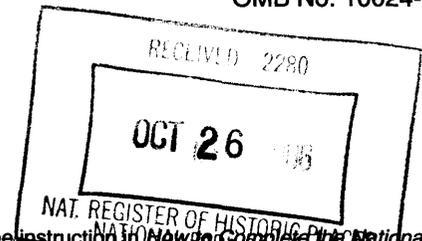


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United States Department of the Interior National Park Service National Register of Historic Places Registration Form



This form is for use in nominating or requesting determination for individual properties and districts. See instruction ~~10-900a~~ ¹⁰⁻⁹⁰⁰ to complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Merchants National Bank Building

other names/site number _____

2. Location

street & number SW Corner of Main and Railway Streets [N/A] not for publication

city or town Lehigh [N/A] vicinity

state Oklahoma code OK county Coal code 029 zip code 74556

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

Bob Blalock State Historic Preservation Officer 10-23-06 Date

Oklahoma Historical Society
State or Federal agency and bureau

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 _____

4. National Park Service Certification

I hereby certify that the property is:

- entered in the National Register See continuation sheet.
- determined eligible for the National Register See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register See continuation sheet.
- other, explain See continuation sheet.

Edson H. Beall Signature of the Keeper 12-6-06 Date of Action

Merchants National Bank Building
Name of Property

Coal County, Oklahoma
County/State

5. Classification

Ownership of Property
(Check as many boxes as apply)

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

Category of Property
(Check only one box)

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

Number of Resources within Property
(Do not count previously listed resources.)

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 Function

(Enter categories from instructions)

COMMERCE/financial institution
COMMERCE/specialty store
COMMERCE/professional

Current Functions

(Enter categories from instructions)

RECREATION & CULTURE/museum

7. Description

Architectural Classification

(Enter categories from instructions)

LATE VICTORIAN/Renaissance

Materials

(Enter categories from instructions)

foundation CONCRETE
walls BRICK
roof ASPHALT
other _____

Narrative Description

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

Merchants National Bank Building
Name of Property

Coal County, Oklahoma
County/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.

Narrative Statement of Significance

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

Areas of Significance

(Enter categories from instructions)

ECONOMICS

ARCHITECTURE

Periods of Significance

1907-1923

Significant Dates

1907

Significant Person(s)

(Complete if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Faudree Brothers, builder

9. Major Bibliographical References

Bibliography

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

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:

Oklahoma Historical Society/SHPO

Merchants National Bank Building
Name of Property

Coal County, Oklahoma
County/State

10. Geographical Data

Acreage of Property less than 1

UTM References

(Place additional UTM references on a continuation sheet.)

1. 14 754940 3816900
Zone Easting Northing

2. Zone Easting Northing

3. Zone Easting Northing

4. 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 Jim Gabbert/architectural historian

organization Oklahoma Historical Society, SHPO date 6/30/06

street & number 2401 N. Laird telephone (405) 522-4478

city or town Oklahoma City state OK zip code 73105

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)

Property Owner

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

name Lehigh Historical Society, Inc C/O Gerald Brice

street & number PO Box 127 telephone (580) 927-3737

city or town Lehigh state OK zip code 74556

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.

**National Register of Historic Places
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National Park Service**

Merchants National Bank Building
Coal County, Oklahoma

Section number 7 Page 1

DESCRIPTION

The Merchants National Bank Building in Lehigh is a two story, red brick building completed in 1907. It is located on the southwest corner of Main Street and Railway Street. The building has a recessed corner entry, located on its northeast corner, opening directly onto the intersection. The building features round arch openings, a corner pyramidal tower, and a polished red granite column that supports the entry corner. It is the lone building remaining of a block of commercial buildings that once comprised the heart of downtown Lehigh.

The building measures 70' X 34', with the short side fronting Main Street and the long side fronting Railway Street. The front, or north, of the building is 36' from ground to top of parapet; the rear, or south, is 30'. The roof is flat, sloping from north to south and is built-up asphalt. The walls are load-bearing, with red face brick and cream brick highlights. Joints on the west and north sides have colored mortar. The foundation is poured concrete. The most distinctive features are the pyramidal corner tower and the round arched openings, including a recessed corner entry.

