

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 Farmers and Merchants Bank Building

other names/site number "The Wedge"

### 2. Location

street & number 201-207 S. Main St. N/A not for publication

city or town Monroe City N/A vicinity

state Missouri code MO county Monroe code 137 zip code 63456

### 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

*Mark A. Miles*

*Nov 21, 2011*

Signature of certifying official/Title Mark A. Miles, Deputy SHPO

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

Farmers and Merchants Bank Building  
Name of Property

Monroe County, 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.)

- private
- public - Local
- public - State
- public - Federal

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

Contributing	Noncontributing	
1		buildings
		site
		structure
		object
1		<b>Total</b>

**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

**6. Function or Use**

**Historic Functions**  
(Enter categories from instructions.)

**Current Functions**  
(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

Work in Progress

COMMERCE/TRADE: specialty store

**7. Description**

**Architectural Classification**  
(Enter categories from instructions.)

**Materials**  
(Enter categories from instructions.)

Other: Two-part Commercial Block

foundation: Stone

walls: Brick

Terra Cotta

roof: Synthetic

other: \_\_\_\_\_

Farmers and Merchants Bank Building  
Name of Property

Monroe County, Missouri  
County and State

**8. Statement of Significance**

**Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B Property is associated with the lives of persons significant in our past.
- C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D Property has yielded, or is likely to yield, information important in prehistory or history.

**Criteria Considerations**

(Mark "x" in all the boxes that apply.)

Property is:

- A Owned by a religious institution or used for religious purposes.
- B removed from its original location.
- C a birthplace or grave.
- D a cemetery.
- E a reconstructed building, object, or structure.
- F a commemorative property.
- G less than 50 years old or achieving significance within the past 50 years.

**Areas of Significance**

Commerce

Architecture

**Period of Significance**

1917-1930

**Significant Dates**

1917

**Significant Person**

(Complete only if Criterion B is marked above.)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Knittel, Joseph, Company

**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: \_\_\_\_\_

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

Farmers and Merchants Bank Building  
Name of Property

Monroe County, Missouri  
County and State

**10. Geographical Data**

**Acreeage of Property** Less than one acre

**UTM References**

(Place additional UTM references on a continuation sheet.)

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4 \_\_\_\_\_  
Zone Easting Northing

**11. Form Prepared By**

name/title Patricia Huff  
organization \_\_\_\_\_ date August 2011  
street & number 210 E. Love telephone 573-581-8373  
city or town Mexico state \_\_\_\_\_ zip code 65265  
e-mail hmlaw@hagan-maxwell.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.**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

**Property Owner:**

(Complete this item at the request of the SHPO or FPO.)

name Wedge Properties, LLC  
street & number 210 E. Love telephone 573-581-8373  
city or town Mexico state MO zip code 65265

**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.

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Building

Farmers and Merchants Bank

Monroe County, Missouri

**Summary:**

The Farmers and Merchants Bank Building located at 201-207 S. Main Street in Monroe City, Monroe County, Missouri, is a two-story, two-part commercial block clad in tapestry brick. The building, constructed in 1917, is located in the Original Town of Monroe City on a wedge shaped piece of land in the historic central business district. The wedge-shaped, flatiron building has an impressive canted entrance covered in glazed terra cotta tile with a granite base. The entrance wall is capped by an entablature and dentiled terra cotta cornice. The word "BANK" is incised in the entablature. Above the cornice is a stepped parapet with slightly arched center section. The building has a long façade facing Main Street containing large windows for the former bank lobby space and four storefronts. Other than the decorative entrance surround, the building is utilitarian in design with flat arch fenestration. Windows and storefronts are not original, but reflect the historic configuration.

**Setting**

Monroe City is a historic railroad town laid out in a typical grid pattern. Like most railroad towns, the street grid was laid perpendicular and parallel to the rail line which ran at a slight northeast-southwest cant through Monroe City. The wedge-shaped lot on which the Farmers and Merchant Bank Building, known locally as "The Wedge," was created by the orientation of Main Street that was laid due north and south. "The Wedge" is located on the south end of Monroe City's historic downtown. The buildings in the central business district are primarily one and two-part commercial blocks dating from the late 19<sup>th</sup> and early 20<sup>th</sup> century. Most of the downtown buildings face Main Street and sit directly on the sidewalk. There are no street plantings except where buildings have been removed for parking or new construction.

**Elaboration**

**North Elevation**

The Farmers and Merchants Bank Building is the only known example of flat iron building architecture in Northeast Missouri. This historic building was constructed in 1917, and is approximately 50' x 140' at its widest and longest points. Initially constructed for a bank with additional commercial and office space, the building's most prominent entrance is located at the widest end of the building at the intersection of South Main and West Summer streets. The canted entrance wall is clad in glazed terra cotta and has a granite base. The original entrance has been replaced with aluminum framed glass doors and sidelights. The entrance is flanked by two small 1/1 windows and topped by a large transom. Above the entrance is a recessed panel containing a *bas relief* seal depicting an ornate design that originally surrounded a large clock. The clock has been removed, but its original location is still evident. On the second floor paired 1/1 replacement windows are centered in the canted wall. The wall is capped by a Classical Revival architrave with a simple entablature incised with "BANK" and a projecting cornice.

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Building

Farmers and Merchants Bank

Monroe County, Missouri

Above this is a rounded parapet wall that was historically topped by a golden eagle, since removed.

The rest of the north elevation, facing West Summer, is three bays wide and clad in tapestry brick. The wall is topped by a simple glazed terra cotta cap. On the first floor are large windows topped by transoms that originally provided light into the bank lobby. The windows have flat arches and terra cotta with brick overlay sills. On the second floor were three 1/1 windows grouped in each opening. These have been replaced by fixed pane windows with two vertical lights.

### East Elevation

The east elevation, clad in tapestry brick and topped by glazed terra cotta coping tiles, faces Main Street and its pattern of fenestration is asymmetrical to mark changes in building function from north to south. The northern three bays mark the historic location of the banking rooms. Like the north façade, these bays are marked by large, transom topped windows on the first floor and large window openings on the second that originally contained paired 1/1 wood sash windows. The southern portion of the elevation contains four storefront openings, currently opening into one large space. Three of the storefronts contain storefront windows with boarded-over transom areas and displays divided into three sections. The other storefront has a recessed entrance flanked by large single-pane display windows. The large storefront windows have marble tile kickplates. The framework for these storefront windows is in very good condition.

