

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

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received FEB 1 1985

date entered FEB 28 1985

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

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

1. Name

historic Citizen's Banking & Trust Co. Building

and/or common Same

2. Location

street & number 232-242 E. Main Street N/A not for publication

city, town Ashland N/A vicinity of Second Congressional District

state Oregon code 41 county Jackson code 029

3. Classification

Category	Ownership	Status	Present Use	
<input 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	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input checked="" type="checkbox"/> being considered	<input 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 See continuation sheet

street & number

city, town _____ vicinity of _____ state _____

5. Location of Legal Description

courthouse, registry of deeds, etc. Jackson County Courthouse

street & number

city, town Medford state Oregon 97501

6. Representation in Existing Surveys

title Statewide Inventory of Historic Properties has this property been determined eligible? yes no

date 1984 federal state county local

depository for survey records State Historic Preservation Office
525 Trade Street SE

city, town Salem state Oregon 97310

7. Description

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

Describe the present and original (if known) physical appearance

The Citizen's Banking & Trust Company Building, built in 1910, is a modern brick structure displaying Chicago School stylistic characteristics with modest classical detailing. Architect W. F. Bowen was commissioned by the founders of the Citizen's Bank and local businessman, Clyde A. Payne, to design a single structure comprised of two Blocks with individual owners. The main floor of the Citizen's Bank Block was designed specifically for the banking operations of the Citizen's Bank. The second floor featured professional offices. The Payne Block Combined retail commercial use on the main floor with professional offices and residential apartments on the second floor. Both Block's second story offices and apartments share a common entry and stairs off East Main Street.

Although some alterations and changes in use have occurred over the years, the condition of the structure remains very good. The exterior of the second story of both Blocks remains original. The wavy plate glass in the 1/1 double-hung windows is still intact. The major change in the building's use is the loss of the banking activity which ended in 1932. Today, the building's use remains commercial retail on the street level and combined office space and residential apartments on the second floor.

This two-story, rectangular building (62' x 90') is set on the southwest corner of East Main Street and First Street, and occupies Lots 11, 12 & 13 of Ender's Addition to Ashland, Jackson County, Oregon. Constructed primarily of native materials: Ashland brick and granite, Jacksonville lime, and Bear Creek sand, the building's veneer is comprised of quality buff colored brick, laid in common bond, imported from Los Angeles, California.

Fine native Ashland granite cut into blocks form the base of the structure. These blocks are set on a poured, reinforced concrete footing. Brick pilasters divide the building into two equal bays on the north or East Main Street facade and into four smaller, but equal bays on the west or First Street facade. A band course broken by the pilasters is created with projecting brick laid at an oblique angle. This course of projecting brick divides the street level from the second floor. Stylized Corinthian capitals top the pilasters and support an entablature comprised of another band course of brick, with modillions beneath the projecting cornice. Above the cornice is a parapet which encloses a flat roof. The parapet is also divided into bays with recessed panels formed by projecting and recessed courses of brick. A multiple moulding effect is created with projecting courses of brick at the sill level of the upper story windows. Alternating raised and recessed courses of brick create another multiple moulding effect just below the cornice.

The fenestration of the second story is symmetrically arranged. The upper portions of the two bays on the north facade are identical. Both contain two sets of paired 1/1 double-hung, wood sash windows. The bays on the west facade each contain sets of three 1/1 double-hung, wood sash windows identical to the ones used on the north facade. While the north facade, second story fenestration of the Citizen's Bank Block and the Payne Block are identical, the street level store fronts and windows are quite different. The Payne Block (31' x 90') originally featured a broad, multi-light transom over a recessed entry. This transom is now closed and plastered over but still remains intact beneath a plywood and plaster covering. The Citizen's Bank Block (31' x 90') originally featured a corner entry with ornamental iron and glass awnings over each opening. Identical awnings also protected the common stair access on East Main Street and the rear office entry on the west or Frist Street facade. These original awnings have been removed and

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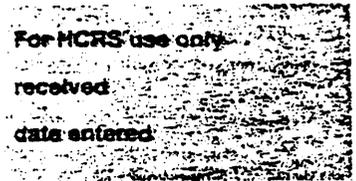
Owners of Property:

Allen G. Drescher
105 Nob Hill
Ashland, OR 97520

Albert Teitelbaum
101 California Avenue, Suite 804
Santa Monica, California 90403

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are now replaced with canvas. The original large plate glass windows of the Citizen's Bank Block were imported from Portland, Oregon and measured (9' x 14'). These were the largest plate glass windows ever to be used in Ashland.² Atop the large plate windows were leaded glass transoms. These transoms are now closed and plastered over as a result of lowering the original 16' ceiling in the main portion of the first floor of the Citizen's Bank.

