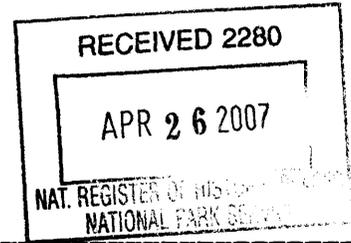


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United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM



1. Name of Property

historic name First State Bank of Maramec

other names/site number _____

2. Location

street & number Northwest corner, intersection Second Avenue and Hickory Street not for publication N/A

city or town Maramec vicinity N/A

state Oklahoma code OK county Pawnee code 117

zip code 74045

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this x nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property x meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant ___ nationally ___ statewide x locally. (N/A See continuation sheet for additional comments.)



Signature of certifying official



Date

Oklahoma Historical Society, SHPO
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 commenting or other official

Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

entered in the National Register
___ See continuation sheet.

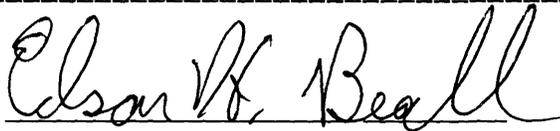
___ determined eligible for the
National Register

___ See continuation sheet.

___ determined not eligible for the
National Register

___ removed from the National Register

___ other (explain):



6.5.07



Signature of Keeper

Date of Action

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

Ownership of Property (Check as many boxes as apply)

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

Category of Property (Check only one box)

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

Number of Resources within Property

Contributing	Noncontributing
<u>2</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>2</u>	<u>0</u> Total

Number of contributing resources previously listed in the National Register 0

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

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: COMMERCE/TRADE Sub: financial institution

Sub: _____

Sub: _____

Current Functions (Enter categories from instructions)

Cat: VACANT/NOT IN USE Sub: _____

Sub: _____

7. Description

Architectural Classification (Enter categories from instructions)

Romanesque Revival

Materials (Enter categories from instructions)

foundation STONE: sandstone
roof ASPHALT
walls STONE : sandstone

other _____

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

=====
8. Statement of Significance
=====

Applicable National Register Criteria (Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

A Property is associated with events that have made a significant contribution to the broad patterns of our history.

B Property is associated with the lives of persons significant in our past.

C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.

D Property has yielded, or is likely to yield information important in prehistory or history.

Criteria Considerations (Mark "X" in all the boxes that apply.)

A owned by a religious institution or used for religious purposes.

B removed from its original location.

C a birthplace or a 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)

ARCHITECTURE
COMMERCE

Period of Significance 1903 -1933

=====
8. Statement of Significance (Continued)
=====

Significant Dates _____

Significant Person (Complete if Criterion B is marked above)

_____ N/A _____

Cultural Affiliation _____ N/A _____

Architect/Builder _____ Kneeland & McCauley Contractors, builder _____

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

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

(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: _____

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

Acreeage of Property Less than One Acre

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

	Zone Easting	Northing	Zone Easting	Northing	
1	<u>14</u>	<u>708350</u>	<u>4013100</u>	<u>3</u>	<u> </u>
2	<u> </u>	<u> </u>	<u>4</u>	<u> </u>	<u> </u>

N/A 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 Cynthia Savage, Architectural Historian, for Preservation Oklahoma, Inc.

organization Architectural Resources and Community Heritage Consulting date March 2007

street & number 346 County Road 1230 telephone 405/459-6200

city or town Pocasset state OK zip code 73079

=====
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 the SHPO or FPO.)

name Winifred Willard Wilkins and Allen Willard Wilkins

street & number P.O. Box 64 telephone _____

city or town Maramec state OK zip code 74045

United States Department of the Interior
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NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Section 7 Page 9

First State Bank of Maramec
name of property
Pawnee County, Oklahoma
county and state

