

56-1836

United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form

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



### 1. Name of Property

Historic name: Genesee County Savings Bank Building

Other names/site number: \_\_\_\_\_

Name of related multiple property listing: \_\_\_\_\_

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

### 2. Location

Street & number: 352 S. Saginaw Street

City or town: Flint State: MI County: Genesee

Not For Publication:  Vicinity:

### 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:

\_\_\_ national \_\_\_ statewide  local

Applicable National Register Criteria:

A \_\_\_ B  C \_\_\_ D

<u>Brian Murray, SHPO 9/20/17</u>	
Signature of certifying official/Title:	Date
_____ 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

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**4. National Park Service Certification**

I hereby certify that this property is:

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

Patrick Andrews  
Signature of the Keeper

11/27/2017  
Date of Action

**5. Classification**

**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

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**Number of Resources within Property**

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u>          </u>	buildings
<u>          </u>	<u>          </u>	sites
<u>          </u>	<u>          </u>	structures
<u>          </u>	<u>          </u>	objects
<u>1</u>	<u>          </u>	Total

Number of contributing resources previously listed in the National Register           

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**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

<u>COMMERCE</u>	financial institution
<u>          </u>	business
<u>          </u>	office building
<u>          </u>	
<u>          </u>	
<u>          </u>	

**Current Functions**

(Enter categories from instructions.)

<u>WORK IN PROGRESS:</u>	
<u>DOMESTIC</u>	hotel
<u>COMMERCE</u>	restaurant
<u>          </u>	
<u>          </u>	
<u>          </u>	

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## 7. Description

### Architectural Classification

(Enter categories from instructions.)

Late 19th & 20th Century Revivals

Italian renaissance

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**Materials:** (enter categories from instructions.)

Principal exterior materials of the property: \_\_\_\_\_

foundation concrete

roof PVC membrane

walls limestone, brick

other granite

### Narrative Description

(Refer to Continuation sheets)

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## 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.)

- 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.
- 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.)

- 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

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**Areas of Significance**

(Enter categories from instructions.)

Commerce  
Architecture  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Period of Significance**

1920-1968  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Dates**

1920  
1947  
\_\_\_\_\_

**Significant Person**

(Complete only if Criterion B is marked above.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Cultural Affiliation**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Architect/Builder**

Architect: Hoggson Brothers  
Engineer: J.W. Cook  
Builder: Realty Construction Co.  
Renovation: Bank Building and Equipment Corporation of America

**Statement of Significance Summary Paragraph** (Refer to Continuation sheets)

**Narrative Statement of Significance** (Refer to Continuation sheets)

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## 9. Major Bibliographical References

**Bibliography** (Refer to Continuation sheets)

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### 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):** \_\_\_\_\_

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## 10. Geographical Data

**Acreage of Property** .23

Use either the UTM system or latitude/longitude coordinates

### Latitude/Longitude Coordinates (decimal degrees)

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

1. Latitude: \_\_\_\_\_ Longitude: \_\_\_\_\_

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- |              |            |
|--------------|------------|
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

**Or**  
**UTM References**

Datum (indicated on USGS map):

NAD 1927 or  NAD 1983

- |              |                 |                   |
|--------------|-----------------|-------------------|
| 1. Zone: 17T | Easting: 280600 | Northing: 4766200 |
| 2. Zone:     | Easting:        | Northing:         |
| 3. Zone:     | Easting:        | Northing:         |
| 4. Zone:     | Easting :       | Northing:         |

**Verbal Boundary Description** (Describe the boundaries of the property.)

The Genesee County Savings Bank Building is located on Block 102, Parcel 019 in the City of Flint, Michigan.

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

The nominated property is historically associated with the parcel of land described above.



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### 11. Form Prepared By

name/title: Melissa Arrowsmith  
organization: Kraemer Design Group, PLC  
street & number: 1420 Broadway  
city or town: Detroit state: MI zip code: 48226  
e-mail: melissa.arrowsmith@thekraemeredge.com  
telephone: 313-965-3399  
date: 3/16/2017

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### 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.)

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### Photographs

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.

### Photo Log

Name of Property: Genesee County Savings Bank Building  
City or Vicinity: Flint  
County: Genesee County  
State: MI  
Photographer: Melissa Arrowsmith  
Date Photographed: January 2017

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

- 1 of 15. View of front (east) and south facades, facing northwest.
- 2 of 15. Front (east) facade, facing west.
- 3 of 15. View of front (east) and north facades, facing southwest.
- 4 of 15. View of rear (west) and south facades, facing northeast.
- 5 of 15. Close-up of south facade, annex, facing north.
- 6 of 15. Cornice detail, facing northeast.
- 7 of 15. Interior, first floor, main banking room, facing west.
- 8 of 15. Interior, mezzanine and first floor, main banking room, facing east.
- 9 of 15. Interior, first floor, vault door.
- 10 of 15. Interior, third floor, corridor.
- 11 of 15. Interior, office on tenth floor.
- 12 of 15. View showing street context, facing northwest.
- 13 of 15. Interior, first floor lobby, facing east.
- 14 of 15. Historic photograph, c1920. Kettering University Archives.
- 15 of 15. Historic photograph, c1947. Kettering University Archives.

**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 100 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.

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## Section 7: Narrative Description

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### Summary

The Genesee County Savings Bank Building is an eleven-story, Italian Renaissance Revival building that rises into the skyline of Flint, Michigan's central business district. It stands on the northwest corner of South Saginaw and West Kearsley streets, with the front façade facing South Saginaw Street. The building's main footprint is made up of a forty-six foot x one-hundred and twenty foot rectangle, nine bays long and four bays wide. The concrete and steel frame rests upon twenty-six footings, each fifteen square feet, which act as pads for the steel I-beam frame. It is adjoined on the west end by the annexed Sherman building: an attached fifty-one foot x sixty-six foot, five-story building that adds an additional five bays to the length of the entire lot along West Kearsley. The building is defined by a widely overhanging copper cornice supported by decorative brackets, which stands out against the white Indiana limestone facade. The limestone on the first, second (mezzanine), and third stories are rusticated while the upper portion has a smooth finish. The west and north facades are faced with white brick. The words "GENESEE COUNTY SAVINGS BANK" are painted on the north façade, a feature that is visible in photographs dating to the building's construction in 1920.

The Genesee County Bank Building displays the Italian Renaissance Revival style's imposing scale and formal neoclassical revival elements. It is composed of a basic neoclassical tripartite division of base, shaft, and capital, divided by belt courses surrounding the third floor and above the ninth floor. The glazing of windows changes with each division; first- and second-story windows have fixed sashes, third- through ninth-story windows are one-over-one single-hung, and the tenth- and eleventh-story windows are casement with a hopper below.

### Front and south facades

The neoclassicism of the building is contrasted by Art Deco elements surrounding the main entrance, the result of a 1947 renovation to commemorate the bank's 75th anniversary. The modernization and expansion into the adjacent Sherman building was done by the Bank Building Equipment Corporation of America at a cost of \$300,000. The main entrance on Saginaw Street was altered to its current state with the installation of a granite façade with streamlined, rounded corners and the use of stainless steel decorative trim to accent the entrance. A one-story-high and two-bays-wide opening in the façade is divided by a central pillar and leads to the heavily recessed main entrance doors. On either side of this opening is a small window, about a half-story in height, glazed with two rectangular panes separated by a metallic, vertical muntin. The second-story windows are matching except they are taller in height and the two central bays contain three rectangular panes. At the time of the 1947 alteration, the windows were covered with decorative grillwork in Art Deco style. Centered above the main entrance and second-story windows, the granite is decorated by horizontal supports that once held the bank's name. The top section is framed by a medallion on either side, inlaid with geometric, stylized eagles, the whole piece creating a symmetry to the façade. The original Italian Renaissance Revival façade is visible where the current front façade does not extend fully to the building's edge, and was a

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continuation in the same style of the historic south façade along West Kearsley. A contemporary sign is fastened to the south-eastern corner of the building, and was likely added in the late 1970s.

The current façade is not the original. From photographic evidence, the front façade was originally faced with rusticated limestone and topped on the second story with a decorated frieze just below the belt course, in the same fashion as can be seen currently continuing along the south side of the building. In the frieze, the bank's name was carved as it is currently on the south façade. The four bays were aligned with the rest of the façade, however the portals were detailed asymmetrically. The bank's main entrance was placed between two small windows, topped on the second story by the three larger, recessed windows. To the right of this set was the secondary lobby entrance, beneath a small second-story window and a blank cartouche. The two entrances were rectangular, but above each door the rustication in the stone pointed down to create the appearance of an archway.

