NPS Form 10-900
United States Department of the Interior
National Park Service

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National Register of Historic Places
National Park Service

OMB No. 1024-0018

103

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

1. Name of Property

Historic name Welfare Finance Company Building

Other names/site number Aetna Finance Company Building

Name of related Multiple Property Listing N/A

2. Location

Street & number 1027-29 N. Grand Boulevard | N/A | not for publication

City or town St. Louis | N/A | vicinity

State Missouri Code MO County St. Louis (Independent City) Code 510 Zip code 63106

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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 at the following level(s) of significance:

___ national ___ statewide _x_ local

Applicable National Register Criteria: ___ A ___ B _x_ C ___ D

Toni M. Prawl 01/27/16
Signature of certifying official/Title Toni M. Prawl, Ph.D. Deputy SHPO Date

Missouri Department of Natural Resources
State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official Date

Title State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

✓ entered in the National Register ____ determined eligible for the National Register

____ determined not eligible for the National Register ____ removed from the National Register

____ other (explain:)

Joe Edson for Beall 3.22.16
Signature of the Keeper Date of Action

5. Classification

Ownership of Property
(Check as many boxes as apply.)

x	private
	public - Local
	public - State
	public - Federal

Category of Property
(Check only **one** box.)

x	building(s)
	district
	site
	structure
	object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		**Total**

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE/TRADE/business

Current Functions
(Enter categories from instructions.)

VACANT/NOT IN USE
WORK IN PROGRESS

7. Description

Architectural Classification
(Enter categories from instructions.)

MODERN MOVEMENT/Art Deco

Materials
(Enter categories from instructions.)

foundation: STONE/Limestone
walls: BRICK
TERRA COTTA
roof: ASPHALT
other: CONCRETE

X **NARRATIVE DESCRIPTION ON CONTINUATION PAGES**

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.
- [x] C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- [ ] D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

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

Property is:

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

Areas of Significance

ARCHITECTURE

Period of Significance

1936

Significant Dates

1936

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

La Beaume and Klein

[x] **STATEMENT OF SIGNIFICANCE ON CONTINUTATION PAGES**

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

Previous documentation on file (NPS):

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

Primary location of additional data:

- [x] State Historic Preservation Office
- [ ] Other State agency
- [ ] Federal agency
- [ ] Local government
- [ ] University
- [ ] Other

Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property Less than 1 acre

Latitude/Longitude Coordinates
Datum if other than WGS84:_____
(enter coordinates to 6 decimal places)

	Latitude:	Longitude:		Latitude:	Longitude:
1	38.643356	-90.229210	3		
2			4		

UTM References
(Place additional UTM references on a continuation sheet.)
_____ NAD 1927 or _____ NAD 1983

	Zone	Easting	Northing		Zone	Easting	Northing
1				3			
2				4			

Verbal Boundary Description (On continuation sheet)

Boundary Justification (On continuation sheet)

11. Form Prepared By

name/title Karen Bode Baxter & Timothy P. Maloney

organization Karen Bode Baxter, Preservation Specialist date September 24, 2015

street & number 5811 Delor Street telephone 314-353-0593

city or town St. Louis state MO zip code 63109

e-mail Karen@bodebaxter.com

Additional Documentation

Submit the following items with the completed form:

- **Maps:**
  - A **USGS map** (7.5 or 15 minute series) indicating the property's location.
  - A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Photographs**
- **Owner Name and Contact Information**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).
Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log:

Name of Property: Welfare Finance Company Building

City or Vicinity: St. Louis

County: St. Louis (Independent City) State: MO

Photographer: Sheila Findall

Date Photographed: March 2014 (photos 11-16) July 2015 (photos 1-5) September 2015 (photos 6-10)

Description of Photograph(s) and number, include description of view indicating direction of camera:

1 of 16: Exterior, looking southwest at the east façade and north elevation
2 of 16: Exterior, looking southwest at the east façade south end
3 of 16: Exterior, looking west at the east façade south end details
4 of 16: Exterior, looking northeast at the south and west elevations
5 of 16: Exterior, looking southeast at the north and west elevations
6 of 16: Exterior, looking south at the north elevation loading dock
7 of 16: Interior, first floor, east half, main room, looking southeast from mid north wall
8 of 16: Interior, first floor, east half, main room, looking southeast at the east facade south entry door
9 of 16: Interior, first floor, east half, main room, looking northwest at the north elevation entry door
10 of 16: Interior, first floor, east half, main room, looking southeast at the east façade south storefront opening
11 of 16: Interior, first floor, east half, main room, looking south at south elevation window
12 of 16: Interior, first floor, east half, east hall, looking west from the east end
13 of 16: Interior, first floor, east half, east hall, looking southeast from mid hall
14 of 16: Interior, first floor, east half, office, looking northeast from southwest corner
15 of 16: Interior, first floor, east half, looking north up from northeast corner
16 of 16: Interior, first floor, west half, southeast room, looking northwest from southeast corner

Figure Log:

Include figures on continuation pages at the end of the nomination.

Figure 1. 1939 Ad from Polk-Gould Directory
Figure 2. 1909 Sanborn
Figure 3. 1939 Sanborn
Figure 4. Google Map of Property
Figure 5. Existing Floor Plans
Figure 6. Table 1 Art Deco Commercial Building Survey, Update July 2015
Figure 7. Table 2 La Beaume and Klein Building List
Figure 8: Selection of Art Deco Commercial Buildings – One-Part Commercial Buildings
Figure 9. Selection of Art Deco Commercial Buildings – Two-Part Commercial Buildings

Summary

Completed in 1936, the Welfare Finance Company Building, at 1027-1029 N. Grand Boulevard in St. Louis [Independent City], Missouri, is basically a flat roofed, brick, one-story (plus small basement), rectangular, freestanding, one-part commercial block with a distinctive Art Deco façade created by a variety of terra cotta details. Although historically utilized by one business and open on the interior, its façade is designed to appear to be a double storefront, with three large display windows separated by two entry bays. Each entry bay has a striking stepped parapet visually forming what appears to be a miniaturized theatre marquee tower (Photo 2).

Setting

Located on the west side of Grand Boulevard (Figure 4), one of the major north-south commercial arteries in the City of St. Louis, and mid-block north of Windsor Place, it is just three blocks north of Delmar Boulevard, one of the city's major east-west arteries, and the thriving arts district (including Powell Symphony Hall and the Fox Theatre) in the historic buildings of Grand Center (part of Midtown Historic District, NR listed 7/7/78). St. Alphonsus St. is to the west of the building and is effectively an alley, parts of which have exposed brick where the paving is worn away. To the south, at the corner of Grand and Windsor Place is a two-story, red brick commercial building, but the two buildings do not share a common wall and directly to the north of the Welfare Finance Company Building is a vacant lot that seems to have been vacant for many years (at least since 1935 given the two doorways on the north side of the building); the small storefront to its north of this lot was actually the earlier (short term) home of the Welfare Finance Company (with its simpler Art Deco façade). North of Delmar, the commercial establishments along Grand become more scattered, with many of the older, early twentieth century commercial buildings demolished, although the landmark "Rock" Church (St. Alphonsus Liguori Catholic Church), a rusticated limestone Gothic Revival edifice with its towering steeples, still dominates the east side of street, a block north of the Welfare Finance Company Building. Numerous empty lots remain along this stretch of Grand Boulevard which has suffered economically now for generations but a few properties have been redeveloped in recent years, not as small commercial lots but large institutional buildings, Miller Academy (a public high school) is directly across the street and one block to the south is the large Veterans Administration Medical Center.

Exterior Features

The five-bay, double storefront façade (Photo 1) is buff brick and (what appears to be) tan glazed terra cotta details and faces southeast onto N. Grand Boulevard. There are three display window bays (of unequal size) flanking and between the two entry bays. The two recessed entry bays have double stepped parapets (Photo 2) that utilize terra cotta reed and fluting extending up from the base of the building on either side of each entry to the top of the parapet extension. Another narrower terra cotta pier flanks the centered vertical terra cotta fluted element that forms a three-dimensional pillar that rests centered on each of the curved concrete awnings with banded edges over the entries. This central pillar extends above the top of the parapet and is capped with a zigzag motif. Similar pilasters of terra cotta reed and fluting form the corners of the façade to frame the display windows. Across the base of the façade is a band of black glazed terra cotta as the low base for the display windows and spanning horizontally above the display windows is a row of terra cotta chevrons and inverted fountain patterns (Photo 3). Additional banded edge terra cotta tiles cap the parapet to frame the buff brick frieze above the display windows. While the north entry bay has been retrofitted with a commercial aluminum framed doorway system, the south entry bay retains the original wood framed single light transom and paired entry doors (Photo 8). Although the actual display window glass has been removed and replaced with concrete block for security reasons, the original openings are intact, including the plaster wall returns into the window openings on the interior (Photo 10) and each display window opening is still surrounded by its original glazed terra cotta details on the façade (Photos 1-3).

The side walls and the original rear wall of the building are common red brick with coping tiles on the stepped parapets. Each side was originally punctuated by a series of industrial steel 20-light window openings that are blocked in on the exterior, although most of the windows are still intact and visible on the interior (Photo 11), and the openings retain the brick solder course lintels and brick sills. There are two side entry door openings that are

currently blocked in on the north elevation, one positioned behind the third window from the façade and the other the same distance from the rear. At least the east doorway retains the original wood framed, transomed, half-light, 3 horizontal panel, paired entry doors (Photo 9).

The original rear brick wall remains, but the 1960 concrete block, flat roofed, one story addition on the rear extends in line with the original side walls. It has an angled loading dock with its steel coil door notched into the north wall near the juncture of the original rear wall and the addition (Photo 6). Because of the slope of the grade, the rear wall of the addition is two-stories in height with a full basement level that has a single overhead door at grade near the south corner and a metal pedestrian door just to the north of the overhead door (Photo 4).