SUMMARY

The First State Bank of Maramec, located in Maramec, Pawnee County, Oklahoma, was constructed in 1903 by contractors Kneeland and McCauley. The building is located on the northwest corner of the intersection of Second Avenue and Hickory Street. Second Avenue serves as Maramec's main downtown street. The one-story, Richardson Romanesque style, stone building has a flat roof with a projected, decorative, sheet metal cornice. Vacant for decades, the windows and doors are boarded with some of the coverings themselves falling in. Situated on a corner lot, the building has a canted corner with the entry centrally located under a fanlight. Used as a bank through the 1930s, the building then served as the local post office until the mid-1970s. Behind the bank building, there is a small, metal-clad, contributing, privy. The outhouse has a wooden door and a front-gabled roof. Although probably not originally clad with metal, the privy retains its integrity of location, setting, design, workmanship, feeling and association sufficiently to contribute to the significance of the bank.

Built prior to Oklahoma's statehood in 1903, the bank is one of the last remaining buildings in downtown in Maramec and the only territorial-era commercial resource. Across the street to the east, there is a small row of three, stone, one-story, Commercial style buildings constructed in about the mid-teens. The two westernmost buildings have a continuous, ornamental sheet metal cornice and decorative stone columns on the outside edges. The building on the corner, which became the Maramec Post Office after it moved from the bank, has vertical metal covering the transom and kickplate areas. A metal shed awning supported by thin, round, metal poles shelters the nonoriginal, aluminum, glazed, slab entry. The adjacent storefront is uncovered and consists of a decorative sheet metal cornice, wooden transoms, wooden display windows and wooden kickplates. The inset entry consists of double, wood, glazed, paneled doors. The upper wall of the third building is also metal with the lower storefront largely covered with vertical wood boards painted white. East of the three buildings, set back from the street, is a modern, metal building. One block to the east, there is the only extant, two-story, red brick, Commercial style building in Maramec, built for the local I.O.O.F. Lodge. The lodge building was dedicated in 1916. Across the street to the immediate south of the bank building is a small, asbestos-clad building with a metal, front-gabled roof with a tall, square parapet covered with asbestos siding. Attached to the north side is a flat-roofed, asbestos-clad, four-bay garage. The building functioned as the city hall and fire station for many years. To the east, is a nearly-block-wide park with the new, metal, fire station located farther east.

While the bank has not undergone any major alterations, it is severely deteriorated from lack of use. The building has not been used in more than three decades. The roof is beginning to fail and vandals have displaced many of the boards covering the window openings, allowing the building to decay even more. However, the town of Maramec is interested in preserving the building, possibly for use as a museum. Despite the disrepair of the building and decline of the surrounding central business district, the First State Bank of Maramec retains its integrity of location, design, materials, workmanship, feeling and association. The building aptly conveys its architectural significance as the

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First State Bank of Maramec
name of property
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town's only bank and existing, pre-statehood, commercial building.

EXTERIOR DESCRIPTION

The First State Bank of Maramec is a one-story, rusticated stone, Richardson Romanesque style building with a flat roof and a stone foundation. Although not an opulent example of the Richardson Romanesque style, the building is a good example of the style as applied to one-story, small community, bank buildings. Features of the Richardson Romanesque style present on the building include the rock-faced stonework laid in a random ashlar pattern, the large round arched front window and the round arched fanlight above the prominent entry.

Typical of a bank building, the First State Bank of Maramec occupies a corner lot on the town's main commercial street. The entry to the bank is located in a canted corner, allowing the bank to command attention from both Second Avenue, also Maramec's main street, in front and the secondary road, Hickory Street, to the side. Along the upper wall on both street sides of the building is an ornamental sheet metal cornice. The cornice flares upward above the roof. The pattern in the sheet metal in the flared section appears to be a fleur-de-lis with larger, matching fleur-de-lis on the corner connecting pieces. Below this, the sheet metal panel is embossed with a simple festoon. The ornamental sheet metal cornice does not extend along the west side of the building, intended to be obscured by an adjacent building, or the rear of the building, which has no projection above the roofline to allow water to run off the building.

