

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

State Inventory No. 70-00120 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 German American Savings Bank
 other names/site number Field Site #: FS-063

2. Location

street & number 200 E. 2nd St
 city or town Muscatine, Iowa vicinity, county _____
 Legal Description: (If Rural) Township Name _____ Township No. _____ Range No. _____ Section _____ Quarter of Quarter _____
 (If Urban) Subdivision Original Town Block(s) 13 Lot(s) W 28' Lot 10

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>02D01: Financial Institution / Savings & Loan</u>	<u>02A01: Commerce / Business / Office Building</u>
<u>02A01: Commerce / Business / Office Building</u>	_____
_____	_____

7. Description

Architectural Classification (Enter categories from instructions)	Materials (Enter categories from instructions)
<u>06C: Classical Revival</u>	foundation <u>03: Brick</u>
_____	walls <u>03: Brick</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 200 E. 2nd St Site Number 70-00120
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)

02: Architecture
05: Commerce

Significant Dates

Construction date 1908 check if circa or estimated date
Other dates _____

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect _____

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 Jay Brady, Chair (R.L. McCarley, Consultant)
organization Muscatine Historic Preservation Commission date July 13, 2005
street & number 215 Sycamore telephone 563-264-1554
city or town Muscatine state IA 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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7. Narrative Description

This building is a substantial Classical Revival style brick and stone building with a temple front storefront facing E. 2nd Street and a side entrance with stone pilasters and carved stone bracketed entrance cornice facing Sycamore Street.

The E. 2nd temple storefront has light-tinted white stone column pilasters spanned a stone pediment with wide frieze and dentils. The E. 2nd temple storefront originally had four stone columns defining three bays and sculpted stone column caps. The west two bays contained multi-light wood windows with large transoms and the east bay contained the entry. The stone column dividing the two west window bays was removed after 1914 based on the photographic record along with the windows. It appears that the stone kneewalls spanning between each of the two window bays were also modified. The window bays were filled with new large single-light wood windows with the upper 1/4 of the bays occupied by a panel now used for the store sign. A non-original fabric sloped awning hangs over the two windows. The store entry is wood frame with large glass transom above and full glass wood door. The frieze and space below the cornice line of the pediment contains the words "American Savings Bank," modified from the original German American Savings Bank. The pediment is accented by a stone cornice edge. The edge protrudes out from the building, separating it from the stone band above that the peak dovetails into. The upper stories of the building front are divided into three bays containing modern side-by-side single-light windows set in painted wood panels that fill in the original window openings. The windows have light-tinted continuous stone sills. The side-by-side windows replaced the original much larger single-over-single-light double-hung windows that occupied the entire window bay. The east window of each floor opens onto a cast iron fire escape. The original fire escape drops from the roof to the base of the second story. The fourth story windows have a wide stone lintel. The brick pilasters on either side of the building end with decorative capitals with stone and diamond detailing. The roof parapet consists of a metal projected cornice with dentils with a low brick parapet wall rising above this cornice.

The west elevation is divided into seven symmetrical bays. The foundation of the west elevation is smooth stone from the north corner at 2nd Street to the Sycamore street entry. The foundation originally had large three-lights windows set in grated window wells. The windows have been blocked up to sidewalk level and converted to smaller paneled openings. The north panel is one panel half of the original window while the next two panels to the south have been converted to two panels with wood column between. The next opening located immediately to the north of the Sycamore entrance has a stone framed basement entry that has been blocked up to sidewalk level. The original stone walls on each side of several steps down into the entry have been removed. The north bay of the ground level has been altered by enlarging the window to the north and down to the stone base courses to create additional storefront display space. The original six-light wood window has been replaced by two large single-light windows with two-light transoms above. The window transoms have extra wide sills that act as drip caps for the windows below. A non-original sloped fabric awning hangs out over the two windows. The next three first story windows to the south are the original windows set in wood frames. The center window is wider than the side windows, and each window has a large transom. These three windows have stone sills. The Sycamore entry consists of two large stone columns with stone carvings

