

**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 *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an 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 entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Missouri City Savings Bank Building and Meeting Hall

other name/site number Nowlin Store Building

2. Location

street & town 417-419 Main Street N/A not for publication

city or town Missouri City N/A vicinity

state Missouri code MO county Clay code 047 zip code 64072

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 nationally statewide locally. (See continuation sheet for additional comments.)

Mark A. Miles MAY 26, 2010
Signature of certifying official/Title Mark A. Miles/Deputy SHPO Date

Missouri Department of Natural Resources
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is: Signature of the Keeper _____ Date of Action _____

- entered in the National Register.
 See continuation sheet.
- determined eligible for the National Register
 See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register.
- other, (explain): _____

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.)

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

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

Contributing	Noncontributing	
2		buildings
		sites
		structures
		objects
2		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**

N/A

0

Historic Function
(Enter categories from instructions)

Current Function
(Enter categories from instructions)

COMMERCE/TRADE

SOCIAL/MEETING HALL

COMMERCE/TRADE

DOMESTIC/SINGLE DWELLING

Architectural Classification
(Enter categories from instructions)

Materials
(Enter categories from instructions)

OTHER: Two-part commercial block

foundation STONE

walls BRICK

CONCRETE

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

Missouri City Savings Bank Building and Meeting Hall
Name of Property

Clay County, MO
County and State

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.)

See continuation sheet(s) for Section No. 8

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)

Commerce

Period of Significance

1858-1943

Significant Dates

1858

1870

Significant Persons

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Bulder

Unknown

Primary location of additional data:

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

Susan Jezak Ford

See continuation sheet(s) for Section No. 9

Missouri City Savings Bank Building and Meeting Hall
Name of Property

Clay County, MO
County and State

Acreeage of Property Less than one acre

UTM References

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

1 1/5 3/8/8/3/4/4 4/3/4/4/0/3/1
Zone Easting Northing

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

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

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

Verbal Boundary Description

(Describe the boundaries of the property.)
See continuation sheet

Property Tax No. 16120000401300

Boundary Justification

(Explain why the boundaries were selected.)
See continuation sheet

See continuation sheet(s) for Section No. 10

11. Form SHPO-100
name/title Susan Jezak Ford
organization Citysearch Preservation date February 25, 2010
street & number 3628 Holmes Street telephone 816-531-2489
city or town Kansas City state MO zip code 64109

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)

12. Form SHPO-100
name/title Jay Jackson
street & number P.O. Box 117 telephone 816-750-4380
city or town Missouri City state MO zip code 64072

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 Reduction Projects (1024-0018), Washington, DC 20503.

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

Summary

The Missouri City Savings Bank and Meeting Hall is Missouri City's oldest and largest remaining commercial structure, located at 417-419 Main Street in Missouri City, Clay County, Missouri. The property is nominated to the National Register of Historic Places under Criterion A in the area of Commerce. The simple brick structure is comprised of two storefronts that share a party wall and a connected second story. Constructed in the mid-1850s, the building is a simple two-part commercial block, with store spaces in the first story and private space in the second story. The building retains its historic appearance, with arched second-story windows dating to the mid-1800s and first-story entrances that include transoms and large display windows. The building has made a significant contribution to the trade of Missouri City through the housing of businesses and the meeting space upstairs.

Architectural Description

The Missouri City Savings Bank building sits on the southwest corner of Main and Doniphan Streets in Missouri City on Lot Seven, Block One of the Atchison Addition. The joined buildings were probably constructed in the mid-1850s, a time of booming development in Missouri City. The east building was constructed as the one-story Nowlin Store and the west building may have been a general store. The Missouri City Savings Bank acquired the east building in 1869. In 1870, local orders of the Odd Fellows and Masons added a second story to the east building and held meetings there. The Odd Fellows and Masons purchased the west building in the early 1920s and connected the upper stories with a doorway.

The buildings are two-part commercial blocks facing north toward Main Street. Each red brick building has a flat roof and a stone foundation. Each half of the building's façade is three bays wide consisting of a storefront with display windows in the first story and three arched windows in the second story. The east building, 417 Main Street, is slightly taller than the west building at 419 Main Street. The three bays of the east building's first story façade are separated by square iron columns, likely added in the early 1900s. The first story of the left bay contains a double glass and paneled wood door topped by a fixed transom. Arched lettering in the transom reads "MISSOURI CITY". Bays two and three have large display windows atop paneled wood bases. The second story of the east building, added in 1869, has three one-over-four double-hung arched windows. These windows have projecting arched brick headers and stone sills. The second story is topped by a narrow brick stringcourse and a cornice of corbelled brick. Photographs from the 1903 flood and 1920 (Figures 2 and 3) show the building's east façade with a projecting metal cornice. It is unknown when the cornice was added, but it may have occurred when the second story was added to this portion in 1869. The removal of the cornice and the subsequent reworking of the east parapet probably occurred in the early 1930s. This early date places the alteration within the period of significance and reflects the updating of the building to meet early 20th century styles.