The south façade, first and second stories, are fenestrated by seven large windows that are two stories in height with large metal muntins dividing the windows in prairie style. The rusticated limestone points down to create the appearance of an archway above each large window. The two outer-most bays have a recessed second-story window with a heavy stone sill. The western-most bay has an additional entrance. Between each recessed bay the protruding section of limestone is topped with a cornice, and the entire composition creates the impression of a colonnade. A frieze with minimal decoration runs along the length of the façade below the belt course. Carved into the frieze are the words "GENESEE COUNTY SAVINGS BANK."

Between two belt courses, the rusticated third-story has undecorated fenestration with a single window-per-bay on the front façade. Continuing along the third story to the south façade, the eastern- and western-most bays also contain a single undecorated window while the rest are two-windows-per-bay. Moving above the belt course, the front façade, fourth floor windows are decorated with a bracketed sill, flanked by half-pilasters, and topped with a cornice. Beneath the sill, a ribbon ornaments the space between the brackets. On the fourth story's south façade, the same treatment is given to the eastern- and western-most windows while all other windows up to the eighth floor have uniform fenestration, undecorated except for a flat stone sill.

The tenth and eleventh floors compose the building's 'capital.' The front façade's four bays are separated by three columns that stretch the height of the two floors, the whole set flanked by double pilasters. The south façade's bays are separated by double pilasters the height of both stories, the inner bays are glazed with casement over hopper, three sashes wide with fixed middle sashes. The outer-most bays are glazed with single fixed-sash windows, with a bracketed sill separating the tenth and eleventh story. The roofline is crowned with a broadly overhanging, bracketed copper cornice that wraps around the front and south façades. The cornice ceases after it turns the corner to the rear and north façades, at which point a decorative red brick frieze in a geometric, dentiled pattern continues around the rear and north facades.

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## Rear and North Façades

The rear façade has one three-over-three single-hung window at the eleventh floor. A fire escape descends from the roof to the sixth floor, at which point it meets the roof of the adjoining building and changes course.

The north façade has windowless second and third bays, concealing the elevator shaft, on which the bank's painted name is still visible. This section of wall extends high above the roofline with a parapet that forms the north wall of a rooftop elevator penthouse. Centered on this parapet is a circular window. The rest of the façade is fenestrated beginning at the third floor, with a combination of three-over-three single hung, two-over-two single hung, and one-over-one single hung windows.

## Roof

Atop the building's flat roof sits a thirty-foot x thirty-foot, two-story, gabled elevator penthouse. It appears to have been faced with the same limestone as the building's south and front façades but has been painted over in white. It is glazed by eight two-over-two single-hung windows, of which the remaining panes are wired glass. Five other windows have been replaced with louvered vents. A door on the south façade is modestly paneled, and the top half is boarded.

## Interior

The interior of the building was also remodeled as part of the 1947 renovation that altered the façade. The bank occupied the basement, first and second (mezzanine) floors, as well as the adjacent Sherman building. Entering from Saginaw Street, the elevator lobby is decorated with contemporary materials. From the lobby there is access to an original stairwell leading to the mezzanine and third floor, original three elevators, and entrance to the main banking room. Original marble panels the entire wall around the elevators and is used as wainscoting in the stairwell. There is an original mail chute that extends to all upper floors. A 1921 Genesee County Savings Bank pamphlet describes the original interior in detail:

“[The main banking room's] floor, counters and panels are of Indiana marble, a delicate light brown shade, just off the white and strikingly veined. Grills are of dull bronze; the doors and desks of mahogany. The ceiling, deserves especial attention by reason of its pleasing detail and delicate coloring . . . For the use of employees only, a Microdrive elevator operates between the basement and the mezzanine floor . . . [The building has] 143 rooms suitable for offices and all arranged ensuite . . . Tennessee marble is used throughout the corridors. Three highspeed elevators [serve the upper floors] . . . The front part of the basement was occupied by a retail store, to which the public gains access from a stairway leading down from the Saginaw street side of the building, also outside by stairway on Kearsley street.”

The main banking room underwent a drastic change from its original, ornate design to one that was more sleek and representative of Art Deco elements in 1947. At this time a mezzanine floor was constructed along the north and front of banking floor. A ghost line is visible on the banking

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floor where the tellers once stood along the north side of the room, and along the south side where a railing once enclosed the desks of bank executives. The renovation design revealed and incorporated the four support columns running along the mezzanine (north) side of the room, and are mirrored by pilasters on the opposite wall surrounding the windows. Four chandeliers currently hang from the second story and are not original. The railing on the mezzanine balcony overlooking the banking floor is currently covered with wood paneling that was likely installed in the 1970s, matching a partition wall at the rear end of the room in front of an opening that leads into the Sherman building. Also at the rear of the banking room, on the north wall, is the bank's vault. The second floor (mezzanine) is accessed by an original stair at the northeast corner of the building as well as a spiral stair at the northwest corner of the main banking room. The second floor's plan is made up of four large rooms at the front of the building, one of which is the result of an alteration since the 1947 renovation in which a wall was put up to enclose a portion of the open mezzanine balcony. The mezzanine is open along the north wall and connects to the second floor of the Sherman building by a short stair.

The floors above consist of a central L-shaped corridor beginning at the elevators and running the length of the building and transitioning to the Sherman building on each connecting floor. This configuration is original and is mostly intact on all floors. In the bank building, the original marble exists in the corridor on almost every floor in varying configurations used as wainscoting, baseboard, and casing. On the sixth, and eighth-eleventh floors, the marble panels the entire height of the wall in the elevator lobby. On the seventh floor, there is no marble in the elevator lobby or corridor.

### **Sherman Building**

Attached on the west of the main building is the Sherman Building, a square-footprint, steel frame and gray brick, five-story structure which was built c. 1919 for a cost of \$85,000. It was built on the site of the old Sherman Hotel which dated to the 1870s. The two structures have long been closely associated, as a 1921 Genesee County Savings Bank pamphlet reads: "Ownership of the adjacent property, the second floor of which adjoins the mezzanine floor of the new building, guarantees against encroachment by neighbors on the light and air now enjoyed by the tenants." Two floors were added to its original three in 1927 and it was remodeled with the rest of the bank building in 1947, at which time it was totally incorporated into the neighboring structure.

The Sherman Building fronts West Kearsley Street and has an alley-side overhang in which the upper stories are five bays wide while the first story is only four bays wide. This overhang was once a necessary opening for access to the alley behind. The first floor south façade is faced with smooth granite with a recessed main entrance. Above the door are three horizontal supports, matching those on the east façade, that once held the words "GENESEE BANK BLDG." This façade has changed through various configurations over time, but currently there are three windows of uniform height, one wide and two narrow, composing the two inner bays. The final bay was modified into a secondary entrance at an unknown date, but it is now boarded. The second story is decorated with windows in a segmented pediment shape, quoins at each window and building corner, and a belt course above and below. The two windows at the outer-most bays are not as wide but are more ornate than the others, decorated with three plaster rosettes under

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the arch and three blank shields; one on either side and one on top of the arch. The remainder of the south façade is fenestrated by uniform one-over-one, single-hung, undecorated windows. A block carved with the name "SHERMAN" is centered at the top of the building. Just below the roofline is a very simple cornice.

Facing the alley, the west façade has fenestration beginning at the third story with three-over-three, half-height, single-hung windows. The fourth story has three-over-three, single-hung, full-height windows. The fifth story has a single three-over-three, single-hung window, a single tiny square window, and the rest are two-over-two, single-hung windows. The north façade adjoins another building on the first and second stories. It has mainly three-over-three single-hung windows, with some replacement single sash, fixed windows on the first and second story. It has a flat roof with a thirty-foot x twelve-foot elevator penthouse in the center.

### **Integrity**

The exterior of the building retains much of its integrity. The stylistic change to a contemporary Art Deco façade, and the modernized banking room and mezzanine, would have been a way to symbolically showcase the bank's nationalism as well as the industrial might of the Flint automotive industry. It is in good condition overall and the structure of the building is sound.

Years of vacancy have left much of the interior in critical shape. Ceilings and walls have been ripped open and plucked of any valuable metals, and there is water damage throughout. Prior to vacancy, the office spaces on the upper floors were updated and altered with partition walls and a variety of finishes throughout the 1970s, 1980s, and 1990s, to meet the needs of the current tenant and therefore contribute little to the overall historical integrity. The interior's most significant spaces that retain integrity are the banking and mezzanine floors, and the circulation of stairwells, elevators, and the central corridor. The original marble is damaged in a few places, but mostly intact throughout the building. The planned rehabilitation of the building as a hotel would retain and restore these significant aspects.

