



**5. Classification**

**Ownership of Property**

(check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

**Category of Property**

(check only one box)

- building(s)
- district
- site
- structure
- object

**Number of Resources within Property**

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

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

**Name of related multiple property listing**

(Enter "N/A" if property is not part of a multiple property listing.)

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

Historic and Architectural Resources of Cape Girardeau, Missouri 17

**6. Function or Use**

**Historic Function**

(Enter categories from instructions)

Commerce/Trade: financial institution \_\_\_\_\_

Commerce/Trade: office building \_\_\_\_\_

Commerce/Trade: specialty store \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Function**

(Enter categories from instructions)

Commerce/Trade: specialty store \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**7. Description**

**Architectural Classification**

(Enter categories from instructions)

Late Victorian: Romanesque \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Materials**

(Enter categories from instructions)

**foundation** \_\_\_\_\_ limestone \_\_\_\_\_

**walls** \_\_\_\_\_ brick \_\_\_\_\_

\_\_\_\_\_ sandstone \_\_\_\_\_

**roof** \_\_\_\_\_ asphalt \_\_\_\_\_

**other** \_\_\_\_\_

**Narrative Description**

(Describe the historic and current condition of the property on one or more continuation sheets.)

See continuation sheet(s) for Section No. 7

**8. Description**

**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 of age or achieved significance within the past 50 years.

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

**9. Major Bibliographical References**

**Bibliography**

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

**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 # \_\_\_\_\_

**Areas of Significance**

(enter categories from instructions)

ARCHITECTURE

COMMERCE

**Period of Significance**

1850-1950

**Significant Dates**

1891

1893

**Significant Persons**

(Complete if Criterion B is marked above)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Legg, Jerome B., architect

Ossenkop, Henry, contractor/builder

See continuation sheet(s) for Section No. 8

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other Name of repository: \_\_\_\_\_

See continuation sheet(s) for Section No. 9

**10. Geographical Data**

**Acreage of Property** less than one acre

**UTM References**

(Place additional boundaries of the property on a continuation sheet.)

1 1/6 2/7/6/8/2/9 4/1/3/1/5/6/9  
Zone Easting Northing

2 / / / / / / / / / /  
Zone Easting Northing

3 / / / / / / / / / /  
Zone Easting Northing

4 / / / / / / / / / /  
Zone Easting Northing

**Verbal Boundary Description**

(Describe the boundaries of the property.)

Property Tax No. 21-107-00-14-008.00

**Boundary Justification**

(Explain why the boundaries were selected.)

See continuation sheet(s) for Section No. 10

**11. Form Prepared By**

name/title Terri L. Foley, Historic Preservationist

organization Terri L. Foley Consulting date 01-26-2007

street & number 1615 Themis telephone 573-332-1530

city or town Cape Girardeau state MO zip code 63701

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**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.

**Photographs:** Representative **black and white photographs** of the property.

**Additional items:** (Check with the SHPO or FPO for any additional items)

**Property Owner**

name/title John and Jerrienne Wyman

street & number 400 Broadway, suite 200 telephone 537-651-1916

city or town Cape Girardeau state MO zip code 63701

**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. 470 *et seq.*).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 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 Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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## National Register of Historic Places

### Continuation Sheet    Cape Girardeau Commercial Historic District (Boundary Increase) Historic and Architectural Resource of

Section number 7    Page 1

Cape Girardeau, Missouri  
Cape Girardeau County, MO

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#### Summary:

The Cape Girardeau Commercial Historic District (Boundary Increase) contains one two-part commercial block, at 101 North Main Street on the west boundary of the Cape Girardeau Commercial Historic District in Cape Girardeau, Cape Girardeau County, Missouri. This Romanesque Revival style three-story brick building, constructed 1891 to 1893, represents the property type "Commercial Buildings, ca. 1850-1950" as described in the Multiple Property Cover Document "Historic and Architectural Resources of Cape Girardeau, Missouri." The building was built to house the Sturdivant Bank on the first floor with various offices on the upper floors. The district expansion encompasses the one remaining adjacent property on the south boundary and west boundary of the Cape Girardeau Commercial Historic District (NR 07/20/2000). The Cape Girardeau Commercial Historic District is located along the banks of the Mississippi River in downtown Cape Girardeau. The contributing building in the boundary increase retains its integrity of form, location, design, materials and workmanship.