Local history notes that the west portion of the building dates to the late 1850s, concurrent with the first story of the east portion. The first story of the west building's façade is divided by brick

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

piers, which are topped by a structural metal plate and fascia. The western pier has been replaced with concrete blocks. The recessed entrance is in the center bay, consisting of a single glass and paneled wood door topped by a fixed transom. Large display windows atop paneled wood bases are located on either side of the recessed door and in bays one and three. Boarded transoms top the display windows. The second story contains three four-over-four double-hung arched windows of the same size and ornamentation as those in the east building. The narrow brick stringcourse above the second-story windows continues from the east building to the west building. The west building also has a brick corbelled cornice, likely original to construction.

A one-story garage abuts the Nowlin building's west side. The building's solid brick wall rises above the adjacent garage and contains three short chimneys that rise above the flat roof. The east wall of the property is divided into three large bays. The stringcourse and cornice from the east façade continue along the east wall. Two short chimneys rise from the roof. The second story has a one-over-four arched window in each bay, likely added when the building was remodeled in 1869. The arched window opening in the first story of the north bay has a window air conditioner in the upper portion and a single pane fronted by security bars in the lower portion. The center bay's first story has an arched doorway with a solid paneled wood door topped by a narrow glass transom and an arch of wood. The south bay contains an iron staircase clad in metal siding leading to the second story.

The south elevation faces Water Street, the railroad tracks and the Missouri River. The south wall was reconstructed of concrete blocks sometime during the 1930s. The south side of the building endured several floods, exposure to the south sun and vibrations from nearby trains. These likely caused significant damage to the original brick wall, necessitating its reconstruction. The age of the materials and placement on a secondary elevation do not detract from the building's integrity. The first story of the west building has a modern central entrance door and sidelight surrounded by two large single-paned windows. A modern double garage door topped by arched transom windows is in the east half of the first story. The second story has a modern pair of doors in the west portion, a central round window and a historic doorway in the east portion accessed by the stairway on the building's east side. Modern wood decks span the second story and the west portion of the first story of this secondary elevation.

The interiors of the building retain much of its historic materials and floor plans. The first story of the east building is an L-shaped open space except for the recent addition of a bathroom in the rear of the room. The room has historic wood trim, plaster walls and a metal ceiling. The southwest corner of the room has two safes. The main safe, presumably dating from 1869 when the building became a bank, was made by the Mosler Safe Company. The combination door is framed with fluted Corinthian columns and topped by a broken pediment, dentils and a decorative urn. The safe's interior measures five feet by eight feet and has an arched brick ceiling. It contains an additional smaller safe made by the Ely-Norris Safe Company. Behind the main safe is another safe room, also with an arched ceiling and a heavy combination door. The garage in the south portion of the first story is accessed through a doorway, formerly a window,

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in the stairway on the building's east exterior. The room is an open space with brick wainscoting and plaster walls. The original doorway in the north wall of the garage leading to the bank is still present, although it is covered on the other side. Some of the building's original transom windows have been installed above the garage doors in the south wall.

The first story of the west building's interior was reconfigured after a flood in 1993. The room's original floor has been removed to expose the stone foundation, brick walls and concrete cellar floor. From the interior, original transom windows can be seen above the display windows in the north wall. A new mezzanine has been built to span the east wall, connecting the front and back entrances. The space has a wood ceiling and partial plaster walls. The southeast corner of the room has a modern bathroom where a staircase was originally located.

The second story of the two buildings was connected around 1922 to create a large meeting space. The space was converted to a very large apartment in the early 1990s. Remnants of the space's history remain in the circa 1922 wood floors, metal ceilings and wood moldings. Historic details also include a fire door between the east and west sections, a stage along the north wall of the east portion, the Mason's changing room and doors with small sliding panels for gaining admittance.

The Nowlin Store building retains a strong physical association with Missouri City's pre-Civil War days as riverfront way station. Both halves of the commercial building are in very good condition and retain a high degree of integrity in materials, placement and design, qualifying it for placement on the National Register of Historic Places.

