

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 an 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 Kansas City Title and Trust Building

other name/site number N/A

2. Location

street & town 927 Walnut Street N/A not for publicatio

city or town Kansas City N/A vicinity

state Missouri code MO county Jackson code 095 zip code 64106

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria. I recommend that this property be considered significant  nationally  statewide  locally. (  See continuation sheet for additional comments.)

Mark A Miles 05/05/05  
Signature of certifying official/Title Mark A. Miles/Deputy SHPO Date

Missouri Department of Natural Resources  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria. (  See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title Date

\_\_\_\_\_  
State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

Signature of the Keeper

Date of Action

- 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:) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Kansas City Title and Trust Company Building  
Name of Property

Jackson County, MO  
County and State

**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**  
(Do not include previously listed resources in the count.)

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

**Name of related multiple property 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 Function**  
(Enter categories from instructions)

COMMERCE/TRADE: business

**Current Function**  
(Enter categories from instructions)

VACANT

**7. Description**

**Architectural Classification**  
(Enter categories from instructions)

LATE 19TH AND EARLY 20TH CENTURY AMERICAN MOVEMENTS:  
Commercial style

**Materials**  
(Enter categories from instructions)

foundation concrete  
walls brick  
roof asphalt  
other terra cotta

**Narrative Description**

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

See continuation sheet(s) for Section No. 7

**8. Description**

**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.

**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 of age or achieved significance within the past 50 years.

**Narrative Statement of Significance**

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

See continuation sheet(s) for Section No. 8

**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 # \_\_\_\_\_

**Areas of Significance**

(enter categories from instructions)

COMMERCE  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Period of Significance**

1922-1954  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Dates**

1922  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Persons**

(Complete if Criterion B is marked above)

N/A  
\_\_\_\_\_

**Cultural Affiliation**

NA/  
\_\_\_\_\_  
\_\_\_\_\_

**Architect/Builder**

Sunderland and Besecke, architects  
\_\_\_\_\_  
Mosby-Goodrich Construction Company, builders

\_\_\_\_\_

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other Name of repository:

Kansas City Public Library  
\_\_\_\_\_

See continuation sheet(s) for Section No. 9

**10. Geographical Data**

Acreage of Property less than one acre

**UTM References**

(Place additional boundaries of the property on a continuation sheet.)

1 1/5 3/6/3/2/4/0 4/3/2/9/3/4/0  
Zone Easting Northing

2 / / / / / / / / / / / / /  
Zone Easting Northing

3 / / / / / / / / / / / / /  
Zone Easting Northing

4 / / / / / / / / / / / / /  
Zone Easting Northing

**Verbal Boundary Description**

(Describe the boundaries of the property.)

Property Tax No.

**Boundary Justification**

(Explain why the boundaries were selected.)

See continuation sheet(s) for Section No. 10

**11. Form Prepared By**

name/title Cydney E. Millstein and Mary Ann Warfield

organization Architectural and Historical Research, LLC date May 17, 2004

street & number P.O. Box 22551 telephone 816.363.0567

city or town Kansas City state MO zip code 64113

**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**

name/title 911 East Walnut, LLC

street & number 100 Crescent Court, 7th Floor telephone 816.918.6180

city or town Dallas state TX zip code 75201

**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 time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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## National Register of Historic Places Continuation Sheet

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

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### Summary:

The Kansas City Title and Trust Building, located at 927 Walnut Street, Kansas City, Jackson County, Missouri, was designed by the noted Kansas City architectural firm of Sunderland and Besecke and built by Mosby-Goodrich Construction Company in 1922. Designed in the Two-part Commercial Block style, the Kansas City Title and Trust Building features three bays on the Walnut Street façade, separated by terra cotta pilasters and are capped by the original terra cotta frieze. A terra cotta surround links the second and third story windows with a decorative panel between the windows. The remainder of the fenestration consists primarily of paired, double-hung windows. A stringcourse runs between the eighth story windows and the denticulated cornice. Its integrity of location, design, setting, materials, workmanship, feeling and association has been retained.

Located in the heart of Kansas City's Central Business District, the Kansas City Title and Trust building is sited on an incline at the corner of 10<sup>th</sup> and Walnut. To the south, east and west are other commercial buildings. The vacant lot to the north is slated for a parking garage. The east or rear façade is adjacent to an alleyway.

### Elaboration

In 1922, Kansas City Title and Trust Company hired the architectural firm of Sunderland and Besecke to design a new building on the northeast corner of Tenth and Walnut streets. The new seven-story structure was built with sufficient strength to handle an additional three stories to be added at a later time.<sup>1</sup> The bid from Mosby-Goodrich Company was accepted in July 1922 and the firm was hired as general contractor. Construction began on August 1, 1922.<sup>2</sup> The new building was constructed on the site previously occupied by the Arlington Building that had been

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<sup>1</sup> "A Vault of Realty Lore," *The Kansas City Star* 21 May 1922, 12D.

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razed just prior to construction. The construction of the Title building, along with Kansas City Athletic Club and the enlargement of the Chambers Building, also marked the beginning of a construction boom in the commercial district of Kansas City, Missouri, following World War I.

The building is constructed of reinforced concrete faced in red rug brick. Cream colored terra cotta is used as a decorative enhancement at the base. Frontage on Walnut Street is 48 feet with 110 feet on 10<sup>th</sup> Street.<sup>3</sup> Although the building was constructed for seven stories, its height is equivalent to an eight-story building to accommodate a nineteen-foot ceiling on the second floor for a large mezzanine. As originally constructed, offices of the title company occupied the entire second floor surrounding the mezzanine balcony. In addition to the office space, a large vault and workroom were located in the basement with a special book elevator leading to the second floor.<sup>4</sup> The entrance to the title company was on the alley corner adjacent to the R. A. Long Building. The first floor contained eight retail shops, which over the years included; Federal Shoe Repair, Horowitz Cigars and Rondazzo Jewelry.<sup>5</sup> The remaining floors were leased to companies whose needs called for an entire floor.<sup>6</sup>

As it stands today, the Kansas City Title and Trust Building is three bays wide and seven bays in length. The main or west façade features tripartite aluminum storefront windows with wide transoms, separated by terra cotta pilasters resting on a wide, denticulated terra cotta cornice punctuated with stylized wreaths. A single-leaf wood and glass door with sidelights is recessed at the first bay (moving south to north). The second and third story fenestration (which makes up the mezzanine level) is aluminum framed and fixed and the second story, while the third story features paired units. Windows at both floors are embellished with terra cotta surrounds and narrow spandrels with centered wreaths. The upper story fenestration is paired,

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<sup>2</sup> "Start Title Building," *The Kansas City Star* 16 July 1922, 12D.

<sup>3</sup> *The Kansas City Star* 21 May 1922, 12D.