The floor of the Citizen's Bank, the entry on East Main Street, and the entry on First Street all feature ornamental, white terrazzo tile with a green, Grecian design border. The terrazzo tile was imported from the Montoque Co. of San Francisco.³ This tile work is still intact and visible in the entries but carpeted over on the main floor of the Citizen's Bank block. The original mahogany bank fixtures set on an antique marble base were purchased from Kloak Bros. & Co. of Cincinnati, Ohio.⁴ These fixtures were sold and removed during the bank's liquidation in 1932. The original box beam ceiling in the banking portion of the building remains intact, covered by a dropped, acoustical tile ceiling. The main bank vault equipped with a 5,000 lb. "manganese" safe and modern electric burglar alarm system also remains intact in the building.⁵

The rear alley facade of both Blocks is basically intact. A metal landing and stairs were added during the early 1970s as a fire safety measure. These stairs exit the second story of the Payne Block through an arched topped door frame. A two-story shed addition was added to the rear of the Citizen's Bank Block during the late 1930s. This addition (8' x 23') is of wood frame construction and serves as a kitchen and utility room for an apartment which now occupies the rear, second story corner of the building. This shed addition has a sheet metal roof with metal siding on the first floor level and wood siding above. This addition could easily be removed to reveal the original window and door openings still intact beneath.

The native, red Ashland brick, used as the basic structural material of the building is revealed in the rear wall of both Blocks and is laid in English bond. The fenestration on the second story of the rear facade includes four symmetrically arranged 1/1 double-hung, wood sash windows similar to the windows on the west and north elevations. Two doors exit the second floor. These doors have bricks laid in a low arch over wooden door frames. The first floor contains three large double doors which serve as service entries.

Footnotes

¹Ashland Tidings - November 14, 1910

²Ibid.

³Ibid.

⁴Ibid.

⁵Ibid.

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/ humanitarian
<input type="checkbox"/> 1700–1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> theater
<input type="checkbox"/> 1800–1899	<input type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> transportation
<input checked="" type="checkbox"/> 1900–	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> other (specify)
		<input type="checkbox"/> invention		

Specific dates 1910

Builder/Architect

Architect: W.F. Bowen

Statement of Significance (in one paragraph)

Builder: H. T. Wentworth

The Citizen's Banking and Trust Company Building, located at 232-242 E. Main Street in Ashland, Jackson County, Oregon was constructed in 1910. Designed by prominent local architect W. F. Bowen, the two-story brick, commercial building is significant under Criterion "c" as an intact example of the Chicago School style of architecture in Ashland. The building is additionally significant under Criterion "a" as a reflection of a boom period in Ashland's history which saw the development of a new commercial district in the city.

The Citizen's Banking and Trust Company Building, clearly reflects a period of civic pride, economic growth, and prosperity unequalled in Ashland's history. The building's location firmly anchors Ashland's modern business district as the outstanding and most intact building constructed during the city's boom years 1909-1913. Ashland's commercial district after the turn of the century began to move away from the old Plaza where the beginnings of Lithia Park were in progress. A new modern business district began to evolve on East Main Street as a companion development to the new residential development along Siskiyou Boulevard, Ashland's version of the Champs d'Elysee in Paris. East Main Street was in transition, changing from a residential neighborhood of the 1880s and 1890s. Houses were dismantled or moved to make way for the new commercial development. The Citizen's Bank's location and use set the trend for the commercial buildings that followed. Its modern offices included space for an array of professionals. A doctor, dentist, lawyer, realtor and the building's architect were all conveniently situated above the new bank.⁶ The Payne Block housed a grocery and barbershop on the main floor and the second floor contained another doctor's office, a photography studio, an electric therapist, and two residential apartments. The new building provided for nearly all of the community's professional needs. The architect, W. F. Bowen, masterfully used native materials in his Chicago School design to create one of Ashland's finest commercial structures of the early 20th Century. The founders of the Citizen's Banking & Trust Co. were some of Ashland's most prominent businessmen and civic leaders. Their dream to create "The Bank That Helps The People" enjoyed immediate success but tragically ended with failure brought on by forces of the Great Depression.

