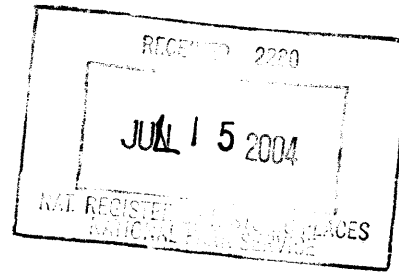


JUL 09 2004
OMB No. 900



United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If 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 Bank of Sumner

other names/site number Clock Tower building; S.F. Cass building; Sumner bakery building

2. Location

street & number 118 W. First St. not for publication N/A
city or town Sumner vicinity N/A
state Iowa code IA county Bremer code 017 zip code 50674

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this x 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 x meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide x locally. (See continuation sheet for additional comments.)

Ronell J. Saitke July 13, 2004
Signature of certifying official Date
STATE HISTORICAL SOCIETY OF IOWA
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 commenting or other official Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this 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
 removed from the National Register
 other (explain): _____

for
Edson R. Beall Signature of Keeper
8/25/04 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)

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

Number of Resources within Property

Contributing Noncontributing

- | | | |
|---------------|---------------|------------|
| <u> 1 </u> | <u> 0 </u> | buildings |
| <u> </u> | <u> </u> | sites |
| <u> </u> | <u> </u> | structures |
| <u> </u> | <u> </u> | objects |
| <u> 1 </u> | <u> 0 </u> | Total |

Name of related multiple property listing

(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: financial institution
- COMMERCE/TRADE: specialty store
- GOVERNMENT: post office

Current Functions

(Enter categories from instructions)

WORK IN PROGRESS

7. Description

Architectural Classification

(Enter categories from instructions)

LATE VICTORIAN: Queen Anne

Materials

(Enter categories from instructions)

foundation STONE: limestone

roof OTHER

walls BRICK

STONE: limestone

other _____

Narrative Description

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

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8. Statement of Significance

Applicable National Register Criteria

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

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.

- B** Property is associated with the lives of persons significant in our past.

- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.

- D** Property has yielded, or is likely to yield information important in prehistory or history.

Areas of Significance

(Enter categories from instructions)

ARCHITECTURE
COMMERCE
EXPLORATION/SETTLEMENT

Period of Significance

1897- 1954

Criteria Considerations (Mark "X" in all the boxes that apply.)

Property is:

- A** owned by a religious institution or used for religious purposes.

- B** removed from its original location.

- C** a birthplace or a 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.

Significant Dates

1897

Significant Person

(Complete if Criterion B is marked above)

Cass, Stephen F.

Cultural Affiliation

N/A

Architect/Builder

Unknown

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)

- preliminary determination of individual listing (36 CFR 67) has been requested.
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary Location of Additional Data

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository:

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10. Geographical Data

Acreage of Property less than one acre

UTM References (Place additional UTM references on a continuation sheet)

1	<u>15</u>	<u>573647</u>	<u>4744287</u>	3	<u> </u>	<u> </u>	<u> </u>
	Zone	Easting	Northing	Zone	Easting	Northing	
2	<u> </u>	<u> </u>	<u> </u>	4	<u> </u>	<u> </u>	<u> </u>

 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 Jan Olive Nash

organization Tallgrass Historians L.C.

date January 9, 2004

street & number 2460 S. Riverside Drive

telephone 319-354-6722

city or town Iowa City

state IA

zip code 52246

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 the SHPO or FPO.)

name Pamela J. and Steven K. Rogers

street & number 118 W. First St.

telephone 563-578-3238

city or town Sumner

state Iowa

zip code 50674

=====
Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the 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 Project (1024-0018), Washington, DC 20503.

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7. Description

This large, corner, brick building occupies the west 39½ feet of a 132 by 68-foot corner lot in downtown Sumner, Iowa. The building's narrow front faces south onto First Street, while its long, west side and secondary façade lies along Railroad Street. First Street is the town's "main street," and this bank building anchors the west end of a two-block historic commercial district. The bank building's landmark clock tower is balanced at the opposite end of its block by a building with a large, corner oriel window. Together these two striking vertical features bookend some of Sumner's most historic nineteenth-century brick storefronts.