### West Elevation

Though essentially the back of the building, the Vine St. façade is constructed of the same red brick seen on the other elevations. The second story is marked by ten large window openings that originally contained paired 1/1 wood frame windows. The fenestration has since been replaced with fixed pane windows with two vertical lights. The first floor contains a mix of large window openings and narrow doors providing access to the storefronts and second story interior. Some of the first floor openings have been modified to accommodate vents and the mechanical systems for the building, but the brick walls have not been altered.

### Interior

The first floor of the building has historically been used for commercial and retail businesses. Banking rooms inhabited the northern half of the first floor and contained the most elaborate interior finishes. The bank had a spacious lobby with beautiful imported marble tile on the floor. The exposed woodwork was all genuine mahogany as was the furniture. Inside the directors room was a large wooden fireplace. Once inside the main entrance there are wooden beams that were hidden by the dropped ceiling, and slats that were used to nail the tin onto the ceiling.

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Building

Farmers and Merchants Bank

Monroe County, Missouri

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The second floor offices housed the telephone company, local professionals, and many other businesses over the years. The original hallway corridor is still evident; however some of the interior walls have been moved for a more open floor plan.

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Building

Farmers and Merchants Bank

Monroe County, Missouri

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**Integrity**

As noted in the description, the building has seen some changes and updates since its construction in 1917, notably the replacement of original wood sash windows with fixed pane window units. Additionally, in April of 2009, part of the north upstairs and the roof were damaged by fire. The rest of the building has some water damage as a result of the effort to contain the fire. The building is still structurally sound with a strong foundation to enable reconstruction to return the Wedge to its original condition. Despite changes, the building retains many of its significant original exterior architectural features, notably the original decorative banking entrance, tapestry brick, and fenestration pattern. Important interior spaces such as the banking lobby have also been retained, though the finishes have been modified over time. In October of 2010 the roof was restored and the building was once again safe from the outside elements, so continued loss of historic material is not a concern. The ultimate goal is to have businesses in the ground floor baking rooms and store fronts, and to provide energy efficient apartments on the upstairs and basement levels.

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Farmers and Merchants Bank Building  
Monroe County, Missouri

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**Summary:**

The Farmers and Merchants Bank Building at 201-207 S. Main Street in Monroe City, Monroe County, Missouri is locally significant under Criterion A and C in the areas of Commerce and Architecture. The bank commissioned the building to house its modern banking rooms and included several storefronts and offices to spur commercial growth in the town. Constructed in 1917 by the Joseph Knittel Company, the building sits on a long narrow wedge-shaped lot that gives the building its distinctive flatiron shape and its local name, "The Wedge." Proclaimed as the "Times Square" of Monroe City when constructed, the building and its businesses played an important role in the commercial life and development of the community. Architecturally, this local landmark marks the entrance into the downtown from the south. Though utilitarian in overall design, the canted entrance is with its terra cotta cladding and bold architrave is Classical Revival in style. Classical Revival was the preferred style for banks at the turn of the century, so the use of classical details shows the influence of national trends on architecture locally. Additionally, this is the only commercial example of Classical Revival design in the town's central business district. The period of significance is 1917 to 1930, the date of construction through the time that the building housed the Farmers and Merchants Bank.

**Elaboration:**

Background:

The Farmers and Merchant's Bank building has been an important part of Monroe City for nearly a century, and contained businesses that grew with the fortunes of community. The town owes its existence to the construction of the Hannibal-St. Joseph Railroad, the first railroad to cross Missouri. Mr. E. B. Talcott was responsible for laying out the town of Monroe City in 1856. Talcott, in partnership with a Mr. John Duff, helped construct part of the rail line and was well aware where towns would be needed to support the line and its steam engines. He purchased the land that would become Monroe City to capitalize on that knowledge. Soon after the platting, Talcott constructed a hotel and hosted a public land auction for town sites in July 1857.<sup>1</sup> The Hannibal-St. Joseph rail line arrived in Monroe City in 1857 and was completed across the state in 1859.

Talcott's land sale and the arrival of the rail line drew some initial development. Histories of the community, however, note that early development was retarded by the onset of the Civil War and was slow to start afterward. The reference to the town as "Monroe Station" in an 1867 gazette of Missouri may indicate that, at the time, the town was not much more than rail stop and small service area.<sup>2</sup> This was soon to change as passenger and freight activity along the Hannibal and St. Joseph Railroad grew. Indications of growth can be seen in the additions

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<sup>1</sup> *History of Monroe and Shelby Counties, Missouri*. St. Louis: National Historical Company, 1884, p. 161-162.

<sup>2</sup> *Missouri as it is in 1867: An Illustrated Historical Gazetteer of Missouri*. Philadelphia: J.B. Lippcott & Co., 1867, p. 330.

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Farmers and Merchants Bank Building  
Monroe County, Missouri

made to the original plat in 1867 and 1872, and the official incorporation of the town in 1869.<sup>3</sup> It may have been at this time that the town changed name from "Monroe Station" to Monroe City.

The significance of Monroe City as a regional trade and commercial center grew in the last quarter of the 19<sup>th</sup> Century, notably after the construction of the Missouri, Kansas and Texas Railroad line through town in 1871.<sup>4</sup> Based on a comparison of Sanborn Fire Insurance maps of Monroe City in the 1880s, the town saw substantial commercial development during the period. The 1884 Sanborn Map (see figure 3) shows a handful of brick commercial buildings along Main and Vine streets north and south of the Hannibal-St. Joseph tracks. The number of brick buildings more than doubled in the next five years and the commercial district expanded north and south of the tracks, as indicated in the 1888 Sanborn (see figure 3). According to the maps, the population grew by approximately 400 residents during the period.

By 1900, Monroe City was the largest town in Monroe County supporting a population of 1,929. The Monroe County seat, Paris, was a distant second at 1,397 according to census records. The two rail lines through town made Monroe City the premiere shipping point for agricultural products in Monroe and neighboring counties, and consequently an important retail and commercial market place. As trade and population grew, locals organized banks to house the wealth of the community and encourage continued growth.

