National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, How to Complete the National Register of Historic Places Registration Form. If any item does not apply to the property being documented, enter "N/A" for “not applicable.” For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property
   Historic name: St. Luke Building 2018 Update
   Other names/site number: DHR# 127-0352
   Name of related multiple property listing: N/A
   (Enter "N/A" if property is not part of a multiple property listing)

2. Location
   Street & number: 900 St. James Street
   City or town: Richmond  State: VA  County: Independent City
   Not For Publication: N/A  Vicinity: N/A

3. State/Federal Agency Certification
   As the designated authority under the National Historic Preservation Act, as amended,
   I hereby certify that this nomination request for determination of eligibility meets
   the documentation standards for registering properties in the National Register of Historic
   Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.
   In my opinion, the property meets does not meet the National Register Criteria. I
   recommend that this property be considered significant at the following
   level(s) of significance:

   X national  X statewide  ___local
   Applicable National Register Criteria:
   X A  X B  X C  ___D

   Signature of certifying official/Title:  Date
   Virginia Department of Historic Resources
   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
Introduction

The St. Luke Building originally was listed in the Virginia Landmarks Register in 1981 and the National Register of Historic Places in 1982 at the state level of significance in the areas of Architecture, Commerce, and Black History with a period of significance roughly defined as “1900-” and specific dates of 1902 and 1915-1920. This nomination update has been prepared to provide additional information about the property’s architectural design, current physical condition, and significance. Only numbered sections of the original nomination that have been updated are included in this additional documentation. For example, in Section 5, a small concrete fountain has been added as a contributing structure (the St. Luke Building itself is counted as a resource previously listed in the National Register). In Section 7, an updated, more detailed architectural description is provided. Section 8 has been updated to provide additional context for the St. Luke Building’s statewide significance under Criterion A in the area of Ethnic Heritage: African American and under Criterion C in the area of Architecture.

This nomination update adds Criterion B to the St. Luke Building’s eligibility criteria for its association with Maggie Lena Walker in the areas of Commerce and Ethnic Heritage: African American. Walker herself is a nationally significant figure, and her extensive achievements and contributions are documented at her former dwelling at 600 N. 2nd Street in the National Historic Landmark-designated Jackson Ward Historic District (NRHP 1976; NHL 1978) of Richmond, Virginia. The house was designated as a National Historic Landmark in 1975, and, just three years later, as the Maggie L. Walker National Historic Site. From the headquarters building, Walker oversaw operations of the St. Luke Herald newspaper, the St. Luke Educational Fund, the St. Luke Penny Savings Bank, and the St. Luke Emporium. Walker was the first African American woman to found a bank in U.S. history, and she leveraged her entrepreneurial success to advocate for African Americans’ civil rights. Because the St. Luke Building is so closely associated with Walker’s productive career and contributions, it is appropriate to list the property under Criterion B at the national level of significance. Also for this reason, the property’s period of significance has been established as 1902-1934, beginning with its design and construction and ending with Walker’s death. In Section 9, the bibliography has been updated to include sources used to update the nomination.

Current photographs, a sketch map and photo key, and a series of historic images, including historic architectural drawings, supplement this nomination update.

Section 5.

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

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buildings
sites
structures
Section 7. Description
Built in 1902-1903, the St. Luke Building is located on a lot in the southeast corner of a block defined by St. James Street to the east, West Baker Street to the south, St. John Street to the west, and West Charity Street to the north. The lot is grassy with concrete sidewalks located along the east and south borders of the lot. There is a chain link fence between the lot and the south sidewalk and telephone poles along St. James Street. A large tree is located at the southeast corner of the building and several mature trees are located west of the building. South of the building is the circular concrete base of a former fountain, a contributing structure, now infilled with soil and grass. As shown in historic photos, the fountain once had a four-tier cast iron fountain topped with a white glass globe and was surrounded by a low, decorative cast iron fence. A concrete path leads from the east and south sidewalks to the south entry.

The setting for this property was dramatically changed during the mid-20th century when construction of the Richmond-Petersburg Turnpike (present-day Interstates 95 and 64) was constructed a short distance to the south, separating the St. Luke Building from the heart of the Jackson Ward neighborhood (which was designated an NHL in 1978). In the succeeding decades, many buildings within the St. Luke Building’s vicinity have stood vacant and neglected, and numerous others have been demolished. Overall, the property’s integrity of location, design, workmanship, materials, feeling, and association is very high, with no major alterations to the St. Luke Building since it was listed in 1981-1982.

St. Luke Building, 900 St. James Street (Contributing Building)
The St. Luke Building is a handsome example of the Classical Revival style, and its design was the work of architect John H. White. A compatible expansion to the building was designed by Charles T. Russell, with Henry J. Moore serving as contractor for the project. The building’s east (primary elevation) exterior walls are built of a pressed, beige brick, with the 1902-1903 and 1918 brick being slightly different colors. On the first floor of the east elevation, the storefront consists of four wood-frame, single-fixed pane storefront windows topped by transoms. The storefront windows were modified several times, with the most recent modification in the 1970s. The south elevation is constructed of yellow brick (similar, but not identical to the beige brick on the original portion of the building), with each bay and story defined by brick pilasters and brick string courses. The west (rear) elevation is constructed of red brick and has a stepped parapet that is higher at the south end. The north elevation is constructed of red brick. The first two stories are obscured at the east end by the adjoining building. Fenestration throughout consists of two-over-two wood sash with transoms and one-over-one wood sash of varying sizes, with one
window in each bay of each story, except the easternmost bay. All windows are contained within segmental-arched openings, have stone sills, and are typically either partially or fully boarded up.

A metal-wrapped wood cornice tops the east (primary) elevation. Signage consisting of letters spelling “St Luke Building” is attached to the masonry walls between the second- and third-story windows of the east elevation. The building is covered by a flat membrane roof that slopes down from south to north. The north end of the roof has a stepped, red brick parapet and the south end has a flat brick parapet. Both parapets are partially coated with concrete. There are four brick interior chimneys: one at the southwest corner of the roof, and three along the north elevation. An elevator overrun is located in the southeast corner of the roof and the roof access is located just west of the overrun along the south elevation.