The bank's solid, stable appearance is achieved through the use of red brick walls that rest on a single visible course of massive yellow limestone blocks with tooled edges. Below grade the limestone blocks are only roughly squared and even more immense. The dark red, face brick on the exterior walls is laid in stretcher courses with a uniform white mortar. The walls are trimmed by tooled buff-colored stone. Panels of decorative brickwork under each window were made by omitting every other brick for about nine bricks in length, and five courses in height. The omissions create dark voids alternating with headers and result in an open basket-weave pattern—a highly effective decoration. More decorative brickwork appears at the rooftop where a cornice of corbelled bricks is enhanced by contrasting interstitial yellow brick. Above this is a terminal decorative metal or wood cornice of simple lines. The surface of the limestone trim, wherever visible to the street, has been chiseled and tooled to enhance its appearance. Pedimented stone window headers have an incised central floral medallion. Over the canted corner front entrance, the name of the building's original owner, "S.F. Cass," appears in stone, while stone quoining flanks the doorway itself and marks the entry into the banking world within.

Without a doubt, however, the most striking feature of this building, and the feature that made it a community landmark from the date of its construction in 1897, is the corner clock tower. The square clock tower seemingly floats over the bank's front doors, suspended in space—like a diver on a diving board—by the strength of steel I-beams anchored in each side wall. From top to bottom, the clock tower is capped by a four-side pyramidal roof vented with small triangular openings. Under this, the large face of a clock with roman numerals is positioned on all four sides of the tower. The triangle motif again appears in the small windows that sit directly under each clock. Next, under a band of trim, is the date block reading "1897." This date block is level with the terminal cornice band at the top of the side walls. Two stone or yellow brick squares are positioned under the date block and below them is a pair of tall and very narrow sash windows, joined by a wide flat stone header. This header wraps around the corners of the window box where it caps a single sash window on either side of the front pair.

The building's load-bearing exterior walls are divided by pilasters into multiple, slightly inset bays. Each bay is punctuated by large single-light sash windows. These windows are generally paired, two to each bay, except in the far east storefront bay (originally the post office half of the

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building), where there are three tall windows on the second floor over an open storefront at ground level. The original storefront and the paired sash windows in the adjacent bank's First St. bay were replaced in the twentieth century by large plate glass windows. These have been reconfigured now to more historically-appropriate windows in the bank bay and a storefront with an inset central door in the post office bay. Exposed I-beams appear to either side and above the bank's entrance and over the post office's storefront. At one point the First St. I-beam also carried the signage "Bank of Sumner."

The bank's canted front door, originally double doors with glazing in the upper 2/3s, also was replaced by a single modern glass and metal door with a glass transom and side lights. This replacement door is now gone and is being reconfigured to a more historically appropriate door. The original one-over-one, double hung windows are extant. There is some missing glazing—for example, where a lower sash was removed for a room air conditioner—but these sashes are being restored or recreated. A doorway opening at the rear of the Railroad St. side wall, probably the entrance to the upper floors, has been reduced in size from the original, though the extant door is an old panel door. It is possible this doorway originally had a double door like the bank's entrance.

Rear-wall windows have brick segmental arches and the wall is constructed of utilitarian red brick, laid in a common or American bond.

Integrity issues:

To the rear of the building, a small concrete block building was added to the back wall at an unknown date. The addition is described as: single-story, concrete foundation, walls of approximately 24 courses of extruded concrete block, slightly stepped roofline covered with tile coping, casement windows, and aluminum door; originally used for storage; date of construction unknown but probably mid-twentieth century (see other continuation pages for floor plan). Under the direction of the consulting architect, this addition now has been faced with roughly coursed limestone. A low-profile platform deck has been constructed on top of it to provide walking stability. The Railroad St. side door and window have been replaced with an overhead door and the interior is intended for use as a garage.

In the interior of the building, the two separate bays were joined early in the twentieth century by installing a wide portal in the load-bearing brick interior wall. A bakery used the building for many years, followed by shorter-term tenants. The bakery business was most likely responsible for the rear addition. Most of the interior bank features were removed long ago, but inside the canted front entrance, to the left, is a small patch of the original decorative tile floor. Large dark brown square tiles with clipped corners are surrounded by smaller tiles of olive green, mustard

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yellow, and dark plum. Areas of narrow maple flooring (ground floor rear of post office bay) and yellow pine flooring (second level) exist also. These are being preserved in the current rehabilitation of the building into office and retail space at the ground level and residential quarters for the building's owners on the upper floor. The flooring tile has served as the inspiration for the palette of the new work on the interior.

