



## City of Loveland

Long Range Planning Division

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### Loveland City Council Staff Report

From: Matt Robenalt, Long Range Planning Division  
Meeting Date: January 6, 2004  
Re: Application for Designation as a Historic Landmark Property

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#### **SITE DATA**

**Address:** 200 E. 4<sup>th</sup> Street, Loveland, Colorado

**Request:** Application for Designation as a Landmark Property

**Historic Name:** State Mercantile / Masonic Temple Building

**Architectural Style:** Late 19<sup>th</sup> and Early 20<sup>th</sup> Century Commercial

**Current Building Sq. Ft.:** 20,995 Total Sq. Ft.  
(measurements by Larimer County Assessor)

**Construction Date:** 1910

**Legal Description:** Lots 10, 11, and 12, Block 18, City of Loveland, County of Larimer, State of Colorado

**Owners:** Barry J. and Susan W. Floyd  
and Lawrence I. Melton Jr.  
P.O. Box 7125  
Loveland, CO 80537-7125

**Applicant:** Barry Floyd, represented by Carl McWilliams of Cultural Resource Historians

**Application Summary:**

On December 15, 2003, the Loveland Historic Preservation Commission (HPC) voted unanimously to recommend that the City Council designate the property at 200 E. 4<sup>th</sup> Street as a Loveland Historic Register Landmark. Approved HPC Resolution No. 03-11 is provided as an attachment.

The nomination application includes one building: State Mercantile / Masonic Temple Building. Larimer County Assessor records identify the building and parcel by the following address: 200 E. 4<sup>th</sup> Street, Loveland, Colorado.

**History:**

The State Mercantile/Masonic Temple Building is associated with the historical context of Commerce/Industry according to the "Historical Contexts" document prepared in 1997 for the Loveland Museum/Gallery by Jennifer H. Strand, Ph.D. According to the applicant's nomination form, the State Mercantile/Masonic Temple Building was constructed on land that was developed in the 1870s as the Foote and Stoddard Livery (a.k.a. Johnson Brothers' Livery), a wood frame barn that stood until the early years of the twentieth-century, when it was replaced by the existing building.

The State Mercantile Company, a Colorado retailer, first opened in Loveland in 1905 and operated from the Union Block/Lincoln Hotel Building at the corner of E. 4<sup>th</sup> St. and Lincoln Avenue (the Union Block/Lincoln Hotel was the second property designated on the Loveland Historic Register in March 2003). Shortly after opening in 1905, the State Mercantile expanded its operations in the Union Block/Lincoln Hotel building to include the building's second and third floors. The store flourished in Loveland, and George Riker, manager of the Loveland State Mercantile store, sought construction of a company-owned building in downtown Loveland. Riker obtained permission from company officials and purchased the corner property containing the livery stable at E. 4<sup>th</sup> Street and Cleveland Avenue.

By April 1910, using Loveland architect C.A. Williamson's design for the State Mercantile Building, a team led by general contractor Norton C. Fansler, W.A. Riley (excavation and foundation) and J.F. Spotts (electrical and plumbing) began construction of the building. Originally scheduled for an August opening, a delay in a lumber shipment eventually led to the building and store's grand opening in late September 1910.

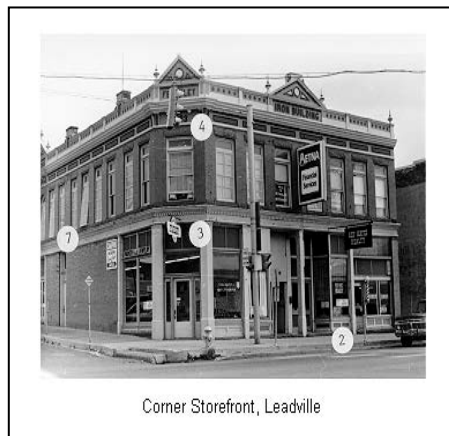
By the late 1910's, the State Mercantile had seen a decline in its sales. As a result, a portion of the building's ground floor retail space were leased to the C.C. Doty Mercantile, and Foster and Kruse Furniture store. The Masonic Lodge purchased the building from the State Mercantile Company in 1919, and began using the second floor as its meeting hall and leased the remainder as professional office space according to the applicant's nomination application.

