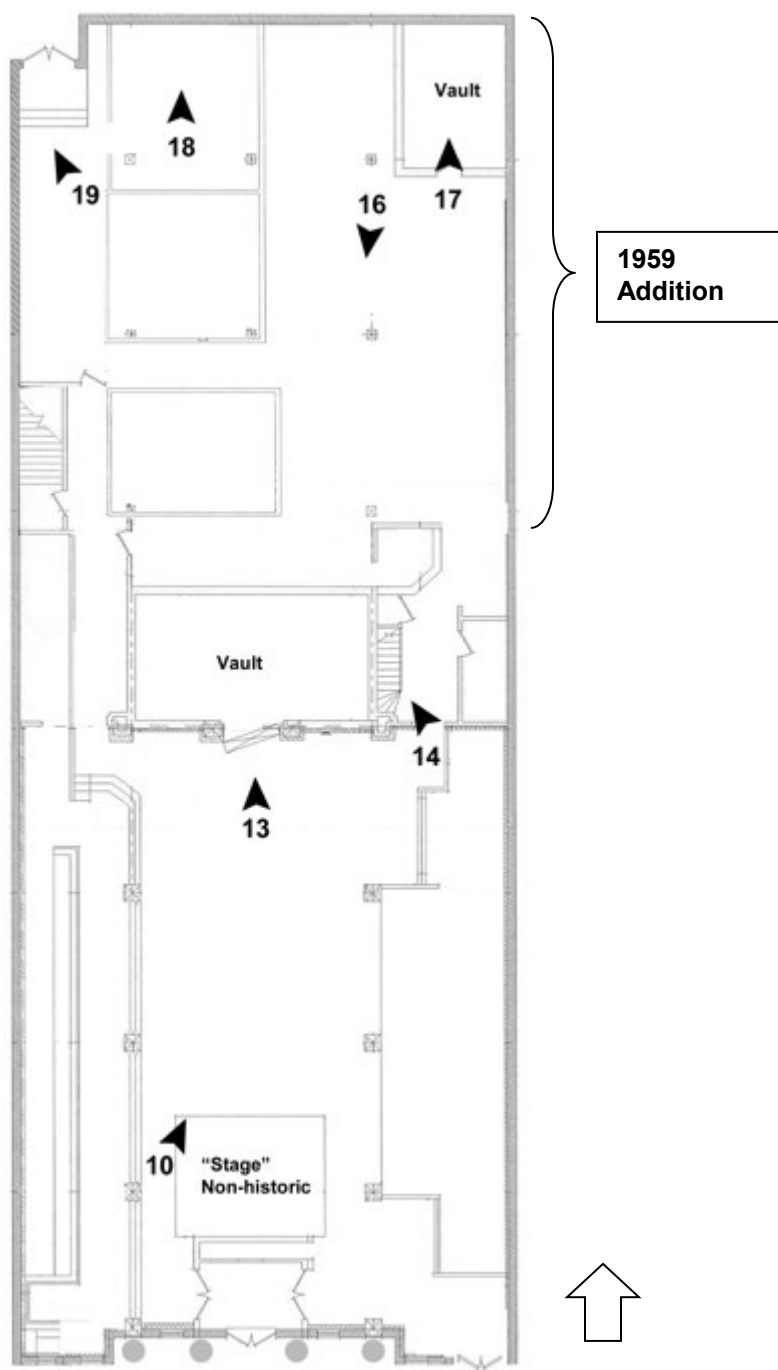
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Figure 8. First Floor Plan and Photo Key. Base plan from client, June 2023. Note: The 1959 addition. Not to scale.



