

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Continuation Sheet

Section number \_\_\_\_\_ Page \_\_\_\_\_

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 96000986

Date Listed: 09/19/96

Bank of Cairo  
Property Name

Ritchie  
County

WV  
State

N/A  
Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

*for* Bobby L. Savage  
Signature of the Keeper

9/19/96  
Date of Action

Amended Items in Nomination:

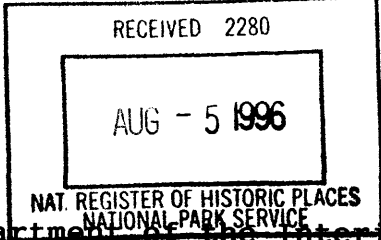
8. Statement of Significance: Period of Significance

Because a case for the exceptional significance of the property has not been justified, the appropriate terminus for the period of significance under criterion A is 1946, which corresponds with the arbitrary fifty year cutoff date. Accordingly, 1968 is deleted as a significant date.

This information was discussed with Katherine Jourdan, National Register Coordinator, WVSHPO, by telephone.

DISTRIBUTION:

- National Register property file
- Nominating Authority (without attachment)



NPS Form 10-900 (Oct. 1990)

OMB No. 10024-0018

United States Department of the Interior National Park Service NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

1. Name of Property

historic name: Bank of Cairo other name/site number: Cairo Town Hall

2. Location

street & number: Main Street not for publication: city/town: Cairo vicinity: state: WV code: WV county: Ritchie code: 085 zip code: 26337

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, 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 X meets \_\_\_ does not meet the National Register Criteria. I recommend that this property be considered significant \_\_\_ nationally X statewide \_\_\_ locally. (See continuation sheet for additional comments.)

Signature of Certifying Official: [Handwritten Signature] Date: 6/1/96

State or Federal agency and bureau Date

In my opinion, the property \_\_\_ meets \_\_\_ does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of Certifying Official/Title Date

State or Federal agency and bureau

BANK OF CAIRO  
Name of Property

RITCHIE COUNTY, WV  
County and State

=====  
4. National Park Service Certification  
=====

I hereby certify that this property is:

	Signature of Keeper of Action	Date
<input checked="" type="checkbox"/> entered in the National Register ___ See continuation sheet.	<u><i>Barbara Savage</i></u>	<u>9/19/96</u>
<input type="checkbox"/> determined eligible for the National Register ___ See continuation sheet.	_____	_____
<input type="checkbox"/> determined not eligible for the National Register	_____	_____
<input type="checkbox"/> removed from the National Register	_____	_____
<input type="checkbox"/> other (explain): _____	_____	_____
_____	_____	_____
_____	_____	_____

Bank of Cairo  
Name of Property

Ritchie County, WV  
County and State

=====  
**5. Classification**  
=====

**Ownership of Property:**  
(Check as many boxes as apply)

**Category of Property**  
(Check only one box)

- private
- public-local
- public-State
- public-Federal

- building(s)
- district
- site
- structure
- object

**Number of Resources within Property**  
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>1</u>	<u>0</u>	TOTAL

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

N/A

**Number of contributing resources previously listed in the National Register** 0

=====  
**6. Function or Use**  
=====

**Historic Functions**  
(Enter categories from instructions)  
Commerce/Trade- Bank  
- Barber Shop

**Current Functions**  
(Enter categories from instructions)  
Government- Town Hall  
Commerce/Trade- Barber Shop

=====  
**7. Description**  
=====

**Architectural Classification:**  
(Enter categories from instructions)

**Materials**  
(Enter categories from instructions)

Late 19th and Early 20th Century  
American Movements- Commercial

Foundation Sandstone  
Walls Brick

Roof Asphalt  
Other

**Narrative Description**

(Describe the historic and current condition of the property on one or more continuation sheets.)

Bank of Cairo  
Name of Property

Ritchie County, WV  
County and State

=====  
**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.)

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

**Areas of Significance**

(Enter categories from instructions)

Commerce

Architecture

**Period of Significance**

1897-1968

Bank of Cairo  
Name of Property

Ritchie County, WV  
County and State

**Significant Dates**

1897  
1968

**Significant Person**

(Complete if Criterion B is marked above)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

unknown

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

=====  
**9. Major Bibliographical References**  
=====

**Bibliography**

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

See continuation sheet

**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 # \_\_\_\_\_

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of Repository: Patricia Jenkins, Mayor of Cairo (304)628-3970

Bank of Cairo  
Name of Property

Ritchie County, WV  
County and State

=====  
10. Geographical Data  
=====

Acreage of Property: Less than one acre

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

1	<u>17</u>	<u>486480</u>	<u>4339660</u>	2	<u>    </u>	<u>    </u>	<u>    </u>
	Zone	Easting	Northing		Zone	Easting	Northing
3	<u>    </u>	<u>    </u>	<u>    </u>	4	<u>    </u>	<u>    </u>	<u>    </u>
	Zone	Easting	Northing		Zone	Easting	Northing

     see continuation sheet

Verbal Boundary Description  
(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification  
(Explain why the boundaries were selected on a continuation sheet.)