Setting

The Missouri City Savings Bank building faces Main Street, Missouri City's only commercial thoroughfare. It is part of a small collection of commercial buildings on the south side of the street that backs up to railroad tracks. The narrow commercial stretch is nestled between the Missouri River directly behind the railroad tracks and bluffs that rise from the north side of Main Street.

Most of Missouri City's commercial buildings were constructed in the early 1900s, making the circa 1858 Missouri City Savings Bank building one of the oldest structures in town. The construction dates of the commercial core reflect the many floods that destroyed earlier buildings and the town's last era during the first two decades of the 1900s as a moderately successful municipality.

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

Summary

The Missouri City Savings Bank and Meeting Hall, 417-419 Main Street in Missouri City, Clay County is nominated to the National Register of Historic Places under Criterion A, significant at the local level in the area of Commerce. Constructed circa 1858 to house Bryan Nowlin's general store and another store, the property was transformed to its current appearance around 1870, when the Missouri City Savings Bank moved into the building at 417 Main Street and the Masons and Odd Fellows contracted to build a second story above the bank. The two fraternal orders expanded their meeting hall around 1922 to include the second story of the adjacent building at 419 Main Street, permanently connecting the two properties. As two of the earliest brick commercial buildings in Missouri City, the nominated property was perfectly situated to take advantage of trade along several important transportation lines—Main Street, the railroad line, steamboat traffic along the Missouri River and a daily stage that ran between Missouri City and Excelsior Springs. The property housed a number of important commercial functions, but is best remembered as the home of Missouri City's only bank that operated from 1869 to 1943. The property also played a significant social function in the community as the joint home of two fraternal organizations from 1870 to 1990. The period of significance for the property is 1858 to 1943, the date of the building's initial construction through the closing of the bank and the end of Missouri City's commercial prime.

Elaboration

Missouri City History and Commerce

Missouri City is the incorporated site of three earlier towns located adjacent to the Missouri River in the early 1800s—Richfield, St. Bernard and Atchison. In the 1830s Shrewsbury Williams established Williams' Landing, consisting of a ferry and his large house, where he ran a tavern and sold a few supplies to steamboat travelers. Additional business and residences joined the development in the 1840s, which by then was called Richfield.¹

In 1844, a flood and the shifting Missouri currents left behind a sandbar that made it impossible for riverboats to dock at old Richfield. A group of citizens platted the town of St. Bernard less than one mile below Richfield. Most of St. Bernard was sited on a bluff and included a large, two-story hotel. A second town named Richfield was platted just east of St. Bernard. Thomas Williams, the son of Shrewsbury Williams, then bought a tract of land east of Richfield and laid out a town named Atchison.²

Most residences at the time were located in St. Bernard and businesses were further down the road in Atchison. The riverboat business brought in around \$100,000 a year to the settlement.³ Richfield was one of the area's largest hemp markets from 1850 to 1861. It was also an important shipping point on the river, with riverboats landing daily at the town to unload or collect freight. Large warehouses were built to hold hemp, tobacco, produce and merchandise.

¹ *History of Clay and Platte Counties, Missouri* (St. Louis: National Historical Company, 1885), 380.

² *Ibid.*

³ "River Town That Survived Adversity," *Kansas City Star*, 1 November 1969.

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On March 14, 1859, the three towns of Richfield, St. Bernard and Atchison were incorporated as one and named Missouri City.⁴

The town continued to grow. Advertisements in Clay County newspapers invited immigrants to settle in the town, offering attractive terms for lots in new subdivisions. New businesses in the 1850s included a bank, liquor still, brick yard, and the dry goods store of Sessions, Nowlin, Price & Co. By the 1860s, the lively town was home to merchants, mills and warehouses. The town was also home to the Missouri City Female College, established around 1859, indicating a positive economic outlook for the area.

Just as Missouri City's location on the Missouri River was integral to its commercial viability, its proximity to the Missouri-Kansas border also affected day-to-day transactions. A passenger on the steamboat "Arabia" wrote of landing at Richfield:

"Next morning we were awoke by the watchman who informed us we were near the town of Richfield. We sprang out of our bed, hauled on our clothes, bathed our face and paid the bar a visit; by this time we were at the landing. We revisited the 'Gothic Hall,' [and] got into an argument with a parcel of 'Boston Aid Abolitionists.'"⁵

Although the Civil War did not physically affect the town, it took a toll on the population and businesses. The war brought the closure of the Female College and delayed the coming of the railroad. The 1885 *History of Clay County* states:

"The Civil War prostrated Missouri City, closed many of its stores, shut up its warehouses, carried off many of its citizens, and at times it was at the mercy of predatory bushwhackers and jayhawkers, who did not hesitate to take advantage of its defenseless conditions and 'raid' it."

