

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

For NPS use only

**National Register of Historic Places
Inventory—Nomination Form**

received OCT 9 1986

date entered NOV 6 1986

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

1. Name

historic Independence National Bank (preferred) Number of contributing resources: 1
and/or common Citizens Valley Bank Number of non-contributing resources: 0

2. Location

street & number 302 S. Main Street N/A not for publication
city, town Independence N/A vicinity of Fifth Congressional District
state Oregon code 41 county Polk code 053

3. Classification

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

4. Owner of Property

name Citizens Valley Bank
street & number PO Box 399
city, town Albany N/A vicinity of state Oregon 97321

5. Location of Legal Description

courthouse, registry of deeds, etc. Polk County Courthouse
street & number 850 Main Street
city, town Dallas state Oregon 97338

6. Representation in Existing Surveys

title City of Independence Historic Resource Inventory has this property been determined eligible? yes no
date 1985 federal state county local
depository for survey records City of Independence, City Hall
city, town Independence state Oregon 97351

7. Description

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

Describe the present and original (if known) physical appearance

The Independence National Bank building, constructed in 1891, is a fine example of commercial architecture in the High Victorian Italianate style. It was designed by Salem architect Walter D. Pugh. Construction was carried out by the firm of Jackson and Hutchin. The handsome, stucco-faced brick building has received some alteration over the years, and in 1966 had a major facelift. However, it is in excellent condition and retains integrity of form, scale and design of its two street elevations. The building has been in continual use as a banking institution since its construction.

The building occupies the northeast corner of Block 4 in Henry Hill's Town of Independence, Polk County, Oregon. Prominently sited at the southwest corner of the intersection of Main and Monmouth Streets, the town's main thoroughfares, the building acts as an important visual landmark anchoring the south end of the town's historic commercial core. The stately tower of the bank balances the elegant tower of the Queen Anne-style Cooper Building one block to the north.

The adjacent neighborhoods, particularly south along Main Street and east on Monmouth, are primarily composed of late 19th-Century vernacular and bungalow-era residences. Exceptions include two contemporary service stations and the City Hall building constructed in 1960 on Monmouth Street. The Willamette River, so crucial to the town's early development, runs parallel to Main Street approximately one block east of the bank. One-half block west, on 2nd Street, the Southern Pacific Railroad right-of-way acts as a reminder of the railroad's important role in the City's later development. The south and west margins of the nominated property are paved for a drive-through teller station and parking.

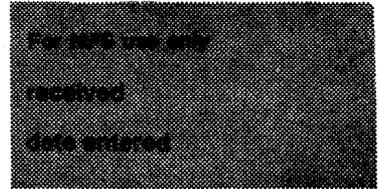
Exterior

The building is a two-story rectangular brick structure measuring 23 X 100 feet. It has a formal, diagonal entrance bay on the northeast corner surmounted by a pyramidal-roofed tower. The building's flat roof is masked by a richly decorated parapet wall on the north and east elevations. Stucco covers the brick exterior on the north and east elevations; south and west elevations are devoid of openings and decorative features with exception of the contemporary drive-through teller window and canopy. The foundation material is brick. There is no basement.

The corner entrance is fitted with double doors with an elaborate stained-glass transom, or top light. Engaged Ionic columns flank the segmental-arched entry and support a small balcony. There is a round headed window with keystone in the second story bay above the balcony. Above the window, the work "BANK" is carried on the frieze of a tabernacle frame, the pediment of which is decorated with a scroll and globe motif. The tower roof, rising above a stylized classical entablature, is sheathed in pressed tin in a diamond pattern. Other decorative elements on the tower roof are a ball finial and an inset trefoil motif in a small triangular gable.

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In addition to the above, the richly ornamented facade and arcuated fenestration are distinctly Italianate. The parapet is made up of a bracketed cornice with goffered frieze and a solid attic balustrade with inset panels. With the exception of four bays on the north elevation, second-story windows are paired, one-over-one, double-hung sash with round heads, each with keystone and label molding. Three of the four irregular bays have openings with semi-elliptical arch heads, and their paired, one-over-one, double-hung sash windows are square framed with arched top lights. The remaining bay has one round-arched window. It is marked by a pediment in the entablature above. First floor windows are set in segmental-arched frames with single fixed panes. The upper third of each is fitted with a stained glass top light.

