

Site Inventory Form
State Historical Society of Iowa
 (November 2005)

State Inventory No. 09-00076 New Supplemental
 Part of a district with known boundaries (enter inventory no.) _____
 Relationship: Contributing Noncontributing
 Contributes to a potential district with yet unknown boundaries
 National Register Status:(any that apply) Listed De-listed NHL DOE
 9-Digit SHPO Review & Compliance (R&C) Number _____
 Non-Extant (enter year) _____

1. Name of Property

historic name Lutheran Mutual Aid Society Home Office Building

other names/site number Lutheran Mutual Life Insurance Co; LM Building; CUNA Mutual Group

2. Location

street & number 201 1st St. SE

city or town Waverly vicinity, county Bremer

Legal Description: (If Rural) Township Name _____ Township No. _____ Range No. _____ Section _____ Quarter of Quarter _____

(If Urban) Subdivision Original Town Block(s) 12 Lot(s) 1,2,3,4

3. State/Federal Agency Certification [Skip this Section]

4. National Park Service Certification [Skip this Section]

5. Classification

Category of Property (Check only one box)	Number of Resources within Property	
	If Non-Eligible Property Enter number of:	If Eligible Property, enter number of: Contributing Noncontributing
<input type="checkbox"/> building(s)	_____ buildings	<u>1</u> buildings
<input checked="" type="checkbox"/> district	_____ sites	_____ sites
<input type="checkbox"/> site	_____ structures	_____ structures
<input type="checkbox"/> structure	_____ objects	_____ objects
<input type="checkbox"/> object	_____ Total	<u>1</u> Total

Name of related project report or multiple property study (Enter "N/A" if the property is not part of a multiple property examination).
 Title Waverly East Bremer Ave. Commercial Historic District Historical Architectural Data Base Number 09-029

6. Function or Use

Historic Functions (Enter categories from instructions)	Current Functions (Enter categories from instructions)
<u>02B04 COMMERCE/professional/insurance office</u>	<u>02B01 COMMERCE/business/office building</u>
_____	_____
_____	_____

7. Description

Architectural Classification (Enter categories from instructions)	Materials (Enter categories from instructions)
<u>08C MODERN MOVEMENT/Art Deco</u>	foundation <u>10 CONCRETE</u>
_____	walls (visible material) <u>04 STONE/limestone/granite</u>
_____	roof _____
_____	other <u>05C METAL/bronze</u>

Narrative Description (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

8. Statement of Significance

Applicable National Register Criteria (Mark "x" representing your opinion of eligibility after applying relevant National Register criteria)	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	A Property is associated with significant events.
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	B Property is associated with the lives of significant persons.
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	C Property has distinctive architectural characteristics.
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	D Property yields significant information in archaeology or history.

County Bremer
City Waverly

Address 201 1st St. SE

Site Number 09-00076
District Number

Criteria Considerations

- 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.

Areas of Significance (Enter categories from instructions)

02 ARCHITECTURE

05 COMMERCE

Significant Dates

Construction date
1932 check if circa or estimated date
Other dates, including renovation
1948; 1957

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect
Mortimer B. Cleveland, Waterloo
Builder
Max Mildenstein, Cedar Rapids

Narrative Statement of Significance (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

9. Major Bibliographical References

Bibliography See continuation sheet for citations of the books, articles, and other sources used in preparing this form

10. Geographic Data

UTM References (OPTIONAL)

Zone	Easting	Northing	Zone	Easting	Northing
1	_____	_____	2	_____	_____
3	_____	_____	4	_____	_____

See continuation sheet for additional UTM references or comments

11. Form Prepared By

name/title Jan Olive Full
organization Tallgrass Historians L.C.
street & number 2460 S. Riverside Dr.
city or town Iowa City state IA date 2012-2013
telephone 319-354-6722 zip code 52246

ADDITIONAL DOCUMENTATION (Submit the following items with the completed form)

FOR ALL PROPERTIES

- Map:** showing the property's location in a town/city or township.
- Site plan:** showing position of buildings and structures on the site in relation to public road(s).
- Photographs:** representative black and white photos. If the photos are taken as part of a survey for which the Society is to be curator of the negatives or color slides, a photo/catalog sheet needs to be included with the negatives/slides and the following needs to be provided below on this particular inventory site:

Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____
Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____
Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____

- See continuation sheet or attached *photo & slide catalog sheet* for list of photo roll or slide entries.
- Photos/illustrations without negatives are also in this site inventory file.