#### Farmers and Merchants Bank

The first bank in Monroe City, the Monroe City Bank, opened its doors in 1875 with a capital stock of \$20,000. Its first officers were John B. Randol and W.R.P. Jackson, cashier. The bank was likely housed in the two story building shown as 112 Winter (a.k.a. N. 1<sup>st</sup>) near the intersection Vine and Winter streets on the 1884 and 1888 Sanborn maps (see figure 3). By 1884, the officers of the bank were R.V. Sullivan, president, and Thomas Proctor, cashier.<sup>5</sup>

The Monroe City Bank was soon to have competition. In 1887, the Farmers and Merchants Bank with authorized capital of \$25,000, opened in its own two-story brick building on the southwest corner of Main and Summer streets. Judge Charles P. McCarty, who owned an interest in the Monroe City Mill and other property, was elected president and John Bohrer<sup>6</sup> vice-president. W. R. P. Jackson, who had experience as cashier at the Monroe City Bank, was elected cashier of the new financial institution.

Farmers and Merchants Bank was an appropriate name for the bank, both due to the costumers it hoped to draw and to the make-up of its officers and directors. As noted above, bank president Charles McCarty was owner of the Monroe City Mill. He also, according to the

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<sup>3</sup> *History of Monroe and Shelby Counties, Missouri*, p. 162.

<sup>4</sup> *Ibid.*

<sup>5</sup> *History of Monroe and Shelby Counties, Missouri*, p. 167.

<sup>6</sup> The announcement of the opening of the bank in the *Banker's Magazine and Statistical Record*, Vo. 42. Lists John W. Rouse as the Vice-president. It is unknown if the listing for Rouse is in error, or if Rouse left the business early and was replaced by Bohrer. *Banker's Magazine and Statistical Record*, Vo. 42. New York: Homan's Publishing Company, 1887-1888. Published online at Google Books.

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Farmers and Merchants Bank Building  
Monroe County, Missouri

*1876 Historical Atlas of Monroe County* owned and farmed a large track of land in the southwestern portion of the county (Township 53 N, Range 7 and 8 W).<sup>7</sup> William R.P. Jackson, bank cashier, had several successful businesses in Monroe City. He came to the community in 1872 opening a business selling clothing, shoes and boots. He closed his clothing store around 1876 to devote his time to building and helping to manage the Monroe City Bank, of which he was cashier. In 1880, Jackson resigned from the bank and by 1881 had purchased a share in B. M. Ely & Co., a large mercantile selling hardware, wagons, farm equipment and other goods. After the retirement of Ely, Jackson became a full partner in the firm under the name Durant & Jackson.<sup>8</sup> Jackson was a long-term officer and director of the Farmers and Merchants Bank, serving from its beginning in 1887 until his death in 1925.<sup>9</sup> Other leading area farmers and merchants were associated with the bank during its long history, including Dr. George Turner (physician and partner in local drug store), W. R. Yates (partner in local livery and stockman), among others.<sup>10</sup> Little is known about some of the other people associated with the bank, but early directors in addition to those mentioned include: John C. Moss, H. W. Ely, Ed Longmire, J. B. Jackson, B. C. Bishop, W. E. Sherman, F. T. Wadsworth and George W. Smith.

In 1897 bank officers were Samuel North, president; H. W. Ely, vice-president; and W.R.P. Jackson, cashier, with H. I. L. Linn assistant cashier. Four years later, in 1901, Samuel North, then Mayor of Monroe City, moved to Perry, Missouri and resigned his post as president. In 1907 W. R. Yates was president and the names of F. H. Hagan, W. E. Jones, W. W. Longmire and Aaron Boulware, former president of the Monroe City Bank, were listed as directors, along with H. W. Ely and W.R.P. Jackson, who retained their positions as vice-president and cashier.

The Farmers and Merchants Bank opened in a new, two-story brick building on January 1, 1888. The impressive new structure replaced a small frame building on the wedge-shaped intersection of Main and Summer streets (see Figure 3). The Italianate style building had an impressive pressed metal cornice and decorative window hoods. The bank entrance was in the canted corner and had a pedimented entrance surround (see Figure 4). Flanking the building to the south was the Yates building, built about the same time but in a contrasting style.<sup>11</sup>

The two buildings occupied an important, if awkwardly shaped, lot in Monroe City. Monroe City was platted in a typical grid pattern. Instead of being laid in the cardinal directions, however, streets ran parallel and perpendicular to the rail lines that were laid at a slight angle. Main Street, however, ran due north and south, possibly to accommodate an existing road built along a quarter section line. The intersection of the grid and the road created a triangular series of lots. The Farmers and Merchants Bank building was strategically placed on Main Street and Summer, the commercial street paralleling the south side of the railroad tracks. The building would have been seen and easily accessed by anyone coming to town for business or traveling on the rail line.

<sup>7</sup> *Illustrated Historical Atlas of Monroe County*. Edwards Brothers of Missouri, 1876.

<sup>8</sup> *History of Monroe and Shelby Counties, Missouri*, p. 319-320.

<sup>9</sup> Nancy Stone. "Historic Robey Place has ties to Monroe City's early years," *Lake Gazette*, April 7, 2010. Jackson was struck and killed by a car while walking between his home and church.

<sup>10</sup> *History of Monroe and Shelby Counties, Missouri*, p. 358-359.

<sup>11</sup> "Monroe County History Wedge building has interesting past." *Lake Gazette*, April 7, 2010.

