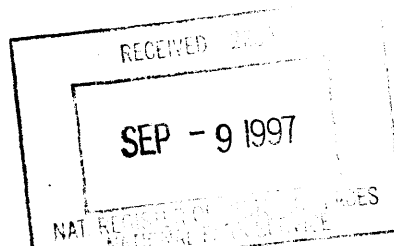


United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
REGISTRATION FORM



12/17

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 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 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 AMERICAN NATIONAL BANK BUILDING

other names/site number Commercial and Savings Bank; Morrison's Cafeteria

2. Location

street & number 114 South Olive Avenue N/A  not for publication

city or town West Palm Beach N/A  vicinity

state FLORIDA code FL county Palm Beach code 099 zip code 33401

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.)

[Signature] 8/29/97  
Signature of certifying official/Title Date

Florida State Historic Preservation Officer, Division of Historical 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:

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

[Signature]  
Signature of the Keeper

10/8/97  
Date of Action

5. Classification

Ownership of Property  
(Check as many boxes as apply)

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

Category of Property  
(Check only one box)

- buildings
- district
- site
- structure
- object

Number of Resources within Property

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

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

Name of related multiple property listings

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

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE/Bank

/Cafeteria

Current Functions

(Enter categories from instructions)

WORK IN PROGRESS

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH AND 20TH CENTURY REVIVALS/

Composite Beaux-Arts and Egyptian Revival

Materials

(Enter categories from instructions)

foundation Concrete

walls Concrete

Stucco

roof Built-up

other Terra-Cotta Ornament

Narrative Description

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

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.)

- Criteria A, B, C, D with checkboxes and descriptions.

Criteria Considerations

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

Property is:

- Criteria A, B, C, D, E, F, G with checkboxes and descriptions.

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

- Documentation checkboxes: preliminary determination, previously listed, designated landmark, recorded by Historic American Buildings Survey, recorded by Historic American Engineering Record.

Areas of Significance

(Enter categories from instructions)

ARCHITECTURE

COMMERCE

Period of Significance

1921-1947

Significant Dates

1921

1925

1936

Significant Person

N/A

Cultural Affiliation

N/A

Architect/Builder

Arch: Harvey, Henry H., Clark, L. Phillips, Volk, John L.

Blder: Brown and Wilcox

Primary location of additional data:

- Location checkboxes: State Historic Preservation Office, Other State Agency, Federal agency, Local government, University, Other.

Name of Repository

#

AMERICAN NATIONAL BANK BUILDING  
Name of Property

Palm Beach Co., FL  
County and State

**10. Geographical Data**

**Acreage of Property** Less than one

**UTM References**

(Place additional references on a continuation sheet.)

1	1 7	5 9 4 1 6 0	2 9 5 4 6 8 0
	Zone	Easting	Northing
2			

3			
	Zone	Easting	Northing
4			

See continuation sheet

**Verbal Boundary Description**

(Describe the boundaries of the property on a continuation sheet.)

**Boundary Justification**

(Explain why the boundaries were selected on a continuation sheet.)

**11. Form Prepared By**

name/title Amy Groover/Carl Shiver, Historic Sites Specialist

organization Bureau of Historic Preservation date August 1997

street & number R.A. Gray Building, 500 S. Bronough Street telephone (904) 487-2333

city or town Tallahassee state Florida zip code 32399-0250

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps**

A **USGS** map (7.5 or 15 minute series) indicating the property's location.

A **Sketch** map for historic districts and properties having large acreage or numerous resources.

**Photographs**

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

**Additional items**

(check with the SHPO or FPO for any additional items)

**Property Owner**

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

name The Downtown Neighborhood Group

street & number 528A Clematis Street telephone (561) 833-1600

city or town West Palm Beach state Florida zip code 33401

**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 amend listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 7 Page 1 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHYSICAL DESCRIPTION

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**SUMMARY**

The American National Bank Building is located at 114 South Olive Avenue within downtown West Palm Beach's central commercial core. Constructed in 1921, the building has a rectangular plan, a flat roof, and a concrete and terra-cotta curtain wall on its main (west) facade and on part of its north elevation. The building consists of a single, three-story rectangular block that rests on a continuous concrete foundation. The first floor of the building was used as a the bank between 1921 and 1931. This main interior space comprises 4,500 square feet of floor space and rises approximately 25 feet in height. There are two mezzanines, one located at the front of the building and one at the back. Rental offices were located on the second floor. The overall design of the American National Bank reflects the stylistic influences of Beaux-Arts classicism and Egyptian Revival architecture. Although the street level of the main facade has been severely altered, the building still retains much of its original design and many individual architectural features.

**SETTING**

The former American National Bank is found midway between Clematis Street and Datura Street on the east side of South Olive Avenue in downtown West Palm Beach. Located one block from the Intracoastal Waterway and half a block from Clematis Street, downtown's main street, the American National Bank Building stands in close proximity to most of the city's major commercial buildings. The main facade overlooks South Olive Avenue, one of the major thoroughfares in the downtown area. A small parking lot and alleyway are located on the north side of the building, and the seven-story Guaranty Building, constructed in 1922, is found on its south side. Directly across the street from the American National Bank Building are several one and two-story commercial buildings dating from the 1960s, and across the street to the northwest is the east elevation of the former Atlantic National Bank building, also built during the 1920s. To the rear of the building are a small alleyway and a non-historic multi-level parking garage. The building is set back approximately 5 feet from South Olive Avenue.