Other salient features include the rusticated and vermiculated cast-stone ground story ornament in the form of horizontal bands and radiating voussoirs.

Structural Modifications, Alterations, Additions

The building is solidly constructed of good materials and is structurally sound. In 1966, the bank received a major facelift under the supervision of Albany architect Bob Ferguson. Exterior changes included adding a drive-through teller on the south elevation and sealing the entrance and two window bays on the north elevation. Minor changes include removal of iron cresting from the parapet and loss of the ball finial from the entrance bay pediment on the north facade some time before 1966.

Interior

The first floor of the bank consists of a large lobby with two small rooms at the west end. One serves as a conference room and the other houses the vault. The only structural change to this floor took place during the 1966 remodel when an interior wall was removed to enlarge the lobby and the stairway to the second floor was re-positioned. The floor has been carpeted with the exception of a small area in the entry where the original hexagonal tile remains. Walls are lath and plaster throughout. All original interior trim remains intact, including paneled wainscoting and beaded door and window trim with corner blocks.

The second floor has been unaltered with the exception of one room remodeled for use as an employee lounge and relocation of the stairway. All nine rooms on this floor open off of a central corridor which has a skylight overhead. These rooms were rented out as offices from the time the bank was built until it was remodeled in 1966. They have been vacant (some used for storage) since that time. Most of the original 3-inch floor boards have been covered with linoleum; however, almost all of the wainscoting, door and window trim, and hardware, which matches that of the first floor, remains intact. Doors are paneled and glazed, and many retain the names of former tenants.

8. Significance

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

Specific dates 1891 **Builder/Architect** Walter David Pugh, architect
Jackson and Hutchin, builders

Statement of Significance (in one paragraph)

The Independence National Bank Building, completed and opened for use in 1891, occupies a prominent site at the intersection of main thoroughfares at the southerly end of the historic business district of Independence, Oregon. It was designed by Salem architect Walter D. Pugh. It meets National Register criterion "c" as the town's best-preserved and most imposing example of High Victorian Italianate architecture. It meets criterion "a" as headquarters of the community's longest-lived banking institution, one which was, historically, a stable underpinning for the local farm-based economy. The bank was organized by Herman Hirshberg, who served the institution as president from the time of its organization in 1889 to his death in 1925. Two stories in height, the brick building is dominated by the pyramidal-roofed corner tower intended, in part, to express the bank's importance in daily commerce. The building is further distinguished by arcuated fenestration, rusticated and vermiculated cast stone ornament on the ground story, and by a fully intact bracketed cornice. In architectural presence, it has scarcely an equal in the downtown. The building has been occupied by Citizens Valley Bank since 1966.

Architectural Significance

Walter D. Pugh was born in Salem on April 4, 1863. He died there in 1946 at the age of 83. During his long and productive career, Pugh designed buildings throughout the Pacific Northwest, many of which are in the Salem area. Examples include the old Salem City Hall, no longer standing, as well as the Thomas Kay Woolen Mill (1896), listed in the National Register. Pugh attended private schools, including Willamette University in the capital city. He received much of his architectural training while an apprentice in the Salem firm of McCauley and Wickersham. Independence National Bank is representative of work of the promising early stage of his career. It is the best example of High Victorian Italianate architecture in Independence, and it is notably well preserved.

Salient features of the building include its distinctive diagonal corner entrance bay, embellished with Ionic engaged columns, pedimented entablature and a pyramidal tower on a well articulated base. Equally significant are the segmental-arched first floor bays, framed by rusticated cast-stone and featuring noteworthy stained glass transoms.

As in most Italianate buildings of the era, a strong horizontal emphasis separates the first from the second story. This appears as a subcornice framed by consoles. The visual complexity of the composition is further emphasized on the upper floor elevations, where various projecting and receding planes also are ornamented with rusticated cast stone ornament. The recessed window bays, displaying single and paired round-arched openings together with semi-elliptical frames, relate to an orderly, if not formal organizational pattern.

