United States Department of the Interior
National Park Service

National Register Listed
8-4-2011

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. Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

1. Name of Property

<table>
<thead>
<tr>
<th>historic name</th>
<th>Cross, Colonel H. C. and Susan, House</th>
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<tbody>
<tr>
<td>other names/site number</td>
<td>Meffert Hospital; Kelly Club Boarding House; Elms Tea Room; Mouse Palace Motel; Phi Sigma Epsilon Fraternity; Alpha Sigma Alpha Sorority; Chi Omega Sorority; Beta Sigma Tau Fraternity; Phi Delta Theta Fraternity; 111-1660-00012</td>
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2. Location

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<th>street &amp; number</th>
<th>526 Union Street</th>
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<tr>
<td>city or town</td>
<td>Emporia</td>
</tr>
<tr>
<td>state</td>
<td>Kansas</td>
</tr>
<tr>
<td>county</td>
<td>Lyon</td>
</tr>
<tr>
<td>code</td>
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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:

<table>
<thead>
<tr>
<th>national</th>
<th>statewide</th>
<th>local</th>
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SEE FILE
Signature of certifying official

Title

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

Title

State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I, hereby, certify that this property is:

<table>
<thead>
<tr>
<th>entered in the National Register</th>
<th>determined eligible for the National Register</th>
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<td>removed from the National Register</td>
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<tr>
<td>other (explain:)</td>
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Signature of the Keeper

Date of Action
5. Classification

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<th>Number of Resources within Property</th>
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<td>(Check as many boxes as apply)</td>
<td>(Check only one box)</td>
<td>(Do not include previously listed resources in the count.)</td>
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- [x] private
- [ ] public - Local
- [ ] public - State
- [ ] public - Federal

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

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<tr>
<td>1 structure</td>
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<tr>
<td>1 object</td>
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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

0

6. Function or Use

<table>
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</tr>
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7. Description

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<td>foundation: Stone: limestone</td>
</tr>
<tr>
<td></td>
<td>walls: Wood: shingle; weatherboard</td>
</tr>
<tr>
<td></td>
<td>roof: Asphalt; Asbestos; Wood shingle</td>
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<tr>
<td></td>
<td>other:</td>
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Summary

The Cross House is located at 526 Union Street in Emporia, Lyon County, Kansas. This Late Victorian-era Queen Anne-style house, built in 1894, is prominently situated at the southeast corner of the intersection of Sixth Avenue/US HWY 50 and Union Street. The Cross House is bounded on the north by Sixth Avenue, on the west by the Lyon County Historical Museum Annex, and on the south and east by residences. The neighborhood is currently a mix of commercial and residential properties. Within close proximity to the Cross House are two properties listed in the National Register of Historic Places – the Preston Plumb House and the Emporia Carnegie Library (which is now the Lyon County Historical Museum).

Elaboration

Exterior

The Cross House is a large three-story Queen Anne-style residence constructed upon a limestone foundation facing west on Union Street. The roof is hipped with two side-facing and one rear-facing lower cross gables. A gable-on-hip containing three small, double-paned dormers projects from the front slope of the hipped portion of the roof, and the side- and rear-facing cross gables also contain slightly larger, single dormer windows. A round tower ascends from ground level at the northwest corner of the front façade, and a turret rises from the roof of the front veranda at the southwest corner. The exterior walls are covered by horizontal weatherboard siding on the first story and horizontal patterned wood shingling on the upper floors. The areas beneath the roof overhangs feature stamped metal sidings. There are a mix of roof materials including asbestos shingles on the main section of the house, wood shingles on the roof of the northwest tower, and asphalt shingles on the front and back porches and porte cochere.

The detailing on the porch – and on the remainder of the house – most closely resembles the “free classic” subtype of Queen Anne-style homes. “Free classic” detailing is somewhat reminiscent of the Colonial Revival style, and this influence is most apparent in the wood Corinthian columns that support the porches. These columns are raised on limestone piers (some rails and columns have been temporarily replaced with wood posts and are currently in storage for future rehabilitation). The metal detailing above the porch entrance is delicately wrought, and corresponds exactly to the detailing above both the gable-dormers on the front slope of the hipped roof and the dormer projecting from the rear-facing lower cross gable. A gabled porte-cochere supported by limestone piers and free classic wood columns projects from the south side of the building.

Centered on the second story of the west-facing front façade is a row of three one-over-one, double-hung windows each with an arched, stained glass transom. The tower at the northwest corner includes unique curved glass windows on the first, second, and third stories: there are three double-hung, one-over-one wood windows with stained glass transoms on the first and second stories and five smaller double-hung windows on the third story. The octagonal turret at the southwest corner extends above the first story porch and displays three one-over-one, double-hung windows with stained glass transoms on the second story, and three pairs of smaller, single-pane arched windows on the third story.

1 “Over half of all Queen Anne houses have a steeply hipped roof with one or more lower cross gables . . . . The roof form of this subtype is among the most distinctive Queen Anne characteristics and occurs in examples ranging from modest cottages to high-style landmarks.” Virginia and Lee McAlester, A Field Guide to American Houses (New York: Knopf, 2000), 263.

2 “Towers are a common Queen Anne feature and may be round, square, or polygonal . . . . These are of varying height and may rise from the ground level, be cantilevered out at the second floor, or show other variations in position. . . . Round or polygonal wooden towers are particularly characteristic of the Queen Anne . . . .” McAlester, 266.

