

United States Department of the Interior  
National Park Service

For NPS use only

National Register of Historic Places  
Inventory—Nomination Form

received DEC 5 1985  
JAN 6 1986  
date entered

See instructions in *How to Complete National Register Forms*  
Type all entries—complete applicable sections

1. Name

historic Merchants Bank Building

and/or common

2. Location

street & number 252 South Beach Street

not for publication

city, town Daytona Beach

vicinity of

state Florida

code

county Volusia

code

3. Classification

<b>Category</b>	<b>Ownership</b>	<b>Status</b>	<b>Present Use</b>	<input checked="" type="checkbox"/> museum
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> park
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input type="checkbox"/> commercial	<input type="checkbox"/> private residence
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input checked="" type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> religious
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment	<input type="checkbox"/> scientific
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> transportation
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> other:
		<input type="checkbox"/> no	<input type="checkbox"/> military	

4. Owner of Property

name Halifax Historical Society

street & number 252 South Beach Street

city, town Daytona Beach

vicinity of Florida

state

5. Location of Legal Description

courthouse, registry of deeds, etc. Volusia County Courthouse Annex

street & number City Island

city, town Daytona Beach

state Florida

6. Representation in Existing Surveys

title N/A

has this property been determined eligible?  yes  no

date  federal  state  county  local

depository for survey records

city, town

state

## 7. Description

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

### Describe the present and original (if known) physical appearance

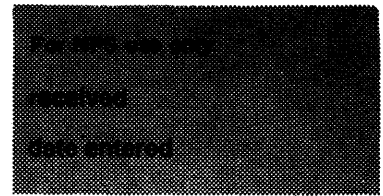
According to Cynthia Anne Karl, "the bank is a small, well coordinated rectangular structure. The major component of interest is the east facade although it comprises one of the shortest sides. It is coordinated and balanced by the use of a three part division."<sup>5</sup> Including "arched and linteled openings, often set between columns or pilasters, (appearing) in the same elevation,"<sup>6</sup> the Merchants Bank exhibits qualities of the Greek Revival and Beaux-Arts Classicism. However, despite its small size, the bank's "three-part composition more effectively articulates its outline than the more common five-part composition of Beaux-Arts Classicism."<sup>7</sup> Furthermore, "the grey concrete facade of the building is unique in its classiscist appearance in comparison with the adjacent buildings along the old 'downtown' area of Daytona's Beach Street."<sup>8</sup>

Only the three bays of the original 1910 block are decorated in the Greek-Revival Beaux-Arts style. The three bays are flanked and separated by six gigantic Ionic pilasters, the central bay being flanked by coupled pilasters. "A three-part horizontal division is formed by a dado, followed by the main body of the structure, and terminated by the structure's entablature and firewall."<sup>9</sup> The central doorway bay originally featured a tall double door entrance flanked by columns and plain panels, surmounted by a pediment over a relief of a shield and garlands.<sup>10</sup> These original doors (and perhaps the original windows as well) were replaced after being destroyed in 1937 from the heat generated during the burning of the Burgoyne Casino across the street.<sup>11</sup> New double doors of glass and steel were installed at that time and were again replaced by a single glass and aluminum door in the mid 1970's.<sup>12</sup> The doorway and its pediment is surmounted by a large arched window, rising to an equal height to that of the flanking pilasters, and divided into three main sections, each of which is further divided into thirds, totaling nine sections in all. The Doric pilasters which flank the doorway support an arched decorative window surround which culminates in a scrolled keystone. The central doorway bay, wider than the two flanking bays, includes a projecting flat portico supported by coupled gigantic Ionic columns resting on plinths in front of the flat Ionic pilasters. These columns support a three-stepped architrave, a frieze decorated with only a flower medallion on each side of the words MERCHANTS BANK, and a triangular pediment edged with a large block dentil cornice framing a relief of an heraldic shield displaying the date "1910" in the tympanum. All of these details show an extraordinary degree of craftsmanship. The roofline is flat except for one projection of the firewall which repeats the form of the pediment.

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The large dentil cornice projects outward from each side of the central pediment over each of the immediately surrounding bays. The extra bay on the south (left) side of the front facade was added in 1926 by remodeling a bay from the adjoining building. It detracts very little from the architectural integrity of the original facade as it presents a different and simpler elevation scheme and arrangement of windows.<sup>13</sup> Above the upper windows, a raised, flat circular motif is surmounted by a single-stepped, plainly corniced triangular pediment.

The original interior consists of a single, rectangular room, two stories high, in which "the interior elevation systems reflect the same feeling for the grand order as does the facade design."<sup>14</sup> The walls are currently painted pale green, set off with beige trim and gold leaf decoration. The lateral walls are divided into six bays by flat pilasters, reaching from the floor to the ceiling, surmounted by gilded, flat Corinthian capitals flanked by white rams' heads. The pilasters are decorated with high-relief gilded moldings and other decorations at top and bottom.

