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 determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any 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.

Name of Property
 Historic name: <u>Griffith State Bank</u>
 Other names/site number: <u>Sam Woods-Griffith Public Library</u>
 Name of related multiple property listing:
 <u>N/A</u>
 (Enter "N/A" if property is not part of a multiple property listing

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11	MAX	-1	\$013	

2. Location

Title :

Street & number: <u>101 East Main Street</u> City or town: <u>Griffith State: IN County: Lake</u> Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this $\underline{\mathbf{x}}$ 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 $\underline{\mathbf{x}}$ meets ______ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

D

______statewide _____statewide Applicable National Register Criteria:

 $\underline{X}A _B \underline{x}C _$

Signature of certifying official/Title: Indiana DNR-Division of Historic Preserv	Date ation and Archaeology
State or Federal agency/bureau or Tribal	TANK TANK TANK TANK TANK TANK TANK TANK

State or Federal agency/bureau or Tribal Government United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018

Griffith State Bank Name of Property Lake County, IN County and State

4. National Park Service Certification

I hereby certify that this property is:

- _____ entered in the National Register
- _____ determined eligible for the National Register
- ____ determined not eligible for the National Register
- ____ removed from the National Register

other (explain:)/ Signature of the Keeper

6-3.2019

Date of Action

5. Classification

Ownership of Property

(Check as many boxe Private:	(x) (x)
Public – Local	
Public – State	
Public – Federal	

Category of Property

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Building(s)	x
District	
Site	
Structure	
Object	

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Number of Resources within Property

(Do not include previously listed resources in the count)		
Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
	0	
<u>0</u>	$\underline{0}$	structures
<u>0</u>	0	objects
<u>U</u>	<u>U</u>	objects
1	0	Total
—	<u>-</u>	

Number of contributing resources previously listed in the National Register <u>0</u>

6. Function or Use Historic Functions (Enter categories from instructions.) COMMERCE/TRADE: financial institution EDUCATION: library

Current Functions (Enter categories from instructions.) WORK IN PROGRESS

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7. Description

Architectural Classification

(Enter categories from instructions.) LATE 19TH AND EARLY 20TH CENTURY REVIVALS: Colonial Revival

Materials: (enter categories from instructions.)foundation:CONCRETEwalls:BRICK

roof: other: ASPHALT STONE: Limestone

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Griffith State Bank occupies a prominent corner in the historic commercial center of Griffith. The brick and stone-trimmed building on a raised basement was constructed in 1920. Built in the Colonial Revival style, the building has a temple-like appearance with pedimented entry and it features an interior barrel-vaulted ceiling.

Narrative Description

Setting

The Griffith State Bank is located on the southeast corner of Main and Broad Streets in the historic commercial center of Griffith. It occupies two narrow commercial lots that face north (Main Street), though its front façade faces Broad Street (west). The building shares no walls with adjacent commercial buildings and was constructed without the intent to have common walls typically found in historic commercial centers. The north and west facades front sidewalks with minimal landscaping between the building and sidewalks. At one time a low landscape retaining wall composed of molded concrete block (c. 1930) was along the sidewalks. These were removed c. 1990. The delineation of where raised landscape beds once were is evident on the concrete basement walls in these areas. The south part of the property includes a concrete patio, trees, and small lawn that extends to the alley that borders the south property line. A narrow four-foot strip of ground is used for accessing the building's east (back) façade and is adjacent to a commercial building on the east edge of the property. Because of the way in which streets and lots were platted in the addition in which the bank building is located, and the addition on the north side of Main Street, the building commands a prominent position when viewed from the north while looking south on Broad Street. It appears initially to be a civic building.

Exterior (photos 0001-0005)

The one-story brick building is constructed on a raised concrete basement. The variegated brown-colored brick is laid in a Flemish bond on its front and north facades and common bond coursing on its east (back) and south façades. The building has limestone trim. The building has 6/6 wood windows with stone sills and panel-faced lintels. The building features a chamfered stone water table at the top of the concrete basement walls and a stone belt course/entablature at the top of the first floor walls. The chamfered water table is concrete on the south and east facades. A tall brick parapet rises above the entablature and features a course of rowlocks topped by a bullnose stone parapet cap. The building has side-gabled parapets and a gabled roof covered with asphalt shingles. Gutters and downspouts are internal on the front façade but are exposed on the back (east) façade and are copper (photo 0004).

The front façade is symmetrical and is divided into three bays (photo 0001). The wider, center bay steps out and features a raised stone portico with four steps flanked by short concrete walls. The bottom three steps are concrete and the top step is limestone with a bullnose front. The floor of the entry is terrazzo and is a continuation from the terrazzo floor inside the building. The portico features Tuscan columns that support an open segmental pediment. The entablature is the full-width of the center bay and features an architrave, frieze, and cornice unlike the less-developed entablature at the top of the first floor walls around the rest of the building. The frieze above the entry is carved with the word BANK. The frieze above each of the columns features carvings in low relief of money bags above the south column and a book/ledger with quill pens above the north column. The entry shouldered architrave surround is also stone and frames a wide wood door and transom. The door has four windows in its top and a panel in its base. Flanking the portico are 6/6 wood windows with stone surrounds. A panel of stone is between

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the basement wall and sill of each window. The panel is carved with raised concentric circles in concentric rectangles. The parapet wall of the center bay features circular stones carved in low relief with an eagle and shield above each window. A raised capstone is centered in the parapet and may have acted as a plinth for a feature no longer extant. The outer bays of the front façade feature a 6/6 window with stone sill and panel-faced lintel. A carved stone rectangular panel is between the top of the window and entablature.

