# 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. Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

1. Name of Property		
Historic name First National Bank		
Other names/site number Adams & Mosier Real Estate Company		
Name of related Multiple Property Listing N/A		
2. Location		
Street & number 103 East Broadway	N/A	not for publication
City or town Bolivar	N/A	vicinity
State Missouri Code MO County Polk Code 167	Zip co	de 65613
3. State/Federal Agency Certification		
As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this <u>x</u> nom nation <u>request</u> for determination of eligibility meets the for registering properties in the National Register of Historic Places and meets the procedura requirements set forth in 36 CFR Part 60. In my opinion, the property <u>x</u> meets <u>does not meet the National Register Criteria.</u> I r be considered significant at the following level(s) of significance:	l and pro	fessional
nationalstatewidex_local		
Applicable National Register Criteria: <u>x</u> A <u>B</u> <u>x</u> C <u>D</u>		
Applicable National Register Criteria: <u>x</u> A       B <u>x</u> C       D <i>Juance Multice Hugust</i> 28,201         Signature of certifying official/Title Mark A. Miles, Deputy SHPO       Date         Missouri Department of Natural Resources         State or Federal agency/bureau or Tribal Government	13	
In my opinion, the property meets does not meet the National Register criteria.		
Signature of commenting official Date		
Title State or Federal agency/bureau or Tribal Gover	nment	
4. National Park Service Certification		
I hereby certify that this property is:		
entered in the National Register determined eligible for the	National R	egister
determined not eligible for the National Register removed from the National	l Register	
other (explain:)		
Signature of the Keeper Date of Action		

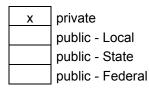
United States Department of the Interior NPS Form 10-900

First National Bank Name of Property

### 5. Classification

# **Ownership of Property**

(Check as many boxes as apply.)



х	building(s)
	district
	site
	structure
	object

**Category of Property** 

(Check only one box.)

# National Park Service / National Register of Historic Places Registration Form OMB No. 1024-0018

Polk, Missouri

County and State

### Number of Resources within Property

(Do not include previously listed resources in the count.)

# ContributingNoncontributing10buildingssitessitesstructuresobjects10Total

Number of contributing resources previously listed in the National Register

0

Current Functions (Enter categories from instructions.) VACANT/NOT IN USE
VACANT/NOT IN USE
Materials (Enter categories from instructions.)
foundation: Stone
walls: Brick
Terra cotta
roof: Not visible
other:

NARRATIVE DESCRIPTION ON CONTINUTATION PAGES

х

### First National Bank Name of Property

# 8. Statement of Significance

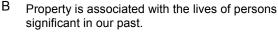
### **Applicable National Register Criteria**

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

х
---

А

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



x 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.



х

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.
 В	removed from its original location.
С	a birthplace or grave.
D	a cemetery.
Е	a reconstructed building, object, or structure.
F	a commemorative property.
G	less than 50 years old or achieving significance within the past 50 years.

National Park Service / National Register of Historic Places Registration Form OMB No. 1024-0018

Polk, Missouri County and State

### Areas of Significance

Commerce

Architecture

## **Period of Significance**

1907-1932

# **Significant Dates**

1907-construction finished

1932-bank closed

### **Significant Person**

(Complete only if Criterion B is marked above.)

N/A

### **Cultural Affiliation**

N/A

# Architect/Builder

Architects: Wilder and Wight, Kansas City, MO

STATEMENT OF SIGNIFICANCE ON CONTINUATION PAGES

# 9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.) Previous documentation on file (NPS): Primary location of additional data: preliminary determination of individual listing (36 CFR 67 has been x State Historic Preservation Office requested) Other State agency previously listed in the National Register Federal agency previously determined eligible by the National Register Local government designated a National Historic Landmark University recorded by Historic American Buildings Survey # x Other recorded by Historic American Engineering Record # Name of repository: Polk County Genealogical Society recorded by Historic American Landscape Survey # Historic Resources Survey Number (if assigned):

# 10. Geographical Data

United States Department of NPS Form 10-900	the Interior		National Park Service / National Register of Historic Places Registration Form OMB No. 1024-0018			
First National Bank			Polk, Missouri			
Name of Property			—	County and State		
Acreage of Propert	Less than one acre					
Latitude/Longitude Datum if other than (enter coordinates to	WGS84:					
1 37.614218	-93.411614	3				
Latitude:	Longitude:		Latitude:	Longitude:		
2		4				
Latitude:	Longitude:	Ē	atitude:	Longitude:		
NAD 1927       NAD 1927       I       Zone       Easting       Zone       Easting		,	3 Zone 4 Zone	Easting	Northing Northing	
Verbal Boundary D	escription (On continua	tion sheet)				
Boundary Justifica	tion (On continuation sh	eet)				
11. Form Prepared	Ву					
name/title Debbie	Sheals					
organization Histor	ic Preservation Consulta	nt		date August 20	, 2013	
street & number 29	9 South Ninth St.			telephone 573-	-874-3779	
city or town Colum				state MO	zip code 65201	

### **Additional Documentation**

Submit the following items with the completed form:

debsheals@aol.com

Maps:

e-mail

- 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. Key all photographs to this map.
- Continuation Sheets
- Photographs
- Owner Name and Contact Information
- Additional items: (Check with the SHPO or FPO for any additional items.)

**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 18 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.

First National Bank Name of Property National Park Service / National Register of Historic Places Registration Form OMB No. 1024-0018

Polk, Missouri County and State

# Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, 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:	First National Bank
City or Vicinity:	Bolivar
County: <b>Polk</b>	State: Missouri
Photographer:	Debbie Sheals
Date Photographed:	March and April, 2013
•	ograph(s) and number, include description of view indicating direction of camera:

See photo key for indication of camera angles.	
1 of 16. Southwest corner	10 of 16. Second floor, south end of hallway
2 of 16. Façade, south wall	11 of 16. First floor, remaining original stairs to second.
3 of 16. Façade detail—name plate	12 of 16. First floor, front rooms, looking west.
4 of 16. Northwest corner—terra cotta cornice	13 of 16. First floor. Front transom windows and early
5 of 16. West wall and northwest corner	metal ceiling above suspended ceiling.
6 of 16. North (back) wall, from the east.	14 of 16. First floor, west side, original bank safe.
7 of 16. Second floor, back wall.	15 of 16. First floor, east side, original land company
8 of 16. Second floor, north end of hallway.	safe.
9 of 16. Second floor, front office.	16 of 16. Basement, south end.

# Figure Log:

Include figures on continuation pages at the end of the nomination.

- 1. Aerial photo map from Google Earth, with Coordinates. Accessed 5/4/2013.
- 2. Aerial photo map of the area, from Google Earth. Accessed 5/4/2013.
- 3. Sketch plan of the first floor.
- 4. Second Floor plan.
- 5. Historic photos of the bank.
- 6. 1928 Sanborn Map of the Public Square.
- 7. Intersection of Broadway and Main, 1912.
- 8. Original Architectural Drawings.
- 9. First National Bank, Kansas City (Now the Kansas City Central Library.)

United States Department of the Interior	
National Park Service	First National Bank
National Register of Historic Places Continuation Sheet	Name of Property Polk, Missouri County and State N/A
Section number <u>7</u> Page <u>1</u>	Name of multiple listing (if applicable)

OMB No. 1024 001

**Summary**: The First National Bank, at 103 E. Broadway, in Bolivar, Polk County, Missouri, is a two story Classical Revival style commercial building which was completed in 1907. It has buff brick walls that are accented with monumental Classical pilasters and a terra cotta cornice. It has a flat roof and a limestone foundation. The building occupies a prominent corner on the north side of the Polk County courthouse square; it is the only resource on the property. The design of the building takes advantage of the corner lot; the long west side wall has the same high level of architectural detailing as the south-facing facade. Both walls are lined with oversized windows on the first and second floors. Although most of the windows have been covered or removed, none of the masonry openings were impacted, and several of the lower openings still have original frames and glazing in place behind modern materials. The interior of the building retains a good deal of original material. The second floor interior is particularly intact. Almost all walls, flooring and woodwork there are original and in fair to good condition. Although the first floor has seen more changes, there are some early finishes, which include pressed metal ceiling panels and part of the original formal front staircase. There are also two large safes which were used by the first occupants of the ground floor. The building is immediately recognizable to its period of significance, which corresponds to the time it was used by Bolivar's only National Bank, 1907-1932.

# **Elaboration:**

NPS Form 10 000

Bolivar is the seat of Polk County. The central business district is centered on the courthouse square, which features a large Romanesque Revival style courthouse. Main Street runs along the western edge of the square, which is bordered by Broadway to the north, Springfield Road on the west and Jackson Street to the south.<sup>1</sup> Three of those streets are also state highways. South Springfield Road and North Main are part of Highway 83, and Broadway is part of Highway 32. Highway 83 also runs along the block of Broadway in front of the bank.