9. Major Bibliographical References

See continuation sheet

10. Geographical Data

Acreeage of nominated property less than one

Quadrangle name Monmouth, Oregon

Quadrangle scale 1:24000

UTM References

A

1	0	4	8	5	5	0	0	4	9	6	6	2	0	0
Zone		Easting				Northing								

B

Zone		Easting				Northing								

C

Zone		Easting				Northing								

D

Zone		Easting				Northing								

E

Zone		Easting				Northing								

F

Zone		Easting				Northing								

G

Zone		Easting				Northing								

H

Zone		Easting				Northing								

Verbal boundary description and justification The nominated property, located in Independence, Oregon, is legally described as Tax Lot 3700, Polk County Assessor's Map. Ref. No. 8-4-28BA. It is more particularly described as follows: (continued)

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

state N/A code county code

state N/A code county code

11. Form Prepared By

name/title Betty Lou Newberg and Julie M. Koler

organization N/A date March 15, 1986

street & number 887 Monmouth Street telephone (503) 838-3280

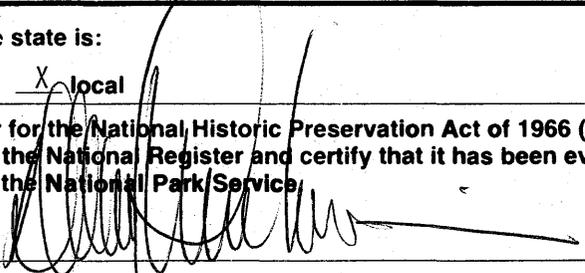
city or town Independence state Oregon 97351

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

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

State Historic Preservation Officer signature 

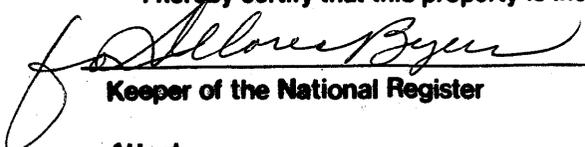
title Deputy State Historic Preservation Officer date October 2, 1986

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

Entered in the National Register

date 11-6-86


Keeper of the National Register

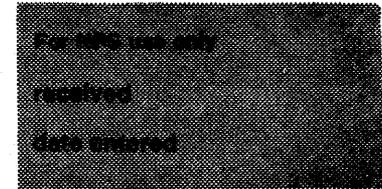
Attest:

date

Chief of Registration

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Continuation sheet INDEPENDENCE NATIONAL BANK Item number 8 Page 1

The richly textured frieze and bracketed cornice enhance the overall effect of highly textured surfaces, and serve as a foil for the solid, paneled attic balustrade. Although the original exterior face brick has been masked by stucco, the material was sensitively applied and does not appear to have adversely affected the design.

Historical Significance

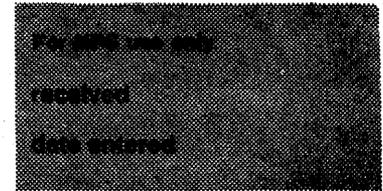
The Independence National Bank building has been in continuous operation for banking purposes since construction was completed in 1891. Not only is it the oldest bank in continuous use in Polk County, it has been the only bank in Independence since the Great Depression when Farmers Bank, organized in 1912, closed its doors. The only other financial institutions in Independence were predecessors. A private bank owned by J.S. Cooper operated from approximately 1886 to 1889, at which time it apparently merged with Independence City Bank to form Independence National Bank. Between 1890 and 1940 the growing, cultivating, and harvesting of hops was the town's largest industry. By the early 1900's, Independence was reputed to be "hop capital of the world". As the only financial institution in the town between 1889 and 1912, Independence National Bank played a major role in the growth of this important industry. Providing loans to local farmers is the main thrust of service at this banking corner today as it was 95 years ago.

The significance of Independence National Bank to the community was that it was a local financial institution. Area residents did not have to travel Monmouth, Dallas or Salem, the capital city, for banking services. Independence National Bank had a reputation as a "farmers" bank, and had its greatest tie-in with the farming industry, which until quite recently has been the stable factor in local economy. The bank was involved in almost every major development in Independence, and it was a bank that workers trusted. Not only did it survive the Panic of 1893, it remained solvent during the Great Depression of the 1930s.