The north/Main Street façade has a high level of prominence to the downtown district which is heightened by the use of a Palladian-like window centered in the façade (photo 0002). This window's sill is composed of two parts, a flat top piece that overhangs a thin flat block. The window has a 9/9 center part flanked by narrow side-lites divided into six panes. A panel-faced stone trim surround is on each side of the window and it is capped by a large full-round blind arch. Under the arch is a name stone with GRIFFITH STATE BANK carved into it atop a frieze carved with Greek keys. The arch is composed of two courses of rowlocks and a keystone. The keystone is carved to resemble a slight scroll. Flanking the window are 6/6 windows. A stone panel is between the flanking windows and entablature at the top of the first floor walls.

The south façade (photo 0003) features a concrete stoop and steps on its west half. A wood door with a window divided into six panes of glass in its top and two wood panels in its base is centered with the stoop. The door has a wood-panel transom and a panel-faced stone lintel. A small wood window divided into four panes with a stone lintel is located at the top of the basement wall in the east end of the façade. The window is in a toilet room at a mid-level between the first floor and basement. A 6/6 wood window with a full-round blind arch is centered on the façade immediately above the entablature. The arch is composed of a rowlocks and the area beneath is filled with stacked headers. Flanking this window are short wood windows divided into six panes with stone lintels. The stone entablature acts as a sill for all three of these windows. The parapet is gabled with steps at the corners, like the north façade.

The east (back) façade features a concrete walk and three steps at its south end. A metal door leads to the basement in the south end of the façade. The east façade features four wood windows with stone sills and lintels composed of soldier brick. The northernmost window is small and is divided into four panes of glass that are frosted (a bathroom was once in this location, right side of photo 0005). Of the other three windows, which are centered on the façade, the middle window is slightly taller and matches the 9/9 Palladian-like window with side-lites on the north façade but without the full-round blind arch. The flanking windows are 6/6 wood. A chimney is between the 9/9 window and 6/6 window to its north (photo 0005). It is capped with stone. The entablature wraps around to the east side of the building from the north, but only to the chimney.

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Interior (photos 0006-0014)

The interior of the building is arranged with a bank of rooms and circulation at its south end (photo 0006) and a large open lobby composing the rest of the first floor (photo 0010). A room in the southwest corner of the first floor is open to the lobby and has a door that leads out to the south (right side of photo 0006). A vault room with a wood door is in the middle of the south bank of rooms (photo 0009). East of the vault room is a doorway and concrete staircase that goes down to a mid-level landing with a bathroom (photo 0012) on its south end and door on its east end that leads out of the building. The staircase continues down on the north side of the landing to the basement (photo 0013). A staircase leading up to a loft is in the east end of the bank of rooms (left side of photo 0008). The wood staircase has a full-round arched opening goes up to the east and then has winders that turn to the west. The loft is over the bank of rooms and features a wood balustrade that is extant, but is being reassembled for reinstallation. It has square plinth-like newel posts and square balusters. See photo 0011 for loft and balustrade.

The floor in the loft is wood and the floor in the lobby and southwest corner room is terrazzo. Most of the walls are plaster, though a good portion of the brick wall has been exposed on the first floor. The whole first floor and loft are covered by a broad barrel-vaulted plaster ceiling (photo 0006). Shadowing of historic stenciling is along the base of the barrel vault (photo 0007). Wood baseboards and casings around windows and doors are simple architrave-style. A wood chair rail is in the southwest corner room. A historic two-panel wood door is extant for the staircase to the basement (photo 0008), but the vault door was replaced with a non-historic wood door. A metal pipe handrail is in the staircase that goes to the loft and wood handrails are in the staircase that goes to the basement. No historic bathroom fixtures are extant. A bathroom was added on the first floor in the northeast corner of the lobby during the time the building was used as a library, but it has been removed. A few historic metal radiators are in the building, but light fixtures are not historic.

The basement reveals the solid construction of the building (photo 0014). It features wood plank-formed concrete walls and ceilings and two large steel I-beams that carry the floor above. The basement is divided east/west by a concrete wall down the center. The west side is unfinished and largely unexcavated. The east side has concrete walls and floor and is used for mechanical systems. The south end of the basement has two small rooms with concrete walls. One is under the vault on the first floor and the other is a smaller room. Both are storage rooms. The smaller room has a historic two-panel wood door. Wood steps lead to the mid-level landing east of the smaller room (left side of photo 0014).

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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 grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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Areas of Significance (Enter categories from instructions.) <u>ARCHITECTURE</u> <u>COMMERCE</u>

Period of Significance <u>1921-1933</u>

Significant Dates 1921

Significant Person (last name, first name) (Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder (last name, first name)

Period of Significance (justification)

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The period of significance begins in 1921, the year the bank building opened, and ends in 1933 when the bank closed. The building was purchased and reopened as a community library in 1940, but then closed in 1967 when a new library building was constructed to take its place, however, education is not being claimed as an area of significance.