The bank property is located on the northwest corner of the square, at the intersection of Main Street and Broadway. It faces roughly south to Broadway (Highway 32), and the long west wall overlooks N. Main Street (Highway 83). A tall one-story building with a ca. 1960s façade occupies the lot east of the bank, and there is a narrow public alley on the north. (See photos

<sup>&</sup>lt;sup>1</sup> The square and surrounding streets are skewed slightly from the points of the compass; see Figure 4.

NPS Form 10-900
United States Department of the Interior
National Park Service

Section number <u>7</u> Page <u>2</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

1, 2, 5 and 6.) The bank building occupies all of its lot, which is bordered by sidewalks on the south and west.

The south (front) and west walls of the bank building have nearly identical detailing. Each is divided into even bays by two-story brick pilasters which run from a stone water table up to the lower edge of the large terra cotta cornice. (Photo 1.) The water table is faced with large smooth blocks of pale limestone, and the glaze on the cornice is slightly darker and more golden in tone than the stone. The bricks used for those two walls are a warm tan color which is darker than the stone and terra cotta. The cornice has a deep overhang and a wide entablature which is ornamented with a row of foliated molding and a larger row of dentils. The capitals of the pilasters are ornamented with egg and dart molding. Each pilaster capital also has a row of three raised disks, and the entablature above each pilaster features a slightly larger open circle medallion. (Photo 4.) Brick parapet walls above the cornice are topped with matching terra cotta coping. The front parapet has a raised center, into which is set a stone nameplate which reads FIRST NATIONAL BANK. (Photo 3.) The raised section is flanked by terra cotta scrolls.

There are three bays on the façade and seven on the west wall, all with similar detailing. Each bay has a large opening on the first floor and another on the second, with a brick spandrel panel between. The second-floor windows have smooth limestone sills, and the spandrels are ornamented with diamondshaped medallions of the same stone. Historic photos show that most of the ground floor bays originally had single-light display windows topped with twolight transoms, and the upper floors had paired double-hung wood windows.

Although many of those openings are now covered with ribbed metal panels, the openings are intact, and some original fabric remains in place beneath the new sheathing. Almost all original transom frames and glazing are intact behind the modern coverings. (See photo 13.) Two bays of the façade also have open display windows, one on each side of the central front door. Those windows and frames are newer, but are the same size and in the same location as the originals. The original center bay of the ground floor has been partially in-filled with brick, but still contains the front door to the building, which is a single door topped by a small transom. The lower façade also has a newer flat metal canopy, which is located at the top edge of the display windows. Historic photos show that the canopy was added sometime after 1950; plans call for its removal in the near future.

The long west side wall has two doorways. There is a newer single door in the third bay from the front, as well as a wider, older doorway near the north edge of the wall. (See photo 5.) The single door is surrounded by newer brick infill and topped with a ca. 1960s flat canopy. The larger doorway has a

NPS Form 10-900	
United States Department of the Interior	
National Park Service	

Section number <u>7</u> Page <u>3</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

central door flanked by wide sidelights that are filled with glass blocks. The wood doorframe is early, but not original. The wider doorway has a flat metal canopy which was added in the last half of the 20<sup>th</sup> century. There are also two recessed staircases to the basement on the west side of the building. (See Figure 3.) Each has an original pipe railing at the sidewalk, plus a new frame enclosure which shelters the stairs.

The upper window openings on the south and west walls all have newer infill which consists of a single rectangular pane of glass flanked by ribbed metal panels. The new materials are set back from the edge of the openings, and the historic sills and surrounding masonry walls are fully intact. The east side wall, which adjoins a tall one-story building, has no windows or ornamentation.

The back wall faces a small alley. It is of plain red brick which has been painted white on the first floor. There is a wide early doorway on the east edge of the wall which contains a modern door and frame infill. A single doorway west of that opening appears to be newer. There is also a row of early 1/1 windows set high in the wall. The window sashes there are early or original. A larger metal multi-light window near the west edge of the wall is not original, but appears to have been added at an early date. The second floor of the back wall is lined with large windows which have segmental arched tops and heavy metal fire shutters. (Photos 6 and 7.) Four of the five second floor windows still have early or original 1/1 wood sashes, now covered by aluminum storm windows.

The now-vacant building has been used for office and retail for the past few decades, which has naturally resulted in interior alterations. Although the first floor has been reconfigured and remodeled over the years, the early plan is still evident, especially in the front of the building. The original banking room and front office are still fairly open, while the back section contains several smaller new rooms. (See Figure 3.)

An enclosed staircase between the two front spaces is also early or original. It has plastered walls and ceilings, an early or original unfinished staircase to the basement, and a more formal staircase to the second floor. The lower third of the front stairs were cut off and covered over as part of a late 20<sup>th</sup> century remodeling project. (See photos 11 and 12.) The upper portion of that front staircase is remarkably intact however, complete with original treads and risers, high baseboards and a wood balustrade at the second floor. (See photos10 and 11.)

Most finishes on the first floor are modern; they include wood paneling, carpet and tile floors, and suspended acoustical tile ceilings. (Most of those finishes will be removed during an upcoming rehabilitation project.) There are

NPS Form 10-900
United States Department of the Interior
National Park Service

Section number 7 Page 4

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

several plaster walls and ceilings in the back section which appear to have been added in the late 1930s or early 1940s, after the period of significance. A modern unfinished staircase at the back of the building now provides access to the second floor.

The dropped ceiling on the east side of the front room covers a pressed metal ceiling and cornice which were probably installed after the plaster ceiling in that room collapsed in 1922.<sup>2</sup> (See photo 13.) That room also contains a large safe which was used by the original tenant for the space, the Adams & Mosier Mortgage Company. The firm later became Adams-Adams, and that name is still painted on the front wall of the safe. (See photo 15.)

The original safe for the First National Bank has also survived. It is located on the west side of the building, a few feet from a modern partition wall. (See Figure 3 and photo 14.) While the Adams-Adams safe appears to have been brought in after the building was complete, the bank safe is part of the structure of the building. The original architectural plans include specifications for a reinforced concrete vault, with a vault in the basement and the formal safe on the first floor. (See Figure 5.) The basement section has a simple steel door, and the first floor safe has a more ornate door and surround. (See photo 14.)

The highly intact second floor offers a dramatic contrast to the modern finishes of the ground floor. There is a small light well on the west side of the building, as well as a central corridor which accesses spacious office suites that have seen remarkably few changes. (See Figure 4 and photos 8-10.) All of the rooms on the second floor retain at least some original plaster walls and ceilings, wood floors, and millwork. Every office door in the hall has an original glass and wood door that is topped with a transom. Surviving original millwork includes wide trim around all of the doors and transoms, as well as tall ornamental baseboards in each room.

The only finishes of note that have been disturbed on the second floor are around the window openings. As noted, the original frames and sashes on the south and west walls are all missing, as is much of the interior window trim. The lightwell also has newer windows. The second floor windows on the back (north) wall have fared better. All of those openings and window frames are fully intact and surrounded by original dark stained woodwork, and all except one still has its early 1/1 sashes as well.

The basement was also originally finished, although to a lesser degree than the floors above. The basement has relatively high ceilings and large open

<sup>&</sup>lt;sup>2</sup> "Narrow Escape," <u>Bolivar Herald</u>, October 26, 1922.

Section number 7 Page 5

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

rooms. The front rooms have plastered walls and ceilings, and smooth concrete floors. (Photo16.) There are also several two-panel doors which appear to be original. The front two rooms have large window wells which extend out under the front sidewalk. Those wells were originally topped with glass tiles that were set into the concrete sidewalk above. The window wells are intact; the tiles have been replaced with a solid concrete sidewalk.

**Integrity.** The First National Bank Building has seen more than a century of continuous use, which naturally resulted in alterations over the years. The front canopy and the changes that have been made to the exterior window openings have impacted the historic character, but not so drastically that the historic form and function are obscured. Changes to the interior of the first floor are admittedly noteworthy, but largely reversible, and balanced by the existence of a large amount of original fabric elsewhere. The building is slated for a comprehensive rehabilitation, which will reverse the most onerous of the modern changes, and return the building to use. The front canopy will be removed, new windows will be designed to resemble the historic units, and the front staircase will be restored. That work will enhance an already significant building. The First National Bank building today is one of the most intact and impressive historic buildings on the Bolivar Public Square.