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Farmers and Merchants Bank Building  
Monroe County, Missouri

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The prime location drew a variety of businesses to “the Wedge,” in addition to the bank. The second floor of the bank held a variety of offices and by 1909 was home to the Farmers and Merchants Telephone Exchange.<sup>12</sup> The Yates building became home to H. H. Green’s shoe repair, and a barbershop run by John Streans. In 1893 the city granted a license for \$1000 a year to George W. Paris and George Mudd to operate a saloon in the building. The saloon was open for several years under a variety of proprietors including A. M. Earel (1903) and J. O. Gilson (1906).<sup>13</sup>

By 1916, Farmers and Merchants Bank had purchased the entire wedge-shaped block between Summer and the alley to the south. Though the buildings were less than 30 years old, the bank decided to demolish the buildings on the block and build a modern banking facility with rental space attached to the south. The contract for the new building was let to the Joseph Knittel Company, Contracting Engineers of Quincy, Illinois. This same company was also awarded the contract for furnishing and equipping the banking room, private offices and the director’s room. The projected cost was about \$40,000. The Monroe City *Semi-Weekly News* said the new bank marked another epoch in the building history of Monroe City and “when completed it will be the finest and best appointed bank building in Northeast Missouri.”<sup>14</sup>

The construction of the new building was not without its problems. Several existing businesses were forced to move, at least temporarily, during the demolition and construction work. Additionally, five men tasked with demolishing the building were injured when a wall collapsed. The men apparently fell from the top of the wall, about 30 feet. Luckily, the workmen escaped with bruises and scrapes. The worst injuries reported by the newspaper were an arm fracture and dislocated shoulder.<sup>15</sup>

Whether or not the building met the expectation of being the “best appointed bank in Northeast Missouri,” the new banking facility was finely appointed. On the exterior, bank customers were greeted by a canted entrance clad in “Mat Cream Enamel Terra Cotta” with a granite base course. The canted wall was topped by two, five-light standards, and a statuette of an American eagle. The entrance was topped by a large clock with three foot dial. The interior of the banking rooms had tile flooring, heavy beamed ceilings and mahogany furniture. The director’s office had English oak paneling and a wood-burning fire place. Tellers boxes had grillwork and hardware made of statuary bronze.<sup>16</sup>

The building had two large retail spaces in addition to the bank. Fourteen large office rooms, with additional space for the telephone company, and spacious toilet rooms were on the second floor. The entire building was 50 feet wide by 140 feet in length. The bank and associated storefronts were heated by a large boiler and radiator. The new

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<sup>12</sup> *Lake Gazette*, April 7, 2010; “Monroe City,” New York: Sanborn Fire Insurance Map, 1909, p. 2.

<sup>13</sup> *Lake Gazette*, April 7, 2010.

<sup>14</sup> *Monroe City Semi-Weekly News*. November 10, 1916.

<sup>15</sup> *Lake Gazette*, April 7, 2010.

<sup>16</sup> *Lake Gazette*, April 7, 2010.

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Farmers and Merchants Bank Building  
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bank and building opened its doors in November of 1917.<sup>17</sup> The Farmers and Merchants Bank may have been the building's most prominent occupant, but several other important businesses occupied the storefronts and offices. In 1919, a million dollar oil company, known as the Mid-Vale Oil & Refining Co. was organized to develop a large acreage of land in Marion, Monroe and Ralls counties. This company had their headquarters in a suite of offices within the building.<sup>18</sup>

The decision to build a new bank may have been partially motivated by the opening of the Citizens Bank on January 10, 1914. The bank, promoted by E. W. Schweer and R. L. Wilson, opened for business in the Monroe Hotel with capital of \$30,000. Their officers were Daniel Boone, president; R. L. Wilson, vice-president; Eugene W. Schweer, cashier; and J. P. Patton secretary. Schweer and Wilson had purchased the Monroe Hotel Block in February 1913 and remodeled the lower level to accommodate the bank and make the storefronts under the hotel uniform in material and plan. The bases were white tile brick and large plate glass windows were held in position by brass mountings. The first six steps leading to the hotel were marble with brass hand railings on either side of the stairway leading to the second floor meeting rooms. Construction of a new banking facility may have been one way to create a stable and prosperous image to compete with Citizen Bank and is sparkling new facility.

The construction of the new building would seem to indicate that Farmers and Merchants Bank was on firm financial footing in the years around World War I, despite competition with two other banks in town. Reports to the state's banking commission certainly showed no signs of stress in the late 1910s. The Banking Commissioner's 1917 Biennial Report includes a summary of Farmers and Merchants' assets including capital of \$25,000 and a surplus of \$50,000, more than Monroe City's two competing banks (Citizens surplus was \$3000, and Monroe City bank had a \$30,000 surplus). Based on the reports to the Banking Commissioner, Farmers and Merchants was the town's second largest bank behind the Monroe City Bank. The Monroe City Bank had assets and liabilities valued at \$344,588.68, followed by Farmers and Merchants with \$300,679.50 and Citizens Bank with \$132,941.10.

The next few years were, apparently, a prosperous period for Farmers and Merchants Bank. The 1919 Biennial Report of the State Commissioner of Banks reflects the construction of Farmers and Merchant's new bank facility, reporting that the banking house was valued at \$37,500 and related furniture and fixtures were worth \$7,500.00. The bank's total assets and liabilities were reported as \$439,040.64, a gain of nearly \$140,000 in the two years since the last report.<sup>19</sup> The 1922 report of the state's finance commissioner showed a settling of business, with some gains. That year, Farmers and Merchants Bank reported a capital of \$50,000, surplus of \$40,000 and total assets and liabilities of \$477,833.66.<sup>20</sup>

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<sup>17</sup> *Monroe City Semi-Weekly News*, November 30, 1917.

<sup>18</sup> "Form Oil Company," *The Lake Gazette*, August 29, 1919.

<sup>19</sup> C. F. Enright, C.F., Bank Commissioner. Twelfth Biennial Report of the State Bank Commissioner to the Fiftieth General Assembly of the State of Missouri. Jefferson City: Hugh Stephens Press, 1919. Published online at Google books.

<sup>20</sup> Frank C. Millspaugh. *Fourteenth Biennial Report of the Commissioner of Finance*, n.p., 1922, p. xxvi and 311. Published on Google Books.