On the east (primary) elevation all four entries contain double wood-framed doors with transoms. The main entrance in the southernmost bay contains a flat, steel-framed, wood-clad, suspended entry canopy. On the south elevation, a bricked-up, canopied entry is located in the second bay from the west and appears similar to that of the front (east) elevation. The entry has a short flight of concrete steps with a metal rail. A narrow basement areaway, accessed by a flight of concrete steps with a metal rail, runs the width of the elevation. The west (rear) elevation doors, located in the second and third bays from the north, each contain a modern metal door. The southernmost door has an exterior metal vestibule accessed by a concrete ramp. Each door took the place of a window, the former openings for which are bricked up above each door.

An exterior metal stair with a corrugated metal canopy leads from a second-story door to the south side of the building. The second-story door is metal, and has a boarded-up window and a large, segmental-arched, boarded-up transom. On the north elevation, metal fire escape stairs descend diagonally from approximately the center of the fourth story to the west end of the second story. The fire escape is a later addition, as evidenced by three former window openings that have been modified into door openings with transoms at each level. Each opening contains a set of narrow wood double doors, each leaf of which contains one light over one panel. The fourth-story door has a nine-light transom, the third-story a six-light, and the second-story a twelve-light. The second-story door is blocked at the interior by a fixed wood panel, which also covers broken glass at the doors.

A basement is located under the 1918 addition and the southeast corner of the original building; the rest of the space consists of crawlspace only. The basement contains three rooms, including a furnace room at the west end, a hall with stair at the east end, and a vault behind the stair. An elevator is located behind the vault. Typical finishes include concrete floors, plaster or exposed brick walls, and plaster or poured-in-place concrete ceilings. Plumbing is exposed throughout much of the basement, and is mostly concentrated in the furnace room, where there is a water heater and other mechanical equipment.
The ground floor originally housed shops that were accessed from St. James Street. The current configuration, modified most recently in the 1970s, consists of four rooms that are accessed by an entry hall that is open except for two stair halls flanking the elevator shaft and a restroom at the west (rear) end. A short flight of stairs (dating to the 1970s modification) leads from the 1902-1903 section to the 1918 addition near the east end of the building. Floor finishes include small ceramic tiles and vinyl composition tile (VCT) laid over wood strip flooring. A concrete ramp, also dating to the 1970s, connects the 1902-1903 section to the 1918 addition. The hallway at the base of the southeast stair has a painted, coffered wood ceiling; the remaining ceilings are typically plaster covered with later gypsum board. The original large, arched opening at the south wall of the northwest room is now infilled with gypsum board with a modern door. Metal doors, dating to the 1970s, access two separate rooms along the west wall.

The second floor of the building consists of seven rooms accessed by a hallway containing two sets of stairs along the south wall flanking the elevator shaft. The two stairs are currently divided by a modern gypsum board fire wall. A restroom is located at the west (rear) end of the hallway. The original wood strip floors are covered with VCT throughout. The 1902-1903 section has a pressed tin ceiling that is divided at intervals by large structural beams and extends to form a crown molding at both the walls and the beams. The framework for a suspended acoustical tile ceiling is found in most rooms. The exterior walls are of plaster and all interior partition walls are of modern gypsum board, with interior walls finished with either beadboard (historic) or particle board (non-historic) wainscoting. At the west wall, some window openings were bricked in and replaced with the existing, smaller windows.

The third floor of the building consists of seven rooms accessed by a hallway containing two sets of stairs along the south wall flanking the elevator shaft. The two stairs are currently divided by a modern gypsum board fire wall. A restroom is located at the west (rear) end of the hallway. The ceilings are of plaster that, in some of the rooms of the 1902-1903 section, has been damaged, exposing underlying wood lath. The plaster ceilings are typically covered with modern gypsum board, large sections of which are damaged or missing. The plaster walls of the 1902-1903 section’s southeast and southwest rooms are covered with painted, faux wood paneling.

The fourth floor of the building consists of large open area that formerly housed the insurance society, accessed by a hallway containing two sets of stairs along the south wall flanking the elevator shaft. The two stairs are currently divided by a modern gypsum-board fire wall. A restroom is located at the west (rear) end of the hallway. The former insurance area is a large, open space with low, modern gypsum-board partition walls enclosing offices along the east and north walls. The outer walls of this section are of plaster with a beadboard wainscot. Ca.1918 paneled wood partition walls form a room at the southwest corner. Four-light, pivoted transom windows are placed continuously along these paneled partition walls. The south wall features two storefront windows with painted glazing, fluted pilasters, a dentil cornice, and multi-light transom windows with painted glazing. Toward the west end of the same wall is a doorway, missing its door, with a surround in the same style as the teller area. The ceilings are finished with pressed tin that, as with the second-floor ceiling, extends to form a crown molding. A
central structural beam supported by five square wood columns runs east-west at the ceiling of the original section and is also covered with tin. A paneled wood teller’s cage with metal cage doors is located near the southeast corner of the 1902-1903 section and is original to the building. It adjoins the south wall, where a teller counter opens to the south 1918 section. Another teller counter opens to the north.

Section 8.
Period of Significance
1902-1934

Significant Person
Walker, Maggie Lena

Architect/Builder
Moore, Henry J. (contractor)

Statement of Significance
Summary
The St. Luke Building originally was listed in the Virginia Landmarks Register in 1981 and the National Register of Historic Places in 1982. As the headquarters of the Independent Order of St. Luke, with Maggie Lena Walker serving as Right Worthy Grand Secretary-Treasurer, the property was listed at the state level of significance in the areas of Architecture, Commerce, and Black History with a period of significance roughly defined as “1900-” and specific dates of 1902 and 1915-1920. The specific dates denote the building’s original construction that began in 1902 and its enlargement in 1915-1920. Architect John H. White designed the original building, and Virginia Union University professor Charles T. Russell oversaw the expansion in 1915-1920 while Henry J. Moore was the contractor for the project.