The south elevation of the bank fronts onto Second Avenue, Maramec's main commercial thoroughfare. The wall is dominated by the oversize, round, arched window. The board covering the window has been knocked in, along with any remnants of the wooden window frame. Photographs of the building submitted to the Oklahoma State Historic Preservation as part of a National Register nomination in the late 1970s indicate the lower portion of the opening contained three, wood, one-over-one, hung windows. The upper portion of the large opening was boarded even at that time. (See photographs 1 and 7).

On the east corner of the south elevation is the canted corner containing the bank's main entry. The round arched entry, matching the round arched window to the west, consists of a nonoriginal, double, wood, slab door topped by a wood-framed fanlight. Above the entry there is a stone name block. The generic name block, likely produced by the builder, reads simply "1903/BANK/Kneeland and McCauley Contrs." (See photographs 1 and 2).

The long east elevation faces Hickory Street. Symmetrically located along the wall are two openings. The southernmost opening consists of double, one-over-one, wood, hung windows. The window frames remain in place, somewhat obscured by the vegetation growing on the building. Above the window frames is a continuous, flat, stone header composed of almost-uniform, square stones. To the north, there is a secondary entry. With a flat stone lintel

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First State Bank of Maramec
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composed of matching, rectangular stones set on end, the entry includes a wood-framed door that has been boarded. The door is topped by a wood-framed transom. (See photographs 1 through 3).

The north, or rear, elevation is composed of less-dressed stone in a coursed rubble pattern. Originally, there was one window opening on the back side of the building. Located towards the east side, the opening has been boarded over with an electric meter attached to it. The back wall is heavily covered by vegetation. (See photographs 3 through 6).

Like the north wall, the stone on the west elevation is not rusticated and laid in a coursed rubble pattern. Unlike the south and east walls, the upper wall that extends above the roofline is almost entirely stone with no ornamental sheet metal cornice. On the northwest corner of the wall, there is a red brick chimney. As reflected by the rougher masonry and lack of fenestration, the west elevation was designed to serve as a party wall between the bank building and adjacent construction which apparently never occurred.

To the rear of the bank, there is a small, metal-clad privy. The outhouse has a front-gabled, metal-covered roof and a wood door. The door has metal strap hinges. The bank privy is not the only outhouse remaining in downtown Maramec. Across the street to the east, there is an asphalt-shingle privy behind the row of three commercial buildings.

ALTERATIONS:

The First State Bank of Maramec has no additions or alterations. The building has suffered from a lack of use, resulting in a boarding of the windows and doors. Overtime, these protective measures have also declined and vegetation has grown on the building, allowing the resource to deteriorate even further. The building's integrity of setting has been adversely impacted by the overall decline of downtown Maramec. In spite of this, the building maintains its overall historic integrity of location, design, workmanship, materials, feeling and association. The building ably conveys its architectural significance as the town's only bank building and the sole remaining pre-statehood commercial building.

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First State Bank of Maramec
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SUMMARY

The First State Bank of Maramec is eligible for the National Register of Historic Places under Criteria A and C for its architectural significance as the only bank building and the only extant territorial-era commercial building in the town of Maramec, Pawnee County, Oklahoma. Constructed in 1903, the building is a vernacular example of the Richardson Romanesque style. With its distinctive canted corner entry, the building is emblematic of small town, financial institution architecture. Significantly, the bank is also the only extant historic commercial building from the town's first years when it was located in Oklahoma Territory. It served as the community's primary financial institution until 1933.

The period of significance for the bank begins with its year of construction, 1903, and ends when it closed its doors as a financial institution in 1933. The bank has undergone no major alterations or additions since construction. The building remained in use as a bank from 1903 until the early 1930s when, like many other small community financial institutions during the Great Depression, it foundered and went out of business. Shortly after this, the building began to serve the community as Post Office and an over-the-counter drug store. It continued as the United States Post Office until the mid-1970s when the building went out of service. Vacant for more than thirty years, the building has remained a cornerstone of the community. Locals would like to see the building restored to its former grandeur and possibly put into use as a museum or other community-related function.