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## Section 8: Statement of Significance

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### Summary

The Genesee County Savings Bank Building is significant under Criterion A for its association with the early automobile industry that put Flint on the national map as “the Vehicle City.” Members of the bank’s founding directors and officers made investments in the growth of the automobile industry, which had impacts on the local, state, and national economy and culture. The building is significant under Criterion C as an enduring example of the Late Nineteenth and Early Twentieth Century Revival architectural styles that dominated bank buildings at the time. It also meets Criterion C as an architectural landmark of Flint that, at the time of its construction, towered over the rest of the downtown which had only one other skyscraper. Today it is one of five tall office buildings built during the 1920-30 period, together these structures are indispensable to the visual wall of Flint’s skyline. The Genesee County Savings Bank used the building as its headquarters from its construction in 1920 until it moved to a new building in 1968. The Genesee County Savings Bank and its founders were involved in many aspects of Flint’s economic and cultural development. According to a 1947 article in the *Flint Journal*, “Without exception, these bank executives were philanthropic community leaders, interested in civic affairs and alert to use their positions and resources for community betterment.”<sup>1</sup>

### Flint

Present-day Flint is located in the Saginaw valley on the banks of the Flint River, land that was once occupied by the Chippewa and Ottawa nations of Native Americans. In 1819, the land was divided into tracts of reservation land with a treaty between the Chippewa and a man named Jacob Smith, who lived on the land as a trader and friend to the tribe. Jacob Smith’s trading post settlement was built at the point called Grand Traverse where the Detroit-to-Saginaw trail crossed the Flint River. This strategic point along the river slowly became the city of Flint. In 1830 a tavern was established by John Todd. By 1835 “quite a village had sprung up.”<sup>2</sup> A land office was opened in Flint in 1836. This development “greatly promoted immigration” to the village.<sup>3</sup> The Detroit-to-Saginaw trail eventually became the Saginaw Pike, which was being constructed by the government from 1826 to 1835. This road became downtown Flint’s principal thoroughfare, Saginaw Street. By 1855 when the Flint was incorporated as a city, the street was leveled to a uniform grade and sidewalks were installed. By 1886, South Saginaw Street was lined with two and three-story commercial buildings that housed a wide variety of businesses. This four-block area formed the core of Flint’s economic, civic, and social life.

Through the 1850s and into the 1870s economic activity in Flint largely revolved around the lumber industry, with some ancillary mills and other industry. With a population of roughly two thousand people, Flint resembled more of a lumber camp and less the thriving industrial city it

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<sup>1</sup> "Matches Community Strides for 75 Years: Genesee Bank Marks Anniversary Belatedly." *The Flint Journal*. 6 July 1947.

<sup>2</sup> "Michigan State Gazetteer and Business Directory for 1863-4." Detroit: Charles F. Clark, 1863, p. 309.

<sup>3</sup> Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916, p. 314.



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would become in the ensuing decades.<sup>4</sup> By the mid-1850s there were seven sawmills in Flint, with a capacity to produce 16,800,000 feet of lumber annually.<sup>5</sup> Concomitant with the lumber industry was a vigorous ashery trade that shipped “great quantities” of ash products to the east. These, along with Flint’s other industries, generated a significant amount of capital within the city of Flint.<sup>6</sup>

It was about 1876 that the timber stock of the surrounding region was depleted, and some turned to farming as their favored economic pursuit. For others, however, a new industry had taken root. In 1869 William A. Paterson, a wagon maker from Ontario, Canada, established a small shop on South Saginaw Street. Paterson was followed in 1884 by James H. Whiting and the Flint Wagon Works, built on the site of the Begole Fox & Company lumber yard. In 1893, William C. Durant and Dallas J. Dort’s Flint Road Cart Company was established, which was re-incorporated in 1900 as the Durant-Dort Carriage Company. Mills spread throughout the city to supply materials to this burgeoning industry, which built thousands of carts and carriages, and employed thousands of individuals. Wagons, carts, and carriages were produced in such great number and quality that the city of Flint attained the moniker “Vehicle City” well before the manufacture of automobiles.

The Buick Motor Company was the first automobile maker to relocate from Detroit to Flint in 1903 when it was purchased by James Whiting of the Flint Wagon Works. There, it joined an established manufacturing center that featured sixty-four various manufacturers and more than three thousand employees. In 1904, those companies invested more than four million dollars in their plants, and produce more than six million dollars’ worth of products. The next year, the W. A. Paterson Company and the Buick Company were in the process of building extensive additions to their already large facilities.

Due to the growth of the carriage and automobile industry, and their attendant accessories and parts suppliers, Flint’s population exploded from 13,000 in 1900 to 38,000 in 1910. By 1920 its population had reached 91,599 and many of the two, three, and four-story Victorian buildings that made up the commercial core of downtown Flint were being replaced with then-modern buildings, and a housing boom was underway to meet the explosive growth of the city.

Incredibly, the population of Flint increased to an estimated 165,000 people by 1930. Demand for housing was intense. In 1933 alone 3,200 homes were built in massive developments, Civic Park and Chevrolet Park, to house auto industry workers and their families.<sup>7</sup> This incredible growth resulted in new streets and sidewalks, schools, businesses, and a plethora of other industries and professions that provided employment and needed services. The 1922 city directory called Flint, “The Wonder City of America.”<sup>8</sup> The Genesee County Savings Bank Building on South Saginaw Street, which opened to the public on December 1, 1920, constructed

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<sup>4</sup> Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916.

<sup>5</sup> Ibid., p. 315.

<sup>6</sup> Ibid., p. 320.

<sup>7</sup> DeKorte, Heather. "National Register of Historic Places Nomination Form." First National Bank and Trust Company Building, 2007.

<sup>8</sup> Polk’s Flint City Directory. Detroit: R.L. Polk & Co., 1922, p. 43.

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in this *wondrous* era, is an enduring symbol the economic strength and prosperity in Flint's history.

### Early Banking in Flint

Organized banking began in Genesee County shortly after Michigan was admitted to the Union in 1837.<sup>9</sup> At the same time, the state legislature passed laws instituting "free banking." This began a period in which banks were permitted to be created without a charter from the legislature. Two of these so-called "wildcat" banks operated in Genesee County: the Genesee County Bank (no relation to the later Genesee County Savings Bank), and the Farmers Bank of Flint River Rapids.<sup>10</sup> Free banking proved to be a ruinous endeavor, and within a few years banking laws were again changed to require legislative approval.

A general banking law in Michigan was approved by popular vote in 1858, but the organization of banks proceeded slowly, with just four banks opening between 1858 and 1862, and a mere fifteen until 1871.<sup>11</sup> The 1858 law was amended in 1871 to allow for the organization of "savings banks." Until then, the state banking law allowed only for the organization of commercial banks, and did not address or allow for savings business.<sup>12</sup> The amended law, however, allowed for banks to operate both savings and commercial businesses, and, thereafter, the majority of banks operated in this manner.<sup>13</sup>

The first successful bank in Genesee County was the Exchange bank, established in 1858, three years after the city of Flint was incorporated. In 1865 the Exchange Bank was chartered as a national bank, and reorganized as the First National Bank, marking the first bank organized under the "National Bank Act" in the city of Flint. By 1871 the demand for banking services and financial resources had increased in Flint and Genesee County to the point that the directors of the First National Bank doubled their previous capital to \$200,000. The Citizens National Bank of Flint was organized in 1871. Within three months of opening, the directors of Citizens National Bank increased their capital from \$50,000 to \$100,000.<sup>14</sup> Citizens National was reorganized in 1891 as the Citizens Commercial and Savings Bank.

The Union Trust and Savings Bank was organized in 1893, and seems to have prospered through the early twentieth century. Nevertheless, the bank merged in May 1929 with the Industrial Savings Bank. The Industrial Savings Bank was founded in 1909 by auto industry pioneers, including Charles S. Mott, as "an institution for the factory employees."<sup>15</sup> The merged bank, the

<sup>9</sup> Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916, p. 519.

<sup>10</sup> Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916, p. 520.

<sup>11</sup> Mitchell, James J. "Detroit in History and Commerce." Detroit: Rogers & Thorpe, 1891, p. 20.

<sup>12</sup> Wendell, Emory. "Wendell's History of Banks & Bankers of Michigan, vol. 1." Detroit: Emory Wendell, 1902, p. 308.