This nomination update adds Criterion B to the St. Luke Building’s eligibility criteria in the Commerce and Ethnic Heritage: African American areas of significance, reflecting its decades-long association with Maggie Lena Walker. Walker herself is a nationally significant figure, and her extensive achievements and contributions are documented at her former dwelling, designated as a National Historic Landmark in 1975 and, just three years later, designated as the Maggie L. Walker National Historic Site. The dwelling stands at 600 N. 2nd Street in the National Historic Landmark-designated Jackson Ward Historic District (NRHP 1976; NHL 1978) of Richmond, Virginia. From the St. Luke Building, as head of the Independent Order of St. Luke, a fraternal African American organization, Walker oversaw operations of the St. Luke Herald newspaper, the St. Luke Educational Fund, the St. Luke Penny Savings Bank, and the St. Luke Emporium. Walker was the first African American woman to found a bank in U.S. history. The headquarters building featured some 10 rooms and offices dedicated to Walker’s entrepreneurial endeavors, including a correspondence office, accounting room, stenographer’s office, her private office, a press room, supply room, St. Luke Herald office, juvenile office, composing room, and the
linotype machine and operator room. Walker also leveraged her entrepreneurial success to advocate for African Americans’ civil rights. Because the St. Luke Building is so closely associated with Walker’s productive career and contributions, it is appropriate to list the property under Criterion B at the national level of significance. Also for this reason, the property’s period of significance has been established as 1902-1934, beginning with its design and construction and ending with Walker’s death at age 70.

Narrative Statement of Significance
Criterion B: Maggie Lena Walker

Many African American fraternal organizations were founded in the mid-nineteenth century, including the Grand United Order of Odd Fellows, established in 1842 in New York. These early mutual aid societies provided sick benefits, monetary support for widows and orphans, and burial funds to its members in exchange for nominal contributions. Although mutual-aid organizations formed in both free and slave-holding states, after the Civil War most came to be headquartered in southern states, where the majority of African Americans lived. Also by this time, such organizations increasingly provided long-term economic and social support in the post-slavery, Reconstruction-era United States by acting cooperatively to provide African Americans with access to education, healthcare, banking, and insurance, among other services. The United Order of True Reformers was established in Kentucky in 1872 as an offshoot of the Independent Order of Good Templars, an all-white organization. The first African American chapter of the Knights of Pythias was formed in 1880 in Mississippi. Many of these organizations accumulated numerous investments, including real estate, and typically published their own newspapers to connect members across the country and keep them up to date on current events.¹

For much of its history, the St. Luke Building in Richmond’s Jackson Ward neighborhood served as the national headquarters of the Independent Order of St. Luke. Founded in 1869, the Order’s mission to foster African-American economic independence was largely realized under the leadership of trailblazing African American businesswoman Maggie Lena Walker through enterprises housed in the St. Luke Building, including the St. Luke Penny Savings Bank, printing facilities for the *St. Luke Herald*, the St. Luke Educational Fund, and offices for the Order.²

As National Park Service staff members Benjamin Anderson and Ethan Bullard explain, Maggie Walker (1864-1934) and the St. Luke Building are nationally significant for three reasons. First, under Walker’s leadership, the Independent Order of St. Luke was the headquarters for one of the largest black fraternal orders in the United States. The Order peaked during the 1920s with over 100,000 members in 24 states. In addition to being large compared to other fraternal orders, the Order’s membership also matched that of the NAACP civil rights advocacy organization during the same time period. The Order was unique as the only national black fraternal order run by a woman and composed primarily of women.³

Second, the St. Luke Building not only housed the Order’s activities, the building itself became central to the organization’s national brand. Images of the building appeared on advertisements in African American newspapers across the country, as well as on promotional materials known
to have circulated locally. As an organization that provided insurance to its members, it was important that the Order marketed itself as being financially secure, and the headquarters building became the physical representation of the organization’s solidity, with a value of over $100,000 by 1920. Walker also arranged for the St. Luke Building to host the Order’s annual conventions when they were held in Richmond. In the end, the headquarters building’s size, appearance, and value successfully made the case that the Order was worthy of membership and sound for investments.

Third, the St. Luke Building is nationally significant because it is the actual building that housed the nation’s first bank that was chartered by an African American woman. The building’s direct physical association with Maggie Walker’s career and contributions are irreplaceable.

The Independent Order of St. Luke
Mary Prout, who had been born into slavery, founded the Baltimore-based United Order of St. Luke in 1867 as a women’s mutual insurance society that provided sick and burial benefits to its members. The organization’s officers and membership were initially limited to women, and it operated foundationally as a secret society. This may have helped safeguard the operations and business practices, which employed hundreds of African American people and actively engaged in economic empowerment practices. The society later opened to men as well. In 1869, a factional dispute caused a group of members led by William M. T. Forrester to split off and create the Independent Order of St. Luke. The new Order took its name from Luke of the Gospels, and taught such moral values as brotherhood, thrift, and self-reliance, in addition to providing mutual aid benefits. Forrester led the new Order until the 1890s, when he abandoned it, fearing its financial demise. It was at this time that Maggie Lena Walker took over the organization as Grand Secretary.

Maggie Lena Walker
Maggie Lena Walker (née Mitchell) was born July 15, 1864, at the Van Lew Estate in Richmond. Her mother, Elizabeth Draper, worked as an assistant cook for abolitionist and Union spy Elizabeth Van Lew, and her biological father was Eccles Cuthbert, an Irish-American and Confederate soldier who, after the war, became a New York Herald reporter. No records exist to show that Draper and Cuthbert were ever married, and Virginia laws forbade interracial marriage. Draper married William Mitchell, a butler for the Van Lews, soon after Walker’s birth. The couple had a child, Walker’s half-brother Johnnie, in 1870, and Mitchell became headwaiter at the St. Charles Hotel, providing enough income for the family to rent their own small house in College Alley near the Medical College of Virginia. In February 1876, however, Mitchell was found dead in the James River, sending the family into poverty. Draper started her own laundry business to provide for her family, and young Maggie Mitchell (Walker) assisted with delivering laundry to white patrons. She attended Lancaster School and in 1883 received a teaching degree from the Richmond Colored Normal School, before returning to Lancaster School to teach for three years. Maggie Mitchell married Armstead Walker, Jr., a construction worker, on September 14, 1886. Laws at this time prohibited married women from teaching,
forcing Walker to resign from her teaching position. Walker and her husband had two sons: Russell Eccles Talmadge Walker (born 1890) and Melvin DeWitt Walker (born 1897). A third son, Armstead Mitchell Walker, was born in 1893 and died in infancy. The couple also adopted Polly Anderson, Armstead Walker, Jr.’s distant cousin, who took on child-rearing and housekeeping duties, as well as Anderson’s husband, Maurice Payne.