The roof is hidden behind a brick parapet on the north and east sides. This parapet is level and is capped with a sandstone capstone atop three courses of buff brick, slightly corbelled. The parapet has pilasters protruding eight courses above the capstone. These projections have their own single course of buff brick, corbelled out, that acts as a cap. The west wall has a lower stepped parapet that follows the roofline. It has no embellishment, only a simple sandstone cap. This wall was intended as a party wall for the adjoining building to the west. Located at the northeast corner is a tall, steeply-pitched pyramidal tower capped with a short, rounded spire, or finial. The tower roof is sheathed in pressed tin shingles.

Below the cornice, the walls on the north and east have a band of three courses of corbelled red brick capped with two courses of buff brick. This corbel table serves as the support for the pilasters at the corner tower and at the corner of the building. On the north and east elevations, string courses of buff brick match the sills and springers of the arched openings, two courses thick. Matching single courses outline the arched lintels of all openings. The sills of all windows (with the exception of the two large display windows) are sandstone.

The north elevation is 34' wide and features a single, round arch display window offset on the first floor, a recessed corner entry, and two windows on the second floor - a Palladian window set a single round arch window. The large, round arch display window on the first floor is slightly offset to the west of the façade. The window has a thick concrete sill and a triple course of header bond brick arch. The entire opening is framed in a single course of header buff bricks. The window sash was replaced in the 1980s. Vandals had demolished the original windows, a large plate glass pane with a spiderweb fanlight in the arch. The current sash has a three part lower section, with a single pane flanked by narrow sidelights. The arch has a multipane sash consisting of 1' x 1' panes. The window sash is aluminum-clad wood.

The corner entry is recessed. The opening features a round arch set on sandstone springers. The corner of the building is supported by a red granite column that is supported on a sandstone pier. The plinth and capital of the column is also sandstone. This column's capital serves as the springer for the arched opening. The arch is infilled with an original, decorative, wrought iron fan. The entry is double-doored, with sidelights and a large transom. The doors are wooden, with large glass panes and a kicker panel. These doors, as well as all windows, are protected by wire mesh nailed to the frames.

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Merchants National Bank Building
Coal County, Oklahoma

Section number 7 Page 2

The second floor has a single, offset, round arch opening above the entry arch. A wide, wooden 2/2 window is in the opening. The sill is stone and the arch matches the first floor window. Above this window, below the cornice, is a name plaque. The rectangular plaque, sandstone, reads "MERCHANTS NATIONAL BANK." A Palladian type window set is centered over the large display window. This window set consists of a single 3/1, arched window flanked by 1/1 windows, separated by brick mullions. Breaking the roofline, centered over this window is a half-round date plaque with "1907" carved into its sandstone surface.

The east elevation is 70' long and fronts Railroad Street. At the north corner is the recessed entry, with an opening identical to the north elevation. To the south of the entry is a large, round arch display window identical to that on the north elevation. South of this display window, there are two more, smaller, round arch windows, an entry, and a single round arch window at the south end. The windows and door all match the large display window in height, but the three windows do not extend as far to the ground. Each terminates in a sandstone sill. The sills are connected by a two-course, buff brick string course. The windows are 2/2. On the second floor, there are six window openings. Above the entry is a single arched window and above the large display window is a Palladian set. These are identical to their north elevation counterparts. Above each of the other first floor openings is a single round arch window. All are 2/2, wooden sash. A sandstone name plaque is located just below the cornice at the corner.

The south elevation is the rear of the building. It is clad in common brick, laid in a common bond, with no embellishment. The first and second floors have three segmental arch window openings each, symmetrically placed. All have sandstone sills and three course header lintels. The first floor windows have been covered with plywood on the outside and inside. The second floor windows are extant, 1/1 wooden sash. An iron balcony/fire escape is located at the westernmost second floor window. The window sash has been removed and a small door placed in the lower half of the opening, with a small, sliding window above. Squared, galvanized drain pipes and scuppers are at the corners. The southwest corner of the building has a small concrete buttress.