While the interior is essentially modern in surface materials and floor plan, overall the exterior integrity of the building is quite good:

(a) The alterations to the two bays on the First St. façade are the most serious, but the impact is reduced by the present rehabilitation project. The post office bay historically contained a storefront with a central recessed door. This was lost during the twentieth century to a single-pane plate glass window and side door, but has been rebuilt within the past year to the original configuration. Because this is a two-story, corner building, the two front street-level bays constitute a minor surface area when compared to the surface area of the entire building. The long side has four bays between pilasters. If a bay unit is viewed as the space on one level between pilasters, there are a total of 12 bay units on this building. Two of them have been seriously altered (1/6th the total surface area), though one of these altered bay units has been rebuilt close to its original appearance. One side-wall bay unit (farthest towards the rear) has been altered to a lesser degree by the change to the door. In total, then, three of the 12 bay units have been altered to varying degrees. Whether this is enough to seriously impair the integrity of the building is subjective and not easily represented in black and white photographs. To the observer on the sidewalk, however, the building has an impressive and overwhelmingly historic appearance. There is no doubt that S.F. Cass would not only recognize his building, but applaud the efforts of the current owners to rehabilitate it and be heartened by the community's long-standing concern and reverence for the local landmark ("landmark" used here generically, not in the sense of preservation or zoning jargon);

(b) Wood plywood that covered the original upper-level windows for years has been taken down within the past year and the original sashes repaired with appropriate methods;

(c) At the Railroad St. roof side, three crown chimneys visible in an 1897 photograph are gone, replaced by a single brick stack;

(d) Inside, recent rehabilitation work has included the removal of low false-ceilings, the installation of an elevator in the rear, center of the building, and the recovery of a large single-family residential area from a space that had been converted to small apartments.

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8. Statement of Significance

The Bank of Sumner is locally significant and eligible for the National Register of Historic Places under Criterion A for its contribution to the community's sense of self and its long role as the anchor to Sumner's commercial district; under Criterion B for its association with the business activities and life of Stephen F. Cass, an early merchant and commercial settler to Bremer County who was important to the founding and success of the community of Sumner; and under Criterion C for its refined commercial Queen Anne architecture style, which features simple classical details common in the last stage of the style's popularity. Its tall tower with clock faces on four sides is the only one of its kind in town. In 1992, 14 years before this nomination, historian Will Page performed a reconnaissance level study of Sumner resources as a part of a larger, two-county geographical area. No individual resources were evaluated but he did opine that the Sumner commercial district had "many fine" buildings and "several outstanding" buildings. Additionally, merchants at that time were treating the commercial district buildings generally in sensitive ways when considering repairs or renovations (Will Page, reading from his study text, to Jan Olive Nash, 1/28/2004). These general comments appear to be still valid (field inspection, 10/19/2003).

Historical Context:

The town of Sumner was established in 1873, when Chancey Carpenter and his wife Agnes formally filed the town plat, for 40 acres of land they had surveyed in September 1872. Just the year before, in August 1871, Carpenter had given a strip of land across his property to the Iowa Pacific Rail Company of Iowa (precursor to the Chicago Great Western), under the condition that the railroad put a depot somewhere on the land. With the railroad coming through and the stop assured, Carpenter intended to sell town lots and make money. His 1873 town plat was notarized by S.F. Cass, the same man whose stagecoach-stop general store, two miles to the northeast, had sprouted into the small hamlet of Cassville over the prior 8 years. Cass was clearly a savvy businessman, educated in a commercial college back East, and already on the road to success by 1873 when he notarized Carpenter's new town plat. Cass certainly saw the writing on the wall for the future of Cassville, however, for he purchased a large portion of one of Carpenter's town blocks and literally moved his buildings from Cassville to the new town of Sumner in 1875. (Cass had to buy his lots from the Iowa Pacific R.R. in 1875, though, suggesting that Carpenter and the railroad company had more complicated land dealings than a simple land for depot swap. Eight months later and for a lesser amount, Cass also purchased a quit claim deed from Carpenter, reflecting Cass's conservative business approach and his concern for obtaining a clear title to the land on which he was building his general store and soon-to-be banking business.)