NPS Form 10-900
United States Department of the Interior
National Park Service

Section number <u>8</u> Page <u>6</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

**Summary:** The First National Bank, at 103 E. Broadway in Bolivar, Missouri was built in 1907. It is locally significant under National Register Criterion A, in the area of Commerce, and under Criterion C, in the area of Architecture. The building was designed and built specifically for the First National Bank, which was the only national bank in Polk County throughout the period of significance. The First National Bank was established in Bolivar in 1904, when the local Bank of Bolivar was reorganized and chartered as a national bank. That process was led by prominent area businessman R. B. Viles, and he and his sons were active in the operation of the First National Bank until it closed in 1932. The period of significance corresponds to its tenure as a national bank, 1907 to 1932. The building was also home to other businesses while the bank was in operation. Real estate professional F. W. Adams was an early and long-time first floor tenant, and smaller offices in the building housed everything from medical offices to the Bolivar Poultry Association.

The building is also architecturally significant. It is one of the most intact historic commercial buildings of any type on the public square, and the only intact historic bank building in Bolivar. It is also one of few local buildings of its era to have been professionally designed. The Classical Revival style building was built from plans prepared by the Kansas City firm of Wilder and Wight, which later became Wight and Wight. Wight and Wight designed many of Kansas City's most important Classical Revival style buildings in the early 20<sup>th</sup> century, including the Jackson County Courthouse and the Nelson Atkins Museum of Art. The First National Bank in Bolivar continues to reflect its strong link to the commercial history of the community, and its refined Classical Revival style sets it apart from neighboring buildings on the Polk County public square.

# **Elaboration:**

Bolivar is the seat of Polk County, which was established in January of 1835. The town of Bolivar was created in November 1835, specifically to serve as the county seat. The names of both the county and the town are said to have come from pioneers John Polk Campbell and Ezekiel Madison Campbell, who first traveled to the area in the late 1820s. They proposed the name Polk as an homage to their grandfather, and Bolivar in honor of the same grandfather's home in Bolivar, Tennessee.<sup>3</sup>

Bolivar was laid out with a traditional grid of streets and a generous courthouse square surrounded by commercial lots. A log courthouse was built

<sup>&</sup>lt;sup>3</sup> George Francis Hooper and James C. Sterling, <u>Polk County Classics: Sesquicentennial</u> <u>Photograph Album</u> (Bolivar, MO: Bolivar Herald-Free Press, 1985), pp. 3-5.

NPS Form 10-900
United States Department of the Interior
National Park Service

 First National Bank

 Name of Property

 Polk, Missouri

 County and State

 N/A

 Name of multiple listing (if applicable)

Section number <u>8</u> Page <u>7</u>

in 1837, and replaced with a larger brick courthouse in 1841-42. A plat of the town published the year work began on the new brick courthouse shows that several new businesses had been established around the courthouse square by then. There was at least one building on each side of the square, including stores, a tavern, and a judge's office. The block on the north side of the square held one building--a small "clerk's office" located in the center of the block. <sup>4</sup> (The lot now occupied by the First National Bank was vacant, and owned by the county.)

The business center saw steady growth throughout the 19<sup>th</sup> century, and the lots around the public square gradually filled with business buildings. Bolivar gained an important service in 1858, when it became a part of the Butterfield Overland Mail route between Springfield and Tipton. Stagecoaches for the Butterfield line stopped at a building located on the south side of the public square for many years. Additional growth came in the 1880s, after the Southwest Baptist College relocated from Lebanon in 1879, and rail service was added in 1884. Those events have been credited with boosting the local economy and "helping Bolivar develop into more than just another rural county seat."<sup>5</sup>

A review of the town's entries in statewide business gazetteers of the late 19<sup>th</sup> century show that Bolivar grew rapidly in the 1880s. In 1879, the population stood at 800, and there were less than 50 businesses listed in the gazetteer. <sup>6</sup> By 1890, the population had jumped to 2,000 and there were more than 125 businesses listings in the gazetteer.<sup>7</sup> That 1890 list included two entries for Richard B. Viles, a leading businessman who was later instrumental in establishing the First National Bank.<sup>8</sup> Viles was operating an opera hall, as well as the R. B. Viles & Co., dry goods and shoe store. Ten years later, he was still in charge of a general store and the opera hall, and also owned a brick yard and a furniture store.<sup>9</sup> He was joined in the management of the furniture and general store by his eldest son, Landon C. Viles. The dry goods store remained in operation well into the 20<sup>th</sup> century; R. B. and L. C. Viles were

<sup>&</sup>lt;sup>4</sup> Ibid, p. 19.

<sup>&</sup>lt;sup>5</sup> Ibid, p. 61.

<sup>&</sup>lt;sup>6</sup> <u>Missouri Gazetteer and Business Directory for 1879</u>, (St. Louis, MO: R.L. Polk & Co. 1879), p. 122.

<sup>&</sup>lt;sup>7</sup> <u>Missouri Gazetteer and Business Directory for 1889-1890</u>. Vol.VI. (St. Louis, MO: R.L. Polk & Co. 1890), pp. 167-170.

<sup>&</sup>lt;sup>8</sup> <u>History of Hickory, Polk, Cedar, Dade and Barton Counties, Missouri</u> (Chicago: The Goodspeed Publishing Co., 1889), p. 323.

<sup>&</sup>lt;sup>9</sup> <u>Missouri State Gazetteer and Business Directory for 1898-1899</u> (St. Louis, MO: R. L. Polk & Co. 1899), pp. 173-177.

Section number <u>8</u> Page <u>8</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

running it together in 1910, and R. B. Viles still gave his occupation as a merchant for the 1920 population census. He was 75 at that time.<sup>10</sup>

The gazetteers also show that the town had developed a solid base of financial institutions by the end of the 19<sup>th</sup> century. In 1899, there were two banks, and at least two real estate companies which offered loans. The oldest and largest of the two banks in operation was the Polk County Bank. Founded in 1872, it was reorganized in 1877, when it took the name of Polk County Bank.<sup>11</sup> Like the Viles mercantile business, the Polk County Bank developed into a family operation. T. H. B. Dunnegan was a founding member in 1872, and became president with the reorganization of 1877.<sup>12</sup> By 1890 he had been joined in the management of the bank by his sons, Willard B., who served as cashier, and Joseph M., the assistant cashier.<sup>13</sup>

The Bank of Bolivar, which later became First National Bank, was established during the post-railroad building boom. It was created in 1886, with D. W. Faulkner as President, W. L. Snodgrass as cashier, and N.C. Faulkner as assistant cashier.<sup>14</sup> In 1890, the Bank of Bolivar listed capital of \$10,000, notably less than the \$25,000 posted by the Polk County Bank the same year. Management of the Bank of Bolivar fluctuated over the next decade; in 1899, it had a new president, Wm A. Wilcox, as well as a different cashier, Taylor O. Bogart.<sup>15</sup>

The town also benefitted from the services of at least two companies that offered loans for real estate transactions. The Bolivar Loan and Trust Company, founded in 1889, was a large but apparently short-lived company which specialized in mortgage loans. An advertisement for the company in the 1890 gazetteer claimed an impressive \$50,000 in capital and an expertise in "First Mortgage Loans."<sup>16</sup> The business does not appear to have lasted very long; it appears o have closed before the end of the century.

Another mortgage company established in the 1880s proved to be more enduring. Frank W. Adams, who later occupied the First National Bank building, moved to Bolivar to start a real estate company in the mid-1880s, and remained in that business well into the 20<sup>th</sup> century.<sup>17</sup> His businesses

<sup>&</sup>lt;sup>10</sup> U.S. Population Census, accessed on Ancestry.com, May 2013.

<sup>&</sup>lt;sup>11</sup> <u>History of Hickory, Polk, Cedar, Dade and Barton Counties, Missouri</u>, p. 322.

<sup>&</sup>lt;sup>12</sup> <u>History & Families: Polk County, MO</u> (Bolivar, MO: Polk County Genealogical Society, 2004), p. 91.

<sup>&</sup>lt;sup>13</sup> <u>Missouri State Gazetteer and Business Directory for 1898-1899</u>, p. 174.

<sup>&</sup>lt;sup>14</sup> <u>History of Hickory, Polk, Cedar, Dade and Barton Counties, Missouri</u>, p. 322.

<sup>&</sup>lt;sup>15</sup> <u>Missouri State Gazetteer and Business Directory for 1898-1899</u>, p. 174.

<sup>&</sup>lt;sup>16</sup> <u>Missouri Gazetteer and Business Directory for 1889-1890</u>, p. 169.

<sup>&</sup>lt;sup>17</sup> <u>Bolivar Herald</u>, December 8, 1920.