Maggie Lena Walker and the Independent Order of St. Luke
At the age of 17, Maggie Walker joined the Independent Order of St. Luke in 1881, while she was still in school. After leaving her teaching position in 1886, she devoted herself to the Order and rose steadily through its ranks. A pioneering insurance executive, financier and civic icon, she established the Juvenile Branch of the Order in 1895 while serving as grand deputy matron. This branch encouraged education, community service, and thrift in young members. Children were required to pay dues for membership and insurance, teaching fiscal responsibility. When the organization was on the verge of bankruptcy in 1899, Walker was elected to replace William M. T. Forrester as Right Worthy Grand Secretary, a position she held until her death in 1934. As Grand Secretary, Walker guided the Order to financial success and greatly increased its membership and resources.

In addition to its commercial enterprises, under Maggie Walker’s leadership, the Order was extensively involved in civic, political and social affairs to mitigate the hostile climate that African Americans endured during the Jim Crow era of segregation, which began during the 1890s and continued into the 1960s. Walker’s social change activities with the Independent Order of St. Luke demonstrated her keen consciousness of oppression and her dedication to challenge racial and gender injustice.

Beginning in 1897, the headquarters of the Independent Order of St. Luke operated out of the former home and office of Dr. George H. Bright at 900 St. James Street. An imposing two-and-one-half-story, brick mansion, it was constructed in 1815 by James A. Grant, who lived there until 1851, when it became the headquarters of the Male Orphan Asylum. In 1870, the asylum relocated to the suburbs of Richmond. The Independent Order of St. Luke purchased the building from Dr. Bright in 1897. After five years, however, the minutes of a September 5, 1902, council meeting indicate that the building no longer met the Order’s needs. A committee was appointed to report on the new building, architect John H. White was hired to draw up the plans, and a resolution was passed allowing the building committee to borrow money for construction.

Construction of the St. Luke Building
At the August 1901 Independent Order of St. Luke convention, Maggie Walker gave a momentous speech to the council in which she outlined her vision for improvements and expansion of the organization. This vision hinged on the creation of a bank, newspaper, and department store to serve the African American community, all of which would be run by members of the Order. The committee passed her recommendations unanimously. Designed to
house these diverse operations, construction of the new St. Luke Building (originally known as St. Luke Hall) adjacent to the Bright house began in 1902. The building served as the Order’s new headquarters, with dedicated space for offices and newspaper printing operations at the first floor; an assembly hall seating over 500 at the second floor; and council meeting rooms at the third floor. The first issue of the *St. Luke Herald* was published on March 29, 1902, and publication of the newspaper continued at the new building once it was complete. The St. Luke Penny Savings Bank, the first bank in the United States to be founded by an African American woman, opened in the new St. Luke Building in November 1903. The St. Luke Emporium department store opened at 112 East Broad Street in November 1905.

The new building’s completion was heralded with a weeklong series of dedication ceremonies beginning on July 6, 1903. The Order raised a record-breaking $3,678.98 in visitor donations during the dedication week. The first convention of the Independent Order of St. Luke was held in the new building that year. According to the Order’s 1917 *Fiftieth Anniversary Golden Jubilee* report, the new St. Luke Building cost $15,000, not including the cost of steam heat and furniture, and was outfitted with “electric light and all modern improvements.” The Order’s
1925 *Journal of Proceedings* notes that the building provided “comfortable, suitable office space” and five lodge rooms for the St. Luke Councils and other organizations. The auditorium at the second floor was to be used for biennial meetings of the Order and for the public.

The St. Luke Building was very similar, both in the mission of the Order of St. Luke that it supported, and in terms of its ambitious architectural agenda, to the True Reformers Hall, (built 1891-1895; demolished ca. 1955) formerly located at 604 North Second Street, Richmond. Under the leadership of William Washington Browne (1850-1897), an advocate of African-American self-reliance, the Grand Fountain, United Order of True Reformers, financed and constructed the True Reformers Hall. While designed by Bernard Black, a white architect, an African American contractor from Richmond, George Boyd, built it, at a cost of $24,000. The ambitious brick Romanesque building contained four stories, as did the final version of the St. Luke Building. The first floor contained the lobby of the True Reformers Bank, the offices of the Grand Fountain, and other commercial tenants, similar to the St. Luke Building (though St. Luke contained commercial offices on the first floor and, after the addition of the fourth floor, the Order’s insurance company lobby and offices were located there). The True Reformers Hall second floor contained meeting rooms (as did the St. Luke Building), and the third and fourth floor contained a two-story, galleried concert hall. The St. Luke Building and another True Reformers Hall, in Washington, DC, both constructed in 1902-1903, also are similar in both mission and architectural agenda to the True Reformers Hall in Richmond. The Independent Order of St. Luke remained at the St. Luke Building until the organization disbanded during the 1980s.

**The St. Luke Herald**

Publication of the *St. Luke Herald* was essential to the growth of the Independent Order of St. Luke. The St. Luke Printing Department was first established to produce ceremonial objects sold to members and the general public to generate revenue for the Order. The department began production of the weekly *St. Luke Herald* before the new headquarters were completed, and printing operations moved to the first floor of the new building in 1903. Soon, the department was producing not only the *Herald*, but also regalia and all other print requirements for the Order. This versatility was an indicator of self-sufficiency and thus a particular point of pride for the Order. At the August 1901 convention, Maggie Walker stated that she intended the newspaper to “herald and proclaim the work of the Order.” The *St. Luke Herald* achieved this goal while reaching new audiences, connecting members and coordinating councils nationwide, and serving as an outlet for African-American political activism.

The *St. Luke Herald* soon became one of the leading African-American newspapers in Richmond, alongside the *Richmond Planet*, the *Reformer*, and the *Virginia Baptist Reporter*. The *Herald* focused largely on Order-specific news: meetings and conferences, economic stability, member obituaries, and the activities of the juvenile division were frequent subjects. Outside of Order news, however, the *Herald* kept readers informed of rampant civil rights abuse of the African American community and was an active participant in protests. In 1904, the *Herald* ran an editorial campaign against segregation of the Richmond trolley car system.
encouraging African Americans to boycott streetcars and walk instead. The boycott was a serious financial blow to the trolley company, which was forced into receivership, and is remarkable for its occurrence at the dawn of the Jim Crow era, and five decades before the much more famous bus boycott in Montgomery, Alabama. The number of subscriptions to the *Herald* grew with increasing membership in the Order, and by 1929, the *Herald* had become Richmond’s leading African American weekly newspaper.