=====  
11. Form Prepared By  
=====

Name/Title: Kathryn Drost (and Lisa Adkins/WV SHPO)

Organization: Mid-Ohio Valley Regional Council Date: 5-17-96

Street & Number: 531 Market Street Telephone: (304) 422-4993

City or Town: Parkersburg State: WV ZIP: 26101  
=====

Additional Documentation  
=====

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.

A Sketch map for historic districts and properties having large acreage or numerous resources.

Photographs

Representative black and white photographs of the property.

Additional Items

(Check with the SHPO or FPO for any additional items)

Bank of Cairo  
Name of Property

Ritchie County, WV  
County and State

=====  
**Property Owner**  
=====

(Complete this item at the request of SHPO or FPO.)

Name: Town of Cairo

Street & Number: Cairo Town Hall, Main Street Telephone: \_\_\_\_\_

City or Town: Cairo State: WV Zip: 26337

=====  
**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. 470 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 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 Chief Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.



United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section Number 7 Page 1

Narrative Description

The Bank of Cairo is a 2 and 1/2 story brick commercial structure with classically-inspired details. It is thought that the building was intended to function as an anchor for a downtown commercial block that was never constructed. The structure's unique corner entrance and its location at the intersection of Main Street with the former Baltimore & Ohio rail line gives it a central location in the Town of Cairo.

The bank's small lot is constrained by Main Street on the north, the former Baltimore & Ohio right-of-way on the west, the North Fork of the Hughes River on the south, and an underground sanitary sewer chamber in the riverbank on the east. The structure's primary western facade is oriented to the rail line, with a secondary northern facade on Main Street. The southern and eastern facades of the building have minimal fenestration; the lot on these sides of the structure is steeply banked and exposes the building's tall sandstone foundation.

The building's primary western facade has five bays; the secondary northern facade has two bays. These bays are defined by brick pilaster elements with simple sandstone trim representing the bases and capitals. The face bricks are laid in stretcher bond with raised courses giving the walls a layered appearance. The unusual corner entrance porch is defined by a simple cast-iron column that supports two semi-elliptical brick arches. The main entry door is diagonal in relation to the street; another door set at a right angle to the primary facade provides access to the second floor of the building. Another entrance on the secondary northern facade below street level leads to the basement story, where a remarkably intact turn-of-the-century barber shop is still ready for business.

A classically-inspired cornice dominates these two facades and features a simple dentil course surmounted by a course of modillions. The fenestration is regularly spaced within the bays, although of several different light configurations. The first floor features one-over-one double hung sash with the upper sash having multiple panes. At the second story level, arched one-over-one double hung sash predominate. The extrados of the window arches are finished with simple sandstone voisoirs.

The building has had only minimal alterations since its construction and is notable for its intact bank lobby interior. The interior has a pressed metal ceiling with a floral pattern and curved crown molding elements with a palm motif. The narrow lobby is defined by oak millwork which

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section Number 7 Page 2

Narrative Description (continued)

delineates the business and public sides of the business counter. The panels are defined by egg-and-dart trim and separated by incised oak pilasters with simply scrolled capitals.

There are three brass teller's cages along this counter, with rolled and figured glass panels completing the eye-level partition wall. On the customer's side of the counter, each teller's window is further defined by semi-circular marble counter insets; curved wooden trim elements supported by wooden modillions form ornate podiums to support the customer's writing surface. The marble slab continues across the counter to the teller's side where it terminates in a plain square work surface. The business side of the counter has simple oak cabinetry with brass drawer pulls on the drawers and cabinet doors. There is also a tall wooden desk at the end of the counter nearest the entrance that would have accommodated the bank clerk.

The far end of the counter rises to form a simple office enclosure and to accommodate an entry door to the business area of the lobby. The oak half-glass door is enhanced by a beveled glass window and a graceful swag-and-garland trim element affixed to the lock panel. Immediately adjacent to this small office area at the rear of the building is the bank vault, which is entirely intact and was constructed by the Mosler Safe Company.

One unfortunate aspect to the building's central location in the community was its immediate proximity to the main rail line of the Baltimore & Ohio Railroad. The building is thought to have been damaged as a result of a train wreck which destroyed the town's train station and damaged the railroad bridge adjacent to the bank. Physical evidence of this impact is not immediately apparent. The only obvious exterior alteration to the building is the addition of modern HVAC equipment through the creation of a small utility room on the second floor, and a platform to support the cooling unit on the southern facade.