 First National Bank

 Name of Property

 Polk, Missouri

 County and State

 N/A

 Name of multiple listing (if applicable)

Section number <u>8</u> Page <u>9</u>

changed names as partners came and went. His first company in Bolivar was named Rexinger, Adams & Co. In 1902, Adams was listed as the director of the Bolivar Building and Loan Association, in 1908, he was a partner in Adams & Mosier. By 1920, his company was called Adams-Adams Mortgage Company.<sup>18</sup>

The new century brought continued commercial success to Bolivar, as well as a new type of bank. In 1904, the Bank of Bolivar became the First National Bank. That change involved more than a new name; any bank with "National" or "N. A." (for National Association) is specially chartered by the federal government, and subject to federal regulation. The United States operates a dual banking system, which includes both state and federally chartered banks. As the names imply, national banks are chartered directly by the federal government and must adhere to federal laws and oversight, while state banks are subject only to state laws and state supervisors.<sup>19</sup>

The dual banking system was formed in 1863 by the passage of the National Bank Act, which created a mechanism for issuing currency as well as bank oversight. Prior to that time, banks in the United States operated more or less independently. Most were chartered and regulated at the state level, but some were simply private unincorporated banks which were subject to very little oversight. The various levels of state regulation and differing requirements resulted in an inelastic credit system which did not respond well to fluctuating economic cycles.<sup>20</sup>

There was also no national currency before 1863. Most state banks had the power to issue bank notes, but they were backed by varying reserves, and therefore circulated at a range of discount rates. One description of the banking system as it existed at the start of the Civil war explained that "the nation's currency was in a chaotic condition....the only paper currency consisted of bank notes issued by individual banks. There were some 7,000 different issues in circulation in 1861. The value of the bank note reflected the reputation of the bank which issued it...When people traveled, it was common practice to take along two or three kinds of bank notes that would 'go current' in the areas they planned to visit."<sup>21</sup> There were so many different notes issued by different sources that it was often necessary to consult bank periodicals to

<sup>&</sup>lt;sup>18</sup> <u>Bolivar Herald</u>, December 8, 1920.

<sup>&</sup>lt;sup>19</sup> Comptroller of the Currency, <u>National Banks and the Dual Banking System</u> (Comptroller of the Currency: Administrator of National Banks, September 2003), p. 1.

<sup>&</sup>lt;sup>20</sup> Banking Education Committee, <u>The Story of American Banking</u> (New York: The American Bankers Association, n.d.), pp. 31-33.

<sup>&</sup>lt;sup>21</sup> Banking Education Committee, p. 34.

N/A Name of

Places	Polk, Missouri
	County and State
	N/A
10	Name of multiple listing (if applicable)
10	

First National Bank

Section number <u>8</u> Page <u>10</u>

determine the current discount rate for the currency issued by individual banks.  $^{\rm 22}$ 

The National Banking Act addressed those issues and, as one author put it, "brought a much greater measure of clarity and security to American banking."<sup>23</sup> That legislation created a mechanism for nationally chartered banks, which were subject to uniform rules which included strict capital requirements and oversight by federal regulators. The Act also created a stable national currency, by granting national banks the authority to issue bank notes which were secured by government bonds. The new federal notes were still issued by individual banks, but had to be uniform in design and printed to meet federal regulations. State banks could still legally issue bank notes as well, but an 1865 amendment to the National Banking Act added a 10% federal tax on state bank notes, which in essence ended their use.

The First National Bank in Bolivar was the first bank in Polk County to receive a charter as a national bank, and the only one to operate as such during the period of significance. By the time the former Bank of Bolivar received that charter, there were just over 170 national banks in Missouri.<sup>24</sup> The officers of the newly chartered First National Bank in Bolivar were clearly proud of their new charter, and ready to capitalize on the added security associated with such a designation. An advertisement for the bank which appeared in a 1905 publication proclaimed: "DO BUSINESS WITH A NATIONAL BANK. And you will always have the satisfaction of knowing that your funds are being cared for by an institution that is under Government supervision. A National Bank is the bank for safety."<sup>25</sup>

Longtime area businessman R. B. Viles was probably the driving force behind the new charter. Although he was not involved with the formation or operation of the Bank of Bolivar in the 1800s, he did serve as president of the new national bank. He may have seen banking as a natural complement to his other business ventures, or gotten involved at the behest of his second son, Charles W. Viles. A profile of the First National Bank which appeared in the local paper in 1913 noted that "Mr. C. W. Viles, the cashier, is one of the foremost bankers of this section and in active charge of the operations of the

<sup>&</sup>lt;sup>22</sup> Ibid, p. 34.

<sup>&</sup>lt;sup>23</sup> Roger T. Johnson, <u>Historical Beginnings. . .The Federal Reserve</u> (Boston: Federal Reserve Bank of Boston, 1977), p. 11.

<sup>&</sup>lt;sup>24</sup> "National Currency from Missouri National Banks," List of national banks chartered in Missouri: 1863-1934. <a href="http://rarenationalcurrency.com/Missouri\_Nationals.html">http://rarenationalcurrency.com/Missouri\_Nationals.html</a> accessed, April 20, 2013.

<sup>&</sup>lt;sup>25</sup> "Street Fair and Carnival," Program, printed by the <u>Bolivar Herald</u>, 1905.

NPS Form 10-900
United States Department of the Interior
National Park Service

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Section number <u>8</u> Page <u>11</u>

institution."<sup>26</sup> The family connection with the First National Bank also included L. C. Viles, who was the vice president in 1913. Census records indicate that neither R. B. nor L. C were active in running the bank, however. Both were listed as working in "dry goods" in the 1910 population census, while C. W. was listed as a "bank cashier."

R. B. Viles may not have been involved in the day-to-day operations of the First National Bank, but he did provide the business with an impressive new home a few years after it was chartered. Two years after the First National Bank received its national charter, R. B. Viles made plans to construct a new building for it on property he owned at the intersection of Main Street and Broadway. (The First National Bank probably occupied former quarters of the Bank of Bolivar on the southeast corner of the square prior to moving into this building.) Although the new First National Bank building at Main and Broadway was named for the bank business, R. B. Viles retained ownership of the real estate, presumably renting the space to the bank operation. His will, which was made in 1908 and filed in 1921, specifically bequeathed the lot and building to his sons Landon C. and Charles W. Viles.<sup>27</sup>

Viles' choice of the lot on the northwest corner of the square helped establish that area as a local financial center. For many years, all three banks in Bolivar could be found on that same corner of the square. There was already one bank there when the First National Bank Building was constructed, and another was added a few years later. The new First National Bank building was just across the road from the longtime home of the Polk County Bank, which was located at the southwest corner of the same intersection. By 1912, the Farmers State Bank of Bolivar had moved into a building located due west of the First National Bank, on the northwest corner of the same intersection. (See Figure 7.) The other two bank buildings have survived, but both have seen extensive alterations.

The new First National Bank building was designed by an up-andcoming architectural firm from Kansas City, Wilder and Wight. (See Figure 8, Plans by Wilder and Wight.) Although Thomas Wight and Edward T. Wilder had formed the firm just two year earlier, they were already experienced in the design of banking facilities. One of their first major commissions was for another First National Bank, this one located in Kansas City. (See Figure 9.) It is likely that Viles had heard about Wilder and Wight from contacts in the banking industry, and chose them in part for their experience in Kansas City.

<sup>&</sup>lt;sup>26</sup> "First National Bank," <u>Bolivar Herald</u>, November 20, 1913.

<sup>&</sup>lt;sup>27</sup> Shell Title Company, "Abstract of Title." Bolivar, MO, 1979, Pt. 1, p. 8.

OMB No. 10	024-001
------------	---------

NPS Form 10-900
United States Department of the Interior
National Park Service

Section number <u>8</u> Page <u>12</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Wilder and Wight's Kansas City bank building survives, and today serves as the home of Kansas City's Central Library. That building has been included in several architectural guides for Kansas City, including <u>Kansas City</u>, <u>Missouri: An Architectural History</u>, 1826-1990, where it is described as "an important, early statement" in Neo-Classicism in Kansas City.<sup>28</sup> The architects' choice of Neo-Classical styling was not surprising. The Neo-Classical style, also referred to as Classical Revival, had become almost standard for large public buildings, and at least one of the architects for the project had worked with national masters of the style.

The firm of Wilder and Wight was headed by Thomas Wight (1874-1949), a native of Nova Scotia who moved to Boston at the age of 17. Wight was able to secure a position with the leading American architectural firm of McKim, Mead and White, then working on the Boston Public Library. He was soon promoted to the post of draftsman in the firm's New York office, and spent the next decade learning the trade as an employee of McKim, Mead and White.<sup>29</sup>

Wight's job with the firm came as they were working on one of their first classically inspired designs. McKim, Mead and White's design of the Boston Public Library (built 1888-95) is often considered to be one of the first major works to exhibit the type of classical design principles that became a standard for public architecture in the United States by the end of the 19<sup>th</sup> century. The symmetrical façade and ornamental system of the library were inspired by buildings of the Italian Renaissance, which utilized a recombination of classical elements.<sup>30</sup> Heavily influenced by architects trained at the *Ecole des Beaux Arts* in Paris, the early Classical Revival movement is often referred to as Beaux Arts, or Beaux Arts Eclecticism, after the practice of using eclectic combinations of classical forms common to Renaissance architecture.<sup>31</sup>

The Beaux Arts emphasis on simple massing and classical motifs became incredibly popular, especially for public buildings and grand houses. The later phase of the movement, which saw more direct classical influences, is generally referred to as Classical Revival, Neo-Classicism, or Neo-Classical Revival. <sup>32</sup> Thomas Wight's tenure with McKim, Mead and White corresponded to their development as a leader of the Neo-Classical movement. Wight's time with that

<sup>&</sup>lt;sup>28</sup> George Ehrlich, <u>Kansas City, Missouri: An Architectural History</u>, <u>1826-1990</u> (Columbia, MO: University of Missouri Press, 1992), p. 63.