FOR CERTAIN KINDS OF PROPERTIES, INCLUDE THE FOLLOWING AS WELL

- Farmstead & District:** (List of structures and buildings, known or estimated year built, and contributing or noncontributing status)
- Barn:**
 - A sketch of the frame/truss configuration in the form of drawing a typical middle bent of the barn.
 - A photograph of the loft showing the frame configuration along one side.
 - A sketch floor plan of the interior space arrangements along with the barn's exterior dimensions in feet.

State Historic Preservation Office (SHPO) Use Only Below This Line

Concur with above survey opinion on National Register eligibility: Yes No More Research Recommended
 This is a locally designated property or part of a locally designated district.

Comments: _____

Evaluated by (name/title): _____ Date: _____

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Lutheran Mutual Aid Society Home Office Building	Bremer
Name of Property	County
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7. Narrative

This large, free-standing building, primarily executed in the Art Deco style, occupies the southeast corner of 1st St. SE and 1st Ave. SE and faces west toward the Cedar River a half block away. The building is three stories tall above a raised basement level. Its exterior walls are clad in smooth limestone panels, with thin grout lines in a matching color to enhance its monolithic appearance. Viewed from a distance, the stone panels give the building a yellowish color but with strong pink undertones. The raised basement and main entry surrounds (west and north sides) are covered with dark gray panels of polished granite streaked with pink veining. According to the construction article, which appeared in the *Waterloo Daily Courier* on January 1, 1933, these materials are "Kasota pink stone" and "rainbow granite." The former was quarried in the Mankato, Minnesota area where the small town of Kasota is found; the latter was taken from quarries in Cold Spring, Minnesota. Kasota is located in the southeast part of the state; Cold Spring is northwest of Minneapolis. Structurally, the building under all this veneered stone is made of reinforced concrete and steel (Ibid.).

The roof is flat with a prominent raised block centered on the façade roofline above the front entry. This form hints at the familiar profile of archetypal Art Deco buildings of the 1920s, with their strong central bay flanked by smaller shoulders (and also suggests the stepped-back skyscrapers built in big cities in the 1920s), but does not replicate them. The focal point of the façade is the central, projecting entry bay that extends from the building base to just under the third story's windows. Wide stone steps lead up to the front door, which is slightly recessed within the projecting bay. The door and its immediate surround are bronze with glass insets. Art Deco details in bronze include zig-zag door handles, fluted doorframe stiles, and a header on the door frame consisting of an ornamental band with a relaxed running flower-and-vine pattern (rinceau pattern), topped by a crenulated band of cut-out designs. The designs appear to be spires with crockets alternating with a ziggurat form (though these forms are subject to interpretation). Above the bronze doorway, the space is filled with a pinkish reflective glass transom. The "rainbow granite" frame around the doorway consists of fluted columns supporting a flat lintel with notched ends. The rest of the projecting bay beyond this granite framework is clad in the Kasota stone. Two original wall sconces with bronze scroll brackets and glass shades flank the entryway.

The rest of the façade, also in Kasota limestone, is framed by two endwall piers extending from the base to the parapet. These piers form the southwest and northwest corners of the façade and are fluted from the base to just under the second floor. Above this point, the stone panels of the piers and the wall overall become slightly paler in color. Fenestration in the raised basement includes smaller windows than are seen on upper stories, filled with dark glazing. First-story windows are single panes of dark glass, replacements for the original 2 by 2 vertical-light glazing. Above the first-story windows are dark bronze panels bearing alternating designs: either a palmette with scrolled fronds emanating from it or a ziggurat with similar scrolled fronds. On each side of the central entrance bay, fenestration at the ground level is divided by and held within three piers that extend from grade to just under the second story. Second- and third-story windows are similar but both these floors' windows are different than the windows of the first floor. Appearing in bands, window sashes are filled with dark replacement glass and separated either by mullions or wider stone interstitial walls. Sills are of the same limestone as the walls on the first-story windows, but higher windows are framed by narrow granite ledges that project proud of the wall surface.

