

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 Insurance Building — Consumers Cooperative Association Building

other name/site number Spalding's Commercial College; CO-OP Building

**2 Location**

street & town 318-320 East 10<sup>th</sup> Street N/A not for publication

city or town Kansas City N/A vicinity

state Missouri code MO county Jackson code 075 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 10/05/05  
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
_____	_____	sites
_____	_____	structures
_____	_____	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)

EDUCATION: College \_\_\_\_\_

COMMERCE/TRADE: Business \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

WORK IN PROCESS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**7 Description**

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

**Materials**  
(Enter categories from instructions)

LATE 19<sup>th</sup> AND EARLY 20<sup>th</sup> CENTURY AMERICAN \_\_\_\_\_

MOVEMENTS: Chicago \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

foundation	STONE
walls	BRICK
	TERRA-COTTA
roof	OTHER: Composition
other	METAL: Copper

**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

Insurance Building — Consumers Cooperative Association 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.)

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:

City of Kansas City, Missouri Landmarks Commission

See continuation sheet(s) for Section No. 9

Insurance Building — Consumers Cooperative Association Building  
Name of Property

Jackson County, MO  
County and State

**10. Geographical Data**

Acreage of Property Less than one-half acre

**UTM References**

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

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

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

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

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

**Verbal Boundary Description**

(Describe the boundaries of the property.)

Lot 1, Block 3 Thomas A. Smarts Addition to Kansas City, Missouri. Jackson County, Missouri.

Property Tax No. N/A

**Boundary Justification**

(Explain why the boundaries were selected.)

The boundary for this resource corresponds to the city lots on which it was constructed and with which it has been historically associated.

See continuation sheet(s) for Section No. 10

**11. Form Prepared By**

name/title Sally F. Schwenk, Partner and Kerry Davis, Architectural Historian  
organization Historic Preservation Services, LLC date May 4, 2005  
street & number 323 West 8<sup>th</sup> Street, Suite 112\* telephone 816-221-5133  
city or town Kansas City state MO zip code 64105

**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 Nicholas Abnos  
street & number 2001 Grand Boulevard telephone 816-208-8000  
city or town Kansas City state MO zip code 64108

**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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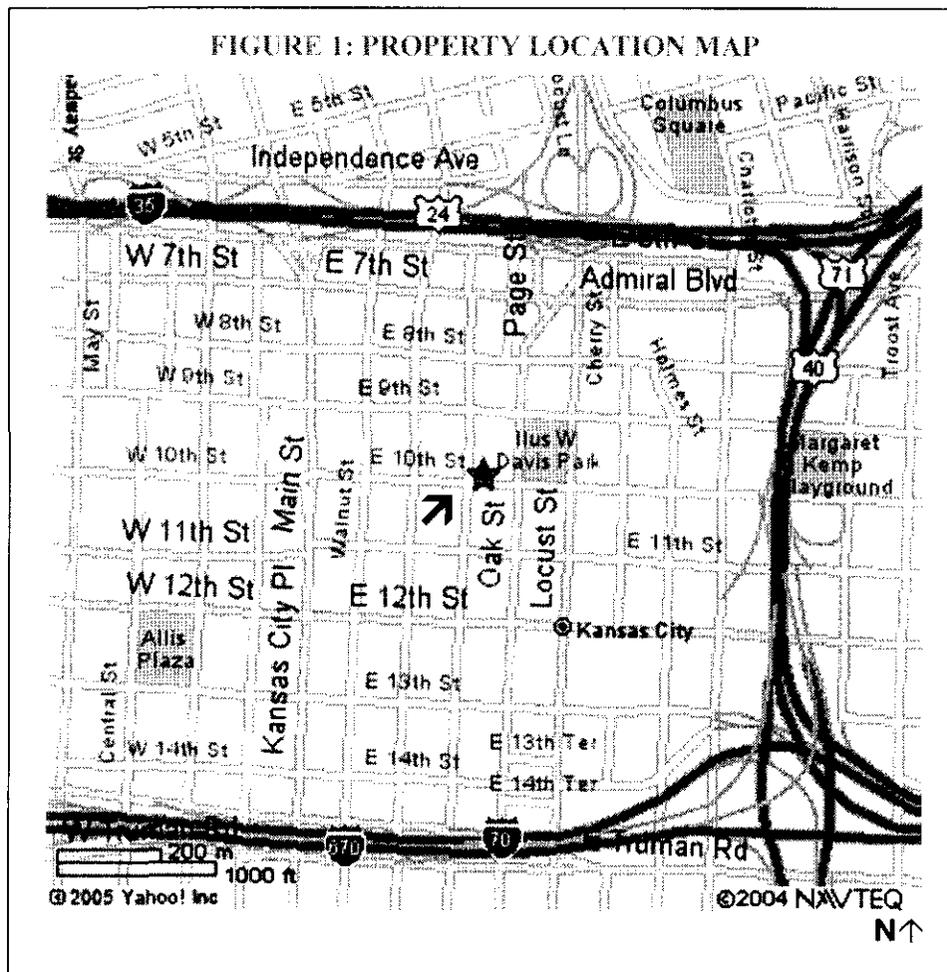
**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section 7 Page 1

**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

**SUMMARY DESCRIPTION STATEMENT**

Located at the northwest corner of the intersection of East 10<sup>th</sup> and Oak Streets at 318-320 East 10<sup>th</sup> Street, the Insurance Building — Consumers Cooperative Association Building is a five-story, Three-Part Vertical Block mid-rise commercial building executed in the Late Nineteenth and Early Twentieth Century American Movements Chicago style with restrained Classical Revival style detailing. The building has a rectangular footprint measuring 126 feet by 48 feet. The building is seven bays wide and two bays deep, with the long primary façade facing south onto East 10<sup>th</sup> Street. The building design utilizes the classic tripartite form popularized by Chicago architect Louis Sullivan. Above the building's first-story base is a three-story shaft that is crowned by a one-story capital. Courses of glazed white terracotta and stone delineate the building's three distinct zones.



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**NATIONAL REGISTER OF HISTORIC PLACES  
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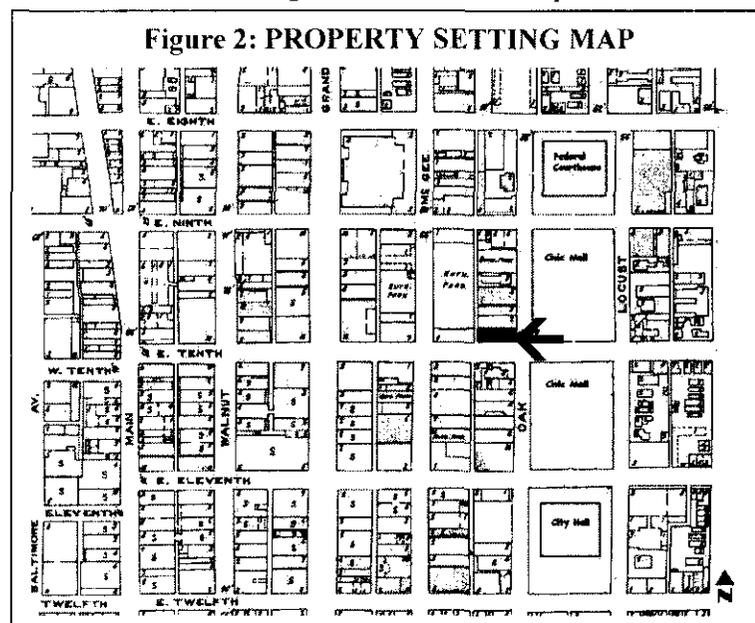
**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

The building has a high degree of integrity of location and setting dating from its period of significance from 1920 to 1955. Erected in 1905 as Spalding's Commercial College, the building was extensively remodeled and enlarged into a commercial office building in 1920. The exterior of the building retains a high degree of its historical and architectural integrity of design, materials, and workmanship dating to its period of significance. The only missing exterior architectural elements are the canopy that historically sheltered the primary entrance in the building's south façade and the central double-hung sash window units dating from 1944. There is a significant loss of interior integrity due to the failure of the roof and a long period of vacancy. Other than the public spaces on the first-floor interior, many of the original partitions and spatial arrangements on the upper floors have been altered or destroyed. The steel and reinforced structural system remains intact. Because of the retention of such a high degree of its exterior character-defining architectural elements and the retention of the public spaces and treatments in the ground-floor lobby, the building conveys feelings relating to its period of renovation and new construction in 1920 and reflects its significant associations with early twentieth century commercial office building design, technology, and materials.

**ELABORATION**

**SETTING**

The Insurance Building — Consumers Cooperative Association Building occupies a 49-by-126-foot



rectangular lot at the northwest corner of the intersection of East 10<sup>th</sup> Street and Oak Street, both of which are busy three-lane streets. Wide concrete sidewalks are on the south and east sides of the building. To the north, south, and west of the building are two- to ten-story commercial buildings that reflect the historic setting during the building's period of significance. To the east of the building is a recently completed landscaped civic mall. To the northeast of the building is the recently completed federal courthouse.

