OMB No. 1024-0018

# 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 linear property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, eater only included Places Services.

| 1. Name of Property Historic name: Lagonda National Bank  |
|---|
| Other names/site number: Lagonda-Citizens National Bank, Huntington-Lagonda National Bank 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: 2 East Main Street   |
| City or town: Springfield State: OH County: Clark  Not For Publication: N/A Vicinity: N/A   |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 <u>X</u> nomination <u>request</u> for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. |
| In my opinion, the property _X meets does not meet the National Register Criteria.  I recommend that this property be considered significant at the following level(s) of significance: nationalstatewideX_local  Applicable National Register Criteria:X_ABCD                              |
| Barbara Powers, Inventory: Registration May 10, 2017  |
| Signature of certifying official/Title: Date  |
| State Historic Preservation Office, Ohio History Connection   |
| 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   |

| Lagonda National Bank Name of Property                                    | Clark, Ohio<br>County and State |
|---|---------------------------------|
|   |                                 |
| 4. National Park Service Certification                                    |                                 |
| I hereby certify that this property is:  entered in the National Register |                                 |
| determined eligible for the National Register                             |                                 |
| determined engible for the National Register                              |                                 |
| removed from the National Register  |                                 |
| other (explain:)  |                                 |
| Signature of the Keeper Seal  | Date of Action                  |
| 5. Classification   | 7                               |
| Ownership of Property   |                                 |
| (Check as many boxes as apply.) Private:                                  |                                 |
| Public – Local  |                                 |
| Public – State  |                                 |
| Public – Federal  |                                 |
| Category of Property  |                                 |
| (Check only one box.)   |                                 |
| Building(s)   |                                 |
| District  |                                 |
| Site  |                                 |
| Structure   |                                 |
| Object  |                                 |

United States Department of the Interior
National Park Service / National Register of Historic Places Registration Form
NPS Form 10-900 OMB No. 1024-0018

Lagonda National Bank
Name of Property Clark, Ohio
County and State

| Contributing  | listed resources in the count) Noncontributing | hwildin oo |
|---|--|------------|
| 1   |  | buildings  |
|   |  | sites      |
|   |  | structures |
|   |  | objects    |
| 1   |  | Total      |
| Function or Use storic Functions                            | sources previously listed in the Nat           |            |
| Function or Use   | ructions.)                                     |            |
| Function or Use storic Functions atter categories from inst | ructions.)                                     |            |
| Function or Use storic Functions atter categories from inst | ructions.)                                     |            |
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National Park Service / National Register of Historic Places Registration Form
NPS Form 10-900

Lagonda National Bank

Name of Property

County and State

7. Description

Architectural Classification
(Enter categories from instructions.)

LATE VICTORIAN: Italianate

LATE 19<sup>th</sup> & 20<sup>th</sup> CENTURY REVIVALS: Classical Revival

| Matariala   | (antar | antagorias | from | instructions ) |  |
|-------------|--------|------------|------|----------------|--|
| viateriais: | (emer  | categories | пош  | instructions.) |  |

Principal exterior materials of the property: \_Brick, Limestone\_\_\_\_\_

### **Narrative Description**

United States Department of the Interior

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

#### **Summary Paragraph**

With an address of 2 East Main Street, the Lagonda National Bank is located on a busy, prominent corner, in the center of Springfield's historic downtown. It is a four story brick building, built in 1883-84. The Lagonda National Bank was remodeled in 1927-28, which changed it on the exterior from an Italianate to a Classical Revival structure. On the interior, the first floor mostly reflects the 1928 remodel, while the upper floors retain features of the original 1880s construction. Significant features of the Lagonda National Bank include marble stairs and plaster coin medallions in the former banking hall and wood trim, baseboards, and stairs on the upper floors. The commercial bank building maintains historic integrity, illustrating the typical materials, design details, and floor plan configuration of its two respective eras of construction.

| Lagonda National Bank | Clark, Ohio      |
|-----------------------|------------------|
| Name of Property      | County and State |

#### **Narrative Description**

#### <u>Setting</u>

The Lagonda National Bank was, and still is, located in an urban setting. Situated at the northeast corner of Main Street and Fountain Avenue, it is in the heart of the city's historic commercial center (Photo 1). The intersection of Main Street and Fountain Avenue is the dividing point between north-south and east-west directional street designations. The lot the building sits on is within the original 1804 plat of Springfield. The Lagonda National Bank is adjacent to a number of other late 19<sup>th</sup> & early 20<sup>th</sup> century buildings, including the abutting National Register listed Main Street Buildings (1979, NRHP #00000749). The 19<sup>th</sup> century bank building is across the street from Springfield's city hall and plaza.

#### Exterior

The façade is two bays wide and has a clipped corner at the western edge (Photo 2). During the 1927-28 remodel, the bank's entry was moved from the angled corner to the west elevation. Additionally, the decorative 1880s Italianate elements were removed and the exterior was refashioned into a Classical Revival appearance. (See Attachment A – Historic Images) The window bay locations remained intact, but the windows were replaced. The windows are metal multi-light casements on the 1<sup>st</sup> floor and wood 12/1 on the upper floors. Some 1<sup>st</sup> floor window panes have stained glass, which are randomly placed and of varied subject matter, including buildings, landscapes, covered wagons, and nautical images (Photos 3-4).

The 1<sup>st</sup> floor features an ornate entrance with a decorative stone surround, which is centered on the primary elevation facing south onto Main Street (Photo 3). The doors are paired wooden doors with a large single light window. A fanlight transom is above the doors. A carved rope molding encircles the doors and transom window. The arched entryway is topped with a bracketed keystone. Embedded paired columns with Doric capitals flank the doorway. A cornice extends the width of the entrance bay. On either side of the doorway is a window. These windows are also contained within the stone surround and each one has a stone sill. The window on the west has two stained glass panels and the window on the right has one. A continuous stringcourse is above the 1<sup>st</sup> floor, which continues around to the west elevation. It is a heavy stone block stringcourse. Above it is a narrower stringcourse that creates a continuous sill for the second story windows.

Window openings on the 2<sup>nd</sup> and 3<sup>rd</sup> floors contain paired windows. Carved stone spandrels separate the 2<sup>nd</sup> & 3<sup>rd</sup> story windows. Wrought iron curved balcony railings are at each window bay. The center of the balcony rail has a curlicue pattern set within an oval. A simple stone entablature is above the 3<sup>rd</sup> story windows. Another slightly projecting stringcourse is above the 3<sup>rd</sup> story. A metal projecting cornice is at the roofline, which was added during a 1962 renovation. A 1963 newspaper article indicates that the 3<sup>rd</sup> story stringcourse and cornice were limestone, however current visual inspection indicates that they are metal <sup>1</sup> (Photo 1). At the 4<sup>th</sup>

<sup>&</sup>lt;sup>1</sup> Goloversic, Joseph A. "'Simple' Project At Lagonda Bank Is Completed As Major Renovation," *Springfield News Sun*, January 20, 1963, p.8B.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

floor, the window bays were infilled with brick during the 1928 remodel, as the space was then used for storage. The limestone panels at the  $4^{th}$  floor were added in 1962. The panels have the same shield motif as those between the  $2^{nd}$  and  $3^{rd}$  floors.

At the western edge of the façade, the angled corner was altered at the first floor in 1928, when the clipped corner was squared off (Photos 1-2). Originally, the 1884 building had a window opening at each floor level within the clipped corner (See Attachment B – Historic Images). These window openings were infilled during the 1928 remodel. A vertically oriented sign was then hung on the blank brick wall from the 1920s through the late 1950s. During a 1963 renovation, a small square panel was added at the fourth floor. It has an L carved in relief for the Lagonda National Bank. The stringcourses and the cornice continue around the clipped corner, from the façade to the west elevation.

The west elevation has four window bays and a door is in a fifth bay, at the ground floor near the northernmost corner of the building (Photos 1 & 5). Originally, the bank had a bay of windows at each floor level above the doorway. These window openings have been infilled with brick, which occurred during the 1928 remodel. The present window bays have a stone sill and stone lintels (Photo 7). Unlike the lug sills, which extend beyond the opening, the window lintels are contained within the opening itself. The window openings are further emphasized by a brick splayed lintel at the top of the opening, containing alternating header and soldier courses. Each of the four windows has at least one single pane of the decorative stained glass. The rear, secondary, entrance features a pedimented stone surround (Photo 6). As with the façade door, rope molding immediately frames the door opening. Decorative brackets are at each end of the surround. A floral motif cartouche is in the middle of the surround directly above the door. A row of dentils is above the cartouche. The door itself is recessed within the plane of the building. The door is wood with a large single pane of glass and a simple transom above. A panel is below the door window, and to the right of the door is a paneled side light. The recessed walls of the doorway have a matching panel pattern. The fenestration pattern at the 2<sup>nd</sup> through the 4<sup>th</sup> floors match that of the façade. The water table is visible on the west elevation. It is smooth limestone blocks, added in 1962.

The north, rear, elevation faces an alley space (Photo 8). It has randomly placed window openings. The metal multi-light windows largely match those of the first floor on the other elevations. A secondary rear door is at the first floor. The stone water table is visible at the rear elevation. A metal fire escape is attached to the rear elevation. Windows in the upper levels have been infilled with louvers. The east elevation abuts the neighboring building and is largely not visible.

#### Interior

During the 1928 remodel, the banking hall was widened and reconfigured to encompass the full 1<sup>st</sup> floor, the original 1884 materials were removed, and new windows were installed. Square columns were added to support the enlarged space, where the wall was removed (Photo 10). The column capitals have a shield motif that is similar to those on the exterior spandrels (Photo 11). The banking hall remained a double-height space. A new metal staircase was added at the rear of

|  | Lagonda | National | Bank |
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Name of Property

Clark, Ohio
County and State

the room, and its railing has a curlicue detail that matches the exterior balcony (Photo 18). A marble floor was installed and the basement stairs are also marble (Photos 12-13). Placed around the room, typically above windows, are plaster relief carvings that have monetary themes (Photos 14-15, 17). An elevator was installed in the back corner of the building in 1928, near the stairs and rear entrance (Photo 19).