<sup>4</sup> *The Kansas City Star* 16 July 1922, 12D.

<sup>5</sup> *Polk's Kansas City Missouri Directory 1938*, (Kansas City: Gates Publishing Co., 1938), 1458.

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Kansas City Title and Trust Building  
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double-hung, sash aluminum with stone lug sills. A single window at the fifth story, far north bay, has been modified with a metal louvered vent. A molded stringcourse runs below a molded and denticulated cornice.

The articulation of the west façade is repeated at the south façade, where two entrances are located: one at the third bay (moving west to east) and one at the seventh bay with a wide limestone surround. A single-leaf wood door is located at the third bay, while the end bay features double-leaf wood and glass doors and a prominent, curved metal canopy with frosted glass skirting, in good condition. Not original to the building, the canopy was moved from the United Missouri Bank Building to the Kansas City Title and Trust Building in 1940. The upper story windows (4<sup>th</sup> through 8<sup>th</sup> floor) are paired like those of the west façade, except for the end bays, which are single units. A prominent, centered table, placed above the cornice, is embellished with a large cartouche.

A concrete structural grid marks the north façade, which originally shared a party wall at the first three stories. The upper story fenestration, often paired at each bay, is metal industrial sash, three-over-three with brick sills. A single unit at the second bay (moving east to west) of the fourth floor has been modified with a metal vent. A concrete layer covers the second and third floors, and the upper and lower basement portion has been exposed due to recent excavation. This is to be backfilled once construction of the abutting parking garage is complete.

A concrete structural grid marks the alley or rear façade and features randomly placed multipaned industrial sash fenestration. The brickwork of the south façade, as well as the string coursing and cornice, wraps to the first bay of the rear façade. A single recessed three-over-three industrial sash window, featuring a limestone surround, is placed at the upper floor of the first bay. Two sliding metal elevator doors are located at the first story.

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<sup>6</sup> *The Kansas City Star* 21 May 1922, 12D.

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

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### Summary

The Kansas City Title and Trust Building, located at 927 Walnut Street, in Kansas City, Jackson County, is eligible for listing in the National Register of Historic Places under Criteria A in the following Area: COMMERCE: Although many abstract title companies were located in Kansas City in 1922, Kansas City Title and Trust Company was the first title insurance company in the United States to operate outside of the state in which it was incorporated. This progressive move allowed the firm to establish and maintain continuity within the industry leaving a legacy that impacted title insurance history in Kansas City and the nation. The building appears to be the first title insurance company in Kansas City to be constructed with the direct purpose of storing real estate records and other information vital to the title and trust industry. The growth of urban Kansas City, as well as other urban areas in the United States where Kansas City Title and Trust provided their services and protection against fraudulent real estate claims, gave John Smith the impetus to preserve historic documents through a safe, contained environment in which the storage of vital real estate records could be maintained. Furthermore, the Kansas City Title and Trust Building was one of three buildings that marked the beginning of a construction boom after WWI.

The period of significance is 1922-1954, the end date established by the arbitrary fifty-year limit.

### Elaboration:

#### Historic Overview

The story of Kansas City Title and Trust Company provides an interesting look at the insurance business in the United States during its early growth and development years. Kansas City Title and Trust also took a unique and innovative approach to title insurance.

In 1922, the president of Kansas City Title and Trust was John Henry Smith. Smith began his career with the firm as secretary in 1915 when several local title abstract companies merged, including his own company, Union Abstract. Smith along with his brother Charles E. Smith,

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

were the founders and operators of Union Abstract from 1889 until the merger in 1915.<sup>7</sup> The merger formed one of the earliest title and trust companies in the country and was the first title insurance company to serve outside of its home state. Several of John Smith's ideas went into the design of the seven-story building. It was his intention to insure the safety of deed and title records that were instrumental in providing a real estate history of Kansas City and the surrounding area.<sup>8</sup> His most important contribution was the inclusion of a twenty-four hundred square foot vault space located below street level that provided a fire proof, burglar proof and water proof environment in which the company housed thousands of valuable title documents.

### *Early History of Title Insurance in the United States*

Early on, title abstracts, transference of deeds of trust or title to property was handled entirely through lawyers. A buyer of real estate engaged a lawyer who would then go to the courthouse to examine the title to a particular piece of real estate directly from court records. As the country grew and the need for title research expanded, lawyers began hiring clerks to do the job. The clerk would make notes that were then examined by the lawyer. By 1850 there were businesses that did nothing but make notes on title abstracts from court records (in 1950, two southern states were still working from notes). These companies became known as abstract companies thereby forming a new industry.

After the Civil War, population increased in the urban areas and in turn the cities began spilling beyond their original boundaries. The need for abstract searches increased and in towns like Philadelphia became long and costly. Lawyers and abstract companies could not keep up

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<sup>7</sup> George Creel and John Slavens, "John Henry Smith," *Men Who Are Making Kansas City: A Biographical Directory* (Kansas City: Hudson Kimberly, 1902), 146.

<sup>8</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p. Speech delivered by Mr. Parkins V.P., Kansas City Title Insurance Company before the 40 Year Ago Column Club. Vertical File, Special Collections, Kansas City Public Library.

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with the demand and mistakes were costly. Titles searches were not thorough and became erroneous due to the fast pace to keep up with the demand. Lawyers began losing money in the process.

In 1870 a group of lawyers bought an abstract company and formed the first title insurance company to protect them by pooling their resources and protecting themselves from damaging financial loss. They followed the example set by Lloyd's of London in the shipping business. First they determined that once a title was examined it would not need to be reexamined again up to the point of the last title. Next they established a new way to record titles thereby allowing abstract firms to move forward from the last point of research. However, these initial title searches were not without problems and could become costly as well.

By 1880 all of Philadelphia was converted over to title insurance with New York following thereafter. In Chicago, after many of the title records were destroyed in the great fire, companies were forced to use one abstract company who had the foresight to remove all of their records to a safe place. This company converted into the title insurance company known as Chicago Title and Trust Company. In 1950 they were preparing 95% of the title searches in the Chicago area.

In 1910, California went to title insurance. St. Louis was writing title insurance as early as 1905 but used a dual system that included a form of limited liability certificate that showed the condition of the record. Very few abstracts were made in St. Louis. Kansas City had several forms of guaranty of title/title insurance that date back to 1890.<sup>9</sup>

### *Brief Genealogy of Title Insurance in Kansas City*

Abstract title companies in Kansas City originated in the 1860s. By the 1890s many abstract firms in Kansas City began to convert over to some form of title insurance or guaranty

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<sup>9</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

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**Kansas City Title and Trust Building  
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system. Attorneys Dean S. Kelley, Joseph Norman, Richard Robertson, and possibly Lafayette Traber established the Real Estate Guaranty Company in 1890. In 1915, Norman and Robertson Abstract Company merged with others in forming Kansas City Title and Trust Company.