Criteria Considerations (explanation, if necessary)

N/A

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Griffith State Bank is eligible for the National Register of Historic Places under criterion A, citing commerce as the area of significance. The bank was one of the most important buildings constructed related to commerce and the development of the town in the early 20th century. During its relatively short life as a bank from 1921 to 1933, Griffith State Bank served residents and local commercial needs. It anchored the town's nascent commercial crossroads. The institution also reflected the unfortunate and close link to industrial decline and bank insolvency in the Calumet Region during the Great Depression; it was forced to close as a result of the economic collapse in 1933. The bank is also eligible for the National Register under criterion C, citing architecture as the area of significance. While there are many examples of Colonial Revival style architecture in the greater Griffith area and Lake County, the bank is an unusual example due to its relative small scale and refinements, particularly its barrel-vaulted ceiling, as a commercial building. After the building's closure as a bank, it was purchased and reopened as a community library in 1940 and continued in that capacity until 1967 when it was replaced by a new library building.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

COMMERCE

The presence of a bank often became symbolic of the community's success. Banks, by their nature, represent financial stability, economic growth, and a prosperous populace. The Griffith State Bank mirrored many of those characteristics when it officially opened for business in 1921. The climb Griffith had to make to get to that point was dissimilar from most communities though. The speculative nature of Griffith's founding and its development cycle of boom and bust made the establishment of a bank that much more important to the small town.

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Name of Property County and State Unfortunately, the bank's lifespan was affected by the national boom and bust period of the 1920s-1930s, which caused the bank to close permanently in 1933.

Community & Economic Development

Griffith's development was tied directly to the routing of several railroads through the middle part of Lake County, mostly converging in Chicago in neighboring Cook County, Illinois. The crisscrossing of tracks created a junction unparalleled in much of the region and was thought of as the grand crossing of Lake County due to its position midway between Hammond and Crown Point (Gary not yet being established). The Michigan Central Railroad was built in 1857, the Grand Trunk Railroad in 1880, the Chicago & Atlantic Railroad in 1881, the Elgin, Joliet, and Eastern Railroad was built in 1888, and the Chicago & Ohio Railroad was built in 1894. Several outlying railroads converged to form the Grand Trunk Railroad, a name by which the town was called up until 1881 when it was renamed for E. P. Griffith, a civil engineer with the Chicago & Atlantic Railroad. Because of this important junction, which is located on South Broad Street (formerly Junction Street, a block south of the bank building), and easy access to Chicago, the town became the subject of land speculators/developers in the early 1890s. Prior to this time, aside from a few farm families who arrived in the area during the 1850s-1860s, only the railroad station agent and his family lived at the crossing.

Brothers Jay and Elmer Dwiggins from Chicago saw potential in the area for commuters, rail shipping, and general transport of goods. The Dwiggins were real estate developers and owned several banks in Lake and Porter Counties. In 1891, the brothers purchased 140 acres surrounding the railroad junction and laid out lots, touting it as a factory town. Initially, they planned to call the town Dwiggins Junction, but ultimately stayed with the name Griffith. The brothers promoted the newly-formed town as Chicago's best factory suburb and they offered to not only build factories for any business that wanted to locate there, but also pay half the firm's payroll in the first year so long as the company maintained an employment quota for three years. This would ensure residential and commercial growth in the town. The brothers advertised their development heavily in newspapers and ran excursion trains to Griffith for prospective buyers. The developers' biggest push came during the Columbian Exposition in Chicago in 1893. By that time, the town boasted four factories, a church, a number of residences, and a few commercial establishments, including a hotel and taverns for rail passengers.

The economic panic of 1893, however, took its toll on the developers' ability to sell property. By 1894, the real estate development company of Jay Dwiggins & Co. collapsed after borrowing heavily on the land. Factory buildings remained unfinished and the town appeared nearly deserted as residents left. The company's undeveloped lots and properties were sold and the brothers relocated to South America. Through the remaining part of the 19th century, the town was populated mostly by people engaged in the railroad or businesses who benefitted directly from rail travel/transport. By 1904, the town had 500 inhabitants, two schools, and a few commercial establishments. People of the village voted to incorporate, which became official on November 19, 1904. It was determined, though, that the town was in need of enterprise and capital. An oil pipeline established by Standard Oil through the community in 1905, led to the refinery in Whiting on Lake Michigan. The pipeline produced revenue for the town since a pumping station was constructed that employed workers, with which came company housing. A

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small foundry and glove factory began operating by 1910, two saloons were in business, and the population increased to 523. However, despite the early drive for land development and incorporation of the town, no bank had been established yet.

Several developments beginning in 1911 put Griffith on track for expansive growth in the following decades. In 1911, a large new school, Franklin School, was constructed for the community and the town board built its first town hall and fire station on Broad Street, just north of Main Street. In 1912, the Griffith Land Company was established by a former Canadian and then-resident of Chicago named Ernest de St. Aubin. The company had received the undeveloped Dwiggins land holdings and began to promote the sale of lots in town in much the same way the previous development company had. The company eventually had an office on the southwest corner of Main and Broad Streets, which would become the center of commercial activity in the community. During the ensuing years, the town installed electric lights (1914), water works (1920) and a volunteer fire department (1921). By 1913, there were 29 banks operating in all of Lake County, but none yet in Griffith. This seems to have remained true through about 1915. The first mention of a bank in Griffith appears to indicate it was shortlived. A man by the name of R. M. Logan was involved with a Griffith-based bank that had been established about 1915. He was accused of being a part of its demise three years prior to his arrest in Pennsylvania in 1918. Logan had also been involved in banks in Hammond, for which he was being investigated for embezzlement.