On the south lateral wall, bays two, three, and four provided access into the added south bay of the building through pairs of archways which are supported by square columns with beveled corners featuring gilded Corinthian capitals. The arched openings are surrounded by wide molding and a scrolled keystone which repeats the motif of the arched window of the exterior east facade. (The access through the arches in bays three and four was closed when the building was used as a restaurant to provide an area for the bar.) Each of the first four bays also contain two sets of paired, vertically hinged stained glass windows of the same color scheme as the two large stained glass skylights in the gilded, coffered ceiling of the main room. The sixth bay is shorter than the first five and adds further perceptual depth to the room.

The north lateral wall repeats the pilaster-bay arrangement of the south wall, but instead of the arched entranceways and stained glass windows, it contains in each bay a large, original mural painted in 1947 by the well-known Florida landscape artist Don J. Emery and his son, Don W. Emery. The subjects of these magnificent paintings are characteristic of Florida and the Halifax area and include "Ponce de Leon Inlet Lighthouse," "The Map: Florida Under Five Flags," "Wakulla Springs,"

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"The World's Most Famous Beach," "Bulow Ruins," and "Sailing on the Halifax." The mural of "The Map" has been whitewashed over, but will be restored by Don W. Emery as part of the building's renovation.<sup>15</sup>

Flanked and divided by four flat pilasters, matching those of the lateral walls, the shorter front and rear walls of the central room contain three bays, echoing "the spatial organization of the facade."<sup>16</sup> The rear wall repeats the stained glass window pattern of the south lateral wall in a two-three-two-arrangement in the respective bays. Below these, the bays are open to the rear addition which drops the ceiling down to one story. The central bay contains some of its original woodwork, including a doorway marked "Safety Deposit." The floor of the main room in the central bay area is of small white hexagonal tile with a classical border done in grey tile. A large chandelier in the center of the main room was constructed during the time the bank was used as a restaurant from six of the original large, round, gilded light features,<sup>17</sup> which were formerly suspended singly from various points in the ceiling.

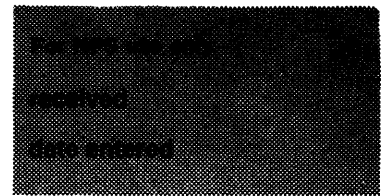
The floor plan of the south addition contains, on the first floor, a square office facing the front, a small one-half bath, a large stair-hall, the stairway, and a steel-walled double vault which is entered through the rear addition. The second floor contains a similar pattern of office, a full bath, a long stairhall with stairs, and a single, steel-walled, walk-through vault. Of special note are the two skylights in the tall ceiling and the exquisite work on the vault door.

On the first floor floor, the rear addition contains, from north to south, a women's restroom, a double-roomed safety deposit vault into which a second, larger doorway has been cut, and a rear stairway hall and stairs. The rear exit to the building is next to the rear stairs. A conference room with two smaller rooms on the west side, a workroom with closet, a washroom, a one-half bath, and a dumbwaiter are located above this. The floors of the second floor are constructed of heart pine, although some floors have been sheathed over with particle board.

Throughout the entire building, and particularly in the main room, a high quality of craftsmanship is evident in the fine marble, hardwood moldings, and decorations.

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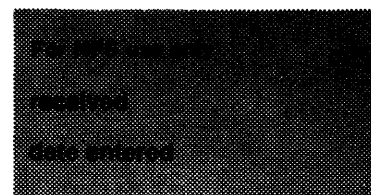
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NOTES:

1. Date on the heraldic shield in the tympanum of the pediment on the front facade. Also, "Turning Baek Memory's Curtain: 30 Years Ago, First Week of October, 1910." The Daytona Beach Observer, VI: 38 (Saturday, September 28, 1940), 4.
2. Manuscript Notes of Ianthe Bond Hebel (hereafter "Hebel Notes"), Halifax Historical Society (hereafter, "H. H. S."), Merchants Bank File.
3. From building plans done by Architects Design Group of Florida, Inc., Halifax Historical Society, Inc..
4. Cynthia Anne, Karl. "Eclectic Architecture in Daytona Beach, Florida: 1890-1940, A Catalogue Raisonne," M. A. Thesis, Florida State University, School of Visual Arts, 1976, 44.
5. Karl, "Eclectic Architecture," 42.
6. Marcus Whiffen. American Architecture Since 1780: A Guide to the Styles, (Cambridge: Massachusetts Institute of Technology Press), 1969, 149.
7. Karl, "Eclectic Architecture," 42.
8. Ibid., 43.
9. Ibid.
10. Photograph in possession of and on display at the Beach Street Canvas and Rigging Company, 256 South Beach Street, Daytona Beach, Florida, courtesy of Jerry and Brenda Edwards. Also, other photographs in the collection of the Halifax Historical Society, 252 South Beach Street, Daytona Beach, Florida.
11. Interview with E. Bourke Davidson of Davidson Brothers Indian River Fruit Store, 248 South Beach Street. Also photograph of the building in Daytona Beach Sunday News-Journal, June 23, 1963, 1E.
12. Interview with E. Bourke Davidson, March 13, 1985.
13. Karl, "Eclectic Architecture," 44.
14. Karl, "Eclectic Architecture," 44.
15. Stanley Taylor. Murals at the Florida Bank and Trust Company, (Daytona Beach: Burgman and Sons Printers), 1950.

