United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

1. Name of Property

historic name PEOPLES FEDERAL SAVINGS & LOAN ASSOCIATION

other names/site number FASH-194

Related Multiple Property NA

2. Location

street & number 343 South Broadway NA not for publication

city or town Lexington NA vicinity

state Kentucky code KY county Fayette code 067 zip code 40508

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this _X_ nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property _X__ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide _X_local

Applicable National Register Criteria:

_x__A ___B _x__C ___D

Signature of certifying official/Title **Craig Potts/SHPO** Date

Kentucky Heritage Council/State Historic Preservation Office
State or Federal agency/bureau or Tribal Government

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

Signature of commenting official Date

Title State or Federal agency/bureau or Tribal Government

National Park Service Certification

I hereby certify that this property is:

___ entered in the National Register
___ determined not eligible for the National Register
___ other (explain:) _____
___ determined eligible for the National Register
___ removed from the National Register

Signature of the Keeper Date of Action

Peoples Federal Savings and Loan Association
Name of Property

Fayette County, Kentucky
County and State

5. Classification

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

- [X] private
- [ ] public - Local
- [ ] public - State
- [ ] public - Federal

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

- [X] building(s)
- [ ] district
- [ ] site
- [ ] structure
- [ ] object

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

Contributing	Noncontributing	
1		buildings
		district
		site
		structure
		object
1	0	**Total**

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

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE/TRADE – Financial Institution – Savings & Loan Association

Current Functions
(Enter categories from instructions.)

UNOCCUPIED

7. Description

Architectural Classification
(Enter categories from instructions.)

Modern Movement:
Streamline Modern (also referred to as Populuxe) Style

Materials
(Enter categories from instructions.)

foundation: Concrete
walls: Concrete block with glazed brick veneer on exterior
roof: Precast Folded-Plate Concrete System on central high bays, built-up bitumen on Flanking single story wings

Narrative Description

Summary Paragraph

Designed by Architect Charles Bayless of the Firm Bayless Clotfelter & Associates in Lexington, KY in 1961, Peoples Federal Savings and Loan Association (FASH-194) is located at 343 South Broadway in Lexington, seat of Fayette County, Kentucky. When built in 1961-2, this building stood on the periphery of the historic downtown area of Lexington, a city which emerged in the early-19th century as a regional center of culture, agriculture, commerce, and education. The building stands on South Broadway, on one of the main roads into and out of town. The building occupies a .40 acre lot, which contains no other structures. The property is being interpreted for its architectural design values.

Setting of the Peoples Federal Savings and Loan Association

Peoples Federal Savings and Loan Association (hereinafter referred to as Peoples Federal) was completed in 1962 in a neighborhood of early-19th-century residences. Its construction was followed by a series of great disruptions of the neighborhood's landscape. By 1974, every building on both of the bank's sides, plus all of five blocks behind it, were demolished to provide surface parking for the new Lexington Civic Center and Rupp Sports Arena. In 1985, a 6-story parking garage was added within feet of the bank's northeast property line. In 1987, an 8-story condominium was added on its southwest boundary. The bank remained untouched and well maintained through both construction projects. The contrast in scale between it and the two large parenthetic structures has made its presence even more dramatic. In mid-2014 it was announced that Peoples Federal was scheduled for demolition to make space for a Cineplex development. This National Register nomination is the result of efforts by private citizens and city government officials (Historic Preservation and Urban-County Government Development Agencies) to find a preservation path for this building.

SOUTH CONDO-1987 **BANK ▲** PARKING GARAGE-1985 BROADWAY

Sequence of Demolition and Construction in Five Block Area contiguous with Peoples Federal Savings & Loan

Sanborn maps show residential 2-story brick masonry buildings (vintage 1830 – 1920s) on both sides of the 300 block, with Lot 343 (on west side of street) being a 2½-story apartment building, formerly The Baptist Female School. The corner lot on the southwest end of the block shows three contiguous 3-story buildings that appear to have been commercial enterprises with residences above. Building setback lines for the residential units on the west side were aligned at 30 feet from the public sidewalk. Buildings on both sides of the street were handsome spacious masonry homes of the quality suggesting affluent residents. The front yards were used as public/private space, with foundation plantings, grassy lawns, maturing trees, and fencing or shrubbery at the public sidewalk.

The Peoples Federal property is level and landscaped with low shrubbery in front of the building. Broadway runs northeast-southwest; the building faces toward the street, in a southeast direction. A sidewalk fronts the property, though on-street parking was not available to the property's users. The parking area of the property is in its rear, covered in asphalt, and defined by a small free-standing masonry wall running along the alley. Cars enter the parking area through a gap in the wall.

***Design* of Peoples Federal Savings & Loan**

Floor Plan. The organization of the floor plan follows the principles of the International Style. Administrative and service spaces were held off to the perimeter in low-ceilinged wings, on each side of the central public transaction area. Although seemingly irregular, the floor plan is actually a 68' x 62' rectangle with just two projections: the southwest wing which steps forward 8 feet, and two of the five vaulted bays which project forward of it by another 5 feet. A four-foot recess at the rear entrance is the only other irregularity in the rectangular footprint. Function determined the size and organization of rooms and open spaces, but the completed building was dissimilar to the restrained box-like geometries used by the German, Dutch and Scandinavian architects working in the International Style. It was to the Italians that the architect, Charles

Bayless, turned in pulling his floorplan up into space. It is not known whether the Owner requested a high-style modern building to invigorate his business model or whether Bayless encouraged that bold approach.

Bringing the Building Up. Italian builders have for centuries produced sea-change structural engineering, pushing new materials and technologies to do the work of transferring building loads to the ground. The precast folded plate roofing system, as used on Peoples Federal, is one of their most interesting inventions, one that is a signature of many buildings of the 1950s and 1960s worldwide.

When the imagery of automobiles, airplanes, space ships, and all things futuristic were combined with the dramatic new engineering of swooping roofs, long-span folded-plates and daring cantilevers, the style became known as Streamline Modernism or Populuxe. Architectural writers in California and Florida coined the term "Populuxe" to signify their more commercial and fantastical examples. "Streamline Modern" was used in most other parts of America, focusing on works of the period that were less commercial and of higher design aesthetic. Peoples Federal sits more comfortably in the Streamline Modern genre.

It is the five-bay fifteen-foot-high folded plate roof that signals the Architect's stylistic intention. With floor-to-ceiling glass walls in front and back, it was easily the most atmospheric, airy piece of architecture in the city. The folded-plate roof forms are wing-like because aeronautic design principles were used in their design. The light weight, thin-shells are shaped and reinforced to neutralize live loads so that they can span longer distances with less material. The roof hovers and from the interior, seemingly without support.

