

Site Inventory Form
State Historical Society of Iowa
 (December 1, 1999)

State Inventory No. 70-00152 New Supplemental
 Part of a district with known boundaries (enter inventory no.)
 Relationship: Contributing Noncontributing
 Contributes to a potential district with yet unknown boundaries
 National Register Status: (any that apply) Listed De-listed NHL DOE
 Review & Compliance No. _____
 Non-Extant (enter year) _____

1. Name of Property

historic name Muscatine State Bank
 other names/site number Field Site #: FS-043

2. Location

street & number 100-104 West Second Street
 city or town Muscatine vicinity, county Muscatine
 Legal Description: (If Rural) Township Name _____ Township No. _____ Range No. _____ Section _____ Quarter of Quarter _____
 (If Urban) Subdivision Original Town Block(s) 11 Lot(s) 6

3. State/Federal Agency Certification [Skip this Section]

4. National Park Service Certification [Skip this Section]

5. Classification

Category of Property (Check only one box)	Number of Resources within Property		
	If Non-Eligible Property	If Eligible Property, enter number of:	
	Enter number of:	Contributing	Noncontributing
<input checked="" type="checkbox"/> building(s)	_____ buildings	<u>1</u>	_____ buildings
<input type="checkbox"/> district	_____ sites	_____	_____ sites
<input type="checkbox"/> site	_____ structures	_____	_____ structures
<input type="checkbox"/> structure	_____ objects	_____	_____ objects
<input type="checkbox"/> object	_____ Total	<u>1</u>	_____ Total

Name of related project report or multiple property study (Enter "N/A" if the property is not part of a multiple property examination).
 Title _____ Historical Architectural Data Base Number _____

Historical and Architectural Survey and Evaluation of the Downtown Commercial District 70-013

6. Function or Use

Historic Functions (Enter categories from instructions)	Current Functions (Enter categories from instructions)
<u>02D02: Commerce / Financial Institution / Bank</u>	<u>02B04: Commerce / Professional / Insurance Office</u>
_____	_____
_____	_____

7. Description

Architectural Classification (Enter categories from instructions)	Materials (Enter categories from instructions)
<u>06C: Late 19th and 20th Century Revivals / Classical</u>	foundation <u>10B: Concrete</u>
<u>Revival</u>	walls <u>04C: Limestone</u>
_____	roof <u>08B: Asphalt / Rolled</u>
_____	other _____

Narrative Description (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

8. Statement of Significance

Applicable National Register Criteria (Mark "x" representing your opinion of eligibility after applying relevant National Register criteria)

<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	A	Property is associated with significant events.
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> More Research Recommended	B	Property is associated with the lives of significant persons.
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	C	Property has distinctive architectural characteristics.
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	D	Property yields significant information in archaeology or history.

County Muscatine Address 100-104 West Second Site Number 70-00152
City Muscatine District Number _____

Criteria Considerations

- 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.

Areas of Significance (Enter categories from instructions)

05: Commerce
02: Architecture

Significant Dates

Construction date 1910 check if circa or estimated date
Other dates 1920 – Addition at 104 W. 2nd St.

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect Paul V. Hyland
Builder _____

Narrative Statement of Significance (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

9. Major Bibliographical References

Bibliography See continuation sheet for citations of the books, articles, and other sources used in preparing this form

10. Geographic Data

UTM References (OPTIONAL)

Zone	Easting	Northing	Zone	Easting	Northing
1	_____	_____	2	_____	_____
3	_____	_____	4	_____	_____

See continuation sheet for additional UTM references or comments

11. Form Prepared By

name/title Maryrose and John Peterschmidt (Member and Volunteer) (R.L. McCarley, Consultant)
organization Muscatine Historic Preservation Commission date December 7, 2004
street & number 215 Sycamore Street telephone 563-264-1550
city or town Muscatine state Iowa zip code 52761

ADDITIONAL DOCUMENTATION (Submit the following items with the completed form)

FOR ALL PROPERTIES

- Map:** showing the property's location in a town/city or township.
- Site plan:** showing position of buildings and structures on the site in relation to public road(s).
- Photographs:** representative black and white photos. If the photos are taken as part of a survey for which the Society is to be curator of the negatives or color slides, a photo/catalog sheet needs to be included with the negatives/slides and the following needs to be provided below on this particular inventory site:

Roll/slide sheet # _____ Frame/slot # _____ Date Taken _____
Roll/slide sheet # _____ Frame/slot # _____ Date Taken _____
Roll/slide sheet # _____ Frame/slot # _____ Date Taken _____

- See continuation sheet or attached **photo & slide catalog sheet** for list of photo roll or slide entries.
- Photos/illustrations without negatives are also in this site inventory file.