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16. Karl, "Eclectic Architecture," 44.

17. "The Bank Brings Back Memories," Daytona Beach Sunday News-Journal, XLIX: 167 (July 17, 1977), 14E.

## 8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

**Specific dates** 1910/1926 **Builder/Architect** Hall and Bond/W. B. Talley

### Statement of Significance (in one paragraph)

The magnificent Beaux-Arts facade of the Merchants Bank Building has been a landmark of the cityscape of Daytona Beach for seventy-five years. The quality of its architecture and construction, both the interior and exterior, mark it as one of the outstanding structures of the city. Through the years, it has stood as a witness to many of the city's most important events on Beach Street. The bank is representative of the commercial and economic life of the city through two world wars, two boom periods, and the Great Depression. Its founders and officers played a major role in the development of the City of Daytona Beach, as the building itself served as home to the city's major financial institution for over fifty years.

The Merchants Bank of Daytona, originally organized as a branch of the Volusia County Bank, opened on June 1, 1896.<sup>1</sup> Fred N. Conrad, earning \$35 per week, was its only employee. It was the fourth state bank organized under the laws of the State of Florida. As the second bank in the City, it replaced the first bank which had closed when its owner, Robert Woolsey, left town.<sup>4</sup> The new bank was housed in the first bank building which had been moved from its original location at the north corner of Beach and Magnolia Avenue<sup>5</sup> to 222 South Beach Street north of Orange Avenue.<sup>6</sup> In 1901, a new coquina structure was built at 312 South Beach Street in the block south of Orange.<sup>7</sup> In 1904, Fred J. Niver, a resident of Daytona since 1882, became the Assistant Cashier,<sup>8</sup> as the bank began a period of unprecedented growth. By 1910, "A. C. Croom, comptroller for the State of Florida, showed this bank to have larger total assets than any one of the 135 state banks doing business in this state."<sup>9</sup> It was soon evident that the bank had outgrown its facilities, and the bank's Board of Directors decided to build a new bank structure on property north of Orange Avenue at 252 South Beach Street. Designed by Jacksonville architect W. B. Talley in the elegant Beaux-Arts style, the new building would be built of grey sandstone by Bond and Hall Builders.<sup>10</sup> Conrad was quoted on December 24, 1910, as saying that he was looking forward to a new bank in his Christmas stocking.<sup>12</sup>

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# 9. Major Bibliographical References

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# 10. Geographical Data

Acreage of nominated property less than one

Quadrangle name Daytona Beach

Quadrangle scale 1:24,000

UTM References

A 17 499220 3230900  
Zone Easting Northing

B                    
Zone Easting Northing

C                  

D                  

E                  

F                  

G                  

H                  

Verbal boundary description and justification The southerly eight (8) feet of lot three, all of lot four (4) and the northerly 12.17 feet of lot five (5), block four (4), wilder and GE Subdivision, as per map in Map Book 2, Page 156, of the public records of Volusia County, Florida.

List all states and counties for properties overlapping state or county boundaries

state N/A code county code

state code county code

# 11. Form Prepared By

name/title Tom Taylor/Diana Primelles

organization of Halifax Historical Society, Bureau of Historic Preservation

date

street & number Division of Archives, The Capitol

telephone (904) 487-2333

city or town Tallahassee

state Florida

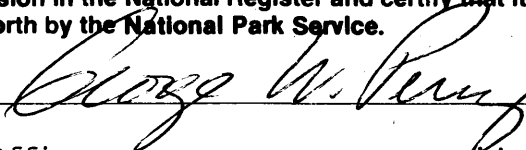
# 12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national  state  local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature



title State Historic Preservation Officer

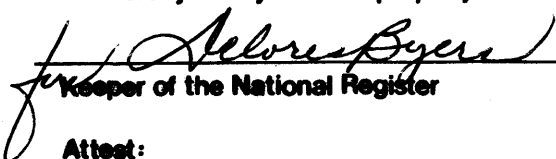
date November 26, 1985

For NPS use only

I hereby certify that this property is included in the National Register

Entered in the National Register

date 1-6-86



Keeper of the National Register

Attest:

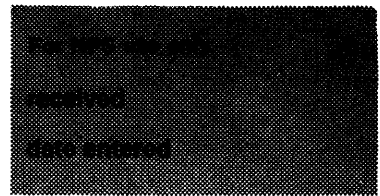
date

Chief of Registration



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However, it was not to be finished that quickly. Although the fixtures for the new bank arrived during the third week of April, 1911,<sup>13</sup> it was not until Wednesday, September 20, 1911, that the new, solid, beautifully designed facility was ready for the bank to move into. "The transfer was so far completed by Thursday morning (September 21, 1911), that the bank was opened for transaction of business in the new quarters at the usual hour, 9 o'clock."<sup>14</sup> Although records of a promised "formal opening" have not been found, the beautiful facade of the new bank building began appearing as the bank's logo in its regular advertisement in the local weekly.<sup>15</sup> Within a couple of months, the new Merchants Bank Building was being hailed as "One of the Finest in the State."<sup>16</sup> The Press stated that:

The New Merchants Bank Building here is a model for convenience and neat arrangement and is a credit to Daytona, Volusia County and the State of Florida. The officers and directors of the institution are well pleased with the structure as completed ... Jacksonville, Pensacola and Tampa ... have larger banks and larger buildings, but none finer or more convenient and handsome.

The business of the new bank grew so spectacularly that this branch of the Volusia County Bank was chartered and authorized to begin business as a separate legal entity on March 25, 1913, with Jacob B. Conrad as President and Fred N. Conrad as Cashier.<sup>18</sup>

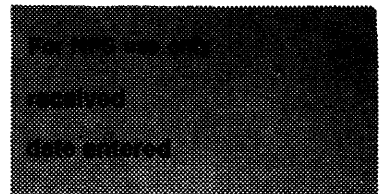
Growing to become the second largest state bank in Florida in 1916, the Merchants Bank had become an integral part of life in Daytona:

The citizens of Daytona are proud of this bank, not only on account of its wealth of deposits, but on account of the material aid it has always been in lending a helping hand in every enterprise which deserved assistance ...<sup>19</sup>

On February 17, 1922, the charter was amended to change the name of the bank to the "Merchants Bank and Trust Company,"<sup>20</sup> and during the great "boom" period of the 1920's the Merchants Bank helped sponsor the city directories of the early 1920's,<sup>21</sup> and other civic projects. The bank sponsored a team in the Halifax Amateur Baseball League in 1924,<sup>22</sup> and assisted with the publishing of programs for area events, such as that for the 1927 historical pageant of the Volusia Summer Frolics sponsored by the Daytona Beach Department of Public Recreation.<sup>23</sup>

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By 1926, the bank had outgrown its fifteen-year old facility and needed to expand. In the second week of July, plans were revealed for an expansion and remodeling which would cost a quarter of a million dollars.<sup>24</sup> One two-story bay from the adjoining building on the south was purchased and remodeled with a facade complimentary to the existing Beaux-Arts style, and a large two-story brick addition was added to the rear. Doorways and arched entrances to the south bay were cut through the original walls, and the interior decoration was finished.<sup>25</sup>

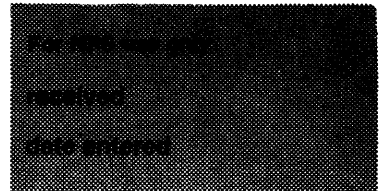
Despite the grandeur of its building, the Merchants Bank and Trust Company began falling on hard times as the Florida "boom" ended. In the early summer of 1929, Fred Conrad, who had successfully directed the bank for many years, put \$250,000 of his own money into the bank to prevent its closing,<sup>26</sup> but ill health forced him to resign as President in the third week of June.<sup>27</sup> His successor, E. Ray Conrad,<sup>28</sup> was unable to stem the downward plunge, and the Merchants Bank closed on July 11, 1929.<sup>29</sup> It was little consolation that the Volusia County Bank and the First National Bank of Deland, and the Atlantic Bank and Trust Company of Daytona also suspended business the same week.<sup>30</sup> The demise of the Merchants Bank and Trust Company was complete, for the Daytona Beach City Directory for 1930 lists the address at 252 South Beach Street as "vacant."<sup>31</sup>

This vacancy continued until the Florida Bank and Trust Company announced the purchase of the building on January 11, 1936,<sup>32</sup> for \$47,500 from M. A. Smith, Florida bank liquidator.<sup>33</sup> The Florida Bank and Trust Company moved into its new quarters in 1936.<sup>34</sup>

On December 8, 1937, the Merchants Bank Building stood as a mute witness to one of Daytona Beach's most memorable catastrophes, the burning of the Casino Burgoyne. This large, wooden structure had been built directly across Beach Street from the Merchants Bank in March 1916, by Commodore Charles Grover Burgoyne to provide shelter for the free band concerts which he sponsored.<sup>35</sup>

The Commodore had started the free winter concerts in 1912, when he hired Rocco Saracina's Royal Italian Band for \$4,000.<sup>36</sup> This band, which spent the summers at Cape May, New Jersey, and performed in Daytona each October through April from 1912 to 1920, first played at the Bay Street School and near a Beach Street drug store and later moved to a bandstand erected for them across the street from the Merchants Bank.