Exterior View of Folded Plates

Interior View

The exterior appearance is a strong example of the Italian interpretation of the International Style, free of the dogma of the German and French branch of the movement. The choice of structural elements (roof, frame, walls) composed of interesting materials, advanced engineering, and stylish details is more attuned to emotional than intellectual resonance. The vaulted central bays are precast concrete folded plates raised to15 feet in height. Flanking the center, two masonry wings with low, flat roofs and generously extended canopies hold the aerodynamic composition grounded in place. The effect is long, sleek, full of energy and rhythm, but at rest for the moment.

Peoples Federal Savings& Loan: Front Elevation, 2014

***Summary of Architectural Features* of Peoples Federal Savings & Loan.**

Interior Organization of Spaces: This is a single story building with two ceiling heights and a combination of closed and open spaces based on the program for use of individual spaces. Private functions were accommodated in conventional rooms and included a Mechanical Room, Directors Room, Storage Room, Vault, Lounge and Restrooms, Coffee Room, Closing Room and Managers Office. All but the Managers Office were located in the two low flanking wings with 8' ceilings. The Manager's Office occupied two of the vaults nearest the front entry. The other three vaults extended outward over a generous 20' x 18' entry portico. It was raised approximately two feet and had four steps stepping down onto a wide landscaped plaza which, itself, let down an additional three risers onto the public sidewalk at street level. The effect is processional and gives the impression of a building mounted on a pedestal, raising its profile and presence when approached.

Exterior Site Development, Front: At the time of construction, the original two-story residences on each side of the bank were still standing, as were the others on both sides of the 300 block of South Broadway. The bank building was set back to align with the other structures on the block, and the plantings were a continuation of the residential front yards which had curbside hedges and shrubbery to separate their lawns from the street. The landscaping gave a residential feel, attempting to integrate the building somewhat with its original neighbors.

Front View: Residential Landscaping Style

Rear View: Parking, Drive Thru, and Service Entry

Exterior Site Development, Rear: The entrance from Brown Street—an alley servicing the rear of the Broadway facing residences—was paved for parking and access to the drive-thru window. Cars could exit directly onto Broadway to the right (southwest) between the bank and condominium building, or loop back to exit on Brown Street. Walk-up customers entering from Broadway could use the sidewalk to the northeast side connecting the

front plaza with the rear. Neither construction documents nor existing conditions indicate any landscaping plan for the rear area.

Architectural Systems –Central 5-Bay Area: The building conceals little as its systems and materials are highly visible. It is easy to read this architecture. The exposed concrete vaults and integrated beams give a clear picture of the roof structure, how it is supported and how the forces are transferred to the ground. The supporting columns are decorative as well as being the workforce that transfers the weight and forces to the ground. They are shaped aerodynamically, constructed of welded plate steel that comes to a point on the front face. They also taper as they descend from the roof beam to the floor, decreasing 4" from top to bottom. The impression is pencil-like and suggests a fly-away lightness *(see below, left image).*

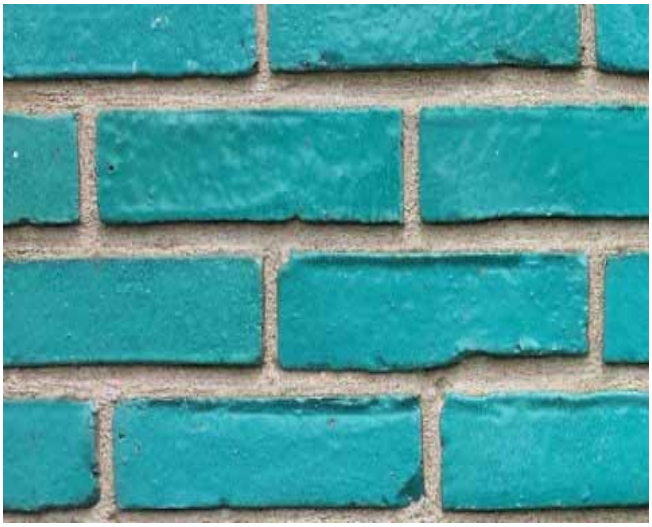
Copper gutters fit inside the columns to carry roof water to the below-slab drainage system. The columns are slushed full of structural concrete surrounding the internal gutters. The vaulted ceilings were coated with acoustic plaster which has recently been remediated because of asbestos content.

Architectural Systems –Single story Flanking Wings: (above, right image)
The flat-roofed wings are constructed more conventionally, with cast-in-place reinforced concrete perimeter beams supporting 4½" structural steel roof decking, 1½" rigid insulation and built up membrane roofing. The roof extends a full 4½ feet to provide a walkway canopy and is reminiscent of some of Frank Lloyd Wright's later work. The stepped back boxing of the soffit and the canted fascia present a handsome profile which tucks in neatly beneath the folded plate roofing elements of the high central bays. The canted fascia is fabricated of white porcelain-enameled heavy gauge sheet metal cut in lengths that are seamed only where covered by the 13" diamond-shaped sheet metal dentils spaced 2 feet on-center around the lower roofs.

Architectural Systems: Building Envelop and Finishes:

The exterior walls are a sandwich of 4" high-fired ceramic glazed brick of intense turquoise color on the exterior, 2" insulation boards in the middle and 4" concrete blocks with plaster finish on the interior. The quality of the glazing is superior and is as vibrant today as when built. The condition of the mortar is excellent and shows no discoloring.

Interior walls separating the central bays from the wings are constructed of 8" concrete masonry units, plastered on both sides and finished with paint.



Doors and Windows. Frames for glazed walls and clerestories are Kawneer steel units with brushed finish. Glazing is plate glass. The framing where glazing meets the ceiling vaults is narrow and barely noticeable, blurring the distinction between inside and outside.

Changes to the Building since the Period of Significance

This building has changed hands two times, and has been vacant since last purchased in 1999. The exterior has been well maintained, and no changes have been made. The interior has not been altered except for asbestos abatement of acoustic ceiling plaster and removal of teller's station custom casework. It looks exactly as when built, including original lighting and plumbing fixtures. As-Built architectural and engineering drawings have been located and digitized for a permanent record in the Division of Historic Preservation of the City of Lexington.

Vandals, apparently trying to remove the metal teller's window in 2014, broke out approximately ten of the glazed bricks in their unsuccessful attempt. Those that were not broken have been removed to a secure location.

8. Statement of Significance

Applicable National Register Criteria

- [ ] A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- [ ] B Property is associated with the lives of persons significant in our past.
- [x] C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- [ ] D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

Property is:

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

Areas of Significance

Architecture

Period of Significance

1962

Significant Dates

1962

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Architects: Bayless Clotfelter & Associates
Lexington, KY
Design Architect: Bayless, Charles

Period of Significance
The design and construction dates, 1960-62, constitute the Period of Significance, which is the convention within the National Register for architecturally significant buildings meeting Criterion C.