Independence, is a city rich in history as well as historic buildings. Hailed by local residents as "the end of the Oregon Trail," the quiet Willamette Valley town reflects the development of similar riverside communities throughout the Valley: early focus on the river as a vital transportation link to the outside world, followed by a boom period associated with the coming of the railroad in the 1880's. The decade of the 1880's was a period of tremendous growth for the community. Many of the historic buildings which survive today were built during this time. This is due, in part, to the destruction of much of the "old town" of Independence by the flood of 1861.

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Beginning in the 1880's, in the rich soil along the river, the seeds of an important new industry were being sown, which over the next four decades would greatly enrich the city's coffers. During those years the growing, cultivating, and harvesting of hops was the town's largest industry, and Independence National Bank played an important role in its development. In general, throughout the bank's history, its principal interests have been hop growing and general farming.

Independence National Bank was not the city's first bank. That honor belongs to J.S. Cooper who established a private bank on the southeast corner of Main and "C" Streets some time prior to 1886. That building is still standing but has been extensively altered over the years, and no longer resembles the original structure. At about the same time that Cooper established his bank, Herman (Joe) Hirshberg organized the Independence City Bank.

On December 26, 1888 The Polk County Observer reported that Cooper's bank had been reorganized as the First National Bank of Independence with Cooper as President, and Ham Hawley, cashier. It went on to say that Hirshberg's City Bank was to be "merged with the Independence National Bank at a later date" with Mr. Hirshberg continuing as President.

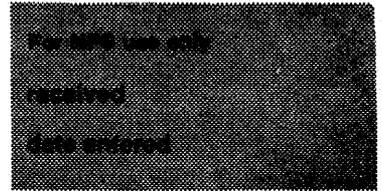
One year later, in January 1889, Hirshberg reorganized the City Bank. On January 7th a meeting was held in the Old Robertson's Opera House (268 S. Main Street). Capital stock of \$50,000 was issued and Independence National Bank was officially created. Records do not indicate whether the two original banks were actually ever merged; however, it would appear to be the case. Polk County Observer article dated January 16, 1889 reported that "both National Banks of Independence will soon be ready to do business under a new regime." Directors of the newly formed bank were: Herman Hirshberg, Abram Nelson, Joshua McDaniels, H.H. Jasperson, J. H. Jasperson, J. H. Allen, and Dr. T. J. Lee.

Hirshberg, instrumental in the bank's organization, served as its President until his death in 1925 at age 74. Never married, Hirshberg was born in Germany and immigrated to the United States with his nephew in approximately 1870. He began working as a tinner, later became a shopkeeper, and finally bank president. At his death he was one of the wealthiest men in Polk County.

Hirshberg was succeeded at the bank by C. A. McLaughlin, a local hop grower. R. M. Walker, son of a prominent early pioneer and hop grower, was the third president of the bank, followed by Ira Mix, who was associated with it for over 50 years, all told.

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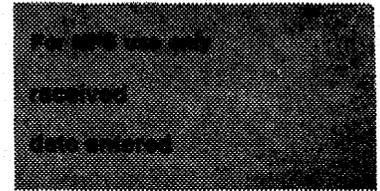
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In 1966 a group of investors affiliated with Citizen s Valley Branch purchased the Independence National Bank building. In 1966, following a major remodeling project, the name was changed to Citizen s Valley Bank. Jack Smith, President of the bank at that time, stated that "the 'new look' of our bank will only serve to reflect the more efficient operational methods which we have inaugurated in an effort to bring our customers the best and most complete banking services available anywhere in the State." Joe Hirshberg would most certainly have applauded that! Indeed, the handsome facade of the bank serves as a reminder of Hirshberg's dedication to the development of the town and the important role his institution had, and continues to have, in the life of the community.

