

1469

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 1

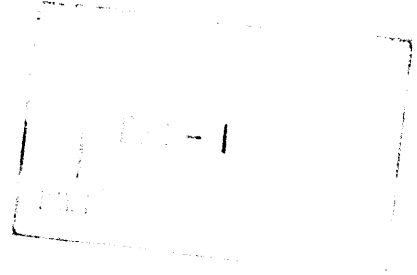
United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

1. NAME OF PROPERTY

Historic Name: Bank of Ville Platte

Other Name/Site Number: La Banc de la Ville Platte



2. LOCATION

Street & Number: 102 West Main Street

Not for publication: NA

City/Town: Ville Platte

Vicinity: NA

State: Louisiana Code: LA County: Evangeline Code: 039 Zip Code: 70586

3. STATE/FEDERAL AGENCY CERTIFICATION

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this X 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 X meets ___ does not meet the National Register Criteria.

Certifying official has considered the significance of this property in relation to other properties:
Nationally:___ Statewide:___ Locally: X

Joe Frail
Signature of Certifying Official/Title Deputy SHPO,
Dept. of Culture, Recreation and Tourism

November 30, 2004
Date

State or Federal Agency and Bureau

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of Commenting or Other Official/Title

Date

State or Federal Agency and Bureau

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 2

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

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):

for

Daniel J. Vivian

1/12/05

Signature of Keeper

Date of Action

5. CLASSIFICATION

Ownership of Property
Private: X
Public-Local:
Public-State:
Public-Federal:

Category of Property
Building(s): X
District:
Site:
Structure:
Object:

Number of Resources within Property

Contributing
1
-
-
-
1

Non contributing
buildings
sites
structures
objects
0 Total

Number of Contributing Resources Previously Listed in the National Register: 0

Name of Related Multiple Property Listing: NA

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 3

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

6. FUNCTION OR USE

Historic: Commerce/Trade Sub: Financial Institution
Current: Vacant Sub: Not In Use

7. DESCRIPTION

Architectural Classification: Italianate

Materials:

Foundation: concrete
Walls: brick
Roof: metal
Other:

Describe Present and Historic Physical Appearance.

The Bank of Ville Platte (1907) is a one-story masonry commercial building in the Italianate style. It stands at the intersection of two heavily traveled streets in downtown Ville Platte, which is the seat of Evangeline Parish. Although the building has lost most of its original interior, its exterior retains enough historic integrity and architectural character to merit listing on the National Register.

Meant to be viewed from a three-quarter angle because of its corner location, the rectangular, free-standing, brick building has styled elevations facing both streets. A diagonal wall, one bay wide and containing the bank's main entrance, cuts across the front corner where the styled walls would otherwise join. The rear and one side wall are utilitarian in appearance. All the walls are thirteen inches thick. The fenestration pattern of the two styled elevations is similar. That to the right of the entrance contains one narrow and one wide window, each within a bay of corresponding size. The wall to the left of the entrance has one narrow and two wide openings, also within proportionately sized bays. On both walls the narrow windows and bays are located next to the corner entrance. All openings on the rear and undecorated side wall are narrow, although not as narrow as the windows flanking the main entrance.

The bank's Italianate features are found in the treatment of its doors and windows. All the wide openings facing the streets and the narrow openings in the utilitarian walls feature segmental arches, and those facing the two streets are distinguished by hood molds following the shape of the opening. The narrow bays adjoining the main entrance contain round arch windows with accompanying semi-circular hood molds. All the openings have transoms; the one above the entrance is surmounted by a corbelled segmental arch. Pilasters suggestive of buttresses flank the corner entrance. Other pilasters mark the building's public wall bays. Each pilaster is paneled and ends in a corbelled cap rising above the building's corbelled brick parapet. (The parapet extends around all but the rear wall of the building but is decorated only on the portions easily visible to the

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 4

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

public.) Molded, half-round sheet metal ornaments are attached to the tops of the corner pilasters' caps. Other features of interest on the ornamented walls include a low, slightly corbelled water table; brick panels below the windows on the wall to the right of the entrance; a bas relief belt course below the parapet; and the appearance of the word "Bank" placed between the belt course and corbelled cornice on the diagonal entrance wall. A tiled floor in the former lobby area and a pressed metal ceiling survive in the otherwise gutted interior.