<sup>&</sup>lt;sup>29</sup> Daniel Coleman, "Thomas and William D. Wight: Architects," (Missouri Valley Special Collections, Kansas City Public Library, n.d.)

<sup>&</sup>lt;sup>30</sup> David Handlin, <u>American Architecture</u> (New York: Thames and Hudson, 1985), pp. 132-134.

<sup>&</sup>lt;sup>31</sup> John C. Poppeliers, et. al., <u>What Style Is It?</u> (Washington, D.C.: Preservation Press, 1984), p. 66.

<sup>&</sup>lt;sup>32</sup> Marcus Whiffen, <u>American Architecture Since 1780: A Guide to the Styles</u> (Cambridge, MA: The MIT Press, 1996), p. 170.

Section number <u>8</u> Page <u>13</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

firm provided him with a solid education, which he put to good use in his own practice in Kansas City.

In 1910, Thomas Wight's younger brother, William Wight (1882-1947) joined him in his Kansas City practice, which was renamed Wight and Wight.<sup>33</sup> According to Kansas City architectural historian George Ehrlich, the Wight's had an important and lasting impact upon the built environment of Kansas City: "The growth of Neo-Classicism in Kansas City, with some admixture of forms derived from the early Italian Renaissance, was strongly influenced by the firm of Wight & Wight, formerly Wilder & Wight."<sup>34</sup> Important commissions include the Jackson County Courthouse, the downtown Kansas City Post office, and the Nelson Atkins Museum of Art.<sup>35</sup>

The building Wilder & Wight designed for the First National Bank in Bolivar was the first, and one of the only, Classical Revival style buildings to be constructed on the Bolivar courthouse square.<sup>36</sup> When it was built, most buildings in the commercial center were one- or two-story red brick commercial buildings, with varying levels of Late Victorian styling. Even a large new courthouse that was built at the same time as this building used Victorian styling. That massive stone courthouse, which is still in use, features Richardsonian Romanesque styling which was popular in the late 19<sup>th</sup> century.

The innovative styling of the new bank was commented upon even before the building was completed. In April 1907, the <u>Bolivar Herald</u> reported that the "brick work on the First National Bank building will be completed this week...It will be a magnificent gray pressed brick building, built and equipped in the latest modern style and it will be an ornament to the public square." <sup>37</sup>

That sentiment was repeated later that same year when the Herald ran a longer article to announce that the bank was moving into its new quarters. The bank opened about the same time as the new courthouse, and the paper noted that many of the people who had come to the courthouse opening were also treated to a view of "the magnificent new bank building in which the First National Bank is now located." The article included a brief description of the interior, noting that a "large \$2500 Corliss burglar proof safe graces the front window of the banking room" and that many of the bank spaces included "the best mahogany that money could buy." The writer concluded that the final

<sup>&</sup>lt;sup>33</sup> Coleman, p. 2.

<sup>&</sup>lt;sup>34</sup> Ehrlich, p. 88.

<sup>&</sup>lt;sup>35</sup> "Wight Stuff," Kansas City Public Library, <http://kclbirary.org> accessed Feb. 2013.

<sup>&</sup>lt;sup>36</sup> The only other notable example of the style on the square today is the Bolivar Public Library, 120 E. Jackson St. It is a Carnegie Library which was built in 1915 and listed in the National Register in 2003.

<sup>&</sup>lt;sup>37</sup> Bolivar Herald, April 18, 1907.

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

product represented "...the most modern banking house in Southwest Missouri."<sup>38</sup>

Important as it was, the bank was not the only tenant in the large new building. The bank occupied the west side of the ground floor, and may have used second floor office space as well. The east side of the ground floor was occupied for decades by area businessman F. W. Adams. The first company headed by Adams to occupy that space was Adams & Mosier, which ran an advertisement in a street fair program in 1908 which read "Adams & Mosier....We have plenty of Money to Loan on good Real Estate Security at all times at a low rate of interest. Office North Side of Square in First National Bank Building."<sup>39</sup> Adams kept an office in the building for at least twenty years. His son joined the company later, after which it became known as Adams-Adams. More than a century later, his safe is still in the building, complete with the name "Adams-Adams" spelled out in gold leaf above the doors.

The finished basement of the bank had an early use that would not be considered a good match for banks and offices today. In 1909, the <u>Bolivar</u> <u>Herald</u> noted that "the First National Bank basement makes a splendid place for the poultry show. There are about 300 birds on exhibition and ten cents gives you a ticket for the whole show."<sup>40</sup> The Bolivar Poultry Association was the basement tenant at that time.

The building was still considered to be noteworthy a decade after it was completed. A long profile of the First National Bank business which was published in 1913 proclaimed: "This bank occupies one of the handsomest, most modern and most costly bank buildings in southwest Missouri, a structure of pressed brick and stone...which is by far the finest and most modern business block in the city...the First National Bank is an ornament to the town."<sup>41</sup> The 1913 article also discussed the Viles family and the management of the bank, which the author considered to be "one of the progressive, growing and comprehensive banking houses of its section." The article noted that the bank had enjoyed steady growth over the years and was one of Bolivar's "financial mainstays."

Unfortunately, that growth was not strong enough to see it through the Great Depression. In November of 1932, the First National Bank business was transferred to the Polk County Bank. The First National Bank was one of

<sup>&</sup>lt;sup>38</sup> "First National Bank Moves to New Building," <u>Bolivar Herald</u>, November 28, p. 1.

<sup>&</sup>lt;sup>39</sup> "Street Fair and Carnival," Program printed by the Bolivar Herald, 1909.

<sup>&</sup>lt;sup>40</sup> <u>Bolivar Herald</u>, Jan. 12 1909. (Untitled clipping courtesy of the Polk County Genealogical Society.)

<sup>&</sup>lt;sup>41</sup> "First National Bank." <u>Bolivar Herald</u>, November 20, 1913, p. 1.

Ces Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

First National Bank

Section number <u>8</u> Page <u>15</u>

thousands of American banks that closed in the early 1930s. More than 1,300 banks closed in 1930 alone, and by 1932 some 5,000 American banks had closed or suspended operations.<sup>42</sup> The First National Bank and its customers were more fortunate than many, in that there was another bank to take over the business.

Former First National Bank customers experienced little to no interruption in service and had only to walk across the street to reach their new bank. According to the <u>Bolivar Herald</u>, the deal to transfer the First National business to Polk County Bank "was consummated during the Thanksgiving holiday and Friday morning the enlarged institution opened to all patrons....Business of the First National Bank will be transacted in the future at the Polk County banking offices and all patrons are being assured the same accommodations..."<sup>43</sup> The merger included staff as well as business; First National Bank cashier William Drake, and bookkeeper Catherine Soverns were among the new employees of Polk County Bank. The Polk County Bank was still being managed by the Dunnegan family, with 90-year-old T.H. B. Dunnegan still serving as the president. He was, at the time, one of the longest-serving bank presidents in the country.<sup>44</sup>

The First National Bank had not benefitted from that continuity of leadership, which may have played a part in its demise. Family patriarch and bank president R. B. Viles died in 1921. His eldest son and the bank's vice president, L. C. Viles, died just a month before the First National Bank closed. L. C. Viles died without a will, leaving his wife Mayme F. Viles to sort out an estate that appears to have been in disarray.<sup>45</sup> It is not clear what role C. W. Viles played at the time. He was listed as a bank cashier in the 1930 census, but had become a "corporation officer" by 1940.

In 1938 Mayme Viles was forced to sell the National Bank building and other real estate on the courthouse steps, to settle claims against her husband's estate. The bank building was sold to local doctor O. G. Teegarden, who had been renting office space in the building since 1913. Dr. Teegarden may have purchased the building simply to keep it from falling onto the wrong hands. He owned it for only a few months. In early 1939, he sold it to another doctor, D. C. McCraw, who owned it into the 1970s.

The building was almost fully occupied when it left the Viles family, and it remained in use into the 21<sup>st</sup> century. The Ozark Utilities Company moved

<sup>&</sup>lt;sup>42</sup> Paul B. Trescott, <u>Financing American Enterprise: The Story of Commercial Banking</u>, (New York: Harper & Row, Publishers, 1963) p. 202, and Banking Education Committee, p. 57.