Criterion Considerations: NA

Statement of Significance

Summary Paragraph

The Peoples Federal Savings and Loan Association (FASH-194) meets the third term of National Register Criterion C: it possesses high artistic merit. It provides a rare example in the city of Lexington, Kentucky of a highly intact mid-century modern building with formal characteristics associated with several offshoots of the International Style. In this nomination, the style is being defined as Neo Expressionism, and Streamline/Populuxe Modern. The floor plan and massing frankly indicates the organization of functional space, a feature that is consistent with tenets of the International Style. The building's architect, Charles Bayless, bridges the two impulses present in International Style. In 1932, he received his BS at Carnegie Institute of Technology in Pittsburgh, a curriculum which emphasized engineering and new construction materials and technologies. Then in 1937 he received his BS in Architecture from the University of Virginia, a program that emphasized design. Bayless was likely one of the better educated architects in central Kentucky when he arrived here in the late 1930s, well prepared to make contributions to the inventory of early- and mid-century modernism in Kentucky. In his design of Peoples Federal, his composition of building parts, choice of materials, use of innovative structural system, and artistic detailing, articulates the founding principles established in the mainstream of modern architecture.

Historic Context: Mid-Century Modern Movement in Lexington, Kentucky, 1955 -1965

Lexington has very few good examples of well-designed and -constructed Mid-Century Modern from the 1950s through the 1960s. A full survey of Lexington's Modern era buildings has not been completed, but the best examples are known, and will be identified in the following narratives. The city's first six suburban shopping centers were being built during the same period as Peoples Federal, and their designs appear to have been constrained, possibly by budgets that did not permit architectural creativity. Most of these early projects have been renovated, at least once, with the apparent intent of disguising their original design to make them appear more "modern."

The context narrative below first turns to the national and international examples of the period, to sketch out 3 primary characteristics that are shared by all Modern era styles: using space as an architectural element, frank expression of the building's structural system, and incorporation of new materials and engineering techniques. Finally, an additional aspect will be discussed, the hybrid style with which Peoples Federal shares characteristics, The Streamline/Populux Style .

Historic Design Roots: Peoples Federal and Characteristics of the Modern Movement

1. *Space as an architectural element*. Until the middle of the 20th Century, the concept of "…space as a primary quality of architectural composition was not fully developed."[1] Writing on this subject in 1954, Frank Lloyd Wright spoke of reading a Japanese book by Okakura Kakurzo, and came across this idea: "The reality of a room was to be found in the space enclosed by the roof and walls, not in the roof and walls themselves."[2] It is hard today to appreciate what a paradigm shift that was. Before the modern movement and the development of new and stronger materials—notably, high-strength steel, reinforced concrete, and structural glass—most buildings were compact. Their spaces were generally square and rectangular, with

[1] Peter Collins, *Changing Ideals In Modern Architecture,* 1965, Pages 285-287.

[2] Frank Lloyd Wright, *The Natural House,*1954

windows of modest size puncturing thick structural walls. They were boxes, close-packed, with connecting halls.

Experimentation with 20th-century technologies, to create new building forms, began in Europe in the early decades of the 20th century. These innovative designs occurred on factory buildings, which most often needed expansive uninterrupted space for production lines. As designers utilized the qualities inherent in these new long-span materials and technologies, the resulting buildings grew more complex in form and internal configuration, resulting in interior and exterior spaces never before experienced.

For the citizens of Lexington, the Peoples Federal brought these concepts relatively late—in the 1960s. The transparency of the central vaulted public space invites entry and, once inside, celebrates the many facets of changing sunlight that impinges on it throughout the day. As in many modern buildings today, the quality of light and shadows as they change with the sun's movement is an integral part of the reality and aesthetic of the space.

2. Structure revealed. Ludwig Mies van der Rohe, Walter Gropius and their colleagues from the Bauhaus Design School in Weimar, Germany introduced America to the tenets of the European International Style, the first cohesive new style in the West since 16th Century Gothic. The exposition of the building's structural elements became a familiar aesthetic in this new movement. Mies used steel I-beams and columns to organize the patterns and rhythm of the sleek skin of his buildings. He elevated the science of fastening one material to another into the realm of art, worthy of being exposed to view.

The clarity of intent, rigor of execution, and elegance of effect have informed generations of architects.

Mies van der Rohe

Peoples Federal S & L

Mies van der Rohe

3. Engineering Advances. Italian architects were equally committed to exposing structure, but they were not drawn to the rigidity of the orthogonal column/beam grid patterns of their western counterparts. Italian Modern-era architects explored curves, shapes, volumes, and organic growth patterns. This impulse can be seen as far back as 120 AD, as it was their ancestors who built the Pantheon. Its 150-foot coffered dome, the first in Western Europe, is still one of the most durable buildings in Rome. Italian design appears relatively free of squares and rectangles, with their limited roofing spans. Modern-era Italian designers have continued their exploration of intricate geometries to cover larger and larger spaces. One of the earliest American Engineers designing thin shell concrete roofs was Milo Ketchum, Jr. who practiced in Denver, CO. but was educated at University of Illinois. His first buildings were folded plate designs (see below left) and next moved to hyperbolic paraboloids, achieving free roof spans up to 180 feet. Ketchum's engineering is the foundation of some of the world's most daring and beautiful buildings (See Dulles Airport below). With architects and engineers exploring these new shapes and forms, a golden age of collaboration began all over the world that continues today. Some of the most dramatic and beautiful buildings of the 20th and 21st Centuries belong to this mutation of the International Style. It is the fruit of these investigations that inform the design and construction of Peoples Federal. Though modest in comparison to some, it survives today because there is beauty, there is craftsmanship, there is this example of things to come that we have finally understood.

Tilted "Z" folded plate roof. School Gymnasium and Cafeteria. 1948
Engineer: Milo Ketchum, Jr..
San Francisco, CA

Yokohama International Cruise Terminal, constructed 1995-2002
Architect: Farshid Moussavi
London, England

Air Force Academy – Cadet Chapel. Colorado Springs CO, 1963
Architect: Walter Netsch (SOM)

Washington Dulles International Airport – Thin shell cast concrete roof, 1962
Architect: Eero Saarinen

Peoples Federal Savings & Loan, Lexington, KY 1962
Architect: Charles Bayless

4. The Streamline Modern (Populuxe) Style. Based on sophisticated engineering, this interesting American hybridization has left behind a wide array of buildings ranging from the humorous to the sublime. Scientists, industrial designers, automotive designers, structural engineers, and architects were all producing designs expressing this post-war moment. It took imagination and new technology to create the look of a country that had victories to celebrate and new challenges to conquer. Automotive designers drew on futurist space imagery and architects borrowed from them to generate the imagery and forms for the explosive development of suburban America. Hotels, restaurants, banks, gas stations, car washes, movie theatres morphed into car-centric designs specific to America in the 1950s and 1960s. Signage changed from discrete numbers above doors to iconic stand-alone structures. Advances in structural engineering made swooping canopies and cantilevers into space never seen before. Giant lettering and colored tubular neon was integrated into the composition of the building's primary elevations to assure recognition as people approached at automobile speed. Color became an architectural component, with ceramic glazing on brick, concrete blocks and structural tile. The successful suburban commercial building was one so distinctive that the building itself was the sign. Americans were ready to have fun and these buildings gave them what they wanted. It has taken fifty years to appreciate that they are much more than fun.