<sup>13</sup> Hinchman, Thomas H. "Banks and Banking in Michigan." Detroit: Wm. Graham, Printers, 1887, p. 94.

<sup>14</sup> "History of Genesee County, Michigan." Philadelphia: Everts & Abbott, 1879, p. 139.

<sup>15</sup> "Flint To Have New Bank." *Detroit Free Press*. May 6, 1909.

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Union Industrial Trust and Savings Bank, had stated capital of three million dollars and thirty million dollars in assets.<sup>16</sup>

### **History of the Genesee County Savings Bank**

Between 1860 and 1880 Flint's population had increased from just under three thousand people to over 8,400. This growth not only set the stage for the extensive carriage and automobile manufacturing that would come to dominate Flint, it also created the need and opportunity for greater banking facilities within the city. Flint's banking institutions were joined by the city's first savings bank in 1872, when the Genesee County Savings Bank opened for business.

The Genesee County Savings Bank was organized on May 1, 1872, when a group of prominent citizens met at the office of James B. Walker to discuss the formation of a savings association that would be needed to finance the operations they sought for the future of Flint. A meeting of 35 initial stockholders on March 25, 1872, elected the officers James B. Walker (president), Giles L. Denham (vice president), Ira H. Wilder (cashier), and a board of directors that included James B. Walker, Giles L. Denham, John Orrell, William W. Crapo, Russell Bishop, W.F. Browning, George C. Kimball, C.C. Pierson, and Henry Brown. It began with a capital of fifty thousand dollars, which it increased five years later to \$100,000. The doubling of capital stock at the bank is a testament to the growth of Flint's economy, which allowed it to increase its investments and provide increasing amounts of banking services to its customers. The bank occupied an office on the first floor of a property owned by H.M. Henderson on the southwest corner of South Saginaw and Kearsley streets until the present building at the northwest corner was built in 1920.

James B. Walker (1812-1878) arrived in Flint in 1836 from Locke, Cayuga County, New York, one of the early settlers to the area. He began his life in Flint working as a clerk at Beach & Wesson dry goods store, and established a store of his own in 1838. In 1858 he was appointed by Governor Kinsley S. Bingham as trustee and building commissioner of what is known today as the Michigan School for the Deaf. Walker served in that capacity until 1873. He also served a one-year term as mayor of Flint (1870-1871) during which the first pavement was laid on Saginaw Street. He was the bank's first President, serving in this position from 1872-1878.

Russel Bishop (1818-1896) served from 1878-1896 as the President of the Genesee County Savings Bank following Walker's death. Born in Genesee County, New York, R. Bishop was one of the early settlers, arriving in Flint in 1837, and held a prominent position in the commercial and financial community. During his time as president, Flint saw its first safety deposit boxes in 1892 when thirty-five of them were installed at the Genesee County Savings Bank. The use of safety deposit boxes in banks quickly became mainstream, and by the early twentieth century all banks in Flint offered this service to their customers. The increased demand for the safekeeping of valuable items is evidence of Flint's rising wealth. At the Genesee County Savings Bank, the number of safety deposit boxes was increased to 2,500 when the building at 352 South Saginaw Street opened in 1920. In 1947, the bank's safety deposit department

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<sup>16</sup> "Two Flint Banks in Merger Plan." *Escanaba Daily Press*. December 12, 1928.

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encompassed 3,500 square feet of floor space, and while the number of boxes is unknown, they offered boxes of four different sizes.

Promotional literature from the bank, published in 1972, states that the Genesee County Savings Bank played an integral role in the development of the carriage industry, and, later, the formation of the automobile industry.<sup>17</sup> As the carriage manufacturing industry began to thrive with the founding of the Durant-Dort Carriage Co., the Genesee County Savings Bank states that it played an integral role in the financing of many manufacturing plants in the city such as the W.A. Paterson Company plant and James H. Whiting's Flint Wagon Works.<sup>18</sup>

William A. Atwood (1835-1908) was born in Niagara County, New York, and came to Flint in 1866 with his brother J.B. Atwood, and B.W. Simington, to enter into the lumber business by erecting a sawmill along the Flint River.<sup>19</sup> Together they operated J.B. Atwood & Company for fifteen years until, 1879, as timber became scarce. W.A. Atwood entered into a few other business pursuits, including the Stone, Atwood & Co. woolen mill, and was a member of the Knights of Pythias, a fraternal organization with foundational roots in Eagle Harbor, Michigan. As one of the founding directors of the Genesee County Savings Bank, he became Vice-President, and finally served as President from 1896 until his death in 1908. He was active politically, serving as the twenty-third Mayor of Flint (1882-83), and in the Michigan Senate (1887-88). It was "largely through his efforts" as mayor that the city was able to construct iron bridges across the Flint River, a symbol of Flint's growing prosperity.<sup>20</sup>

A 1972 pamphlet published by the bank in honor of its one-hundredth anniversary states that the investment of the bank's leadership was important in the rise of Flint as a capital of the automobile industry. The Buick Motor Company was purchased by James Whiting of the Flint Wagon Works and moved from Detroit to Flint in 1903. By the fall of 1904, the company encountered financial troubles and William Durant took control. Durant briefly moving its assembly plant to Jackson, Michigan, while he gathered support from Flint bankers and businessmen.<sup>21</sup> In 1905 a document was signed by the Directors of the Genesee County Savings Bank that is quoted as being "one of the most important in Flint's history."<sup>22</sup> The document was a subscription of stock in the Buick Motor Company to secure that Buick would locate its entire business in Flint. Signed by J.D. Dort, A.G. Bishop, James C. Willson, H.C. Spencer, J.H. Crawford, J.C. Orrell, W.A. Atwood, G.C. Willson, and W.W. Crapo, "Loyal, far-seeing citizens thus assured that Buick's home always would remain in Flint."<sup>23</sup> These individuals, all directors of the Genesee County Savings Bank, pledged up to \$2,500 each in exchange for shares in the Buick Motor Company.

<sup>17</sup> Genesee Bank, 1872-1972. Genesee Merchants Bank & Trust Co. Flint, 1972.

<sup>18</sup> Genesee County Savings Bank. "75 Civic Inspired Years."

<sup>19</sup> Bingham, Stephen D. *Michigan biographies*. Lansing: Michigan Historical Commission. 1924, p. 31.

<sup>20</sup> *Cyclopedia of Michigan*. Western Publishing and Engraving Company. 1890, p. 204.

<sup>21</sup> Gustin, Lawrence R. Buick Motor Division History. 1993.

<[http://www.buickheritagealliance.org/buick\\_history/motor\\_division](http://www.buickheritagealliance.org/buick_history/motor_division)>

<sup>22</sup> Genesee Merchants Bank & Trust Co. "Genesee Bank, 1872-1972."

<sup>23</sup> Genesee Merchants Bank & Trust Co. "Genesee Bank, 1872-1972."

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With the passing of W.A. Atwood in 1908, Dr. James C. Willson (1833-1912) became the bank's president from 1908-1912. A former Civil War surgeon, a civic leader, and one of the remaining original organizers of the bank, he led the bank during a period of tremendous growth in Flint. During this period, the bank's seventy-fifth anniversary pamphlet asserts that it played an active role in providing financial backing and counselling to industry leaders as Flint transitioned from the manufacturing of horse-drawn carriages to automobiles.<sup>24</sup> In 1908, the Genesee County Savings Bank provided the financial backing and purchase of stock that enabled William C. Durant to organize General Motors.<sup>25</sup>

Russell Bishop's son Arthur Giles Bishop (1851-1944) grew up in Flint and attended the University of Michigan. He was a clerk at the Citizen's National Bank and then at the Genesee County Savings Bank where he worked as a Clerk, Assistant Cashier, Head Cashier, Vice-President, and finally served as President of the bank from 1912 until 1933. It was under A.G. Bishop's leadership that the Genesee County Savings Bank merged with the National Bank of Flint (formerly named First National Bank), creating "one of the strongest financial institutions in the state" with a capital of \$500,000.<sup>26</sup> The consolidation of the two banks and their combined resources was likely what allowed for the grand Genesee County Savings Bank Building to be constructed in 1920.

A.G. Bishop became chairman of the board in 1933, a position he held until his death in 1944. He was president of the Michigan Bankers Association in 1915-16 and was a highly respected leader in Michigan's financial sector. A.G. Bishop also served as a director at Chevrolet Motor Company, which moved to Flint from Detroit in 1913, as well as a director and vice-president at General Motors. In 1928 he donated 220 acres of his family's farmland to be used for an airport, which still operates today as the Bishop International Airport.