Another firm that eventually merged was the Land Title Guarantee Company, established in 1890 by Armin L.O. Schueler. Land Title Guarantee Company was succeeded by the Fidelity Savings and Trust that had a more comprehensive form of insurance and wrote thousands of title guaranties in just ten years. By 1915 the company became known as Kansas City Title Company. Jesse P. Crump, considered one of the most knowledgeable abstract men in the business, managed the company. The company remained an institution through the 1950s.<sup>10</sup>

### *Kansas City Title and Trust Company*

In 1915, with Kansas City Title Company forming the anchor, five other abstract firms merged to form Kansas City Title and Trust Company: Union Abstract Company; Dean S. Kelley Abstract and Guaranty Company; Norman and Robertson Abstract Company; Jackson County Abstract Company and Commerce Title Company. At the time, the company president was Edward C. Kohlsaar, Chicago.<sup>11</sup>

In 1916 the company moved beyond the Kansas City and subsequently, the State of Missouri, which was unique in the title business. It became the first title insurance company in the United States to expand beyond its state boundary. The states served by Kansas City Title and Trust included: Iowa, Nebraska, Kansas, Oklahoma, Arkansas, Texas Tennessee and Florida.<sup>12</sup>

By 1918, just three years after the merger, a series of forged titles broke out in Kansas

<sup>10</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

<sup>11</sup> Advertisement, *Gates City Directory: Kansas City Missouri 1916* (Kansas City: Gates Publishing Co., 1916), 1961.

<sup>12</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

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City. The company covered forgeries that had cost Kansas City real estate buyers thousands of dollars. However, Kansas City Title and Trust increased their business in the face of the forgeries. With all the precautions taken in insuring an accurate title search, the company still lost \$8,000 on forged documents.

On September 19, 1955, Walter Parkins, vice president of the Kansas City Title Insurance Company, gave a speech to a local Kansas City club. His speech briefly covered an incident of forgeries in title history that occurred in 1918, just three years after Kansas City Title started business.

...wholesale forgeries of real estate mortgages broke out in Kansas City, involving several hundred thousand dollars. The form of the policy then issued by our company, covered forgeries. Although we did not insure the lien of any of these void mortgages, our business increased rapidly because of the notoriety occasioned by forgeries. [We] immediately devised a system which, although not perfect, gave us a maximum of protection against any type of forgery...the largest loss on any one forged document being approximately \$18,000.<sup>13</sup>

Parkins went on to list the inherent problems and risks in the title business. In addition to forgeries mistaken identity, undisclosed spouse, undisclosed divorce and heirs, disabilities such as minority class or insanity, faulty interpretation of the law, changes to rules of property by the Appellate Courts, false statements, incorrect abstracting (which was eventually clarified through better record keeping and methods devised in the title business), and changes in public records were all listed by Parkins as the most frequent problems experienced in the title business.<sup>14</sup>

Parkins did not go into further detail other than to state that the legal profession of the

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<sup>13</sup> Parkins, "Kansas City Title Insurance Company," 6

<sup>14</sup> Ibid, 7-8.

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later teens and early twenties welcomed the advent of the Kansas City Title Company and recognized them as a large and valuable service to the community.<sup>15</sup>

When the company first incorporated in 1915, it was located in the New York Life Building. The title and trust quickly outgrew its space due to the increase in business. In 1919, John Henry Smith was president of the firm after Kohlsaas resigned. Smith was very knowledgeable about the needs of the business having been in the abstract business since 1885. His own firm, Union Abstract Company, had been one of the five firms that merged with Kansas City Title Company. In 1922 a decision to construct an office building allowed the firm to make some crucial decisions in the design of the building that would specifically address their needs.

John Smith determined that a large workspace was needed and required that the space be water-proof, burglar proof and fire-proof. He also demanded that no abstract book was to leave the area in which it was used unless a second copy remained in the vault. As a result, the design included a basement vault with an additional workroom. Access was limited between the basement and second floor offices by way of a book elevator. He stated that "...in our files are many unrecorded documents, many intimate papers. It is a record of the past that could not be duplicated. It is a duty to safeguard these records."<sup>16</sup>

During the depression, Kansas City Title and Trust withdrew from all 'out of state' business and did not expand again until 1939 when a separate insurance department was established to handle the national division. William H. McNeal, formerly with a large eastern insurance firm, was put in charge of the new department.<sup>17</sup> By 1955, the title company was operating in 22 states as well as the Territory of Alaska.<sup>18</sup>

In 1940 the company made the decision to expand their national title insurance division.

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<sup>15</sup> Ibid, 6.

<sup>16</sup> *The Kansas City Star* 21 May 1922, 12D.

<sup>17</sup> *The Kansas City Star* 19 February 1939, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

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The directors decided to discontinue the trust department in order to focus on title insurance. The decision was made when the company found it difficult to do business in some states as both a title and banking trust company. Some state charters considered the operation of both to be a conflict of interest and an obstacle for conducting title business in their state. As a result, the company was reincorporated as the Kansas City Title Insurance Company. No changes were made in ownership or management and it did not affect the company's assets or liabilities, nor did it affect the rights of stockholders, security of policyholders or certificate owners. City National Bank and Trust served as the reorganization trustee.<sup>19</sup>

In 1946, under Edward J. Eisenman, the firm had decided to relocate from their offices at 935 Walnut to leased space in the National Fidelity Life Insurance building. However, in 1948 the plan was abandoned and the decision was made to remodel the Title and Trust Building. Kansas City architects, Robert B. Bloomgarten and D. Kent Frowerk, were hired to redesign the basement, first floor, second floor mezzanine, eighth floor and roof. Extensive electrical work was required for the installation of modern air conditioning equipment. In order to implement the remodel to best suit the needs of the firm, the decision was made to acquire the building from the Title and Trust Building Company, an unrelated organization from the title insurance firm.<sup>20</sup>

When construction for the title building began at 935 Walnut in 1922, financing was through certificates that were issued through a land trust arrangement. Over seventy people had purchased the certificates and a trusteeship was established to represent the sellers which included: Sigmund Stern of Stern Brothers, a brokerage firm; D. K. Martin of the law firm Martin, Holloway and Purcell and Harry Lunsford of Lunsford-Barnes and Co., a certified public

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<sup>18</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

<sup>19</sup> *The Kansas City Star* 20 March 1940, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

<sup>20</sup> *The Kansas City Star* 15 February 1948, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

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accounting firm.<sup>21</sup> By 1950, Kansas City Title Insurance Company was the largest title insurance firm in the Southwest.<sup>22</sup> The company was purchased by the Chicago Title Company in 1961 and continued to occupy the building until 1971.<sup>23</sup>

### *John Henry Smith*

John Henry Smith was born in Hayworth, McLean County Illinois. His parents moved the family to Nevada, Iowa where he attended school. After he completed his education he joined his father's abstracting firm where he remained until he moved to Kansas City in 1889. A. O. L. Schueler hired him as an abstractor in 1889. That same year Smith, along with his brother Charles E. Smith, bought controlling interest in the Union Abstract Company that, at the time was of little importance within the industry. By 1915, Union Abstract Company was one of the five major abstracting firms in Kansas City and joined the merger that became the Kansas City Title and Trust Company. Here he served as Secretary until 1919, when he took over as president. During his years as president, his brother Charles served as Vice President.<sup>24</sup> He remained president until his death in 1938.