Examples: Populuxe-Inspired Buildings Built in America from 1950-1965

McDonalds Prototype, Downey, CA.

Lost Angeles Filling Station, late 50's

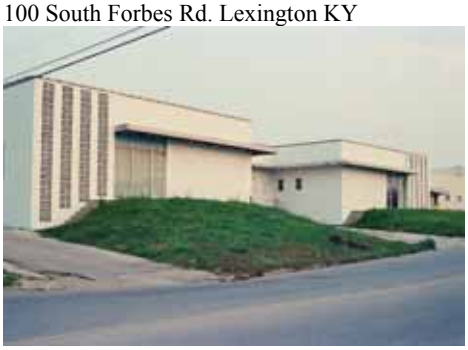
White Star Motel

Examples: Streamline Modern/Populuxe-Inspired Buildings Built in Lexington,KY from 1950 -1965

Financial/Credit Union, Built 1960
1316 S. Broadway, Lexington KY

Gardenside Center Pharmacy,
Built 1961, Lexington, KY

Light Industry/Commercial, Built 1965
100 South Forbes Rd. Lexington KY



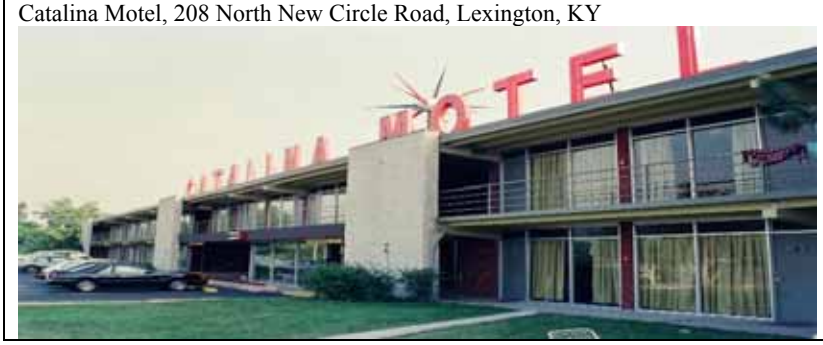
Bus Kiosk, Gardeside Center, Lexington
Built 1961 +/-

Doctors Office Building, Built 1965
1529 Nicholasville Rd, Lexington

Pepsi Cola Bottling Plant, Built 1968
559 S Forbes Road, Lexington, KY
Blue ceramic glazed brick with concrete window and door hoods

Southland Bowling Lanes, 205 Southland Drive, Lexington, KY, Built 1963

Catalina Motel, 208 North New Circle Road, Lexington, KY



Examples: Changing Condition of Lexington's Streamline/Populuxe Buildings

There are very few buildings in this period which remain unchanged. Most were in or near the first suburban shopping centers built from the late-1950s to late-1960s. Design fees and construction costs were modest by any standard, lowering the quality and durability of materials, craftsmanship and style. Most which survive have been renovated at least once with the apparent intent of disguising their original design to make them appear more "modern". In the Credit Union example below, although pleasing in appearance, the renovation removed one of our city's better examples of Mid-Century Modern which has many new devotees now that historians are beginning to tell the story of these styles.

Credit Union: 1316 S. Broadway

Photographed: 1987

1316 S. Broadway. Brick masonry detail of mock vertical folded-plate profile constructed with white brick.

Photographed: 1987

1316 S. Broadway, "Modernized" in 2011 conversion to commercial and office space.

Photographed: 2014

Branch Bank: 1975 S. Broadway - as built in late 1950's Photo 1987

Same Building, 1975 S. Broadway, Second "modernization" converted to commercial use mid 1990s
Photo 2014

Front Elevation, Same Building
1975 S. Broadway
Front Elevation
Photo 2014

Light Industrial: South Forbes Road – as built in late 1950s. Photographed 1987

Detail of front decorative concrete block screenwall. Photo 1987

Same building, 2014. Screenwall removed roof added, decorative blocks salvaged to trim around windows.

Examples: Other Early Modern Commercial and Office Building Styles in Lexington, KY, 1930-1960s

Local public and private Preservationists are currently beginning inventories of all building types of this period, but a complete one does not yet exist. This nomination presents an overview of only those commercial and office buildings in the Mid-Modern Streamline/Populuxe Style, a group that is small and rapidly becoming extinct In Lexington. A larger inventory of work in the International Style does exist in Lexington, primarily of brick and stone construction. The earliest were built between the two world wars and the remaining are post-WWII and generally no later than 1965.

Brick masonry and limestone are materials native to and readily available in the Central Bluegrass Region. After the Depression Italian and Irish masons immigrated to this country to join the local, largely African-American, masons to build WPA infrastructure projects in the state. By the mid-1930s, highly skilled masons were plentiful. They were ready for new work by the time of the post-WWII building boom. These buildings were designed in the International Style, as it originated in Germany, France, and Holland, because its straightforward, function-based form was less costly. Though lacking familiar classic styles and details, they were buildings that Central Kentuckians embraced, recognizing their quality. Until recently these buildings have been adequately maintained and consistently occupied with exteriors largely intact. Interiors have been lightly renovated and confined to finishes and mechanical systems upgrades. Radical renovations which sought to remove all traces that defined the original style are rarely applied to this group. What is beginning to occur, however, is the total destruction of some that are in the construction paths of large-scale developments. Following are a few examples of these buildings, but this application will go no further in detailing them, as there is little stylistic relation to the Peoples Federal Savings and Loan, other than a current spate of demolitions and profound alterations to them.

Examples: International Style Buildings built in Lexington 1940-1965

Wenner-Gren Aeronautical Lab, Univ.of KY Built in 1941 (Photo 1941) Architect: Ernst V. Johnson Demolished July, 2014	Bank of Georgia Building, Built 1960 +/- 1344 South Broadway Built in late 1950s Photo 1987 Renovated early 2000s, eliminating signage & diagonal marble entry.	Chapman Printing, Built 1955. 890 Russell Cave Road Photo 1987 Unchanged.
Holmes Hall, University of KY, 1956 Architect: Ernst V. Johnson Demolished July, 2014	Commercial/Office Building, late 1950s East Third Street at Walton Avenue Exterior intact. Unoccupied	Professional Medical Office Building Southland Shopping Center, early 1960s Original roof cantilevered, currently shored up with wood columns

Development of Modern Design in Lexington, Kentucky

Lexington sits in the center of Kentucky's inner Bluegrass region, a 7-county area underlain by Karst geology, with highly fertile soils and relatively smooth topography, which gave rise to exceptionally valuable farms. Consequently, Lexington, at the center of this region, had become a prominent center of wealth, science and culture by the time Kentucky joined the Union in 1792. It flourished during the pre-Civil War years of the 19th century, leaving a large inventory of noteworthy architecture, primarily in Federal and Greek Revival Styles. During the late-19th century, most construction of Lexington's financial, government, professional services buildings and retail stores were located in the center of the city, a three block wide by ten block area. Residential neighborhoods developed in the donut around the core of this radial city, expanding organically as the population grew. Transportation between city center and residential neighborhoods was by electric trolley, running the major arteries, and connecting the neighborhoods to the city center. An Interurban rail line connected Lexington to a ring of smaller towns in a radius approximately 20 miles from its core. There were thirteen radial roads converging in the heart of Lexington, where Main Street and Broadway intersected. The finest churches, two universities and the stateliest homes were located within a mile of the town center.