A photograph from 1928 shows that the rear staircase to the 2<sup>nd</sup> floor was originally visible from the banking hall and there was no mezzanine level. Between 1928 and 1948, a balcony was added to the rear of the banking hall. It extended the width of the room and had a central staircase. In order to create more space for the bank, a complete mezzanine/balcony level was added along the east and west walls in 1948 (Photo 16). The metal balcony railings also have the curlicue detail seen on other railings. The stairs to the mezzanine are black and white marble matching the earlier basement stairwell (Photo 12). The mezzanine along the rear and east walls is intact, while the balcony along the west wall has been removed, likely c.1993. Also, the stairs to the rear balcony were relocated from the center to the western edge (See Attachment B – Historic Images).

An opening in the wall between the bank and adjacent building was created in 1993-94 (Photos 9-10). Now vacant, the bank building most recently housed a night club on the ground floor. Some features on the ground floor reflect this most recent usage. For example, an elevated stage was added in the southwest corner and an enclosed vestibule was added at the front door. (Photos 11-12) A drop ceiling was added, which consists of acoustic tile panels painted black. A bar was added to the rear of the space. Many of the columns have been faced with mirrors or T-111 paneling. A metal railing was added around the dance floor area. The basement is mostly utilitarian space with plaster walls and ceramic tile floor.

The 1928 remodel did not include the 2<sup>nd</sup> – 4<sup>th</sup> floors (Photos 19-29). A few rooms were updated with later materials, such as wall paneling, dropped ceilings, or linoleum flooring, however the upper floors are mostly unchanged (Photos 26-27). These changes may have occurred during the 1962 renovation of the building. The 2<sup>nd</sup> through 4<sup>th</sup> floors are similar in configuration with the exception of the placement of stair wells. Each of these floor levels has a central corridor with office spaces extending off of the corridor (Photo 23). The floors are wood. Office doorways have wood surrounds and transom windows (Photo 24). Some of the offices are interconnected with interior doors (Photo 20). These doors also feature wood surrounds with transom windows and bullseye corner boards. The window surrounds are also of wood and contain bullseye corners (Photo 25). The corner office on the 2<sup>nd</sup> floor, at the clipped corner, has a fireplace mantle (Photo 21). The baseboards and door and window surrounds were painted on the 2<sup>nd</sup> and 4<sup>th</sup> floors, but remain unpainted on the 3<sup>rd</sup> floor. Some rooms at the rear of the 3<sup>rd</sup> floor have mid-twentieth century paneled walls. The secondary stairwells between the upper floors are wood (Photos 22, 28). Unlike the first floor, the upper floor levels continue to reflect their nineteenth century character, each having high ceilings and the materials of the time period.

| Lagonda National Bank | Clark, Ohio      |
|-----------------------|------------------|
| Name of Property      | County and State |

#### **Historic Integrity**

Associated with broad patterns of local commerce and finance, the Lagonda National Bank is being nominated under Criterion A, and its historic integrity allows the building to illustrate the local themes of commerce and finance in a late 19<sup>th</sup> - early 20<sup>th</sup> century commercial building. As one of Springfield's prominent banking institutions, on a prominent corner, the Lagonda National Bank's location as a downtown bank remains evident. Located on a corner site in the heart of downtown, the setting of the Lagonda National Bank is intact, including the presence of other commercial buildings from the late 19<sup>th</sup> and early 20<sup>th</sup> centuries. The building's setting and location continue to provide a sense of time and place for the former bank headquarters.

Completed in 1884 and having a significant exterior/1<sup>st</sup> floor remodel completed in 1928, the nominated bank building retains its historic integrity, reflecting these two important eras of the bank's history. On the exterior, the Lagonda National Bank reflects the 1928 remodel. Details on the building, such as the windows, ornate stone entries, carved stone spandrels, metal balcony railings, illustrate the materials and craftsmanship of the 1920s. The nominated building's historic integrity reflects the Lagonda National Bank's growth in the late 1920s. The remodeling project was undertaken as a result of a merger between the Lagonda and Citizens national banks, and it provided a modernized exterior appearance for a larger banking entity.

The Lagonda National Bank's historic integrity was not impacted by small exterior alterations that occurred in the mid-20<sup>th</sup> century. Aside from the installation of the cornice, the 4<sup>th</sup> floor limestone panels, and the limestone water table, a 1962 renovation was largely centered on repair and maintenance of the building. Work during the renovation predominantly consisted of window and masonry repair. The cornice was added, because "the top of the building, jutting into the sky, needed some decoration to make it an integral part of the remainder of the structure." The addition of the cornice is not a significant alteration and is not out of place on an early 20<sup>th</sup> century Classical Revival building.

On the interior, the ground level retains several features from the 1928 bank remodel, such as the marble floor and stairs, decorative monetary-themed medallions, mezzanine, metal stairs to 2<sup>nd</sup> floor, and stained glass panels. These features illustrate a complete modernization of the banking hall. The volume space of the banking hall, including the mezzanine, and the more open floor plan reflected changing tastes in bank design and also accommodated the large influx of new banking customers due to the merger. The mezzanines were added in the 1940s to accommodate an increase in business after World War II. The first floor maintains enough materials and its configuration to reflect the bank's business expansions in the late 1920s and again in the late 1940s. The Lagonda National Bank maintains a sense of time and place on the interior, particularly the 2<sup>nd</sup> through 4<sup>th</sup> floors. The upper floors are little changed from their 1880s appearance, retaining wood stairs, floors, doors, door and window surrounds, and baseboards. The upper floors also retain their double-loaded corridor configuration and reflect commercial office space from the 1880s.

<sup>&</sup>lt;sup>2</sup> "Simple' Project At Lagonda Bank Is Completed As Major Renovation."

| Lagonda I | Nation<br>perty | nal Bank Clark, Ohio County and State  |
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|           | . ,             | ·  |
| 8. S      | taten           | nent of Significance   |
|           | "x"             | e National Register Criteria in one or more boxes for the criteria qualifying the property for National Register   |
| X         | A.              | Property is associated with events that have made a significant contribution to the broad patterns of our history.   |
|           | В.              | Property is associated with the lives of persons significant in our past.  |
|           | 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.   |
| Crite     | ia C            | onsiderations  |
|           |                 | in all the boxes that apply.)  |
|           | 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  |

| agonda National Bank                            |
|---|
| ame of Property                                 |
|   |
|   |
|   |
| Areas of Significance                           |
| (Enter categories from instructions.)           |
| Commerce  |
| Commerce  |
|   |
|   |
|   |
|   |
|   |
|   |
|   |
| D 4 2 0 C4 400                                  |
| Period of Significance                          |
| 1884-1966                                       |
|   |
|   |
|   |
| Significant Dates                               |
| _1884   |
| _1928   |
|   |
|   |
| Significant Person                              |
| (Complete only if Criterion B is marked above.) |
|   |
|   |
|   |
|   |
| Cultural Affiliation                            |
|   |
|   |
|   |
|   |
| Architect/Builder                               |
| _Cregar, Charles                                |
| Shilling, William                               |

Leedle, Arthur

Clark, Ohio

| United States Department of the Ir | nterior              |              |              |
|------------------------------------|----------------------|--------------|--------------|
| National Park Service / National R | Register of Historic | Places Regis | tration Form |
| NPS Form 10-900                    | -                    | OMB No.      | . 1024-0018  |

| Lagonda National Bank | Clark, Ohio      |
|-----------------------|------------------|
| Name of Property      | County and State |

**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Lagonda National Bank is being nominated under Criterion A for commerce. The Lagonda National Bank reflects Springfield's broad pattern of local commerce and finance. It was one of Springfield's prominent banking institutions in the late 19<sup>th</sup> century, and well into the 20<sup>th</sup> century. During this time, the community had roughly four large local banks, and the Lagonda National Bank was one of the longest-lived. Its historical evolution parallels that of Springfield's overall commercial and industrial development, including several of the city's leading businessmen and industrialists serving on the bank's board of directors. The Period of Significance is 1884 to 1966, which reflects the building's major eras of construction and its function as the Lagonda National Bank headquarters.

**Narrative Statement of Significance** (Provide at least **one** paragraph for each area of significance.)

#### **Lagonda National Bank – History**

The Lagonda National Bank was incorporated on April 15, 1873. It was an evolution of the Commercial Bank, a private bank begun in 1870 and operated by Frye, McMillen & Co. The Lagonda National Bank began its charter with \$100,000 in capital and was initially located in the Republic Building. The bank's founding officers were General Joseph Warren Keifer, president, Christopher Thomas, vice president, D.P. Jeffries, cashier, plus four other board of directors.

The bank's name incorporated the word Lagonda, which had deep roots in the region. It was an abbreviation (La Ohonda) created by French traders for the Wyandot tribe's name of the creek running through what would become Springfield. Later known as Buck Creek, the area's earlier Indian inhabitants called it 'Ough Ohonda,' which translated as buck's horns, reflecting the circuitous course of the creek.<sup>3</sup> Throughout Springfield's history, many other businesses, churches, and organizations also utilized the Lagonda moniker.

The Lagonda National Bank's president, Gen. Keifer, was a locally prominent attorney with state and national influence. He served during the entirety of the Civil War, advancing to the rank of general. He became an Ohio state senator in 1867, and during the late 1860s, he was instrumental in establishing the Soldiers' and Sailors' Orphans' Home in Xenia. In 1876, he was elected to serve as a representative in Congress, temporarily relinquishing his bank president duties in the years before 1884.

The 1881 *History of Clark County, Ohio* noted that the bank purchased its corner site in April 1881 for \$10,000, and "will build a fine banking house." On October 20, 1882, the *Springfield Republic* announced plans for a new Lagonda National Bank, with construction beginning the

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<sup>&</sup>lt;sup>3</sup> The History of Clark County, Ohio (Chicago: W.H. Beers & Co., 1881), p.426.