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Farmers and Merchants Bank

Monroe County, Missouri

Hard times were ahead for the Farmers and Mercantile Bank and others across the state, even before the financial crash in 1929. The mid-1920s saw numerous banks closing across Missouri, 108 reportedly in liquidation by August 1926.<sup>21</sup> To forestall future financial difficulties and reduce competition, stockholders in Farmers and Merchants Bank and Citizens Bank of Monroe City agreed to a merger on September 11, 1926. The two banks partnered, opening as the Union Savings Bank in the Farmers and Merchants Bank location on November 22, 1926. Officers of the new bank were: J. D. Robey, president; William M. Patterson, active vice-president; Robert L. Wilson, vice-president and secretary; Benjamin A. McElroy, vice-president; Charles L. Elzea, vice-president; George E. Chipman, cashier; Norvin Yates and A. Leon Hays, assistant cashiers.<sup>22</sup>

In January 1930 Union Savings Bank was said to be one of the strongest banking institutions in the section with total resources of over a half million dollars. Despite its strong financial footing in 1930, closures of other banks in the regions ate away at the confidence of the depositors of Union Savings Bank. As the year progressed, depositors began withdrawing their savings from the bank forcing it to close its doors. The board of directors closed Union Savings Bank on December 17, 1930 and their capital stock, surplus and reserve of \$77,888.37 was turned over to the State Finance Department. At that time they had total deposits of \$240,348 and loans of \$227,348. George E. Chipman was named deputy finance commissioner, at the insistence of local account holders; Roy B. Meriwether of Monroe City acted as attorney in connection with the liquidation proceedings.

The bank closure was indicative of the larger financial crisis facing the nation during the Great Depression. While the liquidation of the bank closed an important chapter in the building's history, the building remained an important commercial center in Monroe City for many years. After the closure of the bank, the building was purchased by former bank president J. D. Robey. Robey moved a portion of his business, the Robey Appliance Store, into the building and the business operated there until 1965. The US Post Office opened in the former banking rooms in 1940 and continued at that location until a purpose-built Post Office opened in November 1960. At some point in the 1930s or 1940s, the second floor of the building opened as the Baldwin Hotel.<sup>23</sup>

The commercial history of the building was not without its ups and downs. In addition to the bank failure in 1930, the building also experienced two fires. The first, in September 1974, resulted in relatively little structural damage but caused the death of four people due to smoke inhalation. Despite the tragedy, the businesses in the building bounced back, notably local tavern initially operated by Agnes White. Mrs. White perished in the fire, but the business reopened under the management of her daughter. The business continued to be operated under a variety of proprietors until 2009, when a second fire destroyed the restaurant and a

<sup>21</sup>*Lake Gazette*, April 7, 2010.

<sup>22</sup>*Ibid.*

<sup>23</sup>"Monroe County History Wedge building has interesting past." *Lake Gazette*, April 7, 2010.

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portion of the roof the building.<sup>24</sup> The suppression of the fire also caused extensive water damage to the building.

The fate of the building was in question for several months after the fire. The City of Monroe gave the owner several opportunities and extensions to abate the fire damage, with no results. The building was sold to new owners who have since replaced the roof and stabilized the building for future rehabilitation.

Architecture

In addition to its commercial significance, the Farmers and Merchants Bank Building is an architectural landmark in Monroe City. The building's most distinctive feature is its footprint, which gives it its local name, "The Wedge. According to research done by Kathleen Wilham, President of the Shelby County Historical Society, it is the only flat iron type building known to be in Northeast Missouri. The name flat iron came about because the shape resembled that of a heavy iron that was heated in the fireplace or on the stove and then used to press clothes. The unique shape of these buildings made them instant landmarks in any town in which they were built.<sup>25</sup>

When completed in 1917, the Farmers and Merchants Bank building was touted as the most impressive in the area. The local newspaper called it the "Times Square" of Monroe City and noted that "It may justly be looked upon as a barometer of community progress."<sup>26</sup> As noted previously in the text, the bank itself was finely appointed with beamed ceilings, marble tile and mahogany furniture. In overall design, however, the building was utilitarian with little ornamentation. The storefronts on the southern half of the building, for example, had very limited articulation around fenestration and only minimum decorative brickwork along the parapet.

The bank, however, did not skimp on the architectural embellishment of their own entrance. The primary entrance of the bank is located in the canted wall facing the intersection of Main and Summer streets. The wall is clad in glazed terra cotta tile and is topped by an impressive dentiled cornice and shaped parapet wall. Evidence of the clock that once adorned the façade is seen in the bas relief panel above the entrance. It is the terra cotta features of this wall that gives the building its Classical Revival architectural classification. Typical Classical Revival style characteristics seen in this façade include the symmetrical organization of fenestration, simple frieze, dentiled cornice and embellished parapet wall.

In choosing Classical Revival style details, the bank managers followed a long tradition of banks nation-wide. In fact, Classical Revival was the preferred style for banking

<sup>24</sup> Ibid.

<sup>25</sup> Nancy Stone, "Wedge Building One of Few Examples of Flat Iron Building in the United States." *The Lake Gazette*, July 7, 2010.

<sup>26</sup> Monroe City Semi-Weekly News, November 30, 1917.

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houses across the country during the last quarter of the 19<sup>th</sup> Century through the first quarter of the 20<sup>th</sup>. An article published in 1909 in the *Architectural Record*, speculated that the preference for classical architecture for bank buildings was loosely rooted in the use of Greek temples as storehouses for treasures, and the development of banking as an industry under the Romans. Banks also adopted Classical details to develop a necessary air of “great importance and dignified simplicity.” According to the article, the design of a bank was an important factor in its success, and must provide to “the depositors the impression of being a perfectly safe place in which to leave their money and valuables.”<sup>27</sup> Classical Revival style, due to its roots in Greek and Roman architecture, provided a sense of longevity. Its characteristic symmetry and restrained ornamentation also provided that “dignified simplicity” sought by banks. Classical Revival architecture and its subsets such as Beaux Arts and Neo-Classical, remained the preferred style for banks through the 1930s, when Art Deco and other modern styles began to influence bank design.

The Farmers and Merchants Bank building also stands out locally as the only Classical Revival style commercial building in downtown Monroe City. While several late 19<sup>th</sup> and early 20<sup>th</sup> century commercial buildings line Main Street, most fall into two categories: Late Victorian commercial buildings with Italianate features and press metal facades and/or cornices, and utilitarian two-part commercial blocks with ornamentation limited to simple brick embellishments along the parapet walls. The bank building’s terra cotta clad entrance and Classical Revival style projecting cornice, provides a noticeable contrast and focal point in the historic central business district.

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<sup>27</sup> “Recent Bank Buildings in the United States.” *Architectural Record*, Vol. XXV, no. 1, January 1909, p. 3. Published online by Google Books.

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**Verbal Boundary Description:**

All of Block Twenty-Six (26) of the Original Town now City of Monroe, Monroe County, Missouri, EXCEPT that portion which lies South of the line which would be a continuation of the North line of the alley running East and West through Block Twenty-Five (25) of the Original Town of Monroe.