The 1917 Sanborn Fire Insurance Map of Griffith reveals little in commercial development. The four corners of what would become the historic commercial district's main intersection of Broad and Main Streets (location of Griffith State Bank), were still undeveloped. Most of the community's commercial buildings were south of the alley that is immediately south of what would became the Griffith State Bank site. These included a brick office, frame post office, general store, and a brick hotel and saloon near the junction. On the west side of Broad Street were a frame office building, lunch room, and meat market. A frame hardware and grocery were located two lots east of the future Griffith State Bank site and the town hall, then six years old, was north. A few industries and the junction itself are featured on the 1917 map. No buildings are designated as banks on the map.

Development of Griffith State Bank

Two investors from Gary, John Ruskin Clark and Carl Oliver Holmes, were responsible for the development of what became the Griffith State Bank in 1920. Holmes no doubt was the principal investor and had an impressive resume of bank and real estate development involvement that included president of the Southside Trust & Savings Bank, Mutual Building & Loan Association, Central Holding Company, Central Building & Loan Association, and Central Trust and Savings Bank. He was the vice-president of Holmes-Feder-Kuss Company and Miller State Bank. Holmes was born to Swedish immigrants and first made his money through real estate investing. By 1940, after the economic collapse, he had moved from Gary to Rockville and was a debt collector. Clark was a bank teller in Holmes' Southside Trust & Savings Bank in 1920 but had relocated to Oregon in 1930. Holmes and Clark established a local board of directors that included P. J. Beiriger (Griffith hotel owner), Joseph Grimmer (Griffith garage owner), Dr. Malmstone (Griffith physician), and George Spitz (Griffith realtor/developer). Later

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a Mr. Burkins, also of Gary, became the insurance and bonding agent for the bank while Clark became the cashier. The latter two conducted a meeting at Griffith Town Hall on March 4, 1921 with the board of directors to discuss future plans with other stockholders and friends of the bank. Three days later, the bank was incorporated and it opened to the public on March 19, 1921. The State of Indiana granted its charter a month prior, on February 2, 1921. At the same time, the state denied a charter to the Farmer's State Bank of Griffith, a bank that never seemed to materialize. The bank had capital of \$25,000 upon incorporation. By September 6, 1921, the bank's resources had risen to \$52,587.

The initial Griffith State Bank investors selected two prominent lots in Dwiggins Addition on which to build the bank. The lots, though facing north on what was to be the main commercial corridor in Griffith, were used to construct a raised temple-like building that faced west (Broad Street) on the southeast corner of the center of commercial activity in Griffith, at Broad and Main Streets. This allowed for a prominent facade to face north into the developing commercial district on Broad Street and the new town hall due to a jog in Broad Street. The Dwiggins brothers anticipated the area on the north side of Main Street to be used for industry, calling it Manufacturers Addition, so a wider Broad Street was platted north of the new bank. Even in its construction, the investors made the bank with two formal facades (north/Main St. and west/Broad St.) with a higher level of detail in brick pattern, stonework, and fenestration. The north-facing wall includes a Palladian window and forms the backdrop for many streetscape photos throughout the history of the town. The bank remained strong through the 1920s and was the town's only financial institution. In 1929, the town was said to have "a fine bank"¹, four general stores, a drugstore, ice cream parlor, large garage and filling station, and a few small industries. By 1930, Griffith's population reached 1,176, more than double the number in 1904, when the town was incorporated.

It would seem that the Griffith State Bank, recognized as a state bank versus a private bank, trust company, or savings bank of which there were none in Lake County in 1922², likely focused on small, local deposits (commercial and private) and some loans for real estate. That can be surmised from the composition of its bank directors' occupations (business owners, physician, and real estate developer). A description in a lawsuit naming the bank with private individuals on building lots in the Midway Addition in Griffith would further support this. The mortgage was for \$4000 held between 1929 and 1931. It should be noted that a trust company had incorporated in Griffith between 1920 and 1921, known as the Griffith Building and Loan Association. It had capital of \$100,000 and like most building and loan associations, probably focused on housing loans for the town's growing population. It is unclear why, but the entity seemed to have gone inactive during the 1920s, then re-incorporated in 1930.

¹ Clippings file/Sam. Woods article

 $^{^{\}rm 2}$ Year Book of the State of Indiana, 1922

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To give some context of the Griffith State Bank with other banks in Lake County, the 1921 *Year Book of the State of Indiana* (published in 1922) provides some comparisons to the resources held by the county's banks. It should be no surprise that the young Griffith State Bank had far less capital and only the Peoples Bank of Gary (incorporated in October 1921 with capital of \$50,000) had a similar amount of funds.

Griffith State Bank	\$ 52,587	(a state bank)
State Banks		
Commercial Bank (Crown Point)	\$434,479	
Peoples State Bank (Crown Point)		
American State Bank (East Chicago		
East Chicago State Bank	\$1,028,820	
American State Bank (Gary)	\$373,702	
Central State Bank (Gary)		
First State Bank (Gary)	\$362,503	
Gary State Bank	\$4,086,752	
Mid-City Bank (Gary)	\$127,294	
Peoples State Bank (Gary)	\$ 53,674	
State Bank of Hammond	\$268,500	
Peoples State Bank (Hammond)	\$156,261	
First State Bank (Hobart)	\$619,492	
Bank of Whiting	\$1,802,662	
Peoples State Bank (Whiting)	\$311,990	
Trust Companies		
First Calumet Trust & Savings (Eas	t Chicago)	\$1,329,033
East Chicago First Trust & Savings	Co.	\$204,016
Gary Bankers Trust Co.		\$187,199
Gary Trust & Savings Bank		\$1,542,289
South Side Trust & Savings Co. (Ga	ary)	\$747,623
American Trust & Savings Bank (H	(ammond)	\$654,209
Hammond Trust & Savings Bank		\$681,955
First Trust & Savings Bank (Hamm	ond)	\$2,323,783
Northern Trust & Savings (Hammo	nd)	\$296,856
Standard Trust & Savings (Hammon	nd)	\$300,788
American Trust & Savings (Hobart))	\$243,623
Citizens Trust & Savings Co. (India	na Harbor)	\$662,246
First State Trust & Savings (Indiana	a Harbor)	\$1,129,035
American Trust & Savings Bank (W	Vhiting)	\$360,828
First Trust & Savings Bank (Whitin	lg)	\$420,254