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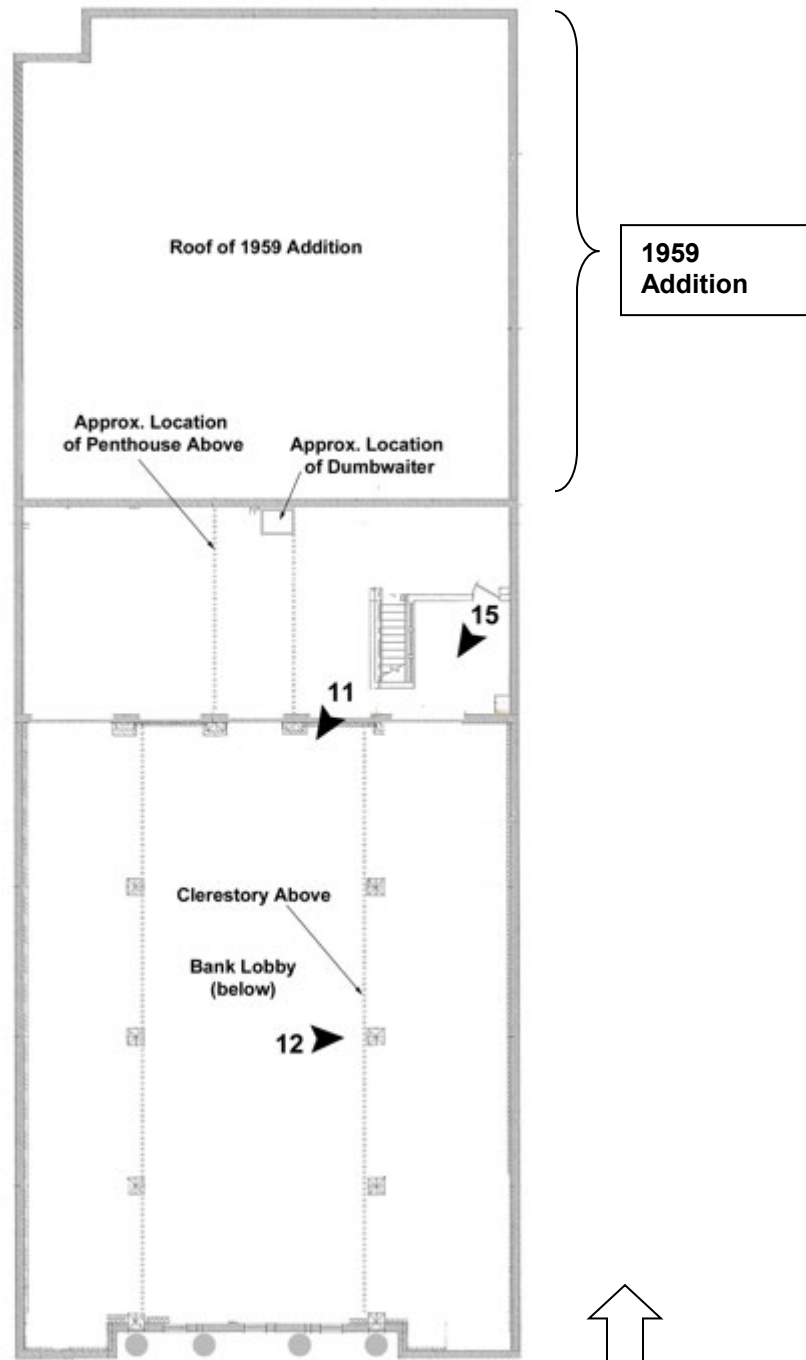
Savings Trust Company of St. Louis

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Figure 9. Second Floor Photo Key. Sketch plan based upon first floor. June 2023. Not to scale.



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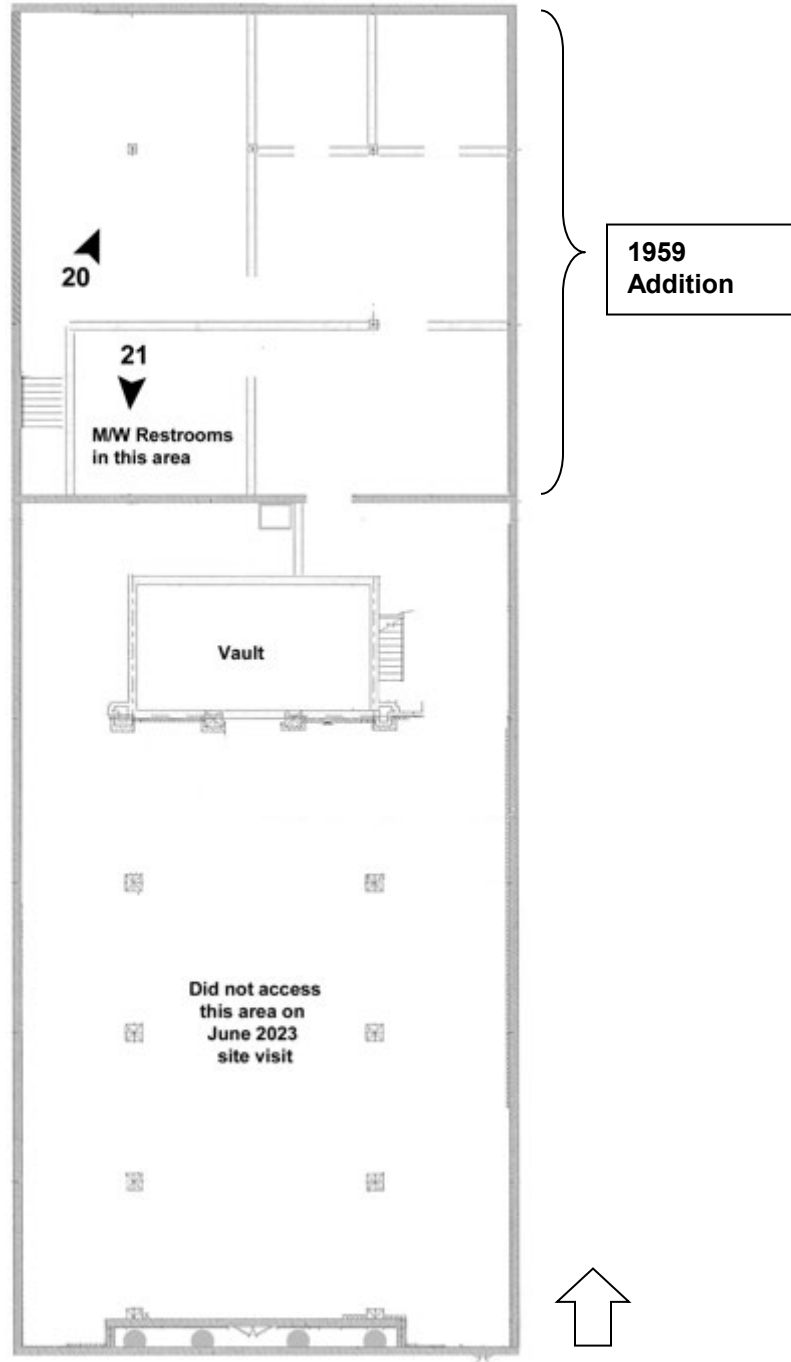
Savings Trust Company of St. Louis

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Figure 10. Basement photo key. Sketch plan based on first floor plan, June 2023. Wall locations are approximate. Not to scale.