<sup>&</sup>lt;sup>4</sup> The History of Clark County, Ohio, p.594.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

following spring. The proposed building was to be constructed in partnership with P.E. Bancroft, owner of the site, on the northeast corner of Main and Fountain streets. In April 1883, construction began on the new bank building, and it was completed the following year. The Lagonda National Bank would occupy the western half of the ground floor, on the corner, while Bancroft's hat and fur business would be in the eastern half. The upper floors contained offices, with various businesses located in them, including the Keifer and Keifer law firm.

Designed by local architects Lon Krider and Charles Cregar, the new bank building was built with Philadelphia pressed brick with stone trim. Charles Cregar ultimately became one of Springfield's most prominent architects during the late 19<sup>th</sup> century. There are four individual National Register listings for Cregar designed buildings, including the 1890 Springfield City Building.

On June 18, 1927, the Lagonda National Bank merged with the Citizens National Bank, becoming the Lagonda-Citizens National Bank. After 54 years as president of the Lagonda National Bank, Gen. Keifer handed the reins over to H.E. Freeman, as the merger took place. Gen. Keifer and Capt. Edward Buchwalter, president of Citizens National, were awarded the title of honorary president. To accommodate the merger, the Lagonda National Bank building was significantly remodeled in 1927-28, reopening on April 14, 1928. During the construction period, the bank operated in the Citizens National Bank location on S. Limestone.

For the remodeled Lagonda National Bank, William Shilling, another prominent Springfield architect, reoriented the primary entrance away from the angled corner of the building, where the door was situated, to the façade. On the interior, the narrow banking hall was enlarged to the full width of the building, eliminating the commercial storefront to the east. Among Shilling's noted designs were the Clark County Courthouse, local Ohio Edison Plant, numerous schools and churches, Springfield's 1935 Post Office, and many high style houses. Shilling was also known for his specialization in remodeling projects, completing many such projects especially for churches. Shilling practiced until his death in 1939. Arthur Leedle served as consulting architect for the 1927-28 remodel project and B.O. Largent was the contractor.

In 1934, the bank underwent a reorganization to comply with new rules of the Depression era federal Reconstruction Finance Corp. As part of this restructuring, the bank returned to its earlier name, Lagonda National Bank of Springfield. The reorganization resulted in a new bank charter, a new cash capital of \$400,000 and membership in the newly established Federal Deposit Insurance Corporation.

In the 1930s, the bank provided the services of a travel agent for its customers. Called the Lagonda National Bank Travel Bureau, it showed up in the *Springfield City Directory* as a separate department by 1933. Located on the 1<sup>st</sup> floor of the bank, it was operated for over two decades by Mr. Odd Ott. Previous to his tenure at the Lagonda National Bank, Mr. Ott was the manager for the First National Bank's Travel Bureau in the late 1920s. The service, which continued into the 1970s, was heavily promoted as a customer benefit. "This service of the

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

Bureau is free of any charge as an accommodation to the public by the Lagonda National Bank."<sup>5</sup>

The Lagonda National Bank experienced additional growth in the post-World War II years. A mezzanine level was added in 1948 to create more space for the thriving bank. The executives and the travel department were moved up to the mezzanine, allowing for a 50% increase in teller space. Additionally, the bank was modernized with new lighting and installation of air conditioning.

In the 1950s, the bank's leadership sought to keep current with automobile-related and suburban development trends. Beginning in 1955, *Springfield City Directory* advertisements noted that the Lagonda National Bank was "the bank with the curb auto teller." (See Attachment B – Historic Images) Additionally, in 1954-55, the Lagonda National Bank opened two suburban branch offices. Both were located in newly constructed commercial hubs outside of downtown: the Park Shopping Center and the Southern Village Shopping Center.

Having finally outgrown the original 1880s edifice, a new headquarters building was constructed for the Lagonda National Bank in 1966. The new bank building was much larger to meet growing customer needs, had more room for the increasingly requisite drive-thru services, and included a sizeable parking lot in front of the building. Upon relocating to the new facility, the original bank served as a downtown branch.

The Lagonda National Bank became affiliated with Huntington Bancshares, Inc. in 1970, but remained its own corporate entity. In 1974, it became known as the Huntington-Lagonda National Bank, although it still retained autonomy. On December 31, 1979, the bank was officially merged with the Huntington National Bank, and the Lagonda part of the name has been defunct since then. The building at 2 East Main Street continued to serve as a branch for the Huntington National Bank until 1983. The building was then vacant for two years.

In 1986, the Regency Room, a restaurant and bar, occupied the former banking hall. In 1993-94, the Nashville Country Club then took over the space. At this point, the wall between the banking hall and the adjacent building, to the east, was opened up to create a larger ground floor space. The adjacent building, at 6-8 East Main Street, is known as the Starrett & Fried Block and is listed in the National Register as part of the Main Street Buildings nomination. The nightclub function represents the most recent usage of the Lagonda National Bank. The building is presently vacant.

#### **General and Springfield Banking History**

Due to transportation improvements and a blossoming industrial base, Springfield was bustling by the late 1840s and nearing city status (see next section for more detail). Its business leaders saw a need for the establishment of banks to support the growing commercial base. As was the case in communities across the country, many early banks were private enterprises. Sometimes

<sup>&</sup>lt;sup>5</sup> The Springfielder, Springfield Chamber of Commerce, Vol. 4, No. 7, July 1950, p.4.

| Lagonda National Bank |  |
|-----------------------|--|
| Name of Property      |  |

Clark, Ohio County and State

called 'wildcat' banks because of their unpredictability, private banks printed their own notes. However, local business owners, or even other banks, were not obligated to honor the currency, and they might or might not do it. It was an arbitrary system, at best. In an attempt to correct this problem, individual states began to establish bank-related legislation creating state bank branches. However, this system was also complicated, as notes from state chartered banks could be rejected outside the respective state.

In April 1803, Ohio's nascent general assembly issued the state's first banking charter, awarded to the Miami Exporting Company in Cincinnati. Over the next fifteen years, twenty-seven more bank charters were issued. Joining these state charter banks by the late 1810s, there were scads of informal banks operating without any state governing board to oversee them. "Some informal banks, such as the Bank of Xenia, had a good reputation while others, such as the Owl Creek Bank of Mount Vernon, were notorious for issuing worthless paper commonly called 'shinplasters.'" Additionally, paper bank note counterfeiting was a proliferate problem. The economic Panic of 1837 caused many of Ohio's banks to close and many businesses to go bankrupt. The problem persisted into the 1840s, when "some Ohio bank notes were discounted between 10 and 90 percent." To combat this financial instability a state bank commission was established in 1839, and in 1845, the Kelley Bank Bill was enacted. "The Kelley Bill provided for the retention of specially chartered banks, but also provided for the establishment of the State Bank of Ohio, a consortium of independent banks with member banks located in each of twelve districts." The State Bank was governed by a Board of Control, which finally gave Ohio a more reliable banking structure.

Later, the federal government enabled a more reliable national banking structure, with establishment of the National Banking Act, passed in 1863 and amended in 1864.

The National Banking Act, 1864, had a major impact on the establishment of new banks. The law sought to create a consistent national currency backed by the U.S. Treasury, create a network of banks, and utilize bond sales to help finance the Civil War (at least for the North). It was also an attempt to regulate and control the inconsistencies of state chartered banks. It was not uncommon for an independent bank to reject the bank notes of another bank...This financial impediment is one example of what the National Banking Act was attempting to fix. The 1864 act created a system of national banks and, in essence, created a tax that forced many state banks to close.<sup>8</sup>

National bank notes, which had the issuing bank's name and location printed on it, were valid at any national bank, simplifying financial transactions across the country.

<sup>&</sup>lt;sup>6</sup> Knepper, George W. Ohio and Its People (Kent, OH and London, England: Kent State University Press, 1997), p.139.

<sup>&</sup>lt;sup>7</sup> Knepper, *Ohio and Its People*, p.144.

<sup>&</sup>lt;sup>8</sup> Wright, Nathalie. Fayette National Bank (Amendment) National Register of Historic Places Nominations, 2014, p.12.

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| National Park Service / National Registe | er of Historic Places Registration Form |
| NPS Form 10-900                          | OMB No. 1024-0018                       |

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

Local banking history tends to be complex with financial institutions continually forming, closing, or merging. Springfield was typical in this regard with its early formation of private and state chartered banks, and then formation of national banks following the Banking Acts of 1863 and 1864. Between 1864 and 1890, five national banks were formed in Springfield, either as a successor of an older bank or as a brand new bank.

Established in the winter of 1846-47, the Mad River Valley Bank, a branch of the State Bank of Ohio, is credited as being Springfield's first bank. In 1865, it evolved into the *Mad River National Bank*, constructing a two-story brick building on Main Street four years later. The 1881 *History of Clark County, Ohio* noted that the bank had changed little in its 33 years of operation and was quite prosperous. The Mad River National Bank closed or merged with another bank in 1928. Conversely, Hertzler, Harrison & Co., Springfield's first private bank, only lasted a few years. Organized in 1854, it operated for roughly four years and did not survive to meet the responsibilities of the 1863/64 National Banking Acts.

The Springfield Bank was chartered, as a state bank branch, in July 1851. In 1864, it became the *First National Bank*, with a capital of \$200,000. That same year the bank built a new edifice for itself on Limestone Street just south of Main Street. It was described as "a brick building, two stories in height, with stone front, and is quite imposing in appearance, having an air of solidity and furnished within in keeping with external appearances." Asa S. Bushnell, one of Springfield's most prominent industrialists and future Ohio governor, was a founding member of this financial institution. The First National Bank was Springfield's other long-lasting national bank and existed into the 1970s, before it was merged with Banc Ohio and then National City Bank.