*Dyer, St. John, Merrillville, Schererville, Highland, and Munster did not have banks at this time

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In this period, banks tended to cater to the population within their community. Griffith perhaps was at a disadvantage, being by far the smallest town on the above list. In 1920, only 630 persons lived in Griffith, but, during the time of the bank's operations, the population nearly doubled to 1,176 by 1930. In contrast, the next largest Lake County communities of Hobart and Whiting were nearly double the population of Griffith during this period. Still, banks like the Griffith State Bank were significant economic resources for their communities; they offered accounts to residents, and tended to offer loans for development in town. Though it operated for a brief period, it was a critical period during which the town's character was established.

Everything changed in the world of banking and finance when the stock market crashed on October 29, 1929. The 1920s had been a time of robust optimism and investment for the United States. Known as the "Roaring 20s", the decade was marked by wealth and excess. The stock market was on shaky ground when the Federal Reserve warned of burgeoning speculation that eventually ruptured in the crash. The impact was felt throughout the tightly intertwined economy of Northwest Indiana. In 1929, the steel industry, the leading employer in Lake County, was at 100% capacity. It had fallen to only 15% capacity by 1932. The same year, the large cement plant at the harbor closed and the railroad industry was down due to a lack of shipments. Lake County banks began to fail by the summer of 1930. In August of that year, the suicide of the president of American State Bank of Gary started a run of withdrawals in banks throughout the region. In September 1931, the president of Hammond's National Trust Bank was found guilty of illegal loans and over-drafts for which he was sentenced to prison. Then in 1932, the president of Indiana State Bank in Indiana Harbor was found guilty of embezzlement. All of Hobart's banks closed by October 1931 and every bank in Hammond closed during 1932. By the end of 1932, thirty-three banks in Lake County would close. Only three banks survived in East Chicago and only the State Bank of Gary survived in that large city. Standard Oil, which proved to be weathering the depression better than other industries, intervened to save the banks in Whiting.

The devastating effect of the Great Depression on workers' income and their ability to pay mortgages, let alone feed their families, was evident in the numbers on local poor relief rolls. In 1930, Calumet Township, in which Griffith is located, ranked third in the state for families on poor relief at 6,979. By February 1933, over 25,000 families in Calumet Township were on the government assistance program for the poor. In March of that year, 30% of the population in the township were being given relief. The Griffith State Bank could not escape the downward spiral as the economic toll expanded to areas beyond banking to industry and general employment. No doubt as the only bank in town, it suffered as people lacked the ability to pay mortgages and from cash withdrawals experienced by so many other banks. The Griffith State Bank closed briefly after the crash, then reopened during 1930 only to be robbed in 1931. In 1933, the Indiana Department of Finance ordered the Griffith State Bank to close permanently due to general insolvency.

Another Griffith bank formed during the Great Depression while the Griffith State Bank struggled to remain open. The Griffith Savings Bank was founded in 1930 when several local

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businessmen were concerned after the State Bank had closed. It was started in the McFarland Lumberyard and originally incorporated as the Griffith Building and Loan Association, established by the State of Indiana on December 31, 1930. It was able to weather the Great Depression and remained the community's only bank during that turbulent time. It was renamed the Griffith Federal Savings Bank in 1954 with offices just north of the then-former Griffith State Bank. Griffith regained momentum as it came out of the economic losses of the early 1930s. In 1937, the State of Indiana took over repair and maintenance of the town's main thoroughfare, Broad Street, when it was designated State Road 73. The following year, a considerable housing boom took place in Griffith which realized a population that doubled again by 1940 to about 2,500 residents.

ARCHITECTURE

The Griffith State Bank follows very closely the colonial prototypes being used for Colonial Revival architecture of the period. While most examples of Colonial Revival architecture in Northwest Indiana is residential, the building has a formal interpretation applied to a quasi-civic commercial building. The Colonial Revival style gained popularity after the Bicentennial Exposition in Philadelphia in 1876 where it was heralded as an expression of the American identity. Planners of the World's Columbian Exposition of 1893 in Chicago also called for pavilions that emulated American colonial architecture. The style became increasingly popular in the early 1900's and remained a desired style through the first half of the twentieth century. This early 20th century revival of the style borrowed directly from Colonial America's buildings in form and ornamentation. Variants in the style, as found on the Griffith State Bank building, followed more closely the Georgian and Adam prototypes of early colonial architecture in America, attempting to find a more pure representation.³

The building's proportions represent single story colonial prototypes with side-gabled parapets for a half story loft and barrel-vaulted ceiling. Simple regulation of windows and entry and their details also follow the colonial model. This includes the stone lintels and Palladian window with keystone (photo 0002). The windows follow the Colonial Revival model of multiple panes of glass in the upper and lower sashes.