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Figure 11. Entry vestibule, looking east, showing all non-historic materials except the historic marble floor.
Source: Matt Bevins, 2020.



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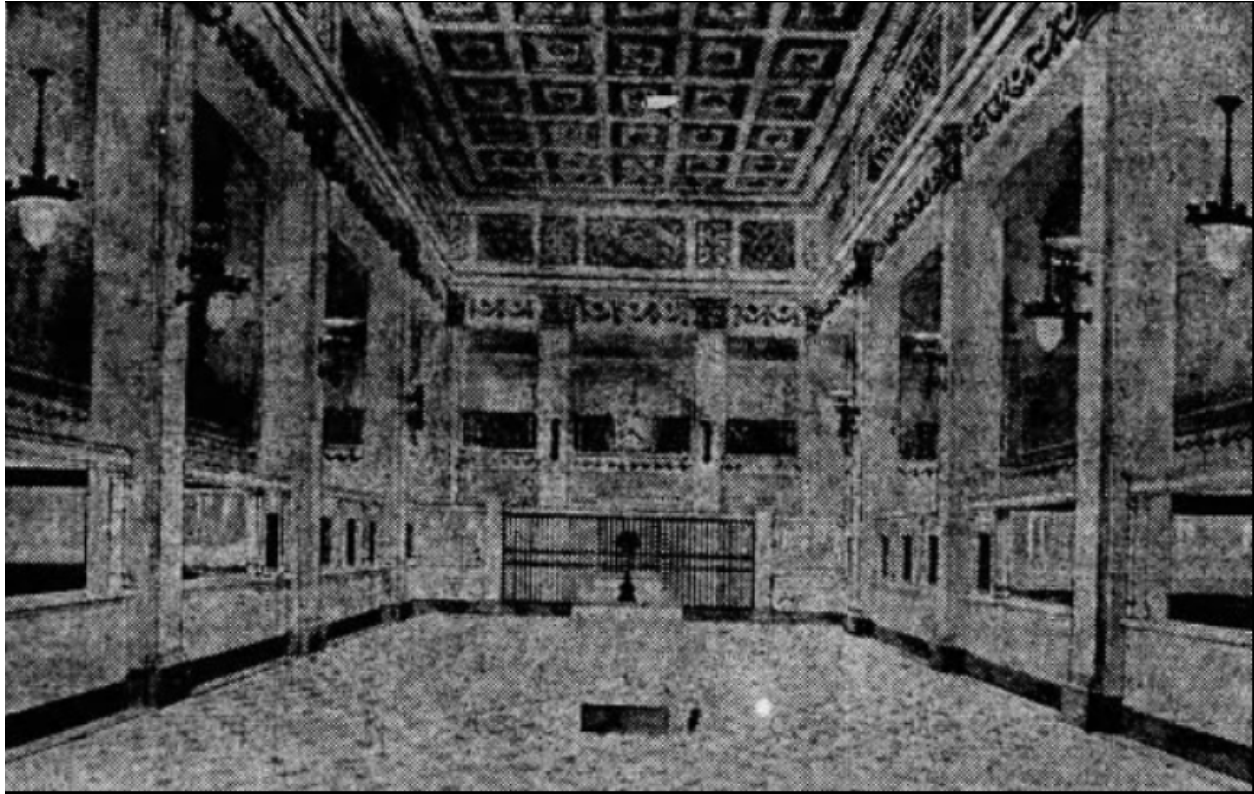
St. Louis, Independent City, Missouri

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N/A

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Figure 12. Period photograph of the interior of the Savings Trust Co. of St. Louis, 1922, looking north. Source: St. Louis Globe-Democrat. Sunday, January 8, 1922, page 37. Compare with Photo 18.



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Figure 13. Detail of the Italian marble flooring in the bank lobby. Source: Loughlin, 2023.



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Figure 14. Door to the dumbwaiter in the basement, looking south. Source: Loughlin, June 2023.