The Second National Bank of Springfield, organized in December 1863 and chartered the following year, was an evolution of the private bank, Foos & Brother, established in 1859. Located at the southwest corner of Limestone and Main streets, this concern continued to be heavily associated with the Foos family. Griffith Foos was a pioneer settler in Springfield and his descendants were prominently involved with the city's commercial affairs. This banking concern folded after 35 years. It was liquidated in 1898, by order of the stockholders, and then reorganized as the Citizens National Bank. Edward L. Buchwalter, another well-known Springfield surname, became Citizens' new president.

Begun on January 4, 1873, the *Springfield Savings Bank* was located on Main Street. It was incorporated "under a special law of Ohio...The Trustees under charter of this bank are not permitted to borrow or use any of its money, or receive any payment for their services. All investments made by the bank are secured by city, county and United States bonds and mortgages on real estate." <sup>10</sup>

The *Springfield National Bank* was the last national bank formed in the city during the 19<sup>th</sup> century. It was organized in December 1881, with two Foos family members on the board of

<sup>&</sup>lt;sup>9</sup> The History of Clark County, Ohio, p.594.

<sup>&</sup>lt;sup>10</sup> The History of Clark County, Ohio, p.594.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

directors. Phineas P. Mast, one Springfield's leading industrialists and its mayor for two years, was the president of the bank from 1881 until his death in 1898.

Concurrent with the establishment of banking institutions, Springfield also saw the establishment of building and loan associations at the end of the 19<sup>th</sup> century. These entities, which had existed in the United States since the 1830s, were created to help individuals save money for the purchase of a home. The *Springfield Building & Loan Association* was chartered in June 1884. Though it was not the first savings and loan in the city, it was described in 1908 as such, "the 'Springfield' is entitled to be called the 'Pioneer' in this city of the modern building and loan associations." The *Merchants and Mechanics Building & Loan Association* was organized in 1892 and was one of the city's long-lasting savings and loan institutions.

The beginning of the 20<sup>th</sup> century brought three more savings and loan associations in the city (Clark County Building and Savings Society, 1900; Springfield Co-operative Building Association, 1904; Indemnity Building & Loan Association, 1903) and a couple of new banks. The *Farmers National Bank* was established in 1910. Quite successful for nearly two decades, the Farmers National Bank constructed a fine new building in 1921, next to the Wren Department Store. The *Guardian Bank* was established in 1915, opening as the First Morris Plan Industrial Bank of Springfield, and lasted into the mid-20<sup>th</sup> century.

Enacted on December 23, 1913, the Federal Reserve Act made significant changes to the way banks operated.

The law established the Federal Reserve System of central banks, required nationally chartered banks to become members, and provided a more elastic flow of currency. Although the 1864 National Banking Act had made strides to stabilize the banking trade, the Panic of 1907 highlighted the need to have a permanent liquidity to money flow. Keeping deposits in larger urban banks, smaller rural banks relied on liquidity of funds when farmers particularly needed money during planting season, but after the 1907 financial crisis, money was scarce for a number of years. The problem became acute enough that an Emergency Crop Loan meeting was held in Washington D.C. in August 1913. Another provision of the Federal Reserve Act was the creation of a uniform national currency. The multitude of individual [national] bank notes was now a thing of the past and Federal Reserve notes, the U.S. dollar, would be accepted everywhere. 12

Due to changing federal legislation and various economic situations, the early 20th century often became more about mergers than the establishment of new banks. Two of Springfield's larger banks are examples of this. In 1927, Farmers National Bank was folded into the First National

<sup>&</sup>lt;sup>11</sup> Rockel, William M. 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio (Chicago, Illinois: Biographical Publishing Co., 1908), p. 402. Interestingly, William M. Rockel was the institution's first president, and in 1908, the author of the 1922 A Standard History of Springfield and Clark County, Ohio, B.F. Prince, was on the board of directors.

<sup>&</sup>lt;sup>12</sup> Wright, Fayette National Bank (Amendment), p.14.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

Bank, vacating its building on E. High Street. Also, in 1927, as noted in the previous section, Citizens National merged with the Lagonda National Bank. The Great Depression soon brought other banking changes.

Even before the 1929 stock market crash, seven-thousand banks across the United States had failed during the 1920s. "Most of these, however, were small 'country' banks and their failures were scarcely noticed in the prosperity decade." But, in 1930, 1,345 banks failed including a notable, non-country bank, the Bank of the United States in New York, and more than 2,000 banks failed nationally in 1931. The failure rate in 1932 was slightly better, but people had lost confidence in the banking system. As customers stopped making deposits and also withdrew their savings, the rush on cash-strapped banks caused further failures. Four thousand banks closed in the first two months of 1933. The alarming number of national bank failures resulted in drastic action by the country's new president.

The Federal bank holiday, ordered by U.S. President Franklin Delano Roosevelt, closed all American banks on March 6, 1933. Lasting for seven days, the closures were intended to re-instill confidence in the banking system and stop the massive withdrawals. Some states...had already ordered banks closed statewide. Congress passed the Emergency Banking Act on March 9, 1933 and solvent banks were permitted to re-open on the 13<sup>th</sup>. <sup>16</sup>

In Ohio, the March 1933 federal bank holiday resulted in 34 bank closures. <sup>17</sup> In Springfield, the financial picture was more solid. The city once had six national banks in operation, but by 1935, there were only two surviving, due to earlier mergers. "Springfield had two national banks, the First and the Lagonda National, with \$8,265,837 in total resources, \$1,350,000 in capital, \$471,000 in surplus and profits, and \$10,433,778 in deposits." <sup>18</sup> In 1949, the Springfield Chamber of Commerce provided an accounting of the city's financial institutions over the previous decade.

The growth of Springfield's four commercial banks has been far above the average of the 13,500 such banks in the United States. In 1938 the assets of Springfield's four commercial and savings banks arrived at \$23,913,000. In 1943 these banks, represented by The First National Bank, The Lagonda National Bank, The Springfield Savings Society, and The Guardian Bank, showed a combined total assets of \$52,097,000. In the

<sup>&</sup>lt;sup>13</sup> McElvaine, Robert S. *The Great Depression: America, 1929-1941* (New York: Three Rivers Press, 1984), p.137.

<sup>&</sup>lt;sup>14</sup> McElvaine, *The Great Depression*, p.137.

<sup>&</sup>lt;sup>15</sup> Watkins, T.H. *The Great Depression: America in the 1930s* (New York: Little, Brown and Company, 1993), p.115.

<sup>&</sup>lt;sup>16</sup> Wright, Fayette National Bank (Amendment), 2014, p.15.

<sup>&</sup>lt;sup>17</sup> Rust, Orton G. *History of West Central Ohio*, *Volume Two* (Indianapolis: Historical Publishing Company, 1934), p.491.

<sup>&</sup>lt;sup>18</sup> Smith, William E., Ph.D (*History of Southwestern Ohio: The Miami Valleys, Volume II*, New York and West Palm Beach: Lewis Historical Publishing Company, 1964), p.841.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

five-year period between 1943 and 1948 an even more startling rise appeared with an increase of \$20,720,000, making the total \$72,817,000.<sup>19</sup>

By 1950, banking and the buildings themselves began to change. Smaller branches were established in suburban areas, allowing a customer to conveniently make all bank transactions there. The downtown banks became of lesser importance for the customer, although they typically remained the headquarters for the branches. Like most communities in the post-World War II years, Springfield experienced suburban growth. Keeping pace with new residential development outside the historic center, all manner of commerce naturally migrated too. For example, the Guardian Bank opened its first suburban branch in 1953, and the Springfield Savings Society opened two branches that same year.

The 20<sup>th</sup> century continued to see the merger of banking institutions. A 1964 history of the Miami Valley noted that "metropolitan banks are fewer and larger and country and suburban banks are decreasing in number. Automation and the cost of operation and maintenance of small banks are forcing them to consolidate or sell to large institutions." This proved true for the Lagonda National Bank, as well, and it was merged with the Huntington National Bank, of Columbus, in 1979.

### **Springfield Commercial History**

Founded in 1801, Springfield had steady population growth during the 19<sup>th</sup> century. Its early growth can be attributed to being named the Clark County seat in 1818 and the arrival of the National Road (the United States' first federally funded highway) in 1838. By the late 1840s, the railroad had reached Springfield, and two lines were operating there by 1851. Springfield was designated a city in 1850, with a population of 5,100.<sup>21</sup>

Beginning in 1850, Springfield became an important industrial city, producing a wide array of agricultural implements. "Other late 19<sup>th</sup> and early 20<sup>th</sup> century manufacturing concerns included production of piano plates, motors, incubators, electric signs, and tires. Many of these companies had nationwide distribution, such as the Kelly-Springfield Tire Company, which began production of pneumatic automobile tires in 1900. The International Harvester Company took over the Warder, Bushnell, and Glessner Company in 1902, switching from production of agricultural implements to trucks in 1908." Many of the city's manufacturing concerns had not only a national presence, but were internationally known as well. Among the companies doing international business were James Leffel & Co., manufacturers of turbines, and the Crowell-

<sup>&</sup>lt;sup>19</sup> The Springfielder (Springfield Chamber of Commerce, Vol. 3, No. 4, April 1949), p.12.

<sup>&</sup>lt;sup>20</sup> Smith, *History of Southwestern Ohio: The Miami Valleys*, p.845.

<sup>&</sup>lt;sup>21</sup> Wright, Nathalie. *Springfield Metallic Casket Company National Register of Historic Places Nominations*, 2016, p.8-24. Unless otherwise noted, remainder of Springfield Commercial History taken from Wright, Nathalie. *Edward Wren Company Building National Register of Historic Places Nominations*, 2016.