3 “About 35 percent of Queen Anne houses use classical columns, rather than delicate turned posts with spindlework detailing, as porch supports . . . . This subtype became common after 1890 . . . .” McAlester, 264.
A one-story shed-roof porch extends the full width of the front façade and wraps around the south side of the house. The south side of the house is dominated by a full-height cross gable, which includes a one-story porte cochere and side entrance. It is supported by two smooth wood columns resting on limestone piers. A non-historic metal fire escape staircase extends from the ground to the roof of the porte cochere and up to the third story. Above the porte cochere is another defining feature of this south (side) elevation — a second-story porch set within a large circular opening, which is now enclosed with glass. The porch is accessed from a second floor bedroom.

Many of the decorative elements (including the patterned shingle siding and stamped metal) are carried through to the rear (east-facing) elevation. Centered on the rear elevation is a one-story shed-roof section where the kitchen is located. A small inset porch includes an entrance that leads into the kitchen. Beside the stairs leading up to the porch is a small, wood-frame gabled addition that covers the cellar steps.

The north side of the house faces Sixth Avenue. It is dominated at the west end by the full-height circular tower and an exterior brick chimney, and at the east end by a full-height cross gable. There is a one-story porch with a shed roof that is supported by a smooth wood column resting on a limestone pier. Above the porch on the second story is a set of three round-arch, double-hung stained glass windows set within a metal framework that features engaged Corinthian columns. Between the three windows are two inset metal panels mimicking the round arch shape of the adjacent windows. Set within the panes are low-relief floral carvings. At the northeast corner of the first story is a curved bay.

Recent exterior projects include repainting, re-roofing the front porch and porte-cochere, installing new headers, and replacing built-in gutters. Two of the three 10-foot brick chimneys have been rebuilt above the roofline. The stone foundation and piers have been re-pointed. The stone stairs on the north (side) porch have been made level and reset in place. A limestone walkway has been installed around west and north sides, replacing a non-historic cement walkway. A cement driveway entry was poured when the street was relined with paver bricks. About one-tenth of all wood windows have been rebuilt and custom storm windows each with a large single pane of glass installed, in a reversible manner, over them in lieu of conventional storm windows.

**Interior**

Just inside the home’s front entrance is a sizeable vestibule, portioned off from the large central reception hall by a second set of oak paneled and glass doors. The central reception hall provides access to the various first floor rooms and the staircase to the upper and lower floors. It includes elliptical archways with carved columns of heavy oak, a fireplace, and a massive solid oak stairway with finely carved newels and intermediate posts. The floors are tongue-and-groove wood. The grooved wood trim surrounding doors and windows is highly ornate and features rosettes. Much of the first floor spaces feature lathe and plaster walls with a mix of wood panel and Lincrusta wainscot. The ceiling throughout the first floor is a mix of plaster, acoustical tile, and exposed framing. There are many unrepaired access holes in the ceiling made to repair broken pipes, run air conditioning ducts. The ceiling height for all first story-rooms is ten feet and nine inches.

Through an elliptical archway with carved oak columns is a circular room at the building's northwest corner. This space is located within the tower and features three curved plate-glass windows each topped by a stained glass transom window. The lower section of the wall beneath the windowsills features a wainscot with a mix of carved wood paneling and Lincrusta, an embossed wall covering.4

A little further along the north wall of the reception hall stands a fireplace with a tile surround and a highly ornate wood mantel featuring full-height Corinthian wood columns encasing a mirror. Beyond the fireplace along the north wall is an alcove set within another elliptical archway with oak columns that includes a

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small enclosed telephone room, a set of three round-arch stained glass wood windows, and a door leading to the north entrance vestibule.

Through double sliding doors on the south side of the reception hall (west of the staircase) is the drawing room, which is finished in birch wood. The west wall of the drawing room contains a large bay window with plate-glass central window topped by a stained glass transom window. The central window is flanked by two curved one-over-one wood windows also topped by stained glass transoms. Opposite this window – at the southeast corner of the room – stands a fireplace with a tile surround and an ornately detailed metal grate and wood mantel. The wood mantel includes a shelf supported by wood Corinthian columns and a mirror above the shelf. There is one other window in this room situated along the south wall next to the fireplace. It is a one-over-one double-hung wood window topped by a stained glass transom.

A second set of double sliding doors in the drawing room’s east wall lead to the adjacent library, which is finished in cherry, has a south-facing, three-sided bay window, and an ornate fireplace. The bay features a large central window with a single pane of glass topped by a stained glass transom window. This is flanked by two single-sash windows. The fireplace is located on the room’s west wall and features a tile surround with two figures depicted on the tiles, a metal grate, and a wood mantel that includes ionic columns. The lathe and plaster has been removed from this space due to water damage from a fire in 1999 and because two non-original bathrooms and a closet were removed. There is a doorway on the east wall that leads to a hallway connecting the reception hall with the porte cochere.

At the far east end of the main reception hall hall, one enters the dining room through double sliding pocket doors. The room features Lincrusta wainscot. The north wall of the dining room is dominated by a large plate-glass central window topped by a stained glass transom. This is flanked by two curved one-over-one wood windows also topped by stained glass transoms. There is a fixed, single-pane window with a stained glass transom on the room’s west wall that originally functioned as a door leading out to the side porch along the home’s north side. There is a paneled and glass door on the room’s east wall that originally functioned as a window. The east wall has considerable water damage to the lathe and plaster and the Lincrusta wainscot. There is a fireplace at the southeast corner of the room that includes a tile surround and a wood mantel. The top section of the wood mantel is framed by fluted pilasters that frame an elliptical mirror above the shelf. There are raised decorative swags in the wood trim above the mirror. There is a built-in, floor-to-ceiling china cabinet at the southwest corner of the room with paneled trim and raised decorative swags. Centered along the south wall between the fireplace and china cabinet is a door to the butler’s pantry.