As the city grew, commercial and light industrial buildings spread along those radial roads, relieving some of the pressure on the need for expansion of the core. A limited number of new buildings were erected in the city's business core, but spill-over construction began to spread into contiguous residential neighborhoods. At the same time, the outmigration of commercial construction was aggressive along the major travel arteries.

Growth was not continuous. Severe blows to the City's prosperity were caused by the Civil War, WWI, The Great Depression, and WWII. These events took a toll on Lexington's prosperity and urban fabric. It was not until the mid-1950s that growth once again accelerated. After WWII, with the shift from mass transit to individual car ownership, the residential ring expanded rapidly. Financial, professional, and retail businesses were forced to migrate outward, to service the burgeoning suburban population. By 1960, six suburban shopping centers had either been completed or were under construction.

History of Peoples Federal Savings and Loan Association

During the early-19th Century, banks in this country were owned by and for people with wealth and assets that needed safeguarding. The first savings bank, for people accruing wealth, was established in 1816 in Philadelphia. By 1830, they had become widespread, and expanded their services to include mortgage lending and investing outlets. Most mortgage lending had been by insurance companies, which were operating with few governmental regulations. Unsophisticated borrowers frequently lost their properties when the final balloon payment came due at the end of the mortgage term. Congress passed the Federal Home Loan Bank Act in 1932, during the Great Depression, to address the issue, moving mortgage financing into the banking sector. They funded the new legislation and passed additional laws to keep the mortgage market liquid, so as to encourage home ownership. Savings & Loan Associations sprang up all across America solely for collecting savings and offering mortgages.

Fred Godfrey Stiltz, a prominent banker in the Bluegrass (Phoenix National Bank (1911), Old Third National Bank (1911), Bank of Commerce (1912, made president in 1922) helped organize the Peoples Savings Fund and Building Association in 1906, acted as its Secretary until 1939 when he was chosen president and served in that capacity until 1957. J. Robert Smith succeeded him.

In 1959, the new banking company, desiring to be in Lexington's downtown financial sector but unable to secure property, purchased Lot 343 on the west side of the 300 block of South Broadway. The property had been in the E.L. Marsh family since 1916 and conveyed to the bank by the heir, a daughter, for $1 in consideration of paying all accrued City, State and County taxes A contract to design a bank building there was awarded to a local architectural firm, Bayless Clotfelter and Associates, in 1960. The 2½-story apartment building on Lot 343 was demolished and construction of the bank completed in 1962.
J. Robert Smith shepherded the construction of the new building at 343 South Broadway.

Peoples Savings Fund and Building Association was rechartered as a Federalized Building and Loan Association and became Peoples Federal Savings & Loan Association. In 1982, it was acquired by Portland Federal Savings and Loan and moved to Louisville, Kentucky. It was renamed Cumberland Federal Savings and Loan Association and ultimately sold to Fifth Third Savings Bank of Western Kentucky FSB in 1994 and acquired by Fifth Third Bank of Kentucky, Inc. in 1997

Peoples Federal was the first building of Lexington's expanding business core that was completely seated in a mid-century modern style. Its position among the fine 19th-century residences, so widely admired, amplified the vivid contrast in its style. Popular opinion was mixed. Many viewed it alien in every aspect and demeaning of the character of the neighborhood. Others found it exotic and hard to dislike. Its fans and its detractors both recognized the building as an expression of the spirit of Americans in the 1960s: confident, worldly, looking to space as a new frontier. Although beautifully constructed, imaginative, exuberant, those who embraced Victorian-era architecture viewed the building with skepticism.

History of Design Architect, Charles Bayless (1914-1991)
Charles Nield Bayless was born in Louisville, KY on August 23, 1914. He was a graduate of Augusta Military Academy in Staunton, Virginia. His first advanced degree was in 1932 from Carnegie Institute of Technology (now Carnegie Mellon) in Pittsburg, PA with a BS in Architecture. The specialty of architecture was taught within the departments of building technology and systems engineering. He then enrolled in the University of Virginia's College of Architecture and gained a BS degree in Architecture in 1937, completing that degree in three years and teaching there the following year.

The particulars that brought Bayless to Central Kentucky to practice are not known, but it is likely that he was here by 1940. Additional research will clarify his activity during those years. He was a member of the American Institute of Architects and in 1954 was elected President of the East Kentucky Chapter of the American Institute of Architecture. Also in 1954 the architecture firm Bayless Clotfelter and Gray, was organized in Winchester, KY. Gray was an engineer and it is possible that he and Jack Clotfelter were already partnered when Bayless joined and the firm reorganized. Shortly thereafter, Gray left the firm and it moved to Lexington. At the time of the design of Peoples Federal (1959-60) it was Bayless Clotfelter & Associates. The firm had a statewide client base, specializing in the design of county and city courthouses. In the late 1960s, Bayless left the practice and opened a one-man office to focus of smaller commissions until his retirement. He and his wife retired to Mt. Pleasant, SC. He was known there for his architectural photography in the Charleston area and in 1987 authored a book, *Charleston Ironwork: A Photographic Study* (ISBN:0878440615). He was a member of The South Carolina Historical Society and the Historical Society of Saint Phillip's Church. Mr. Bayless died in 1991.
Evaluation of the architectural significance of Peoples Federal within the context of the Modern Movement in Lexington, Kentucky, 1955-1970

The most significant contribution Peoples Federal has made to the people of Lexington is to provide a durable and aesthetically significant introduction to a stylistic evolution in architecture that occurred in the 1950s and 1960s in America. It is a typically American style, as no other country in the western world expanded as rapidly, whose economy recovered as swiftly, or embraced the automobile as an essential part of every household. With the massive outmigration of residences to suburban neighborhoods, everything changed. The look of the architecture of that place and time expresses the cultural mindset more durably than painting, sculpture, music, literature and all the other expressions a population makes to explain itself.

Peoples Federal was not an impulsive, ill-considered attempt to attract attention. Even detractors could see how carefully designed and how bold its engineering was. As it made no recognizable reference to known architectural vocabularies, citizens not well-traveled had no way to evaluate it except emotionally. It proved to be a building to hate and love at the same time. The animus was a reaction to its complete departure from the familiar and the affection came from its daring, exuberant, easy to enjoy appearance. Over time the animus disappeared and the affection grew and, today, it has become an important icon of modernism for the generations who grown up with it. It is no longer a harbinger of the future but now as a piece of history that represents us well. Its importance to the community has never been the *function* of the building, but the building itself. For the last fifteen years its vacancy has not seemed ominous but more a transition into a future it has earned as our City's monument to modernism.