**Boundary Justification**

The boundaries include all the property historically associated with the property and its legal description.

**Photo Log:**

The following is true for all photographs:

Farmers and Merchants Bank Building  
Monroe County, Missouri

Photographer: Patricia Huff

Date of Photographs: September 2011

Location of original negatives or digital images: Hagan & Maxwell, LLC, 210 East Love St., Mexico, MO

1. North and east elevations, looking southwest.
2. Storefronts, east elevation, looking west.
3. Storefronts, east elevation, looking south southwest.
4. South and west elevations, looking north northeast.
5. West elevation, looking southeast.
6. Interior, bank lobby, looking northeast.
7. Interior, former bank president's office, looking south.

**Figure Log:**

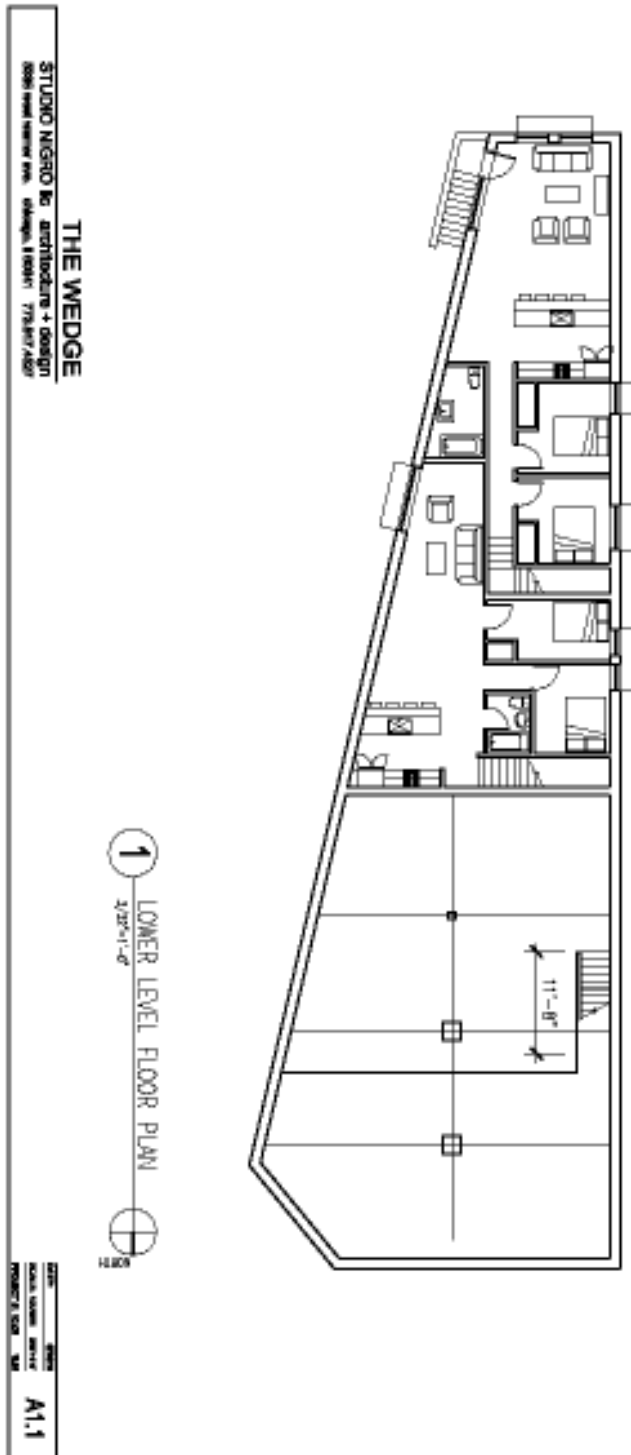
1. Proposed basement floor plan
2. Second floor plan.
3. Sanborn Fire Insurance Maps, 1884 and 1888.
4. Historic Photo of former Farmers & Merchants Bank Building. c. 1891
5. Historic Photo, Farmers & Merchants Bank Building, c. 1917.
6. Historic Photo, Monroe City Central Business District, c. 1940

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Figure 1: Proposed Floor Plan (Basement)