According to local histories, the mother of Confederate guerilla Cole Younger lived in Missouri City during the Civil War. Jesse James and Quantrill's raiders also reportedly traveled through the area. A band of Confederate ruffians that included Frank James killed Captain Darius Sessions and Lieutenant Grafenstein in May 1863. The outlaws also broke into a store owned by James Reed, forced open the safe and stole \$180 in gold. Also "plundered" was the Nowlin store, even though Sam Nowlin had served with Frank James in the Missouri State Guard at the Battle of Lexington. The Nowlin Store robbery was apparently staged so that federal troops would not harass Nowlin for his association with the bushwhackers.⁶

Oscar Chaney's *History of Missouri City* lists several businessmen and their businesses during

⁴ *History of Clay and Platte Counties, Missouri*, 380.

⁵ George W. Withers, "Two Weeks on the Arabia," *Richfield Enterprise*, 25 May 1855.

⁶ *History of Clay and Platte Counties, Missouri*, 234.

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the 1850s through 1870. His 1850s compilation includes ten merchants, among them B.W. Nowlin. In the 1860s, Missouri City was home to at least 25 businesses.⁷ The 1860 *Missouri State Gazetteer* elaborates on the town with a population of 500 by noting that it included a Masonic Lodge, International Order of Odd Fellows (IOOF) chapter, five churches, one manufacturer and dealer in agricultural implements, one architect, two attorneys, two auctioneers, one bakery, three blacksmiths, one boot and shoe maker, two brick yards, one butcher, one cabinet maker, one carding machine, five carpenters and builders, three carriage and wagon makers, one clothing dealer, one dentist, two druggists, one Express agent, three groceries, five general stores, one gunsmith, one harness maker, two hotels, one insurance agent, one jeweler and watchmaker, one livery stable, three painters, five physicians and surgeons, one rope manufacturer, one sash and blind manufacturer, three steam saw mills, two steamboat agents and one wine and liquor store. Bryan W. Nowlin worked as an agent for the U.S. Express Company and operated a general store.⁸

The railroad came to Missouri City after the war in 1868. The town continued to rely heavily on transportation for its livelihood. The riverboats and stagecoaches eventually made way for the railroad. Four to six trains of the North Missouri Railroad passed through the town each day in 1869 and steamboats landed every other day.⁹ Additions to the town were platted in the late 1800s but only partially occupied. Growth of the town was limited by the proximity of the Missouri River, the railroad tracks that ran alongside it and the steep bluff. The town's Main Street between the railroad tracks and the bluff provided the only commercial thoroughfare. The town's population hovered around 500, reaching 581 in 1880 but declining to 422 in 1890 and 398 in 1900.

Missouri City's commercial district continued on its course through the last years of the 1800s and into the 1900s. The 1881 *Missouri State Gazetteer and Business Directory* lists many businesses that provided services and supplies to the population of 552, including the only bank in town, the Missouri City Savings Bank.¹⁰ The Missouri City Coal Company began operations in the area in 1895 with the sinking of a shaft approved by the town's leaders. Charles Shaw came to town in 1900 to take charge of the mine's operation. The mine provided 125 jobs to Missouri City men in the 1920s and 1930s, paying between \$5 and \$14 a day. The mine supplied coal for Clay County citizens, but 35-40 cars of coal were sold each day to the railroad for passenger and freight trains.¹¹

Oscar Chaney's *History of Missouri City* lists the following Missouri City businesses in 1927: drug store, boarding house, general store, hardware store, three grocery stores, telephone office, garage, barber shop, theatre, bank, Missouri City Coal Mine offices, post office, blacksmith shop

⁷ Oscar C. Chaney, *History of Missouri City* (Self-published, 1979), 19-20.

⁸ *The Missouri State Gazetteer and Business Directory* (John Sutherland and Henry N. McEvoy, 1860), 189-190.

⁹ Chaney, 22.

¹⁰ *The Missouri State Gazetteer and Business Directory 1881* (Detroit: RL Polk & Co., 1881), 462.

¹¹ Chaney, 17.

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Missouri City Savings Bank Building & Meeting Hall
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and a restaurant.¹² The fate of the town's future was finalized with the closing of the coal mine in 1942. The Missouri City population reached 559 in 1910 but has declined since then and was listed as 295 in the 2000 census.

