

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

1. Name of Property

historic name First National Bank of Oberlin

other names/site number Decatur County Courthouse - 039-4100-0013

2. Location

street & number 187 S. Penn not for publication

city or town Oberlin vicinity

state Kansas code KS county Decatur code 039 zip code 67749

3. State/Federal Agency Certification

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

Ramon Power, SHPO October 11, 1994
 Signature of certifying official/Title Date

Kansas State Historical Society
 State of Federal agency and bureau

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

 Signature of certifying official/Title Date

 State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

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

for
Elson H. Beall Signature of the Keeper
 Entered in the National Register 12-2-94 Date of Action

5. Classification

Ownership of Property (Check as many boxes as apply)

Category of Property (Check only one box)

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

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

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

Table with columns: Contributing, Noncontributing, buildings, sites, structures, objects, Total. Values: 1, 0, 1.

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

Number of contributing resources previously listed in the National Register

N/A

0

6. Function or Use

Historic Functions (Enter categories from instructions)

Current Functions (Enter categories from instructions)

Commerce/Trade

Commerce/Trade

Government

7. Description

Architectural Classification (Enter categories from instructions)

Materials (Enter categories from instructions)

Late Victorian: Italianate

foundation Stone: Limestone

walls Brick

roof Synthetics

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.)

Property is:

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

Areas of Significance

(Enter categories from instructions)

Commerce

Architecture

Period of Significance

1886-1894

Significant Dates

1886, 1894

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Mr. White, Builder

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

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:

Decatur County Historical Society

First National Bank of Oberlin
Name of Property

Decatur County, Kansas
County and State

10. Geographical Data

Acreeage of Property Less than 1 acre

UTM References

(Place additional UTM references on a continuation sheet.)

1

1	4	3	6	9	1	4	5	4	4	0	8	6	1	0
Zone		Easting					Northing							

3

Zone		Easting					Northing							

See continuation sheet

Verbal Boundary Description

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

Boundary Justification

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

11. Form Prepared By

name/title Martha Hagedorn-Krass, Architectural Historian & Michele Risdal

organization Kansas State Historical Society date October 11, 1994

street & number 120 West 10th Street telephone 913-296-5264

city or town Topeka state KS zip code 66612

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

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

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

Photographs

Representative **black and white photographs** of the property.

Additional items

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

Property Owner

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

name Gary Anderson

street & number 410 East Commercial telephone 913-475-2905

city or town Oberlin state KS zip code 67749

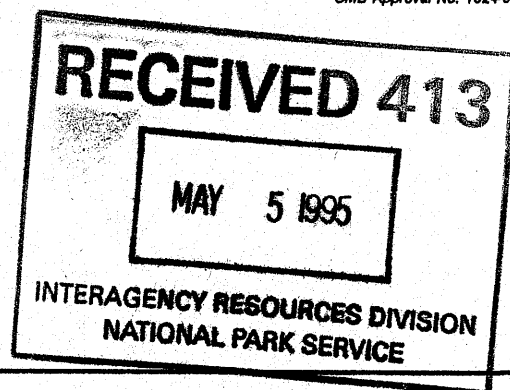
Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 *et seq.*).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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National Register of Historic Places Continuation Sheet

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The Bank of Oberlin (c. 1886) is located at 187 South Penn in Oberlin, Decatur County, Kansas (pop. 2,197). The two story, red brick building with a limestone base and window sills has a south and east facade orientation and measures 28 feet from north to south and 60 feet from east to west. The main entrance is on the southeast corner of the building and is at a 45 degree angle that indents the entire corner facade of the building. A one story garage is at the west end of the building. The garage once had a lower ceiling and the current west end garage door was once a solid wall. It is the only level of the building that is on the ground floor.

The Bank of Oberlin maintains a high degree of architectural integrity as an example of a two-part commercial block. The building stands at the corner and is part of a block of one and two-story brick buildings along Penn street. The Bank of Oberlin retains its external integrity but the majority of the buildings in the block have been covered with stucco or cedar siding.

The two-story red brick facade is decorated with pressed tin arches, stringcourses, cornices, and pediments painted white. The limestone base and window sills are also painted white. The base originally, as seen from a c. 1900s photograph, had limestone steps leading up to all of the doors, instead of the just the main semi-circular entrance steps seen now. This same picture also shows that instead of the tin decoration being entirely painted in white, it was once two-tone on the arches and roof cornice. None of the exterior doors of the building are original.