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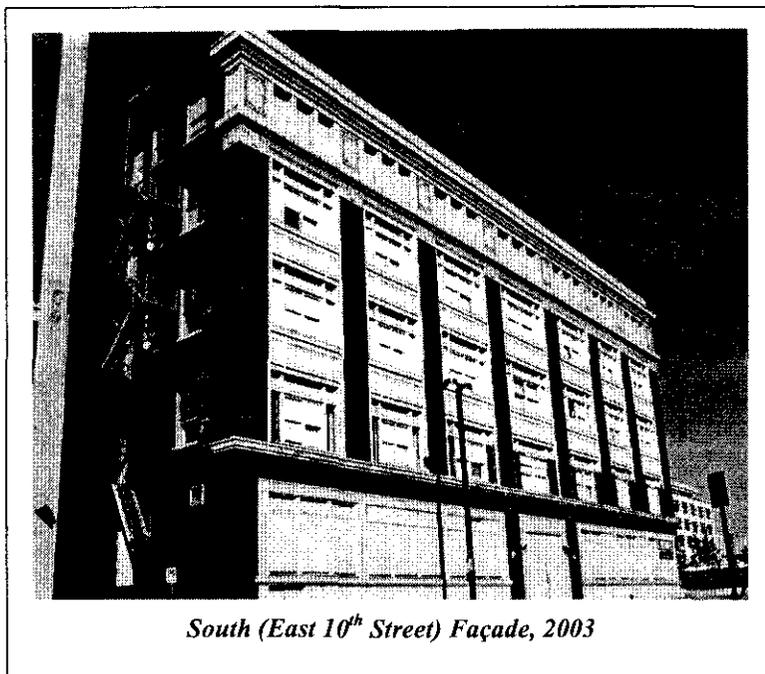
**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

Section 7 Page 3

**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

**SOUTH AND EAST (PRIMARY) FAÇADES**

The tripartite treatment of vertical piers and horizontal window groups and spandrels references the building's steel construction. Symmetrical fenestration defines the primary south and east façades and includes groupings of historic wood fixed sashes and non-historic metal-clad double-hung sashes with one-over-one lights set within copper-clad frames above stamped copper spandrels. The horizontal grouping and multi-sash arrangement of windows reflects the Chicago School's window design for commercial buildings (Photograph Numbers 1, 2, 17, and 18).<sup>1</sup>



The base of the tripartite arrangement is the first floor, which features a distinctive recessed main entrance centered on the seven-bay-wide south (East 10<sup>th</sup> Street) façade. At the first story, terra-cotta trim featuring a decorative overlapping circle motif and corner blocks of dogwood blossoms frames each of the window openings (Photograph Numbers 3 and 4). On each side of the entrance is a band of three

<sup>1</sup> Photographs taken in March 2005 show window replacement and the concurrent repair of fixed sash windows per a rehabilitation plan approved by the State Historic Preservation Office and the National Park Service as part of the review process for federal and state rehabilitation/preservation tax credits. Earlier photographs are included with the text to indicate the appearance that will be retained after the rehabilitation.

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**Insurance Building —  
Consumers Cooperative Association Building  
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large window openings, each containing fixed-light transoms above wood sash windows with one-over-one lights (Photograph Number 10). Below the windows, a stone sill course forms the water table (Photograph Number 3). Smooth dressed limestone laid in a range course clads the foundation wall below the water table (Photograph Number 3). The reddish-brown brick laid in a Flemish Bond pattern has a banded motif created by a slight projection every sixth course. This wall treatment and the terra-cotta belt course and lighter brick flat wall above create a visual delineation between the first-story "base" and the upper stories (Photograph Numbers 3 and 4).

At the east (Oak Street) façade, non-historic brick and plywood fill the two window bays in the first story (Photograph Numbers 1 and 6). As on the south (East 10<sup>th</sup> Street) façade, the use of darker reddish-brown brick with a slight projection every sixth course, a terra-cotta belt course, and lighter brick on a flat wall above the belt course delineate the first story from the upper stories (Photograph Number 7).

The shaft of the building extends from the second story to the fourth story (Photograph Numbers 1, 2, and 6). Window openings define the seven bays on the south elevation and the two bays on the east elevation. The windows and their spandrel panels below form horizontal bands that are flanked by vertical red brick structural piers. *In the south façade, the center of each window opening contains a pair of one-over-one light double-hung sash windows<sup>2</sup> flanked by tall, narrow pivot-sash windows. Above this arrangement, square fixed-sash windows flank a single hopper transom sash. In the east façade, the configuration within each window opening is the same except that there are three one-over-one light double-hung sash windows in the center of each opening. A terra-cotta dentil frieze band and projecting terra-cotta cornice molding terminate the shaft at the base of the fifth story (Photograph Number 5).*

Above this and delineating the capital of the tripartite plan is white terra-cotta cladding on the south and east façades. Terra-cotta cartouche panels flank the fifth-story window bays, each of which contains a band of three one-over-one light double-hung sash windows with terra-cotta-clad mullions. A projecting terra-cotta dentil cornice caps the fifth story, above which is a raised terra-cotta-clad parapet that encircles the flat roof (Photograph Number 5).

**NORTH AND WEST (SECONDARY) FAÇADES**

The secondary north and west façades are unembellished. The west façade faces an alley (Photograph Numbers 2 and 9) and the north façade abuts a building (Photograph Number 8). Irregular fenestration

<sup>2</sup> The double-hung sashes are metal-clad replacements that match the original wood windows in profile and dimensions.

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**NATIONAL REGISTER OF HISTORIC PLACES  
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**Insurance Building —  
Consumers Cooperative Association Building  
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characterizes these façades and includes the historic, steel-clad two-over-two light double-hung sash windows with cast stone and header brick sills. The north façade features a full-height, five-foot-deep recess that forms a narrow light well. An interior stairwell provides access to a historic poured concrete vault that spans the light well at the second story and connects to the neighboring building to the north. Plain tile coping caps the parapet walls of the secondary elevations. A historic metal fire escape is on the west façade. Beginning at the fourth story of the west façade, "SENTINEL LIFE" is painted vertically on the brick.

**INTERIOR SPACES**

The primary entrance and ground-floor lobby retain their original configuration and historic finishes. The recessed primary entrance is raised and accesses a narrow vestibule leading into the elevator lobby at the center of the building (Photograph Numbers 10, 11, and 12). At the north end of the lobby, the passenger elevator retains its historic location, as does the narrow stairwell that spirals around the elevator shaft the full height of the building (Photograph Number 14). The intact entrance and lobby finishes include glazed terra-cotta moldings and wall cladding (within the entrance vestibule); the historic wood entrance and vestibule frames; a tall marble dado; modest plaster crown molding; plaster walls (in various states of disrepair); terrazzo floors, marble stair treads, the wood stair rail, and the historic mail chute and collection box.

The remainder the interior spaces on the upper floors are open spaces punctuated by square plastered columns (Photograph Numbers 15 and 16). These spaces feature wood floors and plaster walls and ceilings that are in various states of disrepair due to extensive water penetration. None of the interior partition walls remain. Intact historic finishes on the upper floors include wall-mounted wood handrails at the stairs, wood door and window trim, transom sashes that retain their original hardware, and several paneled wood doors at the stairwells and fire exits.

**INTEGRITY**

The exterior of the *Insurance Building — Consumers Cooperative Association Building* retains a high degree of its historical and architectural integrity of location, setting, design, materials, and workmanship. It also conveys feelings of and associations with early twentieth century commercial office building construction techniques and materials, as well as Classical Revival style design treatments as applied to mid-rise office buildings in the Sullivan-esque idiom.

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**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

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Originally a three-story Two-Part Commercial Block building, the current appearance of the Insurance Building — Consumers Cooperative Association Building dates to its 1920 renovation to a commercial office building, which included the addition of two stories and a major remodeling. Historic photographs indicate the incorporation of many of the original 1905 elements, including the rhythm of the fenestration and all of the window openings and the location of the primary entrance. In addition, at the first story, the original banded brickwork and stone belt course are intact, as are the original configurations of the primary entrance and the elevator and stair lobby.

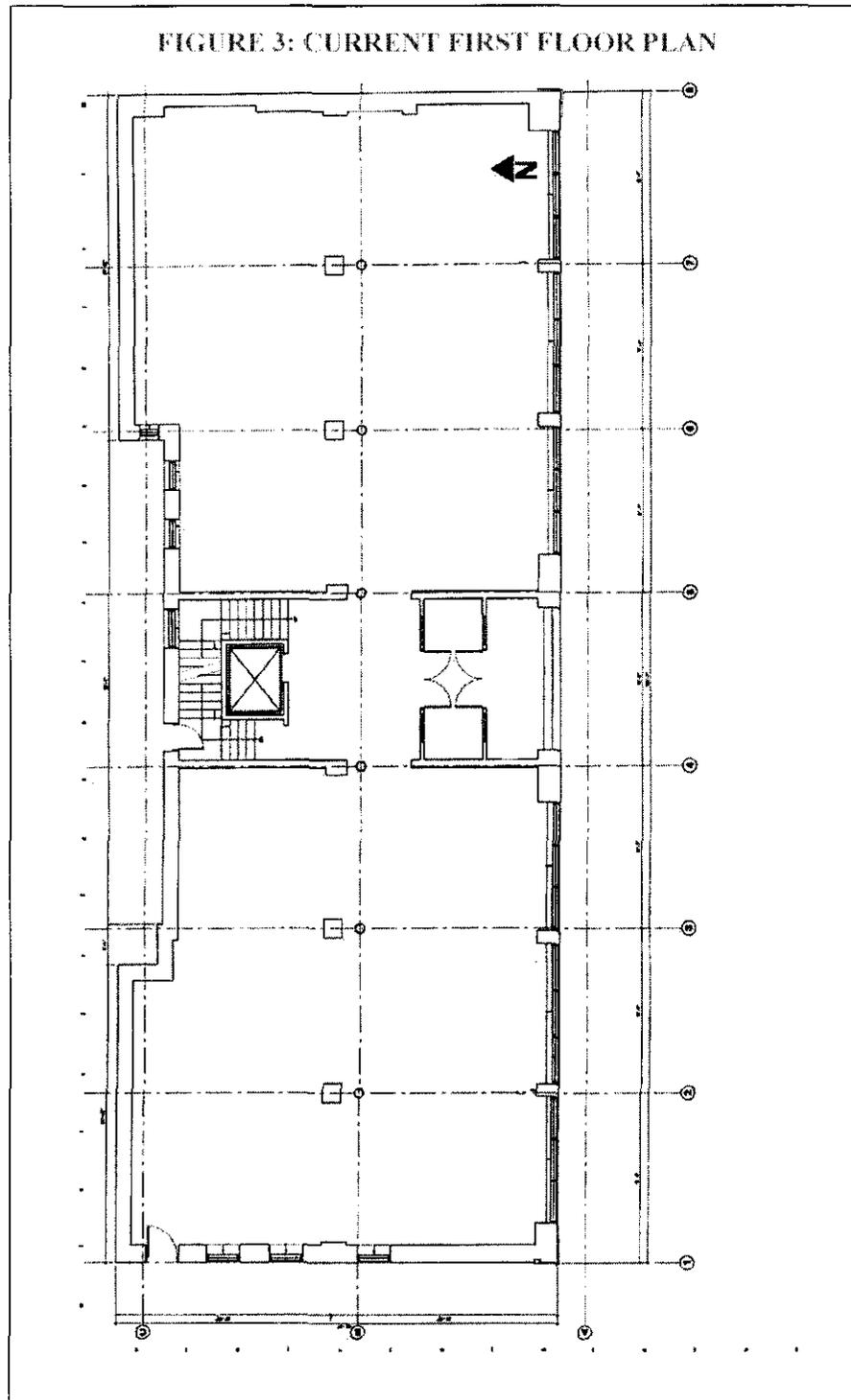
With the exception of the replacement of some of the window sashes (dating from 1920 and circa 1944), the character-defining architectural features of the building remain largely unaltered since the 1920 addition and remodeling. Significant and dominating elements include the formal three-part building form exterior and the Classical Revival architectural details of the building's upper floor, which forms the capital of the classical tripartite treatment. All of the distinctive elements of its design, materials, and workmanship remain intact. The extensive use of ornamental terra-cotta, as well as the historic copper-clad window frames and spandrels remain. As noted, the only other missing exterior architectural elements are the canopy that historically sheltered the primary entrance in the building's south façade and the 1944 central double-hung window sashes. The covering of historic openings with plywood is easily reversible, as is the removal of brick infill in the east façade's display window, and does not significantly affect the overall integrity of the building. As noted, other than the public spaces on the first floor interior, a high percentage of the original partitions and spatial arrangements no longer remain.