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By 1915, it was evident that a better facility was needed which led Burgoyne to build the Casino. Burgoyne died only a couple of weeks after the Casino was finished in 1916, but his wife, through President F. N. Conrad of the Merchants Bank, offered to give \$1,000 towards the continuance of the free winter concerts.<sup>38</sup> On September 8, 1916, Mrs. Mary T. Burgoyne gave the Casino to the City of Daytona, and the winter concerts continued each day from 2 to 4 in the afternoon and from 7 to 9 in the evenings. The Merchants Bank Building remained as an elegant backdrop for these events.

At about 5 o'clock on the morning of Wednesday, December 8, 1937, an overheated wood stove set fire to the floor and adjacent wall of the old Casino wall.<sup>40</sup>

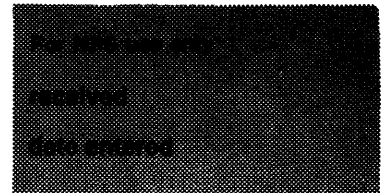
Through all of this, the bank building survived, despite a few broken windows and glass door. During the rest of the Great Depression and the Second World War, the Merchants Bank Building continued its financial services under the Florida Bank and Trust Company.

After the end of the Second World War, a major artistic addition was made to the interior of the old building when Florida Bank and Trust Company commissioned father and son Florida artists, Don J. and Don W. Emery, to paint six murals of Florida scenes on the north wall of the bank lobby. Depicted are: Ponce de Leon Lighthouse, Wakulla Springs, The World's Most Famous Beach, Bulow Ruins, Sailing on the Halifax, and a Map of Florida under Five Flags.<sup>41</sup>

With the growth of the area's economy during the post-war boom of the 1950's, it became apparent that the bank would again have to expand. In November, 1955, Florida Bank and Trust Company purchased from Mr. and Mrs. Irving Greenberg one more two-story bay from the building adjoining to the south at 256 South Beach Street. The cost of the 18 1/2 by 90 foot property was \$36,500.<sup>42</sup> Construction was to have begun the following month to extend the new section to 120 feet to match the length of the main building and doorways were to have been cut through the south wall of the Merchants Bank Building into the new section.<sup>43</sup>

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Before the alterations (which would have structurally tied the new bay to the 1926 addition of the Merchants Bank Building) could be started the board of directors of the Florida Bank changed their minds. Since commercial activity was moving away from Beach Street to Ridgewood Avenue, it was decided to move the bank's operations to a new building located on Ridgewood. The official announcement was made on June 23, 1963.<sup>44</sup> In November, 1964, the Florida Bank and Trust Company left the old Merchants Bank Building for their new quarters in the 100 block of North Ridgewood Avenue.<sup>45</sup>

For ten years, the magnificent old structure once again lay vacant.<sup>46</sup> In 1975, the building was occupied by the Pieces of Eight Gift Shop, Incorporated, which was owned by Roger Williams, Thomas Staed and O. L. (Jack) White). On June 14, 1976,<sup>48</sup> Keith W. Hageman purchased the building from Florida Bank and Trust as O. L. (Jack) White had previously deeded the building back,<sup>49</sup> but the building remained vacant<sup>50</sup> until Mr. Hageman was<sup>51</sup> able to open the building as "The Bank Restaurant" in mid-July, 1977,<sup>51</sup> offering "A Visit to Nostalgia" with "Fun, Drink, Incomparable Cuisine" (F.D.I.C.)<sup>52</sup>

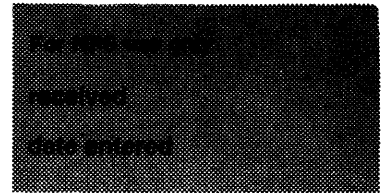
On January 5, 1978, Hageman sold the Merchants Bank Building to Nona A Reimer,<sup>53</sup> who operated the property as "Nona's Bank." The following year Miss Reimer deeded the property to Bill J. Ethridge of New Smyrna Beach.<sup>54</sup> Unfortunately the attempts to use the Merchants Bank Building as a restaurant failed for "the gamble proved costly as diners stayed away in droves despite merchants' hopes that the restaurant would do for Beach Street what Rosie O'Grady's did for Orlando's dying downtown."<sup>55</sup>

On February 23, 1981, Ethridge deeded the property back to Reimer,<sup>56</sup> who sold the property to Australian developer William P. K. Rochfort on July 15, 1981.<sup>57</sup>