### *Architects: James C. Sunderland and Walter A. Besecke*

James C. Sunderland began his architectural career in Kansas City. In 1901 and 1902, Sunderland was a draftsman for Louis S. Curtiss and in 1903, he formed his own company in partnership with Samuel E. Edwards. During his early years, his work included the Kansas City Masonic Temple at 903 Harrison (1909). Sunderland and Edwards designed the Maples

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<sup>21</sup> *Ibid.*

<sup>22</sup> "Kansas City Title Insurance Company Reflects Development Since 60s: Archive of Company Are Complete Record of Growth," *Kansas City Centennial Souvenir Program* (Kansas City: N. P., 1950), 48.

<sup>23</sup> *The Kansas City Star* 24 September 1961; 17 October 1971, n. p.

<sup>24</sup> *Polk's Kansas City Missouri Directory*, various years 1915-1940.

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Apartments at 1401 E. 10<sup>th</sup> Street and the New England Apartments at 1116 The Paseo Boulevard. All three properties are listed on the National Register of Historic Places. The partnership of Sunderland and Edwards was dissolved in 1914 and Sunderland decided to practice alone until 1921 when he formed a new partnership with Walter Besecke.<sup>25</sup>

Walter A Besecke also began his architectural career in Kansas City as a draftsman. In 1905 Besecke was employed by architect/builder Matthew O'Connell. In 1916 he was a draftsman for Smith, Rea and Lovitt.<sup>26</sup> Besecke joined Sunderland in 1921 and in 1924 formed a partnership known as Defoe and Besecke. Besecke remained in Kansas City until 1938 when the firm of Besecke and Swanson appeared in the city directory for Jefferson City, Missouri, where he and Swanson designed the Tergin Apartments, built by the Schell Construction Company. In 1939, they took on a third partner and the firm's name changed to Besecke, Swanson and Terney. In 1941 they were listed at 314 Jefferson, Jefferson City, Missouri, but by 1942 the firm no longer appeared in the city directories. The Tergin Apartments were listed on the National Register in 1999. Besecke and Swanson were listed as architects on the Missouri Capital Historic District Boundary Increase on the 2002 National Register Nomination.<sup>27</sup>

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<sup>25</sup> "Kansas City Masonic Temple," National Register Nomination, 1980.

<sup>26</sup> *Polk's Kansas City Missouri Directory*, various years 1915-1940.

<sup>27</sup> Tergin Apartments, National Register of Historic Places, 1999, 8-9.

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## National Register of Historic Places Continuation Sheet

Section number 9 Page 13

**Kansas City Title and Trust Building**  
**Jackson County, Missouri**

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## National Register of Historic Places Continuation Sheet

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

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### Verbal Boundary Description

Lot 55, Swope's Addition, a subdivision in Kansas City, Jackson County, Missouri, according to the recorded plat thereof, except the West 5 feet thereof taken for the purpose of widening Walnut Street.

The legal descriptions based on the December 17, 2001 survey prepared by Anderson Survey which illustrates that the 927 Walnut Building is approximately 48.5 feet wide, but notes on the survey indicate that the building sits just south and west of the property line. Furthermore a legend on the survey shows that Lot 55 is the southern most lot on that block and that Lot 55 is 48 feet wide. The survey does not indicate that the building sits over the north property line of lot 55.

### Boundary Justification

The nominated property includes the entire parcel historically associated with the Kansas City Title and Trust Building, Kansas City, Jackson County, Missouri.

### Key to Photographs

The following is true for all photos:  
Kansas City Title and Trust Building  
Kansas City, Jackson County  
Photographer: Jef Nichols  
Date: May 2004  
Location of Negatives: Architectural and Historical Research, LLC, Kansas City, MO

1. Main (west) and south facades, view facing northeast
2. Main (west) and north facades, view facing southeast
3. Detail of main entrance, view facing east
4. South and a portion of the rear or east façade, view facing northwest
5. Detail of the south façade, view facing north
6. North façade, view facing south
7. North and west façade, view facing south, southeast
8. Mezzanine level, view facing west, northwest
9. Fourth floor elevator lobby, view facing north.

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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 an 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 Kansas City Title and Trust Building

other name/site number N/A

2. Location

street & town 927 Walnut Street N/A not for publication

city or town Kansas City N/A vicinity

state Missouri code MO county Jackson code 095 zip code 64106

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria. I recommend that this property be considered significant  nationally  statewide  locally. (  See continuation sheet for additional comments.)

Mark A. Miles 05/05/05  
Signature of certifying official/Title Mark A. Miles/Deputy SHPO Date

Missouri Department of Natural Resources  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria. (  See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title Date

\_\_\_\_\_  
State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is: Signature of the Keeper Date of Action

- 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:)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**5. Classification**

**Ownership of Property**  
(check as many boxes as apply)

**Category of Property**  
(check only one box)

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

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

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

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

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

**Number of contributing resources previously listed in the National Register**

N/A

0

**6. Function or Use**

**Historic Function**  
(Enter categories from instructions)

**Current Function**  
(Enter categories from instructions)

COMMERCE/TRADE: business

VACANT

**7. Description**

**Architectural Classification**  
(Enter categories from instructions)

**Materials**  
(Enter categories from instructions)

LATE 19TH AND EARLY 20TH CENTURY AMERICAN MOVEMENTS:  
Commercial style

foundation concrete  
walls brick  
roof asphalt  
other terra cotta

**Narrative Description**

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

See continuation sheet(s) for Section No. 7

Kansas City Title and Trust Building  
Name of Property

Jackson County, MO  
County and State

**8. Description**

**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.

**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 of age or achieved significance within the past 50 years.

**Narrative Statement of Significance**

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

**Areas of Significance**

(enter categories from instructions)

COMMERCE

**Period of Significance**

1922-1954

**Significant Dates**

1922

**Significant Persons**

(Complete if Criterion B is marked above)

N/A

**Cultural Affiliation**

NA/

**Architect/Builder**

Sunderland and Besecke, architects

Mosby-Goodrich Construction Company, builders

See continuation sheet(s) for Section No. 8

**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:

Kansas City Public Library

See continuation sheet(s) for Section No. 9

**10. Geographical Data**

**Acreage of Property** less than one acre

**UTM References**

(Place additional boundaries of the property on a continuation sheet.)