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**Insurance Building —  
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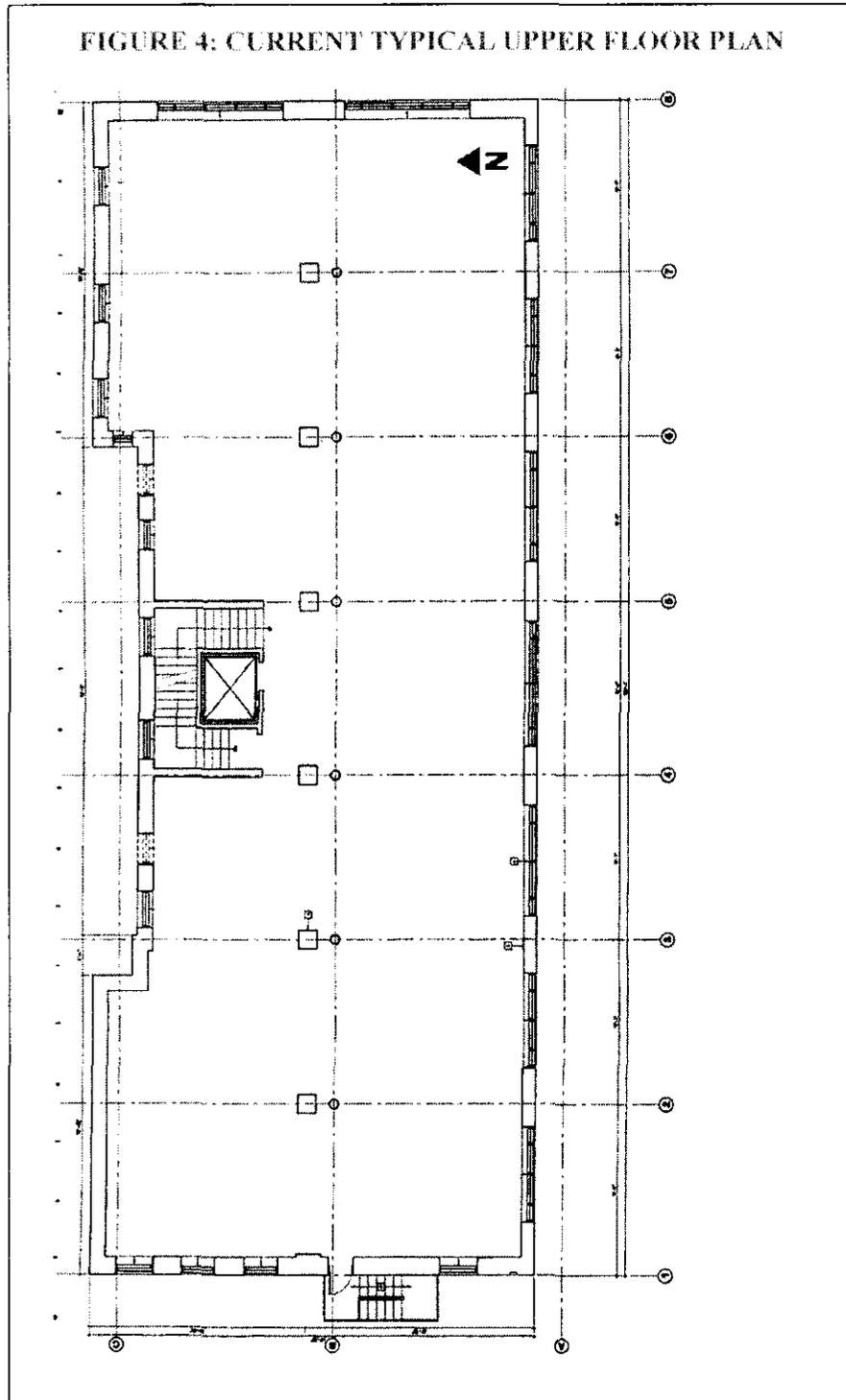


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**Insurance Building —  
Consumers Cooperative Association Building  
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**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

**STATEMENT OF SIGNIFICANCE**

The Insurance Building — Consumers Cooperative Association Building is significant under National Register Criterion A for the area of COMMERCE and under Criterion C for the area of ARCHITECTURE. The building acquired its significance in commerce from a number of important historical associations. Extensively renovated and expanded in 1920 to accommodate commercial use, what became known as the Insurance Building illustrates the steady expansion of the insurance industry in Kansas City as well as the commercial growth that increased demand for office space in the central business district after World War I. Additionally, the building has strong commercial associations as the headquarters for Consumers Cooperative Association (CCA) beginning in 1944. During the decade that the CCA occupied the entire building, the association experienced unprecedented growth that led to their later emergence as Farmland Industries, once the largest farmer-owned regional cooperative in America. The building derives its significance in architecture as a distinct and special commercial property type — the Three-Part Vertical Block mid-rise commercial building erected before the era of the modern skyscraper with its code-mandated setbacks in massing.<sup>1</sup> The Chicago style building is an excellent representative example of its time period, demonstrating distinct characteristics and patterns of features common to early twentieth century office buildings and conveying information about the evolution of office building design in Kansas City. The period of significance for the building is 1920 to 1955, which represents the years when the building fulfilled a significant commercial function in downtown Kansas City and during which important twentieth century technological and design changes for office buildings occurred. The period of significance begins in 1920 with the two-story addition and remodeling of the building for commercial use and ends in 1955, the arbitrary fifty-year cutoff date for National Register eligibility established by the National Register program as a reasonable date from which to evaluate the significance of resources.

**ELABORATION**

**HISTORY AND DEVELOPMENT OF THE BUILDING**

The history of the Insurance Building — Consumers Cooperative Association Building consists of three distinct phases during which it was known under three different names: Spalding's Commercial College (1905-1920); the Insurance Building (1920-1944); and the Consumers Cooperative Association Building or Co-op Building (1944-1956).

<sup>1</sup> In 1923, Kansas City enacted zoning codes delineating the size, scale, massing, and setbacks of office buildings.

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**Insurance Building —  
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**Spalding's Commercial College (1905-1920)**

After teaching at various schools and business colleges in Michigan for five years, James F. Spalding came to Kansas City in 1865 and founded Spalding's Commercial College. Claiming to be the "first educational institute of its kind in the Middle West,"<sup>2</sup> the school originally occupied a three-story brick structure at 2<sup>nd</sup> and Main Streets, the heart of Kansas City's nineteenth century business district.

At the end of the nineteenth century and the early twentieth century, as the commercial center of Kansas City moved to the south and east, so too did Spalding's college. In the 1890s, the college relocated to a wing of the New York Life Building at 9<sup>th</sup> Street and Baltimore Avenue. In 1904, Spalding revealed his plan to construct a new building designed specifically for a commercial educational institution. Located at 10<sup>th</sup> and Oak Streets, the new building was in a mixed commercial and residential neighborhood adjacent to the commercial heart of Kansas City. The location provided convenient access to interurban transportation routes and the school offered boarding in neighborhood households for out-of-town students.



*Spalding's Commercial College, 1918  
South and East Façades*

The building's design was "specially arranged for college purposes, the design being taken from the plans of some of the best of the Eastern business colleges."<sup>3</sup> Although newspaper articles and renderings described it as a four- or even five-story building, when completed in 1905, the college building was three

<sup>2</sup> "Pioneer Business Educator is Dead," *Kansas City (MO) Journal*, 18 August 1916, Mounted Clippings File, Special Collections, Kansas City (Missouri) Public Library, Microfilm.

<sup>3</sup> "For a Business College Home," *Kansas City (MO) Star*, 12 March 1905, p.13, Mounted Clippings File, Special Collections, Kansas City (Missouri) Public Library, Microfilm.