In addition to the lost interior fabric, the bank has experienced the following alterations:

1. the replacement of the original entrance door with a modern glazed door and single sidelight,
2. the conversion of some of the windows on the secondary elevations into doors (a project which was left unfinished),
3. the c. 1930 placement of a sign painted onto the bricks of the utilitarian side wall,
4. the covering of many of the openings with plywood due to hurricane damage,
5. the repointing of the brick walls in an inappropriate manner, and
6. the addition of a narrow bathroom to the rear of the building. This space has recently been removed, but its foundation and tile floor remain in place. In addition, the removal of the space left a black line on the rear elevation at the point where the bathroom's roof joined the wall. A similar line can be seen on the utilitarian side wall, where a separate building was constructed by other parties some years after completion of the bank. This building was demolished by the bank's current owner.

Although the loss of the interior is regrettable, only the repointing seriously impacts the visual integrity of the exterior. All of the structure's stylistic elements remain intact, and there is no doubt that a person from the historic period would recognize the building. As the first bank to open in what would become Evangeline Parish (see part 8) and as an architectural landmark within the community, the Bank of Ville Platte is a strong candidate for National Register listing.

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 5

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

8. STATEMENT OF SIGNIFICANCE

Applicable National Register Criteria: A_X B_ C_X D

Criteria Considerations (Exceptions): A_ B_ C_ D__ E_ F_ G NA

Areas of Significance: commerce; architecture

Period(s) of Significance: 1907

Significant Dates: 1907

Significant Person(s): NA

Cultural Affiliation: NA

Architect/Builder: Architect: Unknown
Builder: Charles Thibodeaux

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 6

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

State Significance of Property, and Justify Criteria, Criteria Considerations, and Areas and Periods of Significance Noted Above.

The Bank of Ville Platte is locally significant in the area of commerce because its 1907 opening marked the arrival of banking services in what would soon become Evangeline Parish. The bank is also locally significant because it ranks as one of Ville Platte's architectural landmarks.

Background

The area that became Evangeline Parish was within the northwestern part of Imperial St. Landry Parish until the creation of a new local jurisdiction in 1910. Settlement in the area began in the late eighteenth century, with most of the immigrants arriving from France and Canada. Additionally, a number of early settlers were persons of Irish descent who came to Louisiana after first living in Spain. Among the early French settlers was Marcelin Garand, a former Adjutant Major in Napoleon's army, who is credited as founder of the town of Ville Platte. (The date of his arrival is unclear; his death occurred in 1852.) The Louisiana Legislature incorporated the community on March 16, 1858, by which time the area was fairly well populated. By 1909 the community had a bank (the candidate), a post office, a telegraph office, and a telephone exchange. Ville Platte became parish seat when Evangeline separated from St. Landry Parish in 1910. The local economy has always been based upon products of the land. Livestock, cotton, lumber, and oil have each contributed to the economic base and later declined in importance. Today rice is the most significant crop.

Commerce

Until the 1890s, Louisiana's rural parishes and smaller towns had almost no banks. Financial activities centered in New Orleans, where the first bank was chartered by the territorial legislature in 1804. The creation of this facility was a political as well as an economic move by new territorial Governor William Claiborne. He hoped to mollify Louisiana's French and Spanish residents, who resented the 1803 transfer of the territory to the United States without their consent. Compounding their resentment was the concern that no provision had yet been made to redeem or retire the colonial money then in circulation. Since banks at this time were allowed to print and distribute their own currency, Claiborne hoped that the opening of the Louisiana Bank in January 1805 would solve this problem and win the support of locals for the new American administration. The bank survived until 1819, when it was forced to liquidate.

Once a precedent for "official" banking had been set, other institutions (including branches of the First and Second Banks of the United States) gradually opened in the city. In general, two types of banks emerged. The first was the state bank, in which the state actually subscribed to part of the stock, guaranteed interest payments, and controlled several seats on the bank's board of directors. Eventually, the state became part owner of seven different banks, in which it invested approximately \$24 million. Although headquartered in New Orleans, these banks were allowed to open branches in communities such as Alexandria, Baton Rouge, Donaldsonville, Harrisonburg, Napoleonville, Port Hudson, Springfield, St. Francisville and St. Martinville. However, some of the branches remained open only a short time. The second type was the "improvement" bank, created to finance the building of improvements such as canals, railroads, gas lighting facilities, and hotels. Both classes

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 7

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

of banks had to be individually chartered by the legislature. By 1837 sixteen banks were in operation in Louisiana, with a combined capitalization of almost \$40 million.