Interior Features

The building has a steel frame that spans to the brick walls on either side, with a single row of square columns with distinctive capitals, in what was always a single interior commercial space (Figure 5). The interior of the building has not been occupied for many years and has suffered from neglect and the ravages of water, but it retains, in very deteriorated condition most of its original features, including the pressed tin ceiling (Photo 7 and Photo 15) with its simple pebble pattern and distinctive cove trim (the base of which references the exterior chevron pattern). The poured concrete floors are covered with old linoleum tile (possibly original) and it retains the original plaster walls. Currently the modified north entry on the façade has a wood framed, glass enclosed vestibule (Photo 7) that was added when the building was converted to a retail store in the late twentieth century. It has rough cedar wood trim around glass and rough cedar panels. The display windows have been blocked/walled in for many years to secure the building, but the original wood interior window stool remains intact as does the original opening for each of the display windows. Nonhistoric partitions span the front of the building obscuring the one remaining original entry. The remaining original wood entry doors (south side of the façade and near the façade on the north side elevation) both retain the original interior, mitered corner, stepped (Art Deco) trim (Photo 8, Photo 9). Most of the walls retain the original tall baseboards.

Along the south wall there is a section divided into a series of small offices (Photo 12 and Figure 5) flanking a narrow hallway, but it does not extend to either the front or rear of that portion of the building. Included within the offices, the rear most room (#6) is more highly detailed with wood paneled walls and a coffered ceiling (Photo 14). Along the south side of the hallway, the doors into each room are framed with the distinctive Art Deco, stepped millwork frames around the half-light, single panel (or half-light with louver panel or two panel) doors and portions of the hallway have large picture windows on the upper half of the walls into the offices. The rooms on the north side hallway appear to be later partitions.

The concrete block addition at the rear (Figure 5) has an exposed steel truss roof system with steel I-beam columns and a concrete floor with exposed, unfinished concrete block walls (Photo 16). There is an L-shaped wall separating the addition into two spaces.

There is a small basement below the original office section of the building and another basement (lower level) in the rear concrete block addition, but their stairs were in too poor condition to be utilized at this point to investigate the lower levels.

Alterations and Integrity Issues

Despite its deteriorated condition, the building retains an amazing amount of its original features and its most important feature, its distinctive, glazed terra cotta Art Deco façade. Positioned within a small stretch of N. Grand that retains its historic setting as an intact section of what was once a continuation of Grand Center's commercial business district, the west side of this block retains both of the flanking commercial buildings as well as the open lot to the north of the building—all of which were in place when construction of the Welfare Finance Company Building was completed and its business was in operation. While the Veteran's Administration Hospital interrupts that continuity today, there is still a visual association to the remainder of the commercial district to the south. The retention of the Art Deco façade, as well as the interior dimensions and original features maintains the building's association with its original tenant, the Welfare Finance Company.

The terra cotta on the façade is entirely intact, including all of the openings for the display windows and the two front entries, although the terra cotta has been painted several times (baby blue, bright green and white at various times). It appears the original glaze was a light tan and the original terra cotta glaze/finish appears intact below the layers of paint, with minimal damage to the tiles (Photo 2 and Photo 3).

The most significant alterations to the exterior has been the installation of concrete block in almost every opening, a common practice in St. Louis as commercial districts deteriorated and the need for security increased. Many other National Register nominations of buildings have recognized this common practice in St. Louis and noted, like in the case of this building, that such blocked up openings did not impact integrity seriously as long as the original openings are still easily discernable, as these openings clearly are (Photo 1), not only on the façade but also on both sides of the building. At least two of the original, wood framed, transomed entries (Photo 8 and Photo 9) remain (one on the façade and one on the north side)—a real rarity in St. Louis, although they are both currently covered by concrete block on the exterior (without damaging the original openings). Although the original display window openings have been walled in (within the original display openings), all of the original opening dimensions remain, including at least one of the original wood stools and the plaster wall returns on the sides and head of each opening on the interior. Outside the original display window openings are intact, retaining the glazed terra cotta surrounding the openings, including the original black glazed terra cotta bulkhead below the openings–just the glass and its framing are removed (Photo 1 and Photo 2). Even on the sides of the building, the window openings retain the original brick sills and lintels with the concrete block set within the opening (Photo 1, Photo 5, Photo 6), and most of their industrial steel windows are intact and visible from the interior (Photo 11).

Although the building continues to convey its Art Deco features this building is deteriorating and has not been used for many years and water is leaking into the interior. Even so, the interior retains most significant and character-defining features, including the large open storefront expanse with a small row of private offices on the south wall, including the original Art Deco, stepped millwork around the borrowed lights and half-light doors (Photo 12 and Photo 13) into the offices as well as the original wood paneled walls of the head office (Photo 14). Many areas of the pressed tin ceiling are barely recognizable and completely rusted through, but most of it remains enough to recognize the pattern (Photo 15), a simple pebbled pattern designed to minimize that there was even a pattern on the ceiling. The pressed tin cove molding pattern remains intact as do the square plaster columns (although some are currently covered with paneling). Even the old multi-colored linoleum tile floor pattern (creating a series of large squares) is still intact (Photo 7), although currently covered by years of dirt and debris. Even the original windows and one of the side entry doors are still visible along the side walls (Photo 9 and Photo 11). Only a few additional office partitions were added at some point on the south side of the building and the one façade entry has a rough cedar framed vestibule, but these alterations did not remove historic materials, simply abutted the original floors, walls, and ceiling finishes. In other words, the interior looks much as it would have when the Welfare Finance Company operated in the building, although the finishes have suffered from extensive water damage.

The concrete block addition at the rear is not readily visible from the street (Photo 1) since it is deeply set in the lot and positioned directly behind the original building. Its concrete block walls and lack of windows (Photo 5), as well as the loading dock notched at the juncture on the north side (Photo 6) visually separate the addition from the main building..

Summary

The Welfare Finance Company Building, located at 1027-1029 North Grand Boulevard, St. Louis [Independent City], Missouri, is eligible for the National Register of Historic Places for local significance under Criterion C: Architecture as an excellent example of the application of the Art Deco style on small commercial storefronts and one of the few known and most distinctive examples of Art Deco designs used for a one-part commercial block building in St. Louis.[1] The Art Deco style is under-represented in St. Louis because the area within the city limits, except for the far southwest portions of the city, was almost completely developed by the time Art Deco was becoming a prominent style. While St. Louis has a number of monumental Art Deco designs in its public buildings and large office buildings, there were few spaces available for new commercial buildings by the late 1920s when Art Deco became popular. The one-story, brick and terra cotta Welfare Finance Company Building has a strong vertical orientation created by the terra cotta fluting and reeding at the two stepped parapet entry bays and at the corners with other Art Deco detailing in the inverted chevons and curved canopies at the entries. The renowned and innovative architectural firm of La Beaume and Klein designed the Welfare Finance Company Building, which was completed in 1936. [2] While this small commercial design is not one of their seminal works, it is unusual for a firm noted for its large, distinctive edifices and residential designs. The Welfare Finance Company Building was the main offices for a service business with multiple locations in the city that specialized in automotive loans,[3] an especially valuable service in the nascent automobile industry that helped make automobile ownership possible for the middle class at a time when neither banks nor the automobile manufacturers offered financing terms for automobile purchases. The period of significance is 1936, the year the building was completed and the Welfare Finance Company moved in.[4] The Welfare Finance Company building retains its complete historic terra cotta façade, one of its original entries and most of its original interior finishes, despite the concrete block securing most of the openings, with both the exterior and interior retaining its appearance (albeit deteriorated) much as it was when it was utilized by the Welfare Finance Company.

Art Deco Architecture in St. Louis

Art Deco began to evolve as a style in Europe towards the beginning of the twentieth century and came to prominence in 1925 at the *Exposition Internationale des Arts Decoratifs et Industriels Modernes* in Paris, which went so far as to say in its promotional literature that "reproductions, imitations, and counterfeits of ancient styles will be strictly prohibited" in the Exposition's focus on the future rather than the past.[5] This focus on the future was envisioned through a style of vertical emphasis achieved through extensive ornamentation and use of geometric patterns, modern materials and polychromatic color schemes. This ornamentation typically focused on repetitive geometric patterns, often emphasized with sharp angles, parallel lines and rectilinear forms. The most common patterns used are often reeding and fluting, floral and fountain patterns, chevrons, and zigzag lines. The Welfare Finance Company Building utilizes these ornamentations in the reeding and fluting around the entries, as well as a terra cotta course of chevrons and inverted fountain patterns above the storefront windows (See Photo 3). These features and the general rectilinear nature of Art Deco buildings were often softened by geometrical curves and streamlined features, like the curved terra cotta awnings above the Welfare Finance Company Building's two façade entries. The ornamentation is generally in low relief but the buildings often have ziggurat-like setbacks or stepped parapets, like the stepped parapets of the Welfare Finance Company Building. Many Art Deco buildings also have

[1] Esley Hamilton. *Historic Building Survey Art Deco and the International Style, St. Louis and St. Louis County, Missouri*, (St. Louis: St Louis County Department of Parks and Recreation, under a grant from the Missouri Department of Natural Resources, 1987); Karen Bode Baxter and Sheila Findall, , "Art Deco Windshield Survey Update," July, 2015.

[2] "Building News," *Saint Louis Daily Record.* 21 December 1934, 5; *Gould's St. Louis Red-Blue Book*, (St. Louis: Polk-Gould Directory Company, 1920-1929); *Gould's St. Louis (Missouri) City Directory*, (St. Louis: Polk-Gould Directory Co., 1936) 1386.