HISTORIC BACKGROUND AND COMMERCIAL SIGNIFICANCE

As with numerous towns in Oklahoma, Maramec originated as a railroad town. The town is located in the south central portion of Pawnee County. Originally called Q County, the county opened to non-Native American settlement in the Cherokee Strip Land Run on September 16, 1893. Just over four months after the land run, a post office named Crystal was established about a mile south of the present town. In response to construction activities of the Eastern Oklahoma Railway Company through Pawnee County after the turn-of-the-century, the Crystal Post Office moved one mile north to the present site of the town and changed its name to Maramec in April 1903. The new location of the town was auspiciously on the south side of a lake that the railway company used to supply water for their steam-powered trains. The new name of the town was in honor of the Civil War-era ship *Merrimac*. The spelling of the name was changed as the railroad company, and therefore the federal postal service, already had a Merrimac on the line.¹

¹Kenny A. Franks and Paul F. Lambert, Pawnee Pride (Oklahoma City, Oklahoma: Oklahoma Heritage Association, 1994), 149-150. See also "Maramec Past, Present and Future," (Available Oklahoma Landmarks Inventory File, Oklahoma State Historic Preservation Office,

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First State Bank of Maramec
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Maramec quickly became a thriving community. The first buildings in Maramec were apparently moved from the community of Valley, located ten miles southeast of Pawnee in the Maramec vicinity. The town's business district developed along Second Avenue and extended along both sides of the street for four blocks. By July 1903, the town boasted a population of about one hundred persons and a central business district containing a livery, a barber shop, a hardware and tin shop, a general merchandise store, the bank, a grocery store, a blacksmith and wagon shop, two hotels, a combination postoffice and grocery store and a saloon. All of these early day buildings were frame except for the livery which was a wood-sheathed iron-covered building and the bank which was constructed of stone. The buildings were predominately one-story with the exception of both hotels which were two-stories. At the time, a wooden grain elevator was in the process of being constructed. Like the livery, the elevator was to be a wood-sheathed iron-covered building. Notably, the town did not possess either church or school buildings at that early date.²

As the only stone building in Maramec, the bank was obviously a key resource. As evidenced by the name block above the entry and reinforced by the building's inclusion in the July 1903 fire insurance booklet, the bank was constructed in early 1903. Also noted by the name block is the contractors, Kneeland and McCauley. No further information is currently known about the contractors. During construction and its first days, the bank was owned by Newell Berry and George M. Weems of Pawnee. Weems, a former County Clerk for Pawnee County, is credited in some sources with platting and selling the first lots in Maramec. At the end of November 1903, Berry and Weems sold the bank to A.P. and H.M. Smelser and George Garlisle of Stillwater. Seven months later, advertisements in the local newspaper indicated the bank was involved in the general banking business, as well as offering farm loans and insurance. Notably, at that time, the bank's stockholders consisted of the Smelsers, as well as Charles Young, J.E. Johnston, W.A. Cannon and E.E. Ryan. Young reportedly owned the land on which the town subsequently developed. Ryan, the town's first storekeeper and post master, had an even more enduring association with Maramec. In 1905, Ryan was noted as the "...proprietor of our old established popular and reliable grocery house" and was also Mayor of Maramec. With "His uniform course of fair and honorable dealing..." Ryan had "...won the confidence of

Oklahoma History Center, Oklahoma City, Oklahoma; c. 1926), n.p. and A.W. Keller, Draft National Register Nomination "Maramec Historic District," (Available Oklahoma Landmarks Inventory, Oklahoma State Historic Preservation Office, Oklahoma History Center, Oklahoma City, Oklahoma; December 1979), 2.

²"Maramec Past, Present and Future." See also Advisory Rates and Instructions for Maramec, Sixth Class, Pawnee County, Oklahoma Territory, (Topeka, Kansas: H. Clarkson, July 20, 1903; Available Oklahoma Historical Society Research Library, Oklahoma History Center, Oklahoma City, Oklahoma), 2-6.