**The St. Luke Penny Savings Bank**

The establishment of the St. Luke Penny Savings Bank in 1903 fulfilled another of Maggie Walker’s main objectives for the Independent Order of St. Luke. The bank was essential to the Order’s mission of uplifting the African American community, as it represented financial success, fostered economic independence, and provided an escape from the overt racism and unfair lending and customer service practices of white-owned banks. The St. Luke Penny Savings Bank joined other prominent African American-owned banks, including those of the Grand Fountain of the United Order of True Reformers and the Mechanics Savings Bank. St. Luke attorney James Hayes drew up the charter for the bank, and it was approved on July 28, 1903. The bank opened at the new St. Luke Building on November 2, 1903, with Maggie Walker as president, R. H. Cooley as vice president, and Emmett C. Burke as cashier. Walker was the first African American woman in American history to establish and serve as president of a bank. The eagerly anticipated opening of the bank was celebrated with speeches and music, and about 300 customers, including members of the Order stood, in line on opening day to open bank accounts. At the end of the day, the bank had acquired over $8,000 in deposits and had sold $1,247 in stock.

Maggie Walker spent much of the following year traveling to recruit new members for the Order and raise money for the new bank. Walker’s warm and engaging personality was part of the reason she proved to be a successful fundraiser; she also was skilled at navigating across racial and gender lines to accomplish her aims. As patronage of the bank continued to grow, Walker envisioned an expansion of the Independent Order of St. Luke entrepreneurial endeavors. At the August 1904 meeting of the bank board, she proposed purchasing a building at 112 East Broad Street as a new location for the bank and a department store, to be called the St. Luke Emporium. In the fall of 1904 the bank purchased the three-story building for $13,500, and undertook renovations, including the installation of a brick vault for the bank and an elevator for the store. The bank moved to 112 East Broad Street in October 1905 and, one month later, the Emporium moved to the same building from its previous location at 4 W. Broad Street. The building at 112 E. Broad is still extant today and contributes to the Broad Street Historic District (NRHP 1987; expanded 2004 and 2007), but has been vacant for many years.

Like the bank, the Emporium was symbolic of African American economic independence. In particular, it made affordable goods more accessible to the African American community and provided much-needed employment for African American women, who formed almost the entirety of its workforce. Maggie Walker served as the store’s president and Joseph Meyers as vice president. Unfortunately, the store struggled to make a profit for a variety of reasons,
including organized opposition from white retailers and a financial panic in 1908. African American consumers also continued to patronize white-owned stores, possibly fearing repercussions if they did otherwise. Perhaps in response to the impending closure of the Emporium, the bank’s Board of Directors voted in 1910 to construct a new bank building at the corner of First and Marshall Streets (this building was demolished in 1975). The new bank building was designed by Charles T. Russell and opened in November 1911; Russell would later design the expansion of the St. Luke Building. The Emporium closed that month.

In 1929, Walker met with officers and directors of the Second Street Savings Bank and the Commercial Bank and Trust to discuss a merger. Although the latter dropped out of negotiation, the Second Street Savings Bank and the St. Luke Penny Savings Bank did merge and opened for business, as the Consolidated Bank and Trust, on January 2, 1930. A year later, the Commercial Bank and Trust merged with Consolidated. Walker served as chair of the board of directors until her death in 1934 at the age of 70. Consolidated Bank and Trust survived the travails of the Great Depression and remained a black-owned bank until 2005, when it was purchased by Abigail Adams National Bank. Another merger occurred in 2009, and the bank’s name changed to Premiere Bank, the name by which it still operates today in Richmond.

Expansion of the St. Luke Building

From the time of the new St. Luke Building’s construction, the Right Worthy Grand Council of the Independent Order of St. Luke had paid rent to the St. Luke Association for use of the building. On January 13, 1911, the Council purchased the building and “an old building on the corner” (likely referring to the Bright house) from the Association at the suggestion of the insurance commissioner. Maggie Walker’s report to the 1915 convention of the Order declared that the property stood “on the books of the R.W.G. Council, I.O. of St. Luke, valued at $26,500, corner of St. James and Baker Streets, free of debt, and bringing an interest yearly to the treasury of the organization from this investment.” Despite the value of the property, however, Walker had concerns as to its suitability for the expanding needs of the Order. In her 1910 convention address, she observed that the “dangerously crowded and insanitary conditions of this hall are illegal. The want of space makes our meetings uncomfortable, and actually perilous. We should not further tempt fate and impose upon that Providence which has safeguarded us so far.”

As a solution to the inadequate conditions at the existing St. Luke Building, Maggie Walker proposed tearing down the Bright house and constructing a new building in its place. The exact date of the Bright house’s demolition is unclear, but was sometime between 1913 and 1925. Increased inflation during World War I, however, led the Order to abandon plans for a new building in favor of renovations and additions to the existing St. Luke Building. Charles T. Russell, architect of the recently erected St. Luke Penny Savings Bank, was hired to design the building, and J. Henry Moore served as general contractor. Russell was the first African-American architect in Richmond and helped to transform the Jackson Ward neighborhood, of which the St. Luke building is a part, into a successful business district. Russell’s design for the St. Luke Building was implemented between 1915 and 1920, resulting in the addition of a fourth floor and expansion of the entire building by the width of one bay. This bay, located at the
southern end of the building, contained a fireproof hall, two fireproof stairs, and an Otis elevator accessing each floor. The existing front-elevation parapet inscribed with “I.O. of St. Luke 1902” was removed with the addition of the fourth floor, and a heavy, dentiled cornice and a plain parapet adorned the new roofline. New lettering reading “St. Luke Building” was installed above the second-story windows at the front elevation, and canopies were installed above the front and south entries. The additions were lit by 1/1 or 2/2 hung wood window sash with transoms, located in each bay and each story.
Maggie Walker delivered her address to the 1919 Independent Order of St. Luke convention from inside the new, enlarged second-floor auditorium, which was capable of seating 800 people. Walker asserted that the modifications to the building were “modern in every particular, and designed to give as much comfort possible to the occupants of the building.” She proudly described the new uses of each floor: the concrete basement contained the boiler room and storage, the first floor (formerly office space) contained the printing plant and filing room, the second floor contained the new auditorium, the third floor was enlarged and cut into five lodge rooms with anterooms, and the fourth floor contained office space. The varied uses of the office space included Walker’s private office, accounting, correspondence, printing, and stenography, among others, and a linotype machine was located in the basement. Other updates included remodeling and increasing the capacity of the heating equipment, installation of gas outlets at each floor, updating and expanding electrical wiring, and installation of new restrooms at each floor. The total cost of the St. Luke Building modifications was just short of $100,000, two-thirds of the projected $150,000 cost of a new building. Walker noted that approximately 300 individuals worked on the building, half of whom were African American, including the largest sub-contractor, Thomas R. Davis. She also noted that the modifications were done “with...
St. Luke Building 2018 Update