The south facade has four two-part flattened arched windows grouped in two with two doors, one between the grouping and one on the west corner. The second floor has eight single arched windows grouped in two. All windows are two pane sash with a transom. The first floor window and door surrounds are pressed tin that terminate with a floret placed in a projecting square. At the level of the window rails and floret squares, a stringcourse runs between the windows. Underneath each window is a recessed herring bone brick panel. The sash windows are original and the center muntins are chamfered at the base and top. The floors are visually separated by a pressed tin stringcourse decorated by continual anthemions. The second floor windows each have a pressed tin surround that ends with a floret placed in a projecting square. Where the grouped window arches meet is a bull's eye. A pressed tin stringcourse runs between the windows at the level of the window rail. Underneath the window is a recessed panel consisting of one vertical brick row placed in a sawtooth pattern.

The east facade has one three-panel window and a door that leads up to the second floor. The second floor facade has 3 windows placed in a pair and a single. The pressed tin detailing and brick work is the same as on the south facade except there is no bull's eye on the second floor window surrounds where the arches meet.

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The cornice, on the east and south side of the building, has enlarged dentils with scalloped half circles below it. The south side has two enlarged brackets with antefixes, one in the center and one on the west side, that rest upon projecting corbelled supports. The east side has one bracket at the north side that rest upon a corbelled support.

The entrance is at a 45 degree angle at the southeast corner of the building. The door is reached by five semi-circular limestone steps. The door, as seen from a c. 1900 photograph, originally was double glazed with panels and a transom window. A projecting brick arch surrounds the transom window. The pressed tin door surround terminates at the transom imposts. The surround sits on corbelled brick supports that project from the building. The pilaster of the surround has a base of three acanthus leaves facing the entrance and one on each side. The pilaster with a recessed shaft supports the lentil member of the surround. The pediment is defined with an architrave and a cornice that sits on three projecting brackets at each end. The tympanum is decorated with garlands. At the top of the cornice is an enlarged cartouche set upon an enlarged scroll.

Above the main entrance is a double pane sash window with a transom. The window surround is a pressed tin flattened arch that rests upon brick corbelling that starts at the window architrave. Above the window is a pediment with a architrave of corbelled brick courses and an integrated frieze that once said FIRST NATIONAL BANK. In 1896, the frieze was changed to COURT HOUSE to reflect the change in function. Presently the frieze is blank. The cornice has enlarged dentils and large corner brackets that rest upon projecting corbelled brick supports that start at the window architrave. The scrolls are capped with an antefix. As seen from the 1900s photograph, there was a triangular pediment of pressed tin instead of the antefixes that dated the building at 1886.

The first floor interior over the years has changed to reflect its different uses as a bank, courthouse, and United Telephone offices. For example, where the original bank boardroom was, is now a small storage area and two bathrooms. Although the first floor was divided into smaller offices and facilities, the original features remain because the additional walls were studded away from the original walls. The interior is presently being restored to its original bank form with a large open lobby area with smaller areas toward the rear of the building. As the added interior walls are being peeled away the original oak woodwork surrounding the windows, oak baseboards, oak floor, and tongue and groove ceiling are being uncovered. The tongue and groove ceiling is of special significance because of its rarity in Kansas. It indicates that the building was built with the finest materials of the time. The bank counter is also still present. It is oak with rectangular dimensions. The sides are defined with recessed panels with a raised band molding.

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The first floor windows reflect their exterior figuration. The interior south wall has four two-part flattened arched windows grouped in two with two doors, one between the grouping and one on the west corner. All windows are two pane sash with a transom. The interior trim surrounding the windows and doors is in a molded pilaster finish design. This is defined by thin oak pilasters rising from the base blocks, meeting the head blocks at the head of the door or window transom, with the entire casing being tied together by a molded head casing. The molding profiles of the oak pilasters are bead-and-cove. At the four corners of each individual window are bull's eye corner blocks. The doors surrounds have the same trim but the doors themselves have been replaced. The main entrance door has also been replaced and the trim surrounding it has been removed. The interior east wall has one three-panel window. The trim detailing is the same as on the south side except some of the lower bull's eye corner blocks are no longer there. Underneath all the windows is the original oak baseboards that have a rounded top with a bead-and-cove band at the top.

The second floor is accessed from an exterior entrance on the east side. It is reached by a long oak stairway that empties into a single load corridor. The upstairs was originally the bank offices and the floorplan retains a high degree of architectural integrity. Except for walls being added in the original rooms for bathrooms and storage, the original plan of a long hallway merging with the foyer to create a L has not changed. The second floor oak woodwork, with the exception of the room additions, is original. Also the narrow oak hardwood floors are original.

The landing toward the east of the stairs has a balustrade and two doors. The balustrade has banisters and a newel post decorated in lay trim. Six of the banisters are square with no decoration. These are replacements. The two doors with transoms are on the north and east walls. The trim surrounding the doors starts at the base blocks and rises to the head casing. The only decoration is two bull's eyes at the top corners. The baseboards, which carry throughout the second floor, have a rounded top with a bead-and-cove band at the top.