Historic photographs of the downtown show that many of the buildings on South Olive Avenue between Clematis Street and Datura Street were similar to one another in their physical characteristics, such as flat roofs, setbacks, and number of stories. Most of the commercial buildings in the area had stucco or brick exterior finishes; therefore, the American National Bank's Beaux-Arts and Egyptian Revival terra-cotta clad facade seemed more refined when

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 7 Page 2 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHYSICAL DESCRIPTION

---

compared to its neighbors. The Guaranty Building was also decorated with delicate terra-cotta ornamentation, complementing the American National Bank.

**NARRATIVE DESCRIPTION**

**Exterior**

The three-story American National Bank Building is located on the east side of South Olive Avenue in downtown West Palm Beach. The building is a regularly massed rectangular block constructed of hollow tile. The main facade is covered with a veneer of glazed terra-cotta and concrete, the latter scored at the joints to resemble smooth-faced granite ashlar. The terra-cotta and granite curtain wall is attached to the facade by a metal anchoring system. This same veneer also extends 22 feet along the north elevation of the building. The classically proportioned main (west) facade is divided into three bays by large Coptic columns that rest on tall pedestals that rise from the sidewalk to the top of the first story (Photo 1). The three bays are slightly recessed, emphasizing the two outward projecting, paneled pilasters on the north and south ends of the facade. The Egyptian Revival columns are decorated with acanthus leaf and reed capitals, and rise upward to a cornice that separates the second story from the third story. Three sets of tripartite windows occupy the second story or mezzanine level. These windows feature small transom lights with a starburst design above four light, single-hung, wood frame windows. Above each set of windows are rectangular concrete panels. According to the original architectural plans the words "American National Bank Building" were to be engraved in the panels. Either this was never executed or it was subsequently removed.

The street level of the main facade is quite plain and has been severely altered. Like the second story, it consists of three bays, formed by the pedestals supporting the colossal columns. The central bay contains the main entrance to the building, while the flanking bays contain large, plate glass display windows.

Above the second story, the main street facade is quite elaborate, displaying an eclectic combination of Beaux-Arts and Egyptian Revival architectural elements (Photos 2 & 3). The two outer pilasters have panels decorated with egg-and-dart ornamentation. Three pairs of one-over-one, double-hung, wood sash windows originally composed the fenestration of the third story of the main facade. The two outer window bays are separated from the central bay by narrow pilasters similar to the ones at the sides of the building on the same story. Also located on the

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 7 Page 3 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHYSICAL DESCRIPTION

---

third story level is an elaborate terra-cotta frieze, with brightly colored Florida fruit and flower swags and other classical floral motifs in terra-cotta panels. Just above the third story windows is a projecting cornice adorned with a small belt of talon ornamentation and a larger band decorated with leaves. A plain terra-cotta parapet surrounds the flat roof.

Twenty-two feet of the north elevation is covered with concrete and terra-cotta (Photo 4). The remainder of the elevation is covered with smooth stucco (Photo 5). Pilasters, rather than columns, are found on this elevation. These pilasters have the same Egyptian Revival shape as the main facade's columns. The elevation is divided into two stories. The first story rises to the height of the cornice, or belt course, that separates the second and third stories on the main facade. The first story has one large centrally located wall bay, flanked by twin pilasters that reflect the design of the Coptic columns on the main facade. In the center of the bay is a large tripartite window with tall, double hung 6/4 light wood sashes, topped with three small transom lights. The sill underneath the window is enriched with egg-and-dart detailing. Rectangular frieze panels are found above and below the window. The second story of the terra-cotta clad portion of the north elevation repeats the design of the third story of the main facade. On the undecorated section of the north elevation are three recessed panels that reflect the size and shape of the large window bay. It is possible that these also once held windows; however, this is not certain. The second story of this area of the elevation features aluminum frame windows that replaced the original double-hung, wood sash windows. The east elevation faces a narrow alley and has no significant architectural features, and the south elevation abuts the Guaranty Building.

**Interior**

The interior of the building consists of a large commercial space on the first floor, mezzanines on the east and west sides of the building, and offices on the second floor. Throughout the building's history, the first floor has been changed to accommodate the different tenants that occupied it. At one point the first floor was subdivided into several small businesses by temporary interior partitions, and the ceiling has been lowered at least three times to accommodate heating and air conditioning systems.

The first floor of the building has 4,500 square feet of floor space and rises approximately 25 feet in height. Two sets of monumental columns act as supporting members within this space. The columns are octagonal, and the capitals feature Egyptian Revival reed ornamentation. Large beams cross the ceiling and act in both a decorative and a structural capacity. The columns rise

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 7 Page 4 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHYSICAL DESCRIPTION

---

up to the ceiling beams, and classically inspired scroll brackets spring from the capitals to meet with the beams (Photo 6). Engaged columns with the same decorative details are found on the east and west walls, and pilasters having the same characteristics are found on the north and south walls.

The east mezzanine was part of the original design of the building completed in 1921 and housed offices and bathrooms. The west mezzanine was added in 1936, when the building was converted into a Morrison's Cafeteria. This later mezzanine provided space for a new ventilation system. Originally the large ceiling beams ran into each mezzanine. Today both mezzanines are in fair to poor condition, and the beams are covered up. Once the building has been rehabilitated, both mezzanines will be brought back to a usable condition.