1 1/5 3/6/3/2/4/0 4/3/2/9/3/4/0  
Zone Easting Northing

2 / / / / / / / / / /  
Zone Easting Northing

3 / / / / / / / / / /  
Zone Easting Northing

4 / / / / / / / / / /  
Zone Easting Northing

**Verbal Boundary Description**

(Describe the boundaries of the property.)

Property Tax No.

**Boundary Justification**

(Explain why the boundaries were selected.)

See continuation sheet(s) for Section No. 10

**11. Form Prepared By**

name/title Cydney E. Millstein and Mary Ann Warfield  
organization Architectural and Historical Research, LLC date May 17, 2004  
street & number P.O. Box 22551 telephone 816.363.0567  
city or town Kansas City state MO zip code 64113

**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**

name/title 911 East Walnut, LLC  
street & number T00 Crescent Court, 7th Floor telephone 816.918.6180  
city or town Dallas state TX zip code 75201

**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 time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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## National Register of Historic Places Continuation Sheet

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

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### Summary:

The Kansas City Title and Trust Building, located at 927 Walnut Street, Kansas City, Jackson County, Missouri, was designed by the noted Kansas City architectural firm of Sunderland and Besecke and built by Mosby-Goodrich Construction Company in 1922. Designed in the Two-part Commercial Block style, the Kansas City Title and Trust Building features three bays on the Walnut Street façade, separated by terra cotta pilasters and are capped by the original terra cotta frieze. A terra cotta surround links the second and third story windows with a decorative panel between the windows. The remainder of the fenestration consists primarily of paired, double-hung windows. A stringcourse runs between the eighth story windows and the denticulated cornice. Its integrity of location, design, setting, materials, workmanship, feeling and association has been retained.

Located in the heart of Kansas City's Central Business District, the Kansas City Title and Trust building is sited on an incline at the corner of 10<sup>th</sup> and Walnut. To the south, east and west are other commercial buildings. The vacant lot to the north is slated for a parking garage. The east or rear façade is adjacent to an alleyway.

### Elaboration

In 1922, Kansas City Title and Trust Company hired the architectural firm of Sunderland and Besecke to design a new building on the northeast corner of Tenth and Walnut streets. The new seven-story structure was built with sufficient strength to handle an additional three stories to be added at a later time.<sup>1</sup> The bid from Mosby -Goodrich Company was accepted in July 1922 and the firm was hired as general contractor. Construction began on August 1, 1922.<sup>2</sup> The new building was constructed on the site previously occupied by the Arlington Building that had been

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<sup>1</sup> "A Vault of Realty Lore," *The Kansas City Star* 21 May 1922, 12D.

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## National Register of Historic Places Continuation Sheet

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

razed just prior to construction. The construction of the Title building, along with Kansas City Athletic Club and the enlargement of the Chambers Building, also marked the beginning of a construction boom in the commercial district of Kansas City, Missouri, following World War I.

The building is constructed of reinforced concrete faced in red rug brick. Cream colored terra cotta is used as a decorative enhancement at the base. Frontage on Walnut Street is 48 feet with 110 feet on 10<sup>th</sup> Street.<sup>3</sup> Although the building was constructed for seven stories, its height is equivalent to an eight-story building to accommodate a nineteen-foot ceiling on the second floor for a large mezzanine. As originally constructed, offices of the title company occupied the entire second floor surrounding the mezzanine balcony. In addition to the office space, a large vault and workroom were located in the basement with a special book elevator leading to the second floor.<sup>4</sup> The entrance to the title company was on the alley corner adjacent to the R. A. Long Building. The first floor contained eight retail shops, which over the years included; Federal Shoe Repair, Horowitz Cigars and Rondazzo Jewelry.<sup>5</sup> The remaining floors were leased to companies whose needs called for an entire floor.<sup>6</sup>

As it stands today, the Kansas City Title and Trust Building is three bays wide and seven bays in length. The main or west façade features tripartite aluminum storefront windows with wide transoms, separated by terra cotta pilasters resting on a wide, denticulated terra cotta cornice punctuated with stylized wreaths. A single-leaf wood and glass door with sidelights is recessed at the first bay (moving south to north). The second and third story fenestration (which makes up the mezzanine level) is aluminum framed and fixed and the second story, while the third story features paired units. Windows at both floors are embellished with terra cotta surrounds and narrow spandrels with centered wreaths. The upper story fenestration is paired,

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<sup>2</sup> "Start Title Building," *The Kansas City Star* 16 July 1922, 12D.

<sup>3</sup> *The Kansas City Star* 21 May 1922, 12D.

<sup>4</sup> *The Kansas City Star* 16 July 1922, 12D.

<sup>5</sup> *Polk's Kansas City Missouri Directory 1938*, (Kansas City: Gates Publishing Co., 1938), 1458.

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

double-hung, sash aluminum with stone lug sills. A single window at the fifth story, far north bay, has been modified with a metal louvered vent. A molded stringcourse runs below a molded and denticulated cornice.

The articulation of the west façade is repeated at the south façade, where two entrances are located: one at the third bay (moving west to east) and one at the seventh bay with a wide limestone surround. A single-leaf wood door is located at the third bay, while the end bay features double-leaf wood and glass doors and a prominent, curved metal canopy with frosted glass skirting, in good condition. Not original to the building, the canopy was moved from the United Missouri Bank Building to the Kansas City Title and Trust Building in 1940. The upper story windows (4<sup>th</sup> through 8<sup>th</sup> floor) are paired like those of the west façade, except for the end bays, which are single units. A prominent, centered table, placed above the cornice, is embellished with a large cartouche.

A concrete structural grid marks the north façade, which originally shared a party wall at the first three stories. The upper story fenestration, often paired at each bay, is metal industrial sash, three-over-three with brick sills. A single unit at the second bay (moving east to west) of the fourth floor has been modified with a metal vent. A concrete layer covers the second and third floors, and the upper and lower basement portion has been exposed due to recent excavation. This is to be backfilled once construction of the abutting parking garage is complete.

A concrete structural grid marks the alley or rear façade and features randomly placed multipaned industrial sash fenestration. The brickwork of the south façade, as well as the string coursing and cornice, wraps to the first bay of the rear façade. A single recessed three-over-three industrial sash window, featuring a limestone surround, is placed at the upper floor of the first bay. Two sliding metal elevator doors are located at the first story.

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<sup>6</sup> *The Kansas City Star* 21 May 1922, 12D.