[3] Karen Bode Baxter, Ruth Keenoy, Timothy P. Maloney, Mandy Ford. *Historic Auto-Related Resources of St. Louis [Independent City], MO Multiple Property Document*, Washington D.C.: US Department of the Interior/National Park Service, 5 April, 2005, Sec. F p 33.

[4] *Gould's St. Louis Red-Blue Book*, (St. Louis: Polk-Gould Directory Company, 1920-1929); *Gould's St. Louis (Missouri) City Directory*, (St. Louis: Polk-Gould Directory Co., 1930-1965).

[5] John C. Poppeliers and Allen S. Chambers, Jr., *What Style Is It?: A Guide to American Architecture*, (Hoboken, NJ: John Wiley and Sons, Inc., 2003) 122.

relatively smooth surfaces only broken up by the low-relief geometric features that further add to the verticality of the design.[6]

By the time Art Deco was becoming popular, most of the city of St. Louis was completely developed, with the exception of the far southwest corner of the city, limiting the use of the style in the city. The development of Art Deco styles was further hampered because as the style increased in popularity in the late 1920s, the Great Depression caused a massive decline in construction of new buildings, although many projects that had already been started were completed. Most of the Art Deco buildings in St. Louis are large scale projects that had started before the Great Depression while others were constructed as part of the 1923 bond issue that provided the money to build Memorial Plaza downtown, which included such Art Deco designs as the Courts Building (1520 Market Street), the U. S. Court House and Custom House (1114 Market Street), the Soldiers Memorial (1315 Chestnut Street), and the Municipal Auditorium (also designed by La Beaume and Klein, NR listed 2/11/2000, 1400 Market Street), or other governmental buildings like the Federal Reserve Bank of St. Louis (411 Locust Street).[7] A number of downtown office buildings built around the same time are also Art Deco buildings, including the Bell Telephone Building (NR listed 8/5/1999, 920 Olive Street), the Missouri Pacific Building (210 N. 13th Street/1226 Olive Street, NR listed 11/27/2002), the Shell Building (NR listed 6/29/2015, 1221 Locust Street), the Fidelity National Bank and Trust Company Building (415 Olive Street) and the St. Louis Post-Dispatch Printing Building (NR listed 8/29/1984, 900 N. Tucker Avenue).[8] These downtown buildings were all very large public or office buildings that are now part of the downtown St. Louis skyline. Few of the earliest Art Deco buildings constructed in St. Louis were of a modest size and the style was first used in St. Louis for these large scale projects.

Art Deco designs outside of the central business district were also large scale buildings, like the 27-story Park Plaza Building (212 N. Kingshighway Avenue) in the Central West End, the Continental Building (3615 Olive Street) near the campus of St. Louis University, Homer G. Phillips Hospital (2601 N. Whittier Street, NR listed 9/23/1982), the Carter Carburetor Building (2840 N. Spring Avenue) a few blocks north of the Welfare Finance Company Building on North Grand and in the process of being demolished, South Side National Bank (NR listed 1/3/2003, 3606 Gravois) on the corner of Grand and Gravois, the Eden Publishing House Building (1712-24 Chouteau) on Chouteau and in Forest Park the Municipal Opera Arcade (#1 Theater Drive) and the Jewel Box (intersection of Wells Drive and McKinley Drive).[9] All of these buildings and structures are large scale, multi-story buildings or large public facilities. The use of Art Deco within the city limits of St. Louis was rarely used on smaller scale buildings, in part because many of the areas where smaller commercial buildings would be constructed were already developed, limiting the use of the style by private developers.

Many of the PWA (Public Works Administration) buildings constructed in St. Louis during the Great Depression also utilized the Art Deco style. Most of these projects are also larger scale projects. PWA projects that utilized the Art Deco style included one of the earliest subsidized housing projects in St. Louis, including the Neighborhood Garden Apartments (near Interstates 55 and 255), which was also among a small number of privately owned projects supported by the PWA.[10] As the focus of post-Great Depression housing shifted to the Federal Government, Carr Square Village (8th and Biddle, just north of downtown St. Louis) and Clinton-Peabody Terrace (14th and Chouteau, just south of downtown St. Louis) were also constructed using the Art Deco style.[11] During the same time period, the PWA also constructed a number of post office buildings in the Art Deco Style, including the main St. Louis Post Office Building located at 1720 Market Street, as well as the post offices in University City and Wellston Station in St. Louis County.[12] Besides post offices buildings and public housing, the PWA also saw the construction of five

[6] Marilyn W. Klein and David P. Fogle. *Clues to American Architecture, (*Washington: Starhill Press, 1985) 50-51; John J.-G. Blumenson. *Identifying American Architecture: A Pictorial Guide to Styles and Terms, 1600-1945,* (Nashville: American Association for State and Local History, 1977) 77; Marcus Whiffen. *American Architecture Since 1780: A Guide to the Styles,* (Cambridge, Mass.: MIT Press, 1996), 235, 238-239; Poppeliers, 122.

[7] Hamilton, 2, 32, 33, 35.

[8] Ibid, 3,4.

[9] Ibid, 8 11, 12, 13, 24, 36.

[10] Ibid, 23.

[11] Ibid.

[12] Ibid, 26.

police stations in St. Louis that were all constructed in the Art Deco style.[13] Like many of the buildings constructed by private developers, the majority of the buildings were larger scale projects. Only the district police stations were of a more modest size.

Within the city of St. Louis, the only area with a significant number of Art Deco buildings was in the far southwest, particularly the areas surrounding the St. Louis Hills neighborhood (in the far southwest corner of St. Louis City, south and west of the intersection of Hampton and Chippewa). This area of the city had been a large farm owned by Governor David Francis and remained largely undeveloped through the 1920s. In 1929, Cyrus Willmore, one of the best known real estate developers in St. Louis, formed the St. Louis Hills Realty Company and began to build houses and apartments on a speculative basis. One of the main architects Willmore used was Francis G. Avis, an architect who often used Art Deco detailing in conjunction with more traditional features, such as those he designed at 6360 Devonshire and 4632 Locke. In addition to Avis' designs, there were also a number of privately commissioned houses in the area that utilized the style, including the Walter J. Eggers House at 6380 Devonshire, which was pictured in *Life* magazine as an example of new residential designs. Even in the St. Louis Hills neighborhood, the vast majority of single family homes are not Art Deco, with Tudor Revival the most common style. However, many of the apartment buildings are in the Art Deco style. The most notable of these buildings, the Vedder, located at 5845 Nottingham, is a courtyard apartment building, the design of which established a pattern for many of the corner apartment buildings throughout the neighborhood, many of which replicate the "L" shaped building and street-facing courtyard. In addition there are two Art Deco apartment buildings designed by Julius Tarling at 5403 and 5407 Loughborough. There are also a series of apartments along Lindenwood, just east of Hampton, and a number of apartments on Chippewa.[14] Besides the Art Deco apartment buildings and houses, St. Mark's Episcopal Church, located at 4712 Clifton is a renowned example of the use of Art Deco for a church building.[15]

Besides the proliferation of Art Deco buildings in St. Louis Hills, there are a number of Art Deco designs in St. Louis County, which did not have the development density of the city at the time the style was becoming popular, resulting in more Art Deco buildings. There are a number of Art Deco designs in Clayton, just west of the city limits. The largest concentration of these buildings is in the Moorlands Addition, which includes the Moorlands Addition Apartment District (NR listed 9/30/2009) and was developed contemporaneously with St. Louis Hills. Many of the buildings throughout the district utilize the Art Deco style. The Moorlands Addition is a neighborhood of smaller (often six apartments per building) apartments where the original deed restrictions were changed to allow for multi-family dwellings. The deed restrictions still had mandates relating to design, construction, landscaping, setbacks, and ownership but demand for housing created an environment in which multi-family housing in the western portion of the development became desirable.[16] The restrictions did include design limits, but Art Deco styling was allowed, often on apartments that were some of the earliest developments in the county to cater to automobile owners, with underground garages beneath many of the apartment buildings.[17] Even within the boundaries of the Moorlands Addition, most of the Art Deco designs are still larger buildings, with multi-family apartment buildings dominating the neighborhood and few single family houses, much less single family houses in the Art Deco style.

Besides the Moorlands neighborhood, there are twenty three apartment buildings located in Clayton, as well as three commercial buildings and the St. Louis County Hospital with Art Deco designs. Like St. Louis Hills, much of Clayton, including the Moorlands, was developed in the 1930s and into the post-World War II years, when Art Deco design was at the height of its popularity. The popularity can be seen in where many of the existing Art Deco buildings in St. Louis County are located. There are at least four Art Deco designs, including two former grocery store buildings and the Beverly Theater (NR listed 8/4/2005), a neighborhood theater in University City, a suburb which was founded in the 1900s but did not begin developing to a large degree until the 1920s and 1930s, as Art

[13] Ibid, 27.
[14] Ibid, 20, 21.
[15] Ibid, 37.
[16] Karen Bode Baxter, Ruth Keenoy, Timothy P. Maloney, *Moorlands Addition Apartment District* (Washington D.C.: US Department of the Interior/National Park Service, Listed in the National Register 30 September, 2009) Section 8 page 118; Hamilton 22.
[17] Baxter, *Moorlands Addition Apartment District*, Section 8, page 118.