A.G. Bishop also is responsible for helping to orchestrate the move of Charles Stewart Mott's company to Flint in 1905. When William C. Durant invited Charles S. Mott to Flint with the proposition on the table, A.G. Bishop hosted a dinner party for the visitor and invited many influential men who helped to convince Mott of Flint's importance in the booming auto industry.

In 1906 when the Weston-Mott Company of Utica, NY, (a manufacturer of automobile wheels and axles) relocated to Flint, A.G. Bishop was elected as secretary and sat on the board of directors, and, at the same time, C.S. Mott was named a director at the Genesee County Savings Bank in 1908, with no prior experience in banking.<sup>27</sup> The following year, Mott was an organizer of the Industrial Savings Bank in 1909 and became its president. Today C.S. Mott's legacy lives on through the philanthropy of the Mott Foundation which continues to benefit the city of Flint.

A.G. Bishop married Carrie E. Spencer, the daughter of former Genesee County Savings Bank director H.C. Spencer. Their son, Russell Spencer Bishop, went on to become the third

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<sup>24</sup> Genesee County Savings Bank. "75 Civic Inspired Years."

<sup>25</sup> "Matches Community Strides for 75 Years." *The Flint Journal*. 1947.

<sup>26</sup> Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916, p. 68.

<sup>27</sup> Young, Charles H., and William A. Quinn. *Foundation for Living: The Story of Charles S. Mott and Flint*. New York: McGraw-Hill Book Company. 1963.

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generation of the Bishop family to hold executive positions at the Genesee County Savings Bank as Assistant to the President in 1916, Vice-President in 1923, and Chairman of the Board from 1944-46.

Harlow Herbert Curtice (1893-1962) began his fast-moving career as a bookkeeper for General Motors' A.C. Spark Plug Company. In 1927 he was elected as a director of the Genesee County Savings Bank. In 1929, he became President of A.C. In 1933 he became President of Buick and President of the Genesee County Savings Bank. His presidency at the bank lasted from 1933-1951. He was named Executive Vice-President of General Motors in 1948 became the bank's Chairman of the Board in 1951, and finally President of General Motors in 1953. As the head of GM, Curtice announced in 1954 that the company would donate three million dollars to fund the Flint Cultural Center.<sup>28</sup> Curtice was named TIME magazine's Man of the Year in 1955.

Throughout Flint's growth in the twentieth century, automobile companies and manufacturers were merging and consolidating, and steadily growing in wealth and power. The Genesee County Savings Bank followed a similar trajectory throughout its life. It was under the presidency of A.G. Bishop that the Genesee County Savings Bank was consolidated with the First National Bank on June 21, 1916, creating "one of the strongest financial institutions in Michigan."<sup>29</sup> At this point it became the oldest bank in Flint in continuous service, with capital of \$500,000 and surplus of \$500,000. Following the Federal Reserve Act of 1913, in 1918 the bank became a member of the Federal Reserve System. At the time of their consolidation, the two banks were on opposite sides of Kearsley Street at the intersection with South Saginaw Street, First National was on the northwest corner and Genesee County Savings Bank on the southwest. Soon after they merged, plans were announced that Genesee County Savings Bank would build their new building on the southwest corner, and the banks switched places. First National Bank moved into the old Genesee Bank Building until their new Neoclassical, seven-story building at the corner of First and South Saginaw streets was completed in 1924.

In 1921, Flint banks organized a chapter of the American Institute of Banking (AIB) with members of the Genesee County Savings Bank, the Industrial Savings Bank, First National Bank, Citizens Commercial and Savings Bank, and the Union Trust and Savings Bank all serving on the board of directors. The AIB was established by the American Bankers Association in 1903 to provide professional education and certification to those working in the banking industry. The Flint chapter was the second local chapter to be established in Michigan, after Detroit. In its first year the Flint chapter of the AIB enrolled 145 members,<sup>30</sup> and offered courses in Elementary Banking and Standard Banking.<sup>31</sup>

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<sup>28</sup> Highsmith, Andrew. *Demolition Means Progress: Flint, Michigan, and the Fate of the American Metropolis*. University of Chicago Press, 2015.

<sup>29</sup>Wood, Edwin. "History of Genesee County, Michigan, Her People, Industries and Institutions." 1916.

<sup>30</sup> Strickland, Robert. "The Membership Campaign." *Bulleting of the American Institute of Banking*. April 1922, p. 212.

<sup>31</sup> Strickland, Robert. "The Membership Campaign." *Bulleting of the American Institute of Banking*. April 1922, p. 236.

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In that same year, Flint banks together had resources totaling \$40,473,000. In 1924, the collective assets of the merged banks, Genesee County Savings and First National, was twenty-five million dollars. The bank advertised these assets to communicate strength, stability, and trustworthiness.

The location of the main office buildings of many of Flint's banks in the heart of downtown on South Saginaw Street formed a financial district of sorts. Suggestive of their increasing wealth, influence, and importance, these office buildings towered over the rest of the city which was and is still mostly low-rise buildings.

Following a decade of prosperity, with the 1930s came the stock market crash, the Great Depression, and the Banking Crisis of 1933. One of major triggers that escalated the crisis was a run on two large Detroit banks, the First National Bank of Detroit and the Union Guardian Trust Company, which were losing money at a rate they could not continue to pay without borrowing. The Michigan Governor, William A. Comstock, was convinced to declare a statewide "banking holiday" on February 14, 1933, a month later a national banking holiday was declared by President Roosevelt.<sup>32</sup> By the end of the crisis, some four thousand banks across the nation never reopened their doors.<sup>33</sup>

In Michigan, some one-and-a-half billion dollars was immediately impounded in 550 banks throughout the state, and between fifteen and twenty-million dollars in gold was brought into the Detroit branch of the Federal Reserve Bank of Chicago. It was reported that, in response, the federal government planned to send 350 Secret Service operatives throughout the state to observe "scandal-mongers" and prevent the diffusion of unfounded rumors.<sup>34</sup> It is unclear whether this plan was carried out, but within a few weeks, banks throughout the state reopened, though withdrawals were limited to a bank's cash on hand.<sup>35</sup> In Washington, DC, Michigan Senator James J. Couzens introduced the so-called "Michigan Plan." In part Couzens' plan provided for a bank's liquid assets to be separated from its frozen assets. The liquid assets were then made available for depositors to withdrawal based on a ratio of the bank's liquid assets to its total assets, and depositors would be given a lien against the bank's frozen assets. A version of this plan was later approved by the Michigan state legislature and Governor William A. Comstock. Final approval for the plan from the Federal Reserve was received in April 1933. Each bank was required to submit a plan for reopening to the federal government, and most of the Flint banks were not able to develop acceptable plans, in which case the federal government assigned a conservator with complete authority to oversee the bank.

In May 1933 two Flint banks, Union Industrial Trust and Savings Bank and Genesee County Savings Bank, submitted the first applications for reopening under the Michigan Plan. The two

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<sup>32</sup> Awalt, Francis G. "Recollections of the Banking Crisis in 1933." *Business History Review*. The President and Fellows of Harvard College, 1969. Accessed 6 February 2017.

<<https://fraser.stlouisfed.org/files/docs/meltzer/awarec69.pdf>>.

<sup>33</sup> Jabaily, Robert. "Bank Holiday of 1933." Federal Reserve History. March, 1993. Accessed 19 April 2017.

<[https://www.federalreservehistory.org/essays/bank\\_holiday\\_of\\_1933](https://www.federalreservehistory.org/essays/bank_holiday_of_1933)>

<sup>34</sup> "Business as Usual Rule Being Adopted Despite Closing Order." *Lansing State Journal*. February 14, 1933.

<sup>35</sup> "Comstock to Act on Banks." *Ironwood Daily Globe*. February 21, 1933.

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banks together held nearly eighteen million dollars in deposits.<sup>36</sup> The availability of at least some of this money would provide welcome relief to the citizens and businesses of Flint.