Mr. Rochfort had planned to renovate the great hall of the building for the display of his collections while using the second floor galleries for living quarters. The refusal by the Daytona Beach City Council to permit a residence on a commercial district dampened Rochfort's enthusiasm for the project, and on August 10, 1984, he sold the Merchants Bank Building to the Halifax Historical Society, Inc., a non-profit, educational organization.<sup>58</sup>

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The Halifax Historical Society plans to preserve the historic Merchants Bank Building by adapting it for use as a historical museum with a minimum of disturbance to the building's interior architectural and artistic detail. In October, 1984, the building was inspected by state preservation architect, David Ferro, who was surprised so many banking fixtures and period architectural details had survived through the decades. "The building is so characteristic of old photographs of early banks in Florida," he said, admiring the original barred tellers' windows, massive vault doors, lobby chandelier, coffered ceiling, marble baseboards and stained glass windows." On March 2, 1985, nine members of the State Preservation Advisory Council under Chairman Clarence Frazier, and including George Percy, Florida's State Historic Preservation Officer, visited the Merchants Bank Building, and were suitably impressed.

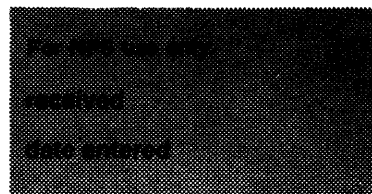
The Merchants Bank Building has been an integral part of downtown Daytona Beach for three-quarters of a century. Its classical Beaux-Arts facade makes it one of the most outstanding architectural gems of the city. The bank's financial history illustrates the economic and commercial fortunes of the Halifax area, and tells the story of the region's development through two boom periods, two world wars, and the Great Depression. The artistic merit of its interior decoration and the murals done by Florida landscape artists Don J. and Don W. Emery give it added significance. The preservation of this grand old building as a historical museum will permit the Merchants Bank Building to remain an asset to the City of Daytona Beach.

NOTES:

1. "Merchants Bank Structure, One of Finest in the State," The Daytona Gazette-News, XXII:29 (December 16, 1911), 1; Manuscript Notes of Ianthe Bond Hebel (hereafter, "Hebel Notes"), Halifax Historical Society, Inc. (hereafter "H. H. S."), Merchants Bank File; "Conrad," Florida Biographies, II, 56, H. H. S., Conrad File.
2. Ianthe Bond Hebel, "Daytona's First Bank Building," unpublished typescript, May 6, 1969, H. H. S., Merchants Bank File. A photograph of young Fred with his three sisters is in H. H. S., Conrad file. Conrad's father, Jacob B. Conrad, helped establish the Bond Lumber Company which became the largest in Florida. (Rowland Renick, Memories of Florida.) (Atlanta: The Southern Historical Association, 1902), II, 475.) Fred later became president of the Merchants Bank and the president of the East Coast Bank ("Fred'k N. Conrad," Florida Biographies, II, 56, H. H. S., Conrad File.)

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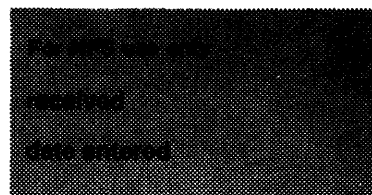


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3. "Merchants Bank Structure"
4. Ianthe Bond Hebel, Centennial History of Volusia County, Florida, 1854-1954 (Daytona Beach: College Publishing Company, 1954), 123.
5. Halifax Journal, XI:18 (June 29, 1893), 1.
6. Hebel, "Daytona's First Bank Building," H. H. S. banks file. This frame building was subsequently moved to 17-19 Orange Avenue where it served as a bowling alley and hosted Daytona High School's first graduation banquet in May, 1902. Later that year, the building served as the offices for Daytona's first garage which was built in the back half of the lot. Here the first Oldsmobile and other cars were serviced during the beach races of 1903. Eugene T. Conrad (for a biography, see Rowland, Memories of Florida, II, 475), older half brother of Fred N. Conrad, purchased the building in 1906, moved it across the street and enlarged it into his home by adding a second story and porches. In 1920, this became the home of trolley entrepreneur, Michael Scholtz, whose son, David Scholtz, became the only Governor of the State of Florida from Volusia County. In the early 1920's, the building was moved to 240 South Seabreeze and became the Parrish home. On May 7, 1969, the Coca Cola Bottling Company purchased the property and razed the house.
7. Hebel, Centennial History, 124. This building survived until the early 1980's when the Fifth District Court Building was built. The vault door and its frame from this building still exist in the residence of Mrs. Marianne Schans on John Anderson Drive, Ormond Beach. (Photo and article in "Chatterbox: Planning for the Bundles," Daytona Beach Sunday News-Journal, LVI: 232 (September 30, 1984), 3G. See also: Judy Liberi, "Homes for the Holidays," Daytona Beach Sunday News-Journal, LVI:285 (December 2, 1984), G1, G9 and Mary Jane McSwain, "Accent: Homes Tour Delightful Holiday Treat," Daytona Beach Morning Journal, LIX: 299 (December 14, 1984), D1.
8. "Ted Niver Dies; Here Since 1882," Daytona Beach Evening News, XXXIII: 323 (November 25, 1961), 1.
9. "Merchants Bank Structure."
10. Hebel Notes, H. H. S., Merchants Bank File.
11. "Turning Back Memory's Curtain: 30 Years Ago, First Week of October, 1910," Daytona Beach Observer, VI: 38 (Saturday, September 28, 1940), 4.