Deco was growing in popularity. Other St. Louis county communities that developed around the same time, including Shrewsbury, Marlborough (where the Coral Court Motel was located, as well as the Crystal Motel), Ladue, Velda Village Hills, and Belle Villa all have examples of Art Deco design, most of which were single family houses.[18] In contrast, there are only a handful of Art Deco houses in some of the older communities in the county, with three known Art Deco houses in Webster Groves and one in Kirkwood. Like St. Louis, these older communities were more developed when the Art Deco style was becoming popular, meaning there was not as much room for new development, leading to fewer Art Deco designs in Kirkwood or Webster Groves. Areas of the county that had not undergone extensive development prior to the 1920s have more Art Deco designs. Even in these newer communities, almost all of the buildings are single family houses or one of the apartment buildings in Clayton. The only known exceptions are the commercial buildings in Clayton and University City, Cardinal Glennon College in Shrewsbury, the motels in Marlborough, the new gates of New Mt. Sinai Cemetery in unincorporated south St. Louis County (Affton) and a doctor's office in Richmond Heights.[19]

By the 1920s, developers and builders were beginning to add ornamentation to one-part commercial blocks (see Figures 8 and 9), just as the Art Deco style was beginning to move into the forefront of design nationwide. Compounded with the fact that most of the city of St. Louis had already been developed and there were few spaces for new commercial buildings during this time period, resulted in few examples of Art Deco commercial designs scattered in the neighborhood commercial districts of the city of St. Louis, and even fewer examples of one-part commercial blocks with Art Deco detailing (see Table 1). There are several Art Deco building along Cherokee Street in Benton Park Historic District (NR listed 12/30/1985) including the Casa Loma Ballroom (3354 Iowa Avenue) and two elaborate two-story Art Deco designs behind the Chase Park Plaza in the Central West End (which used to house the most exclusive retail businesses, like Saks Fifth Avenue, before the Plaza Frontenac Shopping Center was built), but other examples are isolated within older neighborhood commercial districts throughout the city.[20]

In 1987, Esley Hamilton completed a survey of Art Deco style buildings in both the city of St. Louis and St. Louis County, but only identified a few small Art Deco commercial buildings.[21] In 2000, while preparing a nomination for the A & P Food Store Building at 6014 Delmar, Karen Bode Baxter and Timothy P. Maloney utilized this survey as a starting point to identify the Art Deco designs utilized for this supermarket chain in the area. In the intervening years since these two surveys, many (of the few known) small Art Deco buildings have either been demolished (such as the other remaining A & P Food Store building on Delmar) or drastically modified, obliterating the distinctive features (one building in the Baden neighborhood of north St. Louis had its flat roof converted to a hipped roof and steeple, damaging the Art Deco parapet features in the process). While Hamilton's initial survey was never intended as an exhaustive list, as part of the current nomination process, Karen Bode Baxter and Sheila Findall undertook a windshield survey update of this Art Deco survey (see Table 1), checking the status of the few commercial buildings from Hamilton's survey as well as by driving all the major commercial thoroughfares in St. Louis to catalog any additional commercial storefronts with Art Deco features.[22] The findings fell into two categories, ones with distinctive Art Deco decorative details (such as fluting, chevrons, ziggurat designs, and articulation at the parapet) and those that more rightly should be identified as Streamline Modern (due to the horizontal banding on the façade or the curved corner). While some Art Deco commercial buildings may have been missed, it is doubtful, and some were not included in the catalog because they had lost their historic integrity (which is included as Table 1 and filed at the SHPO as a map keyed to digital photo files of the identified buildings).

As expected from their years of working throughout the city, the authors survey update found only 33 Art Deco commercial buildings (and only 19 of those were one-part commercial blocks)—the survey update confirms that there were never very many small Art Deco commercial designs in the city of St. Louis (see Figure 8 for photos of

[18] Esley Hamilton, *County Building List, (St. Louis County: St. Louis County Department of Parks and Recreation*, 1987).
[19] Ibid.
[20] Ibid.
[21] Ibid.
[22] Baxter, "Art Deco Windshield Survey Update;" Karen Bode Baxter and Timothy P. Maloney, *A & P Food Stores Building.* Washington, D.C.: U.S. Department of the Interior, National Park Service, Listed in the National Register of Historic Places 5 October 2000; Hamilton. *Historic Building Survey Art Deco and the International Style, St. Louis and St. Louis County, Missouri.*

representatives of these other small Art Deco designs). Also, most were much simpler in design than the Welfare Finance Company Building, with just a few references to Art Deco detailing. This is especially the case for one-part commercial block buildings (see Figure 8), which typically have fewer decorative details than larger commercial buildings (see Figure 9).

Art Deco designs, both in the city of St. Louis and in St. Louis County, are an underrepresented architectural style. In part, especially within the city itself, this is a result of previous growth that left little room for new development. Even in the county where there is a greater concentration of Art Deco designs, most are larger apartment buildings or single family homes, with very few commercial buildings that have been identified. The Welfare Finance Company Building is one of the few known examples of one part commercial block in St. Louis that utilized an Art Deco design and is one of the most distinctive examples of the style among St. Louis' commercial buildings, with most other being simpler in design.[23]

Welfare Finance Company Building Art Deco Design

The Welfare Finance Company Building is a one-part commercial block building in the Art Deco style. The one-part commercial block building is typified by large display windows that, along with the entries, dominate the façade of the flat roofed building.[24] The expanse of the display windows and entries mean there is limited area for ornamentation. The property type first appeared in the mid-nineteenth century and became prevalent around the turn of the twentieth century. It was also around this time that architectural adornments and ornamentation began to be used more extensively on the one-part commercial block building type.[25] The trend towards adding architectural styling to one-part commercial blocks occurred contemporaneously with the development of the Art Deco style (1920-1940).[26] Art Deco itself, with its emphasis on geometric patterns that could easily be added to the limited space on façade walls and with the vertical orientation of the style to add size and gravity to an otherwise modest one-part commercial block building; it was an ideal style to use on the one-part commercial block building type, as can be seen in the Welfare Finance Company Building.

The Welfare Finance Company Building is a somewhat larger than typical, brick and glazed terra cotta, one-part commercial block building with three large display windows separated by two entries framed by a stepped parapet (see Photo 1). The building is a prime example of Art Deco design within the one-part commercial block building type. There is terra cotta reed and fluting that forms pilasters flanking the display windows and entries and extending into the stepped parapet above the entries (see Photo 2), that creates the verticality central to Art Deco design even within the confines of a one-story building. The Welfare Finance Company Building also has a terra cotta course with chevrons and inverted fountain patterns (see Photo 3), often seen in Art Deco design, separating the display windows from the frieze that extends into shallow curved terra cotta awnings above the entries, adding curved elements to the sharp vertical lines and offering a natural break to separate the display windows from the entries.

In addition, the building retains its historic integrity even though the display windows had been infilled, since it retains one of its two original front entries and all of its Art Deco façade details, including: its original buff brick façade finish, the black terra cotta bases, the course of terra cotta chevrons and inverted fountains above the display windows, terra cotta façade details and the two distinctive the double stepped parapets with the terra cotta reed and fluting at the entry bays and corners. The entry bays have prominent three-dimensional pillars that rests centered on each of the curved awnings extending above the top of the parapet where they are capped with a zigzag motif, a highly distinctive Art Deco element.

La Beaume and Klein

The Welfare Finance Company Building was designed by La Beaume and Klein, a prominent St. Louis architectural firm. Eugene S. Klein was born in St. Louis in 1876 and graduated from Harvard in 1899 and the Lawrence

[23] Baxter, "Art Deco Windshield Survey Update."
[24] Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture,* (New York: AltaMira Press, 2000) 55.
[25] Ibid.
[26] Ibid.

Scientific School in 1901 before returning to St. Louis to work for Mauran, Russell and Garden, a prominent St. Louis firm. Klein entered into a partnership with Louis La Beaume in 1912.[27]

Louis La Beaume was born in St. Louis in 1873 and went to the Manual Training School of Washington University before attending the School of Mines of Columbia (New York) and then studying abroad. He returned to the United States and first worked in Boston before returning to St. Louis to join the staff of E. L. Masqueray in 1903 to work on the Louisiana Purchase Exposition. Shortly after the World's Fair, La Beaume formed La Beaume and Mariner, with whom he worked while designing the Missouri Supreme Court Building in Jefferson City. La Beaume and Klein formed their firm in 1912 and worked on many prominent St. Louis buildings, including the Municipal Auditorium (NR listed, 2/11/2000), the Louderman Building (NR listed, 11/22/2000, 1005 Olive Street), the downtown YMCA (1528 Locust Street, NR listed 6/27/2014), the Phyllis Wheatley Branch YWCA (NR listed 7/24/1984, 2709 Locust Street), many of the early buildings on Lindenwood College's campus in nearby St. Charles and numerous churches, houses and hospitals (See Table 2). La Beaume and Klein was known for its innovative design including other examples of Art Deco design but the Welfare Finance Company Building is the only known small commercial building by the firm (see Table 2).[28]

In addition to his prolific architectural career, Louis La Beaume was also active in the St. Louis community. He was a member of the board of the St. Louis Art Museum, including acting as both a member, the treasurer, vice-president and president of the board at various times. In addition, La Beaume was a member of the City Plan Commission, the secretary of the Plaza Commission and a member of the Advisory Board for the Department of Archaeology of Princeton University. La Beaume also wrote extensively, with both professional writing on the state of modern architecture, studies of existing architecture and the state of the profession, and historical reviews of architecture in addition to numerous literary writings that included poetry, skits and sketches.[29]

Building History

The construction began on the Welfare Finance Company Building in 1935 according to the designs of the prominent architectural firm of La Beaume and Klein and was occupied by the company in 1936.[30] The Welfare Finance Company, which was founded as the Yahlem Finance Company in 1919 and changed its name to the Welfare Finance Company in 1931. The company had been located in three other locations in this block (the former building on this property and two different small storefront buildings directly north at 1031 N. Grand and then 1039 N. Grand) before moving into their new purpose-built location at 1027-29 N. Grand upon its completion in 1936 (Figure 2 and Figure 3). The business remained there through 1943 although it had changed its name again to the Aetna Finance Company in 1940. The building was vacant in 1944, but by 1946, the General Electric Company had a branch in the Welfare Finance Company Building, with a warehouse next door at 1039-41 N. Grand. By 1952, the Active Matrix Company and the Western Newspaper Union, a printing company, were listed in 1027-31 while also sharing the building with Mississippi Valley Contractors, a publishing company. All three companies had left the building by 1955, when the Independent Merchants Corporation moved into the building, remaining there through at least 1965.[31] The building had a concrete block warehouse addition added to the rear in 1960 that is not visible from the street.[32]

Company History

[27] "Louis La Beaume": St. Louis Public Library. St. Louis Room. Vertical Files. St. Louis Missouri; "Louis La Beaume": Missouri Historical Society. Vertical Files. St. Louis Missouri; "Obituary" *American Institute of Architects* 37, (2, 1962) 65; "Obituary" *Progressive Architecture* 43 3, 1962) 88.