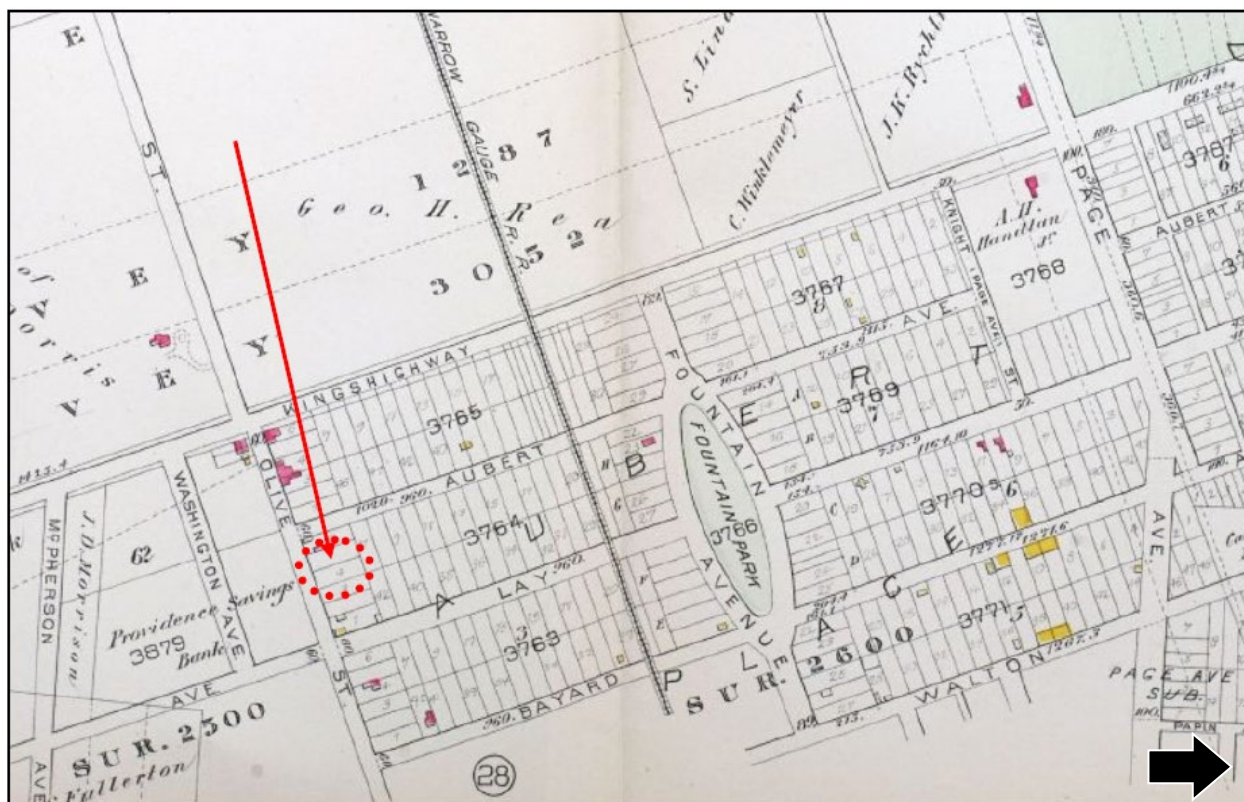


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Figure 15. Central westward portion of the city of St. Louis as it appeared in 1883. The red dotted circle denotes the future location of the nominated building. Source: Atlas of the City of St. Louis, Mo., sheet 39, 1883.