The west elevation has no fenestration. The common bond wall is laid up with common brick and white mortar. It shows evidence of efflorescence, some water damage, and spilled roofing tar.

Interior

The first floor of the building is broken into two sections, divided by an interior staircase. The front section, the banking room, has a pressed tin ceiling and a concrete floor. The tin ceiling has some damage due to water infiltration. The original plaster walls have been covered in fiberboard. The window and door surrounds are stained oak, 4" wide. The tops of the round arched have an embossed keystone. At the rear of this room, a small balcony was added at an unknown date. A walk-in cooler is located near the rear, west side. This dates to the 1920s after the bank closed and a grocer moved in.

A wall separates the banking room from a staircase that leads upstairs. The staircase coincides with the exterior entry on the east elevation. A room, 10' x 30' is located at the rear. This room has been heavily modified, with kitchen equipment and newer wall finishes.

The stairs are wooden, with newer simple wooden handrails. The stairs make a right turn ¾ of the way up. They lead to a hallway that runs the length of the west side of the second floor. There were historically three rooms on the second floor. At the north end, a wide room went across the front of the building, and extended down the east side in an "L" shape. There was a room across the rear. A

**National Register of Historic Places
Continuation Sheet****United States Department of the Interior
National Park Service**Merchants National Bank Building
Coal County, OklahomaSection number 7 Page 3

smaller room connecting the two was on the east side. At an unknown time, the front room was divided, creating a single room across the front and a room along the side.

The walls are, for the most part, plaster. In some places the plaster has been repaired and the wall dividing the front room is gyp-board. There are simple, dark stained baseboards – 6” tall with half-round shoe molds and beaded caps. The doors have transoms and simple flat surrounds with crown molds. The floors are wood.

Alterations

During the 1980s, a group of locals created the Lehigh Historical Society with the intent on saving this grand building. They raised funds to fix the leaky roof and replace the broken windows. Time, the elements, and vandals had taken their toll. The group was remarkably sensitive to the character of the building.

Only a few of the original windows remain, all on the second floor. Others match closely, or in the case of the large windows on the first floor, the new windows are appropriate without duplicating the historic sash. Wire mesh has been added to all openings to discourage further vandalism. Interior modifications over the years reflect the changing use of the building and the fortunes of time. Some of the plaster walls have deteriorated and have been replaced with fiberboard. Tin ceiling panels have been replaced when possible. The rotten floor was removed and a concrete floor poured in place. Minor alterations to interior spaces have accommodated new uses.

The bank building retains a great deal of integrity. Its location is original; its workmanship, materials, and design have been compromised, but to no great extent. Its integrity of feeling is excellent, as is its association with its and the town's history. Only the setting has been changed, and that is part of the story. It is the only building left in a once-thriving commercial district.

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Merchants National Bank Building
Coal County, Oklahoma

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SIGNIFICANCE

"The Bank of Steady Service." That is how the Merchants National Bank in Lehigh advertised itself. One of two banks that served Lehigh, a town founded on rich coal deposits, the Merchants National Bank building remains a lone sentinel on Main Street, marking the heyday of the town's history. It is eligible for inclusion in the National Register of historic Places under Criteria A and C, as an excellent example of Late Victorian architecture and as a monument to the prosperity that once made Lehigh a cultural and economic center of the region.

BACKGROUND

The town of Lehigh is located in Coal County in southeastern Oklahoma. This was the western edge of the old Choctaw Nation. The sparsely settled area began to attract attention around 1880, when coal was discovered. The fuel that fed the railroads, coal was an important and profitable commodity for the exploiter and for the Choctaw and Chickasaw nations, from whose land much of the coal was mined.