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the people” so much so that by the mid-1920s, he was also president of the bank.³

In April 1904, a fire destroyed several buildings in Maramec’s central business district. At least three buildings were burned completely down, including the hardware and tin shop and general merchandise buildings located directly east of the bank building. Local merchants quickly rebuilt and the town continued to thrive, especially after being made a division point by the Atchison, Topeka and Santa Fe Railway Company (Santa Fe). The Santa Fe bought out the Eastern Oklahoma Railway Company in 1907 and continued the Maramec stop until the early 1940s when the rail line removed the Maramec depot. As a division point, Maramec claimed a water tower, coal chute, stockyards and twenty-four-hour depot.⁴

Through the teens and into the 1920s, Maramec enjoyed a quite prosperity. A fire in about 1921 again caused the loss of several frame buildings in the downtown area, this time on the south side of the block immediately east of the bank. Despite this, the town continued to prospered with several economic factors aiding its development. The nearby lake, a well-known tourist attraction, was owned by the Sante Fe but leased for a ninety-nine year period to the Maramec Outing Club. Amenities at the lake by the mid-1920s included five boat and bath houses and three cottages available in the summer and winter. Also underpinning the town’s growth was the opening of the Maramec Oil Field in 1920. The oil boom lasted for just three months but during this period “Every place of business (w)as kept wide open all night the same as in the day time.” After this, “...Maramec resumed its quiet orderly manner and conduct in the town was above reproach.” Within about six years of the field’s opening, it contained over a hundred producing wells and boasted “...two large gasoline plants.” Oil-related activity continued in the area for many decades.⁵

Related to the economic prosperity of Maramec in the 1920s was the robbery of the bank in early February 1925. According to the newspaper in the nearby town of Jennings, “While one of several bandits stood guard over a girl telephone operator at Maramec early Wednesday morning and prevented her from notifying the citizens of a bank robbery, several men entered the Maramec State Bank and loaded the safe on a truck and left without detection.” Later that same day, a farmer in Creek County notified local officers that “...three men had blown a safe open near his

³Advisory Rates, Maramec. See also The Daily Oklahoman, (Oklahoma City, Oklahoma), 20 November 1903; The Captain Maramec (Oklahoma), 18 June 1904 and 10 March 1905; and, “Maramec Past, Present and Future.”

⁴Ibid. See also Franks and Lambert, Pawnee Pride, 151 and The Daily Oklahoman, 25 September 1983.

⁵Franks and Lambert, Pawnee Pride, 151. See also “Maramec Past, Present and Future.”

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home, taken the contents and left in a Ford car after setting fire to the truck in which the safe was hauled into Creek county (sic)." The bank officers reported the safe contained about \$1,800, as well as "...valuable papers and the bank's records." The Pawnee County Sheriff, Allen Jones, and his deputy, Roy Cook, "...trailed the bandits south but were unable to overtake the fugitives." Just over three weeks later, Roland Williams and Ray Terrill, alleged bank robbers arrested in Sapulpa, Creek County, were found to be in possession of \$1,700 in Oklahoma City Railway express money orders and \$1,000 in Liberty Bonds identified by bank president E.E. Ryan as being from the safe of the First State Bank of Maramec. The pair were arrested at the home of John Grubbs, the third member of the gang. With Grubbs turned over to Tulsa County to face a charge of hijacking, Williams and Terrill were returned to Pawnee County to await trail. However, the pair escaped from the jail in early April 1925, an unlawful practice Terrill had engaged in several times before and would continue to do several times after that. After a shoot-out with local cops in Deming, New Mexico, following another bank robbery in late April, Terrill was returned to Oklahoma and faced a jury of his peers for the Maramec robbery. Sentenced to twenty years, Terrill served nine months at the state penitentiary before being released on a supersedeas bond of \$25,000, pending an appeal. Believing that he would again face trail in Pawnee County, this time for breaking jail, Terrill resumed in his life of crime, this time reportedly in the company of Herman Barker, one of Ma Barker's boys. Finally in late November 1927, Terrill was apprehended in Little Rock, Arkansas. Returned unceremoniously to Oklahoma, he began serving his twenty-year sentence for the robbery of the First State Bank of Maramec. Paroled in September 1936, Terrill had "...robbed over 100 banks and stores and spent 39 months in solitary confinement to learn the 'hard way' that lawlessness doesn't pay."⁶