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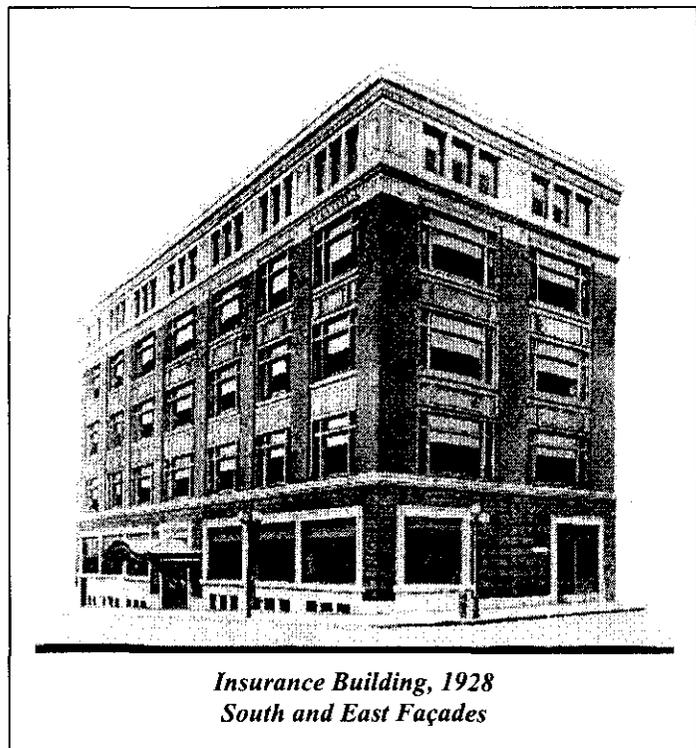
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**Insurance Building —  
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Jackson County, Missouri**

stories tall. Occupying a typical long and narrow city lot measuring 48 feet by 126 feet, the building design presented the primary entrance at the center of the broad, solid façade. The building's design treatment reflected the concurrent shift in architecture toward more functional design. The design restricted embellishment to bands of projecting brick at the first story, terra-cotta belt courses, and modest brick corbelling above each window group. The recessed primary entrance provided access to a central lobby, which featured electric elevator service and double-leaf doors that provided access to a six hundred-seat auditorium to the west. On the upper floors, numerous partition walls divided the space into classrooms, each seating forty to eighty students. The basement contained a gymnasium and a printing shop. The 1918 college catalogue boasted, "The design of this Institution is to furnish unsurpassed facilities to all who desire to acquire a Thorough, Sound, and Practical Business Education, at the most liberal rates and in the shortest time, consistent with the highest grade of scholarship."<sup>4</sup> The building accommodated twelve hundred students per session, including day and night classes. By 1920, the college's continued success and steady growth forced their expansion into a new building at 15<sup>th</sup> Street (Truman Road) and Troost Avenue.<sup>5</sup>

At this time, the area east of Grand Avenue was becoming increasingly commercial. With the accelerated demand for office space in the Central Business District after World War I, the location of the building attracted potential commercial buyers. However, designed specifically as an educational facility, the 1905 building required renovation to accommodate new uses. The result was a successful adaptation of the older building into a mid-rise office building of contemporary design.



<sup>4</sup> Spalding's Commercial College, *Fifty-third Annual Catalogue: Spalding's Commercial College*, (Kansas City, MO: Spalding Commercial College Press, 1918), 13. Western Historical Manuscript Collection—Kansas City, University of Missouri—Kansas City.

<sup>5</sup> Spalding's Commercial College continued operating until at least 1942, at which time it was located at East 31<sup>st</sup> Street and Troost Avenue.

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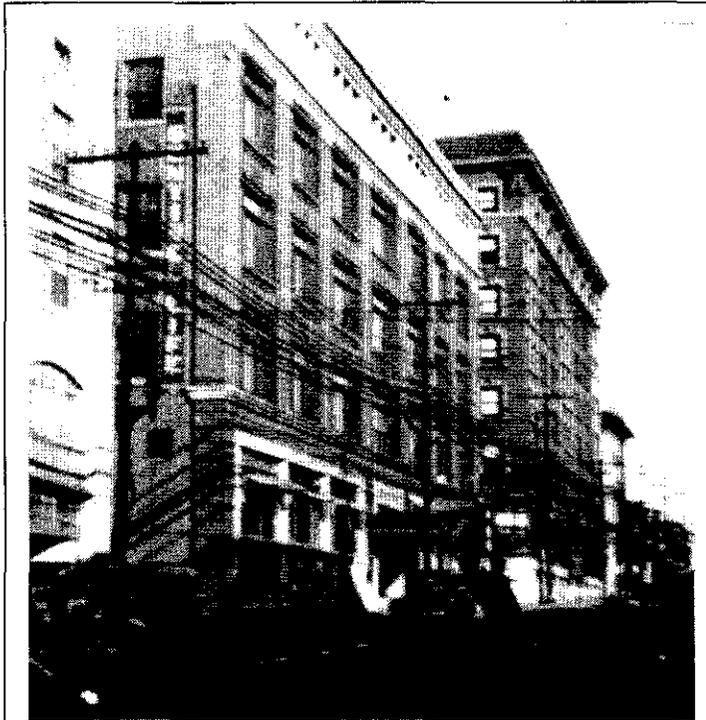
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**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

**Insurance Building (1920-1944)**

In 1920, in an effort to make the building more marketable to commercial tenants, the building's new owner initiated an adaptive renovation and two-story addition to transform the institutional structure into a mid-rise office building of contemporary design.<sup>6</sup> The architect deftly integrated many of the character-defining features of the college building into the new design. The 1920 renovation and addition retained



*Insurance Building, c.1940  
South Façade, Camera View to the Northeast*

the original brick structure, all of the window openings and fenestration rhythm, the recessed primary entrance and lobby configuration, and the banded brick and stone belt course at the first story. Incorporating elements common to mid-to high-rise buildings throughout Kansas City at that time, the new design of the building combined late nineteenth and early twentieth century revival style elements with the more contemporary designs popularized in the previous decades by Chicago School architects.

During the last decade of the nineteenth century, Chicago architects popularized the use of restrained ornamentation and an emphasized grid-like pattern created by the new steel skeleton construction method. The result was a balanced treatment of horizontal spandrels and

vertical piers, with the total area of glass typically exceeding that of the brick or steel structure.<sup>7</sup> The design frequently used a broad three-part window as a principal element of pattern. Concurrent with these trends, Chicago architects Louis Sullivan and Daniel Burnham reintroduced the classical tripartite formula of base, shaft, and capital for vertical building forms and by the early 1890s, buildings of five or more

<sup>6</sup> Archival research did not reveal the developer and architect involved in this building campaign.

<sup>7</sup> Marcus Whiffen, *American Architecture Since 1780* (Cambridge, MA: MIT Press, 1993), 184.

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**STATEMENT OF SIGNIFICANCE**

The Insurance Building — Consumers Cooperative Association Building is significant under National Register Criterion A for the area of COMMERCE and under Criterion C for the area of ARCHITECTURE. The building acquired its significance in commerce from a number of important historical associations. Extensively renovated and expanded in 1920 to accommodate commercial use, what became known as the Insurance Building illustrates the steady expansion of the insurance industry in Kansas City as well as the commercial growth that increased demand for office space in the central business district after World War I. Additionally, the building has strong commercial associations as the headquarters for Consumers Cooperative Association (CCA) beginning in 1944. During the decade that the CCA occupied the entire building, the association experienced unprecedented growth that led to their later emergence as Farmland Industries, once the largest farmer-owned regional cooperative in America. The building derives its significance in architecture as a distinct and special commercial property type — the Three-Part Vertical Block mid-rise commercial building erected before the era of the modern skyscraper with its code-mandated setbacks in massing.<sup>1</sup> The Chicago style building is an excellent representative example of its time period, demonstrating distinct characteristics and patterns of features common to early twentieth century office buildings and conveying information about the evolution of office building design in Kansas City. The period of significance for the building is 1920 to 1955, which represents the years when the building fulfilled a significant commercial function in downtown Kansas City and during which important twentieth century technological and design changes for office buildings occurred. The period of significance begins in 1920 with the two-story addition and remodeling of the building for commercial use and ends in 1955, the arbitrary fifty-year cutoff date for National Register eligibility established by the National Register program as a reasonable date from which to evaluate the significance of resources.

**ELABORATION**

**HISTORY AND DEVELOPMENT OF THE BUILDING**

The history of the Insurance Building — Consumers Cooperative Association Building consists of three distinct phases during which it was known under three different names: Spalding's Commercial College (1905-1920); the Insurance Building (1920-1944); and the Consumers Cooperative Association Building or Co-op Building (1944-1956).

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<sup>1</sup> In 1923, Kansas City enacted zoning codes delineating the size, scale, massing, and setbacks of office buildings.

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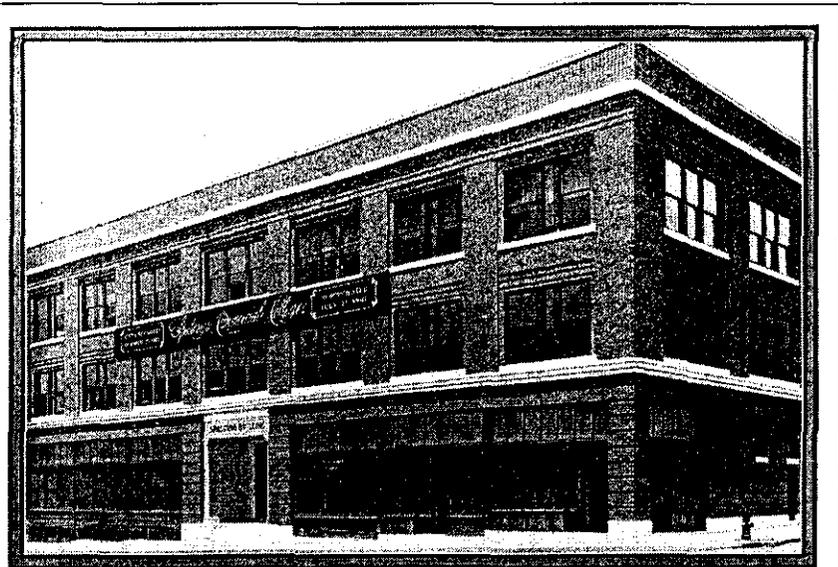
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**Spalding's Commercial College (1905-1920)**

After teaching at various schools and business colleges in Michigan for five years, James F. Spalding came to Kansas City in 1865 and founded Spalding's Commercial College. Claiming to be the "first educational institute of its kind in the Middle West,"<sup>2</sup> the school originally occupied a three-story brick structure at 2<sup>nd</sup> and Main Streets, the heart of Kansas City's nineteenth century business district.