The single load corridor that the stairs empty into has five doors with transoms, two on each side and one at the end of the corridor. These doors have their original locksets with porcelain knobs. An interesting feature of these doors is that they have screen doors that open into the corridor. The door trim is the same as in the foyer.

The rooms off the corridors all have the same molding and trim for the doors. The window trim is much plainer than the trim on the first floor. The trim surrounds the window only. The only decoration, a bull's eye, is at the top two corners of every window. There are remnants of wallpaper still left on the walls. The wallpaper is Art Deco, so the rooms were probably redecorated in 1920s or 30s.

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The interiors of the first and second floors of the building have a great deal of visual continuity. The first floor lobby, though, has a great deal more detail. This detail expresses the lobby as the most important room of the building. The other rooms carry out the decorative theme of corner bull's eye, even though the door and window casing are not as ornate. It is interesting to note that every room of the building deserved some amount of decorative detailing to express the importance of the building as a bank.

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The Bank of Oberlin (c. 1886) is being nominated to the National Register under criterion A for its historical association with the growth and development of Oberlin, Kansas and under criterion C for its architectural significance as an Italianate commercial building.

The building's Italianate style is interpreted through its rectangular form and arched windows. It is an eclectic interpretation, reflecting late-nineteenth century technologies, such as pressed metal cornices, lintels, and stringcourses. Corbelling and herringbone panels add accent and texture to the beautiful red brick walls. The building's main corner was cut at a forty-five degree angle, to provide a full-sided entry to the bank. This design element can be seen on many late-nineteenth century banks. A less prominent entry for the second floor is provided. The Bank of Oberlin building is one of the few buildings in Oberlin's downtown that retains its external integrity, many of the downtown buildings have been covered with stucco or cedar siding.

The building retains a high degree of exterior integrity, the interior reflects a moderate degree of integrity on the first floor and a high degree of integrity on the second floor. Partition walls and dropped ceilings change the appearance of the originally open plan on the first floor. The second floor retains its original plan. Tongue and groove ceilings are extant on the first floor, plaster ceilings are extant on the second floor. Four-panel, wooden doors with box locks and porcelain knobs remain on the second floor.

Oberlin was platted in 1878 and experienced limited settlement until the 1880s. In 1879 the community consisted of the Oberlin House Hotel, a livery stable, and two mercantile stores. Andreas quotes Oberlin as having a population of three hundred in 1883, five years later the population had swelled to two thousand.

The U. S. Land Office established an office in Oberlin in 1881, which stimulated a boom to the local economy that prevailed for thirteen years. The land office served as the Northern Land District office for Decatur, Rawlins, Cheyenne, Sherman, Thomas, Sheridan, Graham, and Norton counties. As an example of activity, the land office processed six thousand homestead claims between June and September, 1885. In addition to the U. S. Land Office, twenty-four private land offices had established operations in Oberlin by 1886.

In a special promotional issue published in 1887, the Oberlin Opinion called Oberlin the "Queen City of Northwest Kansas", and described the city's growth as follows:

"During the last year Oberlin made a splendid growth, and at the beginning of this year presented a city with over one hundred and thirty business houses, and three hundred residences. There was built in 1887, sixty-five new residences, many of which would be a credit to any city a thousand miles east with ten times the population that Oberlin has....The city is the money center of all Northwestern Kansas." (Casterline and Rathbone, 1888)

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The Chicago, Rock Island and Pacific Railroad completed a spur line from Oronoque to Oberlin in 1886, but for all the hoping, no other lines built to Oberlin. The St. Joseph backers of the Bank of Oberlin were particularly interested in seeing the railroads come to Oberlin. "We notice by St. Joseph dailies, that Col. Schuster, president of the Bank of Oberlin, has subscribed \$5000, and Francis Browne, the cashier of same bank, has subscribed \$1000 towards the extension of the Rock Island railroad from St. Joseph westward through southern Nebraska and northwestern Kansas, as well as southwestern Kansas." (Oberlin Eye, 1 May 1886)

In 1888 Oberlin boasted three weekly newspapers, five banks, twenty-five general merchandise stores, five hotels, five restaurants, two bakeries, two lumberyards, two furniture stores, two brick yards, two laundries, five insurance companies, four meat markets, one physician, one dentist, six churches, fifteen attorneys, and fifteen real estate agents, in addition to a \$25,000 water works. When the U. S. Land Office closed in 1894 and moved to Colby, Oberlin's economy faltered, and the business casualties included the Bank of Oberlin.

The Bank of Oberlin was established in 1880 by Robert Alexander Marks (1851- 1929). Marks, a Canadian, moved to Oberlin in Fall, 1878 from Beloit. He established a mercantile business initially, later engaging in lumber, agricultural implements, and banking. Marks later served as Oberlin's postmaster and as Decatur County register of deeds.