#### Elaboration

As documented in the Cape Girardeau Commercial Historic District nomination, Cape Girardeau was established along the Mississippi River front as a regional trading and distribution hub catering to steamboat traffic in the mid-19<sup>th</sup> century. The riverfront became the center of economic activity and commercial development occurred along the river on Main Street, Water Street, and Broadway. Steamboat trade along the riverfront continued until the early 1900s but slowed with the establishment of the Cape Girardeau Railroad Company in 1881. The railroad spurred the extensive expansion and redevelopment of the Cape Girardeau business district. The redevelopment phase of the downtown's development is reflected in the 100 block of N. Main, an area that was completely rebuilt between c. 1880 and 1930. Though excluded from the Cape Girardeau Commercial Historic District when listed in 2000, the Sturdivant Bank Building was also constructed in this 50 year time frame. At the time of the listing, the property was not included because the preparer, Philip Thomason with Thomason and Associates, thought the windows were missing on the second and third levels of the building and was under the impression the original brick had been replaced. While the original windows were replaced in 1932, the 1932 windows are intact on the second and third level but have been covered with plywood. The brick is original to the building, according to a historic photograph dating prior to 1920.

#### Individual Property Description

A description of the building included in the Cape Girardeau Commercial Historic District (Boundary Increase) follows, providing the building's address, date of construction,

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### Continuation Sheet

Cape Girardeau Commercial Historic District (Boundary Increase)

Historic and Architectural Resource of

Cape Girardeau, Missouri

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architect, builder and physical description.

**Sturdivant Bank, 101 North Main Street.** The Sturdivant Bank Building is located on the southwest corner of the intersection of North Main and Themis Streets. Robert Sturdivant commissioned prominent St. Louis architect Jerome B. Legg to design the three-story brick building and hired Henry C. Ossenkop, a local contractor, to construct the building. This three-story brick building, built with Romanesque Revival style detailing, was constructed in 1891 to 1893 as Sturdivant Bank and was occupied on March 1, 1893. The aluminum and glass main entrance is centered and flanked by display windows resting on brick bulkheads. Over the entrance is a metal awning with a metal panel above, ca. 1932, which runs across the first level on the façade, wraps around the corner and runs approximate 1/8 of the south elevation. (see photo 1). A second entrance on the south elevation is located through a large arch that rest on limestone blocks. Centered on each side of the arch are red sandstone blocks with a carved flower motif. (see photo 4) The entrance is recessed and has aluminum and glass doors. The entryway has an arched wood paneled ceiling that continues down the sides. A highly decorative belt course separates the first and second levels. A metal band with decorative medallions runs the entire length of the south elevation, as does a row of stone medallions in a floral motif. This is topped with a belt of red sandstone. Red sandstone blocks are spaced evenly through the course line at the top of brick pilasters on the south elevation. (see photo 5). On the second and third levels windows installed ca. 1932 replaced the original windows. (see historic photos 8 and 9). The second level windows are four-over-three, double-hung with four light transoms. An arched eight-over-three double-hung window is flanked by eight pane side lights with a ten light transom on the third level. Below the third level windows is a row of decorative brick that produces an optical illusion that the brickwork between the second and third level windows is sagging. (see photo 6). The cornice line is decorated with a pattern along the parapet roofline. (see photo 3). The building's condition is good but it is in need of repointing.

As with all the buildings on this block, the building has a zero lot line. It is bordered on the south and east by concrete sidewalks, an alley on the west, and the north boundary adjoins the south elevation of the building located at 105 North Main.

The building was not included in the original boundary of the Cape Girardeau Commercial Historic District because the preparer of the original nomination thought the building did not have its original brick or windows, because the windows were boarded up to protect against high winds and vandalism. Through recent discoveries of historic documentation, and uncovering the windows, it has been discovered the building has retained its integrity. The discovery of the ca. 1932 windows and the original brickwork of 101 N. Main Street, led to its nomination as a boundary increase. (C)