The Citizens Commercial & Savings Bank was the first to reopen in full, and the Genesee County Savings Bank followed soon after with the restoration of “normal banking functions” under the Michigan Plan on June 19, 1933.<sup>37</sup> Genesee County Savings Bank was, at the point, the largest bank in the state of Michigan to qualify for reopening under the Michigan Plan.<sup>38</sup>

Over the next three years, GCSB operated under the Michigan Plan. In November 1936, the bank announced that on December 15, 1936, it would pay – in full – all deposits impounded in 1933, plus interest. This amounted to nearly two-and-a-half million dollars. The *Detroit Free Press* reported that this “would be the first payment in full... to be made by any large banking institution in Michigan.”<sup>39</sup>

The *Flint Journal* commended the bank’s president, Harlow H. Curtice, and the government-appointed conservator Mark A. Wilson, for their efforts as well as “the extraordinary response of the stockholders.”<sup>40</sup> Likewise, the *Detroit Free Press* effusively praised the bank, stating:

The ability of the Genesee County Savings Bank to dig itself out in this way creates a strong presumption that there never was any real justification for impounding its deposits in the first place. And if the affairs of some other banks closed in Michigan had been managed with the same eye to the interest of depositors they probably would also have been on their feet by now.<sup>41</sup>

Because of its resilience during this time, the bank was able to expand its business well into the twentieth century.

After World War II, a variety of economic factors converged which led to a trend of bank consolidation. While the motivations behind consolidation varied depending on the decade, globalization and deregulation were two particular forces that accelerated mergers post-WWII and into the 1980s and 1990s.<sup>42</sup> Concurrently, at the close of World War II the nation became fixated on its booming automobile industry, and Flint was one of its powerhouses. In this era, the Genesee County Savings Bank had the savvy to adapt to changing economic environments and consumer demands, while capitalizing on Flint’s success.

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<sup>36</sup> “Application is Made for Reopening Banks.” *Battle Creek Enquirer*. May 4, 1933.

<sup>37</sup> “Reopening of Genesee Bank is Good News for Flint.” *The Flint Sunday Journal*. 18 June 1933.

<sup>38</sup> “Flint Bank Opens, Frees \$5,000,000.” *Lansing State Journal*. June 19, 1933.

<sup>39</sup> “Bank in Flint to Pay in Full.” *Detroit Free Press*. November 22, 1936.

<sup>40</sup> “Reopening of Genesee Bank is Good News for Flint.” *The Flint Sunday Journal*. 18 June 1933.

<sup>41</sup> “An Honest Job.” *Detroit Free Press*. November 23, 1936.

<sup>42</sup> Jones, Kenneth D., and Tim Critchfield. “Consolidation in the U.S. Banking Industry: Is the ‘Long, Strange Trip’ About to End?” *FDIC Banking Review* 17(4). 2005.



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The Genesee County Savings Bank Building underwent a massive modernization under the direction of H.H. Curtice to celebrate its seventy-fifth anniversary in 1947. By this time, it had opened several branches throughout greater Flint. The bank began to open branch locations beginning as early as 1915, and another was opened in 1920 according to a *Flint Journal* article announcing the “Buick branch” to better serve Buick employees. Indicative of the coming changes to the banking industry, the article notes that the branch location will have all the same advantages of the downtown location, “without any of the crowded conditions and parking difficulties of the central district.”<sup>43</sup> In the ensuing years, branches became increasingly popular as suburban development moved customers farther away from the bank’s downtown headquarters.

New and expanded space was made in the main bank building for a commercial department, foreign exchange window, trust department, mortgage department, accounting department, monthly payment loan department, and safety deposit department. A roster of bank employees in 1947 includes sixty-six names, thirty-three of which were women. This would have been typical for most banks at the time, considering that at the end of World War II, women constituted almost one half of the banking industry’s employees.<sup>44</sup>

During most of the 1950s (specifically, 1951-1958) the bank’s president was Gyles E. Merrill, who began his work at the bank in 1904 as a messenger. He continued after his presidency as Vice Chairman of the Board and then Honorary Chairman of the Board. His tenure of service to the bank lasted sixty-five years, during which it grew from a one-million-dollar bank to a 340-million-dollar bank.

As Merrill began his tenure in 1951, the State of Michigan reformed its banking laws to prohibit the operation of private banks, of which eleven were in operation in the state at that time. By April 1952, only four such banks remained after one of them in Swartz Creek, a small city about nine miles southwest of Flint, merged with the Genesee County Savings Bank, and was thereafter operated as a branch bank.<sup>45</sup>

A more significant merger occurred in 1957 when Genesee County Savings Bank, then the oldest operating bank in Flint, merged with Merchants and Mechanics Bank, then the youngest bank in the city, having been established in 1927. The newly formed organization, Genesee Merchants Banks and Trust Co., opened on July 1, 1957, and served as a symbol of the great amount of wealth in Flint at that time. The merger of these two banks formed the eighth largest bank in Michigan, with 2,500,000 dollars in capital and more than 3,500,000 dollars in surplus. The merger also gave Genesee Merchants sixteen branches throughout Genesee County.<sup>46</sup> By the next year, the bank ranked 221st in the nation (and one of eleven Michigan banks in the top three hundred) with total deposits of more than 110 million dollars.<sup>47</sup>

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<sup>43</sup> “Genesee-Co Bank Plans New Branch on Industrial-Av.” *The Flint Journal*. 11 September 1920.

<sup>44</sup> McEuen, Melissa. “Women, Gender, and World War II.” *Oxford Research Encyclopedia of American History*. 2016.

<sup>45</sup> “4 Private Banks Left in Michigan.” *Lansing State Journal*, April 16, 1952.

<sup>46</sup> “Merged Bank Opens in Flint.” *Detroit Free Press*. July 2, 1957.

<sup>47</sup> “11 State Banks in Top 300.” *Detroit Free Press*. February 4, 1958.

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The combined resources of these two institutions also allowed the bank to enter into a new age of computerized banking that allowed for greater operational efficiency, economies of scale, and the ability to offer new and better services to its customers, including Master Charge (now MasterCard), Magicash (an early automated teller machine), minimum balance free checking, and expanded trust services and savings programs.<sup>48</sup>

In 1958 the Genesee Merchants Bank & Trust Co. published a monthly magazine and marketing piece called "Good Living." The magazine contained consumer articles, household improvement ideas, recipes, and thrift/savings advice that encouraged its readers to open up a savings account. The magazine's title is a variant of "better living," a marketing slogan developed in the 1930s. The use of "better" relative to social, domestic, and business causes, however, had been in use since the 1920s (e.g. *Better Homes and Gardens* began publication in the early 1920s).<sup>49</sup> The use of "better living" declined during World War II, but returned in the postwar era, as marketers attempted to capitalize on the exuberance and optimism prevalent throughout much of postwar America. Home builders suggested modern design resulted in better living, as did appliance manufacturers. Community planning agencies adopted the term as new plans were devised. Even industrial products were promoted in this manner. The Natural Rubber Bureau suggested that natural rubber meant "better living for all of us."<sup>50</sup> The bank's "Good Living" magazine, then, can be seen as a continuation of this trend, and the adoption of related marketing techniques that utilize helpful advice to garner additional business. The insinuation being that "good living" is synonymous, or, at a minimum, attainable through the Genesee County Savings Bank.

In 1958, George L. Whyel was elected as president of the Genesee Merchants Bank & Trust Co. Whyel was active in many aspects of the community, including the United Fund of Flint, the Flint College and Cultural Development committee, and served as both a Trustee and Director of the Mott Foundation. Under Whyel's direction, the bank embraced the ideas of the modernist architectural movement, and eventually moved the bank's headquarters into a new, nineteen-story modern skyscraper a few blocks away at First and Harrison Streets, called Genesee Towers. A photograph in the *Flint Journal* shows Whyel standing in the lobby of the Genesee County Savings Bank building admiring a model of the soon-to-be new headquarters. The new building opened on December 1, 1968, and was called a symbol of "rapidly growing downtown Flint."<sup>51</sup> It was the tallest building in Flint, and was the first project of its size since the Union Industrial Bank Building (now the Mott Foundation Building) was erected in 1929.

The bank maintained a branch at the Genesee County Savings Bank Building until 1980, when it closed its last facility at its former headquarters. The *Flint Journal* reported somberly on March 12, 1980, that "Genesee Bank does not have an office on S. Saginaw St. downtown for the first time this century." The newspaper was reporting on the loss of a principal landmark for the city's

<sup>48</sup> Genesee Merchants Bank & Trust Co. "Genesee Bank, 1872-1972."

<sup>49</sup> Shanken, Andrew M. "Better Living: Toward a Cultural History of a Business Slogan." *Enterprise and Society*, Vol 7, Iss. 3, Sept. 2006, pp. 485-519. DOI: <https://doi.org/10.1017/S1467222700004389>

<sup>50</sup> "Just a Piece of Rubber," *Life*. May 15, 1950, p. 13.

<sup>51</sup> Longley, Kristin. "Genesee Towers: A storied history in downtown Flint." *MLive*. 27 September 2012.