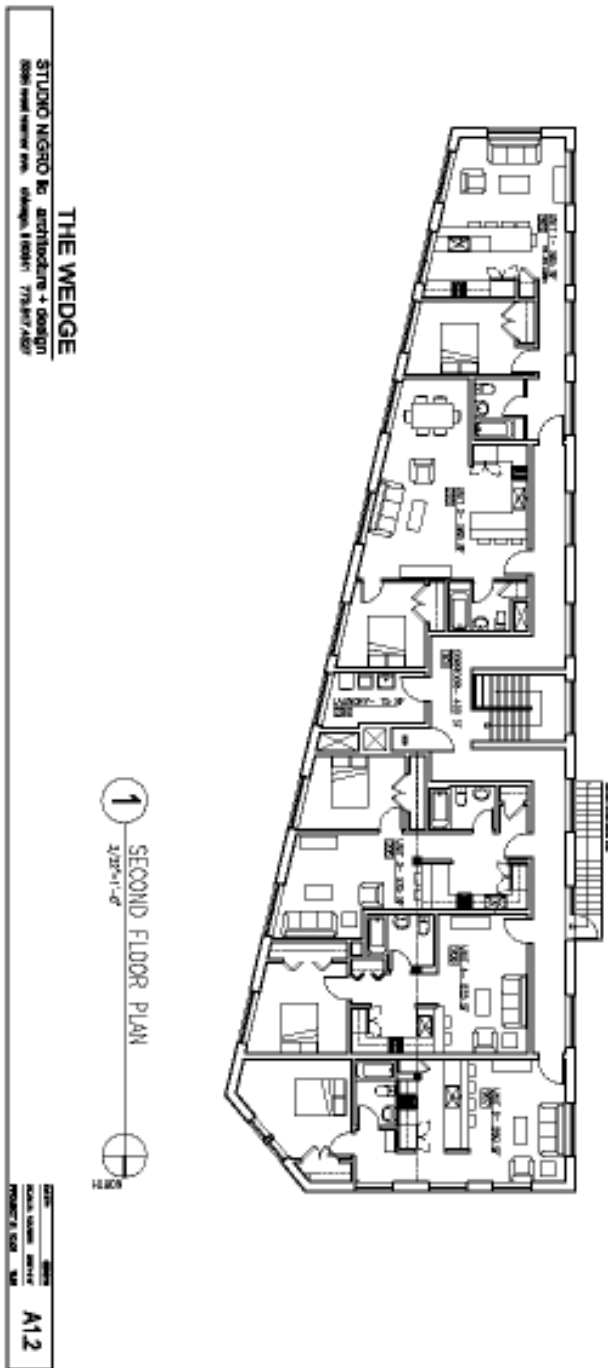


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Figure 2: Second Floor Plan

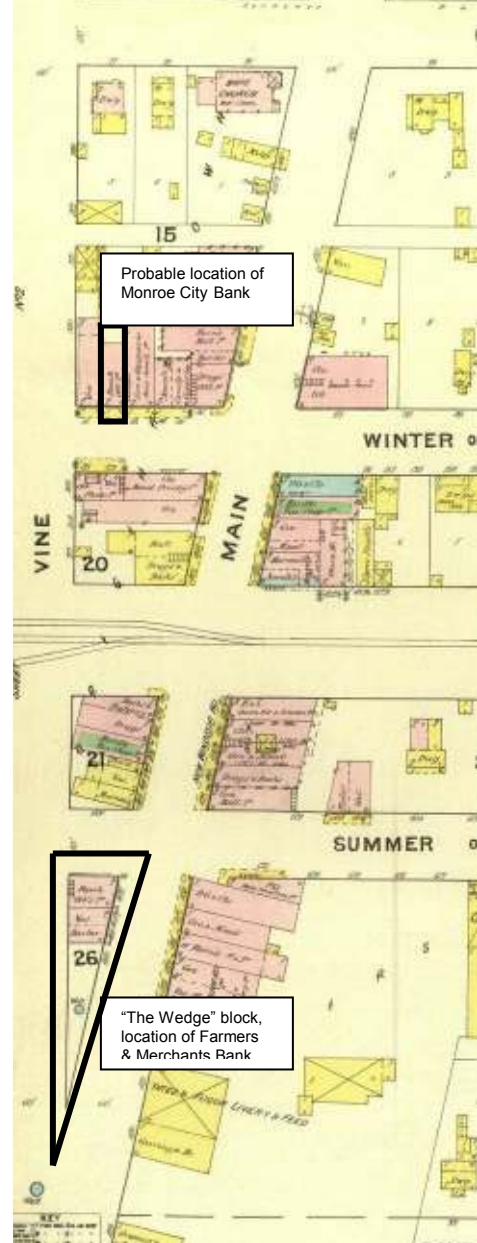
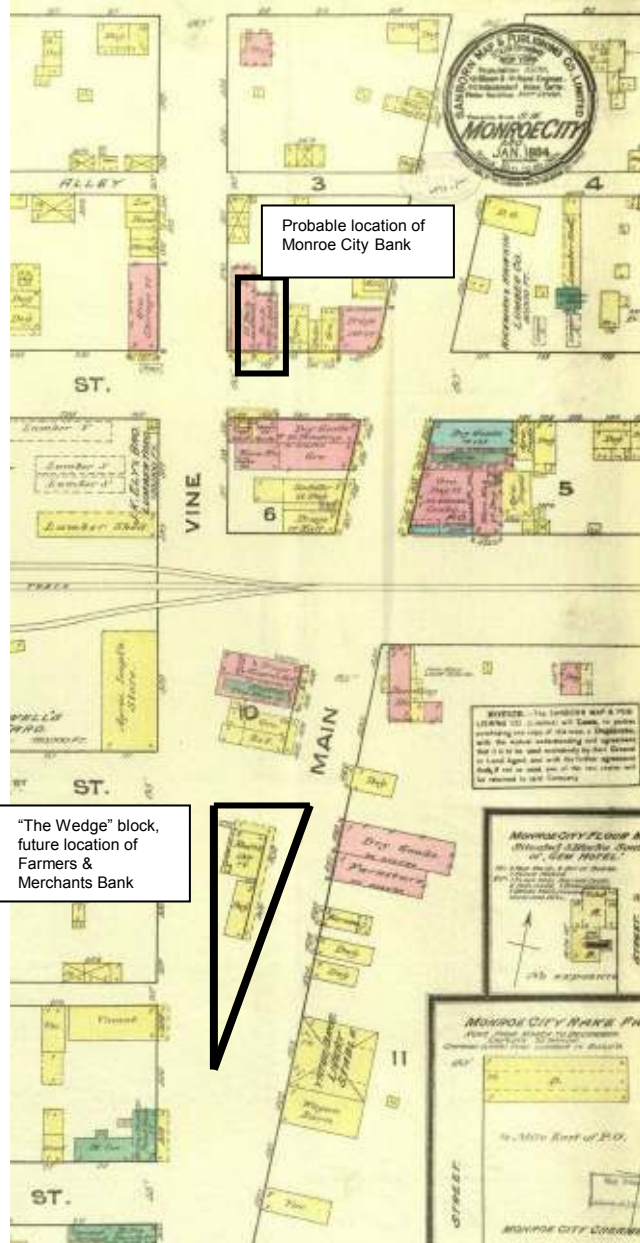


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Figure 3: Inset, Sanborn Fire Insurance Maps, 1884 (left) and 1888 (right)



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**Figure 4: Historic Photo of former Farmers & Merchants Bank Building, c. 1891,  
<http://www.mogenweb.org/monroe/cookbook21.jpg>**



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Figure 5: Historic Photo of Farmers & Merchants Bank, c. 1917