The Panic of 1837, caused in part by over-speculation and a sharp decline in cotton prices, caused the New Orleans financial system to collapse. Many of the banks had made long-term loans on real estate and stock mortgages which could not be quickly converted to specie (silver or gold coin). Thus, when their depositors and note holders demanded payment in coin, the banks soon exhausted their specie supply and were forced to close. In addition, the state defaulted on the bank bonds it had guaranteed.

Louisiana basically lacked banking services until 1842. The stimulus for revitalizing the industry was an act passed by the state legislature in that year. The law contained three important provisions. First, it authorized the state to take over the banks it had previously guaranteed and promised to repay the \$17 million in defaulted bonds. (It would take nearly forty years to achieve this goal.) Second, the law required all banks operating in the state to adequately back the notes or currency they issued. More specifically, the law demanded that specie equal to one-third the amount of its notes in circulation be deposited in each bank. The other two-thirds could be backed by paper money redeemable for specie in ninety days' time. Although this law was good for the New Orleans banking community, its insistence upon the use of specie and paper money to ensure a bank's solvency virtually prohibited the establishment of banks in rural areas, small towns and villages where actual hard money and acceptable currency were often scarce. The law's third significant component protected bank depositors by requiring that they share equally with note holders in any reimbursement of liquidated bank funds - a first for the banking community. The 1842 law was considered most progressive for its time and was copied by other states.

However, Louisiana taxpayers resented the portion of the law directing the state to assume control of the banks. As a result, an 1845 constitutional amendment prohibited the legislature from issuing new bank charters or renewing/extending old ones. As time passed, this created a banking monopoly as facilities whose charters ran out were forced to close. By 1850 only five commercial banks were operating in the entire state, and these could not meet the needs of the business community because they were not allowed to increase their capitalization.

In 1853 the state adopted a new constitution with provisions designed to create a more workable banking system. Soon thereafter the legislature passed the "Free Banking Law," which theoretically made it easier for individuals to form banks because it granted permission for "any one or more persons . . . 'to transact the business of banking in the State' and to establish offices of discount, deposit, and circulation." It also allowed any group of five or more persons to legally incorporate a bank provided they had \$100,000 to capitalize their endeavor. In practice, however, additional components of the law made bank formation outside New Orleans very difficult. First, it required every person and/or company outside that city conducting business under its provisions to maintain an office or agent in New Orleans. This task was practically impossible for the small businessman hoping to assist his community by providing banking services. In addition, the required capitalization sum for bank corporations was next to impossible for rural businessmen to raise.

The creation of the national banking system by Congress in 1863 only reinforced this situation. Its capitalization requirement of \$50,000 (later reduced to \$25,000) for banks in towns with populations under 6,000 was also beyond the ability of potential rural financiers to meet. In addition,

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 8

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

the law required that each institution have on hand United States bonds (paying no less than five percent interest) equal in value to one-third of its capital as security for any notes or currency it might issue. By c. 1880 there were only eight national banks and ten state banks in the entire state. As late as 1886 ". . . the great majority of [Louisiana] parishes had no banking facilities whatsoever."

With no local banks to circulate currency and make loans, rural Louisiana residents were forced to turn to other sources for financial help. Unfortunately, the average rural resident found it difficult to do business with the New Orleans institutions. Perhaps because they had been stung by defaulting rural borrowers during previous financial panics, most New Orleans bankers refused to accept mortgages on rural land. However, they would make loans on crops, which had the potential to turn a profit on an annual basis. This policy contributed to the establishment of the crop lien system, in which planters mortgaged their crops to the New Orleans banks, then set up plantation stores which acted as banks by providing sharecroppers the credit they needed to make purchases. When the system worked properly, laborers settled their debts annually after receiving their share of the profits from the sale of the crop. The planters in turn, would repay their bank loans from their profits. Small town storekeepers provided similar credit services to their customers after obtaining credit with which to purchase merchandise from distant banks and/or wholesale houses. However, both solutions were far from perfect. Shoppers frequently charged more than they earned, with the result that they remained in debt after the yearly settlement of accounts. For example, one source estimates that by the late 1880s, 70 percent or more of the hill farmers of North Louisiana were in debt to local merchants. Of course, this made it more difficult for the planters and storekeepers to meet their own debt obligations.