<sup>&</sup>lt;sup>43</sup> "Banks Combined by Bolivar Deal," Bolivar Herald, Dec. 1, 1932.

<sup>&</sup>lt;sup>44</sup> <u>History & Families: Polk County, MO</u>, p. 91.

<sup>&</sup>lt;sup>45</sup> "Abstract of Title."

NPS Form 10-900	
United States Department of the Interior	
National Park Service	First National Ba
	Name of Property

nk Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Section number 8 Page 16

NPS

into the former First National Bank quarters in 1938 and stayed for at least a decade. Adams-Adams continued to occupy the east side of the building and the second floor offices housed a variety of companies, including a telephone exchange. The back of the first floor was home to Walker's Dairy Bar and Philly's Ice Cream for a while, and the north end of the basement housed the Pla-Mor billiards hall for many years.

In the 1960s, the first of a series of drug stores was established on the first floor, which also housed medical offices. Lou's Good Drug Store moved into the building from another location in 1967. It was called Stan's Drug Store in 1975, and by 1990, Stan and Dan's Drug Store.<sup>46</sup> The addition of a canopy on the facade and the changes to the first floor interior were probably done for one or more of the drug stores. Second floor tenants over the years included law offices, beauty shops and real estate companies, all uses that fit the existing layout and required few alterations. The building gradually fell from use, and it has been vacant since 2011.

# Conclusion

One of three banks to operate in Bolivar during the period of significance, the First National Bank in Bolivar is significant as the only one to be chartered as a national bank. The bank's national charter served as a status symbol and ensured that it operated to high standards. The National Bank served as one of the leading financial institutions in the community for a quarter of a century, and the building housed area businesses into the 21st century. It is also significant as the only intact historic bank building left on the courthouse square today, and one of the most intact commercial buildings of any kind. The architectural firm of Wilder and Wight, later Wight and Wight, played an important role in the architectural development of Kansas City, and their design of the National Bank building left a lasting impact in Bolivar as well.

A description of the First National Bank building which appeared in the local paper in 1938 is still appropriate: "This building is considered to be one of the best in this locality."<sup>47</sup> It has naturally seen some alterations after more than a century of use, but strongly evokes a sense of its time and place. The original patrons of the bank would have no trouble recognizing the elegant Classical Revival style building which has anchored the northwest corner of the Bolivar square since 1907.

<sup>&</sup>lt;sup>46</sup> Candice Vath Becker, comp. <u>Remember When.</u>..<u>History of the Bolivar Square: Take a 130</u> year stroll reviewing the businesses on the city square from 1881 to 2012, (Bolivar, MO: Polk County Historical Society, Inc., 2012) pp 15-17.

<sup>&</sup>lt;sup>47</sup> "Dr. Teegarden Buys First National Bank Building," <u>Bolivar Herald</u>, October 6, 1938.

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Section number <u>8</u> Page <u>17</u>

# Appendix. Selected Chronology of Events.

1835 Polk County was established in January.

1841 Plat of Bolivar dated 1841 shows there were already some buildings on each side of the square.

1867 R. B. Viles established a newspaper in Bolivar, *The Union*. He later served in the Union Army.

1879 Gazetteer lists population as about 800, one bank—Polk County Bank.

1880 census lists R. B. Viles as a dry goods merchant.

1886 Bank of Bolivar established. D. W. Faulkner President, W. L. Snodgrass cashier. N.C. Faulkner asst. cashier.

1893 Nov. The entire west half of this block burns.

1894 Sanborn map shows this lot occupied by "ruins of fire Nov. 27, 1893."

1899 State gazetteer list population as 2,000. Bank of Bolivar is listed, Wm A. Wilcox Pres, Taylor O. Bogart cashier. No Viles involvement. Polk County Bank has an ad. Adams, McKinney, Newton & Co. Real estate.

1900 Lot still vacant, per Sanborn. R. B. ad L. C. Viles both listed as dry goods merchants in census.

1904 Bank of Bolivar becomes First National Bank of Bolivar.

1905 First National Bank advertises in the program for the Bolivar Street Fair. "DO BUSINESS WITH A NATIONAL BANK And you will always have the satisfaction of knowing that your funds are being cared for by an institution that is under Government supervision."

1906, April 7. Plans for the bank are completed by Wilder and Wight or Kansas City. Four pages of the original documents have survived. Also, in May that year the cornerstone was laid for a new courthouse, which was completed in November 1907.

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Section number <u>8</u> Page <u>18</u>

--Begin Period of Significance--

1907 November 28. Paper reports the bank moved in that Monday.

1908 R. B. Viles' Will specifically mentions this lot and building and bequeaths it to his sons Landon C. and Charles W. Viles. The Will was made in 1908 and filed in 1921.

1909 Sanborn shows Bank on west, offices in east and rear sections. Ad in Street Fair booklet lists R.B. Viles as President, C. W. as cashier and L. M. Payne as assistant cashier. There is another ad for R. B. Viles and Co. "Bolivar's leading merchants."

1910 Census shows R.B. and L.C. working as dry goods, but C.W. was a cashier at a bank.

1913 Profile of the Bank published in the local paper. Building described as "by far the finest and most modern business block in the city."Bank officers:R. B. Viles, presidentL.C. Viles, vpC. W. Viles, cashier—described as being "in active charge of the institution"L. M. Payne, asst. cashier

1921, July 7. R. B. Viles dies and leaves the bank building to his sons. L. C. and C. W.

1922 Plaster ceiling collapses in "the Adams-Adams Mortgage Company office in the First National Bank building."

1928 Sanborn shows bank on west, offices in east and rear sections.

1930 C. W. Viles listed as a bank cashier in the census.

1932 (before October 11) L. C. Viles dies without a will, leaving half of the bank property to his wife and heirs. Nov 24. Heirs take out a Deed of Trust on the bank property for \$2500.00

1932 Polk County Bank "has acquired the business of the First National Bank of Bolivar" per a 12-1-1932 clipping. The abstract for this property shows that L. C. Viles' widow, Mayme Viles, sold the building on the courthouse steps the same year.

----End of Period of Significance---

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Section number 8 Page 19

1936 Ozark Utilities moves into the former First National Bank Quarters. The Polk County Mutual Telephone company moved to a separate room at the back; they had been on the second floor.

1938 Dr. O. G. Teegarden buys the building, "considered to be one of the best in this locality."

1939 Dr. O. G. Teegarden sold the building to Dr. D. C. McCraw for \$22,500.

1939, July. Bob Meffert moves his rehabilitation office into the basement. Article about the move says he redecorated and rearranged rooms formerly occupied by the WPA.

1940, April. Ceiling collapses on the west side, which was still occupied by Ozark Utilities. The article about the collapse noted that the fallen plaster crushed chairs and damaged building contents.

C. W. Viles' occupation listed as "corporation officer" in the census.

1942 June 18. Small fire in Walker's Dairy Bar, located in the north end of First National Bank. The article about the fire noted that the "ware room of Ozarks Utility" was located above the ice cream shop.

1943 Sanborn shows store on west, office in east and rear, and "Telephone Exchange" in the rear on the second.

1967 Lou's Good Drug Store moves here from another location.

1975 Stan's Drug Store. Photo shows front canopy in place.

2011-2013 Building is vacant.

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Section number 9 Page 20

# Sources

- <u>Annual Report, Building and Loan Associations, Volume 7</u>. Missouri Bureau of Building and Loan Supervision, 1896-1920.
- Banking Education Committee. <u>The Story of American Banking</u>. New York: The American Bankers Association, n.d.
- "Banks Combined By Bolivar Deal." <u>Bolivar Herald</u>, December 1, 1932. (Clipping courtesy of the Polk County Genealogical Society.)
- Becker, Candice Vath, comp. <u>Remember When.</u>..<u>History of the Bolivar Square: Take a 130</u> <u>year stroll reviewing the businesses on the city square from 1881 to 2012</u>. Bolivar, MO: Polk County Historical Society, Inc., 2012.
- Bolivar Herald, Various articles 1906-1938. (Clippings courtesy of the Polk County Genealogical Society.)
- "Ceiling Falls at Ozark Utilities Company Office." <u>Bolivar Free Press</u>, April 18, 1940. (Clipping courtesy of the Polk County Genealogical Society.)
- Coleman, Daniel. "Thomas and William D. Wight: Architects." Missouri Valley Special Collections, Kansas City Public Library. (nd)
- Comptroller of the Currency. <u>National Banks and the Dual Banking System</u>. Comptroller of the Currency: Administrator of National Banks, September 2003.
- "Dr. Teegarden Buys First National Bank Building." <u>Bolivar Herald</u>, October 6, 1938. (Clipping courtesy of the Polk County Genealogical Society.)
- Ehrlich, George. <u>Kansas City, Missouri: An Architectural History, 1826-1990</u>. Columbia, MO: University of Missouri Press, 1992.
- "First National Bank." <u>Bolivar Herald</u>, November 20, 1913. (Clipping courtesy of the Polk County Genealogical Society.)
- "First National Bank Moves to New Building." <u>Bolivar Herald</u>, November 28, 1907. (Clipping courtesy of the Polk County Genealogical Society.)