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section Number 8 Page 1

Statement of Significance

The Bank of Cairo, currently the Cairo Town Hall, represents the broad history of the community in which it was constructed. Originally built during the boom years of the state's northern oil fields, the building is a remnant from the town's brief industrial heyday. The Bank of Cairo building housed the community's primary financial institution from 1897 to 1931 and from 1941 to 1974. This stylish structure was constructed ca. 1897 and was designed both to foster the confidence of the town's new investors and to encourage the construction of a new downtown district. While Cairo did not enjoy lasting industrial prominence, the Bank of Cairo's new role as the Cairo Town Hall and as a tourist stop on the new North Bend Rails to Trails system demonstrates the building's continued importance to the Town of Cairo.

The first known settlers in northern West Virginia had begun to establish simple farmsteads by the late eighteenth century. The settlement at the site of modern day Cairo was originally called Egypt and is thought to have been named by an early Scottish immigrant who settled in the area. Ritchie County was created in 1843 and was formed from parts of Lewis, Wood, and Harrison Counties of Virginia. The growth of this region was severely limited by the challenges of early transportation in the area; the Staunton Turnpike was not completed to nearby Parkersburg until the 1850s.

When the Northwestern-Virginia (later Baltimore & Ohio) rail line through Ritchie County was completed in 1856, the settlement of Egypt was renamed Cairo. Along with other small farm-based communities in the region, Cairo was able to enjoy relatively steady, slow growth throughout most of the nineteenth century. One prominent feature of the settlement was a grist mill which processed the agricultural products of the surrounding farms. Centrally located on the banks of the North Fork of the Hughes River, this mill was the primary business focus for the rural-based economy of the region.

With the development of West Virginia's northern oilfields in the late nineteenth century, Cairo was to become an important local trade center. Its location on the Hughes River, directly adjacent to a primary rail line of the Baltimore & Ohio Railroad, ensured that the town would benefit from the business interests associated with the opening of the northern oilfields. The site of the town's mill was to become the site for the town's new bank as the strength of the region's economy abruptly shifted from agriculture to industry.

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section Number 8 Page 2

Statement of Significance (continued)

The Cairo oil field was first drilled in late 1890; the Town of Cairo was incorporated in 1895 during the height of the oil boom. Historic photographs of the town show the hillsides dotted with oil rigs and rail lines running through the center of town. An oil rig is shown in an historic photograph as being located directly on Main Street. Businesses that served the new industry were rapidly established in the town of Cairo. These included such services as boarding houses, drilling tool supply stores, machine shops, boiler manufacturers and well shooting companies.

The Bank of Cairo was formally incorporated on July 24, 1897 to serve the oil boom influx of new businesses and residents. Records from the West Virginia Secretary of State's office documents the bank as having paid its annual corporate charter fee of \$10 on a regular basis. The institution's total capital was listed in these records at \$100,000 by 1900, evidence of the strong influx of cash associated with Cairo's central location in the heart of the northern oilfields.

The architect for the Bank of Cairo is not known, although the interior oak woodwork and marble bank counters were manufactured by a firm in nearby Parkersburg. The strong architectural statement made by the Bank of Cairo building represented the business success that the town was experiencing as a result of the oil boom. The ambitious design of the building and its distinctive corner treatment represents the success of the community and the importance of this institution to its financial development. Located at the intersection of Main Street with the Baltimore & Ohio rail line, the Bank of Cairo was both literally and figuratively the cornerstone of the community.

In 1902, the Bank of Cairo's corporate entity was reorganized and public shares of the bank were offered. By 1905, 34 shareholders owned a total of 250 common shares of the institution. Unfortunately, the renamed Mutual Bank ultimately fell victim to the financial hardships of the Great Depression, closing its doors by 1931. The capital which had accrued as a result of the town's oil boom years was not sufficient to carry it through this deep financial crisis. The growth of the town of Cairo, as evidenced by its built environment, was similarly halted.

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section Number 8 Page 3

Statement of Significance (continued)

By 1941, the town had recovered sufficiently so that another banking institution was needed to offer financial services. The new Farmer and Merchants Bank of Cairo was granted a state charter in July, 1941 with 250 shares of common stock and total capital accounts of \$31,250. The new institution was housed in the same building that had been constructed for the Bank of Cairo in 1896.

The Farmers and Merchants Bank prospered over the following decades, and was eventually successful enough to be a tempting target to bank robbers. On Friday, January 13, 1967 the bank lost nearly \$10,000 during a daring daylight robbery. During the trial of the unsuccessful robbers, bank officer Leota Marshall was able to positively identify the robbers in an Elkins, West Virginia court room.