Cass continued to profit in Sumner with his general store business, but by 1879 or '80 he sold

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out and went into the banking business, calling his bank the Bank of Sumner. His first, wood-frame bank building occupied the same general location as the extant Bank of Sumner (1897), but sprawled over both Lots 5 and 6 in Carpenter's town plat block 24. Sanborn fire insurance maps from 1895, combined with a historic photograph reproduced in a local history book, reveal that the main building had a T-shape and served multiple functions. The crossbar of the T, which was set back from the street, was a two-story, hipped-roof affair with multiple windows and a grand two-story porch along its length and wrapped around both side walls. The base of the T was a more traditional-looking false-front storefront, with a three-rank façade. A single-story porch covered the central door, which was flanked by two large windows and, overhead; three window openings balanced the façade. A very large signboard extended across the front porch roof and read "Bank of Sumner." Sanborns indicate the sprawling building continued to the rear, deep into the lots, with smaller wings placed near the east end of the hipped roof mass. Local history records suggest the east end of the building (with its rear wings) was the Cass residence, while the bank occupied the front facing false-front and the ground level of the west wing under the hipped roof. The Sumner *Gazette* occupied the upper level of the west wing.



The *first* Bank of Sumner, ca. 1880

From a publication in the collection of the current owners.

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This building's impressive two-story porches, wrapped around all elevations but the rear, strongly suggest some of the interior space could have been used as a hotel too. Earlier, Cass had run his general store in Cassville, on the stagecoach route, with lodging accommodations. Such impressive porches on the second story likely would not have been constructed for the use of business tenants and customers. Cass may have anticipated the need for lodging to accommodate travelers on the new railroad as well. It appears, then, that Cass's first bank in Sumner reflected both his life experience and the earlier general practice of "living over the store" or combining commercial and domestic space in one building. This was certainly a comfortable and familiar path, as well as a utilitarian approach in newly settled regions of the Midwest. Cass's next bank, however, would be a specialized building and much more modern.

Just what made Cass decide to remove a large and relatively new building from his main street lots in order to rebuild in brick is unclear. In 1897, Cass was in his late 50s and had enjoyed considerable financial success since arriving in Iowa as a young man. He not only profited in the mercantile and banking arenas, he also owned other commercial land such as the trackside S.F. Cass wholesale grain complex a block north of his bank. Reportedly he also owned property in Waverly and a great deal of land outside of Iowa (Pam Rogers to Jan Olive Nash, 3/17/2003). Cass had several sons, one of whom by 1897 was a vice president in the family owned, private bank. The economy was pulling out of the doldrums following the Panic of 1893, and Sumner may have been experiencing a population and building boom. Farming in the surrounding countryside was entering its golden age in terms of crop prices and land values. Better economic times, generally, plus a serious main street fire in Sumner in 1895, likely encouraged rebuilding in brick where possible.

First Street just prior to 1897 still mingled small dwellings with storefronts, and a very large stable, probably a livery with hacks for hire, dominated the corner across from Cass's T-shaped wooden bank. The footprints of the buildings on the 1895 Sanborn for this area of the main street suggest that a wooden commercial district of small and most often freestanding buildings existed just prior to Cass's new construction. Just next to the east wall of his rambling wooden bank, however, only a few feet away from the east end that served as his residence, was a large, double-wide brick store building. The size of this building and its proximity to Cass's building—it overlapped Cass's lot 6 boundary line by several yards—suggest Cass sold land to the owner anticipating a new large building would be built there. But the new building also meant less desirable residential quarters for Cass and his family (if they still lived there), blocking out much light and air. Cass may have again seen the writing on the wall and plunged into the rebuilding of "main street" with his elegant new bank building.

Regardless of Cass's intentions, the impact of his new project on the community was clear and immediate. The local newspaper posted numerous chatty comments about Cass's new building as it was constructed. The editor crowed early on that "we have seen the architectural plans and specifications for Cass's new bank building. It will be the handsomest building in Sumner.