The second floor consists of eleven small offices (Photo 7). This area remains much as it did in the original architectural plan. The offices are of several different sizes, but each has a window to provide natural light. Several of the offices on the north side of the building also have small reception areas. Decorative elements are minimal on this floor and basically consist of floor moldings and window sills. Each office originally had a small sink (Photo 8), but only a few of these remain.

### **Alterations**

The alterations to the American National Bank Building comprise many years of changes to the building. Some of the most important alterations took place in the 1936 renovations to install Morrison's Cafeteria. Originally, the main facade, like the north elevation, was just two stories, the monumental first story reflecting the 25 foot ceiling height of the bank interior. The windows flanking the main entrance were identical to the tripartite window that is still found on the north elevation. When the west mezzanine was constructed in 1936, concrete spandrels were inserted in the three major bays of the main facade at the midway point of the first story. This action divided the facade into three stories. The frieze panels beneath the windows were removed to create space for large display windows, and a marquee was added to shelter the sidewalk in front of the building. A small decorative pediment over the wood and glass double doors at the main entrance to the building was also removed when the spandrels were installed. At some point, the original doors were replaced by aluminum frame doors. Aluminum frame windows have replaced some of the original wood sash windows in the upper stories of the building.



**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 7 Page 5 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHYSICAL DESCRIPTION

---

Unfortunately, some of the interior features have not survived, but many of the distinguishing elements are still extant. The floors in the main public spaces were originally Tennessee gray marble. The marble was removed, and the floors are now concrete. The wood molding that once surrounded the bases of the columns is also missing. Simple decorative plaster panels once decorated the ceiling. Despite these alterations, the exterior and interior of the American National Bank Building retain much of their architectural integrity. In preparation for extensive restoration of the building, most of the inappropriate changes made to the interior of the building have been removed. This includes such features as the dropped ceilings, large industrial air conditioners, HV/AC ducting, and temporary interior partitions. The restoration of the building is presently underway.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 8 Page 1 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

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**SUMMARY**

The American National Bank Building is significant at the local level under Criteria A and C in the areas of Commerce and Architecture for its association with the development of downtown West Palm Beach during the Florida Land Boom era of the 1920s and for its architectural design, reflecting elements of the Beaux-Arts and Egyptian Revival styles. The building also housed the third Morrison's Cafeteria in the United States. The building was designed by the prolific local architect Henry Stephen Harvey, of the firm of Harvey and Clarke and constructed by contractors Brown and Wilcox. It was renovated in 1936 by Palm Beach architect John L. Volk to accommodate the Morrison's Cafeteria. The American National Bank Building is the only terra-cotta clad structure in downtown West Palm Beach exemplifying Egyptian Revival and Beaux-Arts influences.

**HISTORICAL CONTEXT**

At the conclusion of the Civil War in 1865, southeastern Florida was still a wilderness. The first permanent settlement by Americans of European descent was established in present-day Palm Beach County during the 1870s. Most of these early pioneers settled on the eastern shore of Lake Worth, now the site of the Town of Palm Beach. The early settlers established farms on both sides of Lake Worth and primarily cultivated pineapples. Vegetables for northern shipment quickly became more profitable and replaced pineapples as the major produce grown in the area.<sup>1</sup>

In 1892, Henry M. Flagler visited the area, while seeking a route to extend his Jacksonville, St. Augustine and Indian River Railroad to Miami. The beauty of the area and the warm tropical climate inspired Flagler to create an exclusive resort community on the island of Palm Beach. Flagler envisioned the resort as a paradise, an escape from the overcrowded northern cities. To accommodate commercial activity, Flagler purchased property on the west shore of the island from Captain O.S. Porter and Louis Hillhouse. On this property Flagler established the town that would serve as the business district of the city of Palm Beach.<sup>2</sup>

Flagler filed the original plat for the Town of West Palm Beach in November 1893. The town limits extended from Lake Worth to Clear Lake. Flagler's Florida East Coast Railroad

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<sup>1</sup> Donald W. Curl, Palm Beach County: An Illustrated History, Northridge, California: Windsor Publications, 1986, pp. 13-17, 26-27; J. Wadsworth Travers, History of Beautiful Palm Beach, 1929, p.37.

<sup>2</sup> Curl, p. 37.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 8 Page 2 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

---

reached West Palm Beach the same year, bringing building materials, tourists, workers, and settlers. The first lots in the Town of West Palm Beach were sold in February 1894, and construction was soon underway. On November 5, 1894, the new community voted to incorporate as a town.<sup>3</sup>

The first census taken in 1895 recorded 1,192 persons living in the town and listed the property value at \$133,926. In 1896, two fires in the downtown commercial area prompted the Town Council to enact a new building code, requiring all buildings in the downtown area to be constructed of brick or stone, or have a brick or stone veneer. As a result, West Palm Beach's downtown soon had many masonry and masonry-veneered commercial buildings. By 1900, West Palm Beach had electricity, a sewer system, a water pumping station, paved streets, and telephone service.<sup>4</sup> Despite these advances, the town's population dropped to 564 residents. This decrease in population was attributed to the decline in construction activity, the freeze of 1894-1895 that destroyed the citrus industry, and a nationwide financial crisis.