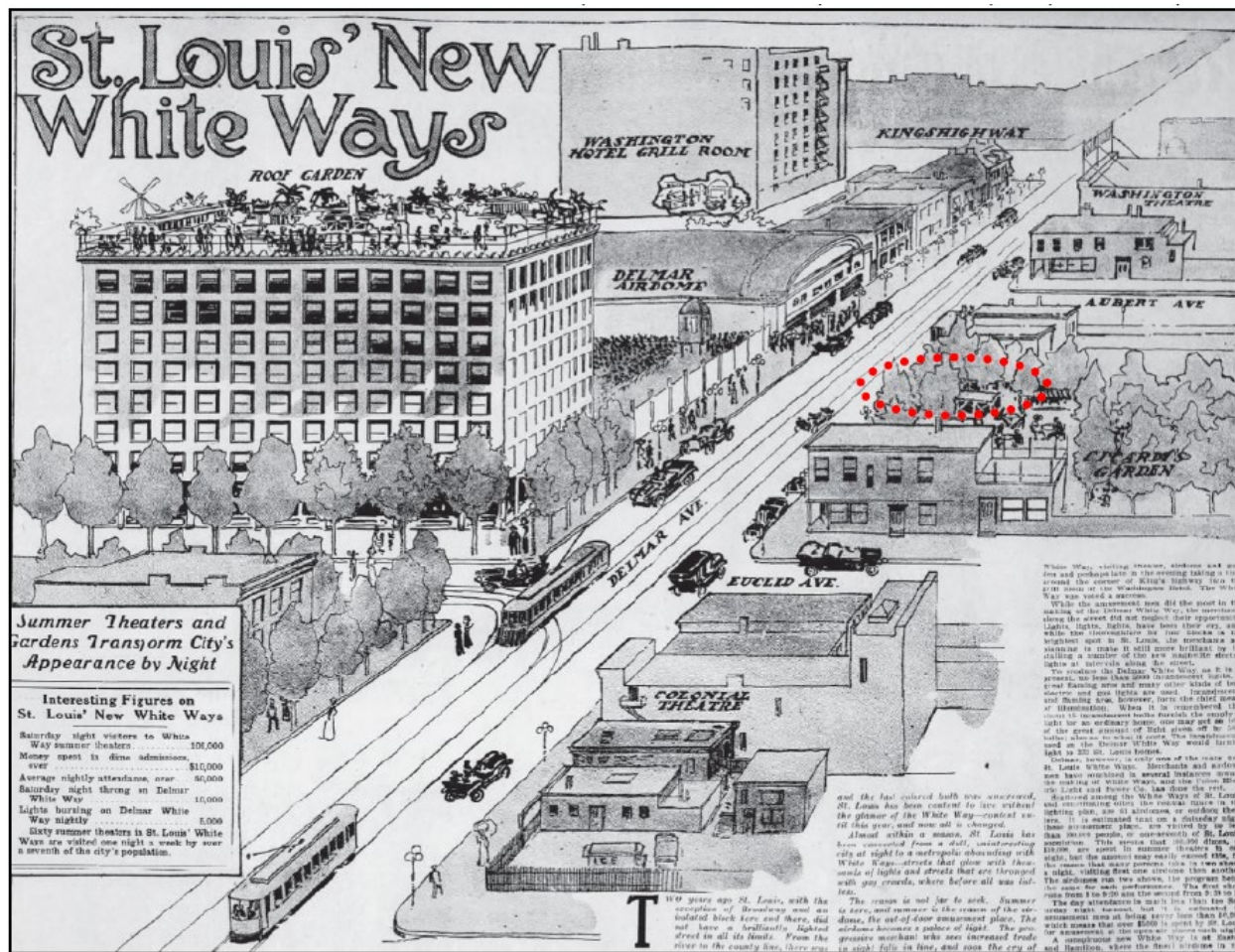


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Figure 16. Planning of Delmar Blvd between Walton and Kingshighway in 1910. The nominated building would eventually be built within the treeline circled below. This image looks southwest. Source: "St. Louis' New White Ways," *St. Louis Post-Dispatch* (24 July 1910): 47.



Summer Theaters and Gardens Transform City's Appearance by Night

Interesting Figures on St. Louis' New White Ways

Saturday night visitors to White Way summer theaters	100,000
Money spent in dress admittance	\$10,000
ever	\$10,000
Average nightly attendance, over	50,000
Saturday night throng on Delmar White Way	50,000
Lights burning on Delmar White Way nightly	5,000
Sixty summer theaters in St. Louis' White Ways are visited one night a week by over a seventh of the city's population.	

White Ways, with its towers, spires and towers and perhaps late in the evening taking a few around the corner of Kings Highway, this is the scene of the White Way. The White Way was a new scene.

While the argument now did the most in the making of the White Way, the new scene along the street did not neglect their opportunity. Lights, signs, music, have been there ever, and while the illumination has been done, it is the greatest feat in St. Louis, the merchants of the street to make it still more brilliant by its lighting. A number of the new summer theater signs at night are being done.

The scene on Delmar White Way on a fine night, the first night since the opening of the great dining and many other kinds of hot dinner and one night are used. Improved and lighting are, however, for the first night of illumination. When it is completed, the scene is a new scene. The scene is a new scene.

St. Louis White Way. Merchants and artists are being exhibited in general exhibition and the scene of white ways and the scene of the White Way. The scene is a new scene.

and the last colored ball was uncovered, St. Louis has been content to live without the glow of the White Way—content all this year, and now all is changed.

Almost within a season, St. Louis has been converted from a dull, uninteresting city at night to a metropolis abounding with White Ways—streets that glow with the lights of lights and streets that are thronged with gay crowds, where before all was dark.