Name of Property: 

City of Richmond, VA

Count and State: 

the view of any additions that might be made in the future,” alluding to her plans for continued expansion of the St. Luke empire.68

Real Estate Investments

In addition to the commercial ventures described above, the Independent Order of St. Luke also engaged in rental property acquisition and management as a means of diversifying its assets and steadying its income stream. Like much of north Jackson Ward, the 900 block of St. James Street was once lined with rowhouses and other dwellings; many have since been demolished. Maggie Walker herself had purchased a building in the 900 block of St. James Street in 1913 before selling it to the Independent Order of St. Luke in 1921, but exactly which building is unclear due to changes in address numbers between the 1910s and 1950s.

The Order began acquiring additional property at the west side of St. James Street between Baker and Charity Streets beginning ca. 1921.69 By 1923, the Order owned six adjacent buildings on this side of the street, from number 900 to number 910.70 The Order’s Journals of Proceedings for the biennial conventions of 1921 and 1923 detail the purchase of these properties and reveal that they were then rented to tenants, providing a significant source of income for the organization.

Walker’s report in the 1921 Journal of Proceedings discusses the purchase of numbers 902 through 910 St. James Street.71 According to this report, the St. Luke Bank had recently sold 902-904 St. James Street to the Independent Order of St. Luke for $5,000. Soon after, number 908 was purchased for $1,850, number 910 for $1,250, and plans were in place to purchase number 906. The properties were viewed as a wise investment for the Order. Walker notes that the Advisory Board considered the purchase of 902-904 “a most excellent speculation,” and that “the Executive Board feels that the Order should purchase as much of the property surrounding [the St. Luke Building] as it can secure.”72 The properties also brought in rental income for the Order. The adjoined rowhouses (902-904) together rented for $30 per month, number 908 for $20 per month, and number 910 for $15 per month.73 The Order may later have purchased additional adjacent buildings, as Walker stated that “only a few other houses on the block [were left] to purchase.”74

By 1923, the Order owned building numbers 900, 902, 904, 906, 908, and 910 St. James Street, and annual rental income from the properties equaled $9,577.16.75 The Order’s land, buildings, and improvements on St. James Street had a combined value of $139,707.37.76 The 1925 Journal of Proceedings breaks out this combined value by address, revealing that 902 St. James Street was the most valuable building by far at $128,000.77 This report also records the amount of rent collected from the properties for each month from August 1923 to July 1925. The detail with which such information was recorded indicates that the properties were important investments and sources of income for the Order. It appears that the Order owned 902 and 904 St. James Street from approximately 1921 to 1946, when Whitney Bullock purchased number 904 and Hattie L. Bland purchased number 902.78
Civil Rights Activism

Maggie Walker was a businesswoman of nationally significant stature at a time that rights for all African Americans and for most women were severely curtailed. Through her entrepreneurial endeavors, she advocated strongly for financial literacy, mutual aid, and self-help among the African American community. This approach recognized the reality of Jim Crow segregation, an era during which African Americans were not treated equally under the law, despite the promises of the Reconstruction-era 14th and 15th amendments to the U.S. Constitution, nor the lip service paid by the “separate but equal” doctrine established by the U.S. Supreme Court decision Plessy v. Ferguson in 1896. The racial terror of lynching could only occur in an environment in which African Americans could not obtain equal protection, nor serve on juries, nor have a right to legal counsel, nor expect to have any of the rights and privileges afforded to white Americans. Financial, cultural, and societal autonomy for African American communities was one way to alleviate the widespread racism that characterized American society, a hard fact that shaped Maggie Walker’s career as a businesswoman and social justice advocate. As an African American woman herself, Walker was keenly aware of the dangers that her peers faced in the form of gender-based violence and severely limited employment opportunities; thus, creating well-paying jobs for African American women was often central to her business plans. During the early 1930s, the Richmond Planet, a Black-owned newspaper, referred to Walker as the “Lame Lioness” in reference to her continuing to fight for civil rights despite living with complications from diabetes during the final years of her life.79

Working both from her home and from her office at the St. Luke Building, Walker’s activism included well-known strategies. For example, upon the founding of the Richmond branch chapter of the NAACP in 1917, Walker served as Vice President for a number of years. She was a founder of the education-focused Council of Colored Women as well; although women’s clubs had reached an unprecedented level of influence during the early 20th century, despite lack of women’s suffrage, white women rarely accepted women of color into their ranks. In 1922, Walker helped found a local chapter of the National Urban League. She also served on the boards of the National Association of Colored Women and the National Association of Wage Earners, the Interracial Commission, National Negro Business League, and the Negro Organization Society, as well as other organizations.80 Her more unconventional activism included running for office as part of the “Lily Black” Republican ticket in 1921. The first woman to run for statewide office in Virginia, Walker ran for the office of superintendent of public education, while her friend, John Mitchell, publisher and editor of the Richmond Planet, ran for governor, and Thomas Newsome ran for Secretary of State. Walker received 20,000 votes, however, none of the African American candidates were elected; in the racial environment of 1921 Virginia, that they even had attempted running was astonishing.81

Continuing her emphasis on providing opportunities for African American girls and women, Walker’s financial support for girls’ and women’s education extended from the elementary to the university levels, as well as to girls in more difficult situations. She made substantial donations to and served on the Board of Directors for the Virginia Industrial Home School for Colored Girls (NRHP 2016), which was founded by her friend Janie Porter Barrett in 1915. Both a 1935
memorial garden and a 1951 dormitory are named in Walker’s memory; the Virginia State Federation of Colored Women’s Clubs paid for the garden’s installation. Although a tireless advocate for educational opportunities, Walker also warned against the privilege and sense of classism that formal education could instill; she lamented that African American professionals were not always supportive of improvement for their entire race.82 Her advocacy for education brought her into contact with Robert Russa Moton, a Virginia native who rose to become president of the Tuskegee Institute, and Mary McLeod Bethune, who founded the National Council of Negro Women and served as an advisor to President Franklin D. Roosevelt.