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The north side elevation lies along 1st Ave. SE. The west end and the east end of this elevation project outward slightly, leaving the wide central section inset. Fenestration, partial pilasters, and the mix of granite and limestone treatments are similar on this elevation as on the façade except that the bronze panels seen over first story windows are found on this side only above the window on the projecting west end and above the secondary entrance at the east end. This secondary entry is framed by the gray granite similar to the main entry.

The rear (east) elevation of the building overlooking the company parking lot is severely plain, consisting of nine regular bays with small foundation windows, large first story windows, and slightly smaller second and third story windows. The final (south) elevation aligns with the alley running east and west through the block and displays more footprint irregularities. The front (west) end of this south elevation is bumped out from a central recessed section. Behind this (to the east) is a larger office block with a windowless elevator shaft or stairwell. At the base of this feature is a loading dock and alcoves for trash containers and, perhaps, a generator for emergency electrical service. Wall surface and windows are similar on this side elevation to the rear (east elevation).

History

The first stage of the building was constructed in 1932 as the new home office (the third or fourth physical office) of the growing and prosperous Lutheran Mutual Aid Society, an insurance organization established in Waverly in 1879. It was designed by Mortimer Burnham Cleveland, a well known Waterloo architect with a wide regional practice. Cleveland was an academically trained architect. He attended Cornell College in Mt. Vernon in 1902 and 1903 (see connections to this college by the owner of 123 1st St. SE next door); took a B.S. (1908) and an M. Arch. (1915) from the University of Illinois and by the 1910-1913 period was designing commercial buildings, often for Waterloo residents for whom he had already designed a residence. Cleveland clearly understood the popular architectural styles of the day, designing Prairie School and Dutch Colonial homes for rising Waterloo business families (see for example the homes in Highland Park Historic District, and the residence at 206 Iowa Street, respectively) and associating with another prominent architect in 1915 to design the classical Iowa Building for the Panama-Pacific Exposition in California. With the Lutheran Mutual building, he displayed his familiarity with Art Deco, though it was a streamlined and less ebullient Art Deco than had been popular in the 1920s. The Great Depression had settled in by 1932 and subtler displays of prosperity and stability were the order of the day. Just four years later, Bremer County would hire Cleveland to design its new courthouse in Waverly (just outside the Waverly East Bremer Ave. Historic District, to the east). This building is similar in many stylistic ways to the Lutheran Mutual building and has been dubbed a "PWA Moderne" building by architectural historian David Gebhard (David Gebhard & Gerald Mansheim *Buildings of Iowa* [New York: Oxford University Press, 1993], 447). Biographical information on Cleveland is from Wesley I. Shank, *Iowa's Historic Architects* (Iowa City: University of Iowa Press, 1999), 42-44.

When Cleveland designed the Lutheran Mutual building, the initial phase was a single-story building (the west first story and raised basement) but he also planned for expansions as the need arose. Thus, in 1948-49 the rear addition was constructed and in 1957 the top two floors were added. Cleveland's architectural practice was active throughout these expansions and a local consultant for the building's owner in 1985 stated that all three stages of the building were done under Cleveland's direction (ISIF

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09-00076 original form); *Bremer County Independent and Waverly Republican*, Centennial Edition, 3/7/1956. The building served as the national home office for the Lutheran Mutual Aid Society and its later incarnations from 1932 until 1977 when the company relocated its main office elsewhere (ISIF 09-00076, as originally filed in 1985).