The butler’s pantry is situated between the kitchen and the dining room, and is finished in satinwood and has a sink, drawers, shelves, dressers, and a heavy oak locker. There is a door on the south wall of the butler’s pantry leading into a vestibule off the kitchen. This vestibule not only provides access to the kitchen, but also includes the dumbwaiter and laundry chute. The mechanism for the dumbwaiter has been removed.

There is a hallway at the southeast corner of the main reception hall that leads south and provides access to the kitchen, an original bathroom, and to an exterior door and the porte cochere. The intricate Lincrusta wainscots and wood trim is carried through the hallway. The kitchen is accessed through a door on the hallway’s east side. The kitchen originally featured cabinetry of natural pine, with hard maple flooring, and the steel range was at one time encased in brick. Much of the lathe and plaster and cabinetry have been removed. All original molding and wainscot has been preserved. The original maple flooring has significant termite damage and is covered with vinyl tile flooring. There are stairs leading to the cellar and upper floors – the doors to the staircases are on the kitchen’s north wall. There is a pantry located through a doorway in the kitchen’s east wall. In the pantry’s south wall is a walk-in icebox, which was accessible to the ice deliveryman from outside the house. It features an insulated swinging door and now functions as a closet.

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5 At one time, the library also connected to the main reception hall by a separate, smaller door on its north wall. *Emporia Weekly Republican*, 11 Jan. 1894.
The full basement is accessed from the interior in two places – the main staircase and a secondary staircase off of the kitchen. The basement houses the laundry room and storerooms. The spaces are generally minimally finished with plaster walls and a concrete floor. Basement windows include a mix of double-hung, two-over-two units and non-historic metal casements. Some spaces have been subdivided.

The building’s main central staircase provides access to both the basement and the second floor. The staircase to the second floor is a double-L, meaning that it has two landings, one nearer the bottom and one nearer the top. The stair turns 90 degrees at each landing. On the second floor, there are four bedrooms that surround the central staircase shaft. The second floor retains the tongue-and-groove wood floors, wood trim, plaster walls, and ceiling heights of ten feet. Windows are generally one-over-one wood sashes – many with stained glass transoms. Three of the four bedrooms include fireplaces with varying degrees of ornament. The wood mantelpieces are, however, simpler in detail than the ornate ones found on the first floor. One bedroom fireplace features a blue-tinted tile surround with relief impressions of a young boy and girl.

In addition to the four bedrooms, the second floor also contains a sewing room, dressing room, bathroom, and several closets. The ceiling of the sewing room has been removed because of water damage. The bathroom and dressing rooms were gutted because of structural damage from previous pipe installation and because their uses changed over time. A short hallway off the main central staircase provides access to back staircase to the first and third floors.

At the time of the Cross family’s occupancy in the late 1800s, the third floor housed the servants’ quarters, which also included lavatories, closets, and a kitchen. Today, the space is largely open and minimally finished with horizontal wood (pine) walls that conform to the angle of the roof. The ceilings on the third floor are nine feet high.

When the house was built in 1894, it offered the very latest in domestic comfort and technology. The entire residence was provided with hot and cold running water, gas and electric lighting, and electric bell call and speaking tubes. Many of the walls remain plastered throughout with Acme cement, except for the third floor and attic walls. The house was originally heated by a hot water system with radiators, many of which can still be found throughout the house (some are topped with Tennessee marble). The current owner has modernized the building’s utilities by installing hot water boilers that utilize the historic radiators. All boiler piping has been repaired from freeze damage and has been insulated. Zoned central air conditioning was installed with separate air handlers and condensing units for each floor. The system has electric dampers and individual thermostats for every room.

About half of the galvanized piping has been replaced with copper piping and much of the cast iron drains have been replaced with PVC. A new 50-gallon hot water heater and water softener are part of the modern plumbing system. A central vacuum system is installed to service all three stories and the basement. The electrical service has been upgraded from 50 amps to 200 amps.

Because the Cross House was remodeled several times during the twentieth century for use as a multiple family dwelling and as a motel, some of the interior spaces had been repurposed and subdivided. These changes that were made to the building (subdividing living spaces and adding bathrooms and kitchens to create multiple apartments) have largely been reversed. For example, eight out of sixteen non-historic

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bathrooms were removed and another was relocated back to its original location. Two non-original kitchens were removed, leaving the two original ones remaining. (A second kitchen is on the third floor.)

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7 A description of the interior of the Cross House was noted in the January 11, 1894 edition of the Emporia Weekly Republican – a newspaper financed largely by Colonel H.C. Cross.
8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

- [x] 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

(Mark "x" in all the boxes that apply)

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

(Enter categories from instructions)

Social History

Architecture

Period of Significance

1894-1918

Significant Dates

1894; 1898; 1912

Significant Person

(Complete only if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Charles W. Squires, architect

Period of Significance (justification)

The period of significance begins with the construction of the house in 1894 and extends through the ownership of Dr. William Meffert and occupancy of the Phi Sigma Epsilon fraternity in 1918.