In 1886, Marks sold a controlling interest in the Bank of Oberlin to the Schuster banking family of St. Joseph, Missouri. "A. N. Schuster, of Schuster, Hax, St. Joseph, has purchased a half interest in the Bank of Oberlin." (Oberlin Eye, 11 February 1886) In February, 1886 the Bank of Oberlin was incorporated with the following stockholders: A. N. Schuster, Francis Browne, S. A. Walker, R. A. Marks, C. M. Carter, William Browne, and J. B. Colt, with a paid up capital of \$50,000.

The following individuals ran the Bank of Oberlin: S. A. Walker, president; J. B. Colt, vice-president; William Browne, cashier; C. M. Carter, director; Guy Brown, shareholder. S. A. Walker was with the St. Joseph firm of Schuster, Hax and Co. C. M. Carter was a resident of St. Joseph and owned a large amount of the Bank of Oberlin's stock and had substantial real estate holdings in Decatur County. J. B. Colt was a Decatur County resident and ran a hardware store.

Construction of the pressed red brick, Italianate Bank of Oberlin building began in June, 1886 and was completed in September of the same year. "The Bank of Oberlin received their first carload of brick the first of the week for their new brick block to be erected on the corner of Penn avenue and Hall street. The building is to be 28 x 60 feet, and two stories high. Work has already commenced in preparing the ground. A Mr. White, of St. Joe., is contractor." (Oberlin Eye, 10 June 1886) The building was steam heated, and constructed with fireproof vaults.

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"The new brick building put up for the Bank of Oberlin has been completed and the banking business of that corporation has been transferred to the new rooms fitted up so tastefully. This is the prettiest building in the city and elicits words of praise from the many who see the city. Such buildings, beautiful, permanent, durable, are of incalculable value to Oberlin, and occupied, as is this by solid, moneyed, corporate bodies, strengthen the onward march of the queen city of Northwest Kansas." (Oberlin Eye, 23 September 1886)

The Bank of Oberlin rode the wave of prosperity for six years, but the national financial depression of 1893 caused the bank to close its doors in 1894. "This Bank spares no efforts to procure plenty of cheap eastern money to meet the demands of the farm loan business, which it makes a specialty, and always has the money on hand to pay out when the papers are signed. Their business in this, as well as in chattel loans, has assumed immense proportions within the past two years. To strangers visiting the city, we would say, you can do not better than to patronize this institution when you have monied business to transact." (Casterline and Rathbone, 1888)

"The Bank of Oberlin failed to open i(t)s doors Saturday morning. This was surprise to everyone as it was looked upon as one of the most substantial banks in the city. Their debts stood for their investments and as they could not realize on their debts they were compelled to close. messrs. Chandler and Brown are not blamed among businessmen as they are known to be very conservative businessmen. The men in St. Joseph, Mo. who owned most of the stock having drawn nearly all of the funds out of the Bank of Oberlin to keep for themselves when they failed. It left the bank without funds and were compelled to close. It is a bad thing for business and the town. Bank failures cause distrust in the minds of people and injures all kinds of business." (Oberlin Herald, 14 June 1894)

Following the closing of the Bank of Oberlin, Decatur County filed a \$10,000 claim against the bank. In February, 1896 the Decatur County Commissioners settled with the bank's representative, the terms of the settlement included \$6000 in cash and up to \$4000 in dividends from the sale of the bank's assets. Through this settlement, Decatur County acquired title to the Bank of Oberlin building.

The Bank of Oberlin served as Decatur County's first permanent courthouse from 1896 until 1927, when a new courthouse was constructed. The building was purchased by United Telephone in 1928, housing their offices until the 1960s. The building has been under-used for many years. The current owner intends to establish a cafe and commercial area on the first floor and a bed and breakfast establishment on the second floor.

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Continuation Sheet**

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Andreas, A. T. History of the State of Kansas. (Chicago: Andreas, 1883).

Casterline, F. W., and Rathbone, E. H. A Brief Description of the Queen City of Northwest Kansas. Extra Edition of the Oberlin Opinion. (Oberlin, KS: E. H. Rathbone, 1888).

Oberlin Eye; 11 February 1886, 1 May 1886, 10 June 1886, 23 September 1886.

Oberlin Herald; 14 June 1894, 24 June 1886, 1 July 1886.

Oberlin Times, 11 April 1929.

VERBAL BOUNDARY DESCRIPTION

The nominated property stands on the south 44' of Lots 17, 18, 19 and 20 in Block 5, Original Town. The property is bounded to the east by Penn Street, to the south by Hall Street, and the west and north by adjacent property lines.

BOUNDARY JUSTIFICATION

The boundary includes the entire parcel that is historically associated with the property.

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Bank of Oberlin Decatur County KANSAS 94001418

ADDITIONAL DOCUMENTATION APPROVED
(Name Change)

Guy M. Lapsley 5/5/95