The commercial buildings along Main Street reflect the town's development from the mid-1800s to the early 1900s. The town's historic building stock has been severely affected by several floods, including those recorded in 1883, 1903 (see Figures 1 & 2), 1951, 1973 and 1993. The 1993 flood alone damaged 68 homes, 32 of which were demolished.¹³ The town today remains as it was described in 1922 as "a quaint village of one long straggling street backed by the bluff and facing the river"¹⁴ (Figure 3).

The Nowlin Store/Missouri City Savings Bank Building

Bryan W. Nowlin established his dry goods business early in Missouri City, starting his first store in 1852 during the town's period of development. The business of Nowlin, Price and Co. was advertised as early as 1854 in *The Richfield Enterprise*. The dry goods store was "easily distinguished by its extended front, its beautiful side walk, splendiferous awning and immense throng laden with all kinds of merchandise." In March 1855 the newspaper ran an announcement that the business was ready to dissolve. By May 1855, Darius Sessions had bought out his partners, probably along with the building, and was running the business by himself.¹⁵ It is likely that shortly after this period Bryan Nowlin had a one-story building at 417 Main constructed for his own dry goods and grocery business.

According to U.S. census records, Nowlin was born in Kentucky around 1814. He came to northwest Missouri as a young man and taught school before pursuing merchandising. He continued in the business until 1865. The 1885 *History of Clay County* states that "he was nearly broken by the war, having lost a great deal by depredators from both sides." He then moved to Pratherville, Missouri.¹⁶ Nowlin and his first wife, Lucy, had three children, one son—Samuel—and two daughters—Josephine and Fannie. The 1860 census lists Bryan Nowlin as a merchant with real estate valued at \$5000. The 1870 census lists him as a grocer with real estate worth \$1000. Samuel Nowlin, a captain in the Southern Service, worked in the grocery business with his father for two years after the Civil War and then turned to farming. Samuel, age 33, is listed in the 1870 census as a grocer with a wife, Martha, and children Thomas, Sarah and Zada.

R.G. Gilmer, president of the Missouri City Savings Bank, acquired the Nowlin Building parcel on the southwest corner of Main and Doniphan Streets in 1869, according to Clay County deed records. A June 1869 advertisement in *The Missouri City Herald* promoted the Missouri City

¹² Chaney, 81.

¹³ Missouri City Elementary School, *Missouri City: The Flood of 1993* (Mail Print, 1994), 64.

¹⁴ Daughters of the American Revolution, Alexander Doniphan Chapter, *Clay County Missouri Centennial Souvenir, 1822-1922*. Published online by the University of Missouri-Columbia, <http://digital.library.umsystem.edu>, 18.

¹⁵ *The Richfield Enterprise*, 16 December 1854; 14 March 1855; 16 May 1855.

¹⁶ *History of Clay and Platte Counties*, 408.

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Savings Bank with capitol of \$50,000 as newly located in the Nowlin Building on Main Street. The newspaper also contained a new ad for B.W. Nowlin and son selling family groceries and county produce, including mackerel, oysters, canned fruits, ham, cheese, lime and cement between Main and Water Streets.

In August 1869, the Missouri City chapters of the Masons and Odd Fellows contracted to construct a second story atop the bank building for their lodge hall. Construction was completed and the organizations occupied the space before the New Year.¹⁷ The newly constructed second story mimicked the older upper story of the building's eastern portion with three double-hung arched windows and a corbelled cornice. On October 1, 1890, the Missouri City Savings Bank became the Missouri City Banking Company (Figure 4). The bank joined the Citizens Bank of Liberty in 1937.¹⁸

Little is known of the early history of 419 Main Street, the western portion of the Missouri City Savings Bank Building. According to local history, Joe Fancher came to Missouri City in 1900 and opened a general store at 419 Main Street. The Odd Fellows and Masons purchased the building around 1922 and connected the upper stories of 417 and 419 Main, a configuration that remains today. Joe Fancher's son, Fred, continued his father's general store business in the west portion of the building with Missouri City resident Gordon Hyder until the team moved east across Doniphan Street after the 1930s. 419 Main then served as an antique store for many years.

The bank operated at 417 Main Street for several decades in the early 1900s, owned by Charles Shaw, owner of the Missouri City Coal Mine, Missouri City mayor and owner of the coal mine company store. The bank closed in 1943, shortly after the closing of the coal mine. Robert Hicklin ran a general store in the Nowlin Building until around 1970. The property was purchased by his niece and operated as the Missouri City post office for about 20 years. The second story of the Nowlin building continued to serve as a fraternal lodge until purchased by the current owner, Jay Jackson, around 1990. Jackson converted the lodge space to a residence. The first stories often serve as store space and a meeting area.