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The plans provide for a bank in the corner, a store building next east; a society hall (probably Masonic) above both...; a clock tower with a \$600 clock and bell, cut stone trimmings for water table and over all doors and windows, walls of pressed brick, concrete side walks, steam heat, and everything modern and first-class. We believe it will be the pride of the town when finished" (Sumner Gazette, 7/29/1897). But during the bank's construction at least one other major project was underway and competed with Cass's project for the time and attention of laborers. The Gazette editor found the silver lining when he commented: "the masons are at work with full force on the Reimler-Ferrand brick, work having been suspended temporarily on the Cass bank building, which will give Mr. Cass time to get all materials in readiness for the completion of the building when the workmen are done with the R. and F" (8/26/1897). Indeed, when it was finished the Cass bank building was elegant enough to influence its neighbors and motivate them to clean up and modernize as well. Again, the editor commented: "the erection of the bank building on the opposite corner has stimulated Wm. McMeekin to make extensive improvements on his blacksmith shop so that it will not only be more roomy and convenient, but *an ornament to the corners as well*" [emphasis added](n.d. but 1897).

Just as the new bank affected its extant neighbors, additional building(s) added by Cass over the next three years filled out the center of the block and completed Sumner's current brick commercial block between Railroad and Carpenter Streets. Observation of the physical similarities, the documentary record, and local oral history link at least the brick building immediately adjacent to the bank (and maybe more) with the same S.F. Cass that built the bank. Because Sumner's commercial district is concentrated to just two blocks, the construction of several brick buildings by one individual in one block is an important contribution to the development of the overall district.

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“Sumner’s Landmark Clock Tower – 1897”

Taken from a calendar in the collection of the current owners.

Sanborn maps following the construction of the new bank reveal a dramatically different block by 1900, the year S.F. Cass passed away. Many of the earlier buildings had been removed, and larger brick buildings that solidly occupied the narrow town lots, were in their place. The First Street block between the Cass bank on Railroad and the drugstore/paint/wallpaper store (with the oriel window and conical tower) at the other end on Carpenter St. was essentially a complete, brick block. This block (the south side did not change so dramatically) remains the most prominent commercial block in Sumner, and is seen in numerous historic photographs, easily identified by the two landmark buildings that bookend it. Under new ownership, Cass’s bank closed its doors in August, 1931, a victim of the depressed farm prices that caused widespread banking failures in Iowa early in the Great Depression. The post office moved out in

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1933 and the building was soon reopened as a bakery. It served as the town bakery for the next several decades.



This 1900 fire insurance map of "main street" Sumner shows the development that followed the construction of the brick Bank of Sumner in 1897. The arrow points to the bank, which is divided into two bays by the dashed line. The block is essentially all brick at this point. Across the street, the opposing block remains detached and wooden, of mixed commercial storefronts and residential dwellings.

The Cass bank building with its prominent clock tower has been an important landmark for the community since it was constructed. By November, 2002, as the building sat vacant awaiting a new owner, a regional reporter observed: "Built in 1897, the clock became a symbol for the community. The tower is depicted on the city's letterhead, welcome sign and replicated in the peak design on the recently completed public library... In 1993, the Rotary Club, with help from the community, restored the clock for \$25,000. The club will continue to maintain the mechanism after the building is purchased... whoever does choose to restore the building's life

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will be hailed as a community hero..." (*Waterloo Courier*, 11/13/2002). When it finally was sold to its new and present owners, the Sumner mayor offered the event as one of the year's "top 10 news stories" affecting the community (*Gazette*, January 9, 2003). Clearly, the Cass building, with its prominent clock tower, continues to be one of the most important historic resources of the community and an icon for the town's sense of community.

Architectural Context:

Queen Anne architecture in the United States has been extensively studied within the context of residential buildings; less so within the context of commercial buildings. Virginia and Lee McAlester (1986), in their popular book on house architecture, included several sets of detail variations to illustrate the evolution of the style in residences throughout its period of popularity, generally the late 1880s to just after the turn of the twentieth century. A less exuberant use of trim and bric-a-brac, and increased references to a classical vocabulary marked the final stage, which they and others called "free classic." Whiffen (1969, rev. 1992) and Poppeliers *et al* (1983), likewise, largely focused on residential architecture to describe the style. These authors and Mary Mix Foley (1980) credit the immensely popular American Queen Anne style to the influence of the Victorian English architect, Richard Norman Shaw. Shaw's work, according to Foley, was a "re-creation" of the medieval building vocabulary as it had survived into the Renaissance. It was, Foley argued, "more Jacobean than Queen Anne," the latter of which was "normally, a style referring to the early-eighteenth century classic style" (175). The shared features of the Queen Anne residential style as these authors discussed it are: asymmetrical massing, window variations in size and placement, diverse and decorative surface claddings, complex roofs with conical or square towers, and interiors that held warrens of small rooms earmarked for specific uses and often denoted as public or private space in keeping with Victorian social mores. The latter feature was discussed in Clark (1986) and Foy and Schlereth (1992), especially. Obviously, most of these notable Queen Anne features are specific to wooden buildings and are usually limited to domestic construction and, more specifically, *free-standing* domestic construction. Poppeliers agreed when he concluded that while Queen Anne features could be found on domestic row houses and "small commercial buildings of the 1880s and 1890s," the "picturesque effects of the Queen Anne style were employed to best advantage in substantial, free-standing residences" (59).