In 1903, the Town Council petitioned the Florida Legislature for a city charter, which was shortly granted. Spectacular population growth along the east coast of south Florida resulted in the creation of Palm Beach County from Dade County in 1909, and the town of West Palm Beach was named the county seat.<sup>5</sup> The completion of the Palm Beach Canal in 1917, which provided access to inland farming areas, made West Palm Beach the shipping point for the county's agricultural products by both rail and by water.<sup>6</sup> By 1920, the population had risen to 8,659 residents, and West Palm Beach was now well established as Palm Beach County's commercial hub, as well as a popular tourist spot for the middle class.<sup>7</sup>

During the 1920s, West Palm Beach experienced widespread development and growth due to the Florida Land Boom. Major office and commercial buildings were erected in the downtown. These included the city's first "skyscrapers," such as the Guaranty Building (1922) at 120 South Olive Avenue and the Dixie Court Hotel (1925) at 301 N. Dixie Highway [NR 1986], both seven stories in height; and the ten-story Comeau Building (1925) at 319 Clematis Street [NR 1996]. The Land Boom peaked in the winter of 1924-1925.<sup>8</sup> By 1927, the entire city east of

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<sup>3</sup> Curl, p. 49.

<sup>4</sup> Curl, pp. 46-48.

<sup>5</sup> City of West Palm Beach Planning Department. Historic Survey Report; Curl p. 48.

<sup>6</sup> Curl, p. 90.

<sup>7</sup> City of West Palm Beach Planning Department.

<sup>8</sup> Curl, p. 88; Palm Beach County Plats; West Palm Beach Building Permits, on file Building Department, City of West Palm Beach City Hall.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 8 Page 3 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

---

Australian Avenue had been platted, although little construction had taken place north of 36th Street or south of Southern Boulevard. However, when the Harvey Building opened in 1927 it was bankrupt, indicating that the Florida Land Boom had gone bust.

Several factors contributed to the failure of Florida's real estate market. Real estate speculators pushing up land prices had a negative effect on the economy. In the spring of 1925, many investors began to cancel all Florida real estate transactions, as they became panicked by news of bogus Florida real estate ventures. By August of 1925, the Florida East Coast Railroad placed an embargo on transporting all materials except for fuel, petroleum, livestock and perishable goods, halting building construction in South Florida. The next unfortunate events were two hurricanes that struck South Florida in 1926 and 1928. The first struck the Miami area on September 17, 1926, causing widespread destruction and loss of life. On September 16, 1928, a hurricane swept right through Palm Beach County, destroying nearly 8,000 homes and hundreds of commercial buildings. When the Stock Market crashed in October 1929, the Florida real estate market was valueless.<sup>9</sup>

**HISTORICAL SIGNIFICANCE**

The American National Bank Building is significant under Criterion A for its association with the development of commercial real estate in West Palm Beach during the early twentieth century, one of the city's most important periods of growth and progress. The building was constructed to accommodate the rapidly increasing numbers of new residents and visitors arriving and traveling through West Palm Beach in the 1920s. Located in the heart of the city's downtown district, the American National Bank Building was a center of financial and commercial activity during this time.

The building was erected when West Palm Beach was at the threshold of a business boom that previously had not been experienced in the state. A mild winter climate, outstanding rail and automobile access, overall national prosperity, and the assurance that the Florida legislature would never pass state income or inheritance taxes made Florida the promised land for investors and speculators. The building boom West Palm Beach experienced was not unlike the 1920s boom in other parts of Florida, except there was a ready supply of investors and millionaires available in the Palm Beach area to finance such projects<sup>10</sup>

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<sup>9</sup> Curl, pp. 93-94; files of the Historical Society of Palm Beach County.

<sup>10</sup> Curl, p.77; Leslie Divoll, Historic Preservation Architect, National Register Proposal Manuscript, Comeau Building, March 1996.

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Section number 8 Page 4 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

---

In May of 1920, the Palm Beach Post announced "... a movement was on foot for the organization of a new national bank."<sup>11</sup> According to the article, this new bank was to be located in "the most central location in the city" and the stockholders were some of the leading business men and wealthiest permanent and winter residents of Palm Beach and West Palm Beach. The tentative name of the bank and trust company was to be "American National Bank."<sup>12</sup>

A year later, Bert Winters, a local businessman, purchased two downtown lots located between Clematis and Datura Streets on South Olive Avenue.<sup>13</sup> The construction of a bank was planned on a portion of the land once owned by Henry M. Flagler. On Thursday, May 20th, Henry Stephen Harvey arrived in West Palm Beach and was told by his soon-to-be partner, L. Phillips Clarke, to immediately call Bert Winters "in reference to a new bank building." By Saturday, the newly established firm of Harvey and Clarke was given a commission to design the \$100,000 bank building. In his autobiography Henry stated, "My time of arrival in Florida was very fortunate for us, as the Building Committee had planned to go to Miami on the day that we had received the commission and employ an architect."<sup>14</sup>

When Harvey and Clarke set up a practice in West Palm Beach in 1921, the service-oriented city was beginning to take on a life of its own and had a ready supply of investors and building materials, and a railroad to deliver them.<sup>15</sup> Throughout the summer and early fall of that year, the construction of the American National Bank proceeded at a steady pace. By November 13th, the bank was partially complete, and a cornerstone dedication was planned for Saturday, November 19th, at 4:00 in the afternoon.<sup>16</sup>

On the day of the dedication, the morning paper had a front page article featuring the soon-to-be-completed American National Bank. The article claimed that upon completion the bank would be "the most commodious and complete banking institution in the state" as well as "the most imposing building in town." According to the Palm Beach Post, this organization was "unusual" because all the capital and surplus would be available to the stockholders as soon as the bank opened its doors. It was to contain the highest quality, modern equipment, including a

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<sup>11</sup> "New National Bank and Trust Company to be Opened in West Palm Beach," Palm Beach Post, May 10, 1920.