The Missouri City Savings Bank building is the most important historic commercial building in Missouri City. It was constructed as one of the town's few brick buildings and remains as the oldest commercial building. The building was likely constructed of local brick from a brickyard owned by Jesse Adams that began operating in the 1850s, providing bricks for a local church, home and business buildings. Its expensive mode of construction lends weight to the building's importance and prestige within the town. Its first owner, Bryan Nowlin, was a very important merchant in Missouri City's early history and his store required a prominent structure and location.

¹⁷ Chaney, 25.

¹⁸ Chaney, 81.

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The building also served as the town's only bank, providing stability and enterprise to the region. Missouri City was sited at a regional transportation hub that included a major road between Kansas City and points east, river traffic, the railroad and a daily stagecoach. The Missouri City Savings Bank provided local residents with the capital to develop businesses that would take advantage of the town's location. Clay County deed records reveal decades of mortgages between the bank and local borrowers. On a Main Street of small businesses, the bank undoubtedly took in deposits from shops and provided payrolls for employees. The bank's presence kept the town viable until it closed in 1943.

The lodge in the building's second story was home to activities for the area's most important businessmen. The nature of fraternal lodges is to maintain secrecy about the activities within, but local residents confirm that the leading men the surrounding area were invited to become members and seldom refused. Membership dues maintained the space and the activities of the organizations, although the public was occasionally invited within for dinners and fund-raising activities. The space provided a chance for the town's leaders to socialize and address social concerns.

The Missouri City Savings Bank Building retains its early exterior appearance and much of its historic interior features. The historic mercantile building retains its historic round arched windows, circa 1900 iron columns, 1869 east stairway and corbelled cornice. It survives as Missouri City's oldest extant building and a strong physical link to the town's history as an important steamboat landing.

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Section number 9 Page 10 Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

Photo log:

Name of Property: Missouri City Savings Bank Building & Meeting Hall
City: Missouri City
County: Clay County
State: MO
Photographer: Susan Jezak Ford
Photograph Date: 5 October 2009
Location of Original Digital Files: 3628 Holmes St., Kansas City, MO 64109
Number of Photographs: 8

Photo #1 (MO_ClayCounty_MOCitySavingsBank_0001)
North (right) and east (left) elevations, camera facing southwest.

Photo #2 (MO_ClayCounty_MOCitySavingsBank_0002)
North (left) and west (right) elevations, camera facing southeast.

Photo #3 (MO_ClayCounty_MOCitySavingsBank_0003)
North elevation of Main Street buildings, camera facing southwest.

Photo #4 (MO_ClayCounty_MOCitySavingsBank_0004)
East elevation, camera facing southwest.

Photo #5 (MO_ClayCounty_MOCitySavingsBank_0005)
South elevation, camera facing northeast.

Photo #6 (MO_ClayCounty_MOCitySavingsBank_0006)
Interior 419 Main Street, camera facing north.

Photo #7 (MO_ClayCounty_MOCitySavingsBank_0007)
Interior 417 Main Street, camera facing south.

Photo #8 (MO_ClayCounty_MOCitySavingsBank_0008)
Interior view of 417 Main Street vault, camera facing south.

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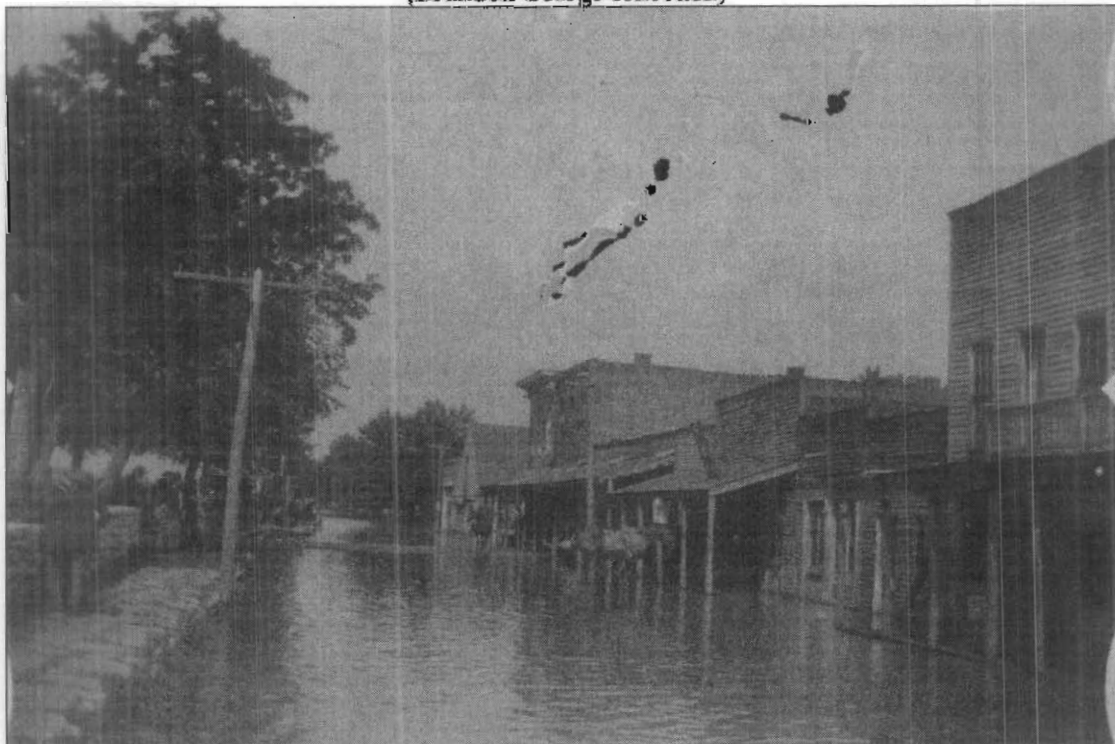
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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri



Figures 1 & 2. Missouri City Saving Bank during the 1903 flood, above and below.
(Brandon George collection)



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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri



Figure 3. Missouri City Main Street circa 1920. (Brandon George collection)

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri



Figure 4. Interior of 417 Main Street as a bank (collection of Jay Jackson)

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Missouri City Savings Bank Building & Meeting Hall
Clay County, Missouri

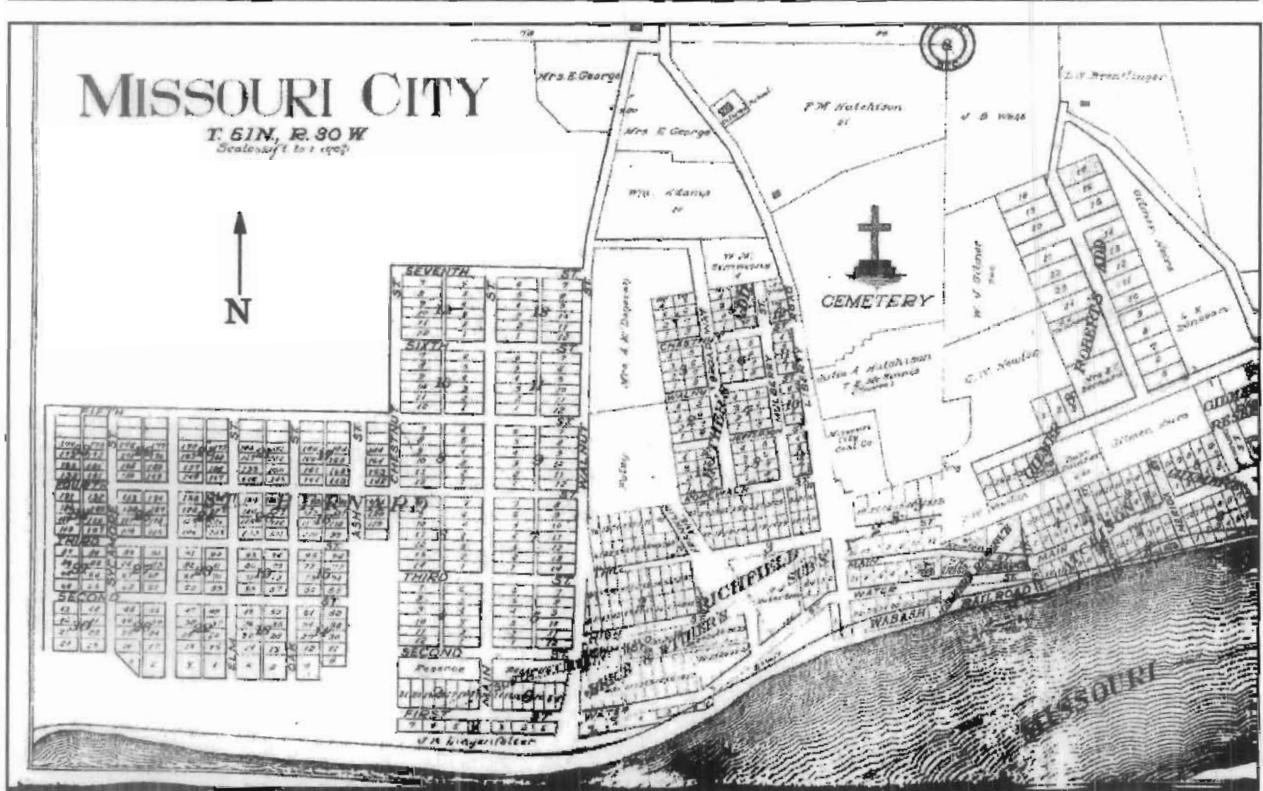
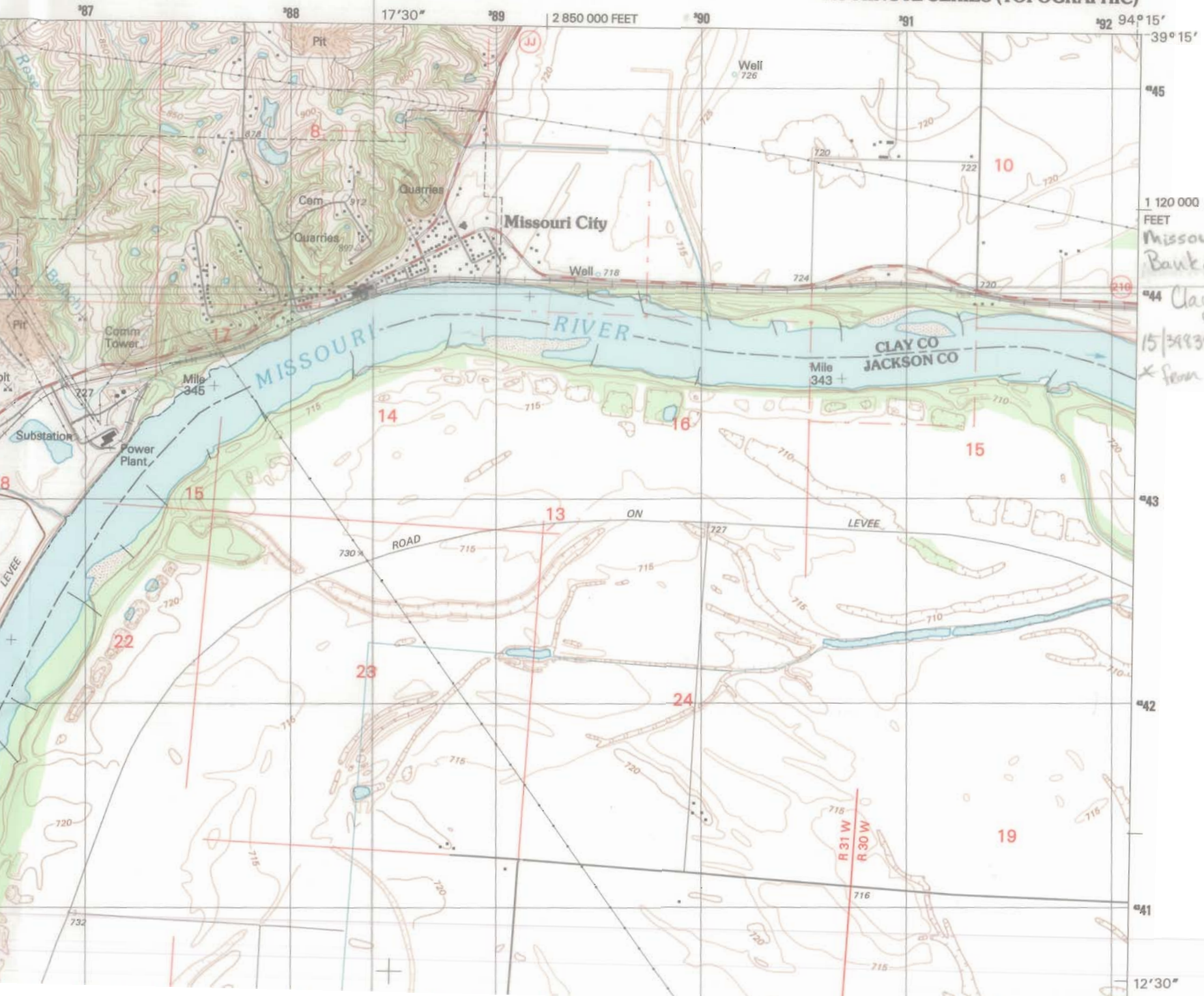


Figure 5. 1914 view of Missouri City (Standard Atlas of Clay County Missouri)

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