The mining boom in the Choctaw Nation began around 1870. Coal was known to exist in the area – rich coal, close to the surface. It was used by locals in small quantities. It was the explosion in railroad building after the Civil War that greatly increased the demand for coal. J. J. McAlester, a white man married to a Chickasaw woman, placed claims on large tracts of coal-bearing lands around his store at a locale called "Crossroads." This locale would eventually grow into a city that bears his name, McAlester. A proliferation of other mining companies, many of them with ties directly to railroads, would serve to bring thousands of whites, many of them of European origin, into the area in the 1870s, 1880s, and 1890s. The Choctaw and Chickasaw nations reaped financial rewards from royalties paid by the leasing coal companies.¹

The first coal operations in the Lehigh area began in 1880. A small strip operation set up a tent camp and began to work shallow seams with 135 miners. The camp was called Lehigh after the famous Pennsylvania coal town. The Atoka Coal & Mining Company was organized in 1881 to exploit leases in the Lehigh area. Other companies, such as the Western Mining Company and the Fulsom Morris Coal Company began operations nearby. It was the Atoka Coal & Mining Company, with its Mine #5 in the heart of the Lehigh settlement, its #8 mine just east and their #6 mine just north, at Phillips, that dominated the area.² An explosion at the company's mine in Savannah, near McAlester, led to increased operations in the Lehigh mines. The company even moved its houses from Savannah.

Lehigh from its beginning was a coal company town. Arrell Morgan Gibson, in his book Oklahoma: A History of Five Centuries, offers a description of a coal company town:

The coal mining community...was an appendage to the coal mine. It came into existence because the mines were far away from the developed centers of population. All structures were owned by the company and were built on leased land. These semi-feudalistic characteristics of the early mining camp were reflected in the relations between miners and the operators. Miners were usually paid in scrip, exchangeable only at the company store. Rent for the company house, at a rate of \$2.00 a room, was

¹ Gibson, Arrell Morgan, Oklahoma: A History of Five Centuries (2nd edition), Norman: University of Oklahoma Press, 1985. Pages 139-140; 161.

² Poe, Betty, ed., History of Coal County, Oklahoma, Dallas: Curtis Media, 1986. Pages 2-12.

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subtracted from the wages. A physician was hired by the company whose salary was paid by monthly deductions of \$1.00 from a miner's wages.³

Lehigh was not a single company town, though, but it was dominated by the coal industry, especially in its early days. The town got its post office April 4, 1882. The original site of the town was on Coal Creek, approximately 2 miles south of its present location. The town grew without plat – it was on "Indian land" – and was not initially cohesive. In 1888 when the Denison & Washita Railroad Company (later purchased by the Missouri, Kansas & Texas, or MKT), reached the area, the town shifted north to meet it.⁴ Eventually, three rail lines would traverse Lehigh: the MKT running southeast to northwest; the Rock Island from southwest to northeast; and the Gulf, Colorado & Santa Fe, which terminated at Lehigh from the northwest.

Increasing pressure by whites to open up Indian land led to two major changes – the 1898 Curtis Act abolished tribal courts, authorized the establishment of free public schools, and most importantly, provided for the survey and incorporation of towns. The earlier formation of the Dawes Commission, charged with convincing the Five Civilized Tribes to accept individual allotment of land also signaled a change in the fortunes of the Indian nations. The Choctaws and Chickasaws were the first to agree to allotment, signing the Atoka Agreement on April 23, 1897. The townsite of Lehigh was officially surveyed and platted in 1901.⁵

Lehigh began as a mining camp in 1880 with 135 miners. By the time the Atoka Agreement was signed, there were 1,500 residents of the town. Originally, the miners were from Pennsylvania and eastern states, but an influx of foreign-born workers soon swelled the population. Great Britain supplied many of the early miners, and between Coalgate and Lehigh, nearly 900 Frenchmen worked the coalfields. Strikes in 1894 and 1898 changed the face of the population. The French left in 1894; Eastern Europeans were brought in as strike breakers. The strikes of 1898-1902 saw Blacks from Alabama imported to break the strike. In 1900, the population of the town was 2,000. At statehood, in 1907, the population was 2,188, including 350 Italians, 250 French, 150 Mexicans, 50 Slovaks, and 50 Magyars.⁶

The constitutional convention that set the stage for statehood of the Twin Territories named Lehigh as the county seat of Coal County. In 1908, a vote of the people moved the county seat to Coalgate (more votes were cast in this election than there were registered voters).⁷ Coal County has a surface area of 336,000 acres, of which over 100,000 acres was underlaid with coal. The Choctaw tribe owned the mineral rights to this coal and sold leases to operators. The railroads were the major lease holders; coal was the fuel that drove the steam engine locomotives.