Three features help to interpret the building as a slightly more pure form of the style with Georgian or Adam influence. These are the strong use of the entry portico with pediment, Palladian window, and the tall parapeted side walls. Even the brick pattern selected, in a Flemish bond pattern, indicates a more sophisticated design of the Colonial Revival style. The portico, though shallow, has a high level of articulation with its rounded pediment and low-relief carvings (photo 0001). The Palladian window variant in the north façade addressed the community with a formality few other commercial buildings could have because of the wider portion of Broad Street north of the bank (photo 0002). This allows the window, which features 9/9 sashes, narrow side-lites, and a blind arch with keystone, to become the backdrop in a facade that typically churches, town halls, or other civic buildings are positioned to do. The unusual feature of a barrel-vaulted ceiling with stenciling and the refinement of a terrazzo floor also

 $^{^{\}scriptscriptstyle 3}$ McAlester, pg. 324

Lake County, IN

Name of Property County and State demonstrated to Griffith the level of importance the bank hoped to instill in the public (photo 0006).

The selection of the Colonial Revival style seems counter to what is commonly thought of for bank design. More typically, banks of the late 19th and early 20th century used Classical Revival architecture to convey a sense of history and permanence. The building's use of the Colonial Revival style seems no less formal, but has the general feeling of other, smaller-scaled civic examples of architecture from the period including post offices and libraries, many of which were built with colonial precedents in mind. There has been no success in making a determination of who designed the bank. It clearly was a product of considerable engineering, with poured and formed concrete walls, steel supports, and barrel-vaulted ceiling.

While classical architecture was the standard for bank design in the first decades of the 20th century, the growing popularity of Colonial Revival architecture had some influence in bank design, at least marginally, during the same period. Three notable examples of banks constructed in the Colonial Revival style include the Fifth Avenue Bank (1928) in New York which included a Palladian window and swan's neck pediment over the entry. The Bank of New York branch at Madison and 63rd Street (1922) was a free-standing building with a hipped roof and was described in Bankers Magazine as a new departure in banking with the appearance of a club or comfortable home. Another example is the Banking House of C. & H. Borie (c. 1925) in Philadelphia. The building features bays of tall, full-round arched windows and brick quoins. All three buildings are brick with stone trim associated with the Colonial Revival style. Bank design of the middle part of the 20th century turned to Modernism, which remained popular into the 1970s. However, the Colonial Revival style, though limited in use in bank design during the 1910s-1930s, proved to be the longest lasting style in bank design due to its resurgence in the 1960s-1980s as suburban bank branches were constructed to blend with neighborhood design.

COMPARABLE ARCHITECTURE AND USES

As stated previously, examples of Colonial Revival architecture in Northwest Indiana are mostly residential. And these residential examples are prolific given the explosive period of development the north half of Lake County experienced during the 1910s-1920s, then again during the late 1940s-1950s. More uncommon is the Griffith State Bank building's scale and style given the use for which it was built. Most of the region's extant bank buildings are large and are constructed in the Neoclassical style. Many of these are located in the large urban areas of Hammond, Gary, and Crown Point. Outlying communities that developed in Lake County with small historic commercial districts include Munster, Highland, Dyer, Schererville, St. John, and Merrillville. These communities do not have recognizable, extant historic bank buildings. Hobart, a small city in eastern Lake County, features a few relatively smaller bank buildings in its downtown, but its historic downtown is comparatively larger than Griffith or the other outlying communities listed. Hobart's banks are also constructed as what would be more typical of historic commercial districts: single or double-bay, two-story buildings on commercial corners that share walls with adjoining commercial buildings.

Name of Property

Lake County, IN County and State

At first glance, the Griffith Bank Building seems to resemble either a post office or library of the same period, particularly given its prominence in the downtown district. This may be why patron Samuel Woods felt that it would make an appropriate community library building when he purchased the bank for that purpose in 1939. Indeed, buildings more commonly associated with this scale and architectural significance are often small community libraries, of which there are a few extant examples from the early 20th century in Lake County (1908-1932). These include Hobart's Carnegie Library which was built in the Tudor Revival style (1915) and Lowell's Carnegie Library (1920) built in the Craftsman Style. Hammond developed a small network of locally-funded neighborhood libraries, two of which are extant and were also built in the Tudor Revival style: the Hansen and Rupp Branches (1931-1932). Two neighborhood library branches are also extant in Gary and were built in the Neoclassical style (1915, 1930). Gary's Public Library system relied on Carnegie funding and offered naturalization classes at its Bailey Branch. Crown Point, the county seat of Lake County, constructed its Carnegie Library in the Neoclassical style in 1908. Lake County Commissioners also constructed a Neoclassical criminal court building in Crown Point c. 1920.

The Colonial Revival style was a popular choice for post office construction during the early decades of the 20th century, particularly in the 1930s. These buildings, particularly in small cities, are of a very similar scale to the Griffith State Bank Building. Post offices built in the Colonial Revival style in Lake County include Crown Point (1935) and Hobart (1936-1937), as well as others in Northern Indiana including an early one in Michigan City (1909-1910) and a 1930s example in Nappanee (1935). Post office construction became more regulated and somewhat stripped in stylistic features during the 1930s, and were often built through Federal relief programs.