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at the top of each column. An elaborate carved stone entablature supports the stone entry cornice with stone brackets. The entry has been replaced with a modern glass and metal door consisting of two full glass doors with glass sidelights and full width glass transom. A non-original sloped fabric awning shelters the doors. The space above between the awning and stone framing is wood paneled with two smaller side-by-side single light windows. The portion of the building south of the Sycamore entry is divided into three non-symmetric storefronts. The narrower north storefront consists of a slightly recessed north entry with glass and wood door with panel transom above and a large plate glass single light wood window. The middle storefront is the largest of the three and consists of a slightly recessed north entry with wood and glass door with transom above and a large plate glass single light window set in wood frame. The south storefront is larger than the north storefront but slightly smaller than the center storefront and consists of a slightly recessed north entry with wood and glass door and panel transom above and a large plate glass single light window set in wood frame. The storefront windows set on a low brick kneewall. The windows above for an interior mezzanine level are centered in pairs over the storefronts below.

The upper stories of this west elevation consist of seven bays containing two window sets per bay per floor. The original single-over-single-light double-hung windows have been replaced by smaller side by side single-light windows set in wood panel that fills the rest of the opening. The first story and second story are divided by a smooth stone course with protruding cornice. The stone course forms the sill for the second floor windows while the third and fourth story windows have stone sills. This band continues from the front (north) elevation. The same brick and stone detailing at the top of the brick pilasters on the west elevation are also seen at the top of the brick pilasters separating each of the bays on the west elevation. The roof cornice and parapet wall also continue on this elevation. Unfortunately, it appears that the original brick parapet has been removed from the south half of the building.

The south elevation is two bays with windows for the first through fourth stories. The stone course at top of first floor and top of fourth floor and the projected cornice wraps around from Sycamore elevation and terminates. The styling on this elevation is plainer although the west brick column has the same top detailing as on the north and west elevations. The first story windows are three-over-three-light double-hung wood windows. The replacement mezzanine and second, third, and fourth floor windows are single-light by single-light windows set in wood panels to fill the original window openings. The windows have stone sills. The east window bay is equipped with a cast iron fire escape with each floor's east windows opening onto the fire escape. The roof flows into a steel gutter funneling into a downspout that runs down the center of this elevation. The east column terminates in a building chimney.

The east elevation is not constructed of the same dark brick. Instead a lighter, likely cheaper, reddish brick was used. The lower portion of the building is common wall with 204 E. 2nd. This elevation has two widely spaced vertical rows of four segmental brick arch windows with brick sills. The south row is single-over-single-light double-hung windows. The north row of windows has been paneled over. The front third of the elevation contains two vertical brick chimneys. The north brick, stone courses, and roof cornice wraps around the edge of the east elevation to give the north elevation a finished look. The first story to the east of the east elevation is sloped down to the basement of 204 E. 2nd. The exposed portion

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of 200 E. 2nd is brick wider than the upper wall. The wider foundation brick has a sloped masonry cap where the wall thickness is adjusted.

8. Narrative Statement of Significance

The building appears to be individually eligible for the National Register under Criteria A, but not Criteria B or C. Additionally, it would likely be a strong contributing building in a potential commercial historic district along 2nd Street.

This building was constructed as a home for the German American Savings Bank and as an office building in 1908. As such, this building represents one of the first multi-level office buildings in Muscatine. A series of office buildings were constructed in the same timeframe including the Hershey Bank Building. The rise of the office buildings in Muscatine during this time represents prosperity generated by population and economic growth resulting from industrial progress. During this period of "civic pride and accomplishment," several banks and other new buildings were constructed throughout the downtown. This building strongly reflects this sentiment, as the German American Savings Bank had just constructed a building in 1899 on the opposite corner that it left for this new building. The building also represents the community's strong German heritage and merchant activity in Muscatine business. The bank represents the importance of the early German immigrants on the shaping of Muscatine and the strength of their success and influence in Muscatine, formed in 1899. Though the windows have been modified throughout the building, the building retains sufficient integrity to convey this significance. Thus, the German American Savings Bank appears to be individually eligible for the National Register of Historic Places under Criterion A.

Though this building has a well defined Classical Revival style with excellent proportions and scaling for a building of this size, other Classical Revival buildings also exist in the downtown. This style is more rare than other styles in the downtown. However, the Muscatine State Bank (1910) is a better example of this style, particularly with the alterations to this building such as the replacement of most of the upper story windows, removal of upper story fabric window awnings, and rework of the first floor 2nd Street façade and corner window. Additionally, this building does not appear to be associated with any prominent person. Thus, this building does not appear individually eligible for the National Register of Historic Places under Criteria B or C.