By the 1970s, the Farmers and Merchants Bank had outgrown the confines of the former Bank of Cairo building. A new building was constructed down the street from their original location; the Farmers and Merchants Bank opened for business at their new location in December, 1974. The former Bank of Cairo building was sold from the Farmers and Merchants Bank to Clyde and Leota Marshall in September, 1979. The Marshalls had been longtime officers of the bank corporation. They conveyed the building to the Town of Cairo in November, 1979 with the provision that the building should be maintained by the town and used as a civic resource and historical monument.

Currently, the building is used as the Town Hall of the Town of Cairo. The rail line that was directly adjacent to the building has been removed and the rail bed converted to a pedestrian and bike trail through the use of ISTEPA funding. The Bank of Cairo building is centrally located near North Bend State Park and also enjoys many visitors using the trail facilities. This former boom town is being revitalized as a result of tourist-oriented services and has begun to show new signs of prosperity. The Bank of Cairo building retains its status as an important symbol of the town's ongoing development and is an architectural landmark to a new generation of visitors to the region.

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section number 9

Major Bibliographical References

"By-Laws of the Mutual Bank of Cairo, W.Va., adopted December 17, 1902", anonymous, in private collection- reference copy obtained by Kathryn Drost.

"The Mutual Bank- List of Stockholders", dated April 4, 1905, in private collection- reference copy obtained by Kathryn Drost.

Register of Corporations Prior to March 4, 1905, Secretary of State Ledgers, West Virginia State Archives.

Ritchie County Deed Books- deeds for property dated 11/2/1979, 9/18/1979, 8/28/1941, 3/2/1937, 2/6/1903, 6/14/1889, 3/30/1866, Ritchie County Court House: Harrisville, West Virginia.

Ritchie County Historical Society, History of Ritchie County, West Virginia to 1980, Taylor Publishing Co.: Salem, West Virginia, 1980.

Ritchie County Historical Society, A Photographic History of Ritchie County, West Virginia, Taylor Publishing Co.: Salem, West Virginia, 1984.

(NPS Form 10-900)

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Bank of Cairo, Ritchie County, WV

Section number 10

**Verbal Boundary Description:**

"..all that certain lot, tract and parcel of real estate, situate[d] in the Town of Cairo, Ritchie County, West Virginia, and which lot is situated on the east bank of the North Fork of the Hughes River and on the south side of the Baltimore and Ohio Railroad Company right of way and adjacent thereto, and on the southwest side of Main Street, and on which is located what is known as the old bank building, which parcel is bounded and described as follows:

Beginning at the north corner of the fourth step from the top of the steps to the approach to said bank building and in line with the said The Baltimore and Ohio Railroad Company right of way and the west side of Main Street, it being S. 37 1/2 feet from the northwest corner of The Baltimore and Ohio Railroad Company lot, thence with the above named railroad line, it being one foot north of the main walls of the said bank building, 50 feet towards said river; thence leaving The Baltimore and Ohio Railroad Company a right-of-way at right angles down said river in a southern direction 19 feet; thence at right angles toward the above named street 50 feet to said street line; thence along said street line 19 feet to the place of beginning, containing 950 square feet, be the same more or less."

**Boundary Justification:**

This verbal boundary description is also the legal property description for the Bank of Cairo and was taken from the current deed for the building. The boundary was selected to include the entire property parcel associated with the Bank of Cairo since it was constructed. The parcel includes all of the property originally purchased in 1889 by Charles E. Haddox, who sold the parcel to the corporation governing the Bank of Cairo in 1903, six years after their building had been constructed. The 1889 deed refers to the property as the former "Cairo Mill Lot"; an 1866 deed for the same property includes additional acreage and has a verbal boundary description based on landscape features that had probably been removed by the 1890s as the Town of Cairo developed.

(NPS Form 10-900)

**United States Department of the Interior  
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET**

**Bank of Cairo, Ritchie County, WV**

**Photo Key**

Photos taken by Mayor Patricia Jenkins, Town of Cairo, WV.

1. Bank of Cairo- Exterior, primary facades (north is narrow 2-bay, and east is wide 5-bay)
2. Bank of Cairo- Exterior, primary facades, alternate view.
3. Bank of Cairo- Exterior, rear (south) facade banked along Hughes River.
4. Bank of Cairo- Exterior, side (east) facade
5. Bank of Cairo- Interior, view of doorway to office/teller's area.
6. Bank of Cairo- Interior, view of teller's window.
7. Bank of Cairo- Interior, view of bank counter woodwork.
8. Bank of Cairo- Interior, view of bank vault.
9. Bank of Cairo- Interior, view of teller's area and bank clerk's desk.
10. Bank of Cairo- Interior, showing light fixtures and metal ceiling.