Lehigh thrived in the first decade of the new century. It supported hotels, a flour mill, a grand opera house and cotton gins. Over 5,000 bales of cotton were shipped out of Lehigh in 1900; that number would increase in the next decade. Payrolls from the mines exceeded \$100,000 a month, fueling

³ Gibson, pages 162-163.

⁴ Gibson, page 159.

⁵ Gibson, pages 193-194; Also, Poe, page 6.

⁶ Poe, Page 12.

⁷ Poe, page 4.

**National Register of Historic Places
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commerce both legitimate and illicit.⁸

The boom times in Lehigh were not to last. The cheap availability of fuel oil led to a change in the main power source for railroads; oil was easier to extract, more efficient, and less bulky. As the railroads began to make the switch to oil, the coal fields and mines of Coal County began to lose their importance. The 1910s saw a decline in the mines, spiked only by an increase in demand coinciding with World War I. By 1921, though, the mines in the area had all but shut down, not to open again until World War II. The conversion of the railroads from coal power to fuel oil sounded the death knell for the town of Lehigh. The failure of the cotton crop due to the boll weevil infestation was the final nail in the coffin. A general agricultural depression had already weakened that sector of the local economy and the infestation of the boll weevil crippled it. Across the county, within two years of the mines shutting down and as the crops were ruined, banks and businesses began to fail. Lehigh's two banks, the Merchants National and the Lehigh National, failed in 1923. The MKT closed its line to Oklahoma City in 1923.⁹

Empty businesses and a declining population marked the town of Lehigh through the 1920s into the 1930s. The location of US Highway 75 to the east of downtown dragged what little business there was away from the historic center of town. In the 1930s, federal work relief programs like the Works Progress Administration (WPA) and the National Youth Administration (NYA) employed the unemployed in public works projects. One of these projects showed the sad state of the old downtown of Lehigh – workers were paid to dismantle abandoned buildings, brick by brick, stone by stone. Bricks were salvaged, cleaned, and used in new construction projects in other towns, notably Coalgate. Stone from former commercial buildings was fed into a rock crusher for WPA paving projects throughout the county.

The final insult to the community came with the increased demand for coal during World War II. Much of the town of Lehigh lying west of the MKT railroad grade was strip mined. Houses were moved or more likely destroyed as the land was scooped away to get to the coal seams quickly and cheaply. In the end, that which had created the town in the end consumed it.

MERCHANTS NATIONAL BANK

On May 24, 1906, the *Lehigh Leader* published the following advertisement:

Merchants National Bank of Lehigh
Capital \$25,000

J.A. Jackson, Pres. Wm. Menton, V. Pres. Glenn M. Johnson, Cashier
To the Citizens of Lehigh and Vicinity:

We are now open for business and respectfully ask your consideration. We have every facility and can give you prompt and efficient service. Come in and get acquainted with us whether you give us your business or not. Your deposits will be appreciated. We are now in temporary quarters, first door east of Grilley Building, but work on our new brick building will begin at an early date.

Respectfully, the Merchants National Bank

⁸ Morris, John W., *Ghost Towns of Oklahoma*, Norman: University of Oklahoma Press, 1977. Pages 117-119.

⁹ "MKT to Close Line," *Coalgate Record Register*, October 24, 1923.