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downtown, but the narrative was a likely one for Flint during the latter decades of the twentieth century. By the 1980s, Flint was well into economic decline due to the loss of its industrial base. Many long-time retail establishments, especially large department stores, had left South Saginaw Street. The four-block downtown section experienced a vacancy rate of sixty percent. Yet, some hopeful signs emerged. The Mott Foundation provided funding for several large developments, including a hotel, a residential complex, and the ill-fated AutoWorld. Through these tumultuous years, the Genesee County Savings Bank Building provided a stabilizing presence in the downtown area, and housed a variety of businesses and government agencies throughout the 1980s and 90s.<sup>52</sup>

In 1990 the Genesee Merchants Bank and Trust Co. was acquired by NBD Bancorp, formerly the National Bank of Detroit. NBD, much like the Genesee County Savings Bank, had ties to the auto industry. Initially its shares were owned equally by General Motors and the United States government. NBD later merged with First Chicago Corporation to become First Chicago NBD. After a series of mergers and acquisitions, First Chicago NBD was ultimately absorbed by JPMorgan Chase Bank in 2004.

In 1998, NBD vacated Genesee Towers and the building largely sat vacant until it was demolished in 2013. The old Genesee County Savings Bank Building on South Saginaw Street, however, had increasing vacancy yet remained occupied into the early 2000s. It became completely vacant by 2010. The 2009 Flint city directory lists the last, single tenant in the building as the Bernstein Law Offices. At the time of this nomination, the economic hardship and declining tax base revenues in Flint reached a tragic low with a contaminated water supply from corroded infrastructure. The Genesee County Savings Bank Building is one of the few remaining examples of a time of economic strength in Flint, and the trajectory of its main tenant was inherently linked to that of its hometown. The monumental Italian Renaissance Revival architecture of the vacant building, which retains much of its structural integrity, paradoxically suggests stability to a population of modern-day residents who have not known a prosperous or stable Flint.

### **Building Construction and Design**

An announcement in *The Commercial and Financial Chronicle*, dated September 14, 1918, reads: "A.G. Bishop, President of the First National and the Genesee County Savings Banks of Flint, Mich., announces that a contract has been let to Hoggson Brothers for the erection of a structure to house both banks."<sup>53</sup> The building was designed in the Italian Renaissance Revival style, which reached its peak during the period 1890-1930 and was popularly used for the up-scale public or quasi-public buildings. Classical revival styles were used especially for public and bank buildings to symbolize strength and stability. Coincidentally, in the late 1960s a similar rationale was used to construct and move the bank to its new modern skyscraper, a cyclical symbolic representation of how businesses want to be seen through trends in architecture. The

<sup>52</sup> Polk, R.L. "Flint City Directory." Detroit: R.L. Polk & Co. Publishers, 1980, 1989, 1991, 1995.

<sup>53</sup> *The Commercial and Financial Chronicle*. 14 September 1918.

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Genesee County Savings Bank Building is representative of a broad pattern of tall bank and office towers in booming industrial Michigan cities in the early twentieth century. Similar bank buildings were appearing in Ann Arbor, Battle Creek, Grand Rapids, Lansing, Jackson, and Detroit. In Flint, it was the first combination bank and office tower to be built. It was the city's second skyscraper, but today it is the earliest that remains standing. The Flint P. Smith Building, later called the Sill Building, (razed in 1984) was called "Flint's first skyscraper" and was constructed with structural steel in 1910.

The Hoggson Brothers specialized in the design and construction of bank buildings, many of which are on the National Register of Historic Places. Their advertised method was that under a single contract with a fixed cost, the Hoggson Brothers used various contractors and materials suppliers. A drawing of the proposed building appears in the *Michigan Manufacturer & Financial Record* in 1918 and names the Hoggson Brothers again as the architect, with the caption: "This beautiful structure will eventually house the First National and the Genesee County Savings Banks of Flint, Mich." This illustrated concept, for reasons unknown, never materialized. After this, there is no mention of the Hoggson Brothers in any later news coverage of the building and it appears that design duties were passed to the local firm of J.W. Cook.

Flint-based J.W. Cook is credited as the resident engineer and superintendent of construction of the Genesee County Savings Bank building in a December 1, 1920, article in the *Flint Journal*. Construction work was done by the Realty Construction Company on general contract, according a 1921 pamphlet released by the bank. The old National Bank building on the northwest corner of South Saginaw and Kearsley Streets was razed and excavation began in 1919 for the foundation of the new building. All windows and metal construction in the building were contracted to Goodes & Son of Flint, Michigan. The original banking room, twenty-six feet in height, was decorated with "old ivory" on the ceiling and French caen stone on the walls by the firm W.P. Nelson Co., of Chicago, Illinois. The office of the President, belonging at this time to A.G. Bishop, was directly to the right of the front entrance followed by quarters for the rest of the bank officers. The bank's commercial purposes occupied the south side of the room and the savings department occupied the north side. The safety deposit vault was originally at the rear of the room, which accommodated 2,400 safety deposit boxes, and the fund vault was directly north. Two mezzanine floors above the front and rear of the main banking room were used for executives and directors rooms and the bookkeeping department, respectively. This floor had the use of a private elevator.

Ornamental bronze work is attributed to William H. Jackson & Company of New York. The desks in the bank executive offices and lobby were hand carved by the Stowe & Davis Manufacturing Co. of Grand Rapids, Michigan. The heating and ventilation system was installed by Pittelkow Heating and Engineering Company of Detroit, Michigan. The offices on the floors above the bank were decorated by Thomas Ebert Company of Chicago with floors and wainscoting in the corridors of marble and mahogany woodwork in the offices. Floors in the offices were concrete. Cabinet work was finished by Austin the Painter of Flint. All lighting fixtures for the building were done by Egan & Egan, Inc., of Chicago.

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Genesee, Michigan

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The building was boasted as “one of the largest and finest banking buildings in the State” by the *Michigan Manufacturer & Financial Record*, and “a valuable addition to the business district” by *Bankers Monthly*. When it opened to the public on December 1, 1920, it was fully occupied and was becoming the professional and business center of the city. The vast variety of tenants can be seen in a 1922 city directory: lawyers, real estate agents, insurance agents, auto parts salesmen, barber shops and hairdressers, stock brokers, financial and investment advisors, dentists, architects, pharmacists, physicians, tailors, chiropractors, and photographers all found a home in the Genesee Bank Building. The basement was occupied by a shoe store, Boston Shoes. Over the decades, tenants in the building came to be dominated by law, realty, and insurance offices, until increasing vacancy began to set in during the 1970s.

The roof penthouse housed not only the elevator machinery, but was intended to be quarters for the building’s servants and janitors. It was also intended that the Flint Chamber of Commerce would open an “observation balcony” and roof garden where the public could take in the view from the tallest building in town, as reported by the *Flint Journal*. A sign with six-foot letters, lighted by nine hundred 25-watt bulbs, was erected on the roof spelled out “GENESEE BANK.” The rose-colored fluorescent neon sign was one of the first large roof signs in the city. The sign was changed c.1957 when the bank changed its name to “GENESEE MERCHANTS BANK.” The sign and supporting structure are visible in a 1979 photograph of the building, but were likely removed c.1980 when the last branch of the Genesee bank vacated the building.

To celebrate the 75th anniversary of its opening, the Genesee County Savings Bank completely modernized the interior and façade of its main bank building at a cost of \$300,000 in 1947. Incorporating the adjacent Sherman Building entirely into the bank building added an additional 7,500 square feet of floor space. A new lower lobby in the basement housed the safety deposit department where an additional vault was installed along with private rooms for viewing safety deposit items. This renovation also extended the mezzanine floor along the north side of the building.

### **Annex/Sherman Building**

The Sherman Hotel, one of the oldest in the city, was burned to the ground in 1879 and rebuilt soon after to the brick structure that is visible in early photographs of the Genesee Savings Bank Building. At this time it was operated by James J. Hurley, who was connected to A.G. Bishop because they were each directors of the People’s Electric Light and Power Company which supplied electricity service to Flint. The hotel was purchased in 1904 by Frank McWethy, where he offered “first-class accommodations at reasonable rates.” It continued operating as a hotel until at least 1920, according to the city directory of that year in which it lists “Sherman Hotel” at 110-112 West Kearsley Street. The connection between James J. Hurley and A.G. Bishop offers one explanation for why and how the bank slowly expanded into the neighboring Sherman Building. It is not clear on what exact date the hotel ceased its operations in the Sherman Building, or when the current building was built, but it is likely that both occurred around the date that the Genesee Bank Building opened.