Later tenants of the building included the Kumleh-Sears-Sampson Co. (1921); Irvin-Kumleh Furniture store (1926); New York Store Mercantile Company (1926-34); George Stoddard Grocery Store (1935-1947); Frank W. Hart Furniture Store (1940s); Fred & Fred's Food Market (1947); Knox Furniture Company (1950s); Loveland Furniture Company (1960s); Johnson Furniture Company (1970s); and Belcher Office Supply (1980s). The Masons (AG & AM #53) continued to use the upper floor for their meetings until it was sold to the current owner in 1991. Current tenants of the building include Game Castle, Everybody's Flea Market, Mike's Barbershop, and the Blue Sky Church.

### Architectural Description:

Having been constructed in 1905, the State Mercantile/Masonic Temple Building exhibits features typical of Late 19<sup>th</sup> and Early 20<sup>th</sup> Century Commercial structures. The Colorado Historical Society Guide to Colorado's Historic Architecture and Engineering indicates that the architecture of Late 19<sup>th</sup> Century Commercial structures are divided in four categories: the single storefront, generally 25 feet wide with one entrance; the double storefront, with a width of 50 feet or more and two or three entrances; the corner building which may have entrances on two sides and sometimes a diagonal corner entrance; and the commercial block which generally covers a large area with multiple entrances. The roofline is often decorated with a cornice. Windows on the upper floors are generally smaller than the display windows on the first floor and are usually decorated with molded surrounds, or plain lintels.

Twentieth Century Commercial structures are generally one (1) to five (5) stories, with flat or slightly pitched roofs. Often constructed of blond or light colored brick, these buildings have very little ornamentation other than some decorative brickwork along the cornice or parapet. In some of the smaller Colorado towns, these buildings retain some elements of the 19<sup>th</sup> Century Commercial structures, particularly the recessed entrances, clerestory, and transoms. According to the Colorado Historical Society Guide to Historic Architecture and Engineering, the characteristics that define the 20<sup>th</sup> Century Commercial style can include a recessed entrance, clerestory, transom, corbelled cornice, decorative brickwork and parapet. Examples of this type of Colorado architecture are provided in Photos #1, #2 and #3.



Corner Storefront, Leadville

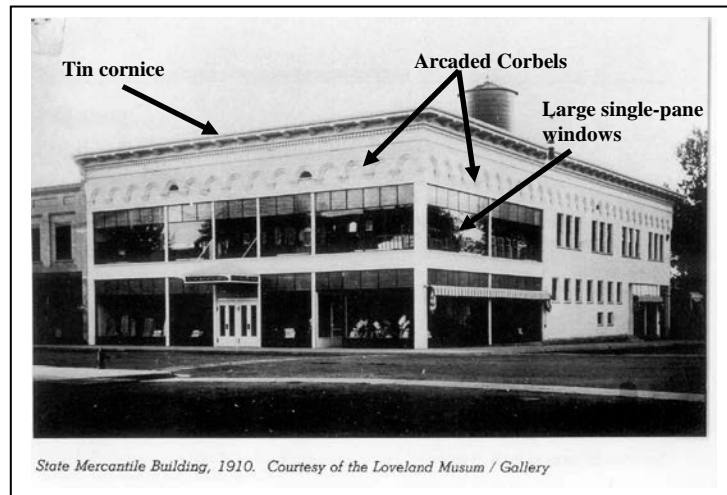
**Photo #1.** (above) Example of 19<sup>th</sup> Century Commercial Architecture. Source: Colorado Historical Society Guide to Colorado's Historic Architecture



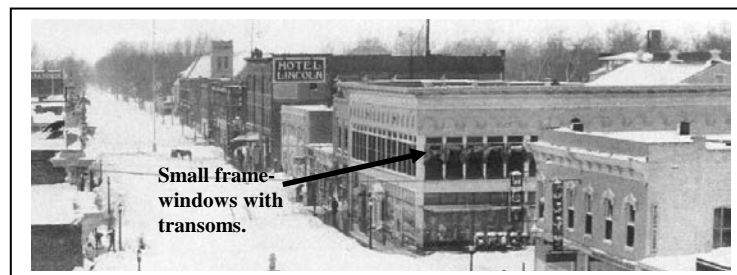
Burlington

**Photo # 2 & #3.** Examples of 20<sup>th</sup> Century Commercial architecture. Source: Colorado Historical Society Guide to Colorado's Historic Architecture and Engineering