Handlin, David. American Architecture. New York: Thames and Hudson, 1985.

History & Families: Polk County, MO. Bolivar, MO: Polk County Genealogical Society, 2004.

History of Hickory, Polk, Cedar, Dade and Barton Counties, Missouri. Chicago: The Goodspeed Publishing Co., 1889.

Hooper, George Francis, and James C. Sterling. <u>Polk County Classics: Sesquicentennial</u> <u>Photograph Album</u>. Bolivar, MO: Bolivar Herald-Free Press, 1985.

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Section number 9 Page 21

- Johnson, Roger T. <u>Historical Beginnings.</u>..<u>The Federal Reserve</u>. Boston: Federal Reserve Bank of Boston, 1977.
- "Narrow Escape." <u>Bolivar Herald</u>, October 26, 1922. (Clipping courtesy of the Polk County Genealogical Society.)
- "Maud Askren Completes 50 Years of Office Work." <u>Bolivar Free Press</u>, January 18, 1951. (Clipping courtesy of the Polk County Genealogical Society.)
- Missouri Gazetteer and Business Directory 1889-1890. Vol.VI. St. Louis, MO: R.L. Polk & Co. 1890.
- Missouri State Gazetteer and Business Directory For 1898-1899. St. Louis, MO: R. L. Polk & Co. 1899.
- "National Currency from Missouri National Banks." <a href="http://rarenationalcurrency.com/Missouri\_Nationals.html">http://rarenationalcurrency.com/Missouri\_Nationals.html</a>> accessed, April 20, 2013.
- Ohman, Marian M. <u>Encyclopedia of Missouri Courthouses</u>. Columbia: University of Missouri Extension, 1981.
- Poppeliers, John C. et. al. What Style Is It?. Washington, D.C.: Preservation Press, 1984.
- "Prompt Fire Alarm Prevents Heavier Damage." <u>Bolivar Free Press</u>, June18 1942. (Clipping courtesy of the Polk County Genealogical Society.)
- "Rehabilitation Office to Bank Basement." <u>Bolivar Herald</u>, July 6, 1939. (Clipping courtesy of the Polk County Genealogical Society.)
- Shell Title Company. "Abstract of Title." Bolivar, MO, 1979.
- "Street Fair and Carnival." Programs for Annual Street Fairs, printed by the <u>Bolivar Herald</u>, 1905-1908. (On file at the State Historical Society of Missouri.)
- "The Ozarks Utilities Co. has rented the First National Bank quarters. . ." <u>Bolivar Herald</u>, March 25 1936. (Clipping courtesy of the Polk County Genealogical Society.)
- Trescott, Paul B. <u>Financing American Enterprise: The Story of Commercial Banking</u>. New York: Harber & Row, Publishers, 1963.
- Weiser, Dennis. <u>Missouri Courthouses: Building Memories on the Square</u>. Virginia Beach, VA: The Donning Company Publishers, 2007.
- Whiffen, Marcus. <u>American Architecture Since 1780: A Guide to the Styles</u>. Cambridge, MA: The MIT Press, 1996.
- "Wight Stuff." Kansas City Public Library. <a href="http://kclbirary.org">http://kclbirary.org</a> accessed Feb. 2013.

 First National Bank

 Name of Property

 Polk, Missouri

 County and State

 N/A

 Name of multiple listing (if applicable)

Section number <u>10</u> Page <u>22</u>

# Verbal Boundary Description

Forty-four feet & two inches off of the West side of Lot 4 in Block 8 of the Original Plat of the town (now City) of Bolivar.

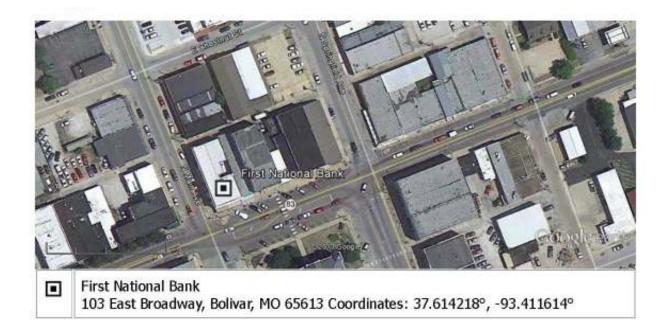
# **Boundary Justification**

The current boundaries encompass all of the land currently and historically associated with the building.

Section number <u>Figures</u> Page <u>23</u>

OMB No. 1024-001

Figure 1. Aerial photo map from Google Earth, with Coordinates. Accessed 5/4/2013.



Section number <u>Figures</u> Page <u>24</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Figure 2. Aerial photo map of the area, from Google Earth. Accessed 5/4/2013.



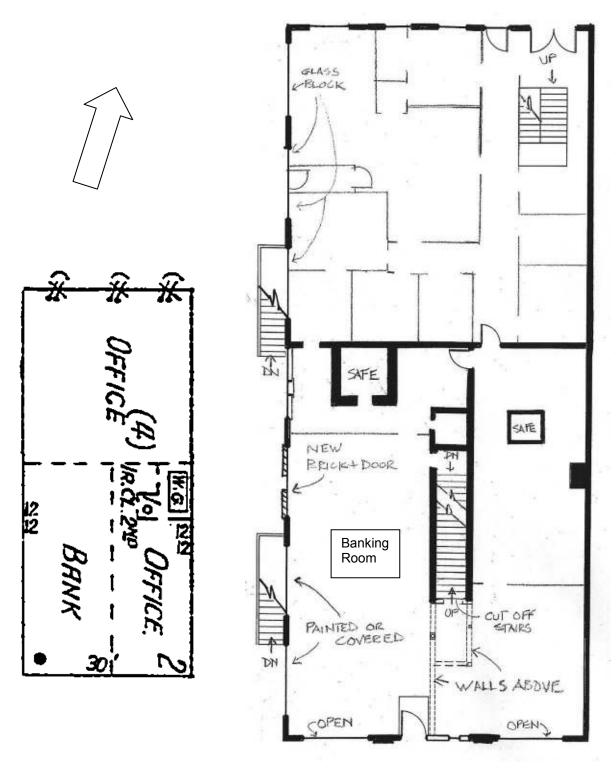
NPS Form 10-900 United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section number <u>Figures</u> Page <u>25</u>

First National Bank
Name of Property
Polk, Missouri
County and State
N/A
Name of multiple listing (if applicable)

Figure 3. Left: 1928 Sanborn Map Detail. Right: Sketch of the existing first floor plan. Early or original walls are indicated by heavy dark lines. (Base plan by Jack Ball Architects, with added notes by Deb Sheals.)



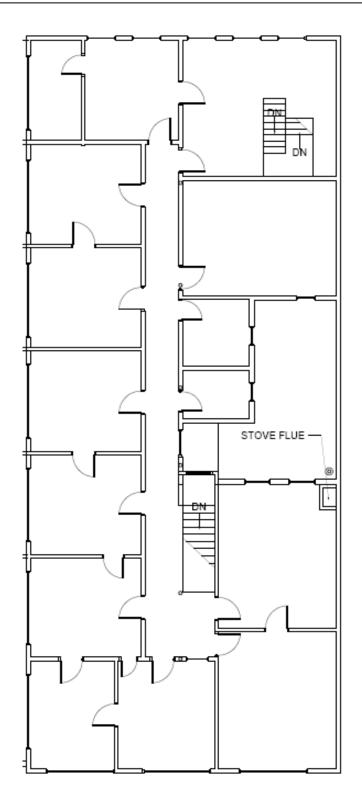
NPS Form 10-900 United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section number <u>Figures</u> Page <u>26</u>

Figure 4. Existing Second Floor Plan.

Drawing by Jack Ball Architects. All walls are early or original.



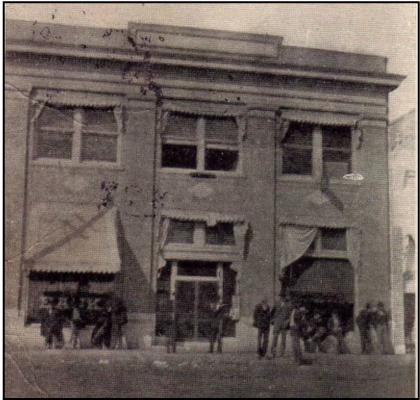
Section number Figures Page 27

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Figure 5. Historic Photos. Top: Photo taken ca. 1907, shortly after the building was completed. (From <u>Polk County Classics: Sesquicentennial Photograph Album</u>. Bolivar, MO: Bolivar Herald-Free Press, 1985, p. 93.)