Criteria Considerations (justification)

N/A
Cross, Colonel H. C. & Susan, House  Lyon County, Kansas

Name of Property                   County and State

Narrative Statement of Significance

Summary

The Cross House is nominated to the National Register of Historic Places under Criterion A for its association with local social history as it relates to the collapse of the First National Bank, the Cross family, and the subsequent use as the first fraternity house of Phi Sigma Epsilon. It is also nominated under Criterion C for its architectural significance as an outstanding example of a high-style Queen Anne residence designed by local architect Charles W. Squires.

Elaboration

Historic Context: The Young City of Emporia

At the time of Emporia's founding in 1857, Kansas was "a new territory embroiled in a bloody battle over slavery," and "the free state v. slave state rivalry was at its peak." The City of Emporia was established by a group of politically minded settlers who were interested in establishing another "free state" town. The leader of this group was G.W. Brown, an editor at The Herald of Freedom in Lawrence, Kansas. Brown knew of a prime location that had not yet been settled – one that had been described to him as "the loveliest site in the world for a town." Along with four others, he established the "Emporia Town Company" for the purpose of founding a new city on this site six miles north of the junction of the Cottonwood and Neosho Rivers, in what was then Breckinridge County.

Perhaps more important than the Emporia Town Company's political motive, however, was its commercial motive – Emporia was primarily founded as a business venture. Besides Brown, the members of the "Emporia Town Company" were General G.W. Deitzler, a Lawrence resident; Lyman Allen and Columbus Hornsby, Lawrence merchants; and Preston B. Plumb, a Lawrence print foreman. Of the five Company founders, only Plumb made his permanent home in Emporia, and in June of 1857, he founded Emporia's first newspaper: The Kanzas News. This paper quickly became an important vehicle for the town's economic growth, and established Emporia's longstanding newspaper tradition. Immediately after founding Emporia, Brown and Plumb promoted the City in their respective newspapers with great success – two thousand settlers came to Breckinridge County in 1857.

During its first few years, the town witnessed the establishment of many small, service-oriented businesses, and the milling industry quickly became an important factor in Emporia's economic well being. Although settlement slowed during the 1860s due to the Civil War and a severe drought, a stream

8 Ray Call and Nancy Horst, Emporia, Kansas: The Spirit of Yesterday (Emporia, KS: Published in cooperation with Emporia Area Chamber of Commerce, 1997), 10.
10 Call and Horst, 10. The town was established on fertile river valley land in what was then Breckinridge County, and this site was considered favorable for many reasons. The soil was ideal for farming, yet the town itself was situated beyond the reach of floods. Timber, limestone, and sandstone were readily available, and the settlers soon discovered coal in the county as well. The town site was also politically advantageous, as the “free state” town of Emporia was located too far west to be subject to the kind of border warfare that plagued the City of Lawrence throughout the mid-1800s. Forbeck, 8.
11 Forbeck, 7.
12 When Emporia was founded in 1857, it was part of Breckinridge County, which had been formed only two years earlier (the land was originally part of Madison County). Emporia won the highly contested county seat designation in 1860, and in February of 1862, the Governor signed a bill changing the county's name from Breckinridge to Lyon, in honor of a local Civil War hero who died the previous August. William Cutler, History of the State of Kansas (Chicago: Andreas Publishing Co., 1883). Accessed online at: www.kancoll.org.
13 Laura M. French, History of Emporia and Lyon County (Emporia, KS: Emporia Gazette Print, 1929).
14 Call and Horst, 11.
15 Call and Horst, 15.
of new settlers arrived from the east following the Civil War, and Emporia began to thrive once again. Town leaders made early efforts to attract railroads to Emporia, and in 1867 voters approved $200,000 in bonds to facilitate the construction of a Union Pacific branch from Junction City. This line was immediately taken over by the Missouri, Kansas, & Texas Railroad, a company for which Colonel H.C. Cross later served as director. The Atchison, Topeka & Santa Fe Railroad established a second line through Emporia two years later, and the two railroads brought thousands more settlers into the area.

In 1863, the Kansas Legislature selected Emporia as the site for the new State Normal School, and in 1883 the City contributed a 38-acre tract of land and $40,000 for the establishment of a second, private college, remembering that “it had lost the competition for the University of Kansas due to a lack of water and a $15,000 cash incentive.” Emporia-area farmers prospered in the post-Civil War era, and the town’s business community expanded as a result. New neighborhoods sprang up, as well as new churches and schools. By 1886, the city’s population had grown to 9,107, and in January of 1887, $500,000 in real estate sales was reported for one week. The end of the nineteenth century was generally a time of growth for the young City of Emporia, and the stage was set for the story of Colonel H.C. Cross and family.

Colonel Harrison Cory Cross (b. 1835 – d. 1894)

Colonel Harrison Cory Cross was born April 17, 1835 in Clark County, Ohio. He was the eldest of five sons, and grew up on a farm until he enrolled in the High Street Academy in Springfield at the age of thirteen. Cross then attended three Ohio universities (Granville College, Antioch College and Commercial College), and married Susan Sutherland (1831-1902) at Newton Falls, Ohio on June 4, 1857. The couple had one son: Charles Sumner Cross. During the Civil War, H.C. Cross served as a captain in the Ohio National Guard and the Ohio Volunteer Infantry. He retired from the Union Army at Camp Denison, Ohio in September of 1864, and subsequently moved to Marshalltown, Iowa.