Walker also devoted considerable energy to the anti-lynching campaign in Virginia. Between 1880 and 1930, approximately 70 African American persons were lynched in Virginia. African Americans began speaking out against lynching almost immediately, but Virginia’s ruling elite preferred to ignore the lynching issue until the 1920s. Another early anti-lynching advocate was John Mitchell, whose scathing editorials in the Richmond Planet earned him the nickname, the “Fighting Editor.” His newspaper’s coverage of lynching events included lists and graphic images of lynching victims. Mitchell and Walker also had supported the 1905 trolley boycott in Richmond, and similar to Walker, Mitchell had founded a bank, the Mechanic Savings Bank, in 1901, and participated in fraternal and mutual-aid societies such as the Knights of Pythias and the Grand United Order of True Reformers.83 Walker and Mitchell worked with other nationally significant anti-lynching and civil rights advocates, including W.E.B. DuBois and Ida B. Wells.

The anti-lynching movement gained little traction in Virginia, however, until a white newspaper editor, Louis Jaffé, began to write editorials-condemning lynching in the Norfolk Virginian-Pilot newspaper. His opposition to lynching was couched in terms of his rejection of mob violence, rather than the rights of African Americans and other lynching victims. Similarly, during the 1920s, Virginia’s business elite became concerned that lynching events were harmful to the Commonwealth’s image and detrimental to attracting new investment and commercial ventures. In 1928, the Virginia General Assembly approved an anti-lynching law that defined the act of lynching as a state crime. Mitchell, writing in the Richmond Planet, noted that the final legislation no longer retained financial penalties against local governments who allowed a lynching to occur within their jurisdiction. In its enforcement, no white person ever was punished for lynching an African American person; only crimes against whites were prosecuted.84

Throughout her career, Walker traveled across the United States to speak at conventions and meetings about her entrepreneurial pursuits and philosophy of attaining economic autonomy for African Americans, as well as the evils caused by Jim Crow segregation. Her tireless activism and meticulous record-keeping, including diaries, journals, correspondence, photographs, and business ledgers, created a deep well of documentation for future historians to study. She also was widely recognized in her own lifetime for her achievements. In 1905, Walker was featured alongside other African American leaders, such as Mary Church Terrell, T. Thomas Fortune, and George Washington Carver in a poster titled, “101 Prominent Colored People.” Two years later, Booker T. Washington acknowledged Walker and the St. Luke Bank in his publication, The Negro in Business. Virginia Union University, located in Richmond, bestowed an honorary Master of Science degree in 1925.85
Maggie Walker died on December 15, 1934, of complications from diabetes. Her funeral took place at Richmond’s First African Baptist Church, where she had long been a member, and she was buried at Evergreen Cemetery, the city’s preeminent burial ground for African Americans (as cemeteries in Virginia were racially segregated). Richmond’s ruling elite recognized the significance of her passing by letting children out of school early, rerouting traffic around the large funeral procession, and flying flags at half-staff. Thousands of people attended her funeral, including Richmond’s mayor. In 1938, the City of Richmond named a new high school for African American students in her honor; this school is now known as the Maggie L. Walker Governor’s School for Government International and Studies. The National Park Service summarizes Walker’s legacy with the statement, “Through her guidance of the Independent Order of St. Luke, Walker demonstrated that African American men and women could be leaders in business, politics, and education during a time when society insisted on the contrary.” In 1978, the federal government purchased her former home at 600 N. 2nd Street and since then has operated it as a National Historic Site that preserves Walker’s nationally significant legacy.

Section 9. Major Bibliographical References

Anderson, Benjamin, and Ethan Bullard, National Park Service, Maggie L. Walker National Historic Site, communication to Jim Hare, Department of Historic Resources, January 5, 2018.


Census and Directories


Internet Resources


Unpublished Material


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date: July 2018

ADDITIONAL DOCUMENTATION
Photo Log
St. Luke Building 2018 Update
Photographs
Richmond, VA
Bryan Clark Green, Photographer
29 March 2017

Photo 1 of 7: VA_RichmondCity_St.LukeBldg2018Update_0001
View: St. Luke Building, East Façade, camera facing southwest

Photo 2 of 7: VA_RichmondCity_St.LukeBldg2018Update_0002
View: St. Luke Building, East Façade, camera facing northwest

Photo 3 of 7: VA_RichmondCity_St.LukeBldg2018Update_0003
View: St. Luke Building, South Elevation, camera facing northeast

Photo 4 of 7: VA_RichmondCity_St.LukeBldg2018Update_0004
View: St. Luke Building, West (Rear) Elevation, camera facing southeast

Photo 5 of 7: VA_RichmondCity_St.LukeBldg2018Update_0005
View: St. Luke Building, West (Rear) Elevation, camera facing northeast

Photo 6 of 7: VA_RichmondCity_St.LukeBldg2018Update_0006
View: St. Luke Building, North Elevation, camera facing south

Photo 7 of 7: VA_RichmondCity_St.LukeBldg2018Update_0007
View: St. Luke Building, North and West Elevations, camera facing southeast

Historic Figures

Historic Figure 1. The George Bright House, 900 St. James Street, prior to 1903, south and east elevations, camera facing northwest (historic photograph from Mary Wingfield Scott, p. 298).

Historic Figure 2. Early twentieth century photograph of the St. Luke Building at left foreground and 902-904 St. James Street at left middle ground, east elevations, camera facing northwest (image courtesy of the Maggie L. Walker National Historic Site, National Park Service, Richmond, VA).

Historic Figure 3. Officers of the Independent Order of St. Luke and St. Luke Penny Savings Bank sitting in front of the St. Luke Building, with Maggie L. Walker in the front row, third from right (image courtesy of the Maggie Walker National Historic Site, National Park Service, Richmond, VA).