The Lutheran Mutual Aid Society began in 1879 as a fraternal benevolent society (under the bulky moniker “Mutual Aid Society of the Evangelical Lutheran Synod of Iowa and other States”), an outgrowth of three Lutheran pastors meeting in Maxfield Township, four or five miles southeast of Waverly. With growth reaching beyond members of the German Lutheran Synod, in 1882 the organization formerly incorporated. “During those early years, the society’s ‘home office’ was wherever the secretary of the society happened to live, and when G.A. Grossmann was elected secretary in 1899, all the society’s books and records...were sent to his hometown of Waverly, Iowa, where he ran the organization out of the backroom of an old print shop” [probably the Wartburg Publishing House, formerly in the 400 block of West Bremer Ave.] (David A. Whitsett and Irving R. Burling, *Achieving Successful Organizational Transformation* [Westport, CT: Quorum Books, 1996] (this book contains numerous minor factual inaccuracies in the historical narrative on Lutheran Mutual), 23-24; “CUNA Mutual Life Insurance Company, et al., Notice of Application,” published in the *Federal Register*. Vol. 68, issue 67 [Tuesday April 8, 2003]; Edgar Rubey Harlan, G.A. Grossmann biographical entry, *A Narrative History of the People of Iowa*. Vol. 4 [Chicago: The American Historical Society, 1931], accessed at <http://genforum.genealogy.com> on 2/8/2012).

In 1911, the organization changed its name to the Lutheran Mutual Aid Society and a year later built an office building, “the one now [in 1956] occupied by the Waverly Office Supply” (*Bremer County Independent and Waverly Republican*, Centennial Edition, 3/7/1956). The location of this first true home office is not clear but the Whitsett and Burling description of it as a two-story, 22 by 60 ft., downtown building suggests it was along Bremer Avenue, probably east of the Cedar River (page 24). The late 1910s were troubled years for the organization as it outgrew the initial method of generating revenue and, in some years, there were more deaths and lapses among members than new members joining the group (Whitsett and Burling, 24). In 1922, therefore, the organization began structural changes that would generate more revenue and ensure its survival. It remained, however, a mutual society, specifically a “fraternal beneficiary association,” in which members were both the insureds and the organization’s owners (Report on the CUNA Mutual Life Insurance Company, by Jeffery S. Payne, Examiner in charge, Iowa Insurance Division, 2003, accessed online at <http://www.iid.state.ia.us> on 1/10/2011). Seven years later, in 1928, the organization celebrated 50 years in existence, with \$24 million insurance in force and assets of \$2.2 million (*Bremer County Independent and Waverly Republican*, Centennial Edition, 3/7/1956).

Whitsett and Burling claim that the Great Depression began to affect the organization by 1931, the year before the Cleveland-designed building was constructed, and “its growth rate slowed dramatically” (page 24). The pairing of a dramatically declining growth rate – and presumably a reduced revenue stream -- with the investment in an expensive new “showcase” edifice is a paradox to be further examined, but in 1938 the group reorganized as a modern mutual life insurance company and assumed the name Lutheran Mutual Life Insurance Company (“CUNA Mutual Life Insurance Company, et. al., Notice of Application [2003]). Whitsett and Burling, on the other hand, claim 1938 was the same year the company moved into its new building constructed in 1932, clearly a factual error.

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By 1932, the company was “licensed to do business in 20 states and five Canadian provinces” and was building itself the “most costly building project of many years in Waverly” (*Waterloo Daily Courier*, 1/1/1933). It had \$33 million in insurance in force, \$3.5 million in assets, and 21 full time employees plus the medical director (see the ISIF for 123 1st St. SE next door, where the medical director had his office) (*Waterloo Daily Courier*, 1/3/1932).

In 1951, the *American Business Magazine* designated the company as “One of the 100 Best Offices in America” (not as the original ISIF states “one of the best office *buildings* in 1954.” This magazine no longer exists and the organization that currently publishes a magazine by the same name is new and *not* the successor to the 1950s organization). The designation was public recognition that the company had surpassed its modest beginnings and had grown to become a modern life insurance business (*Bremer County Independent and Waverly Republican*, Centennial Edition, 3/7/1956). By 1955, the company had just celebrated its 75th anniversary with over \$300 million in insurance in force and \$70 million in assets (*Bremer County Independent and Waverly Republican*, Centennial Edition, 3/7/1956). That growth and success pushed the company to add the final two floors to its building, already expanded with an addition, and consider the building complete. It then occupied the building as its home office until 1977 (original ISIF).