How then does the style appear in its commercial form, especially its *brick* commercial form? Longstreth (1987), in one of the few architectural guides to Main Street commercial buildings, focused more on massing, form, and fenestration patterns than stylistic details, leaving slim guidance for those studying the use of aesthetic details to promote commercial interests. Though he does not use the term Queen Anne, Longstreth's discussion of "two-part commercial blocks" from the 1870s into the 1900s—during what he calls the "High Victorian era"—clearly dealt with the application of Queen Anne features to commercial construction. He selected as

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examples several illustrations of two- and three-story brick commercial buildings that exhibited canted entrances; pilasters that divide the primary and secondary facades into recessed bays that hold paired windows with contrasting stone hoods; and towers, finials, and gables that add verticality to the building's profile (34-35). Further, Longstreth commented that "windows and entrances are frequently of several shapes and sizes. Sometimes turrets, towers, oriel windows, gables and attic stories with high-pitched roofs are employed to generate picturesque effects. At the same time, numerous examples are *relatively simple, with only a few surface details or large, ornate elements to suggest their period*" (emphasis added) (35).

English architecture, as the inspiration and origin of the American style, may help to understand the commercial Queen Anne buildings here. The style in England—and especially in London and the surrounding urban environment—was commonly executed in brick, less frequently in stone, and rarely in wood (personal observation, 1988). This attribute surely has its roots in English architectural traditions, the availability of source material, and restrictive fire codes. Equally important, the urban English Queen Anne building, whether domestic, commercial, or ecclesiastical, was rarely free-standing but attached to its neighbor. Such row-houses, shop fronts, and churches were executed in red brick, trimmed with contrasting brick or stone (sometimes to the point of appearing striped) and embellished with towers, oriels, and complex crown chimneys (see Dixon and Muthesius [1978] for additional discussion and images of English Queen Anne attached buildings). The American commercial building in a compressed, urban streetscape, then, may be often a closer cousin to the attached English Queen Anne building than the popular American free-standing domestic Queen Anne abode.

The Bank of Sumner, with its tall four-sided clock tower, intricately decorated and corbelled red brick walls divided into bays, contrasting yellow brick corbel interspaces, and stone quoining and window hoods epitomizes what Longstreth would characterize as a "relatively simple" Queen Anne commercial building. Within the context of local Sumner architecture, the Bank of Sumner is the unique signature building of one of Sumner's most influential early businessmen. The Bank of Sumner stands out as the community's best example of late 1890s commercial Queen Anne architecture. Its only rival is the oriel-window building at the opposite end of the block, however, that building has poor integrity and is now fully hidden behind replacement siding.

Other buildings related to S.F. Cass:

Neighboring buildings toward the center of the block share many of the same characteristics and details of the clock tower bank building. Reportedly they were constructed by the same prominent banker and businessman (Pam Rogers to Jan Olive Nash, 3/17/2003). Indeed, this would appear to be confirmed by the 1900 fire insurance map, which has the name of this man written on the street space in front of these buildings. The Sumner residence that S.F. Cass lived in after 1897 no longer exists (Pam Rogers to Jan Olive Nash, 10/19/2003) and most of

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the industrial buildings, including the trackside S.F. Cass grain warehouse noted on 1895 fire insurance maps, are gone also (visual inspection 10/19/2003). No formal survey has been performed as a part of this individual nomination, which would look for *other* buildings owned by Cass throughout Sumner, Bremer County, or beyond and, therefore, the existence of such buildings cannot be confirmed or denied. The community, however, has long held this to be the signature building of banker Cass. The building's association with Cass throughout the generations was reinforced by the large "S.F. Cass" signage in place over the corner entrance.