The Citizen's Banking & Trust Co. of Ashland, Oregon filed for incorporation with the Secretary of State in Salem during April of 1910. Capitalization was fixed at \$50,000, with some 50 local stockholders holding blocks of stock not to exceed \$2,500.⁷ The founding Board of Directors listed below were all prominent citizens, successful businessmen, and community leaders:⁸

H. F. Pohland - President
 R. P. Neil - Vice President
 John A. Harvey - Secretary & Cashier
 C. B. Lamkin - Assistant Cashier
 Edward B. Barron
 J. P. Dodge

9. Major Bibliographical References

See Continuation Sheet

10. Geographical Data

Acreeage of nominated property less than one

Quadrangle name Ashland, Oregon

Quadrangle scale 1:62500

UTM References

A

1	0	5	2	3	8	5	0	4	6	7	1	3	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 Citizen's Banking and Trust Company Building occupies Lots 11, 12 & 13 of Ender's Addition to Ashland, Jackson County, Oregon.

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

state None code county code

state None code county code

11. Form Prepared By

name/title Rod Reid

organization None date August 13, 1984

street & number 171 Granite Street telephone (503) 482-5674

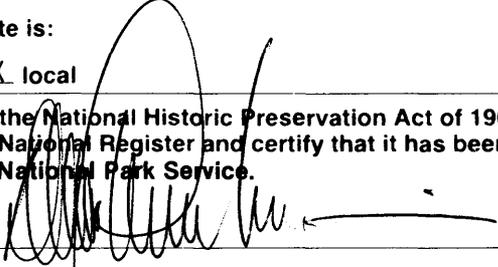
city or town Ashland state Oregon 97520

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 January 10, 1985

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

 Entered in the National Register date 2-28-85
Keeper of the National Register

Attest: _____ date _____

Chief of Registration

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Don B. Smith
H. E. Badger
W. F. Loomis

Three of these men served as Ashland's mayor: W. F. Loomis 1908-1909, R. P. Neil 1911-12 and C. B. Lamkin 1917-22.

By June of 1910, the Citizen's Banking & Trust Co. was ready to build a home for its progressive new enterprise. The Directors of the bank collaborated with another local businessman, Clyde A. Payne, to construct a building as a joint effort. They hired W. F. Bowen as their architect and H. T. Wentworth as building contractor.⁹

W. F. Bowen's specialty was the Craftsman style. His numerous Craftsman Bungalows built here between 1901 and 1913 are some of the city's best examples of this architectural genre. Bowen's modern residential bungalows and especially the Citizen's Bank Building reflect a period of prosperity and growth unique in Ashland's history. In 1909 Ashland was the largest city in Southern Oregon with a population of 6,200.¹⁰ Ashland was the commercial center for southern Oregon and northern California. The Citizen's Bank Building represents this period of civic pride and "boosterism." It plays a central role in the preservation of Ashland's historic character.

H. T. Wentworth, building contractor for the Citizen's Bank Building, is credited with the construction of five major commercial brick structures on the new East Main Street business district during 1910.¹¹ He was also the builder of the First National Bank of Ashland in 1909.¹² This building is now occupied by the Oregon Shakespearean Festival Association and is listed on the National Register of Historic Places.

The Citizen's Banking & Trust Co. building was built as a single structure having two separate owners. The Citizen's Bank Block occupies the corner with two street facades while the adjoining Payne Block is situated between it and the Ender's Block (1911) to the south. Both blocks of the building were designed with rental office space on the second floor and residential apartments in the rear. Access to these offices and apartments is a shared stairway off East Main Street. This feature remains today with two owners sharing the single access to the second floor.