<sup>12</sup> *Ibid.*

<sup>13</sup> Palm Beach County Deeds, on file at Palm Beach County Courthouse, West Palm Beach.

<sup>14</sup> Henry Stephen Harvey, "This is How I Came to Florida," unpublished typescript. Located in the "Harvey and Clarke" vertical file at the Historical Society of Palm Beach County, West Palm Beach, Florida.

<sup>15</sup> Leslie Divoll, Historic Preservation Architect, National Register Proposal Manuscript, Comeau Building, March 1996.

<sup>16</sup> "Will Dedicate New Bank Here Next Saturday," Palm Beach Post, November 13, 1921, pp. 1-2.

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Section number 8 Page 5 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

---

burglar and tool proof vault. Another indication of the bank's progressive nature was the inclusion of a teller window for just the female customers.<sup>17</sup>

Because this was a large and important structure within the city, that afternoon several hundred people watched the laying of the cornerstone from the street and from the windows and rooftops of nearby buildings. After a band opened the ceremony, an invocation was given, and several speeches were made by Mayor Carmichael; Hector Harris, chairman of the Board of County Commissioners; and Alfred Wagg, president of the bank. In the last speech, Mr. Wagg declared courage, constructive thought, optimism, tolerance, and perseverance were needed for a city to successfully advance itself. Following the speech, a copper, air-tight box containing maps, photos, documents, and rosters from almost every organization in the city was placed in the cornerstone of the building and then covered with a marble slab.<sup>18</sup>

On January 2, 1922, the American National Bank officially opened to the public with great fanfare. The opening was featured on the front page of the Palm Beach Post, which identified the new bank as "another step in the progress of West Palm Beach." A receiving line composed of the bank officers and their wives greeted the guests. An orchestra played while tours were given of the new facilities. Visitors were in awe of the splendid structure and the modernity of the interior.<sup>19</sup> As the Florida Land Boom continued at a rapid pace, the Palm Beaches' youngest bank was successfully bringing in business. In 1923, the American National Bank's deposits totaled over one million dollars, indicative of the booming city's prosperity. At this time, the other area banks were also doing well and another bank was under construction.<sup>20</sup>

By 1925, the American National Bank had consolidated with another banking institution to become First American National Bank and Trust Company. The bank moved its headquarters to another location in West Palm Beach, and the Commercial and Savings Bank was now located at 114 South Olive Avenue. The Commercial and Savings Bank had branches in New York, New Jersey, Georgia, and Florida, and the West Palm Beach branch was enjoying prosperity, as it was the height of the Land Boom. The bank had over 1,500 depositors and one million dollars in deposits.<sup>21</sup>

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<sup>17</sup> "New Bank Here to Mark Laying of Cornerstone," Palm Beach Post, November 19, 1921, pp.1-2.

<sup>18</sup> "Crowd Attends Bank Exercises on Olive Street," Palm Beach Post, November 20, 1921.

<sup>19</sup> "New Bank Here Opens its Doors With Reception," Palm Beach Post, January 3, 1922, pp. 1, 8.

<sup>20</sup> "Financial Institutions Among Strongest and Best in State," Palm Beach Times, 1923.

<sup>21</sup> "Bank Deposits Prove City In Prosperous Era," Palm Beach Times, May 10, 1925.

United States Department of the Interior  
National Park Service

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 8 Page 6 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

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Although the Land Boom had caused land prices to escalate at a rapid pace, the bust caused them to plummet even more quickly. Throughout Florida, businesses and banks were succumbing to the crash. On March 11, 1927, the Palm Beach Independent listed the many banks that were closing their doors. Having had some trouble in the past, and fearing a run on the bank, the Commercial and Savings Bank closed for business. Because the Commercial and Savings Bank closed its doors, patrons at other banks panicked and started a run on the other financial institutions. Customers were hysterical and hastily withdrawing their money. The failure of the Florida real estate market was well underway.<sup>22</sup>

The bank reopened after the hysteria subsided, but closed its doors for good in 1931. Between 1931 and 1935, the building housed a variety of tenants, including the offices of the West Palm Beach Chamber of Commerce, the United States Department of Labor, and National Reemployment Services. On August 7, 1936, Frank C. Kolb purchased the building and soon after leased it to J.A. Morrison of Jacksonville, Florida. This was the location of the first Morrison's Cafeteria in Florida and the third in the nation after Mobile, Alabama and New Orleans, Louisiana. Morrison's remained at this location until the mid-1970s, and the Atlantic Title Company and the Lawyers Title Insurance Company remained on the second floor of the building through the 1960s.