<sup>&</sup>lt;sup>22</sup> Wright, Springfield Metallic Casket Company, p.8-25.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

Collier Publishing Company, publishers of several well-known magazines and the largest magazine publisher in the world by the early 1920s. <sup>23</sup>

During the 19<sup>th</sup> century and much of the 20<sup>th</sup> century, Springfield had a vibrant downtown that matched its thriving, diverse industrial sector. The city was a seat of county government, an important industrial center, and the location of a well-known Lutheran liberal arts college. A multitude of churches, public buildings, and commercial enterprises were located in the downtown's dense streetscape.

With respect to commerce, Springfield eventually became a regional center. Shortly after the settlement reached village status in 1827, a newspaper reported on the village's statistics, denoting fourteen stores (not including groceries). The National Road traversed Springfield along Main Street, and this cemented the street's prominence for business locations after the 1830s. In 1832, there were sixteen dry goods stores in the village. <sup>25</sup>

By 1856, the newly designated city had eleven dry goods stores, all but one located on Main Street. With a little over 5,100 inhabitants, the city was also supporting twelve churches, eleven physicians, sixteen lawyers, two banks, seven hotels, three drug stores, five hardware stores, forty-three groceries, three bakeries, nine tailors, three jewelries. Additionally, a multitude of skilled trades, such as wagon shops, blacksmiths, cooper shops, tin and stove shops, saddle and harness shops, and cabinet shops were represented. 27

The 1881 county history reported that Springfield experienced a population and commercial boom immediately following the Civil War. In 1868 and 1869 alone, 438 new buildings were constructed in the city, including two prominent downtown structures: an opera house and a large hotel. Numerous business and manufacturing enterprises were established after the war and then in the late 1870s, after a brief economic panic occurred in the early 1870s. Population reached 12,652 in 1870, a 75% increase over 1860, and 20,730 in 1880.<sup>28</sup>

In 1905, Springfield had a population of 45,000.<sup>29</sup> The city's street railway had been electrified and expanded in the early 1890s, winding its way through downtown on the primary streets, such as Fountain, Main, Limestone, High, and Washington. During the 1910s and 20s, Springfield was still in a period of growth. Eight hotels were in the downtown, commercial enterprises were thriving, and financial institutions were expanding. "Springfield's industrial diversity and strength continued to be reflected in its population growth in the early 20<sup>th</sup> century. Population figures had the largest jump in a single decade from 46,921 in 1910 to 60,840 in 1920. The 1910s and 1920s were just as important to Springfield's industrial and overall growth as the

<sup>&</sup>lt;sup>23</sup> Springfield, Ohio: In the Heart of the Mad River Valley, Springfield (Ohio): Chamber of Commerce, 1924. p.29.

<sup>&</sup>lt;sup>24</sup> Rockel, 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio, p.373.

<sup>&</sup>lt;sup>25</sup> Rockel, 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio, p.374.

<sup>&</sup>lt;sup>26</sup> Sketches of Springfield in 1856, Springfield, Ohio: Daily Nonpareil Office, 1856.

<sup>&</sup>lt;sup>27</sup> Rockel, 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio, p.375.

<sup>&</sup>lt;sup>28</sup> The History of Clark County, Ohio (Chicago: W.H. Beers & Co., 1881), p. 482-83.

<sup>&</sup>lt;sup>29</sup> Springfield: The Great Manufacturing City (Springfield, Ohio: The Commercial Club, 1905), p.5.

| Lagonda | National   | Bank |
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Name of Property

Clark, Ohio
County and State

earlier farm implements era had been. 'The increase in value of manufactured goods was dramatic between 1914 and 1919.' As a result, in slightly less than 30 years the city's range almost doubled from 6 square miles in 1894 to 11.55 square miles in 1922."<sup>30</sup>

As evidenced by a 1916 Chamber of Commerce publication, Springfield had reached 60,000 inhabitants by then and had been judged by a collective of real estate experts to be "The Best 60,000 City in America." Further elaborating on the title, the Chamber noted, "We have compared her material growth in population, her increased bank clearings and deposits, her constantly broadening fields of industrial activity and the happiness of her people with those of other cities of like population. In no instance has Springfield suffered by the comparison."<sup>31</sup>

Because it was well diversified, Springfield's industrial base remained fairly stable during the Great Depression. And, 'by 1938 Springfield was doing well and had ten firms employing more than 200 each. Agricultural machinery went down to sixth place in value. Motor trucks, magazines, electrical machinery, steel products, auto bumpers, road rollers, incubators and brooders, engines, and metallic caskets brought the greatest amount of business and activity to the city...Manufacturing was still healthy in the early 1960s, with nearly 230 firms operating in the city. Having had a presence in Springfield for many decades, International Harvester was the largest company and employer. However, the loss of Crowell-Collier's 2,000 jobs in 1956 signaled a gradual decline in Springfield's manufacturing base. Like many other industrial cities in the late 20<sup>th</sup> century, Springfield began to struggle with the challenge of keeping businesses in the central city and maintaining a healthy downtown.<sup>32</sup>

#### **Statement of Significance**

The Lagonda National Bank contributed to the financial and commercial growth of Springfield, and the nominated property meets Criterion A for its illustration of local commerce. The Period of Significance is 1884, when the building was completed, to 1966, when it ceased being the headquarters for the Lagonda National Bank. Exemplifying broad banking trends, it evolved with multiple regulatory requirements for financial institutions during its existence. Throughout its century of business, the Lagonda National Bank survived economic downturns in the 1870s, 1907 and the 1930s, while flourishing during other times. As a prosperous manufacturing city, Springfield had several banks that "were the focal points for the financing of local businesses." The Lagonda National Bank was one of these important financial institutions and represents the era when Springfield was served by locally-owned downtown banks. "Throughout the 1930s, forties, and into the fifties, Springfield's downtown remained economically viable – its retail,

<sup>&</sup>lt;sup>30</sup> Kane, Kathy Mast and Nathalie Wright. *North Side Historic District National Register of Historic Places Nominations [Draft]*, 2009, p.8-3.

<sup>&</sup>lt;sup>31</sup> Springfield, Ohio (Springfield, Ohio: The Commercial Club, 1916), p.17.

<sup>&</sup>lt;sup>32</sup> Paragraph excerpted from Wright, Springfield Metallic Casket Company, p.8-25.

<sup>&</sup>lt;sup>33</sup> Kinnison, William A. *Springfield & Clark County: An Illustrated History*, (Northridge, California: Windsor Publications, 1985), p.40.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

banks, and movies drawing daily crowds from the city's neighborhoods and other areas of Clark County."<sup>34</sup>

The Lagonda National Bank reflects Springfield's banking history, as well as its commercial history. "Between 1860 and 1880, Clark County's population nearly doubled and Springfield's tripled. Manufacture of farm implements and turbine water wheels greatly contributed to the financial growth of the community." Correlating with the city's population and industrial growth, "from 1870 to 1920, the Springfield bank deposits rose from \$646,024 to \$91,059,064." It was during this time period and within this historic context that Springfield's most successful banks were established, including the Lagonda National Bank.

In 1908, Springfield had five national banks, inclusive of Lagonda National Bank. The 1908 Springfield and Clark County history described the condition of Springfield's banks since 1883.

The last quarter of a century has witnessed quite a growth in our financial institutions. Springfield in its earlier days was not a wealthy town. It was not until the results of the various industries began to be counted in dollars and cents that our financial institutions began to assume the importance that they now possess. At this time perhaps no city in the state can boast of sounder or better managed financial institutions than can Springfield.<sup>37</sup>

By publication of the 1922 Springfield and Clark County history, the country had just been through World War I, and the author painted a realistic, but positive, portrait of the city's banking institutions. "In the World war crisis – a time to try men's souls – the Springfield banks have withstood adverse conditions. They have passed safely through a period of anxiety, uncertainty and perplexity..." Despite having come safely through the war, the author also reported that bank deposits were down in 1921 from the previous year, due to "the industries of Springfield running much lighter because of business depression." The manufacturing base rebounded during the remainder of the 1920s, which contributed to the city's economic health.

As the 1920s drew to a close, the decade brought bank mergers in the city. Detailing the 1927 merger of the Lagonda and Citizens banks, the *Springfield Daily News* reported that "the trend of the times is toward consolidation in many lines of business, and within the last two years a very large number of banking institutions have seen the desirability of consolidation. The experience of these consolidations has shown that they are a distinct benefit for everybody in the

<sup>&</sup>lt;sup>34</sup> Dunham, Tom. Springfield, Ohio: A Summary of Two Centuries (Bloomington, IN: AuthorHouse, 2012), p.137.

<sup>&</sup>lt;sup>35</sup> Smith, *History of Southwestern Ohio: The Miami Valleys*, p.547.

<sup>&</sup>lt;sup>36</sup> Smith, *History of Southwestern Ohio: The Miami Valleys*, p.547.

<sup>&</sup>lt;sup>37</sup> Rockel, 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio, p.398-399.

<sup>&</sup>lt;sup>38</sup> Prince, Benjamin F. (*A Standard History of Springfield and Clark County, Ohio*, Chicago: The American Historical Society, 1922), p.291.

<sup>&</sup>lt;sup>39</sup> Prince, A Standard History of Springfield and Clark County, Ohio, p.290.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

communities served by the banks."<sup>40</sup> This merger placed the Lagonda National Bank squarely within the broader context of banking operations during the late 1920s.

Upon the merger with Citizens National Bank, the Lagonda National Bank's leadership asserted that its increased size would be of great service to the city.

The growth of any community depends on the development of small institutions into large ones. Money and sound financial advice are always needed. The Lagonda-Citizens National Bank will be here for just that purpose. It will be able to meet the needs of manufacturers, merchants, farmers, professional men and individuals.<sup>41</sup>

In a commemorative pamphlet the following year, the bank's goal of continuing its good reputation within Springfield was summarized with "the Lagonda-Citizens National Bank officials feel that the institution is keeping step with the progress of its community and stands upon the threshold of another long period of enlarged and greater service." <sup>42</sup>

Author William Kinnison documented that the effects of the October 1929 stock market crash were slow in directly impacting Springfield. "Few noticed the new world emerging around them. For most the Depression developed gradually, almost imperceptibly. Springfielders, in fact, began the year 1930 with optimism … Retail merchants noted that they had experienced a strong economic year with a particularly good Christmas shopping season … Local bankers were equally sure that the extensive construction planned in the area would tide it over."