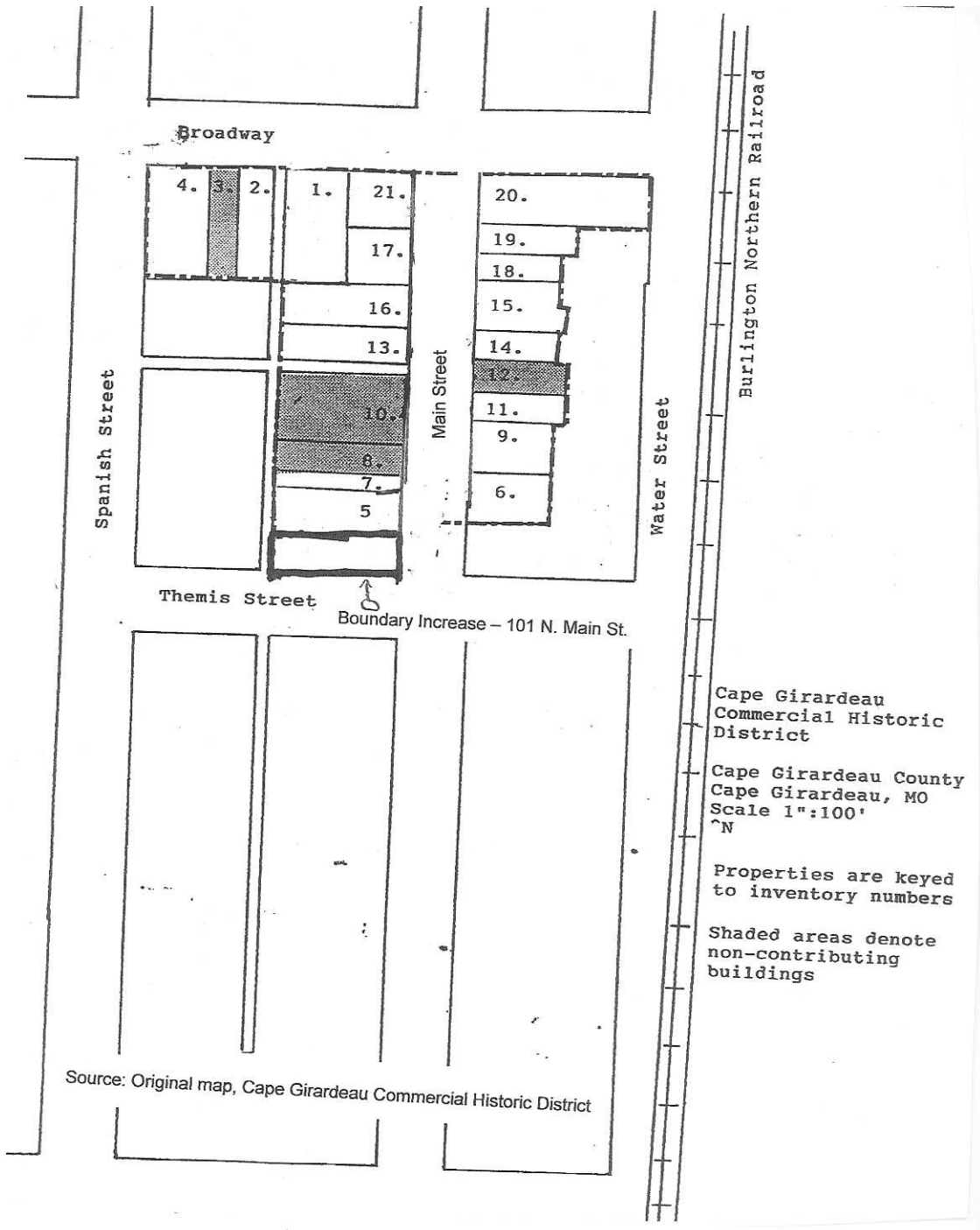
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# National Register of Historic Places

## Continuation Sheet Cape Girardeau Commercial Historic District (Boundary Increase) Historic and Architectural Resource of

Section number 7 Page 3

Cape Girardeau, Missouri  
Cape Girardeau County, MO



Cape Girardeau  
Commercial Historic  
District

Cape Girardeau County  
Cape Girardeau, MO  
Scale 1":100'  
N

Properties are keyed  
to inventory numbers

Shaded areas denote  
non-contributing  
buildings

Source: Original map, Cape Girardeau Commercial Historic District

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## National Register of Historic Places