Historic Figure 4. 900 Block of St. James Street, Sanborn Fire Insurance Map, 1905; at this time, the printing press for the St. Luke Herald was still in the former George Bright House (at left); the St. Luke Building is in the center, and to the right are the rowhouses at 902-904 St. James Street (Sanborn Map collection at Library of Virginia, Richmond, VA).
Historic Figure 5. The St. Luke Building is marked as 902-904 St. James Street, as are the two rowhouses (at right) then owned by the Independent Order of St. Luke, Sanborn Fire Insurance Map, 1925 (Sanborn Map collection at Library of Virginia, Richmond, VA).

Historic Figure 6. No major changes had occurred at the St. Luke Building and adjacent rowhouses at 902-904 St. James Street, as shown on the Sanborn Fire Insurance Map, 1950 (Sanborn Map collection at Library of Virginia, Richmond, VA).

ENDNOTES

2 The St. Luke Penny Savings Bank would later move into its own building at 112 East Broad Street in Richmond.
3 Benjamin Anderson and Ethan Bullard, National Park Service, Maggie L. Walker National Historic Site, communication to Jim Hare, Department of Historic Resources, January 5, 2018.
6 Branch.
8 Branch.
9 Branch.
10 Branch.
11 Branch.
12 Branch.
17 Branch.
20 Scott, 299.
21 Scott, 299.
24 Branch.
25 Marlowe, 89.
27 Marlowe, 99.
28 Golden Jubilee, August 20-24, 1917, 73.
34 “‘The St. Luke Herald – The Trumpet of Progress.’”
35 “‘The St. Luke Herald – The Trumpet of Progress.’”
36 “‘The St. Luke Herald – The Trumpet of Progress.’”
38 Marlowe, 85.
39 “‘The St. Luke Herald – The Trumpet of Progress.’”
40 “‘The St. Luke Herald – The Trumpet of Progress.’”
41 “‘The St. Luke Herald – The Trumpet of Progress.’”
43 Marlowe, 91.
45 “‘The St. Luke Penny Savings Bank.’”
46 “‘The St. Luke Penny Savings Bank.’”
47 Marlowe, 95.
48 Marlowe, 95.
49 Marlowe, 96.
50 Marlowe, 99.
51 Branch. Marlowe, 111.
52 “‘The St. Luke Penny Savings Bank.’”
53 “‘The St. Luke Penny Savings Bank.’”
54 “‘The St. Luke Penny Savings Bank.’”
56 Golden Jubilee, August 20-24, 1917, 55.
59 An August 15, 1913, deed from the Right Worthy Grand Council (RWGC) of the Sons and Daughters of St. Luke to the RWGC Independent Order of St. Luke (IOSL) contains a sketch of the property showing the Bright house (see Maggie Lena Walker Family Papers, IOSL Records, Folder Title: Deeds 1914-1926, Box 12, Folder 3, Maggie Walker National Historic Site, National Park Service, Richmond, VA). The Bright house is missing in the 1925 Sanborn map. Mary Wingfield Scott’s Old Richmond Neighborhoods, page 298, estimates the demolition date at 1920.
60 Marlowe, 174.
St. Luke Building 2018 Update

City of Richmond, VA

Name of Property

County and State

62 52nd Anniversary and First Biennial Session…., 11.
65 52nd Anniversary and First Biennial Session…., 11.
66 Marlowe, 184. 52nd Anniversary and First Biennial Session…., 11.
67 52nd Anniversary and First Biennial Session…., 11.
68 52nd Anniversary and First Biennial Session…., 11.
71 1921 Journal of Proceedings, 12.
72 1921 Journal of Proceedings, 12.
73 1921 Journal of Proceedings, 12.
74 1921 Journal of Proceedings, 12.
75 1923 Journal of Proceedings, 46.
78 Card Nos. 2859 and 60257 for 1925 Sanborn map, revised 1952-1956, Valentine Richmond History Center, Richmond, VA.
81 Branch; “Social Activism;” “Politics.”
84 McCrery et al.
86 Evergreen Cemetery, along with the adjacent East End Cemetery, were designated by the Virginia General Assembly during its 2017 session as eligible for state-appropriated funds for maintenance of graves for African Americans in cemeteries established prior to January 1, 1900. The legislation, known as H-1547, amended §2.2-1505 of the Code of Virginia and 10.1-2211.2 of the Code of Virginia. The cemetery is a contributing resource in the Oakwood-Chimborazo Historic District (NRHP 2005), and was recommended individually eligible for the NRHP by the Virginia State Review Board in September 2017.
87 “Legacy.”
Historic Figure 1. The George Bright House, 900 St. James Street, prior to 1903, south and east elevations, camera facing northwest (historic photograph from Mary Wingfield Scott, p. 298).
Historic Figure 2. Early twentieth century photograph of the St. Luke Building at left foreground and 902-904 St. James Street at left middle ground, east elevations, camera facing northwest (image courtesy of the Maggie L. Walker National Historic Site, National Park Service, Richmond, VA).
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Historic Figure 6. No major changes had occurred at the St. Luke Building and adjacent rowhouses at 902-904 St. James Street, as shown on the Sanborn Fire Insurance Map, 1950 (Sanborn Map collection at Library of Virginia, Richmond, VA).
Virginia Dept. of Historic Resources

Legend
- DHR Easements
- USGS GIS Place names
- County Boundaries

Title: Date: 12/28/2017

DISCLAIMER: Records of the Virginia Department of Historic Resources (DHR) have been gathered over many years from a variety of sources and the representation depicted is a cumulative view of field observations over time and may not reflect current ground conditions. The map is for general information purposes and is not intended for engineering, legal or other site-specific uses. Map may contain errors and is provided "as-is". More information is available in the DHR Archives located at DHR’s Richmond office.

Notice if AE sites: Locations of archaeological sites may be sensitive the National Historic Preservation Act (NHPA), and the Archaeological Resources Protection Act (ARPA) and Code of Virginia §2.2-3705.7 (10). Release of precise locations may threaten archaeological sites and historic resources.

Contributing Resources
A. St. Luke Building, 900 St. James Street
B. Fountain, 900 St. James Street

Photo Locations