[28] Ibid; Mary M. Stiritz. Phyllis Wheatley Branch YWCA of St. Louis/Women's Christian Home. (Washington D.C.: US Department of the Interior/National Park Service, Listed in the National Register 30 September, 2009) Section 8, page 1.

[29] Ibid.

[30] "Building News," 15 October 1935, 5.

[31] *Gould's St. Louis Red-Blue Book; Gould's St. Louis (Missouri) City Directory*.

[32] *Engineering Cards.* St. Louis City Hall. Archives, Microfilm Collection, St. Louis Missouri.

The Welfare Finance Company was founded as the Yahlem Finance Company in 1919 according to advertisements in the city directories, which also stated that the company made auto loans ranging from $10-$500.[33] For comparison, at the time, Ford paid its workers $5 a day while a Model T was around $200 with a Chevrolet costing about $400 in the late 1920s.[34] The company's original location is not known and it was not listed in city directories until 1925, when it was listed in the small, one story storefront at 1035 N. Grand (now the adjacent empty lot due north). The Yahlem Finance Company remained at that listing through 1930 and then in 1931 the Welfare Finance Company was listed at 1029-31 N. Grand (a portion of the former building on the nominated property). The Welfare Finance Company appears to be the successor to the Yahlem Finance Company because of the early founding date in Welfare Finance Company advertisements and because they shared the same officers for each company; President Charles H. Yahlem, Vice President M. N. Yahlem and Secretary/Treasurer A. J. Yahlem. In 1933-34, the Welfare Finance Company was listed at 1039 N. Grand (a new small Art Deco single storefront building directly to the north) and the company was then listed at the new Welfare Finance Company Building at 1027-29 N. Grand in 1936, more than doubling its floor space from its previous locations.[35]

In 1935, the year before moving into the new building was also the first year that city directories listed branch offices, as well as being the first year that the company had an ad in the city directories. The company, with its main office in this new building on N. Grand, had branch offices at 5893 Easton (now Dr. Martin Luther King Drive), 3601 Gravois, 7298 Manchester, and 5300 Natural Bridge Road (the Natural Bridge Road office closed the following year). By 1938 the company was down to just two branches, located at 3543 S. Grand and 7296 Manchester (besides the main office in the Welfare Finance Company Building) and according to advertisements had expanded into also making "Signature Loans" for amounts ranging from $10-$300 (See Figure 1). [36] By 1940, the Welfare Finance Company was no longer listed in the city directories and instead its name was listed as the Aetna Finance Company, which appears to represent another name change since it also had Charles H. Yahlem as the president, F. Ben Bear and Nathan N. Yahlem as vice-presidents and Harry A. Collinger as secretary and treasurer. The Aetna Finance Company appears to have gone out of business by 1944, when city directories listed the Welfare Finance Company Building as vacant.[37]

Throughout its history under all three of its names, the Welfare Finance Company's primary business was financing automotive loans. It seems likely that the Welfare Finance Company entered into the business as an outgrowth of the company officers' other business, selling used cars. As early as 1921 Charles Yahlem was also listed as president and A. J. Yahlem was the secretary and treasurer of the Yahlem Motor Car Company, a used car dealership that was also located at 1035-37 N. Grand. In light of the existence of the Yahlem Motor Car Company it is likely that the Yahlems founded the Yahlem Finance Company, later the Welfare Finance Company, to aid the company's car sales. The Yahlem Car Company would have had the same problems selling cars as other dealers; namely banks did not offer financing for the purchase of automobiles.[38] By forming a separate company to make the loans, the Yahlems' were able to insulate the car company from the financing of the purchases and still increase sales by making credit more available to customers. The Yahlem Car Company is not listed in the city directories before 1921 or after 1926, but its brief existence is likely the contributing factor to the formation of the Welfare Finance Company.[39] The overlap of the officers between the Yahlem Car Company and the Welfare Finance Company also further reinforces the Welfare Finance Company's connection to the auto industry. It appears that after a brief foray into used car

[33] *Gould's St. Louis (Missouri) City Directory*, (St. Louis: Polk-Gould Directory Co., 1935)52; *Gould's St. Louis (Missouri) City Directory*, (St. Louis: Polk-Gould Directory Co., 1936) 52; *Gould's St. Louis (Missouri) City Directory*, (St. Louis: Polk-Gould Directory Co., 1938) 48.

[34] *The History of American Technology; The Automobile Industry*. Bryant University [Website], Available at http://web.bryant.edu/~ehu/h364/materials/cars/cars%20_30.htm, Accessed 9 September, 2015.

[35] *Gould's St. Louis (Missouri) City Directory*, (1935)52; *Gould's St. Louis (Missouri) City Directory*, (1936) 52; *Gould's St. Louis (Missouri) City Directory*, (1938) 48.

[36] Ibid.

[37] *Gould's St. Louis Red-Blue Book*; *Gould's St. Louis (Missouri) City Directory*.

[38] Baxter, *Historic Auto-Related Resources of St. Louis [Independent City], MO Multiple Property Document*, Section E page 8.

[39] *Gould's St. Louis Red-Blue Book* (1921) 933; *Gould's St. Louis Red-Blue Book* (1922) 939, *Gould's St. Louis Red-Blue Book* (1923) 867.

sales, the founders of the Yahlem Car Company and the Welfare Finance Company saw more opportunities as a finance company than as a car dealership. The Welfare Finance Company was even such a successful business that it had its own building constructed to house it in 1935 while opening branch offices in other parts of the city.

The connection of the Welfare Finance Company to the automotive industry is further re-enforced by the location of the Welfare Finance Company Building and its branches. The Yahlem Finance Company was actually located in the same building as the Yahlem Car Company.[40] Many of the car companies and dealerships tended to cluster along stretches of major commercial thoroughfares throughout the St. Louis area. The original "Automotive Row" along Locust between Jefferson and Grand attracted a number of dealerships and ancillary businesses, in part because many of the distributorships were located along Locust east of Jefferson. During the Great Depression, the businesses along Locust declined and automotive businesses also disbursed through the city along major commercial streets as these areas developed their own automotive rows. Financing companies tended to be located in major neighborhood commercial districts as opposed to being directly adjacent to nearby dealerships, although there were often dealerships near these commercial districts.[41] The Welfare Finance Company located its offices in major commercial districts so that they were conveniently located for people looking for automobile loans. Between 1929 through 1933 as the nation entered the Great Depression, new car sales dropped 75 percent and new manufacturing dropped to the lowest it had been since 1918. Despite these hardships in the industry, the Welfare Finance Company was growing and was preparing to move into the newly constructed Welfare Finance Company Building while also opening branch offices. The fact that the Welfare Finance Company was familiar with the used car market probably allowed the company to continue to thrive since vehicle registrations dropped only 10 percent, indicating both that the automobile had a place in American society and that used car sales likely continued even if new car sales had dropped tremendously.[42] It seems likely the business closed in 1944 because both banks and the "Big 3" (Chrysler, Ford and General Motors) were now offering automobile loans and the need for this independent service business had declined.[43]

Automotive History

This building was constructed for the Welfare Finance Company, which specialized in loans specifically for the purchase of automobiles and the building has the characteristic large display windows and storefront area typical of automotive sales companies despite the fact that the company did not sell cars directly. The auto finance industry was (and remains) an important part of the automobile industry. Because automobiles are such a large purchase, few people could afford to pay cash, which initially made automobiles a product for the wealthy. Banks refused to make loans to the early automobile manufactures, many of which went out of business after only producing one or two cars, or possibly not having produced any completed cars at all in some cases. As a result, manufacturers were desperate to get a product to the dealer to recoup their investments. In turn, dealers were also unable to find financing for the business, so the manufacturers often offered the cars on credit to dealers. Dealers were then faced with the same problem as the manufacturer had; a product people desired but that very few could afford and that banks would not offer loans to purchase. By 1905, some dealers started to offer installment plans and financing to customers.[44] At the same time, dealers were caught in a cash crunch between purchasing the cars from the manufacturer, often on credit, while having to offer credit to their customers. Because of this, few dealers offered credit or financing, slowing the growth of the industry.[45]

In response to the lack of financing, independent companies dedicated to making auto loans began to come into existence. The first nationally known financing company was the General Motors Acceptance Corporation (GMAC), which was formed in 1919.[46] That same year in St. Louis, the Welfare Finance Company was also established to

[40] *Gould's St. Louis Red-Blue Book*; *Gould's St. Louis (Missouri) City Directory*.
[41] Baxter, *Historic Auto-Related Resources of St. Louis [Independent City], MO Multiple Property Document* Section E page 8, Section F, page 33
[42] Ibid, Section E page 11.
[43] Ibid. Section E, page 8.
[44] Ibid.
[45] Ibid; *Gould's St. Louis Red-Blue Book*,; *Gould's St. Louis (Missouri) City Directory*.
[46] Ibid.