## **ARCHITECTURAL CONTEXT**

### **Beaux-Arts/Egyptian Revival**

Beaux-Arts is often used to describe early twentieth century architecture advocated by Americans who studied at the Ecole de Beaux-Arts, the prestigious school of architecture in France. The thousands of visitors who attended the World's Columbian Exposition of 1892 also helped to revive interest in classically inspired architecture. Between 1885 and the 1920s, Beaux-Arts architecture was found in wealthy resort and metropolitan areas throughout the country. Although the Beaux-Arts style is based on classical precedents, it is primarily characterized by ornate surface ornamentation. Masonry walls, flat roofs, symmetrical facades, pilasters, and columns are other common elements of the Beaux-Arts style.

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<sup>22</sup> "Palm Beaches Have Survived Another Financial Panic," Palm Beach Independent, March 11, 1927; "Palm Beaches Visited By a Mild Panic," Palm Beach Independent, March 1927.

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Section number 8 Page 7 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

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Forms and motifs of the Egyptian Revival style, popular from 1920-1930, were often used to complement Classical architecture. Buildings constructed in this style are easily identified by the distinctive columns, but can also be recognized by their flat roofs, straight-headed windows, and smooth wall finishes. The overall appearance of Egyptian Revival buildings is monumental.

### ARCHITECTURAL SIGNIFICANCE

In addition to its commercial importance, the American National Bank Building also possesses architectural significance for its building type and architectural style. Classical in design, the terra-cotta clad American National Bank Building was the first building designed by the prominent local architectural firm of Harvey and Clarke. It is the only structure in West Palm Beach exemplifying Egyptian Revival influences. The American National Bank Building's type and style signify the broad cultural and aesthetic interests of the city during the Land Boom era.

The Beaux-Arts and Egyptian Revival bank design acknowledges architectural styles used for public buildings of the period. At this time, important and distinguished institutions often chose these styles as representations of their positions within the community. Indicative of the Beaux-Arts style, the building's cornice is graced with cream tone glazed terra-cotta and colored Florida fruit and flower swags "cleverly worked in by the architects."<sup>23</sup> Classical influences are apparent in the symmetry, massing, and shape of the building. Many of the decorative details found on the main and north elevations are also inspired by classical precedents. As the only extant building in West Palm Beach with Egyptian Revival ornamentation, these features are particularly notable. The unusual large rounded columns with acanthus leaf and reed capitals are a keynote of this style. The Egyptian Revival style is also reflected in the interior of the building; monumental columns and pilasters with reed ornamentation are found in the main space of the bank.

Henry Stephens Harvey and L. Phillips Clarke established their architectural firm in May of 1921.<sup>24</sup> Harvey, a University of Pennsylvania trained architect, and Clarke met in Philadelphia when the latter was working as an architect's assistant. Clarke persuaded Harvey to come to

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<sup>23</sup> "New Bank Here Opens its Doors with Reception," Palm Beach Post, January 3, 1923, pp.1, 8.

<sup>24</sup> L. Phillips Clarke, grandson of Commodore Charles J. Clarke, a Palm Beach pioneer, began coming to Florida in 1898 with his parents. His father, Louis Clarke, "was an automotive pioneer, credited with producing the first shaft-driven auto in America. He founded the Auto Car Company in Haverford, Pa. Two of the models he invented are in the Smithsonian Institution, a third in the Ford Museum in Michigan." (File Clipping, June 5, 1965).



United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Section number 8 Page 8 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

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Florida and make his fortune during the Florida Land Boom. Immediately upon Harvey's arrival from Philadelphia, the firm acquired a commission for the American National Bank Building. Because Clarke did not have an architectural license, the first buildings the firm designed were exclusively Harvey's work. The more notable buildings credited to Harvey, including the American National Bank, were Holy Trinity Episcopal Church, the Palm Beach Town Hall, and the Comeau Building [NR 1996]. Harvey and Clarke's firm flourished during the mid-1920s. The company designed large commercial properties and also small house plans available by catalogue, for those who could not afford the luxury of a personal architectural consultant.<sup>25</sup> By mid-decade, the firm also operated a branch in Homestead, Florida. At its peak, the combined operation consisted of at least 25 people.<sup>26</sup>

Between 1921 and 1925, Harvey and Clarke were credited with designing over two hundred commercial and residential structures in south Florida. For the most part, their buildings were responsible for shaping the appearance of downtown West Palm Beach. Recognizing their talent for creating noteworthy structures, the 1923 tome, History of Florida Past and Present professed:

The professional skill and artistic ability of the two young men composing the dependable architectural firm of Harvey and Clarke of West Palm Beach are unquestioned, and they have built up a fine patronage and are numbered among the leaders in their line in Palm Beach County.<sup>27</sup>

After Florida's financial crash and the failure of the firm, Harvey went back to his home town, Birmingham, Alabama. Eventually, in 1933, Harvey returned to south Florida and sold quality hardware items rather than resuming his career in architecture.<sup>28</sup> Clarke remained in West Palm Beach, moving his practice to the Alfred Wagg Building. Following the hurricane of 1928, Clarke was appointed to supervise construction plans for all new hotels and rooming houses. His later work consisted of public projects such as the new school auditorium in Belle Glade, built in 1932, and a new City Hall for West Palm Beach, constructed in 1947.<sup>29</sup>

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<sup>25</sup> "Local Architects Will Furnish Plans of Small Residences," File Clipping, April 16, 1926.