On July 10, 1865, the Cross family arrived in Emporia, where H.C. initially engaged in the livestock business. Cross entered the practice of law in 1866, and by 1870 he had risen to such a level of esteem in the eyes of Emporia citizens that he became the town’s first mayor – Cross received all but fourteen of the votes in the first election under Emporia’s new city charter. In 1871, Cross organized the Neosho Valley Bank with William Martindale and Robert B. Hurst. The bank was reorganized one year later as the First National Bank of Emporia, and Cross served as its president for twenty years before ceding the title to his son. In addition to founding the First National Bank of Emporia, H.C. Cross was essential to the success of many Emporia businesses, particularly its railroads. Cross was president of both the Kansas City, Emporia & Southwestern Railway Company (which later became known as the Atchison, Topeka and Santa Fe Railroad), and the St. Louis, Emporia & Southwestern Railroad (which became part of the Missouri-Pacific). He also served as director, president and general manager of the Missouri, Kansas & Texas Railroad between 1888 and 1892.

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16 Call and Horst, 15-17.
17 Cutler, History of Kansas. Cutler’s biographical sketch for Colonel H.C. Cross recounts his many political and business accomplishments: “H.C. CROSS is a native of Ohio, but left that State in the fall of 1864, and spent one winter at Marshalltown, Iowa, before coming to Emporia, in the Spring of 1865. He was engaged in the practice of law until 1870. Mr. Cross was the first Mayor of the city of Emporia, receiving all the votes but fourteen, and was Chairman of the Board of County Commissioners at an early day. He is a director in the M.K. & T. R.R., a branch of the A.T. & S.F. R.R. President of the K.C. & Emporia R.R.; President of the St. Louis & E. R.R.; President of the First National Bank of Emporia, Kan.; President of the Emporia Loan and Trust Company and President of the Kansas Missouri Coal and Land Company.”
18 Call and Horst, 17.
19 Call and Horst, 17.
21 Hodge, Colonel Harrison Cory Cross, 1835-1894.
As H. C. pursued his business goals, he became a key figure in the town’s public and social sphere. According to Emporia historian Robert A. Hodge, H.C. was an officer, member, or participant in the following organizations or activities: Agricultural Fair Association, Livestock Association, Library Association, Fat Man’s Club (Cross weighed 212 pounds in 1874), Normal School Regent, Royal Arch Masons, Board of Trade, Fourth of July Committees, Whitley Opera House founder, Hotel Coolidge sponsor, Telephone Company, New Courthouse & Jail Committee, Public Water Works Committee, Woodland Park founder, Whist Club, Decoration Day Committee, and College of Emporia Trustee. Throughout his years in Emporia, Cross also invested $100,000 in the *Emporia Weekly Republican*, a newspaper that could be counted upon to voice the political agenda of the First National Bank. When Colonel Cross died in 1894 – just four months after the completion of his $20,000 house at 526 Union – the citizens of Emporia mourned one of its most prominent and influential leaders.

*Charles S. Cross (b. 1859 – d.1898): The Legacy of Colonel H.C. Cross, Charles S. Cross and the First National Bank*

Charles Sumner Cross, the only child of Colonel H.C. and Susan Cross, was born in Clark County, Ohio in 1859. He came to Emporia with his parents in 1865, where his father established the Neosho Valley Bank / First National Bank in 1870. Charles was an honor student at the Kansas State Normal School (which later became Emporia State University), and received a four-year degree from the University of Kansas in Lawrence. While at the University, Charles met Kate Smeed, a Pennsylvania native whose father was Chief Engineer of the Union Pacific Railroad. The two were married on June 1, 1880 in the Trinity Church of Lawrence, and the Lawrence *Daily Journal* reported the event as “one of the most gorgeous to ever have occurred there.” Mrs. Kate Cross was a talented musician and actress, and participated in many of Emporia’s theatrical productions. The couple built a house at 928 Union in 1880, and had their first child – a son, Harry (named for the Colonel) – in 1882. Sadly, Harry died of cholera at the age of four months. A daughter, Mary, was born in 1885. Charles and Kate divorced after fifteen years of marriage, and Kate returned to her family’s home in Pennsylvania. Their daughter remained in Emporia and moved in with her grandmother at 526 Union. Two years later Charles married Katherine Wilder, a cousin of his first wife.

During his college years, Charles worked part-time in his father’s bank, and he became “acting cashier” at First National in November of 1881. Like the Colonel, Charles was active in numerous Emporia organizations. He was an officer of St. Andrews Church, a member of the Board of Trade, a member of the G.A.R., a member of the Whist Club, an officer of the Whitley Opera House, and a member of the Emporia Gun Club. In 1886, Charles acquired the 3,000-acre Sunny Slope Farm, located three miles northwest of Emporia. The farm was a profitable venture – at the end of ten years, Charles was growing large annual crops of hay, alfalfa and sorghum, and he had acquired a herd of approximately 500 Hereford cattle valued at $300 to $1,000 a head. H.C. Cross relinquished the First National Bank presidency to his son in 1892, but it was not until four years after the Colonel’s death in 1894 that the bank’s troubles came to light.

In 1898, three other Emporia banks published their financial statements, which showed these institutions to have an average of 48 percent of their assets available. Federal law required only 15 percent, but unlike its competitors, the First National Bank was barely able to meet this standard. A special examiner was called in to sort out First National’s assets. Charles maintained his composure on the outside, but “under

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24 Hodge, “Charles Sumner Cross.”
25 The 1900 Federal Census lists 69-year-old Susan Cross living at 526 Union Street with her 15-year-old granddaughter Mary.
26 Ibid.
27 Ibid.
the surface, he knew troubled times were near. On May 12, 1898, he composed a written statement explaining that he had inherited a large debt, and that in attempting to recoup his father’s losses, he had deceived First National’s Board of Directors. Charles addressed this account to William Martindale (a co-founder and vice-president of the bank), but did not mail it – he placed the letter in his wife’s mailbox six months later, and it was Katherine Wilder Cross who delivered the letter to Martindale two days after her husband’s sudden death in November 1898.