Although the changes were slow to make a difference, the legislature in 1882 finally took action to relieve the problems endured by residents of rural Louisiana parishes and towns outside New Orleans due to the lack of banking services. The goal of this act was to make it easier for small towns to obtain banks of their own by significantly lowering the capitalization requirement for state banks. The new figures were as follows:

Towns with Populations of:	Capitalization Requirements
2,000 or less	\$10,000
2,000 - 4,000	\$15,000
4,000 - 6,000	\$20,000
6,000 - 10,000	\$25,000
10,000 - 15,000	\$30,000
15,000 - 25,000	\$50,000
25,000 or more	\$100,000

The reasons why rural towns and businessmen initially failed to take advantage of this opportunity are somewhat unclear. One source suggests a combination of factors, including an 1882 Mississippi

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 9

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

River flood; an 1884 financial panic; an unsettled, "insufficient and inelastic currency" which failed to meet the needs of the economy; and the general slowness to adapt to any significant change. At any rate, no new banks were organized in Louisiana until 1887. However, by 1899 fifty-six new state banks were in operation.

Until early in the twentieth century, the absence of banking facilities caused the residents of what would become Evangeline Parish the same problems experienced by other rural areas of the state. According to educator Robert Gahn, Sr. (whose 1941 thesis on Evangeline Parish contains a few paragraphs on banking),

The needs [sic.] for banking in the Evangeline region in its early history were remote, as it contained no industries at that time which required occasional loans. Labor was often paid in kind and much of the purchasing was done by barter. Those who needed cash usually obtained it from some local citizen. Although there were banks located in Opelousas during this period, it was a common practice to hoard one's surplus cash in some hide-out, or to deposit it with some local merchant.

A bank opened in Washington (some 13 miles away) in 1893, but using either it or the facility in Opelousas was almost impossible for residents of northwestern St. Landry Parish due to the distances involved. For example, a trip to Opelousas (approximately 38 miles southeast of Ville Platte) took from one to two days via horse and buggy traveling over rough, unpaved roads.

Finally, in October 1907, local resident and bank president Rene Louis Derouen opened the Bank of Ville Platte with a capital stock of \$20,000. Contractor Charles Thibodeaux built the bank's new headquarters for \$3,530. The availability of banking services locally was a tremendous boon to Ville Platte and area residents and businessmen alike. The bank provided credit for business ventures and the purchase of land and homes, facilitated a new ease in transacting day-to-day business through its ability to circulate currency and coin, and offered a safe place for citizens to store their savings. In addition, it served as fiscal agent for the new Evangeline Parish formed in 1910.

The bank's impact upon Ville Platte is probably one of the reasons the town's population grew from 163 in 1900 to 603 in 1910. However, the institution must have run into financial trouble because on November 15, 1911, the bank liquidated and changed its name to Evangeline Bank and Trust Company. Derouen continued to serve as its president. Prosperity returned, and by mid-1914 the institution had outgrown the original building and constructed a larger facility down the street. In August of 1914, the First National Bank of Ville Platte purchased the 1907 building for \$7,500. The old Bank of Ville Platte building served other businesses, including a dress shop and several bars, after the First National Bank of Ville Platte liquidated. As some point it was also used as a storage facility for the Evangeline Bank and Trust Company. Although it is now vacant, its new owner plans a complete restoration.

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 10

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

Architecture

Although the town is older, very few buildings survive in Ville Platte from before about 1880. Although the State Historic Preservation Office has not yet officially surveyed the community, a recent windshield survey of the central business district and older neighborhoods by a staff member found few landmarks. For example, only a handful of houses exhibit any Creole influence in this French community. One also sees a few moderately sized and styled galleried cottages, a smattering of low-key Queen Anne Revival, a few quite late versions of the Colonial Revival, and one notable dwelling (dating to late in the historic period) combining Colonial Revival and French decorative elements. Otherwise, the housing is a mixture of simple bungalows, small galleried cottages, slab-on-grade ranch houses, and many unstyled dwellings. Probably no more than five or six residences could be classified as landmarks, and those only because of the undistinguished nature of the town's dwellings.