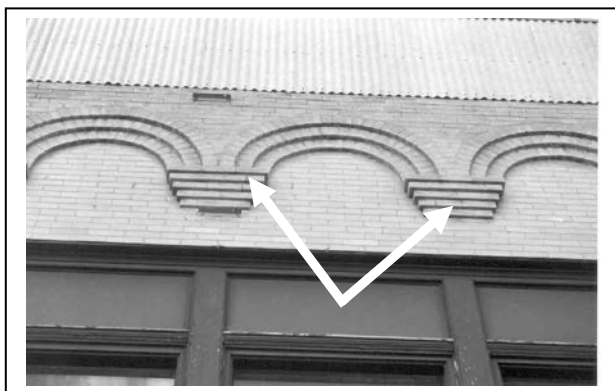
The State Mercantile/Masonic Temple Building is a two-story, rectangular building constructed of pressed white brick. One of the building's most unique features is its distinctive arcaded corbels. Corbels are the overlapping arrangement of bricks or stones where each course extends farther out from the vertical of the wall than the course below. Corbels typically support the cornice, which is a crowning projection at the top of the roof. The State Mercantile/Masonic Temple Building has undergone three renovations since its original construction. These renovations took place in 1913, 1960, and in 1973-74. The building's window configuration was altered in the 1913 renovation, and in the 1960 renovation, the ornate tin-cornice was replaced with a band of corrugated plastic panels along the roofline. See Photos #4, #5, #6 and #7 below.



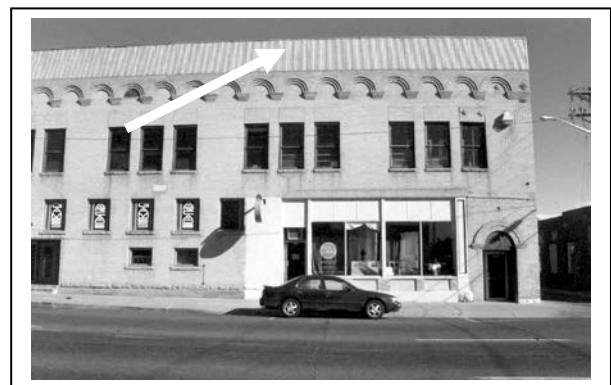
**Photo #4.** State Mercantile Building in 1910, shortly after it was constructed, which shows its original ornate cornice, arcaded corbelling and large pane second floor windows.



**Photo #5.** State Mercantile Building in 1920, showing second floor with new smaller frame windows with transoms. Source: Loveland Museum/Gallery.



**Photo #6.** Arcaded corbels (photo taken 2003).



**Photo #7.** West elevation features arcaded corbels, and missing cornice, replaced with corrugated plastic material in 1960 remodel (photo taken 2003).

The building's second story presently features a series of fixed tinted windows that wrap from the north façade around to the west elevation. These windows are set in dark-stained wooden frames with sealed transoms and bottom panels, and are located above the storefront display windows. Modern storefronts with recessed entries and tinted display windows in dark burnished metal frames characterize the ground level retail space on the north and west elevations. According to the owner's application, this window configuration is a result of the 1970's renovation. See Photos #8 and #9.



**Photo #8.** Second story windows with sealed transom and bottom panels resulting from 1970's renovation. (photo taken 2003).



**Photo #9.** Ground floor storefront display windows from 1970's renovation, and corner entry (photo taken 2003).

There are presently four (4) ground-level retail spaces with separate entrances in the State Mercantile / Masonic Temple Building. On the building's north elevation and west elevation are storefront entrances for the retail space located in the northeast corner of the building. See Photo #9, above, and Photo #10 below. There are also two (2) storefront entrances on the north elevation, which provide access to separate retail spaces on E. 4<sup>th</sup> Street. A total of three (3) recessed entrances are located on the west elevation, with the entrance at the south end of the building featuring an arched entry and a continuation of the arcaded brick corbels. See Photo #11.



**Photo #10.** Recessed entrance located on west elevation, Cleveland Avenue.



**Photo #11.** Recessed, arched entrance located on west elevation, Cleveland Avenue, with arcaded brick corbels.

### **Determination of Significance and Integrity**

*Significance* should be used as the starting point in determining eligibility for placement on a historic register. Significance has two distinct attributes – the “area of significance” which answers the question of context, or what is significant about a resource in terms of its association to agriculture, architecture, commerce and industry, education, politics and government, and transportation. As noted in a previous section of this staff report, the State Mercantile/Masonic Temple Building exhibits historic significance in terms of its association with the context of Loveland’s “Commerce/Industry” history. The building has served as a key commercial center in downtown Loveland for more than nine (9) decades.

The second attribute of the *significance* of a structure is its “period of significance” which places the resource on a historic timeline and answers the question of when a resource was significant. Also noted in a previous section of this staff report, the State Mercantile/Masonic Temple Building is greater than 50 years old.