The robbery of the First State Bank of Maramec was not an isolated occurrence. Just a few weeks before the Maramec bank was hit, the First National Bank of Jennings was robbed for the third time since the end of October 1924. However, in late November 1925, the state's daily newspaper optimistically announced that "Oklahoma has lost its reputation as a paradise for the bank robber." The announcement was based on a report that showed only fifteen Oklahoma banks were robbed in 1925, a drop of more than two-thirds from the previous year. Interestingly, the majority of 1925 robberies were located in adjacent counties in north central Oklahoma. The decline in bank jobs statewide was attributed to "Vigilance on the part of the city, county and state officials in counties of Oklahoma, and the operation of a vigilante organizations in fifteen counties..."⁷

⁶The Jennings (Oklahoma) News, 5 February 1925, 26 February 1925, 12 March 1925 and 9 April 1925. See also The Oklahoma News, (Oklahoma City), 1 November 1936, 8 November 1936, 15 November 1936, 22 November 1936 and 29 November 1936 and The Daily Oklahoman, 6 April 1925, 26 April 1925, 29 April 1925 and 29 May 1925.

⁷Ibid., 15 January 1925. See also The Daily Oklahoman, 30 November 1925.

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Following the 1925 robbery, the bank continued in operation for eight more years. The nationwide economic crisis of the 1920s that resulted in the Great Depression of the 1930s contributed to the closing of the bank on February 10, 1933 by the State Banking Department. According to the W.J. Barnett, the state banking commissioner, the bank was closed "...because of depleted reserves and inability to make collections rapidly enough to meet demands...". This was in spite of the loans made to the bank by the federal Reconstruction Finance Corporation (RFC), President Hoover's answer to shore up the nationwide banking crisis, the year before. Authorized to receive \$9040, the RFC distributed a total of \$8,820 to the First State Bank of Maramec between February and July 1932. Just over a month before the bank was closed, it had repaid the RFC a little more than \$2500. At the time the bank closed, E.E. Ryan owned and operated the financial institution with his son Dana. The bank had a capital of \$10,000 and deposits in the amount of \$54,000. Although "...it was the intention of the (state banking) department to reopen the bank by February 15 under a moratorium plan," this apparently never occurred. For four years after the bank failed, "...a liquidating agent collected monies owed, giving people back 55% of their money." The town's only financial institution from its inception in 1903 shuttered its doors. The loss of the bank had an immediate financial impact on the town, as is evidenced by the decrease in ready capital. Further, not having another bank in town made a disincentive for any new business to locate, leading the way for a slow slide downward in the economy of the town. Though closed as a bank, in 1934, the building itself began use as the local post office and a drug store, aptly called the P.O./Pill Shop. The Maramec Post Office remained in the historic bank building until 1974 when it moved east across Hickory Street. The building has apparently been vacant since that time.⁸

ARCHITECTURAL SIGNIFICANCE

The First State Bank of Maramec is an good example of a vernacular Romanesque Revival style bank building. The bank is unique among the building stock of downtown Maramec as the only bank building and the only extant, territorial-era, commercial resource. There are no comparable buildings remaining in the central business district which even through the early 1920s contained a number of frame buildings susceptible to fire.