**National Register of Historic Places
Continuation Sheet****United States Department of the Interior
National Park Service**Merchants National Bank Building
Coal County, OklahomaSection number 8 Page 7

With the opening of this new bank, the town of Lehigh now boasted two banks. The Lehigh National Bank was established in 1898 as the bank of Lehigh and chartered in 1901 as the Lehigh National Bank. The new Merchants National Bank began an aggressive advertising campaign in an effort to solidify its place in the Lehigh market. By the end of 1906, according to financial statements published in the *Lehigh Leader*, the bank had nearly doubled its capital, but still lagged well behind the Lehigh National Bank in capital.

The prosperity of the town, though, was evident in the growth of the new bank. Its board of directors included prominent merchants and even a couple of town officials. As promised in its initial advertisement, the bank soon began construction on a new building in downtown Lehigh. On January 29, 1907, the newspaper announced that the "Faudree Brothers of Atoka have been awarded the contract for the new merchants bank building, located on a corner lot east of the present location. It is to be two stories, brick, measuring 25'x60'."¹⁰ This announcement coincided with the announcement that the Gulf, Colorado & Santa Fe rail line was to reach Lehigh soon. The town's prospects were looking up.

The finished building was an eye-catching edifice on Main Street. Prior to the platting on Lehigh in 1901, the commercial district of Lehigh was concentrated on a street known as Skew or Elk, which headed southeast from the KATY tracks. These were primarily single story, wooden or tin-clad buildings. By 1904, though, the focus had turned toward Katy, or Railroad Avenue, which ran north-south and Main Street, which crossed it a block north of Skew Street. The east side of Katy Ave. is where the Lehigh National Bank was located, in a small, frame building. Some brick buildings appeared on the north side of Main, west of the KATY tracks. It was at the southwest corner of Katy Ave. and Main Street that the new Merchants National Bank was erected. Next door, to the west, a brick, single story commercial block was built soon after the bank, connecting it to the two story general store in which the bank had originally been housed. Across the street, on the north side of Main, a string of single story brick business blocks occupied most of the street.¹¹

In 1907, when the Farmers National Bank building was completed, the only other bank in town was still housed in a wood frame building. The brick commercial buildings constructed along Main Street were fairly simple, with little embellishment, probably classified as Commercial Style. Sometime between 1911 and 1918, the Lehigh National Bank contracted with architects Walsh and Moore from McAlester to design a new, single story brick bank building. The new bank was to be located at the northeast corner of Katy and Main. A Romanesque Revival style bank, it featured an interesting pair of oculi windows flanking the entry.¹² This bank building is the only building that could rival the Merchants Bank in architectural style. Both reflected the Late Victorian era taste in picturesque design, featuring multiple arched windows, textured brick wall surfaces, and elaborate corbelled cornice details. They were two of the most striking business buildings in the town, reflecting the optimism of the town in its continued success.

That success was to be short-lived. The railroad companies who help most of the coal leases in the area began to scale back their operations and they converted their rolling stock from coal power to fuel oil. The decline in coal production had a direct impact on the economy of the towns in Coal County in

¹⁰ *Lehigh Leader*, January 29, 1907, page 1.

¹¹ Sanborn Fire Insurance Maps, *Lehigh*, January, 1899; May, 1904; February, 1911; September, 1918.

¹² Architectural Drawings, Lehigh National bank, by Moore & Walsh, Architects, McAlester, OK. In Lehigh Historical Society collection.

**National Register of Historic Places
Continuation Sheet****United States Department of the Interior
National Park Service**Merchants National Bank Building
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general, and Lehigh in particular. Except for brief upsurge in production that coincided with the country's entry into World War I, production in and around Lehigh tailed off dramatically during the late 1910s. Coincidentally, the agricultural markets mirrored the coal markets. Prices were depressed. Lehigh, which served as a major shipping point for cotton and other commodities, saw a decrease in shipping receipts.