Ultimately, the Great Depression did catch up with Springfield, through a decrease in population, higher unemployment, and business and residential foreclosures. Nevertheless, due to its very diverse economic base, Springfield did not suffer as greatly as other cities. By the height of the Great Depression, Springfield's one-time peak of six national banks was down to two: the First National Bank and the Lagonda National Bank. However, this was due more to mergers than outright failures. The Commercial and Savings Bank of Springfield did close in 1932, representing the only Springfield bank closure due to the Depression.<sup>44</sup>

A history of West Central Ohio, published in 1934, described the current banking climate in that region of the state. "In the 1929-1933 period of depression and panic almost every community had experienced a bank failure or its closing down. There were banks, however, which had stood this storm as sturdily as the storms of the past. Springfield was one of the few cities in West Central Ohio where all the major financial institutions stood the crash of the storm." <sup>45</sup> The author went on to note that the Lagonda-Citizens National Bank, along with First National Bank, and the Springfield Savings Society were among the oldest banks in West Central Ohio. The

<sup>42</sup> The Lagonda-Citizens National Bank: Fifty-Five Years of Service (1928), p.12.

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<sup>&</sup>lt;sup>40</sup> "Lagonda and Citizens to Consolidate," Springfield Daily News, June 14, 1927.

<sup>&</sup>lt;sup>41</sup> "Lagonda and Citizens to Consolidate"

<sup>&</sup>lt;sup>43</sup> Kinnison, Springfield & Clark County: An Illustrated History, p.77-78.

<sup>&</sup>lt;sup>44</sup> Smith, *History of Southwestern Ohio: The Miami Valleys*, p.837.

<sup>&</sup>lt;sup>45</sup> Rust, History of West Central Ohio, Volume Two, p.491.

| Lagonda National Bank | Clark, Ohio      |  |
|-----------------------|------------------|--|
| Name of Property      | County and State |  |

Lagonda National Bank building is significant in representing the city's economic resilience during times of serious economic strife.

The nominated Lagonda National Bank building represents the era when banks had one principal downtown location. Located at Main and Fountain (formerly Market) streets, the bank was situated at the city's most vital commercial intersection. Clark County historian, Benjamin Prince, noted in 1922 that "an important function of the bank in any community is to aid legitimate business to earn a profit commensurate with the value and importance of its service; to deny reasonable earnings to industry is to deny its usefulness; profit is the wage of service. It is to the advantage of society that business shall be profitable." Through its stability, the Lagonda National Bank building illustrates the importance of banking and business stability within a community.

Having existed for over a century and headquartered in its original building for 83 of those years, the Lagonda National Bank exemplifies the relationship between financial institutions and commercial activity, including leading businessmen serving as bank trustees and presidents. The Lagonda National Bank commenced under the direction of a well-known local attorney and statesman. By the early 19<sup>th</sup> century, the board of directors included William Bitner, one of the founders of the Springfield Pure Milk Company, and Robert Johnson. Johnson, a developer and vice president of Superior Drill Co., built Springfield's first department store building in 1903-04. Also the city's first steel skeleton building,<sup>47</sup> the new building became the location of the Wren Department Store, Springfield's largest and most prominent store.

Briefly known as the Lagonda-Citizens National Bank upon the 1927 merger, H.E. Freeman became the bank's president at that time. Freeman's previous financial experience included serving as president of the American Trust and Savings Bank, the First National Bank, and the "treasurer of several large manufacturing businesses." Among the new board of directors were H.A. Prout, vice president of the James Leffel and Co., Edward Montanus, secretary of the Springfield Machine Tool Co., and E.E. Greiner, treasurer of the Buffalo-Springfield Roller Co.

As the city entered the mid-20<sup>th</sup> century, the Chamber of Commerce reported that "Springfield's financial houses have remained stable through many a trying time in the country's history and after the recovery of the 1930s and the financing of the world's greatest war, the banking system in Springfield has emerged successful into the present day when the bank is the primary tool of the working man to help establish a stable economy by saving and building." The Lagonda National Bank weathered various local and national economic crises, during the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, and remained one of Springfield's strongest financial institutions. Operating for 106 years, the bank was instrumental in Springfield's financial and commercial success. It was an independent, local entity until 1979, when, like many banks in smaller communities, it was merged with a larger bank.

<sup>&</sup>lt;sup>46</sup> Prince, A Standard History of Springfield and Clark County, Ohio, p.287.

<sup>&</sup>lt;sup>47</sup> Rockel, 20<sup>th</sup> Century History of Springfield, and Clark County, Ohio, p.566.

<sup>&</sup>lt;sup>48</sup> "History of Bank and City Linked," *Springfield News Sun*, October 20, 1929.

<sup>&</sup>lt;sup>49</sup> The Springfielder (April 1949), p.12.

| Lagonda National Bank | Clark, Ohio      |
|-----------------------|------------------|
| Name of Property      | County and State |

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| Lagonda National Bank | Clark, Ohio      |
|-----------------------|------------------|
| Name of Property      | County and State |

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|  | Lagonda | National | Bank |
|--|---------|----------|------|
|--|---------|----------|------|

Name of Property

Clark, Ohio
County and State

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Wright, Nathalie. Fayette National Bank (Amendment) National Register of Historic Places Nominations, 2014.

Wright, Nathalie. Springfield Metallic Casket Company National Register of Historic Places Nominations, 2016.

#### Archives

Clark County Historical Society – Library and Archives 117 S. Fountain Ave., Springfield, Ohio 45502 Subject Files: Lagonda National Bank

Clark County Public Library 201 S. Fountain Ave., Springfield, Ohio 45506 Subject Files: The Edward Wren Co.

#### Websites

Lagonda National Bank:

Kitchen, Kristina. <a href="http://www.springfieldohiohistory.net/">http://www.springfieldohiohistory.net/</a>, 2009. Accessed November 21, 2016.

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United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018 Lagonda National Bank Clark, Ohio Name of Property County and State https://www.britannica.com/topic/savings-and-loan-association. Accessed November 23, 2016. https://www.federalreserveeducation.org/about-the-fed/history. Accessed November 23, 2016. http://moneyfactory.gov/uscurrency/history.html. Accessed November 23, 2016. **Previous documentation on file (NPS):** preliminary determination of individual listing (36 CFR 67) has been requested \_\_\_\_ previously listed in the National Register \_\_\_\_\_previously determined eligible by the National Register \_\_\_\_\_designated a National Historic Landmark \_\_\_ recorded by Historic American Buildings Survey #\_ \_\_\_\_recorded by Historic American Engineering Record # \_\_\_\_\_ recorded by Historic American Landscape Survey # Primary location of additional data: \_\_\_\_ State Historic Preservation Office \_\_\_\_ Other State agency \_\_\_\_ Federal agency \_\_\_\_ Local government University \_\_\_ Other Name of repository: Historic Resources Survey Number (if assigned): \_CLA-01115-01\_

#### 10. Geographical Data

Acreage of Property Less than one (0.07 acres)\_\_\_\_\_

| agonda National Bank<br>ame of Property   |                  | _               | Clark, Ohio County and State            |
|---|------------------|-----------------|---|
| Use either the UTM syste  | em or latitude/l | ongitude cod    | ordinates                               |
| Latitude/Longitude Coo<br>Datum if other than WGS<br>(enter coordinates to 6 de<br>1. Latitude: | S84:             | —<br>Longitude: | :                                       |
| 2. Latitude:  |                  | Longitude:      | :                                       |
| 3. Latitude:  |                  | Longitude:      | :                                       |
| 4. Latitude:  |                  | Longitude:      | :                                       |
| Or UTM References Datum (indicated on USO  X NAD 1927 or  | GS map):         | 083             |   |
| X NAD 1927 or   | INAD I           | 903             |   |
| 1. Zone: 17   | Easting: 2       | 59858           | Northing: 4422967                       |
| 2. Zone:  | Easting:         |                 | Northing:                               |
| 3. Zone:  | Easting:         |                 | Northing:                               |
| 4. Zone:  | Easting:         |                 | Northing:                               |
| Verbal Boundary Descr   | ription (Descri  | be the bound    | daries of the property.)                |
| The nominated boundary County Auditor. See Atta   |                  |                 | 00700035325011, as defined by the Clark |

**Boundary Justification** (Explain why the boundaries were selected.)

The nominated boundary includes the property historically associated with the Lagonda National Bank, during the Period of Significance, 1884-1966.

| Lagonda National Bank  | Clark, Ohio      |
|--|------------------|
| Name of Property   | County and State |
|  |                  |
|  |                  |
|  |                  |
|  |                  |
| 11. Form Prepared By   |                  |
| name/title: _Nathalie Wright, Historic Preservation Consultant |                  |
| organization:  |                  |
| street & number: 1535B Lafayette Dr.                           |                  |
| city or town: Columbus state: OH zip code: 432                 | 20               |
| e-mail_nwright66@yahoo.com                                     |                  |
| telephone:_614-447-8832  |                  |
| date: <u>February 7, 2017</u>                                  |                  |

#### **Additional Documentation**

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- Additional items: (Check with the SHPO, TPO, or FPO for any additional items.)

| Lagonda National Bank |  |  |
|-----------------------|--|--|

Clark, Ohio
County and State

#### **Photographs**

Name of Property

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photographer: Nathalie Wright

Date Photographed: June 17, 2016

Description of Photograph(s) and number, include description of view indicating direction of camera:

- 1. Lagonda National Bank, looking northeast. Main Street Buildings (NR) adjacent to the east
- 2. Façade, looking north
- 3. Façade, door detail, looking east
- 4. Façade, windmill and stained glass detail, looking south
- 5. West elevation, looking southeast
- 6. West elevation, looking south
- 7. West elevation, window detail, looking east
- 8. Rear and west elevations, looking east
- 9. 1st floor, view into bank building from adjacent building, looking northwest
- 10. 1st floor, view into adjacent building from former banking hall, looking east
- 11. 1<sup>st</sup> floor, banking hall column capitals have a shield motif, like the stained glass insert and exterior stone panels, looking northeast
- 12. 1st floor, entrance and marble balcony stairs, looking south
- 13. 1<sup>st</sup> floor, marble basement stairs, looking west
- 14. 1<sup>st</sup> floor, monetary-themed plaster medallions in banking hall, looking west
- 15. 1st floor, monetary-themed plaster medallions in banking hall, detail, looking west
- 16. Balcony/mezzanine, looking north
- 17. Mezzanine, monetary-themed plaster medallions in banking hall, detail, looking north
- 18. 2<sup>nd</sup> floor, stairs, looking west
- 19. 2<sup>nd</sup> floor, elevator, looking north
- 20. 2<sup>nd</sup> floor, offices, looking north
- 21. 2<sup>nd</sup> floor, front corner office, looking southwest
- 22. 3<sup>rd</sup> floor, stairs up to 4<sup>th</sup> floor, looking north
- 23. 3<sup>rd</sup> floor, corridor, looking south
- 24. 3<sup>rd</sup> floor, corner office looking back to corridor, looking northeast

| Lagonda N | <b>Vational</b> | Bank |
|-----------|-----------------|------|
|-----------|-----------------|------|

Name of Property

Clark, Ohio County and State

- 25. 3<sup>rd</sup> floor, corner office, looking southwest 26. 3<sup>rd</sup> floor, office, looking north

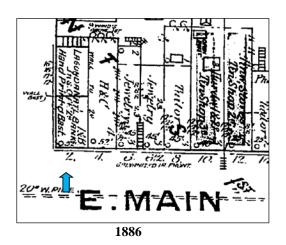
- 27. 3<sup>rd</sup> floor, kitchen, looking north
  28. 3<sup>rd</sup> floor, stair landing between 3<sup>rd</sup> and 4<sup>th</sup> floors, looking southeast
- 29. 4th floor, office, looking northwest

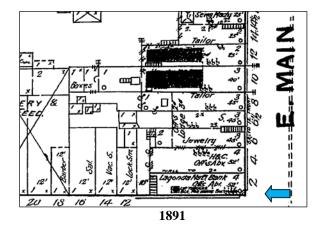
OMB No. 1024-0018

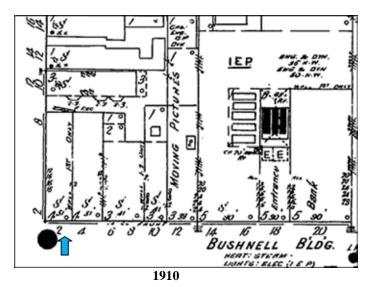
Lagonda National Bank
Name of Property

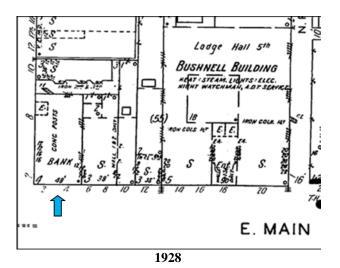
Clark, Ohio
County, State

## **Attachment A: Historic Images**









**Sanborn Maps** (1886; 1891; 1910; 1928)

Lagonda National Bank

Name of Property

Clark, Ohio County, State

## **Attachment A: Historic Images**



**1889** image



Lagonda National Bank interior, date unknown (pre-1927)





Streetscape views, dates unknown. From Kitchen, Kristina. http://www.springfieldohiohistory.net/.

Lagonda National Bank

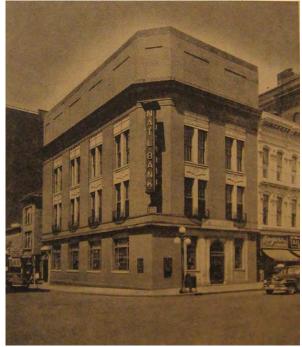
Name of Property

Clark, Ohio County, State

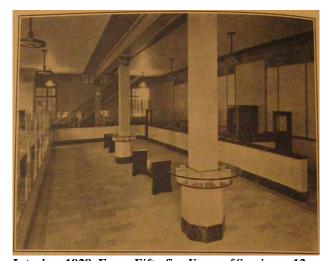
## **Attachment A – Historic Images**



c.1920. From Fifty-five Years of Service, p.11.



1948. From Three Quarters of a Century of Banking



Interior, 1928. From Fifty-five Years of Service, p.12.



Interior, c.1928. From "Dr. Bruce A. Mayer, Industrialist-Banker, Heads Bank."

OMB No. 1024-0018

Lagonda National Bank

Name of Property

Clark, Ohio County, State

## **Attachment A: Historic Images**



Interior, between 1928 & 1948. From "Dr. Bruce A. Mayer"



Interior, 1948. From Three Quarters of a Century of Banking



Odd Ott, Lagonda Travel Bureau, 1950. From The Springfielder, p.4.

Lagonda National Bank

Name of Property

Clark, Ohio County, State

## **Attachment A: Historic Images**



1962, pre-renovation. From Goloversic, "Simple' Project At Lagonda Bank Is Completed As Major Renovation"



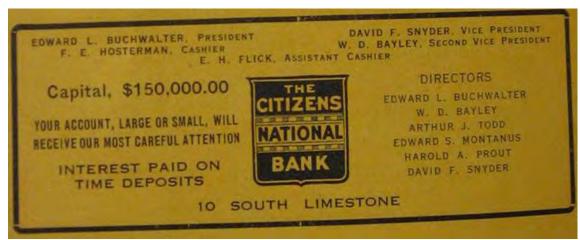
1963, post renovation. From Goloversic, "Simple' Project At Lagonda Bank Is Completed As Major Renovation"

Lagonda National Bank

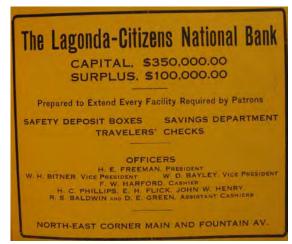
Name of Property

Clark, Ohio
County, State

### **Attachment A: Historic Images**



Citizens National Bank ad, year of Lagonda National Bank merger, 1927. From 1927 City Directory



1928 City Directory ad



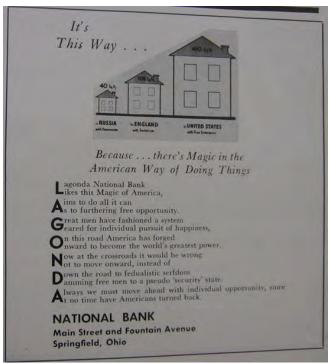
1938 City Directory ad

Lagonda National Bank

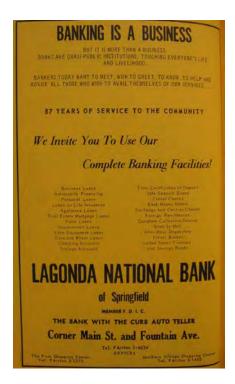
Name of Property

Clark, Ohio
County, State

### **Attachment A: Historic Images**



1950 advertisement. From The Springfielder, May 1950, p.17.



1960 City Directory ad



c.1960 deposit envelope

Clark, Ohio County, State

| agonda National Bank |
|----------------------|
| ime of Property      |

### **Attachment B: Maps**

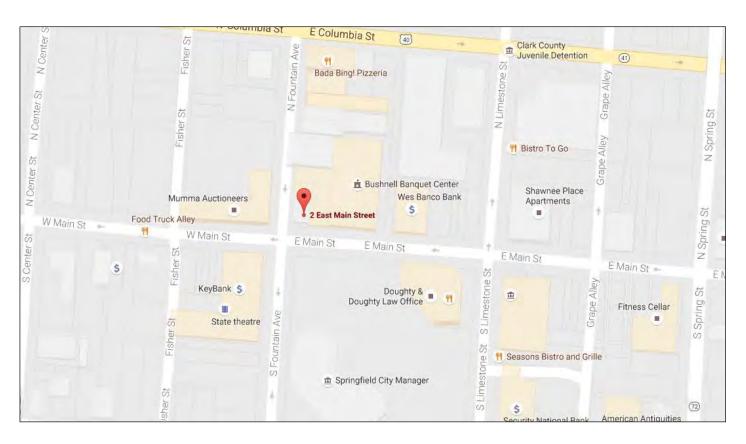


Parcel Map - 2 East Main Street, Springfield, Ohio. From: Clark County Auditor

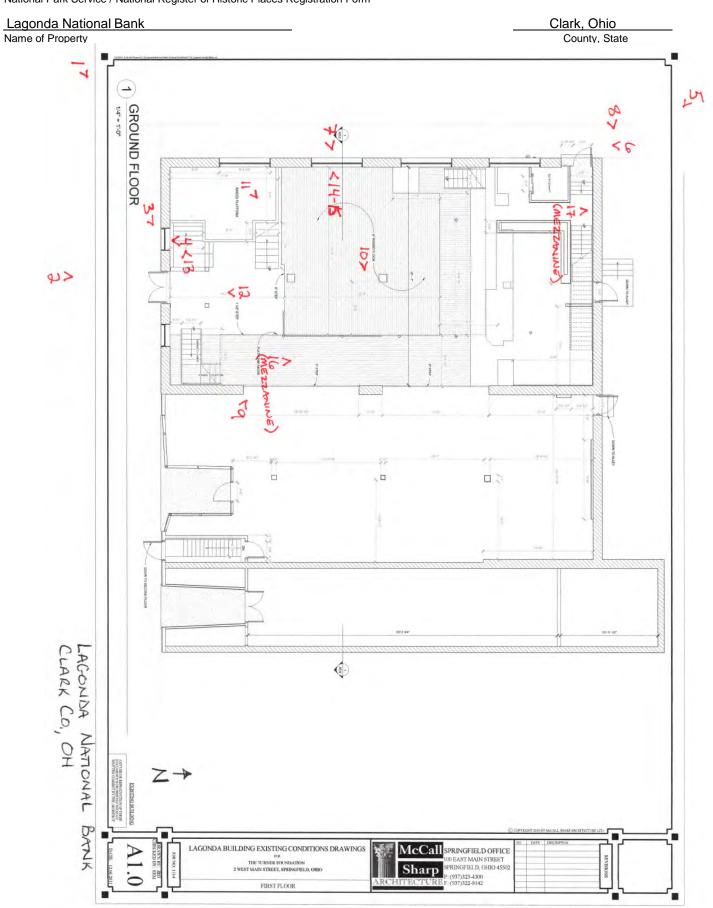
| Lagonda National Bank |   |  |
|-----------------------|---|--|
| Name of Property      | _ |  |