Additionally, the German American Savings Bank is a contributing building in a potential 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. Additionally, its history as an office building contributes to the commercial history of the district.

The German American Savings Bank (GASB) was originally located at 130 E. 2nd St. They organized on July 1, 1899, and moved into their new building, the Houdek Block, at this location. Its officers were J. L. Giesler, president; J. H. Kaiser, vice president; and S. L. Johnson, cashier; and directors included J. H.

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Kaiser, J. L. Giesler, Gus Schmidt, F. H. Little, Albert Baird, Fred Daut, J. Scott Blackwell, S. M. Barrison, and H. W. Huttig. With the construction of this building, they moved to 200 E. 2nd on March 27, 1908. This building was described in 1911 as follows: "This building is on the opposite corner from the old bank and is one of the most attractive structures in the business center of Muscatine. It is built of dark vitrified brick, with Bedford stone trimmings, four stories in height. The ground dimensions are twenty-eight and one-half feet on Second street and one hundred and forty feet on Sycamore. Most of the lower floor is given over to the bank. To the rear, on Sycamore, is the hallway and three store rooms. It is not necessary to state that the German-American has everything of modern taste and requirements within the walls of its banking rooms. That goes without saying." It was also described at this time as "one of the solid financial institutions of Muscatine and has within its directorate and large list of stockholders, some of the most affluent and influential men of the county" (Richman 1911, Vol. 1: 403). The German American Savings Bank changed its name to American Savings Bank between 1916 and 1919 likely as a result of anti-German sentiment due to World War I. The name on the frieze was likely modified at this time. GASB continued operations in this location until 1934.

The German American Savings Bank had good tenant occupancy rates as soon as it opened in 1908 with only 9 vacancies. The initial tenant mix was varied with barber, Salvation Army offices in basement, Guarantee Loan Co. Velour Chemical Co. offices, Standard Oil Company Offices, Guarantee Mutual Life Insurance, Prudential Life Insurance, Board of Education, and at least five doctors. Several private residences also were rented. By 1911 the bank was fully rented with a beauty shop, Standard Oil Offices, Prudential Insurance, Guarantee Life Insurance, Board of Education, eight doctors, and several private residences.

This type of mixed use was prevalent for most of its history. The building has housed primarily professional offices – doctors, lawyers, insurance, and other business offices, and limited retail including newsstand, barbershop/beauty salon, and jeweler. The building would continue fully rented until 1934 when two offices were listed as vacant. Occupancy remained remarkably strong during the 1930s and 1940s with just a few vacancies.

Principal tenants include:

- Pearl City News Stand, 1911 – 1913, 1921 - 1949
- Dr. B.E. Eversmeyer – 1911 – 1949
- Coster & Coster Lawyers, 1911 – 1946
- Fishburn Atty – 1916 -1990
- Allbee Attorney, 1919 - 1975
- Nichols & Tipton Attys, 1919 - 1941
- Muscatine Abstract Company – 1921 – 1946
- Maeglin & Diercks Insurance, 1923 – 1975
- Wm Eversmeyer, Atty – 1927 - 1946
- Iowa Illinois Credit Service, 1934 – 1946

Other notable tenants

- Guarantee Loan Co., 1908 -1929

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Guarantee Mutual Life Insurance, 1908- 1913
Velour Chemical Co., 1908
Standard Oil Co., 1908-1916
Prudential Life Insurance, 1908-1919
Board of Education, 1908- 1913
M.W. Stapleton, Atty – 1908 - 1919
Muscatine Building & Lumber Association Offices – 1913
Muscatine Building & Loan Association – 1916-1929
Northern Gravel Co., 1916 -1929
W.L. Roach Estate – 1919 -1927
American Timber Co., 1923
New England Mutual Life Insurance, -1927 - 1939
Maid-Rite Products – 1934
Muscatine County Credit Bureau, 1936 –1952
State Adjustment Co (collisions), 1936 - 1952
County Agriculture Conservation Association, 1943 – after 1959
Chas E. Gillespie, Chiro – 1946 – after 1959
Palace Theater & Popcorn Stand, 1959
Muscatine County Mutual Insurance Association, 1952- after 1959

When the GASB left this building, the Gladstein's Furniture Mart occupied this location from 1936 to 1939. Western Auto store was at this location from 1940 through 1959. Vacancy rates increased in the 1950s to 7 to 10 vacancies generally being listed. The listing name of the building changed from American Savings Bank Building to the Medical Arts Building by 1956. Some modifications occurred with this change, and the windows may date to this period.