The simplicity seen in the residential districts is also found downtown. Here the streetscape consists almost entirely of one-story brick or frame unstyled commercial structures. Only two CBD buildings rank as architectural landmarks – i.e., are strongly styled. These are the Ville Platte City Hall (located in a historic bank building displaying Colonial Revival elements) and the Bank of Ville Platte. Of the small number of residential and commercial landmarks identified, the candidate ranks near the top in architectural quality due to its two strongly articulated elevations exhibiting elements of the Italianate style and its brick surfaces featuring notable paneling and corbelling mostly absent in other Ville Platte buildings. As one of the community's most notable architectural landmarks, and as the building representing the arrival of banking in what would soon become Evangeline Parish, the Bank of Ville Platte is a strong candidate for National Register listing.

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

United States Department of the Interior, National Park Service

Page 11

National Register of Historic Places Registration Form

9. MAJOR BIBLIOGRAPHICAL REFERENCES

Caldwell, Stephen A. *A Banking History of Louisiana*. Baton Rouge: Louisiana State University Press, 1935.

Division of Research, College of Commerce, Louisiana State University, *An Economic Survey of Evangeline Parish*, 1949.

Funderburk, M. L. "History of Banking in Louisiana," in *Golden Jubilee: A Publication Commemorating the Louisiana Bankers Association Golden Anniversary, 1900-1950*. Baton Rouge, LA: Louisiana Bankers Association, April 20, 1950.

Gahn, Robert, Sr. "A History of Evangeline, Its Land, Its Men and Its Women Who Made It A Beautiful Place To Live," M.A. thesis, Louisiana State University, 1941; reprinted in *The Opelousas Country with A History of Evangeline Parish*. Baton Rouge: Claitor's Publishing Division, 1972.

Hair, William Ivy. *Bourbonism and Agrarian Protest: Louisiana Politics 1877-1900*. Baton Rouge, LA: Louisiana State University Press, 1969.

Undated memorandum from Pam McGee, Downtown Development Coordinator, City of Ville Platte, LA. addressed to Historic District Commission and Phil Boggan, State Main Street Director, Baton Rouge, LA. concerning the history of the Bank of Ville Platte building; copy in National Register file.

Previous documentation on file (NPS): NA

Preliminary Determination of Individual Listing (36 CFR 67) has been requested.

Previously Listed in the National Register. (partially)

Previously Determined Eligible by the National Register.

Designated a National Historic Landmark.

Recorded by Historic American Buildings Survey: #

Recorded by Historic American Engineering Record: #

Primary Location of Additional Data:

State Historic Preservation Office

Other State Agency

Federal Agency

Local Government

University

Other (Specify Repository):

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION

NPS Form 10-900

USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

BANK OF VILLE PLATTE, Evangeline Parish, LA

Page 12

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

10. GEOGRAPHICAL DATA

Acreeage of Property: less than an acre

UTM References:	Zone	Easting	Northing
	15	569500	3395080

Verbal Boundary Description:

A certain lot or parcel of ground, together with all buildings and improvements, thereon and thereto appertaining, situated in the Town of Ville Platte, Evangeline Parish, and designated as Lot 3 of Block 13 of the W. D. Haas Addition, measuring 50 feet front on Main Street by a depth on the east line of 81 feet and on the west line of 82.5 feet, bounded, now or formerly, north by Main Street, south by the Estate of Emile Ludeau (Lot 4 of Block 13 of the W. D. Haas Addition), east by Southwest Railroad Avenue, and west by Lot 2 of Block 13 of the W. D. Haas Addition.

Boundary Justification:

Boundaries follow historic property lines of lot on which bank is located.

11. FORM PREPARED BY

Name/Title: National Register Staff

Address: Division of Historic Preservation, P. O. Box 44247, Baton Rouge, LA 70804

Telephone: 225 342-8160

Date: August 2004

PROPERTY OWNERS

Pamela R. McGee, President
Pavilion Investments, Inc.
111 Young Street
Ville Platte, Louisiana 70586
337 363-6358
337 831-4354