Genealogy of Stephen F. Cass:

No specific genealogical study has been performed for S.F. Cass; therefore it is unknown whether he is related to other person who also may have associations with other older buildings, structures, objects or sites that may exhibit potential significance under National Register criteria. What is known about Cass from local records is that he was born in Van Kleck's Hill, Canada in 1839, the son of Elihu Cass and Jerusha C. (Abba) Cass and immigrated to Wisconsin when he was 21. According to the 1974 Sumner *Gazette* Centennial Edition article in possession of the property owner, S. F. Cass's grandfather was a cousin of Gen. Lewis Cass, soldier, U. S. Senator, Governor of Michigan and Minister to France, however whether S.F. Cass ever met this distinguished but distant relative is unknown. It is highly unlikely that the bank building in Sumner has any relevance to the life and times of Gen. Cass. Nothing more has surfaced in the research for this nomination that would link this building with any other person named Cass beyond the immediate family members.

Interior Photography:

No interior photographs have been submitted because the interior was a work-in-progress when the field inspection was made and all surfaces, where not covered by construction materials, were by that time clad in modern surfaces. The intended use of the building by the current owners includes residential and office space for a real estate business; also some amount of space may be devoted to retail sales of antique trunks, which the owner collects.

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10. Geographical Data

Verbal Boundary Description

W. 39.5' of Lot 5, Block 24, Original Town of Sumner, Iowa

Boundary Justification

The Bank of Sumner building occupies essentially all of the lot described except for a small area to the rear of the building on the alley, which is also historically owned and used by the building's owners and occupants.