Clark, Ohio
County, State

### **Attachment B: Maps**



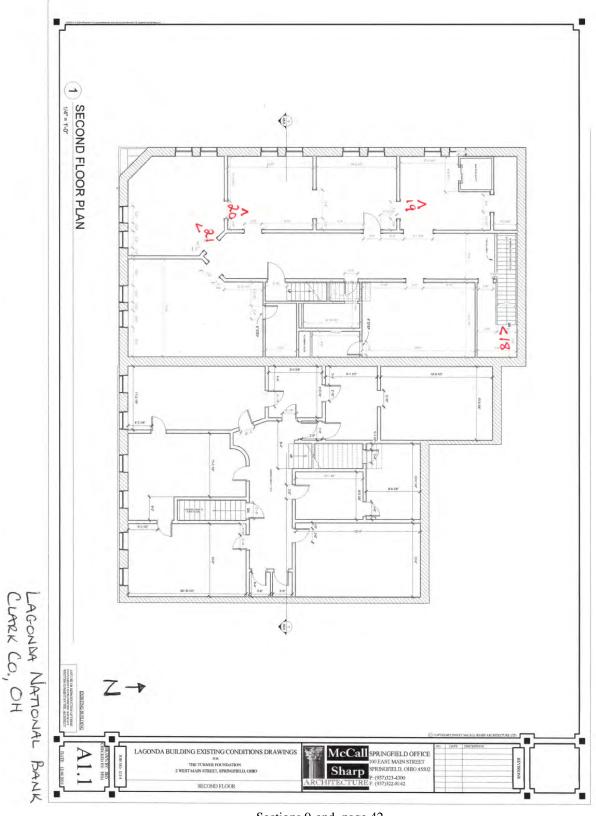
Locational Map - 2 East Main Street, Springfield, Ohio. From: Google Maps



Lagonda National Bank

Name of Property

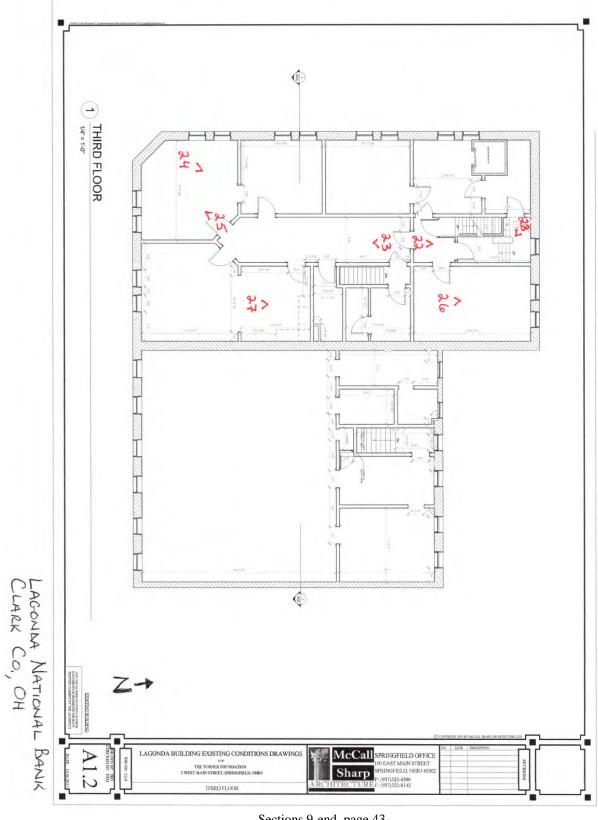
Clark, Ohio County, State



Lagonda National Bank

Name of Property

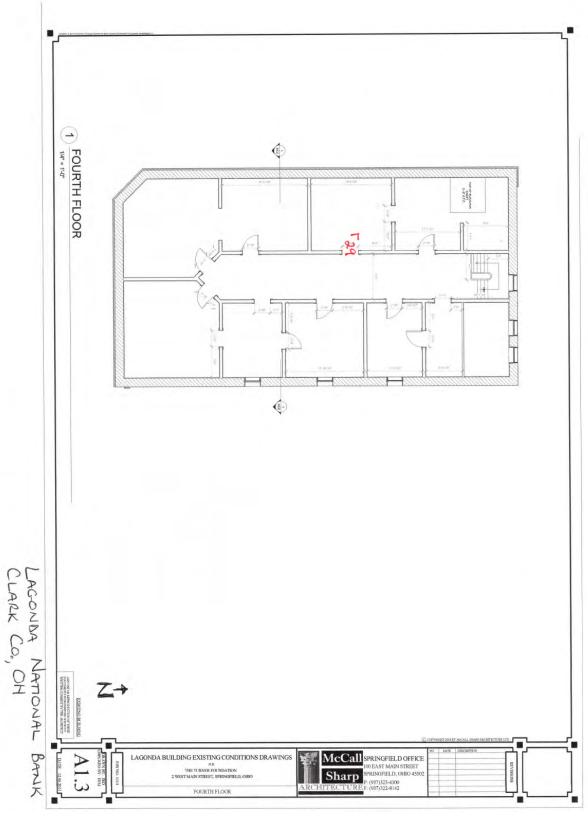
Clark, Ohio County, State



Lagonda National Bank

Name of Property

Clark, Ohio County, State





























































### UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

## NATIONAL REGISTER OF HISTORIC PLACES EVALUATION/RETURN SHEET

| Requested Action:           | Nomination              |                          |                            |                               |  |  |
|-----------------------------|-------------------------|--------------------------|----------------------------|-------------------------------|--|--|
| Property Name:              | Lagonda National Bank   |                          |                            |                               |  |  |
| Multiple Name:              |                         |                          |                            |                               |  |  |
| State & County:             | OHIO, Clark             |                          |                            |                               |  |  |
| Date Rece<br>5/19/20        |                         |                          | Date of 45th Day: 7/3/2017 | Date of Weekly List: 7/6/2017 |  |  |
| Reference number:           | SG100001267             |                          |                            |                               |  |  |
| Nominator:                  | State                   |                          |                            |                               |  |  |
| Reason For Review           | :                       |                          |                            |                               |  |  |
| X Accept                    | Return _                | Reject                   | <b>/2017</b> Date          |                               |  |  |
| Abstract/Summary Comments:  | Meets Registration Requ | irements                 |                            |                               |  |  |
| Recommendation/<br>Criteria |                         |                          |                            |                               |  |  |
| Reviewer Edson              | Beall                   | Discipline               | Historian                  |                               |  |  |
| Telephone                   |                         | Date                     |                            |                               |  |  |
| DOCUMENTATION               | : see attached comme    | ents : No see attached S | LR : No                    |                               |  |  |

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

# NATIONAL REGISTER OF HISTORIC PLACES NPS TRANSMITTAL CHECK LIST

### OHIO HISTORIC PRESERVATION OFFICE

800 E. 17<sup>th</sup> Avenue Columbus, OH 43211 (614)-298-2000

| The following  | materials are submitted on   |
|----------------|--|
| For nomination | on of the Lagenda National to the National Register of the National Reg |
| ~              | Original National Register of Historic Places nomination form  Paper  PDF  |
|                | Multiple Property Nomination Cover Document Paper PDF  |
|                | Multiple Property Nomination form  |
|                | Paper PDF  |
|                | Photographs  |
| /              | PrintsTIFFs  |
|                | CD with electronic images  |
| V              | Original USGS map(s)  Paper Digital  |
| V              | Sketch map(s)/Photograph view map(s)/Floor plan(s)   |
|                | Paper PDF  |
|                | Piece(s) of correspondence   |
|                | Paper PDF  |
|                | Other  |
| COMMENTS:      |  |
|                | Please provide a substantive review of this nomination   |
|                | This property has been certified under 36 CFR 67   |
| _              | The enclosed owner objection(s) do do not<br>Constitute a majority of property owners  |





May 11, 2017

J. Paul Loether, Deputy Keeper and Chief, National Register and National Historic Landmark Programs National Park Service National Register of Historic Places Mail Stop 7228 1849 C St, NW Washington, D.C. 20240

Dear Mr. Loether:

Enclosed please find five (5) new National Register nominations for Ohio. All appropriate notification procedures have been followed for the new nominations submission.

NEW NOMINATION
Lagonda National Bank
Yuster Building
Masonic Temple Price Hill Lodge No. 524
Traction Company Building
East Liberty School District No. 11

COUNTY
Clark
Franklin
Hamilton
Hamilton
Summit

The enclosed disks contain the true and correct copies of the nominations to the National Register of Historic Places for the following: <u>Yuster Building, Franklin County;</u> <u>Masonic Temple Price Hill Lodge No. 524, Hamilton; Traction Company Building, Hamilton County; and East Liberty School District No. 11, Summit County.</u>

If you have questions or comments about these documents, please contact the National Register staff in the Ohio Historic Preservation Office at (614) 298-2000.

Sincerely,

Lox A. Logan, Jr.

Executive Director and CEO2000 State Historic Preservation Officer

Ohio History Connection

Enclosures