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

### Summary

The Kansas City Title and Trust Building, located at 927 Walnut Street, in Kansas City, Jackson County, is eligible for listing in the National Register of Historic Places under Criteria A in the following Area: COMMERCE: Although many abstract title companies were located in Kansas City in 1922, Kansas City Title and Trust Company was the first title insurance company in the United States to operate outside of the state in which it was incorporated. This progressive move allowed the firm to establish and maintain continuity within the industry leaving a legacy that impacted title insurance history in Kansas City and the nation. The building appears to be the first title insurance company in Kansas City to be constructed with the direct purpose of storing real estate records and other information vital to the title and trust industry. The growth of urban Kansas City, as well as other urban areas in the United States where Kansas City Title and Trust provided their services and protection against fraudulent real estate claims, gave John Smith the impetus to preserve historic documents through a safe, contained environment in which the storage of vital real estate records could be maintained. Furthermore, the Kansas City Title and Trust Building was one of three buildings that marked the beginning of a construction boom after WWI.

The period of significance is 1922-1954, the end date established by the arbitrary fifty-year limit.

### Elaboration:

#### Historic Overview

The story of Kansas City Title and Trust Company provides an interesting look at the insurance business in the United States during its early growth and development years. Kansas City Title and Trust also took a unique and innovative approach to title insurance.

In 1922, the president of Kansas City Title and Trust was John Henry Smith. Smith began his career with the firm as secretary in 1915 when several local title abstract companies merged, including his own company, Union Abstract. Smith along with his brother Charles E. Smith,

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

were the founders and operators of Union Abstract from 1889 until the merger in 1915.<sup>7</sup> The merger formed one of the earliest title and trust companies in the country and was the first title insurance company to serve outside of its home state. Several of John Smith's ideas went into the design of the seven-story building. It was his intention to insure the safety of deed and title records that were instrumental in providing a real estate history of Kansas City and the surrounding area.<sup>8</sup> His most important contribution was the inclusion of a twenty-four hundred square foot vault space located below street level that provided a fire proof, burglar proof and water proof environment in which the company housed thousands of valuable title documents.

### *Early History of Title Insurance in the United States*

Early on, title abstracts, transference of deeds of trust or title to property was handled entirely through lawyers. A buyer of real estate engaged a lawyer who would then go to the courthouse to examine the title to a particular piece of real estate directly from court records. As the country grew and the need for title research expanded, lawyers began hiring clerks to do the job. The clerk would make notes that were then examined by the lawyer. By 1850 there were businesses that did nothing but make notes on title abstracts from court records (in 1950, two southern states were still working from notes). These companies became known as abstract companies thereby forming a new industry.

After the Civil War, population increased in the urban areas and in turn the cities began spilling beyond their original boundaries. The need for abstract searches increased and in towns like Philadelphia became long and costly. Lawyers and abstract companies could not keep up

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<sup>7</sup> George Creel and John Slavens, "John Henry Smith," *Men Who Are Making Kansas City: A Biographical Directory* (Kansas City: Hudson Kimberly, 1902), 146.

<sup>8</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p. Speech delivered by Mr. Parkins V.P., Kansas City Title Insurance Company before the 40 Year Ago Column Club. Vertical File, Special Collections, Kansas City Public Library.

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

with the demand and mistakes were costly. Titles searches were not thorough and became erroneous due to the fast pace to keep up with the demand. Lawyers began losing money in the process.

In 1870 a group of lawyers bought an abstract company and formed the first title insurance company to protect them by pooling their resources and protecting themselves from damaging financial loss. They followed the example set by Lloyd's of London in the shipping business. First they determined that once a title was examined it would not need to be reexamined again up to the point of the last title. Next they established a new way to record titles thereby allowing abstract firms to move forward from the last point of research. However, these initial title searches were not without problems and could become costly as well.

By 1880 all of Philadelphia was converted over to title insurance with New York following thereafter. In Chicago, after many of the title records were destroyed in the great fire, companies were forced to use one abstract company who had the foresight to remove all of their records to a safe place. This company converted into the title insurance company known as Chicago Title and Trust Company. In 1950 they were preparing 95% of the title searches in the Chicago area.

In 1910, California went to title insurance. St. Louis was writing title insurance as early as 1905 but used a dual system that included a form of limited liability certificate that showed the condition of the record. Very few abstracts were made in St. Louis. Kansas City had several forms of guaranty of title/title insurance that date back to 1890.<sup>9</sup>

### *Brief Genealogy of Title Insurance in Kansas City*

Abstract title companies in Kansas City originated in the 1860s. By the 1890s many abstract firms in Kansas City began to convert over to some form of title insurance or guaranty

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<sup>9</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

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**Kansas City Title and Trust Building  
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system. Attorneys Dean S. Kelley, Joseph Norman, Richard Robertson, and possibly Lafayette Traber established the Real Estate Guaranty Company in 1890. In 1915, Norman and Robertson Abstract Company merged with others in forming Kansas City Title and Trust Company.

Another firm that eventually merged was the Land Title Guarantee Company, established in 1890 by Armin L.O. Schueler. Land Title Guarantee Company was succeeded by the Fidelity Savings and Trust that had a more comprehensive form of insurance and wrote thousands of title guaranties in just ten years. By 1915 the company became known as Kansas City Title Company. Jesse P. Crump, considered one of the most knowledgeable abstract men in the business, managed the company. The company remained an institution through the 1950s.<sup>10</sup>

### *Kansas City Title and Trust Company*

In 1915, with Kansas City Title Company forming the anchor, five other abstract firms merged to form Kansas City Title and Trust Company: Union Abstract Company; Dean S. Kelley Abstract and Guaranty Company; Norman and Robertson Abstract Company; Jackson County Abstract Company and Commerce Title Company. At the time, the company president was Edward C. Kohlsaas, Chicago.<sup>11</sup>

In 1916 the company moved beyond the Kansas City and subsequently, the State of Missouri, which was unique in the title business. It became the first title insurance company in the United States to expand beyond its state boundary. The states served by Kansas City Title and Trust included: Iowa, Nebraska, Kansas, Oklahoma, Arkansas, Texas Tennessee and Florida.<sup>12</sup>

By 1918, just three years after the merger, a series of forged titles broke out in Kansas

<sup>10</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

<sup>11</sup> Advertisement, *Gates City Directory: Kansas City Missouri 1916* (Kansas City: Gates Publishing Co., 1916), 1961.

<sup>12</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

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**Kansas City Title and Trust Building  
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City. The company covered forgeries that had cost Kansas City real estate buyers thousands of dollars. However, Kansas City Title and Trust increased their business in the face of the forgeries. With all the precautions taken in insuring an accurate title search, the company still lost \$8,000 on forged documents.

On September 19, 1955, Walter Parkins, vice president of the Kansas City Title Insurance Company, gave a speech to a local Kansas City club. His speech briefly covered an incident of forgeries in title history that occurred in 1918, just three years after Kansas City Title started business.