At the end of the nineteenth century and the early twentieth century, as the commercial center of Kansas City moved to the south and east, so too did Spalding's college. In the 1890s, the college relocated to a wing of the New York Life Building at 9<sup>th</sup> Street and Baltimore Avenue. In 1904, Spalding revealed his plan to construct a new building designed specifically for a commercial educational institution. Located at 10<sup>th</sup> and Oak Streets, the new building was in a mixed commercial and residential neighborhood adjacent to the commercial heart of Kansas City. The



*Spalding's Commercial College, 1918  
South and East Façades*

The location provided convenient access to interurban transportation routes and the school offered boarding in neighborhood households for out-of-town students.

The building's design was "specially arranged for college purposes, the design being taken from the plans of some of the best of the Eastern business colleges."<sup>3</sup> Although newspaper articles and renderings described it as a four- or even five-story building, when completed in 1905, the college building was three

<sup>2</sup> "Pioneer Business Educator is Dead," *Kansas City (MO) Journal*, 18 August 1916, Mounted Clippings File, Special Collections, Kansas City (Missouri) Public Library, Microfilm.

<sup>3</sup> "For a Business College Home," *Kansas City (MO) Star*, 12 March 1905, p.13, Mounted Clippings File, Special Collections, Kansas City (Missouri) Public Library, Microfilm.

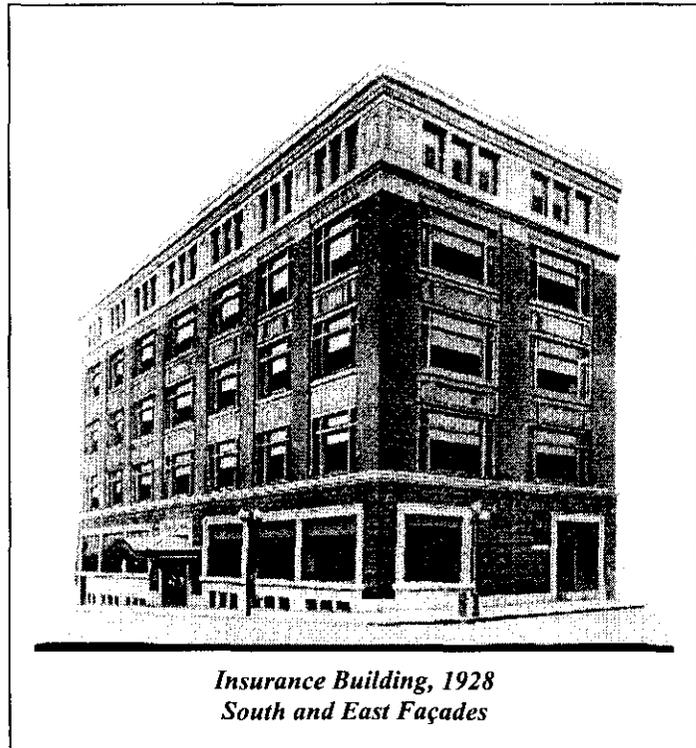
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stories tall. Occupying a typical long and narrow city lot measuring 48 feet by 126 feet, the building design presented the primary entrance at the center of the broad, solid façade. The building's design treatment reflected the concurrent shift in architecture toward more functional design. The design restricted embellishment to bands of projecting brick at the first story, terra-cotta belt courses, and modest brick corbelling above each window group. The recessed primary entrance provided access to a central lobby, which featured electric elevator service and double-leaf doors that provided access to a six hundred-seat auditorium to the west. On the upper floors, numerous partition walls divided the space into classrooms, each seating forty to eighty students. The basement contained a gymnasium and a printing shop. The 1918 college catalogue boasted, "The design of this Institution is to furnish unsurpassed facilities to all who desire to acquire a Thorough, Sound, and Practical Business Education, at the most liberal rates and in the shortest time, consistent with the highest grade of scholarship."<sup>4</sup> The building accommodated twelve hundred students per session, including day and night classes. By 1920, the college's continued success and steady growth forced their expansion into a new building at 15<sup>th</sup> Street (Truman Road) and Troost Avenue.<sup>5</sup>



*Insurance Building, 1928  
South and East Façades*

At this time, the area east of Grand Avenue was becoming increasingly commercial. With the accelerated demand for office space in the Central Business District after World War I, the location of the building attracted potential commercial buyers. However, designed specifically as an educational facility, the 1905 building required renovation to accommodate new uses. The result was a successful adaptation of the older building into a mid-rise office building of contemporary design.

<sup>4</sup> Spalding's Commercial College, *Fifty-third Annual Catalogue: Spalding's Commercial College*, (Kansas City, MO: Spalding Commercial College Press, 1918), 13. Western Historical Manuscript Collection—Kansas City, University of Missouri—Kansas City.

<sup>5</sup> Spalding's Commercial College continued operating until at least 1942, at which time it was located at East 31<sup>st</sup> Street and Troost Avenue.

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**Insurance Building (1920-1944)**

In 1920, in an effort to make the building more marketable to commercial tenants, the building's new owner initiated an adaptive renovation and two-story addition to transform the institutional structure into a mid-rise office building of contemporary design.<sup>6</sup> The architect deftly integrated many of the character-defining features of the college building into the new design. The 1920 renovation and addition retained



*Insurance Building, c.1940  
South Façade, Camera View to the Northeast*

the original brick structure, all of the window openings and fenestration rhythm, the recessed primary entrance and lobby configuration, and the banded brick and stone belt course at the first story. Incorporating elements common to mid- to high-rise buildings throughout Kansas City at that time, the new design of the building combined late nineteenth and early twentieth century revival style elements with the more contemporary designs popularized in the previous decades by Chicago School architects.

During the last decade of the nineteenth century, Chicago architects popularized the use of restrained ornamentation and an emphasized grid-like pattern created by the new steel skeleton construction method. The result was a balanced treatment of horizontal spandrels and

vertical piers, with the total area of glass typically exceeding that of the brick or steel structure.<sup>7</sup> The design frequently used a broad three-part window as a principal element of pattern. Concurrent with these trends, Chicago architects Louis Sullivan and Daniel Burnham reintroduced the classical tripartite formula of base, shaft, and capital for vertical building forms and by the early 1890s, buildings of five or more

<sup>6</sup> Archival research did not reveal the developer and architect involved in this building campaign.

<sup>7</sup> Marcus Whiffen, *American Architecture Since 1780* (Cambridge, MA: MIT Press, 1993), 184.

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stories often incorporated this hierarchy. The Three-Part Vertical Block form, which utilized the lower stories to create a heavy base; vertical piers and bands of windows on the intermediate stories to represent a shaft; and the attic stories to establish an expressive and definitive crown, became integral to the Chicago style.<sup>8</sup> Whether executed with Romanesque, Classical Revival, Art Nouveau or, later, Art Deco ornament, the form of Chicago style buildings remained the same. The Insurance Building — Consumer Cooperative Association Building, complete with its broad multi-sash window openings, vertical piers, and an articulated three-part scheme, was an expression of commercial style architecture that evoked the Chicago School and classically inspired forms.

By 1920, the architectural vocabulary of the Chicago style was widespread in Kansas City. As an example of a mid-rise Three-Part Vertical Block commercial office building, the Insurance Building — Consumer Cooperative Association Building reflects the influences of Kansas City's early high-rise office buildings and the entrenchment of the formulaic division of office buildings into visually significant parts that are analogous to classical forms.<sup>9</sup>

Purchased and extensively remodeled and added to for use as an office building in 1920, the renovated office building was an immediate financial success in an increasingly commercial location. Tenants quickly filled the new office spaces. After attracting numerous insurance and real estate tenants, the building became known as the Insurance Building. Initial tenants included the American Fire Insurance Co., Anglo-American Underwriters, Bankers Inter-Insurance Alliance, and Western Reciprocal Underwriters.

Throughout the 1920s, in addition to a barber located in the lobby, the building's upper stories contained the offices of various businesses, including real estate and investment companies, insurance and underwriting agencies, lawyers, and accountants. By 1928, the home offices for Sentinel Life Insurance Company and Employers Reinsurance (Indemnity) Corporation occupied entire floors within the building.

<sup>8</sup> Carole Rifkind, *A Field Guide to American Architecture* (New York: Plume, 1980), 195-96.

<sup>9</sup> Leland M. Roth, *A Concise History of American Architecture* (New York: Harper & Row, 1979), 124.

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**CO-OP Building (1944–1956)**

In 1944, the Consumers Cooperative Association moved their headquarters into the building. With the cooperative occupying every floor within the building, it became known as the CO-OP Building. Building permits indicate that a significant amount of repair and remodeling occurred immediately after the cooperative purchased the building, although the exact scope of work is unknown. Historic photographs show that the only significant change to the building's exterior after 1920 was the replacement of a centrally located single fixed-sash window in the center of each window opening with a pair of one-over-one light double-hung sash windows on the south façade and with sets of three one-over-one light double-hung sash windows on the east façade.<sup>10</sup>

Commonly referred to as a pioneer of the cooperative movement, Howard A. Cowden founded a small petroleum cooperative called Union Oil Company in 1929. From his downtown offices at 8<sup>th</sup> and Delaware Streets, as president and general manager of the cooperative, Cowden opened their first facility in North Kansas City. Located at 1721 Iron Street, it was given the nickname



“the two-car garage” because of its modest size. Ironically, the onset of the Great Depression facilitated the growth of the Union Oil Company as interest and enthusiasm in cooperatives grew during these lean times. Stan Drery, former vice president of the National Cooperative Bank in Washington, DC, pointed out that “[cooperatives] enabled farmers to buy affordable equipment and supplies. . . . Early cooperative leaders convinced people that they had the tools, and that with their own hands they could fashion their own destiny.”<sup>11</sup>

<sup>10</sup> This historic alteration does not affect the building's integrity.