The building experienced even higher vacancy rates in the 1960s and 1970s most likely due to the changing commercial scene, which favored businesses more accessible by automobile and equipped with front door parking, and the expansion of the number of commercial properties available in Muscatine.

This building is a significant building in 20th Century Muscatine history as one of its professional centers for medical practitioners, lawyers, insurance and finance, and government. The building also housed offices of interest related to the Muscatine lumber industry including the W.L. Roach Estate and the American Timber Co. Maid-Rite Products was briefly here in 1934 – Maid-Rite was a local restaurant known for their loose meat sandwiches and home-brewed root beer that was franchised into a regional chain. Northern Gravel Company, another homegrown business known for primarily for their water filtration sand, had their business offices in this building from 1916 to 1919.

9. Major Bibliographical References

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

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Lewis, H.W. *Picturesque Muscatine: a Booklet Descriptive of the "Pearl City" of Iowa*. Muscatine, IA: H.W. Lewis, 1901, 44.

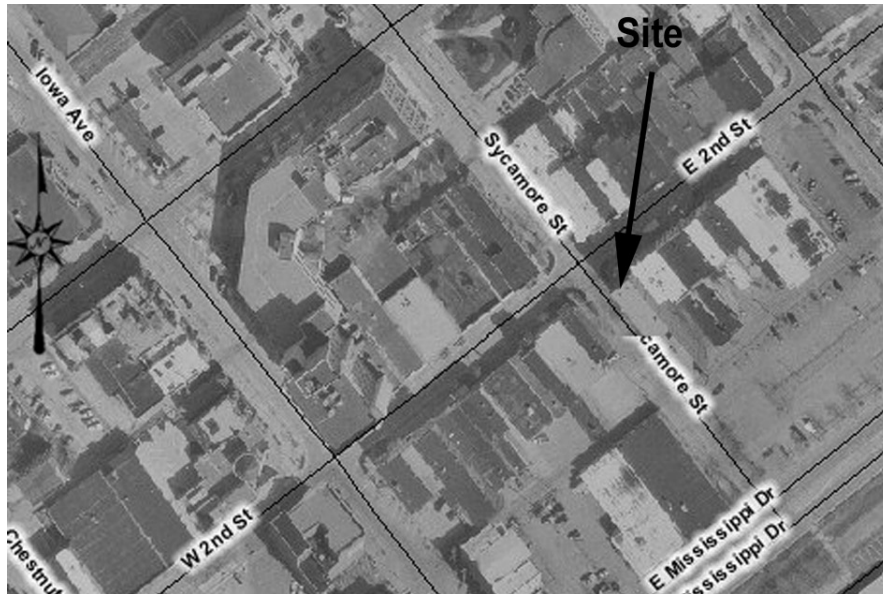
OG #A-1136, Vol 10, Iowa Telephone Company Street Scene, Sycamore & 2nd, 1911, Grossheim Photo Collection. Available at the Musser Public Library.

Record Printing Company (RPC). *Muscatine, Iowa, The Pearl City: Pearl Button Center of the World*. Muscatine: Record Printing Company, c.1914, 112.

Richman, Irving B. *History of Muscatine County, Iowa*. Chicago: S.J. Clarke Publishing Company, 1911.

Sanborn Map Company. "Muscatine, Iowa," Sanborn fire insurance maps. Pelham, NY: Sanborn Map Company, 1883, 1888, 1892, 1899, 1907, 1912, 1919, 1928, 1946. Accessed online at sanborn.umi.com.

Location Map



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Plan (from assessor's office)

28 ADDN 1 [1736] 62
28 BLDG 1 [2184] 78

(front – E. 2nd St)

Photograph of building (digital image)



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Historic Photograph, 1911



OG #A-1136, Vol 10, Iowa Telephone Company Street Scene, Sycamore & 2nd, 1911, Grossheim Photograph Collection. Available at the Musser Public Library.