make automotive loans.[47] Although some dealerships had offered financing, the Welfare Finance Company was one of the first independent companies formed specifically to make automobile loans. Before the founding of the Welfare Finance Company automobiles were a toy for the rich but by making affordable loans, the Welfare Finance Company made automobile ownership possible for many more people and helped usher in the automotive age. The founders of the company were able to use the new business to insulate the car company they owned while also increasing sales. The Welfare Finance Company was so successful that it remained in business longer than the car company the owners had originally started. The development of the automotive financing industry represents a new automotive product and the Welfare Finance Company is the earliest known such company in St. Louis.[48]

Conclusion

The Welfare Finance Company Building is eligible for the National Register of Historic Places for local significance under Criterion C: Architecture as an excellent example of the application of the Art Deco style on small commercial storefronts and one of the few known Art Deco designs used for a one-part commercial block building in St. Louis.[49] The Art Deco style is under-represented in St. Louis because the area within the city limits, except for the far southwest portions of the city, was almost completely developed by the time Art Deco was becoming a prominent style. The one-story, brick and terra cotta Welfare Finance Company Building has a strong vertical orientation created by the terra cotta decorative elements at the two entry bays and corners. The use of fluting and reeding in the vertical elements are further reinforced by the stepped parapet and minimal horizontal divisions. The detailing uses a combination of brick and terra cotta to further emphasize the geometric ornamentation along with the use of squared off entries and display windows. The low-relief parallel lines of the building help to frame the entrances and further emphasize the Art Deco styling used on a one-part commercial block used as an automotive service-related business, updating the property type in St. Louis with a style that was rarely used on St. Louis' smaller commercial buildings.

It was the main offices for a business that specialized in automotive loans, a little-known but important service business component of the early history of the sales and service of automobiles in St. Louis. The Welfare Finance Company was formed in 1919 to provide consumer loans for people to purchase automobiles at a time during the early development of the industry and when banks did not provide such loans. Although a few dealerships experimented with offering financing terms to customers, automobiles were largely a product for the wealthy in the earliest years of the industry and it was not until 1919 General Motors formed an automotive financing company and it was not until after World War II that the "Big 3" automobile companies all had their own financing companies.[50] As such, the development of financing companies like the Welfare Finance Company provided a valuable service to the nascent automobile dealerships and retail businesses by helping to make the automobile affordable for middle class families and spur the growth of the automotive industry as a whole.

The Welfare Finance Company helped to invent a new automotive related business by being one of the first companies dedicated to offering automotive loans in St. Louis. The Welfare Finance Company and its successor firm, the Aetna Finance Company, occupied the Welfare Finance Company Building for eight years and retains its integrity from this original construction date and period of use, specifically for its use by this loan company, particularly the showroom and display window openings, which are intact in the Welfare Finance Company Building. It retains its entire masonry (brick and terra cotta) façade, only having lost the actual display windows and one of the two original wood entries on the façade (and it retains at least one of the side entries on the north side). These minor alterations on the facade of the one part commercial block are a common malady in St. Louis as building storefronts were blocked up in recent years for security purposes and storefront framing was updated. Even though they are blocked up, it still retains the original fenestration pattern on the side elevations as well (and most of

[47] *Gould's St. Louis (Missouri) City Directory*, (1935)52; *Gould's St. Louis (Missouri) City Directory*, (1936) 52; *Gould's St. Louis (Missouri) City Directory*, (1938) 48.

[48] Baxter, *Historic Auto-Related Resources of St. Louis [Independent City], MO Multiple Property Document* Section E page 8, Section F, page 33; *Gould's St. Louis Red-Blue Book,*; *Gould's St. Louis (Missouri) City Directory*,

[49] Esley Hamilton. *Historic Building Survey Art Deco and the International Style, St. Louis and St. Louis County, Missouri*, (St. Louis: St Louis County Department of Parks and Recreation, under a grant from the Missouri Department of Natural Resources, 1987); Karen Bode Baxter and Sheila Findall, , "Art Deco Windshield Survey Update," July, 2015.

[50] Baxter, *Historic Auto-Related Resources of St. Louis [Independent City], MO Multiple Property Document*, Sec. E p 8.

those windows are intact on the interior). It also retains its key interior features, in this case the large open space, the row of private offices, wood millwork and doors, the columns (and their original capitals), and portions of the pressed tin ceiling. It even retains the side elevations' original red brick walls and historic fenestration pattern. The concrete block addition at the rear is not readily visible from the street and is visually distinguished from the original building through the use of different materials a lack of window openings. The Welfare Finance Company Building retains its stylistic and physical integrity associated with its date of construction and the appearance it retained throughout its association with the Welfare Finance Company and its successor company, Aetna Finance Company.

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Verbal Boundary Description
A lot measuring 104.5 feet by 174 feet in the Bequetts Track Addition of City Block 2290A, City of St. Louis, 159 feet south of the south line of Finney. Also identified as Parcel Number 22900100750 and addressed as 1027-1031 N. Grand Boulevard.

Verbal Boundary Justification
This lot incorporates all of the land associated with this building historically (see Figure 4).

Figure 1. 1939 Ad from Polk-Gould City Directory of St. Louis, page 1664

Figure 2. 1909 Sanborn Map depicting the vicinity of the Welfare Finance Company Building (not to scale)

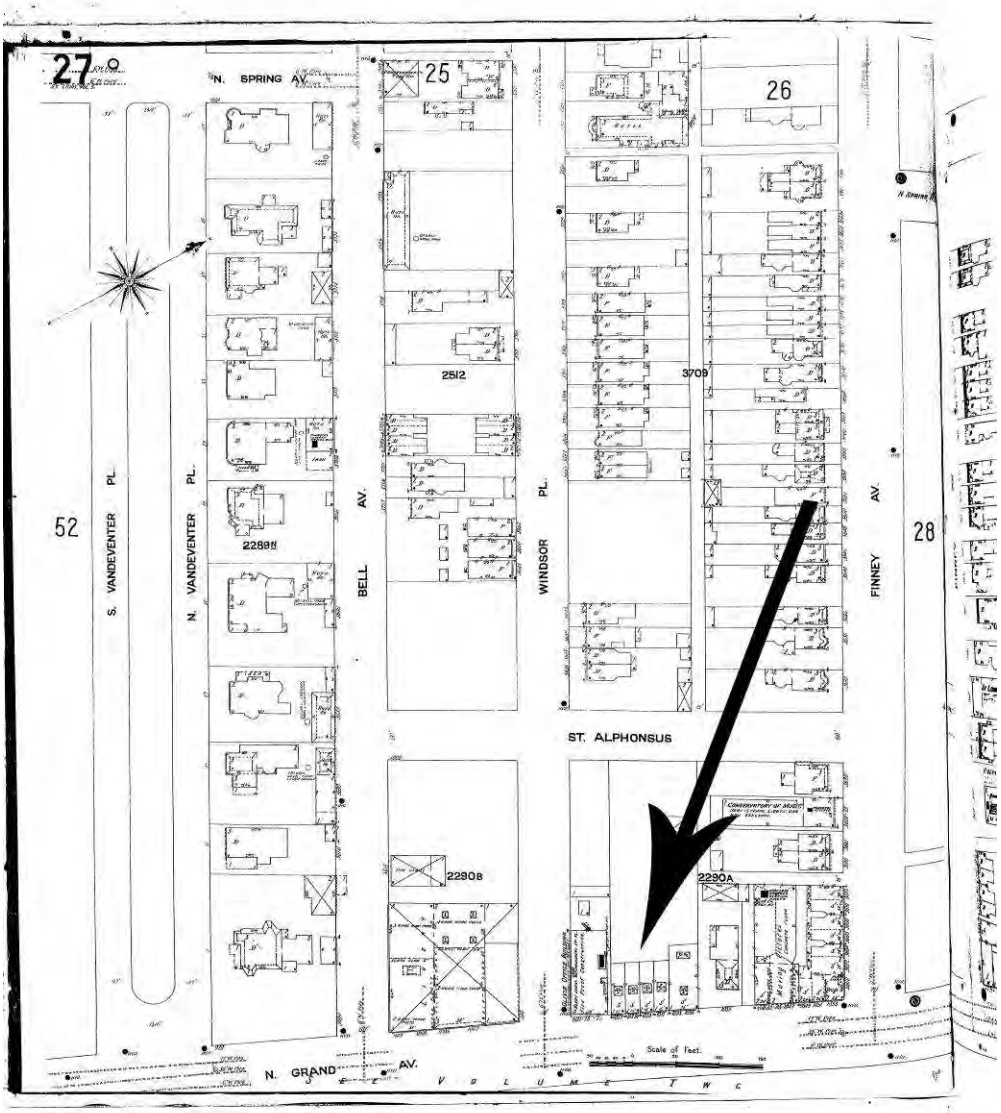


Figure 3. 1950 Sanborn Map depicting the vicinity of the Welfare Finance Company Building (not to scale)