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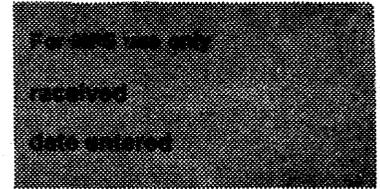
Continuation sheet Independence National Bank Item number 9

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1. The Independence Enterprise, February 9, 1967.
2. Independence National Bank. Minutes of Board of Directors Meetings, 1889, 1894.
3. Newton, Sidney. Early History of Independence, Oregon. Independence, 1971.
4. The Oregon Journal. April 30, 1925, March 4, 1940, November 23, 1946.
5. The Polk County Observer. October 20, 1888, January 9, 1889, January 16, 1889, January 23, 1889.
6. Sanborn Insurance Maps, 1882, 1892.
7. Tigor Title Company Records, Dallas, Oregon.

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INDEPENDENCE NATIONAL

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A part of Lots Two (2) and Three (3), in Block Four (4), in HENRY HILL'S TOWN OF INDEPENDENCE in Polk County, Oregon; beginning at a point 44 feet North of the Southeast corner of Lot Three (3) and running thence West 148.5 feet; thence North 26 feet; then East 148.5 feet; thence South 26 feet to the place of beginning.

Beginning at the Southeast corner of Lot One (1) in Block Four (4), in HENRY HILL'S TOWN OF INDEPENDENCE in Polk County, Oregon; thence running West on the South Line of said Lot One (1), 148 feet; thence North 33 feet; thence East 148 feet to First Street; thence south 33 feet to the place of beginning.

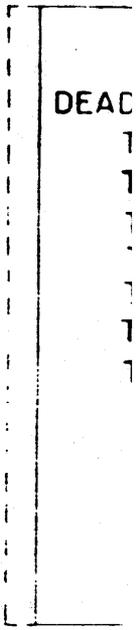
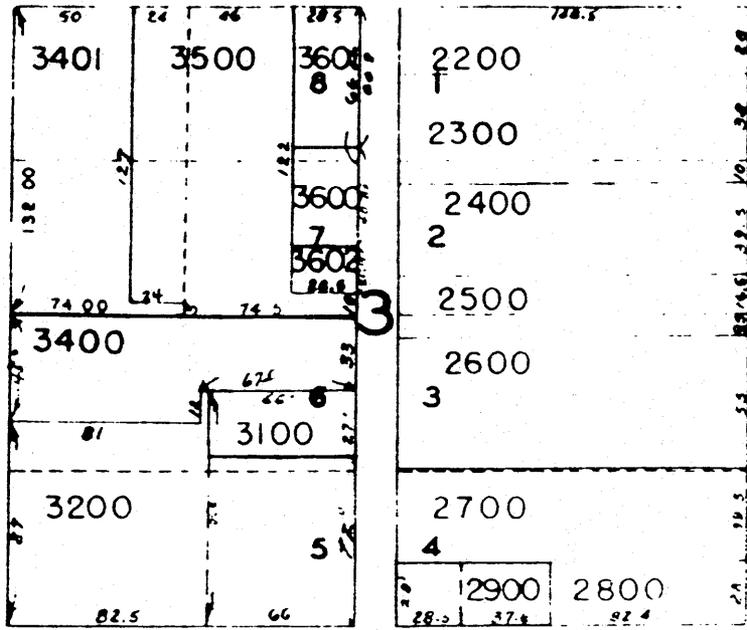
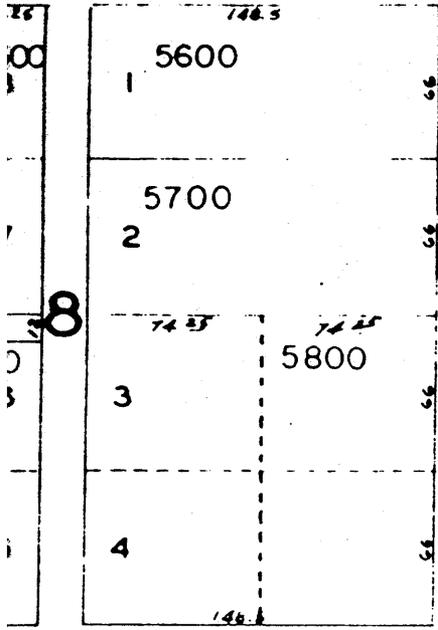
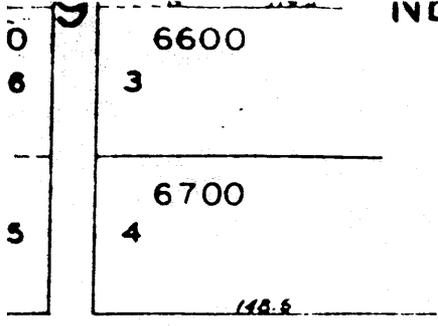
NE 1/4 NW 1/4 SEC. 28 T. 100 N. R. 10 W.