<sup>26</sup> John P. Johnson, Lecture presented at the Fourth Mizner Symposium, April 28, 1990; Leslie Divoll, Historic Preservation Architect, National Register Proposal Manuscript, Comeau Building, March 1996.

<sup>27</sup> Harry G. Cutler, History of Florida Past, and Present, Historical and Biographical Volume 1; Chicago and New York: The Lewis Publishing Company, 1923.

<sup>28</sup> Mike Capuzzo, "Can this man hoodwink time?," Miami Herald, November 27, 1983, pp. 1, 5G

<sup>29</sup> Leslie Divoll, Historic Preservation Architect, National Register Proposal Manuscript, Comeau Building, March 1996.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 8 Page 9 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
STATEMENT OF SIGNIFICANCE

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Other notable people who contributed to the architectural significance of the American National Bank are Brown and Wilcox and John L. Volk. Brown and Wilcox were local contractors/builders who worked on many significant structures throughout West Palm Beach, including the Guaranty Building. In 1936, when the American National Bank was converted into Morrison's Cafeteria, renowned Palm Beach architect John L. Volk was responsible for the building's renovations. Volk designed many commercial and residential structures throughout the Palm Beaches including Hatch's Department Store [NR 1994].

**CONCLUSION**

The American National Bank embodies the tremendous building boom which occurred in West Palm Beach and Florida during the 1920s. The architecture of West Palm Beach began to mature during this historically important era, and this building along with many other Harvey and Clarke works contributed greatly to the city's new skyline. The American National Bank represents the classical ideal popular during the Florida Boom era and also captures the eclectic spirit of exotic styles such as the Egyptian Revival. The American National Bank Building's presence is an elegant reminder of West Palm Beach's illustrious past.

The City of West Palm Beach has recognized the historical and architectural significance of the American National Bank Building and has placed it on the Local Register of Historic Places. An extensive interior and exterior rehabilitation is planned for this structure; once it is completed the building will be used as a nightclub and restaurant.

United States Department of the Interior  
National Park Service

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 9 Page 1 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
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United States Department of the Interior  
National Park Service

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number 9 Page 2 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
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United States Department of the Interior  
National Park Service

## NATIONAL REGISTER OF HISTORIC PLACES CONTINUATION SHEET

Section number 10 Page 1 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
GEOGRAPHICAL DATA

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### Verbal Boundary Description

The north fifty feet of lots eight and nine, in block five, Original Townsite of the City of West Palm Beach, Florida, according to the plat thereof, as recorded in Plat Book 1, Page 2, Public Records of Palm Beach County, Florida.

### Boundary Justification

The boundary encompasses all historically significant resources associated with the property. These resources are the American National Bank Building constructed in 1921. The surrounding properties are non-historic and not associated with the nominated property.

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section number \_\_\_\_\_ Page 1 AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY  
PHOTOGRAPHS

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1. American National Bank Building
2. 114 S. Olive Ave., West Palm Beach (Palm Beach County), Florida
3. Gary Greenwald
4. August 1996
5. The Downtown Group, Inc.
6. Front Elevation, Looking East
7. 1 of 8

Numbers 1 to 5 are the same for all photos.

6. Detail, Front Elevation, Looking East
7. 2 of 8

6. Detail, Front Elevation, Looking East
7. 3 of 8

6. Detail, North Elevation, Looking South
7. 4 of 8

6. North Elevation, Looking South
7. 5 of 8

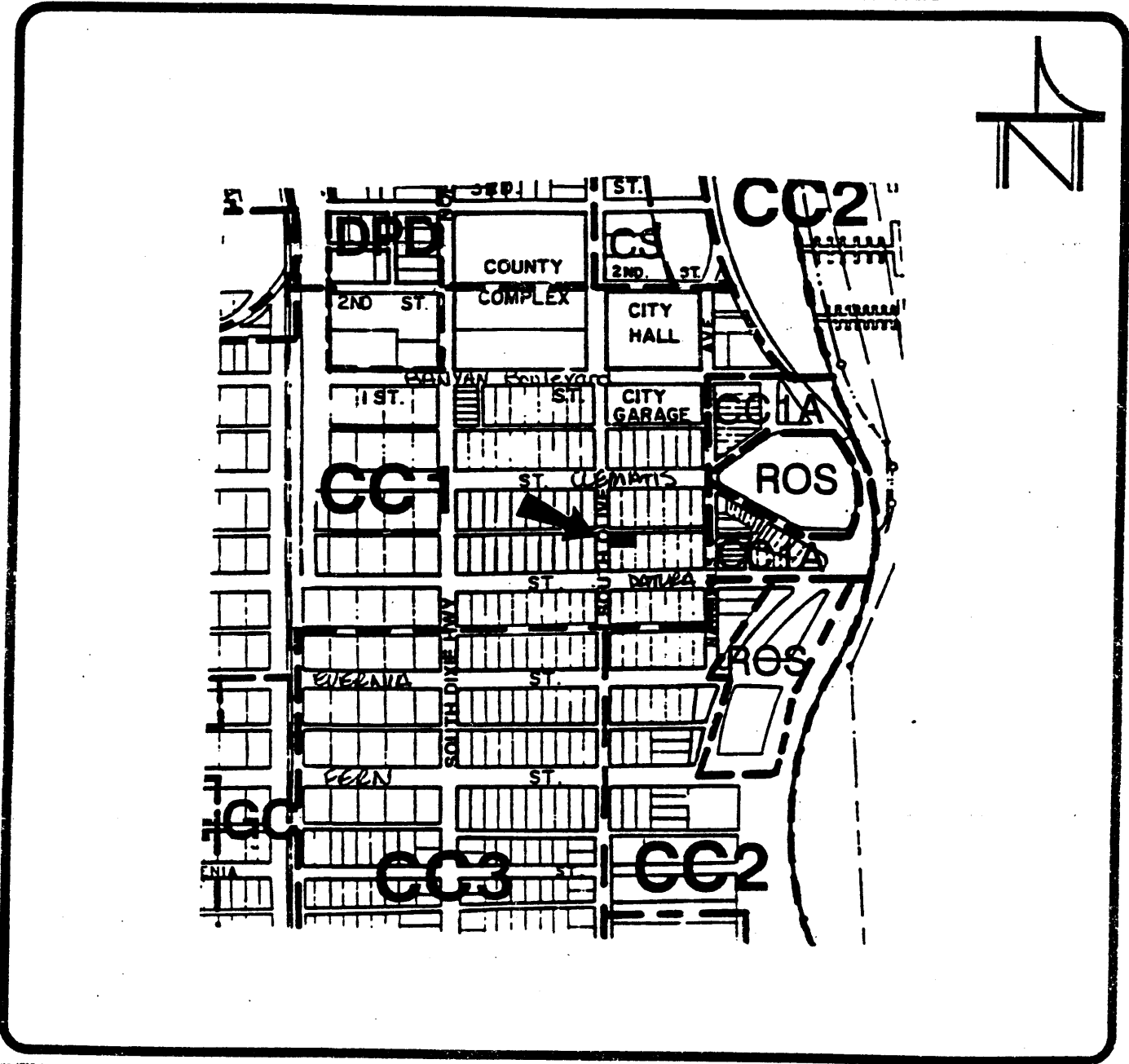
6. Main Space-Interior, Looking Southwest
7. 6 of 8