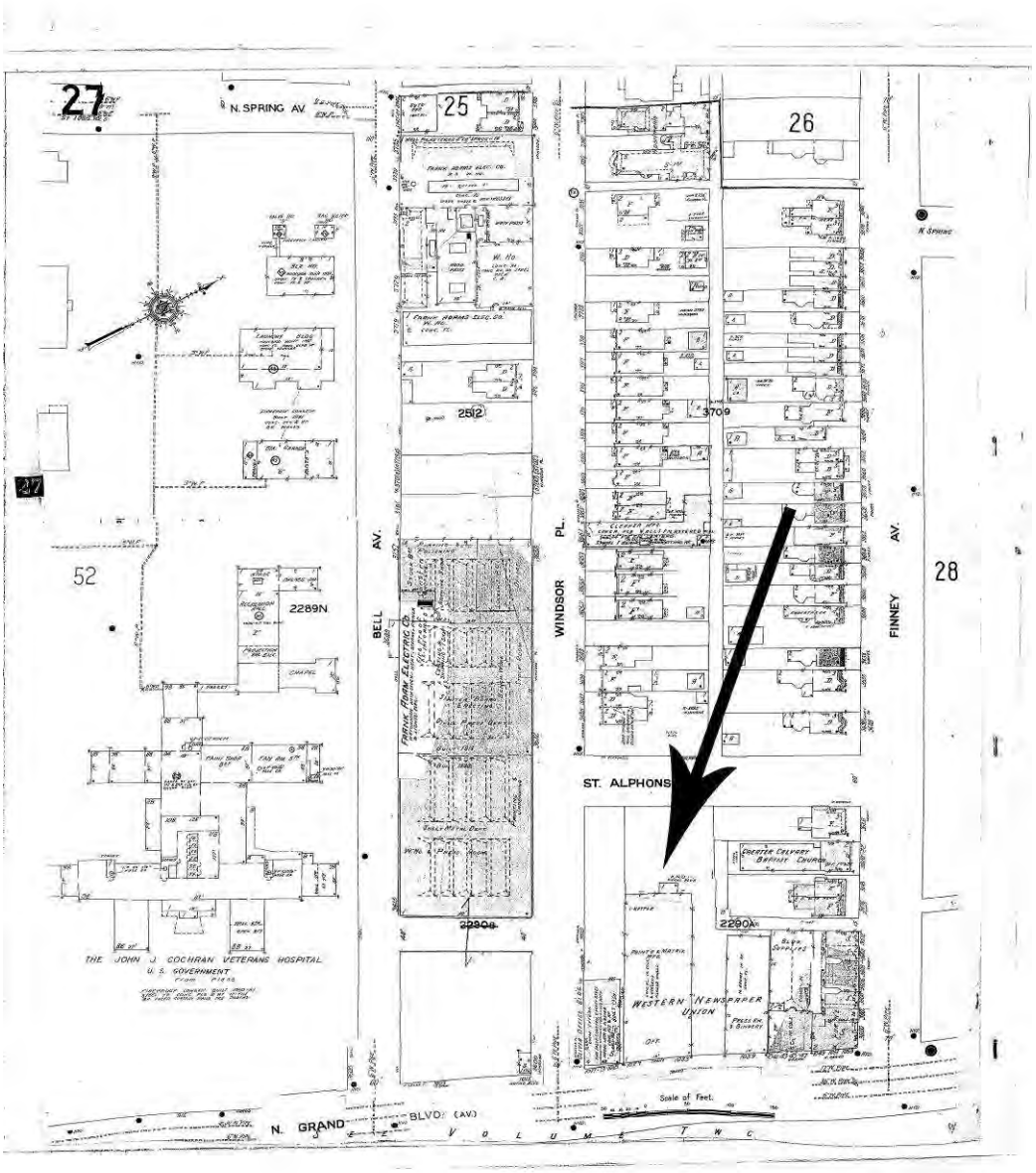
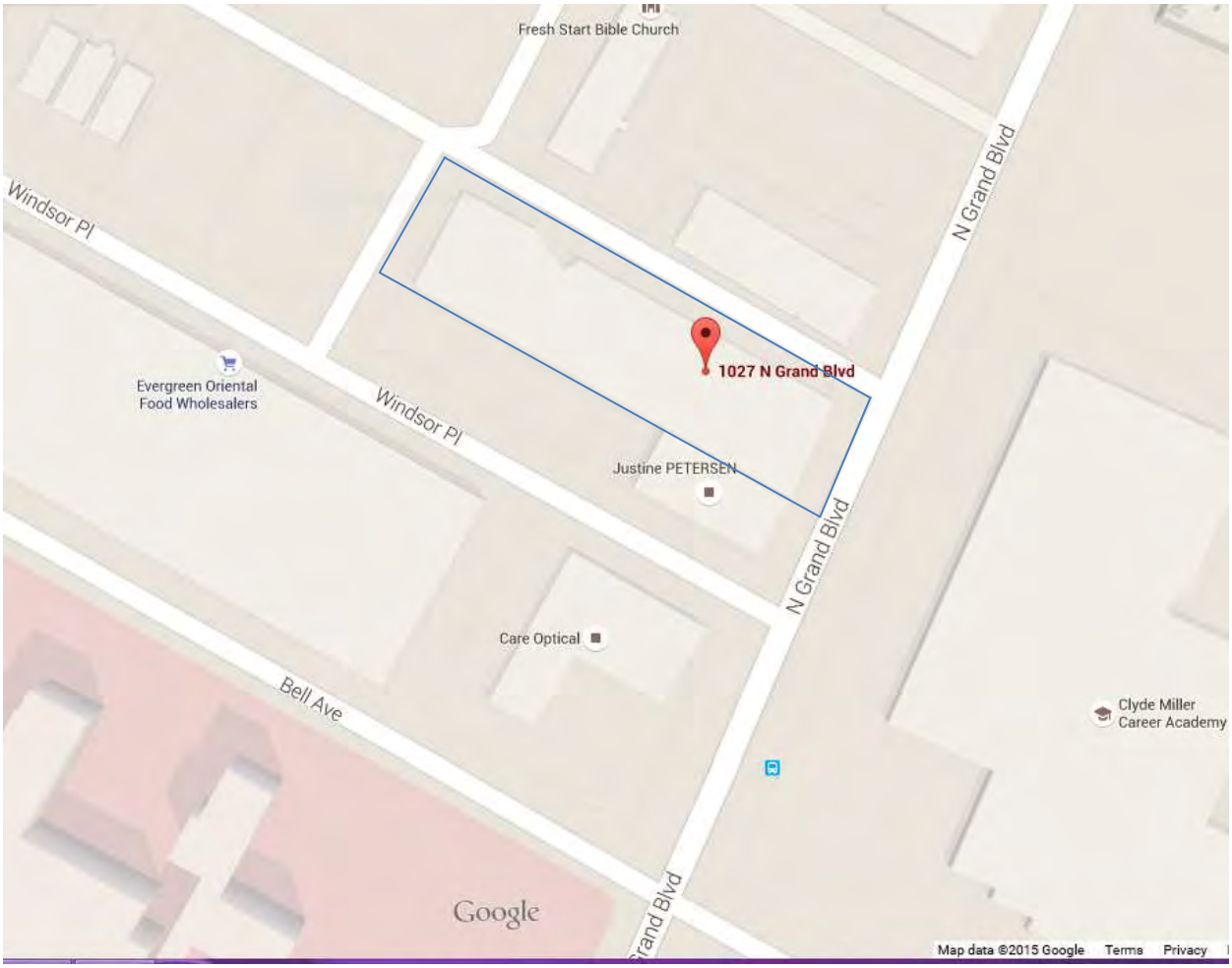
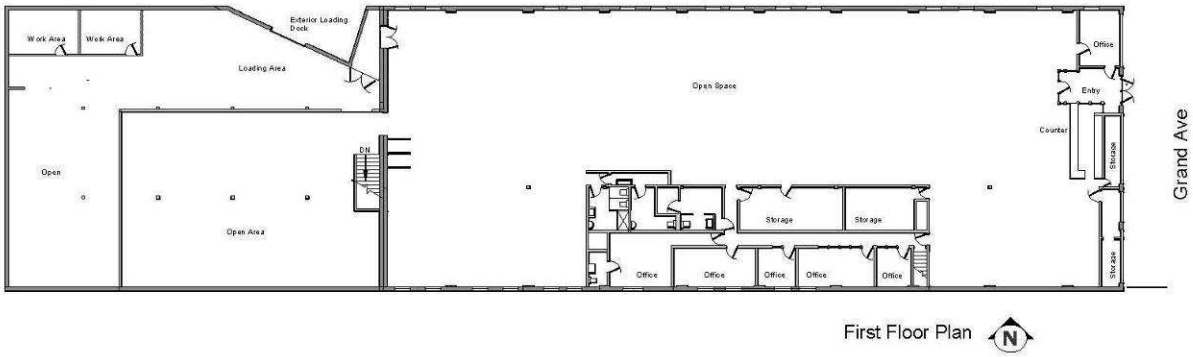


Figure 4. Google Map of Property

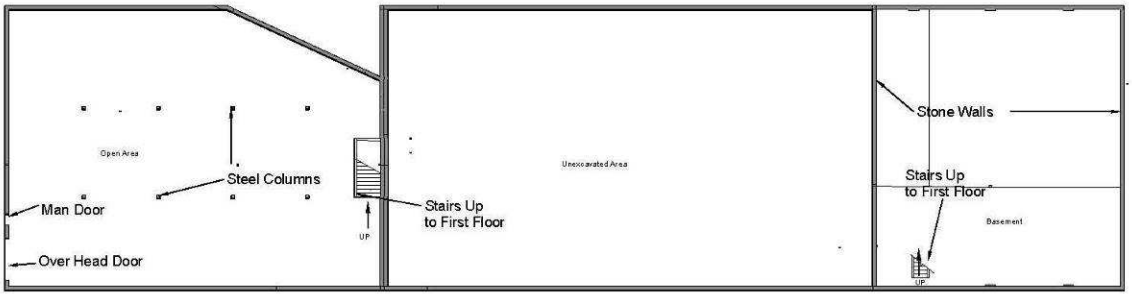


Latitude 38.643356, Longitude -90.229210

Figure 5. Existing Floor Plans



First Floor Plan N



Basement Plan N

Existing Conditions

Figure 6.