An 1899 Emporia Gazette article recalls the tragedy of Colonel H.C. Cross, Charles Cross, and the First National Bank collapse. The article begins by stating that the Colonel’s “life was made up of evasion, shift, and artifice. He started with nothing and he had nothing when he died. There was never a day that he did not owe more than he possessed. He conducted many stupendous financial operations with scarcely a dollar of financial capital.” When Colonel Cross arrived in Emporia in 1865, he established the Neosho Valley Bank for $450. This small private bank succeeded because “[t]here was something lordly about his demeanor, the lordly walk, the independent toss of the head, that gave the people of the town confidence and deposits began coming his way.” When the Neosho Valley Bank’s deposits exceeded $10,000, Cross decided to pursue the banking business on a larger scale.

Together with four associates, Cross organized the First National Bank of Emporia with a paid up capital of $50,000. He purchased $10,000 worth of stock in the new bank using the Neosho Valley Bank deposits, leaving a note for that amount. Shortly after the First National Bank was organized – with Colonel Cross as President – it bought out the private bank and therefore acquired Cross’s note for $10,000. In other words, the Colonel founded Emporia’s most trusted financial institution, became its president, and personally acquired $10,000 of paid First National stock, all from an initial investment of merely $450.

The Gazette article explains: “The methods which characterized the founding of the bank were maintained to the very end. There was never a time that Colonel Cross was not a heavy borrower from the bank. . . . [H]e used the bank’s funds, the depositor’s money freely in speculations and investments of every description. As a result, there was over $300,000 of bad paper in the bank when it failed. . . . This paper was placed in the bank by the Crosses to deceive the bank examiners, to make the books balance and to cover up the immense shortage caused by the plunges and speculations of the elder Cross.”

By 1898, the burden of his father’s debt, and the impending revelation of his family’s scrutinized business practices, was simply too much for Charles Cross to bear. Although Charles was also involved in forging bank papers and deceiving examiners, he never used the depositors’ money for personal gain – he had been driven to extreme measures in attempting to cover up his father’s theft and keep First National afloat. “When the bank was closed, he saw the penitentiary staring him in the face and he preferred death to disgrace.” On November 16, 1898, when the bank examiner posted a notice that First National was in the hands of the Comptroller of Currency, Charles left his office immediately, drove to his home at Sunny Slope Farm, and turned his pistol upon himself.

The fallout from the collapse of the First National Bank was devastating. In an Emporia Gazette article published on the one-year anniversary of the tragedy, the nationally renowned newspaper editorialist William Allen White claimed that “[n]o other event in the history of Lyon County ever effected directly so many people. New business alignments were made, old social lines obliterated. New political lines were drawn. There is not a man in this county whose destiny has not been changed somewhat by the

28 Ibid.
29 “Story of a Bluff That Was Carried On for Twenty-Five Years,” Emporia Gazette, 19 August 1899.
30 Ibid.
31 Ibid.
32 Ibid.
33 Ibid.
34 Ibid.
35 Ibid.
appearance of the little slip of white paper in the window of the bank.”36 Although reports of the bank examiner had indicated that First National was in an unstable condition, the people of Emporia had such confidence in the “old and honored institution, and in the personal integrity of its officials, that they did not realize the danger.”37 Charles Cross was not the only casualty of the bank’s closing, as many Emporia citizens lost a good portion of their savings. The cashier, D.M. Davis, left the United States never to return, and vice-president William Martindale was forced to turn over all of his assets (with the exception of his Emporia home), to creditors of the bank. The failure of the First National Bank also spelled the end for the Emporia Weekly Republican, which was funded by Colonel Cross’ fraudulent transactions. The paper’s founder and editor, Charles Vernon Eskridge, was unable to recoup the losses he suffered as a result of the collapse, and shot himself to death in November of 1900.38

Historically, blame seems to shift from father to son and back again. A 1903 article, summarizing the last distributions, settling the recovered assets of the bank, stated that Charles Cross had used much of the depositor’s money in stocking Sunny Slope ranch. It seems that neither was without blame, whether bad business decisions or outright fraud. Without a doubt, many people suffered many hardships by the failure of the First National Bank, which likely added to the rampant blame. In the end, depositors received $0.75 on the $1.00 invested in the bank and may have received up to 100 percent of their investment returned.39 At least one case related to the failure of the First National Bank was heard by the U.S. Supreme court.40

The Cross House in the 20th Century

After the death of Susan Cross in 1902, the house transitioned through several different owners for a variety of uses. In 1909, Dr. William Meffert purchased the Cross House, which he owned until 1915, to use as a private sanitarium.41 The property deed confirms Meffert owned the property during these years, but additional primary documentation has revealed little about Meffort’s actual use of this building. The current owners found an old medical-related sign in the house, which suggests that Meffert did indeed use the house for medical-related purposes (see figure 3). At least two historic photographs refer to the house as “Meffert Hospital.” However, city directories make no mention of Meffert operating a hospital out of the residence and, in fact, note that he operated out of an office on Commercial Street. This rather incomplete information suggests that Meffert intended to use the house as a hospital and may or may not have followed through with that plan.