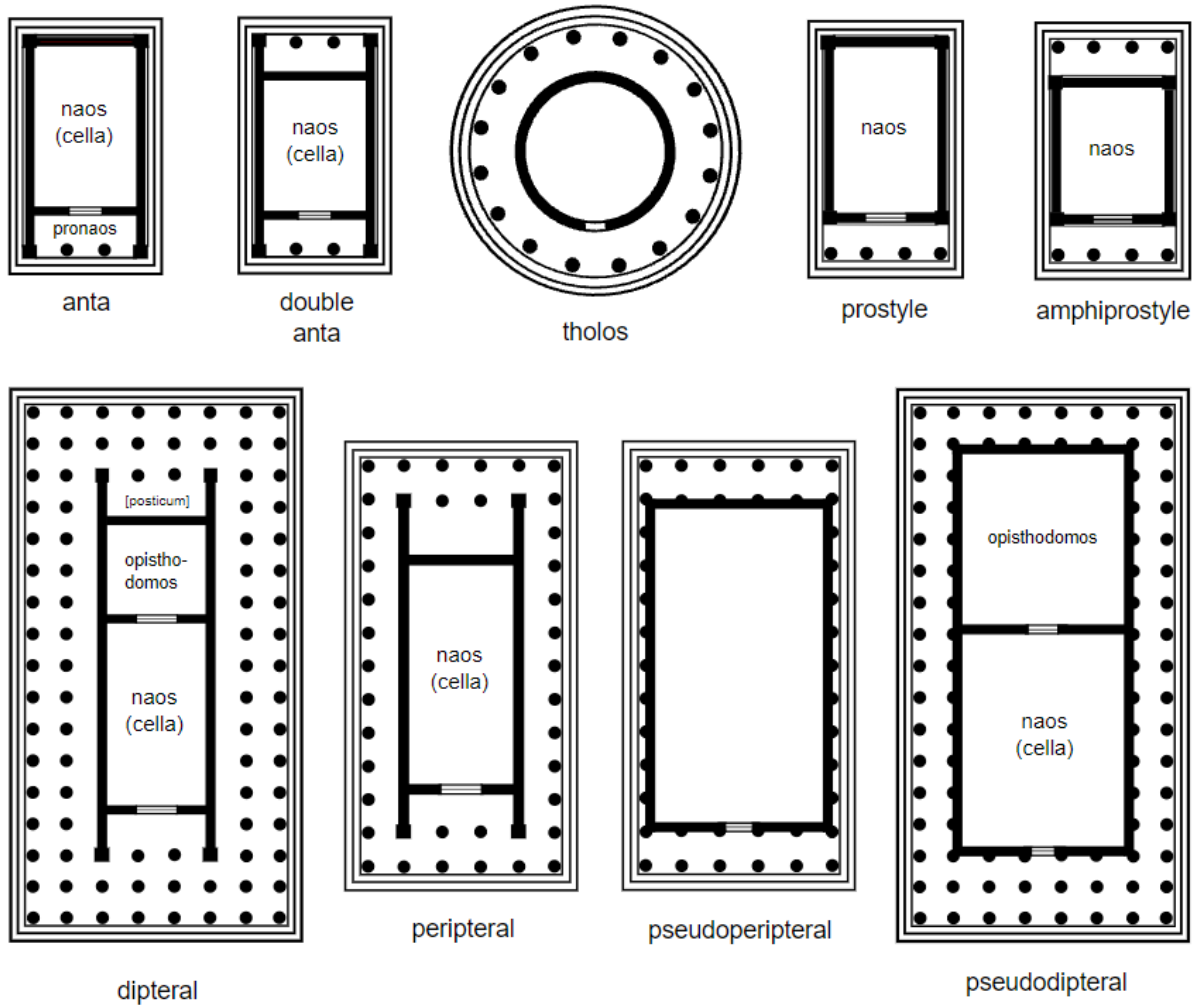
The scene is not far to seek. Summer is here, and summer is the season of the season, the out-of-door amusement place. The audience becomes a palace of light. The progressive merchant who sees increased trade in such falls in line, and soon the city of

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Figure 17. Examples of ancient temple plans. Architects of temple fronted banks utilized the “anta” and “prostyle” examples almost exclusively. Source: “Greek temples,” 2009, from Wikimedia Commons.



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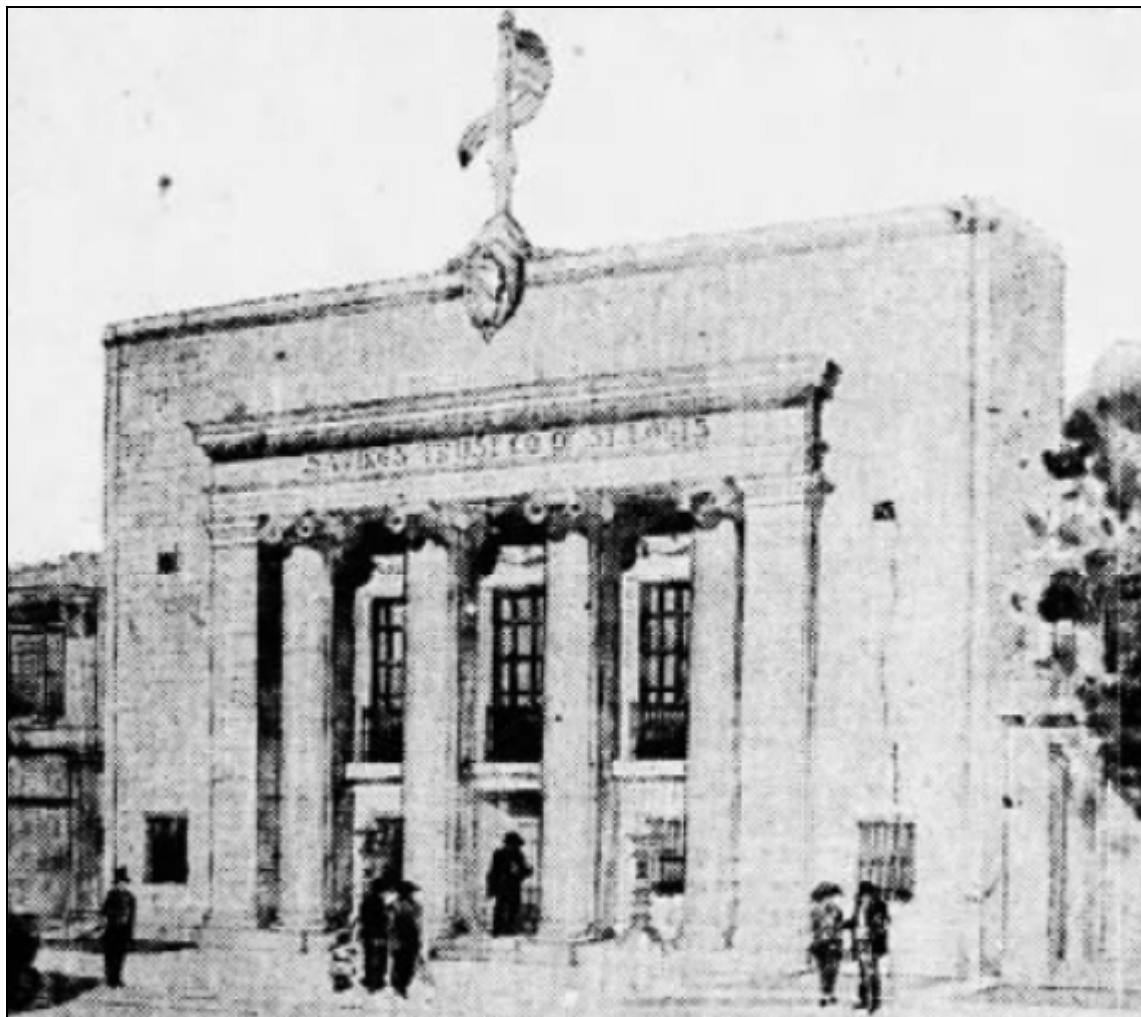
St. Louis, Independent City, Missouri