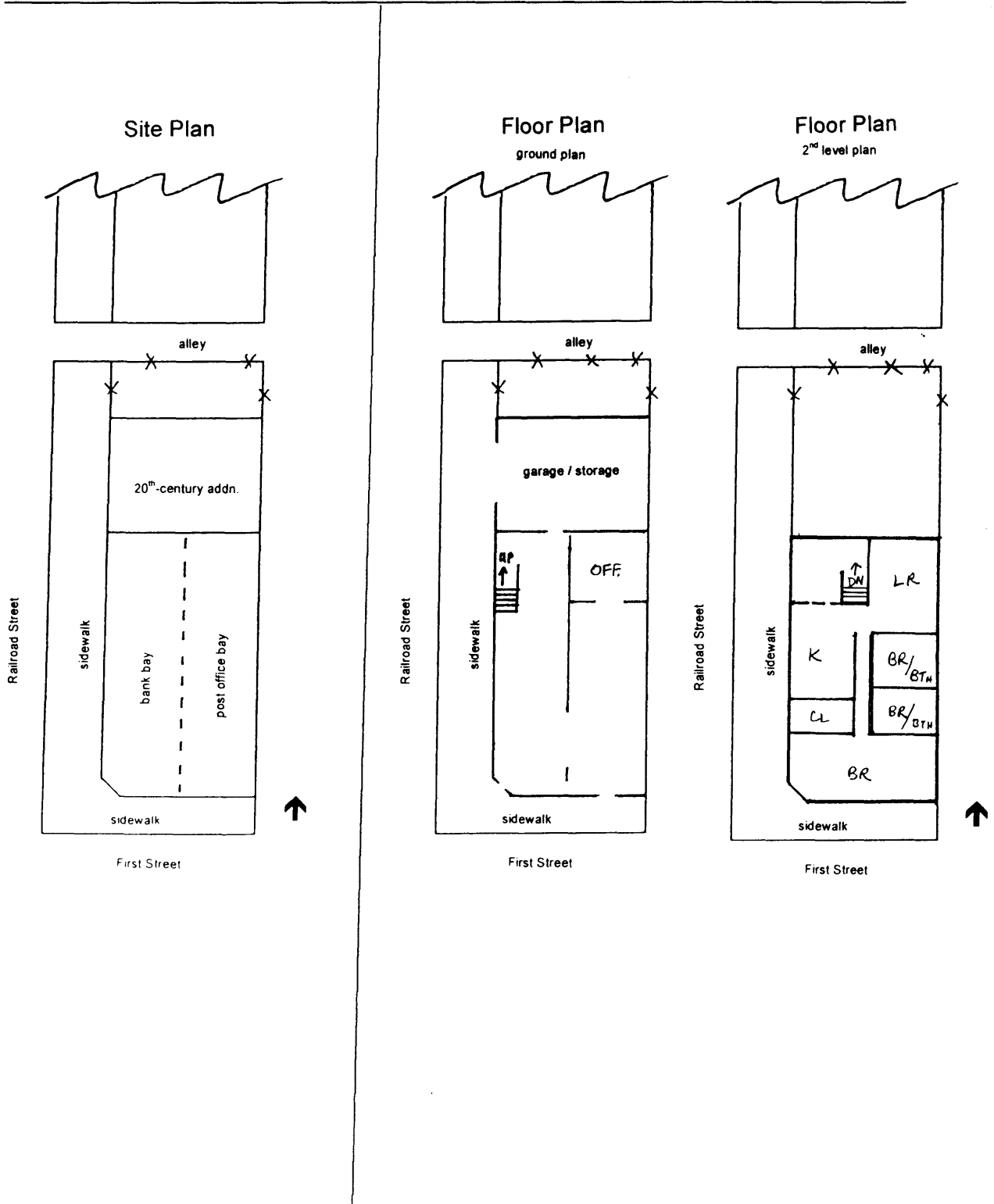
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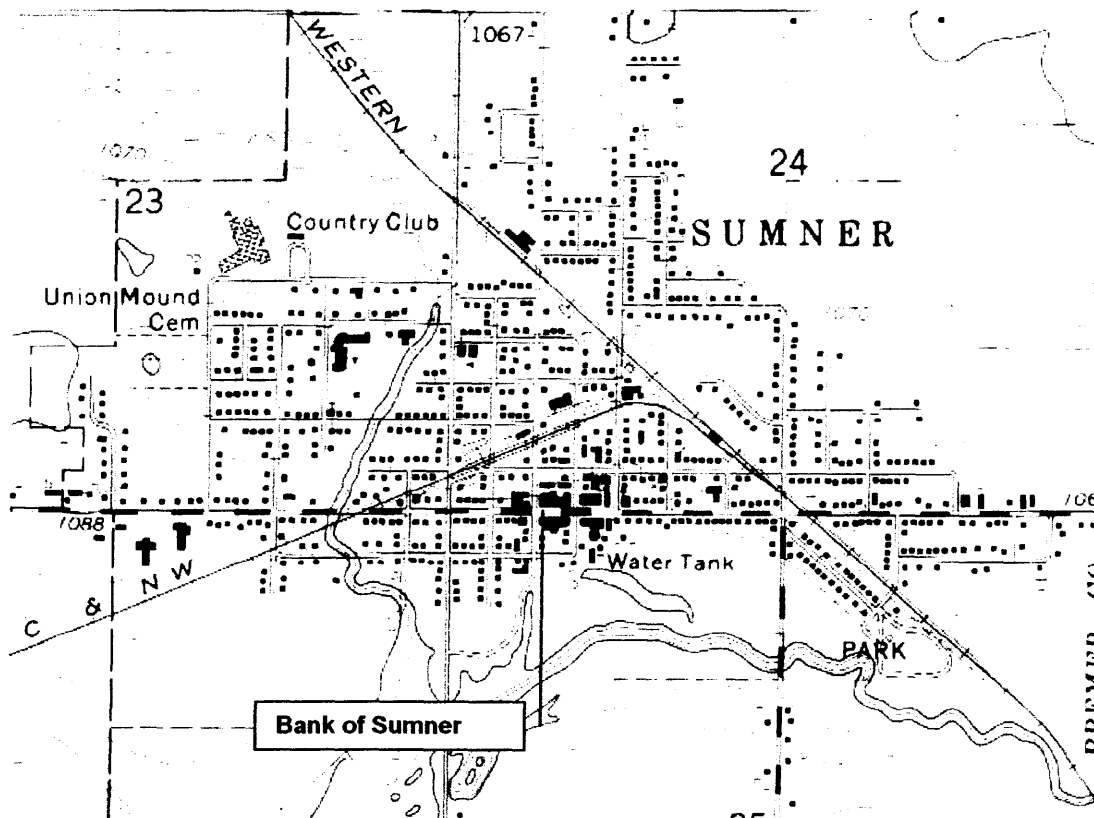
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Map taken from U.S.G.S. 7.5' series "Sumner, Iowa" 1971

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