Table 1. Art Deco Commercial Building Survey Update, July 2015

Building Address	Art Deco Detailing	Streamline Modern	# of Stories
6649 Arsenal		X	1
2 - 3622 S. Broadway	X		2
3 - 3850 S. Broadway		X	1
4 - 2729 Cherokee	X		2
5 - 2816 Cherokee	X		2
6 - 2817 Cherokee	X		1
7 - 2828 Cherokee		X	1
8 - 2834 Cherokee	X		1
9 - 2838 Cherokee	X		1
10 - 5201-05 Chippewa	X		3
11 - 5207-09 Chippewa	X		1
12 - 5211-13 Chippewa		X	1
13 - 5217-19 Chippewa	X		1
14 - 5147 Daggett	X		1
15 - 2610 Delmar	X		1
16 - 5654 Delmar	X		3
17 - 5917 Delmar	X		1
18 - 6014 Delmar		X	1
19 - 6104 Delmar		X	2
20 - 5322 Eichelberger		X	1
21 – 501 N. Grand		X	2+
22 – 1027-29 N. Grand	X		1
23 - 3172 S. Grand	X		3
24 - 4679 S. Grand		X	1+
25 - 2137 Gravois	X		2
26 - 2203 Gravois	X		1
27 - 3400 Gravois	X		1
28 - 3444 Gravois	X		2
29 - 4006 Gravois	X		1
30 - 6817-19 Gravois		X	2
31 - 1300 Hampton		X	2
32 - 4924 Hampton	X		2
33 - 4925 Hampton		X	1
34 - 6431 S. Hampton	X		1
35 - 3208 Ivanhoe		X	1
36 - 3232 Ivanhoe		X	1
37 - 3286 Ivanhoe		X	2
38 - 4315 S. Kingshighway		X	1
39 - 4617 S. Kingshighway	X		1
40 - 3200 Locust		X	2
41 - 4171 Loughborough	X		1
42 - 4993 Loughborough	X		1&2
43 - 5343 Loughborough	X		1
44 - 5001 Macklind	X		1
45 – 4522-24 Dr. Martin Luther King Dr.		X	2
46 - 36 Maryland Plaza	X		3
47 - 52 Maryland Plaza	X		3
48 - 3227-29 Morgan Ford		X	1
49 - 3900 Natural Bridge		X	1
50 - 4870 Natural Bridge		X	1
51 - 4956 Natural Bridge	X		2
52 - 2011 Olive	X		1
53 - 626 Skinker	X		1
54 - 5351 Southwest		X	1
55 - 5361 Southwest		X	1
56 - 3109 Washington		X	1

Figure 7.

Table 2
La Beaume Designed Buildings

Note: Information Compiled from: "Obituary." American Institute of Architects. 37, (2, 1962) 65; "Obituary." Progressive Architecture. 43(3, 1968) 88; Saint Louis. St. Louis Public Library. Fine Arts Room; Vertical Files. "Louis La Beaume." Saint Louis. Missouri Historical Society. Vertical Files. "Louis La Beaume."

Note: * indicates it is unclear which of La Beaume's firms designed the building.

Note: X indicates the location of the building is unknown, known addresses are included.

Name of Building	City	Building Type	Firm
Downtown YMCA 1528 Locust	St. Louis	Commercial Building	La Beaume and Klein
Louderman Building, 315 N. 11th	St. Louis	Office Building	La Beaume and Klein
Women's Christian Home	St. Louis	Institutional	La Beaume and Klein
Downtown YWCA 2709 Locust	St. Louis	Institutional	La Beaume and Klein
Nurse's Home at St. Luke's Hospital	St. Louis	Institutional	La Beaume and Klein
Washington University Dental Clinic	St. Louis	School	La Beaume and Klein
Divoll Branch Library 4234 N. Grand	St. Louis	Library	La Beaume and Klein
John Fowly Memorial at St. Luke's Hospital	St. Louis	Memorial	La Beaume and Klein
American Trust Company Building	St. Louis	Office Building	La Beaume and Klein
John Burroughs Dining Hall 755 S. Price	St. Charles	School Hall	La Beaume and Klein
Nicholls Hall (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
Rosemary Hall (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
Irwin Hall (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
Jubilee Hall (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
Cobbs Hall (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
Margaret Leggat Butler Library (Lindenwood University Campus)	St. Charles	Library	La Beaume and Klein
Roemer Memorial Arts Building (Lindenwood University Campus)	St. Charles	School Hall	La Beaume and Klein
1st Congregational Church	St. Louis	Church	La Beaume and Klein
1st Presbyterian Church 7200 Delmar	St. Louis	Church	La Beaume and Klein
1st Presbyterian Church Ed. Wing 7200 Delmar	St. Louis	Educational	La Beaume and Unland
J. D. Wooster Lambert House	X	Residence	La Beaume and Klein
William H. Burgesy House	X	Residence	La Beaume and Klein
F. B. Eiseman House	X	Residence	La Beaume and Klein
W. Arthur Stickney House	X	Residence	La Beaume and Klein
George W. Sutherland House	X	Residence	La Beaume and Klein
Orion J. Willis House	X	Residence	La Beaume and Klein
Bruce Seddon House	X	Residence	La Beaume and Klein
Marion Lambert House	X	Residence	La Beaume and Klein

J. D. Perry Francis House	X	Residence	La Beaume and Klein
L. D. Dozier House	X	Residence	La Beaume and Klein
J. Porter Tirrill House	X	Residence	La Beaume and Klein
Dr. George S. Drake House	X	Residence	La Beaume and Klein
Charles M. Rice House #1 Oak Knoll	St. Louis	Residence	La Beaume and Klein
J. Garneau Weld House	X	Residence	La Beaume and Klein
R. H. Switzler House	X	Residence	La Beaume and Klein
Honorable George H. Williams House	X	Residence	La Beaume and Klein
John Burroughs School 755 S. Price	St. Louis	School	La Beaume and Klein
N. S. Chouteau House	St. Louis	Residence	La Beaume and Klein
Johnson, Stevens & Shinkle Shoe Co. Factory	St. Louis	Factory	La Beaume and Klein
Beaumont Medical Building	St. Louis	Hospital	La Beaume and Klein
Municipal (Kiel) Auditorium Market	St. Louis	Auditorium	La Beaume and Klein
34 Glen Eagle Drive House	St. Louis	Residence	La Beaume and Klein
St. Louis Maternity Hospital 4911 Barnes Jewish Hosp Drive	St. Louis	Hospital	La Beaume and Klein
Supreme Court of Missouri	Jefferson City	Courthouse	La Beaume and Mariner
Traveler's Protection Association Building	St. Louis	World's Fair Pavilion	Louis La Beaume
Alton Memorial Hospital	Alton	Hospital	*
Perry County Memorial Hospital	Perry County, MO	Hospital	*
MO State Hospital for the Criminally Insane	Fulton	Hospital	*
Evangelical Lutheran Church of the Messiah Grand & Pestallozi	St. Louis	Church	*
1st Trinity Church Wydon and University Lane	St. Louis	Church	*
St. Peter's Memorial Church	Decatur, IL	Church	*
Central Christian Church	Decatur, IL	Church	*

Figure 8.

Select Art Deco Commercial Buildings
Photographed by Sheila Findall in 2015

One-Part Commercial Buildings

2838 Cherokee

3400 Gravois

5917 Delmar

4171 Loughborough

4617 S. Kingshighway

626 Skinker

Figure 9.

Select Art Deco Commercial Buildings
Photographed by Sheila Findall in 2015

Two-Part Commercial Buildings

2729 Cherokee

5654 Delmar

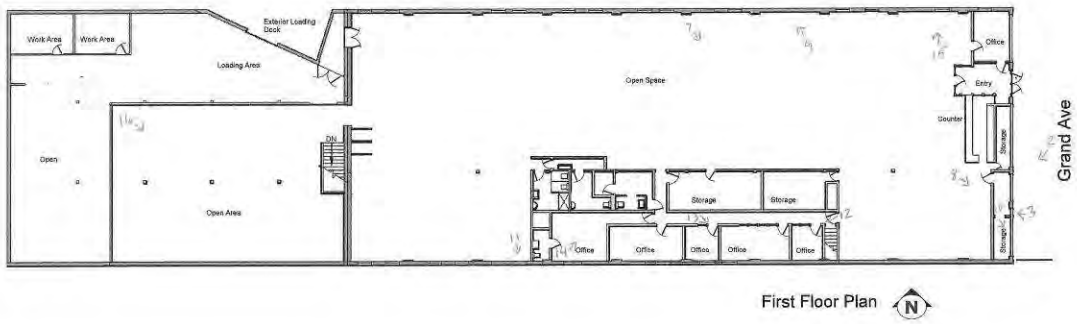
5201-05 Chippewa

3172 S. Grand

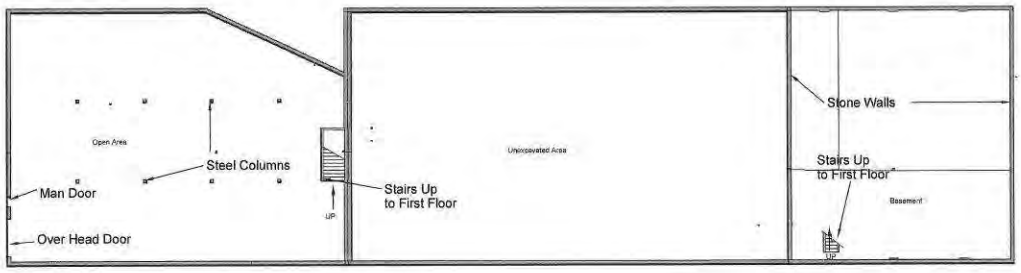
52 Maryland Plaza

4956 Natural Bridge

Photo Log



First Floor Plan



Basement Plan

Existing Conditions

ST ALPHONSUS ST

EXIT