Evaluation of the integrity between the significance of Peoples Federal Savings and Loan Association and its current physical condition

Integrity of Location. In that Peoples Federal is still on its original lot and all elements of the site are as they were when built in 1962, it has the highest integrity of location. The value of that measure is more nuanced, however. Every other property around it for five blocks has been demolished and replaced with asphalt. The multi-story parking garage (1985) and condominium building (1987) constructed on either side of Peoples Federal have obscured it from view but, ironically, there is an impression that they are protecting it.

Integrity of Setting. Peoples Federal is on the northeastern edge of the highest-energy district in the City of Lexington. It is within 500 feet of the Rupp Sports Arena, two major hotels, a convention center, and high profile retail shopping. Many of the city's most popular restaurants and bars are within walking distance as are the campuses of both the University of Kentucky and Transylvania University. Within its site, the building enjoys the highest integrity of setting for its visual and spatial qualities that attract attention to itself. That is what it does best and why it is still part of the fabric of the district, although the off-site fabric surrounding it continues to change.

Integrity of Design, Materials, and Workmanship. The prior discussions and photographs of the building's physical characteristics and quality of construction illuminate this subject. It is rare that a building survives a half a century without being altered in some way, but we are fortunate to have this example of one seemingly untouched. The value of good design and skilled workmanship is that it can protect itself. It is hard to take the wrecking ball to something sound and beautiful, even for the best of reasons. It is a credit to the current owner that this building is still well maintained and standing, as it has produced no income for 15 years. That is the value of integrity.

Integrity of Feeling and Association. This building has the highest integrity of feeling as its physical features, in its time, expressed an association with the future, of things not known but coming. As those things unfolded,

it became a record of the nature of that change. In the present, it is more an artifact to be enjoyed for the story it tells of a chapter in the history of architecture and as a beautiful example of its historic period. It no longer contributes to the commerce for which it was designed and should not be faulted for that. It should not be faulted because the land around it became a parking lot or that it currently has no life inside its walls. It is still a lively contributor to the intellectual and cultural life of the city and its people and new life will come to it if it survives.

9. Major Bibliographical References

Books:

(1) *Changing Ideals in Modern Architecture*, by Peter Collins. 1965. Pages 285-293.
(2) *The New Architecture of Europe,* by G. E. Kidder. 1961. Pages 75-114, 115-151, 159-199.
(3) *The Natural House*, by Frank Lloyd Wright, 1954
(4) *The International Style*, by Henry-Russell Hitchcock and Phillip Johnson, 1966 Edition, Pages 11-34.
(5) *Populuxe*, by Thomas Hines, 1986. Pages 37-138.
(6) *The Strip, An American Place*, by Richard P. Horwitz, 1985. Pages ix-xii, 5-21.
(7) *Main Street to Miracle Mile*, by Chester H. Liebs, 1985. Pages vi-xv, 75-227.

Periodicals:

(1) *Structure Magazine*, "Of Shells and Their Masters" May 2003, by Kurt Gerstle, Albert Knott, Michael Barrett, Mark Ketchum, Pages 24-26

Internet Resources (Biographies, Historic Summaries, Photographic resources, etc.)

(1) U.S. Air Force Academy: "The Cadet Chapel" http://www.usafa.af.mil/information/visitors/cadetchapel.asp
(2) Dulles International Airport: http://www.metwashairports.com/dulles/208.htm
(3) Yokohama International Cruise Terminal: http://www. Osanbashi.com/en/outline
(4) Farshid Moussavi, Architect of Yokohama IC Terminal: farshidmoussavi.com/node/36
(5) Neo-Expressionism: "Architectural Movements of the Recent Past" http://alan-higgins.com/
(6) Wikipedia: "Miami Modern Architecture" https://en.wikipedia.org/wiki/Miami_Modern_Architecture
"New Formalism (architecture) https://en.wikipedia.org/wiki/New_Formalism_(architecture)
"Googie architecture" http://en.wikipedia.org/wiki/Googie_architecture
(7) Populuxe (1950s-1960s) http://recentpastnation.org?page_id=441

Other Sources:

(1) Department of Financial Institutions, 1025 Capital Center Drive, Suite 200, Frankfort, KY 40601
Contact: Tim Meador, Certified Financial Institution Examiner
(History of Peoples Federal Savings and Loan Association)
(2) Fayette County, KY, Property Valuation Administrator http:/www.fayette-pva.com (site information)
(3) Kentucky Digital Library http:/www.kdl.kyvl.org (site information)

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 #_____

Primary location of additional data:

____State Historic Preservation Office
____Other State agency
____Federal agency
____Local government
____University
____Other

Peoples Federal Savings and Loan Association
Name of Property

Fayette County, Kentucky
County and State

____recorded by Historic American Engineering Record # _____ Name of repository: _____
____recorded by Historic American Landscape Survey # _____

Historic Resources Survey Number (if assigned): _____FASH-194_____

10. Geographical Data

Acreage of Property .402 acre

Quad Name: Lexington West
Coordinates calculated by use of Arc GIS Explorer
Coordinates according to NAD 27: Zone 16, Easting 719 098.54; Northing 4213 769.45

Coordinates according to NAD 83

	Zone	Easting	Northing		Zone	Easting	Northing
1	16	719 093.05	4213 975.16	3			
2				4			

Verbal Boundary Description (Describe the boundaries of the property.)
Commencing at the intersection of the northwesterly right-of-way line of West High Street; thence, following said right-of-way line of South Broadway S48°15'41" W 410.62 feet to TRUE POINT OF BEGINNING, said true point of beginning being monumented by a P.K. Nail (set); thence, continuing with said right-of-way line, S48°15'41" W 93.38 feet to a point monumented by an Iron Pin (set) at the intersection of the aforesaid right-of-way line and the northeasterly property line of 355 South Broadway (Deed Book 32, Page 640); thence, leaving said right-of-way line and following the aforesaid property line of 355 South Broadway N41°51'15" W 187.45 feet to a point in the southeasterly right-of-way line of Lexington Center Drive, said point being monumented by an Iron Pin (set); thence, following said right-of-way N48°11'23" E 93.38 feet to a point, said point being monumented by an Iron Pin (set); thence, S41°51'15" E 187.57 feet to the point of beginning, and containing an area of 0.402 acre (17,515,29 sq. ft.) as surveyed by Gary Roland, R.L.S. 3363, in December of 2001.

Lot Size: 187.45' x 93.38" = 17,515.29 s.f., or 0.402 acre.

Boundary Justification
The area described for listing is the lot historically associated with 343 South Broadway, Lexington, Kentucky. The area proposed for listing has integrity of setting.