### Continuation Sheet Cape Girardeau Commercial Historic District (Boundary Increase)

Historic and Architectural Resource of

Section number 8 Page 4

Cape Girardeau, Missouri

Cape Girardeau County, MO

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### Summary

The Cape Girardeau Commercial Historic District (Boundary Increase), 101 North Main Street, is an extension of the original National Register district which was listed in 2000, with a period of significance of 1850 to 1950. The added resource, a three-story brick commercial building built in 1891 to 1893 was designed in the Romanesque Revival style to house the Sturdivant Bank. The building enriches the character of the existing historic district by providing an intact representation of the type of commercial properties that developed along the Mississippi riverfront in commercial area of downtown Cape Girardeau and shares period of development and historic association with the rest of the district. The Sturdivant Bank boundary represents the property type "Commercial Buildings, ca. 1850-1950" as described in the Multiple Property Cover Document "Historic and Architectural Resources of Cape Girardeau, Missouri." The expansion area, like the original listing, is eligible and locally significant under National Register **CRITERIA A** and **CRITERIA C** for Commerce and Architecture.

The property was not part of the original district because the preparer had concerns about the supposed loss of historic windows and thought the original brick had been replaced. The second and third level does have windows dating ca. 1932, which have been recently uncovered, and the original brick has not been replaced on the building.

### Elaboration

The boundary increase is significant because (1) it illustrates the growth and development of traditional commerce in the city's downtown area; (2) it represents the only remaining building in the district that served as bank and was the oldest bank in southeast Missouri during its operation; and (3) the property if added to the district represents the only Romanesque Revival style building in the district and in the downtown area.

The west side of the 100 block of North Main Street began to develop its current configuration starting in 1891 with the construction and completion in 1893 of the Sturdivant Bank building at 101 North Main.<sup>1</sup> The other properties on the west side of the district were constructed during the time span of 1920 to 1955, replacing the pre-1900 buildings on those sites.<sup>2</sup>

This development history is associated with history of the commercial development of Cape Girardeau. Steamboat traffic thrived and the riverfront area of Cape Girardeau continued to expand in the commercial sector as a regional trading and distribution

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<sup>1</sup> "Sturdivant Bank." Pamphlet, published by Sturdivant Bank, on file with City of Cape Girardeau Planning Department.

<sup>2</sup> "Cape Girardeau Commercial Historic District." National register nomination, 2000.

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## National Register of Historic Places

### Continuation Sheet

Cape Girardeau Commercial Historic District (Boundary Increase)

Historic and Architectural Resource of

Cape Girardeau, Missouri

Cape Girardeau County, MO

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center throughout the 19<sup>th</sup> century. By the early 1900s, river traffic declined with the establishment of the Cape Girardeau Railroad Company in 1881. By the late 1880s, the city underwent a substantial expansion of the commercial district and new construction of commercial buildings.<sup>3</sup> The Sturdivant Bank represents the commercial redevelopment that occurred to accommodate the growing commercial needs of the town. The properties in the original district and the boundary increase were significant for association with the business sector of Cape Girardeau. The boundary increase contains the only surviving example of Romanesque Revival architecture within the district boundaries and it represents the only surviving bank building and one of the few buildings constructed in the late 19<sup>th</sup> century that remain in the 100 block of North Main Street.

**Sturdivant Bank Building, 101 North Main Street.** Designed by prominent architect, Jermone B. Legg, and built by Henry C. Ossenkop, the building was constructed 1891 to 1893.<sup>4</sup> The Sturdivant Bank Building is the only remaining example of Romanesque Revival style in downtown area of Cape Girardeau. In 1905, the First National Bank Building designed in the Romanesque Revival style was erected at 117 N. Main, but it was demolished in 1959. The Sturdivant Bank building represents the only building in the downtown area to have red sandstone, not natural to the area and imported, used on the exterior. It is the oldest building represented on the west boundary of the Cape Girardeau Commercial Historic District. This three-story brick two-part commercial block experienced alteration on the first level when the business use was changed to a clothing retail store around 1932.<sup>5</sup> A historic photograph taken in the early 1950s shows the historic alterations on the first level. (see photo 9) Within the district boundaries, are other contributing buildings that underwent historic alterations prior to 1950. The alterations to the Sturdivant Bank building are typical of the rest of the district and were undertaken during the district's period of significance.

The building was built for Robert Sturdivant to house the Sturdivant Bank and other commercial businesses on the upper levels. The Sturdivant Bank Building was first occupied on March 1, 1893.<sup>6</sup> The second floor was occupied in 1910 by Western Union Telephone Company, Christian Science Society, Dr. M. Rosenthal, Frisco Claim Agents, Vandivort & Vasterling Insurance, M. A. Dempsey law office, and Ed Drum law office. The third floor was occupied by Mottharts Business College, and Cape Girardeau Bell

<sup>3</sup> Douglass, Robert Sidney, History of Southeast Missouri: A Narrative Account of its Historical Progress, Its People and Its Principal Interest. New York: Lewis Publishing Company, 1912, 258-59.