FOR CERTAIN KINDS OF PROPERTIES, INCLUDE THE FOLLOWING AS WELL

- Farmstead & District:** (List of structures and buildings, known or estimated year built, and contributing or non-contributing status)
- Barn:**
 - A sketch of the frame/truss configuration in the form of drawing a typical middle bent of the barn.
 - A photograph of the loft showing the frame configuration along one side.
 - A sketch floor plan of the interior space arrangements along with the barn's exterior dimensions in feet.

State Historic Preservation Office (SHPO) Use Only Below This Line

Concur with above survey opinion on National Register eligibility: Yes No More Research Recommended
 This is a locally designated property or part of a locally designated district.

Comments: _____

Evaluated by (name/title): _____ Date: _____

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<u>Muscatine State Bank</u>	<u>Muscatine</u>
Name of Property	County
<u>100-104 W. 2nd St</u>	<u>Muscatine</u>
Address	City

7. Narrative Description

The Muscatine State Bank was designed in 1909 by architect Paul V. Hyland of Chicago. His design is Neo-Classical. It is clad with cut and carved stone on the north and east facades. The front, or north façade, of the main bank building at 100-102 West Second Street is two stories high and dominated by four round stone engaged columns with Ionic capitals of carved stone. The round columns appear to rest on massive square foundation piers. Resting on the columns is a continuous frieze band with the bank name carved in Roman style capital letters. Above the frieze band is a triangular gable end, decorated on all sides by stone dentil molding and projecting out from the face of the building. A flat stone parapet wall rises above the dentil moldings on both the east and north elevations. The north face of the building is set flush with the back of the columns. On the first story, a double door entry is located between the two middle columns. The space between the first and second columns, as between the third and fourth columns, is one bay wide with a large, fixed window. A carved stone decorative lintel with dentil molding and supporting brackets set atop the two large, fixed windows on the first floor front façade, as well as above a large, fixed first floor window on the north end of the east elevation. Three windows are centered on the second story above the main entry. An additional one-over-one-light double-hung windows are located in each of the side bays on the second story.

The east elevation is also framed by pilasters. These are square pilasters with Ionic capitals, which frame the first and last bays of the elevation. Cut stone dentil molding continues from the front façade above the frieze band to the rear of the building. Beneath the frieze band on north and east elevations is a continuous greek key design in cut stone. The east elevation shows a sloped grade down from the north to the south (rear), with a single entry below the large window at the south end. The east elevation of the original design shows nine identical, tall, double hung windows on the first floor. These nine windows have been replaced with glass block. They are centered on the east elevation with the large, fixed window on the north (right) end and a similar large window with decorative lintel, brackets and moldings on the south (left) end of the elevation. The second floor of the east elevation shows six-one-over-one-light, double-hung windows above the nine taller windows on the first floor. A pair of one-over-one-light, double-hung windows are above the large, fixed windows on each end of the east elevation.

The annex/addition on the west side at 104 W. Second Street was constructed in 1920. A single door entry with transom is centered on this addition. It is flanked by flat stone pilasters, which mimic the round stone columns of the main building and are similar to the square pilasters on the east elevation. The annex entry was originally surrounded by glass panels, which have been replaced with concrete block. A series of one-over-one-light double-hung windows are on the second story. The frieze, cornice, and parapet detailing is similar to 100-102.

Changes to the exterior of the building over the years included changing the name of the bank on the frieze band above the columns to Muscatine Bank, replacement of windows with glass block on the east elevation and with aluminum framed windows on the front elevation. A portion of the front entry to the annex has been replaced with concrete block and a modern door.

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8. Narrative Statement of Significance

Muscatine State Bank at 100–104 West Second Street appears individually eligible for the National Register of Historic Places under Criteria A and C. It also is a contributing building in a potential downtown historic district.

The Muscatine State Bank is associated with the strong banking interests in Muscatine in the early 20th century. This was a period of “Civic Pride and Accomplishment” in Muscatine, and this bank, along with the other prominent institutions, constructed a new building to reflect this history. Though the other banks also chose neo-classical designs, this was the only one that utilized the classic two-story temple-front. The neo-classical design reflects the strong history and tradition of the Greek and Roman architecture, solidity that the banks hoped to express for their own institutions. Though some alterations have occurred to the building, it continues to reflect Hyland’s design concept. Thus, this building appears individually eligible for the National Register of Historic Places under Criteria A and C.

Additionally, the Muscatine State Bank is a contributing building in a downtown historic district. It falls within two historic contexts identified for this district: “Civic Pride and Accomplishment” and “20th century Business and Industry.” It retains excellent integrity, conveying its solid, classical appearance as a bank. It is one of few stone buildings located within this district.

As carved in stone on its front façade, this bank was established in 1870. It was established as a private bank under the name of Silverman, Cook & Co. In 1876, P.M. Musser purchased the Silverman interest and the firm name was changed to Cook, Musser & Co. In 1896, Cook, Musser & Co. incorporated under state laws as Cook, Musser & Co. State Bank and Trust Company. In 1910, a merger of the Cook, Musser & Co. State Bank with the Muscatine Savings Bank created the Muscatine State Bank. (Randleman 1981: 41). The name was again changed in 1933 to the Muscatine Bank and Trust Co., according to the city directories of 1931 and 1934.