The Citizen's Bank Building was completed in November of 1910 and opened for business on November 11, 1910.¹³ The Ashland Tidings announced the event in an article entitled: "Occupies Elegant Quarters - Citizen's Banking & Trust Co. Moves Into New Building." The newspaper raved about the building and described it as "one of the leading ornamental as well as substantial structures of Southern Oregon" with "appointments second to none" and "First class materials being used throughout the structure."¹⁴ Native materials: Ashland granite and brick, Jacksonville lime, and Bear Creek sand were skillfully incorporated into this modern structure.¹⁵ The cost of the lot, building and equipment: \$25,000.¹⁶

The new bank met with immediate success and grew rapidly. After only a year of operation, its resources increased more than 200%, rising from \$115,596 in December

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of 1910 to \$217,879 in November of 1911.¹⁷ This rapid growth was attributed to the community orientation of the bank's loan policies: First, "is it a safe loan?", and second, "will the proceeds of this loan be used in building up Ashland and vicinity?" This policy of turning deposits back into the local economy gave the Citizen's Bank its motto: "The Bank That Helps The People."¹⁸ This policy may have also contributed to the bank's troubles to come during the Great Depression.

In January of 1932, as Ashland was beginning to recover from the effects of the Stock Market Crash of 1929, E. V. Carter, President of the First National Bank of Ashland and one of the state's most revered bankers declared in an article published in the Ashland Daily Tidings that the local business community was on a stable basis and that the future looked optimistic.¹⁹ Six weeks later the community was shocked by the headlines: "City Calm As Citizen's Bank Fails To Open."²⁰ Unable to make state banking regulations, George E. Cusick, State Bank Examiner and H. O. Voget, Assistant State Superintendent of Banks closed the Citizen's Bank and forced the liquidation of its assets. V. O. N. Smith, Secretary of the Board of Directors and Cashier for Citizen's Bank issued a public statement in the Ashland Daily Tidings:²¹

"On account of the depreciation in investments, the difficulty in collecting on loans under present conditions, and the declining volume of deposits which curtailed earnings, the directors of the Citizen's Bank of Ashland have deemed it to the best interests of the depositors to turn its affairs over to the State Superintendent of Banks for liquidation."

An editorial in that same issue held the officers and directors of the bank blameless and stated that the closing lay in the bank's inability to weather abnormal business conditions. Clearly, the bank's deposits had severely eroded as a result of the Stock Market Crash and Depression. In 1932, deposits were less than one half of the amount on deposit during the bank's peak years of the early 1920s. Deposits amounted to \$555,649 in 1922 and were only \$225,000 at its closing in 1932.²² However, officers of the bank, particularly V. O. N. Smith contended that the bank's assets were sound and that its outstanding loans, though slow paying, were good. He maintained that the institution would outlive the depression.²³

The liquidation of the bank's assets took approximately two years. As it turned out none of the depositors lost any of their money though the stock holders did lose the initial \$50,000 capitalization. In light of the fact that the liquidation of assets covered all deposits and also paid the salaries of several employees during the liquidation process, the question remains: Was the bank truly in trouble and could it have recovered with the rest of the economy? Some feel the bank examiners acted over zealously in closing the Citizen's Bank.²⁴

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FOOTNOTES:

6. Ashland Tidings - Nov. 3, 1910
7. Ashland Tidings - Apr. 28, 1910
8. ibid.
9. Ashland Tidings - June 13, 1910
10. Ashland Tidings - Sept. 16, 1909
11. Ashland Tidings - Jan. 5, 1911
12. Ashland Tidings - Nov. 14, 1910
13. ibid.
14. ibid.
15. ibid.
16. ibid.
17. Ashland Record, "Progress Edition", Nov. 1911
18. ibid.
19. Ashland Daily Tidings - Jan. 31, 1932
20. Ashland Daily Tidings - Mar. 14, 1932
21. ibid.
22. ibid.
23. ibid.
24. Personal interview with George Smith, Aug. 9, 1984

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Ashland Tidings - Nov. 14, 1910
Nov. 3, 1910
April 28, 1910
June 13, 1910
September 16, 1909
January 5, 1911

Ashland Record , "Progress Eidtion," November, 1911

Ashland Daily Tidings January 31, 1932
March 14, 1932

Personal interview with George Smith, August 9, 1984
George Smith is the son of V. O. N. Smith, Cashier - Citizen's Bank.