*Integrity* refers to the ability of a structure to convey its original design or some later period of significance through the intactness of its historic form, original or historic use of materials, setting and site. Integrity has seven (7) particular aspects: location, setting, feeling, design, materials, workmanship, and association with some attribute of historic significance.

A historic building, for example, that retains its original or historically significant setting with little or no visible modifications that diminish the ability to relate its historic association demonstrates greater integrity than a building that has lost many of physical historical elements. A building with high physical integrity retains the following original or historically significant elements: massing; architectural detail; surface treatment; and windows and doors.

A review of historical photographs, and current photographs combined with the applicant’s description of the building’s present architectural features indicate that the building displays several of its original elements that define it as an example of Late 19<sup>th</sup> –Early 20<sup>th</sup> Century Colorado commercial architecture. The building retains a substantial amount of design features and building material including its unique white pressed brick, and decorative arcaded corbel brickwork. Original window openings with sandstone sills also remain on the west elevation. The building remains in its original location, and remains in a setting on the downtown main street, which helps to convey it as a structure associated with Loveland’s commercial and industrial context. However, the loss of the original storefront features, and tin cornice diminish the structure’s integrity.

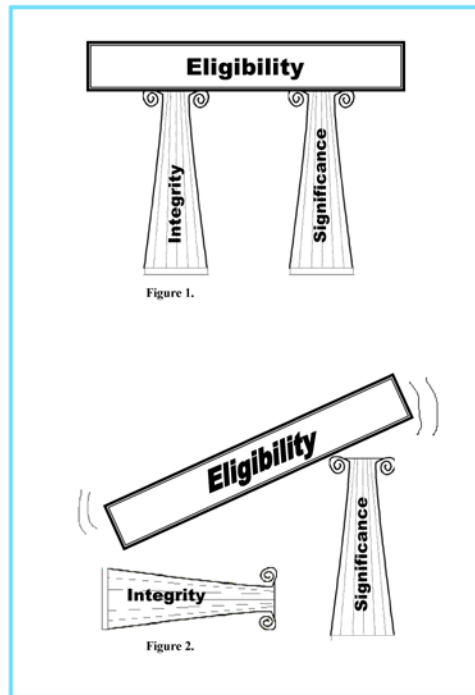
The property would not likely qualify for the National Register of Historic Places as an individual property, but would contribute to a National Register historic district according to the Colorado Historical Society Historic Building Inventory Form No. 5LR1057. The loss of some of the building’s integrity, resulting from past renovations, does not necessarily disqualify the property from placement on the Loveland Historical Register since the criteria for local designation are not as stringent as that of the National Register. As indicated in the owner’s application the building is Loveland’s most notable example of the Louis Sullivan inspired Chicago-based commercial style of architecture. The façade alterations made to this building are reversible, and historic photographs provide evidence of original storefront and cornice details, which could potentially be reconstructed with like materials.

### **Historic Preservation Commission Recommendation**

To be considered eligible for designation as a historic landmark on the Loveland Historic Register, a property must be at least fifty (50) years old and must meet one (1) or more of the criteria for architectural, social cultural, or geographic/environmental significance as identified in Loveland Municipal Code 15.56.090. The State Mercantile/Masonic Temple Building satisfies the age requirement and meets the following criteria for designation as a Loveland Historic Register landmark of property:

- a) Architectural
  - 1. Exemplifies specific elements of an architectural style or period.
  - 2. Demonstrates superior craftsmanship, or high artistic value.
  - 3. Represents innovation in construction, materials, or design.
- b) Social/Cultural
  - 1. Exemplifies the cultural, political, economic or social heritage of the community.
- c) Physical Integrity
  - 1. Shows character, interest, or value as part of the development, heritage or cultural characteristics of the community, region, state or nation.
  - 2. Retains original design features, materials, and/or character.
  - 3. Is in the original location or same historic context if it has been moved.

Given available information for the property at 200 E. 4<sup>th</sup> Street, the State Mercantile/Masonic Temple Building exhibits both adequate *integrity* and *significance* to support its eligibility for designation as a Loveland historic landmark. This determination is based on the Colorado Historical Society’s accepted guidelines for determining landmark eligibility (see Figure 1 and Figure 2, below). The Historic Preservation Commission recommends City Council approval of this request for designation of the State Mercantile/Masonic Temple Building, located at 200 E. 4<sup>th</sup> Street, as a Loveland Historic Register landmark property.



**Attachments:**

- A. Approved HPC Resolution No. 03-11
- B. Site Map, prepared by Staff
- C. Nomination Application submitted by owner
- D. Colorado Historical Society Historic Building Inventory No. 5LR1057