Unlike the other buildings in downtown Maramec which are classified as being the ubiquitous Commercial Style, the First State Bank of Maramec is stylistically defined as being a modest example of the Romanesque Revival style. Features of the Romanesque Revival style present on the building include rusticated stonework laid in a random ashlar pattern, the oversize round arched front window and the entry prominently located under a round arched

⁸The Daily Oklahoman, 27 January 1933 and 11 February 1933. See also Beverly Gaylor, Preservation Oklahoma Inc.'s Nomination Form for 2006 Oklahoma's Most Endangered Historic Places, "First State Bank of Maramec," (Available Oklahoma Landmarks Inventory, Oklahoma State Historic Preservation Office, Oklahoma History Center, Oklahoma City, Oklahoma; 2005).

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fanlight. Also typical of the style, the bank exudes a certain resoluteness of presence and character. While sparingly utilized in home construction, the Richardson Romanesque style was eminently popular for public buildings, such as banks, libraries, churches and courthouses, due to this reassuring characteristic of wholesome stability.

A distinctive feature of early twentieth century bank buildings present on the First State Bank of Maramec is a canted corner. Bank buildings were commonly constructed on prominent corner lots, as befitting their pivotal role in the community. To further differentiate these financial institutions from other commercial enterprises, the entry to the bank was placed in the specially-designed corner of the building. This allowed the bank ready access to not only the town's main street but also the adjacent secondary street. Visually, this enhanced the bank's dominance of the central business district. The oversized window on the facade is also symbolic of the building's original function. The large window was designed to allow passers-by to see into the building, reinforcing the community's trust in the institution and serving as a security measure in the event of a robbery as pedestrians looking through the window could sound the alarm.

Although not a particularly elaborate example of financial institution architecture, the First State Bank of Maramec was notably substantial for the small community. Unlike all of the other buildings in town by July 1903, the stone bank was the only building not of frame construction. This was typical of bank construction in the early twentieth century for Oklahoma, as well as other parts of the country. Bankers in the western part of the United States generally expended a considerable amount on the construction of their facilities to reinforce the belief that their bank was trustworthy and a safe repository for the community's money. According to Banking in the American West: From the Gold Rush to Deregulation, rather than relying on capital brought in by well-to-do investors from the east, "...western bankers followed a different pattern. They established their personal reputations, then constructed imposing, solidly built, permanent facilities to prove that their bank was indeed safe." In addition to representing physical security for the community's valuables, bank buildings also served as a symbol of the community itself. As summed up by Banking in the American West "Just as the banker himself had announced his permanence in the community by constructing a magnificent banking house at no small cost to himself, so the community announced to the world that it was indeed "here to stay" by virtue of the fact that it now had a real bank."⁹

Constructed soon after the town's founding, the First State Bank of Maramec is also noteworthy as the only extant, territorial-era commercial building in Maramec. While not a large town, there were other buildings in downtown Maramec prior to statehood. For a variety of reasons, such as the 1904 fire that destroyed the three frame buildings on the block east of the bank and the 1921 fire that razed the buildings to the south, none of these other buildings

⁹Lynne Pierson Doti and Larry Schweikart, Banking in the American West: From the Gold Rush to Deregulation, (Norman, Oklahoma: University of Oklahoma Press, 1991), 4 and 44.

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survived. As the sole remaining territorial-era commercial building in Maramec, the bank is one of the last tangible links to the town's earliest history when it was a part of Oklahoma Territory.

As a symbol of the community's assets, both real and imagined, the First State Bank of Maramec served its purpose well. A modest example of the Romanesque Revival style and featuring several hallmark characteristics of early twentieth century financial institution architecture, the building since construction has occupied a distinctive place in Maramec's central business district. Erecting of enduring stone, the First State Bank of Maramec is a material connection to the town's early days and the ambitions of the locals to make their community rock solid.

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VERBAL BOUNDARY DESCRIPTION

Lot 23 and 24, Block 7, Original Townsite, Maramec, Pawnee County, Oklahoma.

BOUNDARY JUSTIFICATION

The boundaries include all of the property historically associated with the First State Bank of Maramec.