Griffith's historic residential architecture is more modest than many larger suburban developments in northern Lake County. It includes almost equal examples of bungalows and Colonial Revival cottages and modest homes built during the 1910s-1930s. The town's historic commercial architecture dates from the late 1910s to the 1960s, with much of it being constructed after the Great Depression. The commercial architecture is mostly one-story vernacular buildings with simple masonry and glass storefronts and flat parapets. When Griffith constructed a fire station/city hall in 1911, the town chose a simple, two-story Neoclassic design with wide, segmental-arched windows and a metal entablature. This building has had additions and been modified. St. Mary's Rectory and Convent, on Lafayette Avenue a few blocks north of the bank, was built in the 1920s and used features of the Colonial Revival style, mostly confined to its multi-columned entry portico. Other examples of historic architecture in Griffith include the Peter Govert House, a large Queen Anne home (c. 1875) built two blocks south of the bank on Broad Street, and buildings associated with the railroad junction one block south of the bank. These include the simple frame-built Grand Trunk Western Depot (1911) and switching station (c. 1920), listed on the National Register of Historic Places. The Griffith State Bank stands out as one of, if not the most, monumental extant buildings constructed in the community before the Great Depression.

Lake County, IN County and State

EDUCATION

In 1939, the former Griffith State Bank building which had closed six years prior, was purchased by former Ross Township farmer and historian, Samuel B. Woods. The second-generation American, born to English immigrant Bartlett Woods, deeded the property for use as a community library. Woods, who was 83 years old at the time and living in Griffith, was concerned that with the end of prohibition, the town landmark could become a tavern. Dr. Malmstone, who was a director on the board for the bank, was married to Wilma Woods, Samuel's daughter. Samuel Woods deeded the building to the Gary Public Library system which had been contracted by the town of Griffith to provide library services since 1914. In the event it was no longer used for a library, the building would revert to heirs of the Woods family.

Gary Public Library, which had created a network of libraries often with Carnegie funding, established a "library deposit station" at the Griffith Post Office in 1915. It turned into a full library by 1917. When Woods reached an agreement with the Gary Public Library system in 1940, Griffith had its first permanent public library established in the old Griffith State Bank building. It became known as the Samuel B. Woods Branch. The former bank served as the only public library in Griffith until 1967 when a new building was constructed northeast of the commercial district by the newly-formed Lake County Public Library system, which consolidated the Griffith location into its system in 1959. By 1974, the library system no longer used the former bank and it was deeded back to the Woods' heirs.

Nearby Hammond had a similar development of its library system to Gary's system. It was established in 1902 and shortly after, received Carnegie funding for its first permanent building. Hammond also saw expansive growth of its city and branch libraries were seen as a need. In 1926 and 1930, the city bonded to purchase sites and construct neighborhood libraries named Hansen, Rupp, and Sawyer. Hansen and Rupp Branches are extant. These are of a similar scale, slightly larger though, than the Griffith branch of the Gary system which opened in 1940 through a donation of the building by Samuel Woods. Prior to 1945, other small Lake County villages such as St. John, Merrillville, Munster, Ross, and Dyer had too small of a population to support its own public library.

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

Ball, Rev. T. H. <u>Encyclopedia of Genealogy and Biography of Lake County, IN</u>. Chicago: Lewis Publishing Co., 1904.

Belfoure, Charles. <u>Monuments to Money: The Architecture of American Banks</u>. Jefferson, NC: McFarland & Company, Inc., 2005.

Clippings file, Lake County Public Library-Merrillville Branch

Griffith Jubilee 1904-1979: 75 Years of Growing Together. Diamond Jubilee Committee, 1979.

Howat, William Frederick, M.D., <u>Standard History of Lake County</u>, <u>Indiana and the Calumet</u> <u>Region</u>. Chicago: Lewis Publishing Company, 1915.

<u>Lake County Interim Report/Indiana Historic Sites and Structures Inventory</u>. Historic Landmarks Foundation of Indiana, 1996.

McAlester, Virginia & Lee. <u>A Field Guide to American Houses</u>. New York: Alfred A. Knopf, 2006.

Moore, Powell. The Calumet Region: Indiana's Last Frontier. Indiana Historic Bureau, 1959.

Patterson, Claude, Jr. History of Civil Town of Griffith. 1940.

Sanborn Fire Insurance Map for Griffith: 1917

Town that Came to the Tracks Vols. I-IV. Griffith Historical Society, 1999-2002

United States Federal Census for Lake County: 1900, 1910, 1920, 1930, 1940

Year Book of the State of Indiana, 1921. Published by the State of Indiana, 1922.

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

United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018

Griffith State Bank	Lake County, IN
Name of Property	County and State
recorded by Historic American Buildings Survey #	
recorded by Historic American Engineering Record #	
recorded by Historic American Landscape Survey #	
Primary location of additional data:	
State Historic Preservation Office	
Other State agency	
Federal agency	
Local government	
University	
Other	
Name of repository:	

Historic Resources Survey Number (if assigned): <u>089-275-25034</u>

10. Geographical Data

Acreage of Property Less than one acre

Use the UTM system

UTM References

Datum (indicated on USGS map):

	NA
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D 1927 or x

1. Zone: 16

Easting: 464321

NAD 1983

Easting:

Easting :

2. Zone: Easting:

- 3. Zone:
- 4. Zone:

Northing:

Northing: 4596862

Northing:

Northing:

Lake County, IN County and State

Verbal Boundary Description (Describe the boundaries of the property.)