It was during prosperous times in the first decade of the twentieth century that the structure at 100-102 West Second Street was designed and built. Hershey State Bank built a business and banking block at 3rd and Sycamore in 1908. The new German-American Savings Bank was also under construction in 1908 at the corner of 2nd and Sycamore. In 1910, the Muscatine State Bank’s new building at Iowa and 2nd was completed at a cost of \$100,000. Finally, First National Bank opened the doors at its new building at 3rd and Iowa in the summer of 1911, completed at a cost of \$100,000 (Richman 1911, Vol. 1: 403).

The architect for the Muscatine State Bank was Paul V. Hyland of Chicago. His design was in the neo-classical style, making a statement of strength and trust with the four round exterior columns supporting the triangular gabled north end of the building. A handful of other designs by Hyland, including the First National Bank in Mt. Pleasant, have been listed on the National Register of Historic Places. During the early design phase of the project, Mr. Hyland created a conceptual rendering of the front elevation, showing the bank name on a full width band above the columns as Cook, Musser Co. State Bank

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("Muscatine's Banks and Their New, Palatial Homes," 12-16-09). This was changed to Muscatine State Bank in his final design (Randleman 1981; OG#1110, Grossheim Photo c.1910).

Growth was rapid at Muscatine State Bank and, in 1920 an addition was completed at 104 W. 2nd St. Paul Hyland was again the architect. He had conceived the original bank design in 1910 to allow for expansion toward the west. Thus, the front façade after construction did not look like an annex, but a part of the original building design. In describing the expanded bank in an article in the Muscatine Journal on November 9, 1920, the reporter wrote "It is eloquently expressive of the character of the institution which it houses and of which it is a part". The contractor for the annex was Stiles Construction Co., later builders of the Hotel Muscatine ("Muscatine State Bank to Observe 50th Anniversary of Founding," 11-9-20; OG#2477, Grossheim Photo 8-20-20).

After the Stock Market Crash of 1929, a third of the nation's banks failed by 1933. Congress enacted the Banking Act of 1933, which closed the remaining banks while examiners checked their solvency. Always a strong bank, the Muscatine State Bank did not liquidate during this historic "bank holiday". Its officers voted instead to restore the bank to required financial condition, using stockholders' personal assets. On April 10, 1933, the bank reopened under a new name, Muscatine Bank and Trust Company, assuming all deposits of the former bank. Unlike many who lost their savings when the banks closed, its depositors did not lose a penny of their funds. It would be more than two months before any other local banking facilities were available for use. Muscatine Bank and Trust Company, still a state bank, became chartered as a national bank in 1966 and changed to its present name of First National Bank of Muscatine. It continues to operate in town at another location ("History of First National Bank of Muscatine Founded in 1870," 2005).

9. Major Bibliographical References

City Directories, Muscatine. Various publishers, 1869-1959. Available at the Musser Public Library.

"History of First National Bank of Muscatine Founded in 1870," *First National Bank of Muscatine*, Website, Muscatine, IA, 2005. URL: www.fnbmusc.com/about_us_history.php

OG#1110, Photograph, c.1910. Oscar Grossheim. Grossheim Photograph Collection, Musser Public Library, Muscatine.

OG#2477, Grossheim Photo. 8-10-20. Oscar Grossheim. Grossheim Photograph Collection, Musser Public Library, Muscatine.

"Muscatine's Banks and Their New, Palatial Homes," Muscatine Journal. December 16, 1909, p. 33.

"Muscatine State Bank to Observe 50th Anniversary of Founding," Muscatine Journal. November 9, 1920, p. 5

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"Muscatine State Bank", Postcard, 1911. Published by Acmeograph Co., Chicago. Peterschmidt private collection

Randleman, Douglas A. *Muscatine pictorial postcard history*. Muscatine, IA: Knott Printers, Inc., 1981.

Sanborn Map Company. "Muscatine, Iowa," Sanborn fire insurance maps. Pelham, NY: Sanborn Map Company, 1883, 1888, 1892, 1899, 1907, 1912, 1919. Accessed online at: Sanborn.umi.com

Location Map



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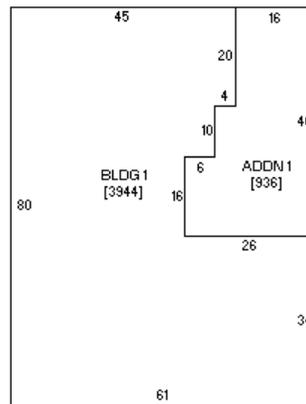
Muscatine State Bank
Name of Property

Muscatine
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Plan (from assessor's office)



(front – W. 2nd St)

Photograph of building (digital image)