<sup>11</sup> Stan Drery, quoted in Paola Banchemo, “The cooperative spirit prevails,” *Farmland System News* (1999) [article online]; available at <http://www.farmland.com/news/sysnews/oldarchive/JUL1999/cooperativespirit.htm>; Internet; accessed 24 October 2003.

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By 1932, in a constant effort to expand their offerings, Union Oil Company began to sell tires, tubes, and batteries. In 1935, the company became Consumers Cooperative Association (CCA) and adopted the CO-OP logo. At this time, the cooperative expanded into paint manufacturing and the distribution of lumber, groceries, appliances, and tractors. With a goal of participating in every phase of the oil business – from raw materials to manufacturing – CCA built the first cooperatively owned oil refinery in Phillipsburg, Kansas in 1939. The company's number of producing oil wells grew from a single oil well in 1939 to 369 oil wells by 1945.

As with the Great Depression, World War II brought hard times for farmers and they again turned to cooperatives as a means of economic survival. As a result, with their continued growth, CCA soon outgrew their office in North Kansas City. The Insurance Building's prime location near Kansas City's commercial and governmental centers attracted Cowden and the cooperative began occupying the building in 1944. While headquartered in the building, CCA expanded into the feed and fertilizer businesses and, in 1954, they built a large nitrogen plant in Lawrence, Kansas. The success of this venture led to the development of five additional nitrogen plants across the middle states — from Louisiana to Oklahoma to Iowa to Kansas to Nebraska. Consumers Cooperative Association began marketing farm products concurrent with their purchase of their first pork producing plant. As a result of CCA's dramatic growth, by 1948 the company began occupying additional office space in the Mutual Oil Building at 13<sup>th</sup> and Oak Streets. By 1956, CCA again needed larger facilities and moved their operations from their headquarters at 10<sup>th</sup> and Oak Streets to a new corporate facility on North Oak Trafficway in North Kansas City. In 1961, Cowden retired as president of CCA. In 1966, CCA became known as Farmland Industries.

Following CCA's occupation of the Insurance Building, attracted by the building's proximity to municipal and governmental institutions, numerous public service and union offices occupied the building from 1956 through the 1970s. The building has been vacant for more than a decade.

**ARCHITECTURAL ANALYSIS AND SIGNIFICANCE**

The Insurance Building — Consumers Cooperative Association Building reflects the continuum of office building design prior to the implementation of codes defining tall commercial office building design in Kansas City. The building is a unique adaptation of an earlier building into a high style Chicago School style commercial office building and demonstrates the evolution of stylistic treatment and form in the early twentieth century. It shares common design elements with other contemporaneous buildings of the property type and has direct associations with the work of Louis Sullivan and other Chicago architects in

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the late nineteenth century whose designs for commercial style building became widely popular in the first two decades of the twentieth century.<sup>12</sup> Sullivan's commercial office building designs for modest mid-rise<sup>13</sup> buildings such as the Insurance Building — Consumers Cooperative Association Building was a minor but distinct model found on downtown business streets.<sup>14</sup>

The Chicago<sup>15</sup> style subcategory of the Late Nineteenth and Early Twentieth Century American Movements architectural category refers to the work of a group of architects and engineers who developed the skyscraper in the late nineteenth century. They included William Le Baron Jenney, Daniel Burnham, John Root, and the firm of Dankmar Adler and Louis Sullivan, all of whom were noted for their utilitarian designs and their use of steel framing as a skeleton for tall multi-story buildings.

The Chicago style is a pre-modernist design approach that arose during the late nineteenth century building boom that followed the Great Chicago Fire in October 1871 and was a major step toward simplified modern architecture. The expression Chicago or Chicago School is sometimes used synonymously with the term "Sullivaneseque," but there is a subtle distinction. While Sullivan designed many buildings in the Chicago "style," the term Sullivaneseque refers to the most refined of the Chicago School treatments and references Sullivan's intricate and organic decorative ornamentation<sup>16</sup> and use of building zones referencing the hierarchy of the classical column.

As well, the Chicago style subcategory should not be confused with its cousin, the broader Commercial Style, which evolved at the same time. While the Commercial Style incorporated a flat roof, level skylines, stacked stories, and straight façades derived from even, symmetrical fenestration to which ornament, if any, was altogether subordinate; it differed in significant ways from the Chicago School or Sullivaneseque treatments. The Commercial Style's regular pattern of fenestration, which created a grid or skeleton appearance, seldom featured groupings of windows; and when restrained groupings occurred, they had "to be looked for to be seen."<sup>17</sup> Moreover, the exterior design of the Commercial Style did not necessarily

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<sup>12</sup> Fellow Chicago architect Daniel Burnham is also acknowledged as popularizing this treatment during the same period.

<sup>13</sup> During the first two decades of the twentieth century, buildings more than ten stories tall were considered high-rise buildings or skyscrapers.

<sup>14</sup> Rifkind, 220.

<sup>15</sup> Also referred to as the "Chicago School of Architecture" or "Chicago School."

<sup>16</sup> Although the design of Chicago's earliest skyscrapers incorporated many features of historic styles, the ornamentation was subordinate to the overall structural scheme.

<sup>17</sup> Marcus Whiffin, *American Architecture Since 1780: A Guide to the Styles*, rev. ed. (Cambridge: The MIT Press, 1993), 183.

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reflect a steel framed structure beneath. Perhaps the best visual distinction to be made between the Commercial Style building and the Chicago and Sullivanesque idioms is that in the latter two, the exterior design references the steel frame construction beneath; the windows are grouped with spandrels below; a fairly even balance exists between the vertical and horizontal lines; and a hierarchy incorporating separate zones – a base and shaft or a base, shaft, and capital – is present.

The design of the Insurance Building — Consumers Cooperative Association Building reflects the emergence of the classical tripartite formula of base, shaft, and capital; the expression of horizontal and vertical structural relationships; and the rigorous simplification of door and window enframements, wall surface treatments, and cornice design that characterized the Late Nineteenth and Early Twentieth Century American Movements' Chicago style. The framing beneath the vertical piers and the restrained turn-of-the-century revival style terra-cotta ornamentation are specific architectural components that reflect the Chicago style. Character-defining stylistic ornamental treatments include the use of the smaller window openings in the fifth story, the quoin-like brickwork on the first story, and the classical frieze and dentils.

The tripartite formula as utilized in the 1920 renovation is representative of the mature phase of the Three-Part Vertical Block<sup>18</sup> commercial building property type in Kansas City, Missouri. Typically, the base or lower zone of the Three-Part Vertical Block building featured a variety of stylistic treatments including the use of large window areas and/or massive wall surfaces. The base also visually differed from but referenced the other zones. In the case of the Insurance Building – Consumers Cooperative Association Building, the first story forms the base, and large, wide plate glass windows with terra-cotta surrounds define the first-floor bays. Brickwork creating a quoin-like effect gives additional visual weight to this zone. An uninterrupted brick wall surface that rises from the first-story base between the wide window openings creates the effect of engaged columns and gives the three-story shaft its vertical emphasis. At the top of the building, the fifth story forms the capital. The terra-cotta cladding on the walls and parapet, the projecting terra-cotta belt course above the fourth-story frieze, and the terra-cotta dentil cornice unite all the fifth story's decorative elements and define it as a separate visual unit. The terra-cotta belt course between the first-story base and the shaft and the projecting terra-cotta belt course between the fourth-story

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<sup>18</sup> The Three-Part Vertical Block commercial building began to appear in its mature form in the late nineteenth century as an outgrowth of an effort that began in the 1850s to simplify the exterior composition of tall buildings. By the 1890s, due to the popularization of the Three-Part Vertical Block by Sullivan and other Chicago architects, its composition was analogous to the divisions of the classical column: base, shaft, and capital. The design of taller and larger buildings in the early twentieth century almost exclusively utilized the Three-Part Vertical Block design or that of its cousin, the Two-Part Vertical Block.

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frieze and the fifth story delineate transition zones. These divisions, however, remain subservient to the three-part composition.

**Summary of Architectural Significance**

The architectural significance of the Insurance Building – Consumers Cooperative Association Building is due to its embodiment of distinctive characteristics of a specific type, period, and method of construction. The building has significant associations with the continuum of office building design in Kansas City in the early twentieth century and reflects the evolution of stylistic treatment and form in the early twentieth century that had its roots in the Chicago School's skyscraper design. The building is representative of the mature phase of the Three-Part Vertical Block commercial building property type in Kansas City, Missouri, which incorporated technological innovations of steel framing and late revival stylistic ornamentation. As such, it also represents a transitional period in the design and construction of tall office buildings that occurred in the United States beginning in the 1890s and continuing through the 1920s. Moreover, the Three-Part Vertical Block commercial building design reflects the maturation of this commercial building property type, which became the preliminary stage of the development of the mid-century modern office building and has important associations with the stylistic evolution from traditional to modernist in the exposure of the building's structural system and was a transitional precursor to the modernist, angular, undecorated style that eventually came to dominate office buildings in the 1960s and 1970s in Kansas City. As a result, through its representation of common features of a particular class of the commercial building property type, the building conveys important information about architectural development in Kansas City.

**ANALYSIS OF COMMERCIAL SIGNIFICANCE**

The Insurance Building — Consumers Cooperative Association Building has a number of significant commercial associations with the evolution of Kansas City's Central Business District during the early twentieth century. It is significant as a distinct functional building type — the early skyscraper office building. It is additionally significant as an example of the office building erected as part of a speculative commercial venture. And, finally, it has significant associations with the insurance business in Kansas City as well as with the Consumers Cooperative Association, which eventually became Farmland Industries, once the largest farmer-owned regional cooperative in America.