Photographs:

Name of Property: Peoples Federal Savings and Loan Association
City or Vicinity: Lexington

County: Fayette
State: KY

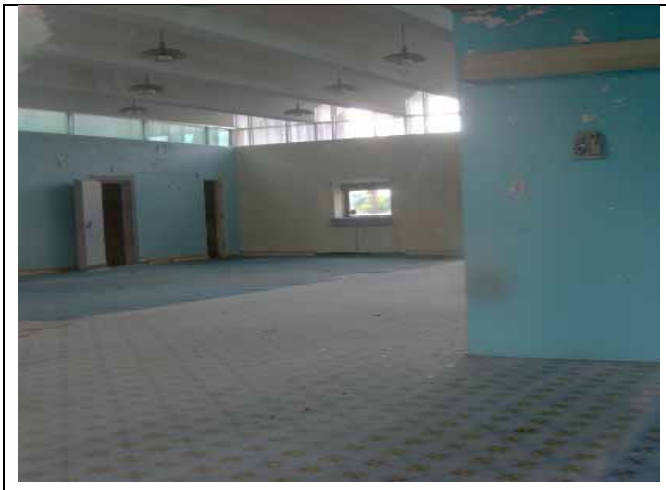
OFFICIAL IMAGES #0001 - #0003
Photographer: Jeff Duncan
Date Photographed: January 2015

KY_Fayette County_**Peoples Federal Savings & Loan Association_00013.tiff**	Interior. Central Vaulted Space. Standing in Customer Lounge facing Drive-In Teller's Window.
KY_Fayette County_**Peoples Federal Savings & Loan Association_00014.tiff**	Interior: Central Vaulted Space. Standing with back to Drive-In Teller's window looking toward Customer Lounge
KY_Fayette County_**Peoples Federal Savings & Loan Association_00015.tiff**	Interior: Same orientation as #2, except looking straight ahead at Managers Office.

OFFICIAL IMAGES #0004 - #00015
Photographer: Carol Peachee
Date Photographed: May 2014
Description of Photograph(s) and number: #0004 - 00015 Photographs

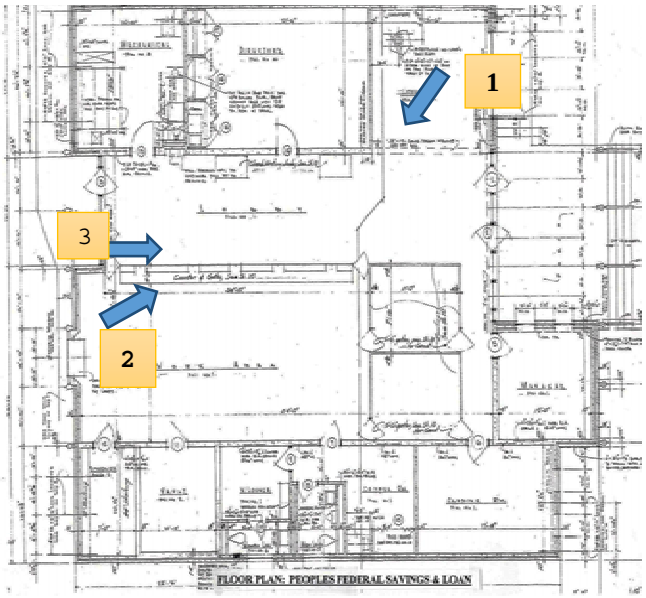
Property Name	Image #	Location
KY_Fayette County_**Peoples Federal Savings & Loan Association_0004.tiff**		Front Elevation: taken from Broadway.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0005.tiff**		Rear Elevation: taken from Brown Street (alley).
KY_Fayette County_**Peoples Federal Savings & Loan Association_0006.tiff**		Rear Parking, access from Brown Alley at curb cut and brick post at far right.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0007.tiff**		Southwest Wing/partial Front Elevation viewed from Broadway.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0008.tiff**		Corner of Northeast Wing and Entry Portico from Parking Garage on adjacent lot.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0009.tiff**		Northeast Wing, full view of Side Elevation. Looking toward rear and Brown Street (alley).
KY_Fayette County_**Peoples Federal Savings & Loan Association_00010.tiff**		Partial Rear Elevation showing recessed Rear Entry and Drive-Thru Teller's Window
KY_Fayette County_**Peoples Federal Savings & Loan Association_00011.tiff**		Detail: Teller's Window with steel columns and canopy beyond.
KY_Fayette County_**Peoples Federal Savings & Loan Association_00012.tiff**		Detail: Connection of 'column-to-beam' and decorative dentals which cover seams of metal fascia on lower canopy.
KY_Fayette County_**Peoples Federal Savings & Loan Association_00013.tiff**		Partial Front Elevation: Entry Portico and Step-Down Plaza. Original plantings overfilling 3 interlocking stone diamond planters.
KY_Fayette County_**Peoples Federal Savings & Loan Association_00014tiff**		Beneath Entry Portico: Steel and glass entry wall, window into Manager's Office on left.
KY_Fayette County_**Peoples Federal Savings & Loan Association_00015.tiff**		Rear Elevation: Composition of elements to rhythmic effect.

KY_Fayette County_**Peoples Federal Savings & Loan Association_0001.tiff**	**Interior**. Central Vaulted Area. Standing in Customer Lounge facing rear toward Drive-In Teller's Window. Patterned floor: terrazzo.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0002.tiff**	**Interior.** Central Vaulted Area. Standing with back to Teller's Window looking forward to Front Entry. Directors Room (near left) and Customer's Lounge (top left). Carpet area defines location of Teller's Counters.
KY_Fayette County_**Peoples Federal Savings & Loan Association_0003.tiff**	**Interior**. Same orientation as #00014, except looking straight ahead at Manager's Office. Door on right into Restrooms, Women's Lounge and Coffee Room.



0001▲

0002 ▲ 0003▼



KY_Fayette County_**Peoples Federal Savings & Loan Association_0004.tiff**	**Front Elevation:** taken from Broadway

KY_Fayette County_**Peoples Federal Savings & Loan Association_0005.tiff**	**Rear Elevation** from Brown Street (alley)

KY_Fayette County_**Peoples Federal Savings & Loan Association_0006.tiff**	**Rear Parking**, access from Brown Alley at curb cut and brick post at far right.