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12. "Some Things They May Expect in Their Stockings," Daytona Daily News, VI:21 (December 24, 1910), 3.

13. "Turning Back the Clock: 25 Years Ago, Third Week of April, 1911" The Observer, II: 14 (April 18, 1936), 1.

14. "Merchants Bank Removed to Handsome Quarters," Daytona Gazette-News, XXII: 17 (Saturday, September 23, 1911), 1.

15. The first picture of the new bank appeared in the Daytona Gazette-News, XXII: 20 (Saturday, October 14, 1911), 1, and in subsequent editions thereafter.

16. "Merchants Bank Structure."

17. Ibid.

18. Hebel Notes, H. H. S., Merchants Bank File.

19. "Daytona Has Second Largest State Bank," The Daytona Gazette-News, XXVIII: 20 (Friday, September 29, 1916), 1.

20. Hebel Notes, H. H. S., Merchants Bank File.

21. Daytona City Directory, III (1920-21), Daytona City Directory, IV (1922-23), Daytona Beach City Directory, VI (1926), Jacksonville: R. L. Polk & Company, 1920, 1922, 1926.

22. "Merchants Bank to Tie up with Builders in Wednesday Game," The Daytona Daily News, XX: 165 (June 25, 1924), 8.

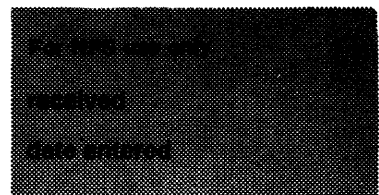
23. "Daytona Beach Past, Present, and Future," Historical Pageant for the Volusia Summer Frolics, July 2 and July 4, 1927, program published through the courtesy of the Merchants Bank and Trust Company, H. H. S., Merchants Bank File.

24. "Turning Back the Clock: 10 Years Ago, Second Week of July, 1926," The Observer, II:28 (Saturday, July 11, 1936), 4. Also, Hebel, Centennial History, 124; Hebel Notes, H. H. S., Merchants Bank File.

25. An artist's rendering of the "Remodeled interior, Merchants Bank and Trust Company," was published in Daytona Beach, Florida, Daytona Beach: Chamber of Commerce, 1926, 27. This shows the interior to be essentially the same as it is today.

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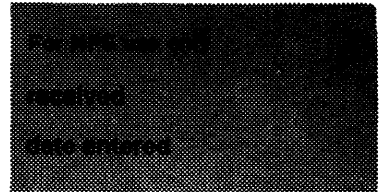
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26. "Fred Conrad Dies," Daytona Beach Evening News, XXIV: 3 (January 4, 1950), 1.
27. Hebel Notes, H. H. S., Merchants Bank File.
28. Ibid.
29. Hebel Centennial History, 124.
30. "Turning Back the Clock: 10 Years Ago, Second Week of July, 1929," The Observer, V: 28 (Saturday, July 8, 1939), 3.
31. Polk's Daytona Beach (Florida) City Directory, VII (1930), (Jacksonville: R. L. Polk & Company, 1930), 420.
32. "Florida Bank Buys the Former Merchants Bank Building In Daytona," The Observer, II: 2 (Saturday, January 11, 1936); 1. Hebel Notes, H. H. S., Merchants Bank File; Letter of Stanley Taylor, Vice-President, The Florida Bank and Trust Company, no date, H. H. S., Florida Bank and Trust Company File; Hebel, Centennial History, 124; "First Daytona Bank Formed in 1896," Daytona Beach Sunday News-Journal, XXX: 304 (November 5, 1961), 1D.
33. "Florida Bank Moves," The Observer, II: 7 (Saturday, February 22, 1936), 1.
34. Ibid.
35. Gus Martin, "The Story of the Casino," Daytona Beach Evening News, XI: 342 (December 8, 1937), 1.
36. Hazelle Fenty, "Burgoyne Pictures and Data," Halifax Historical Herald, II: 1 (January, 1974), 6; Pat Pinkerton, "Returns After 33 Years for Burgoyne Week," Daytona Beach Evening News, XXVII: 362 (December 29, 1953), 12.
37. Pinkerton, "Returns After 33 Years."; Ann Hicks, "Veteran of Saricina's Bank, Back After Nearly 30 Years, Finds City Has Changed; Recollects Days of Burgoyne," Daytona Beach Evening News, XXVI: 3 (January 3, 1952), 3.