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**Significant Local Associations: Late Nineteenth and Early Twentieth Century Office Buildings**

Between 1870 and 1900, commercial, manufacturing and residential developments grew in density in newly defined areas as well as in previously existing commercial enclaves. The advent of the railroad in Kansas City after the end of the Civil War quickly reoriented the city's development and growth away from its river landing. *Proximity to railroad freight depots became the central factor in the location of commercial and industrial structures and buildings.* The industrial manufacturing and distributing center for the agribusiness of the region located near rail lines in the city's West Bottoms, at the confluence of the Kansas and Missouri Rivers. Business houses moved a half-mile inland from the banks of the Missouri River to an area at 5<sup>th</sup> and Main Streets. Here, a mixture of frame and brick buildings, seldom more than three stories high, clustered around the city market. Main Street, running north and south, displaced the river levee as the principal arena of business activity and became a central axis for commercial development.

A tremendous increase in population accompanied the emergence of Kansas City as a major manufacturing and railroad distributing center for the products of the plains. The boom economy of the 1880s and the influx of native-born and foreign immigrants affected Kansas City as it did other urban centers in the final decades of the nineteenth century. Kansas City's population expanded ten-fold between 1870 and 1910, reaching nearly 200,000.<sup>19</sup>

*This growth mirrored that of other urban centers in the country and was part of an era when cities of all sizes in all sections of the country experienced rapid growth. This period traditionally marks the rise of the great American city when advances in technology, a rapid rise in population due to immigration, and economic growth significantly altered the American urban environment. The expanding scope and complexity of economic activities in the centers of cities in the late nineteenth and early twentieth centuries created a series of internal neighborhoods within the downtown area devoted to the specialized functions of finance, government, wholesale distribution, retail sales and services, and entertainment. During this period, the buildings in these business districts became increasingly specialized in their plan and design. One of the specialized commercial property types that emerged was the office building designed to house corporate, administrative, and service functions. The large office building reflected the shift from a farm production economy to an industrial manufacturing and commercial service economy. In addition to the legions of blue-collar industrial employees found in growing cities at this time, the growth in the number of white-collar workers reflects a significant shift in population between urban and rural areas, and a change in the function of commercial buildings to house professionals and employees engaged in managerial and*

<sup>19</sup> George Ehrlich, *Kansas City, Missouri: An Architectural History, 1826-1990* (Columbia, MO: University of Missouri Press, 1992), 43.

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administrative positions. Population statistics demonstrate the tremendous growth in these activities. In 1860, the census indicated that about 750,000 people engaged in middle management and office work. Thirty years later, the 1890 census reported this number as 2,160,000, and in 1910 it more than doubled to 4,420,000.<sup>20</sup>

The city's population grew by 54 percent in the first decade of the twentieth century, from 163,752 in 1900 to 248,381 in 1910. As architectural historian George Ehrlich noted, "By 1910 the city provided stark contrasts." Several "recently completed twelve-story skyscrapers towered over a downtown area that now centered along 10<sup>th</sup> and 11<sup>th</sup> Streets." The old business center around 5<sup>th</sup> and Main Streets became more and more isolated from the retail businesses and professional offices developing a half mile to the south.<sup>21</sup> From this point in time forward, 11<sup>th</sup> and Main Streets became the heart of Kansas City's Central Business District — Kansas City's downtown.

Prior to the 1920s, Kansas City's business district did not extend south of 12<sup>th</sup> Street and never continued south past 15<sup>th</sup> Street. Development did, however, occur in the area four blocks to the south and east of Main Street, an area that included what was then known as the Spalding Commercial College Building. To the west and north were centers of business activity. However, until after World War I, the area to the east and south was largely residential, with single-family and multi-family dwellings, several churches, and small two- to three-story commercial and mixed-use buildings interspersed along the residential streetscapes.<sup>22</sup>

The city's population continued to expand, reaching 399,737 by 1930.<sup>23</sup> After the construction hiatus during World War I, the growing population stimulated new construction and, as a result, speculative development surged significantly, peaking in 1926-1927.<sup>24</sup> The Insurance Building — Consumers Cooperative Association Building located on the southeast fringes of Kansas City's Central Business District thus reflects this boom period and the extension of the city's commercial activity to the south and east from 11<sup>th</sup> and Main Streets.

<sup>20</sup> Donald Albrecht and Chrysanthe B. Broikos, "On the Job: Design and the American Office" [essay online]; available at <http://www.nbm.org/blueprints/00s/winter01/page2/page2.htm>; Internet: accessed 22 March 2005

<sup>21</sup> Ehrlich, 66.

<sup>22</sup> *Frank W. Tuttle, et al. Atlas of Kansas City and Vicinity Edition of 1907* (Kansas City, MO: Tuttle & Pike Civil Engineers, 1908), Plat #11.

<sup>23</sup> A. Theodore Brown and Lyle W. Dorsett, *KC: A History of Kansas City, Missouri* (Boulder, CO: Pruett Publishing Company, 1978), 99.

<sup>24</sup> Ehrlich, 66-67.

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In addition to development patterns, Kansas City's early tall office buildings reflected the overall commercial growth and particularly the growth of corporate assets and the scale of operations.<sup>25</sup> During the last decade of the nineteenth century and the first decades of the twentieth century, many corporations erected office buildings in the Central Business District to house their own national or regional headquarters in Kansas City. Some corporations moved their administrative offices from their factories in the east and west bottoms to leased space near the city's downtown financial district. As land prices increased in the city's commercial/retail core, businesses competed for central locations for their offices and speculative real estate investment in office building construction occurred.

The speculative development of the Insurance Building — Consumers Cooperative Association Building reflects these trends; in particular, the post-World War I building boom when the expanding population stimulated new construction and speculative development surged significantly.<sup>26</sup> One result was the expansion of Kansas City's Central Business District to the south and east. By 1925, the immediate area around the Insurance Building — Consumers Cooperative Association Building featured a dense assembly of commercial buildings filling entire lots.

**Significant Commercial Associations with the Insurance Industry**

The preponderance of insurance-related businesses as tenants reflects the growing commercial role of the city in the nation's insurance industry. During the 1920s, insurance companies in Kansas City experienced a period of steady expansion. Reports in the *Kansas City Star* recognized Kansas City as a growing life insurance center in the Midwest. On December 9, 1928, the front page of the *Kansas City Star's* Sunday financial section identified five home office buildings for insurance companies under the headline "Kansas City's pronounced recent growth as an insurance center is reflected in the ownership, by companies, here of these properties as their home office locations." Among the building's cited was the Insurance Building — Consumers Cooperative Association Building, the home of Employers Reinsurance Corporation. The building continued to house insurance tenants and related businesses for almost a quarter century.

<sup>25</sup> Edward Relph, *The Modern Urban Landscape* (Baltimore: Johns Hopkins University Press, 1987), 43.

<sup>26</sup> Ehrlich, 66-67.

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**Significant Commercial Associations with Local Agribusiness and the Consumers Cooperative Association**

The Insurance Building — Consumers Cooperative Association Building also has significant commercial associations with the development of the largest cooperative<sup>27</sup> of farmers and ranchers in North America and one of the city's preeminent agribusinesses, Farmland Industries. In 1929, Howard A Cowden, a former secretary of the Missouri Farmers Association and a dedicated proponent of agricultural cooperatives, founded the Union Oil Company cooperative to provide petroleum products to farmers in Missouri and Kansas. The cooperative quickly established the first cooperative grease compounding plant in the United States. From its small two-car garage facility in North Kansas City, Missouri, the cooperative expanded into numerous areas of production and distribution of farm products, while maintaining their emphasis on petroleum and petroleum-derived products. In 1944, the company established their national headquarters in the building at 318-320 East 10<sup>th</sup> Street and remained there until 1956. During this period, two major initiatives led to the cooperative's national prominence. The first was the introduction of fertilizer production. The second was the 1954 construction of a giant nitrogen plant in Lawrence, Kansas, which led to the later development of plants in Nebraska, Iowa, Kansas, Oklahoma, and Florida. In the early 1950s, CCA also moved into marketing farm produce with the purchase of its first pork-processing plant. Twenty years later, CCA was the largest cooperative meat packer in the country and a leader in American agriculture. In 1966, to reflect its diversity, the cooperative changed its name to Farmland Industries, Inc. Through the production of raw materials, the processing of agricultural produce, the manufacture and marketing of farm-related goods, and the implementation of financial planning and insurance for farmers, Farmland Industries grew into a multibillion-dollar enterprise — a federal cooperative owned by thousands of local cooperatives throughout the Midwest and Southwest.<sup>28</sup>

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<sup>27</sup> A cooperative is a legal entity owned and controlled by its members. Traditionally, membership stock is open to the public. An early and common form is the consumers' cooperative, which sold agricultural or other products through wholesale and/or retail distribution channels to the public and cooperative members at the current market price. Any profit went to the member stockholders. Agricultural cooperatives usually involved cooperation in the processing and marketing of produce and in the purchase of equipment and supplies. Early cooperative development in the United States has its roots in the efforts of farmers in the late nineteenth century who created marketing and support groups to enhance their dealings in the marketplace. In 1922, the United States Congress enacted the Capper-Volstead Act, which provided limited antitrust immunity for farmers who organized cooperative marketing associations. Even though cooperatives incorporated under state law, this federal legislation formed the basis of all future cooperative legislation.

<sup>28</sup> Ehrlich, 66-67.

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**Insurance Building —  
Consumers Cooperative Association Building  
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**Summary of Commercial Significance**

The Insurance Building — Consumers Cooperative Association Building is locally significant for its associations with the commercial development of Kansas City's Central Business District. It is an early twentieth century example of the downtown mid-rise office building erected by speculative real estate developers that emerged as a distinct commercial building property type in the first decades of the twentieth century. Its associations with the early development of the city's insurance industry and as the headquarters for the Consumers Cooperative Association add to its significance in commerce. Its physical presence today reflects the role of the office building as an architectural setting and of the commercial environment in the early twentieth century in Kansas City.