Meffert was well known in Emporia and throughout east-central Kansas. The State Board of Medical Examination revoked his license in July of 1902 after a group of Emporia citizens accused him of malpractice and “gross immorality.”42 Meffert’s attorneys challenged the medical board’s decision by filing a series of stays, restraining orders and appeals over the next two-and-a-half-years. In November 1904, the United States Supreme Court upheld the right of the medical board to revoke Meffert’s license,

37 French, History of Emporia and Lyon County, 70.
38 Ibid.
41 Lyon County Register of Deeds, Lot 86 on Union Street. Emporia Weekly Gazette, 16 Sep. 1909.
officially ending the legal battle. Later, Meffert petitioned to have his license reinstated, which it was in 1907. He continued to practice medicine in Emporia until his death in 1921.\textsuperscript{43}

The Phi Sigma Epsilon Fraternity, an organization that reached national membership and still exists today as Phi Sigma Kappa, occupied the property from 1912 until 1918, as their first fraternity house. (They occupied the house for a period when Dr. Meffert still owned the property.) The Phi Sigma Epsilon Fraternity was formed February 20, 1910 by Raymond Victor Bottomly, Fred Thompson, Orin M. Rhine, W. Roy Campbell, W. Ingram Forde, Humphrey Jones and Robert C. Marley and sponsored by Professor Buelich, Head of the Music Department, at the Kansas State Normal College in Emporia, Kansas. During the first year, the membership grew to 13.\textsuperscript{44} Early meetings were held in Fred Thompson’s room at 810 Constitution, in a doctor’s office downtown, and Professor Phipps’ basement. The Cross House became the group’s first fraternity house in 1912 and remained so until 1918\textsuperscript{45} when the membership was reduced by the enlistment of the men in the armed forces of the United States and the fraternity moved to a smaller house at 1119 Merchant Street, which served as the fraternity home of the Alpha Chapter until 1943.\textsuperscript{46}

The Alpha Sigma Alpha Sorority briefly occupied the Cross House (c. 1919).\textsuperscript{47} The house subsequently served as the Kelly Boarding House (c. 1921), the Elms Tea Room (c. 1925), and was then subdivided into private apartments by Scott Mouse, Sr. in 1929. Scott Mouse, Jr. further subdivided the house to establish the Mouse Palace Motel in 1949, which boasted accommodations for nearly 75 people.\textsuperscript{48} After the motel era, the house was occupied by Chi Omega Sorority (c. 1960-1961),\textsuperscript{49} Beta Sigma Tau / Phi Delta Theta fraternity (c. 1966-1969).\textsuperscript{50} During the 1970s, the house was privately owned and run as a boarding house and then shuttered. In 1999, the house was purchased by its current owners who have tried to rehabilitate it back into a single-family residence.\textsuperscript{51}

**Architecture: Queen Anne Style**

According to Virginia and Lee McAlester’s *Field Guide to American Houses*, the Cross House is an example of the Late Victorian-era Queen Anne style common among American houses constructed between 1880 and 1910.\textsuperscript{52} In the last half of the nineteenth century,

\ldots rapid industrialization and the growth of the railroads led to dramatic changes in American house design and construction. The balloon frame, made up of light, two-inch boards held together by wire nails, was rapidly replacing heavy-timber framing as the standard building technique. This, in turn, freed houses from their traditional box-like shapes by greatly simplifying the construction of corners, wall extensions, overhangs, and irregular ground plans. In addition, growing industrialization permitted many complex house components – doors, windows, roofing, siding, and decorative detailing – to be mass-

\textsuperscript{43} For additional information, see: Darcy Larie Stevens, “Weighing the Evidence in the Case Against Dr. William Meffert” (Master’s Thesis, Emporia State University, 2008); Sally Foreman Griffith, *Hometown News: William Allen White and the Emporia Gazette* (New York: Oxford University Press, 1989), 121-125; French, *History of Emporia and Lyon County*, 77.


\textsuperscript{45} Kansas State Normal School Yearbook, 1919.

\textsuperscript{46} In 1984, National President James Whitfield was approached by Grand President of Phi Sigma Kappa Anthony Fusaro with a suggestion that the two fraternities consider the possibility of a merger. The negotiations that followed resulted in the joining of the two fraternities at the 50\textsuperscript{th} Genera Convention of Phi Sigma Kappa in Washington, D.C. on August 14, 1985. “The History of Phi Sigma Epsilon,” website accessed 13 April 2011: http://www.phisigkap.org/national-hist.php

\textsuperscript{47} Kansas State Normal School Yearbook, 1920.

\textsuperscript{48} *Emporia Gazette*, 14 Oct. 1950

\textsuperscript{49} Kansas State Normal School Yearbook, 1961, 1962.


\textsuperscript{52} McAlester, 263.
produced in large factories and shipped throughout the country at relatively low cost on the expanding railway network. Victorian styles clearly reflect these changes through their extravagant use of complex shapes and elaborate detailing . . . .

The Cross House clearly reflects these changes, as it displays a great deal of irregularity and ornamentation. It also reflected the later Victorian-era trend “toward more precise copies of earlier styles, especially those of Colonial America,” which is known as the free classic subtype of the Queen Anne style.