<sup>4</sup> Sturdivant.

<sup>5</sup> *Southeast Missourian*. "Remodeling Project to Be Started Soon." 25 February 1932.

<sup>6</sup> Sturdivant.

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### Continuation Sheet

Cape Girardeau Commercial Historic District (Boundary Increase)

Historic and Architectural Resource of

Cape Girardeau, Missouri

Cape Girardeau County, MO

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Telephone Company.<sup>7</sup> The building continued to serve as a bank with upper level offices until 1930. In 1930, the Sturdivant Bank relocated to the H & H Building (NR 07/17/2003) on Broadway and continued business in that location until 1932 when it had to close its doors due to effects of the Depression.

In the 1932 Polk's city directory of Cape Girardeau, 101 North Main Street is not listed, but Samuel's clothing store was in the process of opening in the building. Samuel's Women's Clothing Store opened in 1932 and continued to do business until the late 1940s. Around 1949, Minnen's Store, another women's clothing store, opened in that location and continued in business until 1966. Since 1966 other clothing stores opened a business at this location with the last store closing in 2006. The main portion building is currently vacant, except for a small retail space located on the southwest corner of the building.

### Jerome B. Legg

Sturdivant commissioned Jermone B. Legg to design the bank building. Legg is a well known architect throughout Southeast Missouri for his work with residential and public buildings.<sup>8</sup> Born in Schuyler County, IL, around 1838, Legg moved to St. Louis in 1864 and attended Jones Commercial College. Legg worked with George Barnett, architect, who persuaded him to study architecture. Legg started his career as an architect within four years of moving to St. Louis. His first big job was as construction supervisor of the Thomas Dixon designed Centenary Methodist Episcopal Church (NR listed in 1997).<sup>9</sup> Legg went on to design several prominent buildings for the state of Missouri and several counties in Missouri. Completed projects by Legg in the 1880s and 1890s included: remodel of the Missouri State Capitol, and the St. Francois, Ste Genvieve (1885), and the Shelby County (1891) courthouses.<sup>10</sup> Many of the buildings designed by Legg are individually listed in the National Register of Historic Places. These include: Henderson Hall, Lewis County, MO (NR listed 10/02/1978); Oliver-Leming House, Cape Girardeau County, MO (NR listed 09/12/1980); and Finke Opera House, Moniteau County, MO (NR listed (03/22/2004).

The exterior alterations to the building have not compromised the integrity of the building nor diminish the significance of the building. As stated earlier the boundary increase is significant because (1) it illustrates the growth and development of traditional

<sup>7</sup> *The Daily Republican's City Directory, Cape Girardeau, MO*. Quincy: Naeter Bros. 1910.

<sup>8</sup> *Cape Girardeau Democrat*, 14 August 1897.

<sup>9</sup> Carolyn Hewes Toft. "Jerome Bibb Legg." *St. Louis Architects: Famous and Not So Famous in Landmarks*. July/August 1989 (2pp). <<http://stlouis.missouri.org/landmarks/architects14.html>>

<sup>10</sup> Marian Ohman, *Encyclopedia of Missouri Courthouses*. Columbia: University of Missouri Extension Division, 1891.

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## National Register of Historic Places

### Continuation Sheet    Cape Girardeau Commercial Historic District (Boundary Increase) Historic and Architectural Resource of

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Cape Girardeau, Missouri  
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commerce in the city's downtown area; (2) it represents the only remaining building in the district that served as bank and was the oldest bank in southeast Missouri during its operation; and (3) the property if added to the district represents the only Romanesque Revival style building in the district and in the downtown area. While not included in the original boundary of the Cape Girardeau Commercial Historic District because the preparer of the original nomination felt the building did not have its original brick or windows, through recent discoveries of historic documentation and uncovering the windows, it has been discovered the building retains its integrity. The discovery of the ca. 1932 windows and the original brickwork of 101 N. Main Street, led to its nomination as a boundary increase. The expansion building makes a significant contribution to the historic character of both the boundary increase and the original district and should be included in the district.