Bottom: Façade, probably taken before 1912, when Broadway was paved. (From the collections of the Polk County Genealogical Society.)





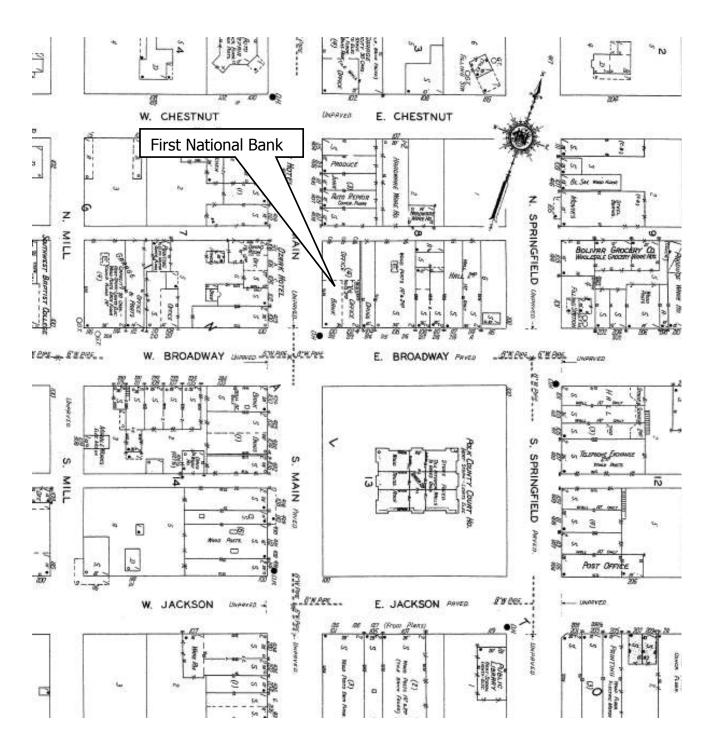
NPS Form 10-900 United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section number <u>Figures</u> Page <u>28</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Figure 6. 1928 Sanborn Map of the Bolivar Public Square.



NPS Form 10-900 United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section number <u>Figures</u> Page <u>29</u>

First National Bank	
Name of Property	
Polk, Missouri	
County and State N/A	
Name of multiple listing (if applicable)	

# Figure 7.

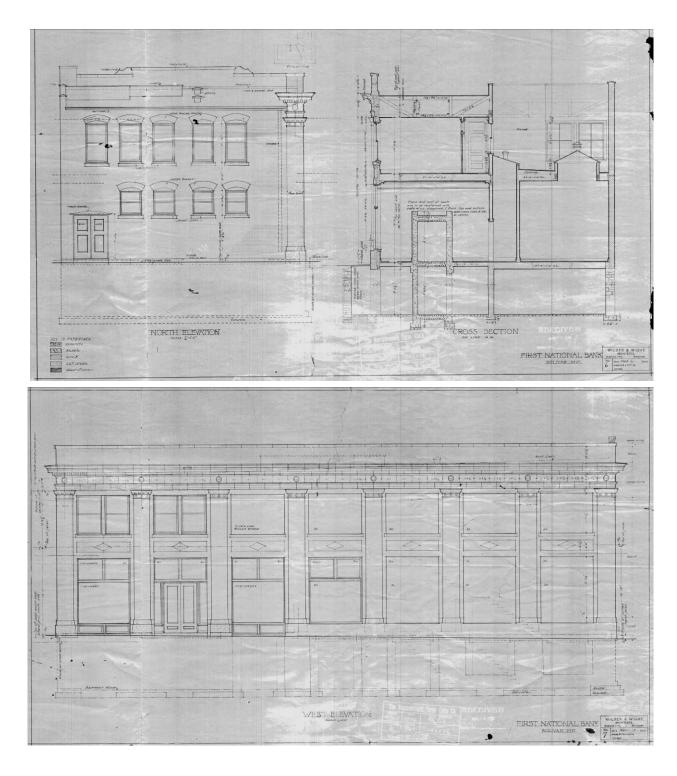
The intersection of Broadway and Main Streets, taken when the streets were being paved in 1912. Polk County Bank is on the left edge, Farmer's State Bank is in the center, and the First National Bank is on the right. (Polk County Classics: Sesquicentennial Photograph Album. Bolivar, MO: Bolivar Herald-Free Press, 1985, p. 82.)



Section number <u>Figures</u> Page <u>30</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

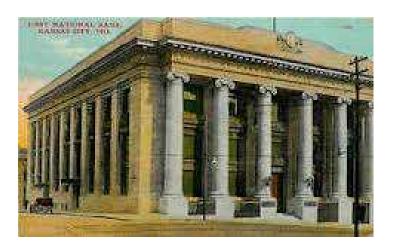
Figure 8. Original Architectural Drawings, by Wilder and Wight. (On file with the property owner.)



Section number Figures Page 31

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Figure 9. First National Bank, Kansas City (Now the Kansas City Central Library.) (Photos from Google Image, accessed May 2013.)





National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>32</u>

 First National Bank

 Name of Property

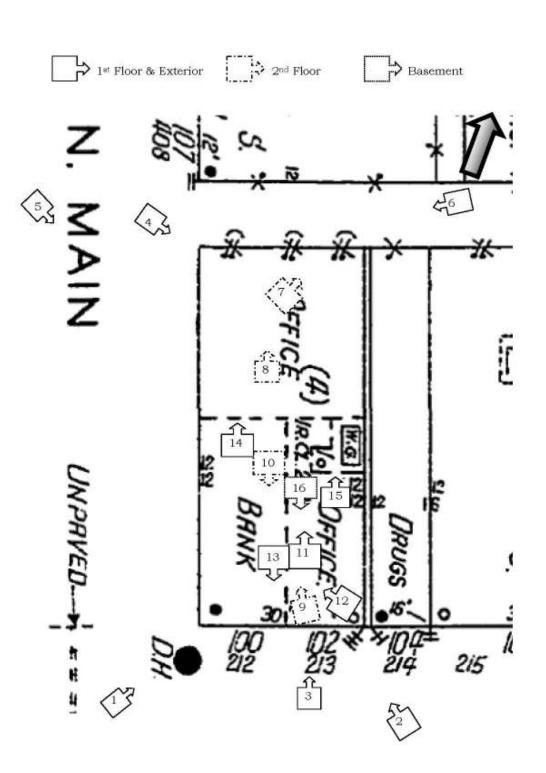
 Polk, Missouri

 County and State

 N/A

 Name of multiple listing (if applicable)

Photo Key.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>33</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 1. Southwest corner.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>34</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

## Photo 2. Façade, south wall.

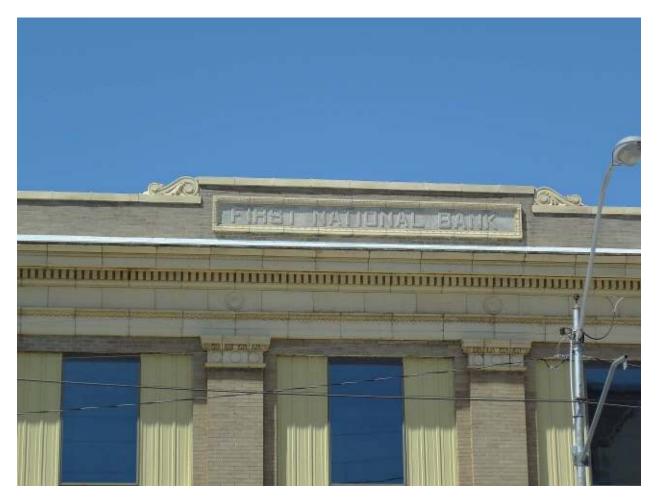


National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>35</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 3. Façade detail—name plate.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>36</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 4. Northwest corner-terra cotta cornice.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>37</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 5. West wall and northwest corner.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>38</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 6. North (back) wall, from the east.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>39</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 7. Second floor, back wall.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>40</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 8. Second floor, north end of hallway.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>41</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 9. Second floor, front office.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>42</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 10. Second floor, south end of hallway.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>43</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo11. First floor, remaining original stairs to second.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>44</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 12. First floor, front rooms, looking west.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>45</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo13. First floor. Front transom windows and early metal ceiling above suspended ceiling.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>46</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 14. First floor, west side, original bank safe.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>47</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 15. First floor, east side, original land company safe.



National Register of Historic Places Continuation Sheet

Section number <u>Photos</u> Page <u>48</u>

First National Bank Name of Property Polk, Missouri County and State N/A Name of multiple listing (if applicable)

Photo 16. Basement, south end.

