Regarding the form of the house, it features a hipped roof with lower cross gables, which occurs in over half of all Queen Anne houses. The McAlesters explain that this roof form “is among the most distinctive Queen Anne characteristics and occurs in examples ranging from modest cottages to high-style landmarks.” The Cross House is of the “free classic” decorative detailing subtype, which occurs in about thirty-five percent of Queen Anne houses. “This subtype became common after 1890 and has much in common with some early (asymmetrical) Colonial Revival houses.” The Cross House also displays many of the variants that distinguish Queen Anne houses, which use wall surfaces as primary decorative elements. Such decoration is accomplished by “avoiding plain flat walls through such devices as bays, towers, overhangs, and wall projections, and . . . by using several wall materials of differing textures wherever expanses of planar wall do occur.” The Cross House possesses both a tower and a turret, and its exterior walls are covered by a variety of materials – patterned wood shingles, horizontal weatherboard, and stamped metal sidings. The circular wood tower is particularly characteristic of the Queen Anne style, as is the wrap-around front porch. Queen Anne houses frequently incorporate overhanging gables and bay windows to avoid flat wall surfaces, and the Cross House displays these features in abundance. Finally, the Cross House’s door and window surrounds are also typical of the Queen Anne style. Like the Cross House, later homes in this category commonly have curved glass in tower windows, and decorative incised detailing above doors and gable windows.

Charles W. Squires, architect (1851-1934)

Charles Wesley Squires was in Southampton Township, Long Island, New York on February 5, 1851, and lived there until 1870 when he left for Columbus, Ohio to study architecture. Squires moved to Emporia in 1879, and would eventually design many public and private buildings throughout the Midwest. According to his obituary in the Emporia Gazette, he designed 2,700 building in Kansas throughout his career. Examples of his commissions include the Dodge City Public Library (NRHP 1979), Eureka’s Greenwood Hotel (NRHP 2006), Emporia’s Anderson Memorial Library (NRHP 1987), and the Lincoln County (KS) Courthouse (NRHP 1976). He also designed scores of private residences for prominent Emporia citizens – houses that were, at the time of his death, “still as sturdy and beautiful as the day they were finished.” In addition to the Cross House, he designed the Keebler-Stone House (NRHP 1992), the Dr. John A. Moore House at Seventh and Union, the Colonel David Taylor House on Garfield Avenue, the Sergeant House on Mechanic Street, and many others. Squires remained in Emporia until his death in 1934.

Summary

53 Ibid., 239.
54 Ibid., 264.
55 Ibid., 263.
56 Ibid., 264-266.
57 Emporia Gazette, 26 December 1934.
59 Emporia Gazette, 26 December 1934; Emporia Gazette, 27 December 1934.
The current owners of the Cross House, Robert and Deborah Rodak, purchased the property in 1999 with the intention of rehabilitating it, and they have made many improvements to date. Despite a history of multiple uses and owners, the house retains a remarkable degree of architectural integrity. It is nominated to the National Register of Historic Places under Criterion A for its association with local social history as it relates to the collapse of the First National Bank, the Crosses, and the subsequent use as the first fraternity house of Phi Sigma Epsilon. It is also nominated under Criterion C for its architectural significance as an outstanding example of a high-style Queen Anne residence designed by local architect Charles W. Squires.

9. Major Bibliographical References


Squires, Charles W. Original Plans for 526 Union, 1893 (on file at Lyon County Historical Museum Archives).

Newspapers


*Emporia Times – Democrat Record.* 27 Feb. 1903.

*Emporia Weekly Republican.* 11 January 1894.

10. Geographical Data

**Acreage of Property**  Less than one acre
(Do not include previously listed resource acreage)

**UTM References**  
(Place additional UTM references on a continuation sheet)

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**Verbal Boundary Description**  (describe the boundaries of the property)

The nominated property is located on lot 86, Union Street, Emporia, Kansas. The property is bounded by Sixth Avenue on the north, Union Street on the west, and adjacent property lines on the south and east. The boundary includes lot 86 and the north 44 feet of lot 84 on Union Street, in the City of Emporia, Kansas.

**Boundary Justification**  (explain why the boundaries were selected)

This boundary reflects the property lines that have surrounded the Cross House since approximately 1925.
Name of Property: Cross, Colonel H. C. & Susan, House
City or Vicinity: Lyon County, Kansas
County/State: 524 Union Street, Emporia
Photographer: Sarah Martin
Date of Photos: 6 December 2010

Photographs:
Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger.

Name of Property: Cross House
City or Vicinity: 526 Union Street, Emporia
County/State: Lyon County, Kansas
Photographer: Sarah Martin
Date of Photos: 6 December 2010

Description of Photograph(s) and number:

1 of 15 Front (west) elevation, facing east
2 of 15 Front (west) and south (side) elevations, facing northeast
3 of 15 Rear (east) elevation, facing west
4 of 15 Side (north) and front (west) elevations, facing southeast
5 of 15 Porch entrance on north (side) elevation, facing south
6 of 15 Porch entrance on west (front) elevation, facing northeast
7 of 15 Front porch bay window, facing south
8 of 15 Interior, main hall, facing west
9 of 15 Interior, main hall showing staircase, facing south
10 of 15 Interior, window trim detail on first floor
11 of 15 Interior, front parlor on first floor, facing south
12 of 15 Interior, back hallway on first floor showing access to kitchen, facing south
13 of 15 Interior, kitchen, facing east
14 of 15 Interior, second floor showing staircase railing
15 of 15 Interior, second floor bedroom, facing west
Cross, Colonel H. C. & Susan, House
Lyon County, Kansas

Name of Property

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Property Owner:
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Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.
Figure 1: Sanborn Fire Insurance Map, July 1905, Sheet 11.

Figure 2: Sanborn Fire Insurance Map, October 1929, Sheet 24.
Figure 3: Hospital-related sign found in the house by the current owner.