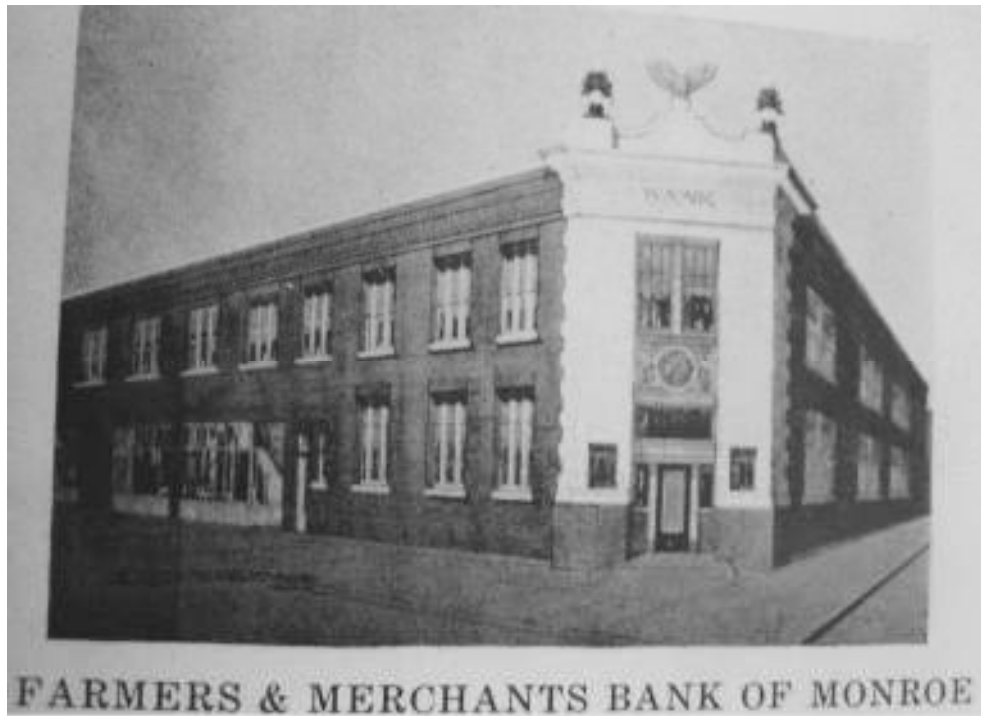


Figure 6: Historic Photo, Monroe City Central Business District, c. 1940



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Farmers; Merchants Bank Building  
Monroe County, Missouri  
15/1008544/4389999

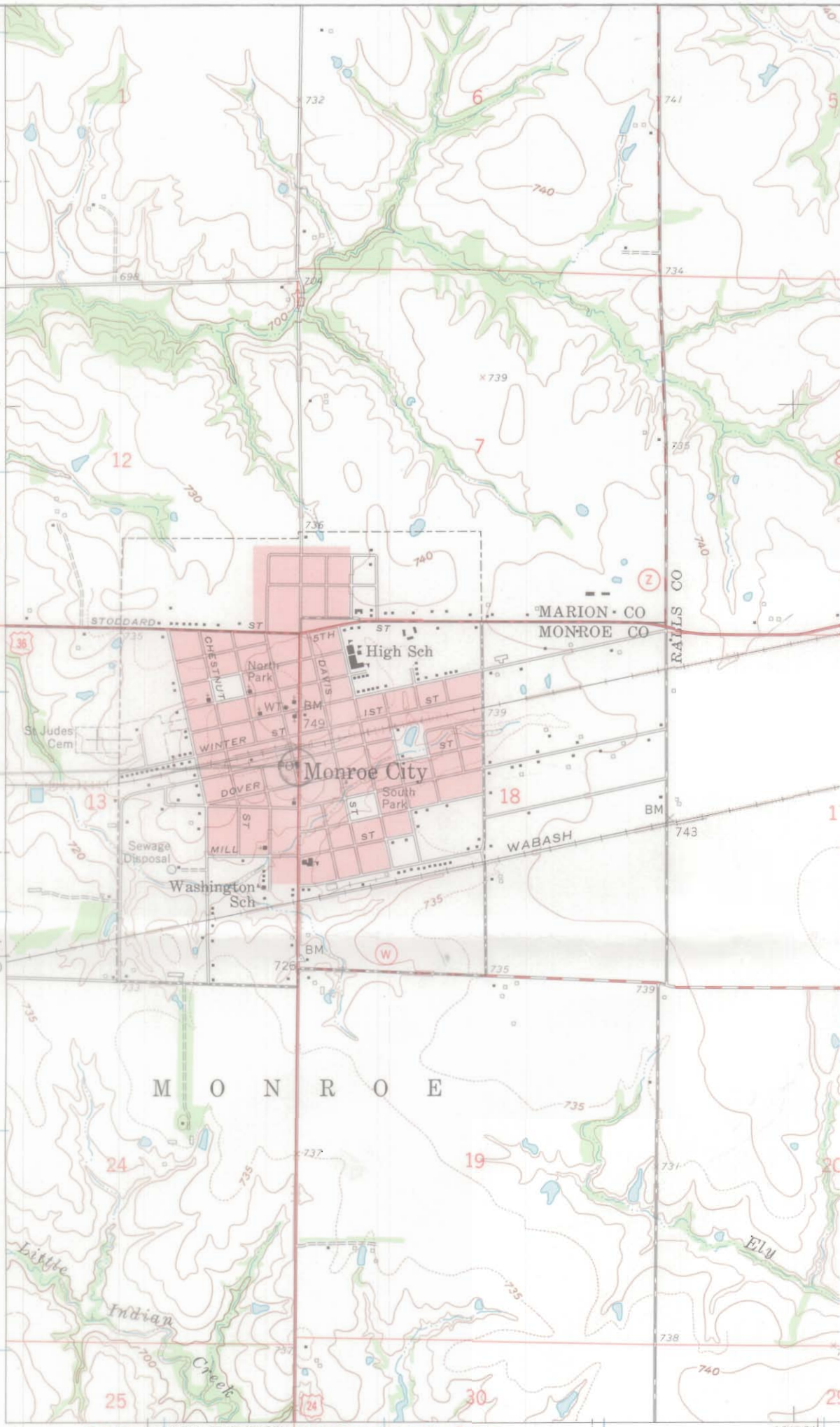
1:390 000 FEET  
(EAST)

39°37'30"

91°45'

R. 8 W. 150 000 FEET (EAST) STOUTSVILLE 9.8 MI. R. 7 W. MOBERLY 44 MI.

42°30'



(E)



BANK

THE WEDGE BAR


CLOSED







For the road ahead...



**GENE HOWES**  
735-2856  
905 A. Hwy. 24 & 36



Monroe City





CLOSED