POLK COUNTY

SCALE 1"=100'

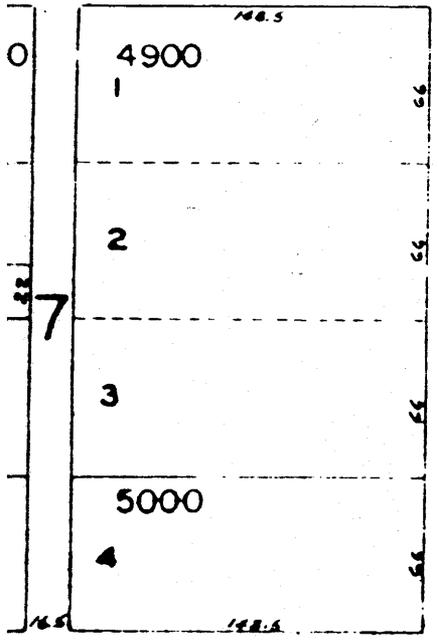
8 4 28BA

STREE

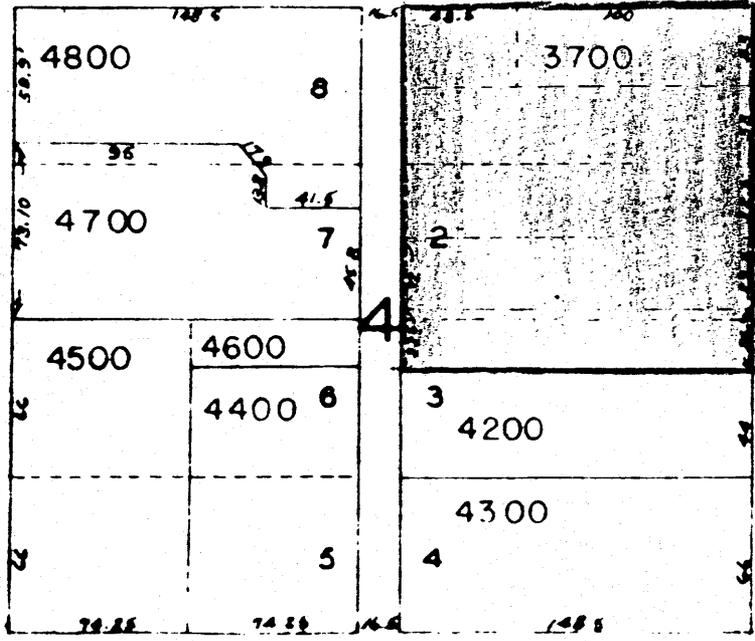


MONMOUTH

STREET

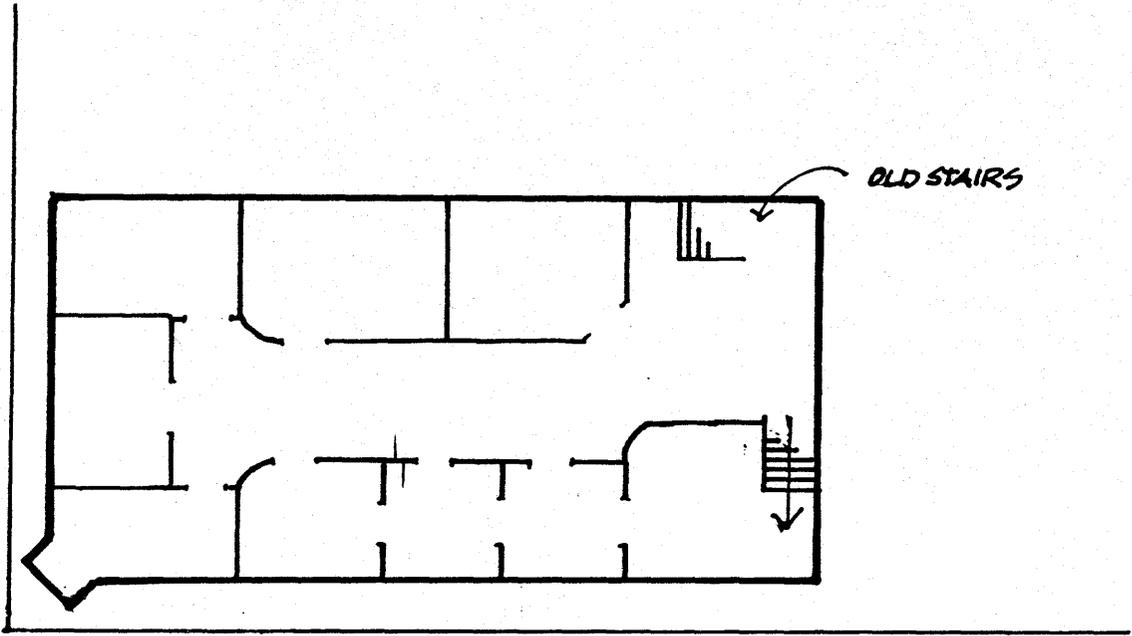