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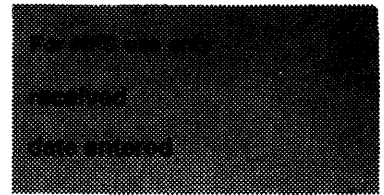
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38. "Mrs. Burgoyne Offers \$1,000 to Band Fund," Daytona Gazette-News, clipping in H. H. S., Burgoyne File, No. 1: Band and Casino.
39. "Mrs. C. G. Burgoyne Arranges For Fill at Casino Burgoyne," Daytona Gazette-News, XXVII: 17 (Saturday, September 8, 1916), 1.
40. Robert Hunter, "City Announces Plan as Fire Razes Burgoyne Structure," Daytona Beach Evening News, XI: 342 (December 8, 1937), 1.
41. Stanley Taylor, Murals at the Florida Bank and Trust Company, (Daytona Beach: Burgman & Son, 1950); Stanley Taylor, "Murals of the Past," Cherie Gardner's Reflections, IV: 2 (Spring, 1982), 24-25.
42. "Florida Bank to Expand," Daytona Beach Sunday News-Journal, XXVIII: 205 (July 24, 1955), 11A.
43. Ibid.
44. "Banking Business Booming Here," Daytona Beach Sunday News-Journal XXXV: 157 (June 23, 1963), 1E.
45. Cherie Gardner, "Origin of "A Florida Institution,'" Cherie Gardner's Reflections, IV: 2 (Spring, 1982), 15; "The Bank' Brings Back Memories," Daytona Beach Sunday News-Journal, XLIX: 167 (July 17, 1977), 14E.
46. See City Directories, 1944-1973.
47. 1975 Daytona Beach Area City Directory, (Richmond: R. L. Polk & Company, 1975), 479, also "Street Directory," Ibid., 38.
48. "Modification of Mortgage," Abstract Number 275260, Prepared by Attorneys' Title Services, Inc., 1, H. H. S., Safe Deposit Box.
49. "'The Bank' Brings Back Memories," also "Correction," Daytona Beach Sunday News-Journal, XLIX: 173 (July 24, 1977) 12E.
50. 1977 Daytona Beach Area City Directory, (Street Directory), 39.
52. "The Bank," advertisement, 1978 Daytona Beach Area Directory, 73.

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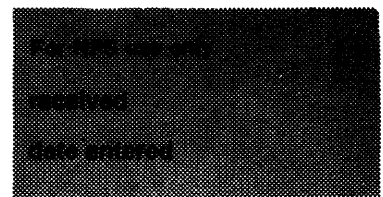
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53. "This Indenture," Abstract Number 275260, Prepared by Attorneys' Title Services, Inc., 24, H. H. S., Safe Deposit Box.
54. "Warranty Deed," Ibid., 36.
55. Tom O'Hara, "Merchants Speak Their Piece on Beach St. Hopes," Daytona Beach Sunday News Journal, L: 190 (August 13, 1978), C1.
56. "Warranty Deed," Abstract Number 275260, 40.
57. Ibid., 53.
58. "Warranty Deed," Abstract Number 275610, Prepared by Attorneys' Title Services, Inc., 1, H. H. S., Safe Deposit Box. See Also, Drew Murphy, "Home for Historical Society," Daytona Beach Morning Journal, LIX: 135 (June 6, 1984), 1.
59. Bob Alexander, "Worth Saving," The Daytona Beach Sunday News-Journal, LVII: 244 (October 14, 1984), C1.
60. Bob Alexander, "Restoration Panel Tours Landmarks," Daytona Beach Sunday News-Journal, LVII: 52 (March 3, 1985), 1A, 4A.

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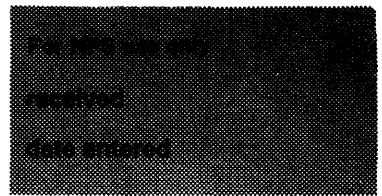
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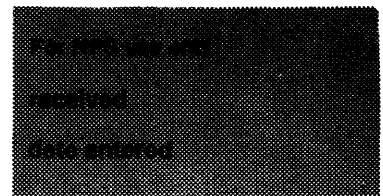
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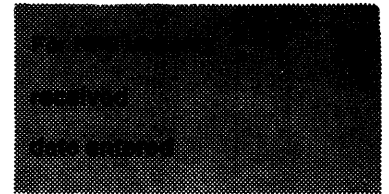
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