The property is generally described as lots 10 and 11 of the Dwiggins Addition to the Town of Griffith, as well as the westernmost 4' of lot 9. Beginning at the southeast corner of Main and Broad Streets, face east and follow a line with the south edge of Main Street 54 ¹/₂' to the east edge of the property, then turn south. Follow a line south 125' to the north edge of the alley immediately south of Main Street, then turn west and follow a line 54 1/2' to the east edge of Broad Street. Turn north and follow a line 125' north with the east edge of Broad Street to the south edge of Main Street, or the place of beginning.

Boundary Justification (Explain why the boundaries were selected.)

The boundaries include only the Griffith State Bank building constructed on lots 10 and 11 of Dwiggins Addition, including the westernmost 4' of lot 9 of the same addition. The property has historically been associated with the building and include no other features except for a small undeveloped south portion of the lots against the alley.

11. Form Prepared By

name/title: <u>Kurt West Garner</u> organization: Indiana Landmarks/PIP street & number: <u>12954 6th Road</u> city or town: <u>Plymouth</u> state: <u>IN</u> zip code: 46563 e-mail: kwgarner@kwgarner.com telephone: 574-936-0613 date: October 10, 2017

Additional Documentation

Submit the following items with the completed form:

• **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.

Lake County, IN County and State

- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- Additional items: (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 3000x2000 at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Front of building, looking southeast from Main and Broad Streets

1 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: North façade, looking south from Main Street

2 of 14.

United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018

Griffith State Bank

Name of Property	
Name of Property:	Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: South façade, looking north from near alley

3 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: East (back) façade, looking northwest

4 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: North half of east (back) façade, looking up/southwest

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Lake County, IN County and State

Lake County, IN County and State

Name of Property	Criffith State Bank		
City or Vicinity:	Griffith		
County: Lake	State: Indiana		
Photographer:	Kurt West Garner		
Date Photographed: September 11, 2017			

Description of Photograph(s) and number, include description of view indicating direction of camera: Interior of lobby, looking south toward bank of rooms from north end

6 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking up at northeast corner of ceiling in lobby at stencil detail

7 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking south at staircase to loft (left) and basement (right) in lobby

Griffith State Bank Name of Property 8 of 14. Lake County, IN County and State

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking south into vault from lobby

9 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking down/north from loft into lobby

10 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking southwest toward outside south wall in loft

Lake County, IN County and State

11 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking at south wall of bathroom in mid-level

12 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking north at stairs that lead to lobby (left) and basement (right)

13 of 14.

Name of Property: Griffith State Bank

City or Vicinity: Griffith

County: Lake State: Indiana

Photographer: Kurt West Garner

Date Photographed: September 11, 2017

Name of Property

Lake County, IN County and State

Description of Photograph(s) and number, include description of view indicating direction of camera: Looking south in east half of basement toward south wall/storage rooms

14 of 14.

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.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 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 Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.



01





GRIFFITH STATE BANK National Register of Historic Places Less than one acre Griffith, Lake County, IN































UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES EVALUATION/RETURN SHEET

Requested Action:	Nomination		
Property Name:	Griffith State Bank		
Multiple Name:			, n
State & County:	INDIANA, Lake	······································	
Date Rece 5/1/201			Date of 45th Day: Date of Weekly List: 6/17/2019
Reference number:	SG100004050		
Nominator:	SHPO	arranter and construction difference analysingers	• • • • • • • • • • • • • • • • • • •
Reason For Review	•		
Appea	1	X PDIL	Text/Data Issue
SHPO	Request	Landscape	Photo
Waive	r	National	Map/Boundary
Resub	mission	Mobile Resource	Period
Other		TCP	Less than 50 years
	An or an inclusion	CLG	
X Accept	Return	Reject6/3/2	019 Date
Abstract/Summary Comments:	investment in the town o 1920s. The bank, thoug	f Griffith, which saw a markeo h, eventually closed during th	on directly tied to the growth and I increase in construction during the e great depression, and eventually was plonial revival applied to a small
Recommendation/ Criteria	Accept / A & C		· · · · · · · · · · · · · · · · · · ·
Reviewer Jim Ga	abbert	_ Discipline	Historian
Telephone (202)3	54-2275	Date	
DOCUMENTATION	i: see attached commo	ents : No see attached SL	R : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



Indiana Department of Natural Resources Eric Holcomb, Governor Cameron F. Clark, Director

Division of Historic Preservation & Archaeology • 402 W. Washington Street, W274 • Indianapolis, IN 46204-2739 Phone 317-232-1646 • Fax 317-232-0693 • dhpa@dnr.IN.gov • www.IN.gov/dnr/historic

April 25, 2019

Ms. Joy Beasley Keeper of the National Register National Register of Historic Places Mail Stop 7228 1849 C St, NW Washington, D.C. 20240





Re: Griffith State Bank, Lake County, Indiana

Dear Ms. Beasley,

Enclosed is a National Register of Historic Places nomination for the Griffith State Bank, Lake County, Indiana. The Indiana Historic Preservation Review Board reviewed the application and voted to recommend its approval to the National Register of Historic Places.

The enclosed disk contains the true and correct copy of the nomination for the Griffith State Bank, Lake County, Indiana to the National Register of Historic Places.

Please address any questions you or your staff may have about this nomination to my National Register staff members, Paul Diebold or Holly Tate.

Sincerely,

Comment Clac

Cameron F. Clark State Historic Preservation Officer

CFC:PCD:pcd

enclosure: nomination package