...wholesale forgeries of real estate mortgages broke out in Kansas City, involving several hundred thousand dollars. The form of the policy then issued by our company, covered forgeries. Although we did not insure the lien of any of these void mortgages, our business increased rapidly because of the notoriety occasioned by forgeries. [We] immediately devised a system which, although not perfect, gave us a maximum of protection against any type of forgery...the largest loss on any one forged document being approximately \$18,000.<sup>13</sup>

Parkins went on to list the inherent problems and risks in the title business. In addition to forgeries mistaken identity, undisclosed spouse, undisclosed divorce and heirs, disabilities such as minority class or insanity, faulty interpretation of the law, changes to rules of property by the Appellate Courts, false statements, incorrect abstracting (which was eventually clarified through better record keeping and methods devised in the title business), and changes in public records were all listed by Parkins as the most frequent problems experienced in the title business.<sup>14</sup>

Parkins did not go into further detail other than to state that the legal profession of the

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<sup>13</sup> Parkins, "Kansas City Title Insurance Company," 6

<sup>14</sup> Ibid, 7-8.

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**Kansas City Title and Trust Building  
Jackson County, Missouri**

later teens and early twenties welcomed the advent of the Kansas City Title Company and recognized them as a large and valuable service to the community.<sup>15</sup>

When the company first incorporated in 1915, it was located in the New York Life Building. The title and trust quickly outgrew its space due to the increase in business. In 1919, John Henry Smith was president of the firm after Kohlsaas resigned. Smith was very knowledgeable about the needs of the business having been in the abstract business since 1885. His own firm, Union Abstract Company, had been one of the five firms that merged with Kansas City Title Company. In 1922 a decision to construct an office building allowed the firm to make some crucial decisions in the design of the building that would specifically address their needs.

John Smith determined that a large workspace was needed and required that the space be water-proof, burglar proof and fire-proof. He also demanded that no abstract book was to leave the area in which it was used unless a second copy remained in the vault. As a result, the design included a basement vault with an additional workroom. Access was limited between the basement and second floor offices by way of a book elevator. He stated that "...in our files are many unrecorded documents, many intimate papers. It is a record of the past that could not be duplicated. It is a duty to safeguard these records."<sup>16</sup>

During the depression, Kansas City Title and Trust withdrew from all 'out of state' business and did not expand again until 1939 when a separate insurance department was established to handle the national division. William H. McNeal, formerly with a large eastern insurance firm, was put in charge of the new department.<sup>17</sup> By 1955, the title company was operating in 22 states as well as the Territory of Alaska.<sup>18</sup>

In 1940 the company made the decision to expand their national title insurance division.

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<sup>15</sup> Ibid, 6.

<sup>16</sup> *The Kansas City Star* 21 May 1922, 12D.

<sup>17</sup> *The Kansas City Star* 19 February 1939, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

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**Kansas City Title and Trust Building  
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The directors decided to discontinue the trust department in order to focus on title insurance. The decision was made when the company found it difficult to do business in some states as both a title and banking trust company. Some state charters considered the operation of both to be a conflict of interest and an obstacle for conducting title business in their state. As a result, the company was reincorporated as the Kansas City Title Insurance Company. No changes were made in ownership or management and it did not affect the company's assets or liabilities, nor did it affect the rights of stockholders, security of policyholders or certificate owners. City National Bank and Trust served as the reorganization trustee.<sup>19</sup>

In 1946, under Edward J. Eisenman, the firm had decided to relocate from their offices at 935 Walnut to leased space in the National Fidelity Life Insurance building. However, in 1948 the plan was abandoned and the decision was made to remodel the Title and Trust Building. Kansas City architects, Robert B. Bloomgarten and D. Kent Frowerk, were hired to redesign the basement, first floor, second floor mezzanine, eighth floor and roof. Extensive electrical work was required for the installation of modern air conditioning equipment. In order to implement the remodel to best suit the needs of the firm, the decision was made to acquire the building from the Title and Trust Building Company, an unrelated organization from the title insurance firm.<sup>20</sup>

When construction for the title building began at 935 Walnut in 1922, financing was through certificates that were issued through a land trust arrangement. Over seventy people had purchased the certificates and a trusteeship was established to represent the sellers which included: Sigmund Stern of Stern Brothers, a brokerage firm; D. K. Martin of the law firm Martin, Holloway and Purcell and Harry Lunsford of Lunsford-Barnes and Co., a certified public

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<sup>18</sup> Walter Parkins, "Kansas City Title Insurance Company," 19 Sept. 1955. n. p.

<sup>19</sup> *The Kansas City Star* 20 March 1940, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

<sup>20</sup> *The Kansas City Star* 15 February 1948, n. p. Clippings, Special Collections, Kansas City Public Library, Kansas City, Missouri.

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accounting firm.<sup>21</sup> By 1950, Kansas City Title Insurance Company was the largest title insurance firm in the Southwest.<sup>22</sup> The company was purchased by the Chicago Title Company in 1961 and continued to occupy the building until 1971.<sup>23</sup>

### *John Henry Smith*

John Henry Smith was born in Hayworth, McLean County Illinois. His parents moved the family to Nevada, Iowa where he attended school. After he completed his education he joined his father's abstracting firm where he remained until he moved to Kansas City in 1889. A. O. L. Schueler hired him as an abstractor in 1889. That same year Smith, along with his brother Charles E. Smith, bought controlling interest in the Union Abstract Company that, at the time was of little importance within the industry. By 1915, Union Abstract Company was one of the five major abstracting firms in Kansas City and joined the merger that became the Kansas City Title and Trust Company. Here he served as Secretary until 1919, when he took over as president. During his years as president, his brother Charles served as Vice President.<sup>24</sup> He remained president until his death in 1938.

### *Architects: James C. Sunderland and Walter A. Besecke*

James C. Sunderland began his architectural career in Kansas City. In 1901 and 1902, Sunderland was a draftsman for Louis S. Curtiss and in 1903, he formed his own company in partnership with Samuel E. Edwards. During his early years, his work included the Kansas City Masonic Temple at 903 Harrison (1909). Sunderland and Edwards designed the Maples

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<sup>21</sup> *Ibid.*

<sup>22</sup> "Kansas City Title Insurance Company Reflects Development Since 60s: Archive of Company Are Complete Record of Growth," *Kansas City Centennial Souvenir Program* (Kansas City: N. P., 1950), 48.

<sup>23</sup> *The Kansas City Star* 24 September 1961; 17 October 1971, n. p.

<sup>24</sup> *Polk's Kansas City Missouri Directory*, various years 1915-1940.