County and State

N/A

Name of multiple listing (if applicable)

Figure 18. The architects' drawing of the proposed new building for Savings Trust Co. of St. Louis.
Source: *St. Louis Post-Dispatch* (22 May 1921): 65.

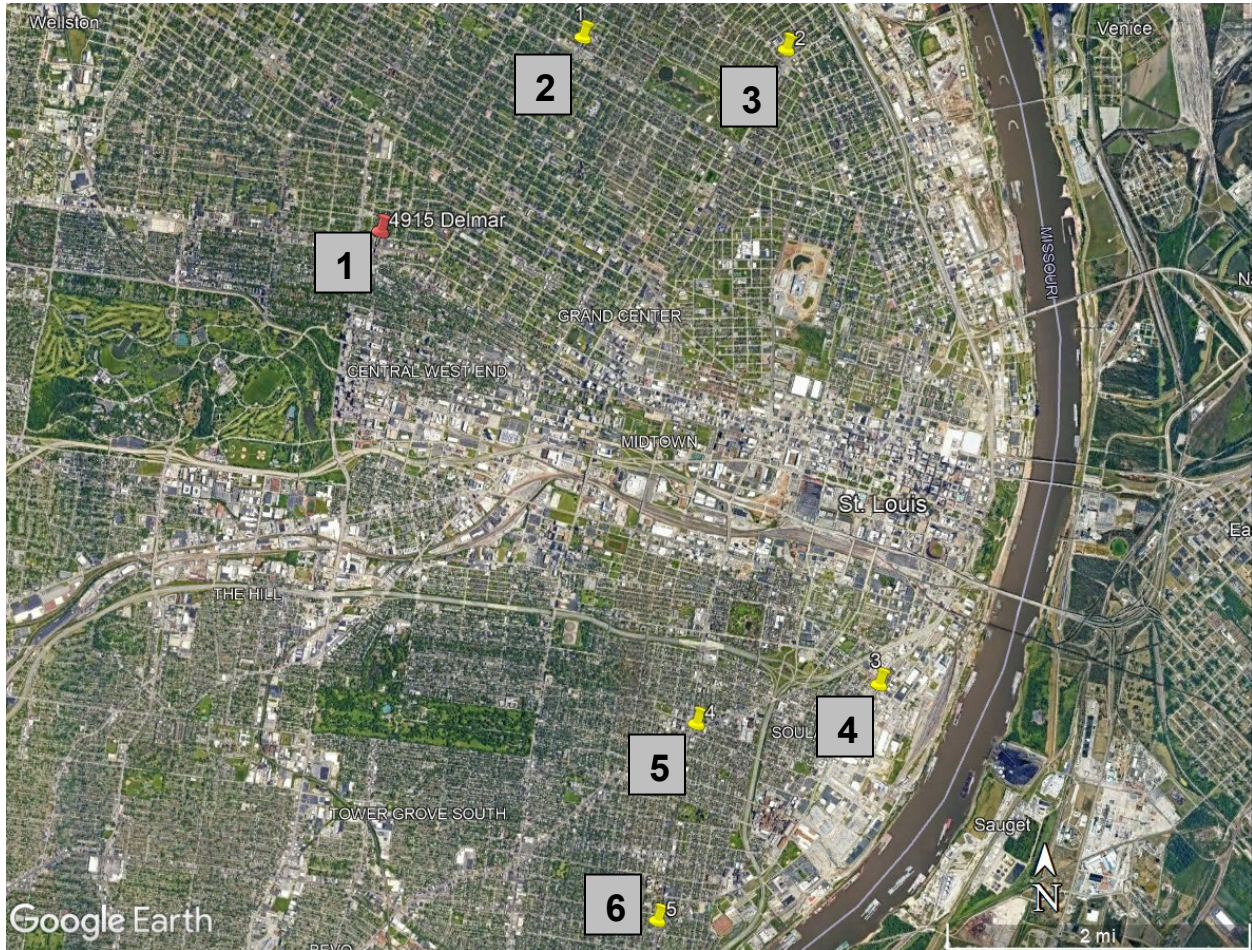


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N/A
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Figure 19. Geographical spread of comparable Classical Revival bank buildings within the City of St. Louis. The western city boundaries is roughly the left edge of the image. Base map from Google Earth.



