

# Commerce Bank

922 Walnut Street  
completed 1908

by Susan Jezak Ford

The tall office building arrived in Kansas City in 1906 and 1907. Modern technology and structural innovations allowed the practical construction of “skyscrapers,” or buildings taller than seven or eight stories. Kansas City’s skyline was elevated during these years by three buildings: The R.A. Long Building at 10th and Grand, built in 1906; the Scarritt Building at 818 Grand, completed in 1907; and, the tallest of them all, the Commerce Building at 10th and Walnut, built in 1907.

The Commerce Trust Company began in 1865 as the Kansas City Savings Association. Its original post-Civil War headquarters were at 2nd and Main streets and claimed a capital stock of \$20,000. The enterprise flourished and occupied various buildings in the old business center near the Missouri River, even sharing for a time space with the Magnolia Saloon at Fourth and Delaware streets. As Kansas City and its financial institutions grew to accommodate the city’s expanding role as a national center of transportation and industry, Dr. William S. Woods became president of the bank in 1881. Within a year, the bank’s assets had grown from \$100,000 to \$200,000, and it was soon chartered as the Bank of Commerce.

As the institution planned the development of new quarters to accommodate a growing need for extensive space, a committee was assembled to oversee construction of the new building on the northwest corner of Tenth and Walnut Streets. William T. Kemper joined the committee and was named president of the affiliated Commerce Trust Company. Besides Kemper and Dr. Woods, the committee also included hotel proprietor D. J. Dean and brewery owner J. J. Heim.

Chicago architect Jarvis Hunt, nephew of prominent architect Richard Morris Hunt, was chosen to design the new banking building. Hunt graduated from the Massachusetts Institute of Technology in Boston and began practicing architecture in



1890. He relocated from Boston to Chicago after receiving the commission to design the Vermont State Building for the 1893 Columbian Exposition. The Commerce Building was Hunt's first design for Kansas City. He later designed the Kansas City Star building at 18<sup>th</sup> Street and Grand Avenue in 1909 and Union Station at Pershing Road and Main Street in 1910.

The structure contained "splendid proportions," reported *The Kansas City Star* in 1907, with "soaring height, massive bulk and fine lines." The building filled a full quarter of its city block with frontage measurements of 161 feet on Walnut Street and 120 feet on 10th Street. The solid edifice brought a Wall Street flavor to downtown Kansas City with a classical tri-partite division of the exterior façade. The first three stories rose 40 feet from the sidewalk clad in red granite accented by two-story entry arches. The upper stories were clad in white terra cotta tile, with massive quoin treatments at the building's corners emphasizing the solidity of the structure and the institution it housed.

The building was capped by an emphasized cornice level at the two top floors, containing arched windows on the uppermost story and brackets at the roofline. The building rose 15 stories from the Walnut Street side and 16 stories from the alley on the 10th Street side. An exterior clock was added to the bank, extending from the building at 10th and Walnut and set precisely to U.S. Naval Observatory time. The steel and masonry skyscraper was built by the George A. Fuller Construction Company, who in 1902 built New York's first skyscraper, the Flatiron Building. At the time, the Commerce Building was reportedly unequalled in size by any financial institution west of Kansas City.

Banking customers who entered the brass revolving doors experienced the most up-to-date facilities possible encased in an elegant interior. *The Kansas City Post* gave its opinion of the building in 1908:

In the case of the Commerce building one does not have to take the word of architects or contractors as to the substantial nature, elegant finish, completeness of modern conveniences and general architectural beauty, for...it can be plainly seen...that the Commerce building is the climax of Kansas City office and business blocks up to the present time.

The Walnut Street entrance was originally used by the National Bank of Commerce and the 10th Street entrance accommodated

customers of the Commerce Trust Company. A marble-lined corridor led to a bank of seven high-speed elevators, ready to take 15,000 to 20,000 passengers each day to offices on the 13 upper floors. The stories above the bank levels contained 273 three-room suites, each with their own temperature regulation system. A luncheon club was located on the roof-top garden. Lobby level amenities included a barber shop and beauty shop.

Dr. Woods retired in 1909 and the Commerce organization grew to become at one time the largest financial institution west of the Mississippi River. The Commerce Trust Company and the National Bank of Commerce merged under the Commerce Trust name in 1919. When the 30-story Commerce Tower was built at 911 Main Street in 1965, an interior passageway connected it to the historic Commerce Building. The two buildings are linked through an interior corridor and escalators to the tower's Main Street level.

Dr. William S. Woods was credited in 1908 with the successful financial growth of the Bank of Commerce. If not for his involvement with the institution, the classical banking structure would not have been included in the initial crop of Kansas City skyscrapers. Woods' active participation and foresight brought the Commerce organization to its permanent and impressive downtown home. Thus, as the *Kansas City Post* declared in that year, the Commerce Building "takes the place of a monument to the financial achievements of Dr. W. S. Woods" and remains so today.

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