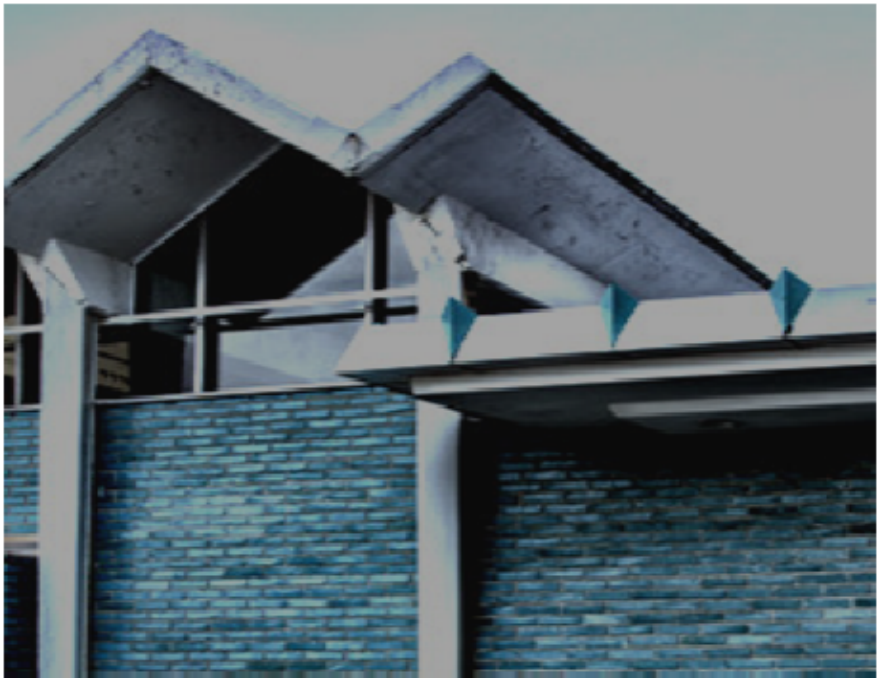
KY_Fayette County_**Peoples Federal Savings & Loan Association_0007.tiff**	**Southwest Wing/partial Front Elevation** viewed from Broadway.

KY_Fayette County_**Peoples Federal Savings & Loan Association_0008.tiff**	Corner of **Northeast Wing and Entry Portico** taken from Parking Garage on adjacent lot.

KY_Fayette County_**Peoples Federal Savings & Loan Association_0009.tiff**	**Northeast Wing**, full view of Side Elevation. Looking toward rear and Brown Street (alley).

KY_Fayette County_**Peoples Federal Savings & Loan Association_00010.tiff**	**Partial Rear Elevation** showing recessed Rear Entry and Drive-Thru Teller's Window

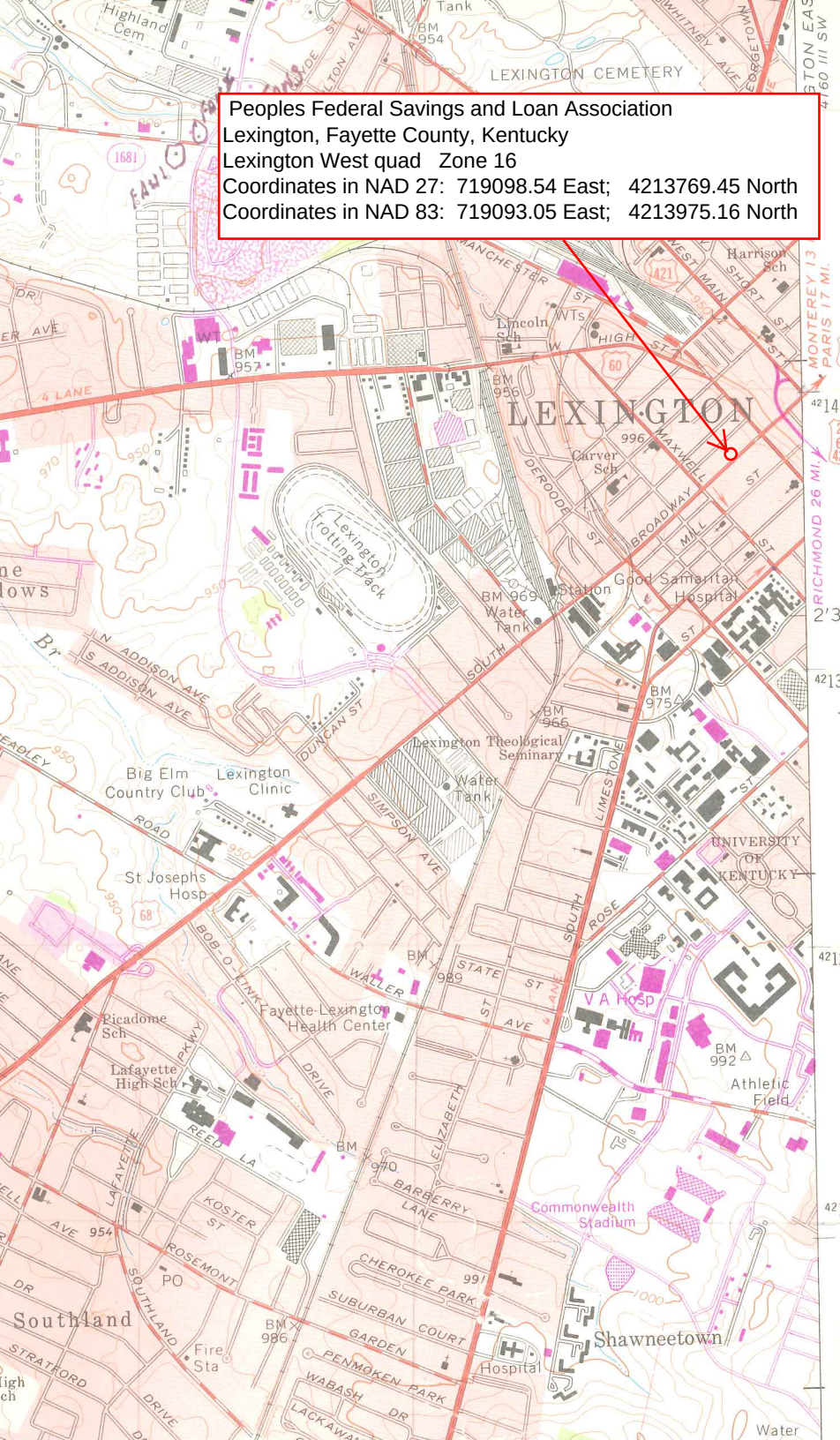
KY_Fayette County_**Peoples Federal Savings & Loan Association_00011.tiff**	**Detail**: Teller's Window with steel columns and canopy beyond.



KY_Fayette County_**Peoples Federal Savings & Loan Association_00012.tiff**	**Detail**: Connection of 'column-to-beam' and decorative dentals which cover seams of metal fascia on lower canopy.

KY_Fayette County_**Peoples Federal Savings & Loan Association_00013.tiff**	**Partial Front Elevation**: Entry Portico and Step-Down Plaza. Original plantings overfilling 3 interlocking stone diamond planters.

KY_Fayette County_**Peoples Federal Savings & Loan Association_00014.tiff**	**Beneath Entry Portico**: Steel and glass entry wall, window into Manager's Office on left.

KY_Fayette County_**Peoples Federal Savings & Loan Association_00015tiff**	**Rear Elevation**: Composition of elements to rhythmic effect.

Peoples Federal Savings and Loan Association
Lexington, Fayette County, Kentucky
Lexington West quad Zone 16
Coordinates in NAD 27: 719098.54 East; 4213769.45 North
Coordinates in NAD 83: 719093.05 East; 4213975.16 North