Key:

1. Nominated building, 4915 Delmar Blvd.
2. 4401 Natural Bridge Ave.
3. 4325 N. Grand Blvd.
4. 1731 S. Broadway
5. 2604 S. Jefferson Ave.
6. 3801 S. Broadway

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Figure 20. Examples of comparable Classical Revival bank buildings within the city of St. Louis. Identifications by Bob Bettis, City of St. Louis Historic Preservation Office; photos by Loughlin, June 2023. Numbers correspond to map in Figure 19.

1. Savings Trust Company of St. Louis (1922)
4915 Delmar Blvd.
Central West End



2. Natural Bridge Bank & Trust Company (1929)
4401 Natural Bridge Ave.
The Ville



3. Water Tower Bank/North St. Louis Trust (1927)
4325 N. Grand Blvd.
North St. Louis/College Hill



4. Lafayette-South Side Bank (1916, 1920)
1731 S. Broadway
Soulard



5. Jefferson Gravois Bank (1926)
2604 S. Jefferson Ave.
Benton Park (contributor to district)



6. Chippewa Trust Company (1928)
3801 S. Broadway
South City (individually listed)





1907

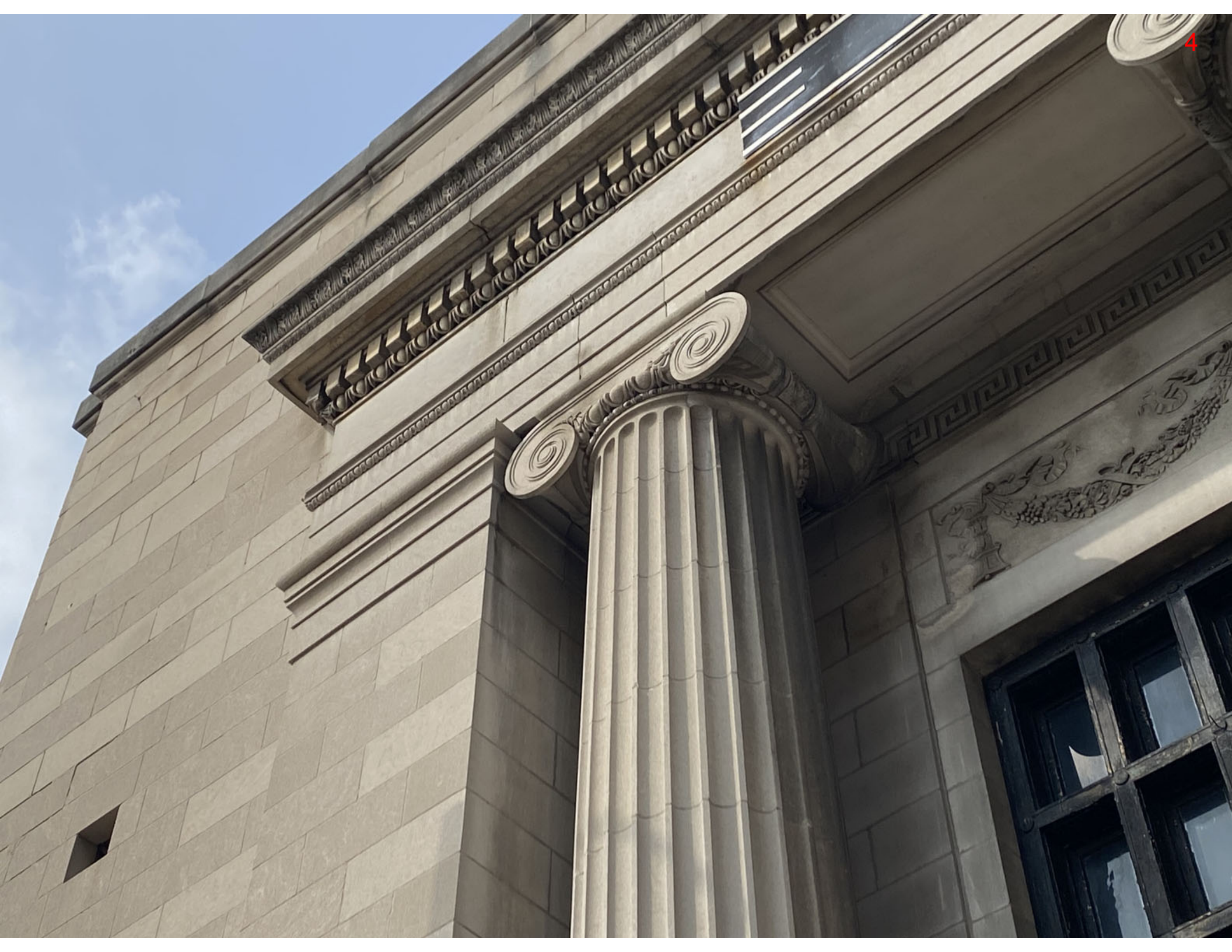
THE VAULT





NO TRESPASSING

3





**NO
TRESPASSING**



THIS PROPERTY
IS PROTECTED BY
VIDEO SURVEILLANCE

**TRESPASSERS WILL
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