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An article in the *Flint Journal* claims that the current Sherman building was erected “on the site of the old Sherman Hotel” in 1919 and was owned by George C. Willson, Walter O. Smith, Arthur G. Bishop, and E.W. Atwood with First National Bank as the trustee. However, a photograph of the completed Genesee Bank Savings Building shows a three-story structure of dark-colored brick with a sign reading “Sherman Hotel,” which gives evidence that it was not demolished until at least 1920. There is conflicting information about when the bank took total ownership. It was claimed to be owned by the bank in a 1921 pamphlet distributed by the bank itself, however a *Flint Journal* reported that the bank purchased and annexed it officially in 1943. The *Flint Journal*’s 1921 article about the new Genesee Bank building says the following of the adjacent structure: “The first floor, or office mezzanine will be occupied by a large real estate company while the floor above will become the new home of the Flint Board of Commerce. Both of these spacious offices will be connected directly to the bank building and may be reached by the regular elevator.” At the time of the 1947 modernization of the bank, the building ceased to be called the Sherman Building as it was fully absorbed into the bank. It is clear that there has been some connection between the bank and the Sherman Building from the time the Genesee County Savings Bank Building was built, and for the purpose of the bank’s expansion, have co-evolved since that time.

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Name of Property

Genesee, Michigan  
County and State

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Name of Property

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Lat./Long.: 43.0168376, -83.6918799

**Genesee County Savings Bank Building**  
352 S. Saginaw Street, Genesee County, Flint, MI



Lat./Long.: 43.0168376, -83.6918799

## Genesee County Savings Bank Building

352 S. Saginaw Street, Genesee County, Flint, MI



ONLY

352

CHURCHILLS

CHURCHILLS  
FOOD & SPIRITS



352  
SOUTH  
SAGINAW  
STREET

SAGINAW ST

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Circuit Court

Churchill's  
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FOOD & SPIRITS

WELCOME  
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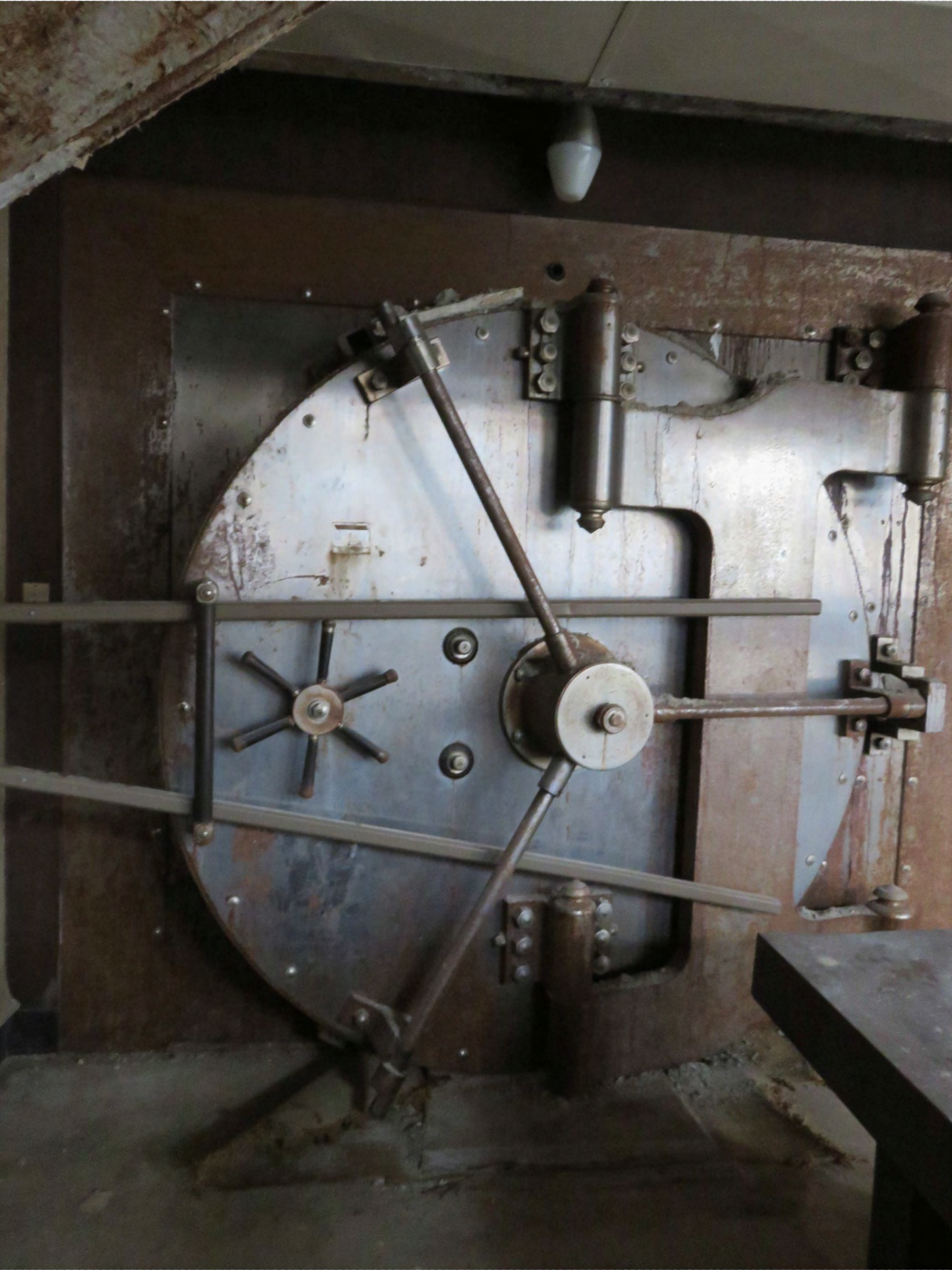
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THIS NEW YEAR,  
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GENESEE  
BANK



McC  
DOUGLAS  
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Summers  
FURS

GENESEE COUNTY  
SAVINGS BANK

FINTEX

WATKINS BROS & CO

UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

Requested Action: Nomination

Property Name: Genesee County Savings Bank Building

Multiple Name:

State & County: MICHIGAN, Genesee

Date Received: 10/13/2017      Date of Pending List: 11/14/2017      Date of 16th Day: 11/29/2017      Date of 45th Day: 11/27/2017      Date of Weekly List:

Reference number: SG100001836

Nominator: State

Reason For Review:

- |                                       |  |   |
|---------------------------------------|--|---|
| <input type="checkbox"/> Appeal       | <input type="checkbox"/> PDIL            | <input checked="" type="checkbox"/> Text/Data Issue |
| <input type="checkbox"/> SHPO Request | <input type="checkbox"/> Landscape       | <input type="checkbox"/> Photo                      |
| <input type="checkbox"/> Waiver       | <input type="checkbox"/> National        | <input type="checkbox"/> Map/Boundary               |
| <input type="checkbox"/> Resubmission | <input type="checkbox"/> Mobile Resource | <input type="checkbox"/> Period                     |
| <input type="checkbox"/> Other        | <input type="checkbox"/> TCP             | <input type="checkbox"/> Less than 50 years         |
|                                       | <input type="checkbox"/> CLG             |   |

Accept       Return       Reject      11/27/2017 Date

Abstract/Summary  
Comments:

Recommendation/ Criteria      Accept, National Register Criteria A and C.

Reviewer      Patrick Andrus Patrick Andrus      Discipline      Historian

Telephone      (202)354-2218      Date      11/27/2017

DOCUMENTATION:      see attached comments : No      see attached SLR : No

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



RICK SNYDER  
GOVERNOR

STATE OF MICHIGAN  
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
STATE HISTORIC PRESERVATION OFFICE

EARL J. POLESKI  
EXECUTIVE DIRECTOR

September 28, 2017

Mr. J. Paul Loether, Keeper  
National Register of Historic Places  
Mail Stop 7228  
1849 C St, NW  
Washington, D.C. 20240

Dear Mr. Loether:

The enclosed discs contain the true and correct copy of the nomination for the **Genesee County Savings Bank, Flint, Genesee County, Michigan**. Disc 1 contains correspondence and the National Register of Historic Places Registration Form, which includes site maps. Disc 2 contains photographs of this site. This property is being submitted for listing in the National Register of Historic Places. No written comments concerning this nomination were submitted to us prior to our forwarding this nomination to you.

Questions concerning this nomination should be addressed to Todd A. Walsh, Interim National Register Coordinator, at (517) 373-1979 or WalshT@michigan.gov.

Sincerely yours,

Brian D. Conway  
State Historic Preservation Officer