6. Upstairs-Office, Looking North
7. 7 of 8

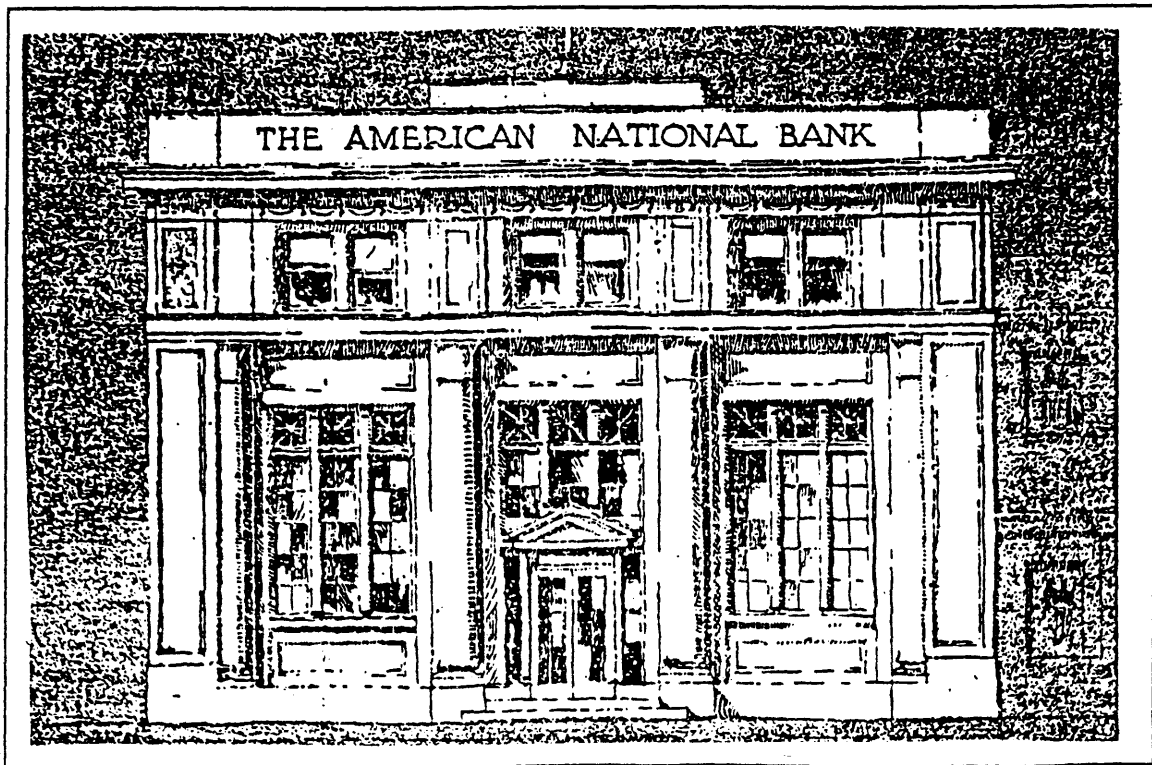
6. Upstairs-Hallway, Looking East
7. 8 of 8

AMERICAN NATIONAL BANK BUILDING  
PALM BEACH COUNTY, FLORIDA  
SITE LOCATION

114 South Olive Avenue



Architectural Rendering of The American National Bank after Restoration



Drawing of The American National Bank Taken From 1921 Newspaper