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Apartments at 1401 E. 10<sup>th</sup> Street and the New England Apartments at 1116 The Paseo Boulevard. All three properties are listed on the National Register of Historic Places. The partnership of Sunderland and Edwards was dissolved in 1914 and Sunderland decided to practice alone until 1921 when he formed a new partnership with Walter Besecke.<sup>25</sup>

Walter A Besecke also began his architectural career in Kansas City as a draftsman. In 1905 Besecke was employed by architect/builder Matthew O'Connell. In 1916 he was a draftsman for Smith, Rea and Lovitt.<sup>26</sup> Besecke joined Sunderland in 1921 and in 1924 formed a partnership known as Defoe and Besecke. Besecke remained in Kansas City until 1938 when the firm of Besecke and Swanson appeared in the city directory for Jefferson City, Missouri, where he and Swanson designed the Tergin Apartments, built by the Schell Construction Company. In 1939, they took on a third partner and the firm's name changed to Besecke, Swanson and Terney. In 1941 they were listed at 314 Jefferson, Jefferson City, Missouri, but by 1942 the firm no longer appeared in the city directories. The Tergin Apartments were listed on the National Register in 1999. Besecke and Swanson were listed as architects on the Missouri Capital Historic District Boundary Increase on the 2002 National Register Nomination.<sup>27</sup>

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<sup>25</sup> "Kansas City Masonic Temple," National Register Nomination, 1980.

<sup>26</sup> *Polk's Kansas City Missouri Directory*, various years 1915-1940.

<sup>27</sup> Tergin Apartments, National Register of Historic Places, 1999, 8-9.

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**Kansas City Title and Trust Building  
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### Verbal Boundary Description

Lot 55, Swope's Addition, a subdivision in Kansas City, Jackson County, Missouri, according to the recorded plat thereof, except the West 5 feet thereof taken for the purpose of widening Walnut Street.

The legal descriptions based on the December 17, 2001 survey prepared by Anderson Survey which illustrates that the 927 Walnut Building is approximately 48.5 feet wide, but notes on the survey indicate that the building sits just south and west of the property line. Furthermore a legend on the survey shows that Lot 55 is the southern most lot on that block and that Lot 55 is 48 feet wide. The survey does not indicate that the building sits over the north property line of lot 55.

### Boundary Justification

The nominated property includes the entire parcel historically associated with the Kansas City Title and Trust Building, Kansas City, Jackson County, Missouri.

### Key to Photographs

The following is true for all photos:

Kansas City Title and Trust Building

Kansas City, Jackson County

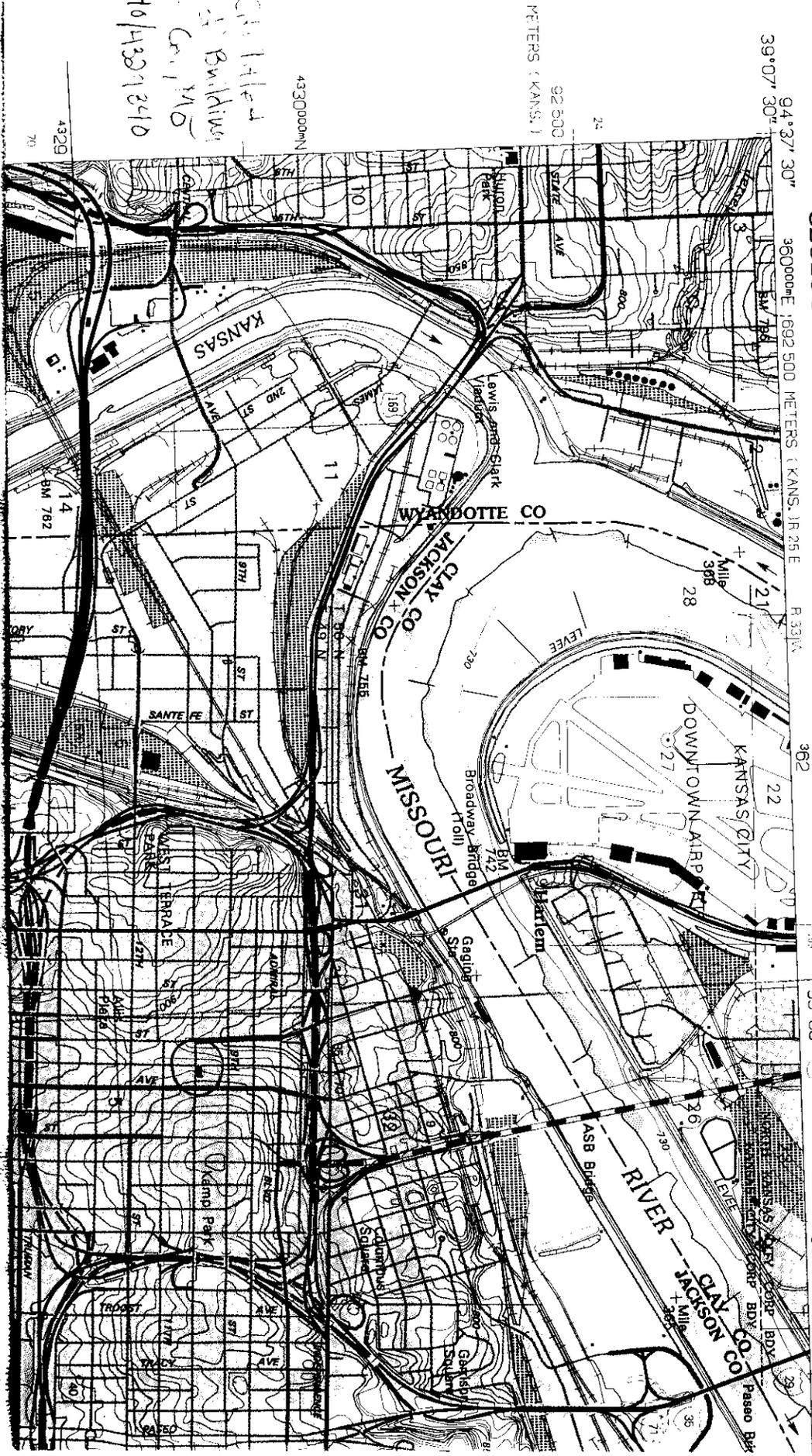
Photographer: Jef Nichols

Date: May 2004

Location of Negatives: Architectural and Historical Research, LLC, Kansas City, MO

1. Main (west) and south facades, view facing northeast
2. Main (west) and north facades, view facing southeast
3. Detail of main entrance, view facing east
4. South and a portion of the rear or east façade, view facing northwest
5. Detail of the south façade, view facing north
6. North façade, view facing south
7. North and west façade, view facing south, southeast
8. Mezzanine level, view facing west, northwest
9. Fourth floor elevator lobby, view facing north.

UNITED STATES  
DEPARTMENT OF THE INTERIOR  
GEOLOGICAL SURVEY



Kansas City Hotel  
Trust Building  
Jackson Co, MO  
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