SECOND

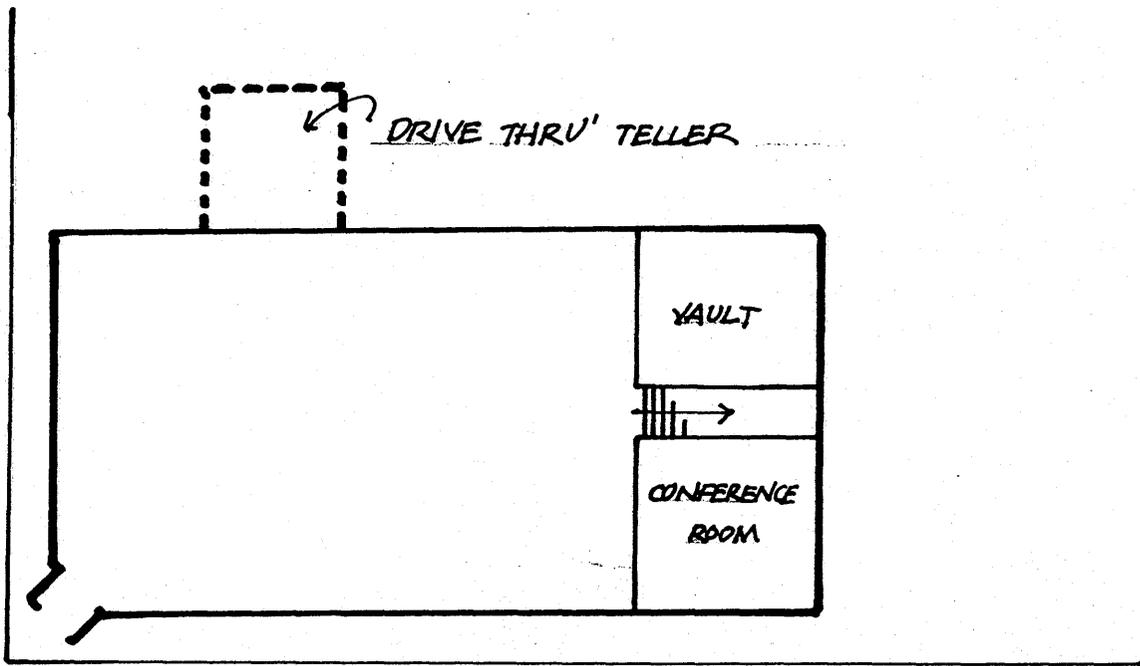


MAIN

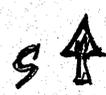




SECOND FLOOR



FIRST FLOOR


 INDEPENDENCE NATL. BANK
 Independence, OR.