Following a series of name changes, corporate shuffles, and reorganizations, which included a time period when it was known as the Century Companies of American, the company last changed its name to CUNA Mutual Life Insurance Company, a member of the CUNA Mutual Group, of Madison, Wisconsin. The Waverly office is now located a few miles to the southwest and sprawls over many more acres than the 1932 downtown building could. Employment at that Waverly office complex was at 540 in 2012 (“CUNA Mutual Life Insurance Company, et al., Notice of Application,” 2003; Payne, Report on the CUNA Mutual Life Insurance Company, 2003; “Industries/Major Employers” by the Waverly Chamber of Commerce, accessed at <http://wadg.waverlyia.com> on 2/6/2012).

8. Statement of Significance

The building is locally important as an example of the work of a master and as an Art Deco edifice. As a contributing building to the potential East Bremer Avenue Commercial Historic District, this building’s size and location just south of East Bremer Avenue represents the expansion of commercial activity to the south, necessitated at least in part because of the growing importance of the automobile as a mode of transportation and method of getting to work. This choice of locations also suggests that in the early 1930s, the focus of business activity in Waverly was still concentrated in the central core of the town, with the adjustment to the automobile made by simply removing a block of older dwellings in order to build the Lutheran Mutual building. By the late 1970s, when the successor company moved to a newer facility at the western outskirts of Waverly, the impulse was clearly to leave the downtown for even more land and larger parking lot space. This building is also important as the best remaining building associated with a historic home-town industry that wildly succeeded and now operates in a business realm well beyond the bounds of Waverly.

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9. Major Bibliographical References – as reported in the text and as follows:

Field inspection/photograph – 2012-2013

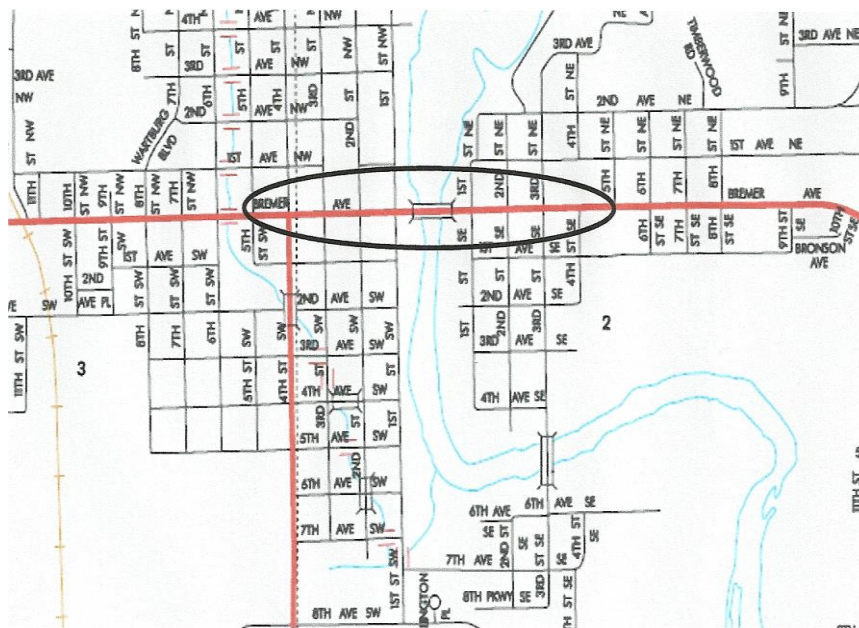
County Assessor online property records

“History of the Buildings in the Main Street Area of Waverly, Iowa - West Side.” Vol. 1. Information compiled in part for Main Street–Waverly survey, 1990. Waverly Public Library Collection, Waverly, Iowa.

Iowa Site Form No. 09-00076 (original). On file at State Historic Preservation Office, Des Moines, Iowa. “Lutheran Mutual Aid Society Erects \$75,000 Office Building in Waverly,” *Waterloo Daily Courier*, January 3, 1932.

Also see accompanying NRHP nomination/report HADB# 09-029.

10. Additional Documents (City map and Sketch map) N↑



Overall central city with entire survey area circled.

West side survey reported as HADB# 09-026.

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Shaded area denotes property evaluated herein.

Iowa Department of Cultural Affairs
State Historical Society of Iowa
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Current photo



Historic photograph of the building under construction, 1932, taken from <http://communitywebshots.com> on 2/8/2012.