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## National Register of Historic Places

### Continuation Sheet    Cape Girardeau Commercial Historic District (Boundary Increase) Historic and Architectural Resource of

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Cape Girardeau, Missouri  
Cape Girardeau County, MO

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### Bibliography

*Cape Girardeau Democrat*, 14 August 1897.

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Ohman, Marian. Encyclopedia of Missouri Courthouses. Columbia: University of Missouri Extension Division, 1891.

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*The Daily Republican’s City Directory, Cape Girardeau, MO*. Quincy: Naeter Bros., 1910.

*The Southeast Missourian*. “Remodeling Project to Be Started Soon.” 25 February 1932.

Thomason, Philip “Cape Girardeau Commercial Historic District.” National register nomination, 2000.

Toft, Carolyn Hewes Toft. “Jerome Bibb Legg.” *St. Louis Architects: Famous and Not So Famous in Landmarks*. July/August 1989 (2pp).  
<<http://stlouis.missouri.org/landmarks/architects14.html>>

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## National Register of Historic Places

### Continuation Sheet    Cape Girardeau Commercial Historic District (Boundary Increase) Historic and Architectural Resource of

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Cape Girardeau, Missouri  
Cape Girardeau County, MO

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### Verbal Boundary Description

The boundary for the Cape Girardeau Commercial Historic District (Boundary Increase) is as depicted by the solid line on the accompanying site map, page 3. The boundary begins at the southwest intersection of North Main Street, then proceed a half-block west on Themis Street to the alley, the southern boundary line is drawn at alley at the rear of the building located on 101 North Main Street. Then proceeds north on North Main Street from the southwest corner of Themis and North Main where the boundary rejoins the southwest boundary of the original district.

### Boundary Justification

The Cape Girardeau Commercial Historic District (Boundary Increase) includes the property historically associated with the one building at 101 North Main Street. The building was not included in the original nomination of the Cape Girardeau Commercial Historic District, because the preparer concluded the original brick of the building had been replaced, which it has not been. Thomason also concluded that with the ca. 1932 windows bordered up, the windows were missing, some of the ca. 1932 windows are still intact and have been uncovered. The Cape Girardeau Commercial Historic District in the future if property owners wish to seek designation could be expanded to the south to include the buildings south of Themis to Independence Street on North Main Street. These area not nominated at this time because additional research and survey is needed to evaluate potential boundaries and areas of significance.

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## National Register of Historic Places

### Continuation Sheet Cape Girardeau Commercial Historic District (Boundary Increase)

Historic and Architectural Resource of

Section number Photos Page 10

Cape Girardeau, Missouri

Cape Girardeau County, MO

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The following is the same for all photographs:

Cape Girardeau Commercial Historic District (Boundary Increase 1)

Cape Girardeau, Cape Girardeau County, Missouri

Photograph: Terri Foley

January 2007

Negatives location: Digital File

Photo No. 1: 101 North Main Street, view looking Northwest, showing the southwest corner of Themis and North Main Street.

Photo No. 2: 101 North Main Street, view looking west, showing the façade of 101 North Main Street.

Photo No. 3: 101 North Main Street, view looking north, showing decorative detailing of cornice line on the south elevation.

Photo No. 4: 101 North Main Street, view looking north, showing red sandstone block with craved floral motif on the south elevation.

Photo No. 5: 101 North Main Street, view looking north, showing decorative belt course on south elevation.

Photo No. 6: 101 North Main Street, view looking north, showing area between second and third floor windows that present an optical illusion.

Photo No. 7: 100 Block of North Main Street, looking north, showing streetscape of the district.

Historic Photographs:

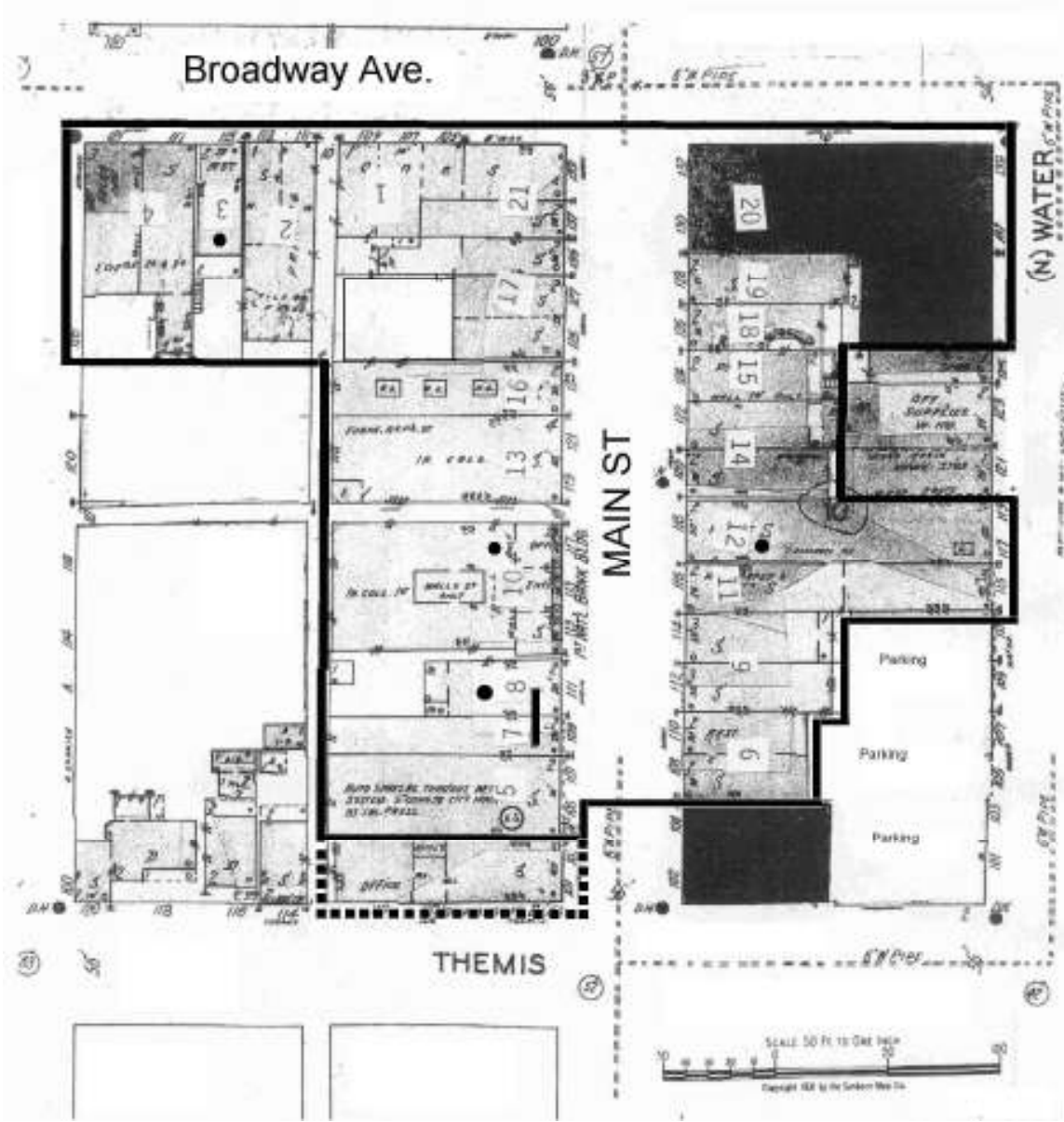
Photo No. 8: 101 North Main Street, ca. 1910, looking west, showing the original configuration of 101 North Main Street.

Photograph copy on file with Terri Foley.




Original photo on file with Jim Haman.

Photo No. 9: 101 North Main Street, ca. 1951, looking west, showing alteration of building.

Photograph on file with Southeast Missourian.



**Cape Girardeau Commercial Historic District  
Boundary Increase I  
Cape Girardeau County, Missouri  
Map Revision**

-  Boundary (7/20/2000)
-  Boundary Increase I (7/11/2007)
-  Noncontributing

Numbers 1 - 21 correspond with order of building descriptions in the district nomination.

Base map: Sanborn Fire Insurance Map, 1931, updated 1950  
Additional updates by MO SHPO staff August 2008



CAPE  
WIGGERY  
SHOP

MEMORIES  
MADE IN  
MISSOURI





CAPE  
WISGERY  
SHOP











CAPE WINDY SHOP



F.O.E.

F.O.E.  
No. 709

WANDYPORT  
& WATERLING  
INSURANCE

WANDYPORT  
& WATERLING  
INSURANCE

WANDYPORT  
& WATERLING  
INSURANCE

STANDARD  
BANK