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**Insurance Building —  
Consumers Cooperative Association Building  
Jackson County, Missouri**

**Photographer:** Brad Finch  
F-Stop Photography  
Kansas City, Missouri

**Date of Photographs:** March 2005

**Location of Negatives:** Historic Preservation Services, LLC  
Kansas City, Missouri

<b>Photograph Number</b>	<b>Description</b>	<b>Camera View</b>
1.	Exterior	Northwest
2.	Exterior	Northeast
3.	Exterior South Façade Entrance Area	North
4.	Exterior: South Façade 2 <sup>nd</sup> Floor Terra-Cotta Detail	North
5.	Exterior: South Façade Fifth Floor Detail	North
6.	Exterior: East Façade	West
7.	Exterior: East Façade Entrance	West
8.	Exterior: North Façade	Southwest
9.	Exterior: West Façade	South
10.	Interior: First Floor South Entrance Vestibule	South
11.	Interior: First Floor South Entrance Vestibule Wall	West
12.	Interior: First Floor South Entrance Vestibule Wall	East
13.	Interior: First Floor South Entrance Vestibule Terrazzo Floor Damage	North
14.	Interior: First Floor Lobby Elevator/Stairwell	North
15.	Interior: Third Floor	Northwest
16.	Interior: Fourth Floor (Damage)	Northwest
17.	Interior: Pivot Hopper Sash	Southeast
18.	Interior: Window Configuration	Southwest

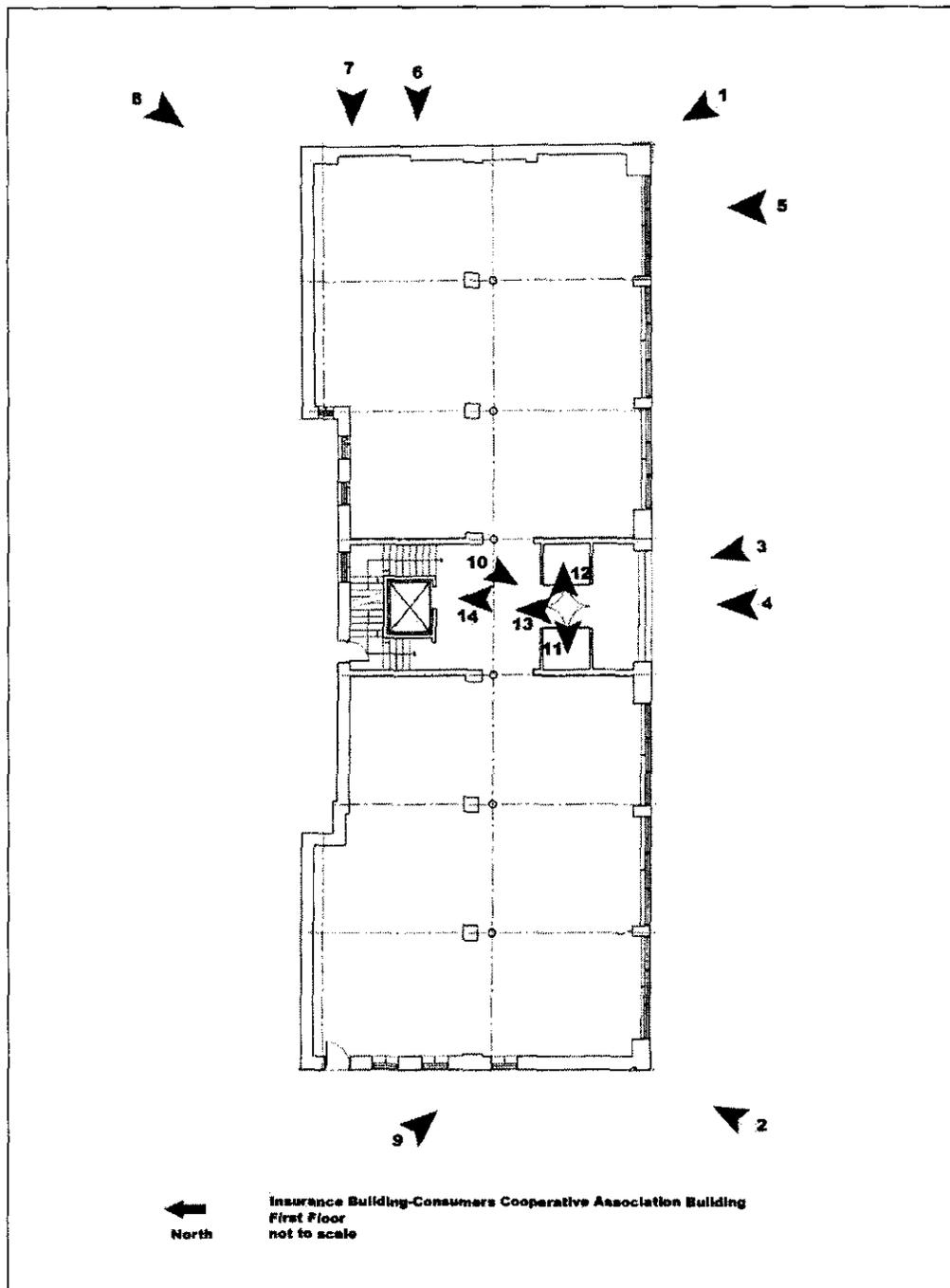
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**Insurance Building —  
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Jackson County, Missouri**

**INSURANCE BUILDING — CONSUMERS COOPERATIVE ASSOCIATION BUILDING  
FIRST FLOOR PHOTOGRAPH LOCATION MAP**



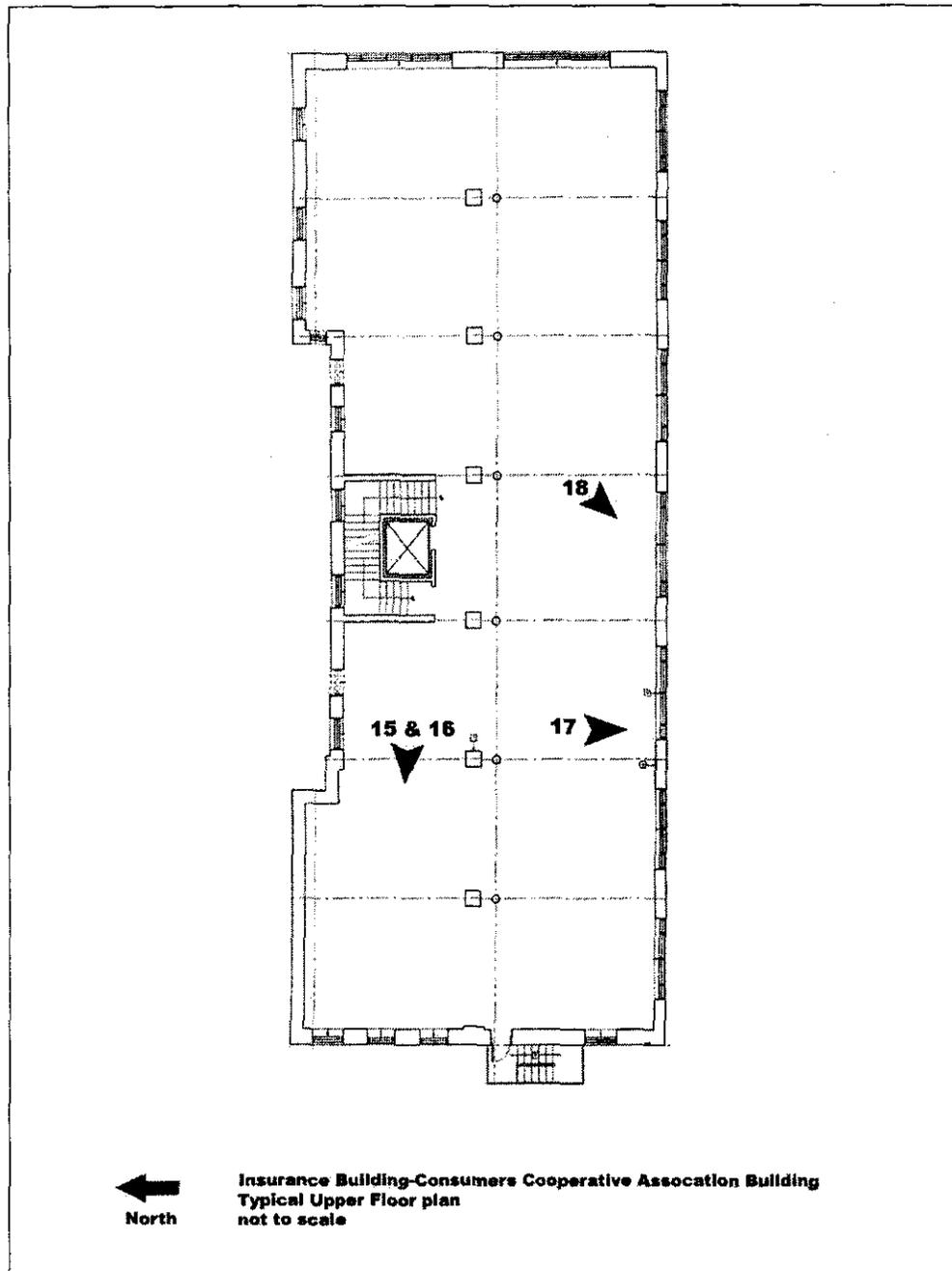
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Jackson County, Missouri**

**INSURANCE BUILDING — CONSUMERS COOPERATIVE ASSOCIATION BUILDING  
UPPER FLOOR PHOTOGRAPH LOCATION MAP**



94°37'30" 960m E : 692 500 METERS (KS) R 25 E R 33 W 92 R 22 R 27 R 30 R 35 R 64  
39°07'30" 92 500 METERS (KS) 24 28 27 22 30 35 36  
9

92 500 METERS (KS)  
24

Insurance Buildings -  
Consumer Cooperative  
Association Building  
Kansas City,  
Jackson County, MO  
TM Reference:  
3603450/432932



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