In 1921, the high cost of coal production versus the low cost of fuel oil prompted the MKT and Santa Fe railroad companies to close their mines in Coal and Pittsburg counties. Crop failures in 1921, 1922, and 1923 spelled economic doom for Coal County. The *Coalgate Record Register* noted in January, 1924 that "During 1923, two banks failed in Lehigh, one in Clarita, and one in Coalgate. The only banks left in Coal County are: Centrahoma 1, Clarita 1, Tupelo 2, Bromide 1." In announcing the closing of the First national bank of Coalgate, the newspaper could have been speaking about any bank in the county, including the Merchants National Bank of Lehigh: "...more than half a million dollars has been withdrawn from the First National within the past four months, and with several crop failures and paralysis of the coal mining industry, that was too much to stand. ...(D)ruth, boll weevil, and the general depression, market and otherwise..." led to the closing of the county's banks.¹³

While Coalgate's economy was diversified enough to somewhat weather the economic collapse of the early 1920s, it was evident that Lehigh would not. Coalgate's banks reorganized and reopened early in 1924. Lehigh's did not. In October, 1924, Lehigh announced that its school would not field a football team due to decreased enrollment. The town was sliding toward oblivion.

The Merchants National Bank building, which had closed its doors as a financial institution in 1923, reopened as a grocery store. Many of its neighbors did not fare so well. Businesses shuttered their building, never to return. People moved away, abandoning houses. By the time the Great Depression began in 1929, Lehigh had been riding the wave of economic collapse for most of a decade. New Deal era work relief programs, while helping individuals survive hardship, further saw the town cannibalize itself. Brick by brick, business blocks were torn down. Stone buildings were dismantled and fed into crushers for road projects across the county. The old downtown, away from US Highway 77, became a ghost town.

A resurgence in demand for coal that coincided with World War II might have been seen as a blessing for Lehigh. While the newly reopened mining operations did employ new workers, the effects of the mining on the town were disastrous. Much of the town west of the abandoned KATY right-of-way was strip mined. Houses were moved or demolished. The old Merchants National Bank building stood as a lone sentinel in an otherwise desolated landscape.

The grocery that occupied the building eventually closed. Time, weather, and vandals took their toll. In the mid 1980s, a group of concerned citizens purchased the building in the name of the Lehigh Historical Society. They fixed the roof and replaced or repaired many of the broken windows. The building has been stabilized and awaits further efforts to restore its glory.

CONCLUSION

From 1907 to 1923, the Merchants National Bank operated in this Late Victorian commercial building in downtown Lehigh. Chartered in 1906 as Lehigh was still on the rise as an economic center based on

¹³ *Coalgate Record Register*, January 7, 1924. *Coalgate Courier*, January 10, 1924.

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coal extraction and agricultural production, the Merchants National Bank was a strong player in the town's fortunes. One of two banks in a town that rivaled county seat Coalgate in importance, Merchants National Bank epitomized the hopes of economic success that many in the town counted on. Its ascendancy, decline, and eventual failure mirrored the fortunes of the town. Its very existence as a lone sentinel in a downtown commercial area that once stretched two blocks is a strong visual reminder of the fortunes of the town. The Merchants National Bank building is significant in the area of Economics for its direct ties to the fortunes of the town of Lehigh and is eligible for the National Register under Criterion A.

Architecturally, the building is an excellent example of the Late Victorian commercial style, classified as Late Victorian Renaissance style. Picturesque, but more restrained than the High Victorian styles of the 19th Century, the bank building represents the transitional phase into more modern, functional design. It is by default the best example in the town – all other commercial buildings have been raised. Evidence, though, suggests that it was an outstanding building in Lehigh even when there was an intact infrastructure. Its only rival, the Lehigh National Bank, occupied a simple, single story brick building until after the Merchants National Bank was constructed. The new Lehigh National Bank also moved its location from its position mid-block on Katy Avenue to the corner of Katy and Main, opposite the Merchants National Bank. It could be argued that the older bank was influenced in its building choice by the construction of the new Merchants National Bank. As an outstanding example of a period of architectural design, and as an arguably influential building, the Merchants National Bank is eligible for the National Register under Criterion C.

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GEOGRAPHICAL DATA**VERBAL BOUNDARY DESCRIPTION**

East 30 feet of lots 1 & 2, Block 218, original townsite of Lehigh.

BOUNDARY JUSTIFICATION

This is the property historically associated with the Merchants National Bank Building.