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

<table>
<thead>
<tr>
<th>Historic name</th>
<th>Cowley County National Bank Building (expansion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other names/site number</td>
<td>Farmers’ Bank; KHRI #035-440, 035-5970-00021</td>
</tr>
<tr>
<td>Name of related Multiple Property Listing</td>
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2. Location

<table>
<thead>
<tr>
<th>Street &amp; number</th>
<th>820-822 Main St &amp; 106-108 E. 9th Ave.</th>
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</thead>
<tbody>
<tr>
<td>City or town</td>
<td>Winfield</td>
</tr>
<tr>
<td>State</td>
<td>Kansas</td>
</tr>
<tr>
<td>Code</td>
<td>KS</td>
</tr>
<tr>
<td>County</td>
<td>Cowley</td>
</tr>
<tr>
<td>Code</td>
<td>35</td>
</tr>
<tr>
<td>Zip code</td>
<td>67156</td>
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3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

<table>
<thead>
<tr>
<th>national</th>
<th>statewide</th>
<th>local</th>
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</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
<td></td>
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</tbody>
</table>

Applicable National Register Criteria: X A B C D

Signature of certifying official/Title Patrick Zollner, Deputy SHPO Date

Kansas State Historical Society

State or Federal agency/bureau or Tribal Government

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 Government

4. National Park Service Certification

I hereby certify that this property is:

| entered in the National Register | determined eligible for the National Register |
| determined not eligible for the National Register | removed from the National Register |
| other (explain:) |

Signature of the Keeper Date of Action
Cowley County National Bank Building
Cowley County, Kansas

5. Classification

<table>
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<th>Category of Property</th>
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<td>(Check as many boxes as apply.)</td>
<td>(Check only one box.)</td>
<td>(Do not include previously listed resources in the count.)</td>
</tr>
<tr>
<td>X private</td>
<td>X building(s)</td>
<td>Contributing 1 Noncontributing buildings</td>
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<td>1 Total</td>
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Number of contributing resources previously listed in the National Register

1

6. Function or Use

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<tr>
<td>COMMERCe/TRADE: financial institution</td>
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<tr>
<td>COMMERCe/TRADE: professional</td>
<td>COMMERCe/TRADE: department store</td>
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<tr>
<td>HEALTHCARE: medical business/office</td>
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7. Description

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<td>LATE VICTORIAN/Second Empire</td>
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<tr>
<td></td>
<td>walls: STONE/Limestone</td>
</tr>
<tr>
<td></td>
<td>roof: STONE/Slate &amp; SYNTHETICS/Rubber</td>
</tr>
<tr>
<td></td>
<td>other:</td>
</tr>
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</table>
Cowley County National Bank Building
Cowley County, Kansas
Name of Property
County and State

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

Summary
The Cowley County National Bank Building (built 1886) sits at the northeast corner of 9th and Main Streets in the center of downtown Winfield, Kansas. The intersection historically consisted of four financial institutions, the State Bank (NW), Winfield National Bank (SW), First National Bank (SE), and the Cowley County National Bank building (NE). The two and three-story limestone building is one of the most prominent structures in town on the main thoroughfare. Designed in the Second Empire style, it features heavy materials, projecting pavilions, a slate mansard roof, and multi-pane Queen Anne style upper sashes segmental-arched windows. The bank was initially listed in 1983; however, the nomination only included its mansard roof portion. This documentation is updating the 1983 nomination and extending the boundary to include the entire building.

The Cowley County National Bank building was constructed as a large rectangle that can be divided into two halves: the SW portion has two lower stories that are rectangle, with a 3rd story ell-shaped portion which sits atop, (addressed as 820-822 Main St.) and the rear two-story half of the structure (addressed as 106-108 E. 9th). Only the three-story ell has a mansard roof.

The lower storefronts' interior finishes have been remodeled periodically over the recent decades to accommodate various businesses. The upper floors remain mostly original, with original doors, transoms, trim, and fixtures, but have been vacant for decades and began deteriorating from lack of general maintenance. The space has also been used as storage, and some defunct mechanical systems for the commercial spaces below are still in place. The building remains in solid shape, with many of its original historic features and integrity intact.

Elaboration
Overview
The Cowley County National Bank building, addressed at 820-822 Main, and 106-108 E. 9th was originally constructed as one building, but in 1927, the 106-108 E 9th portion was subdivided and sold as a separate parcel. In 1983, the mansard roof half at 820-822 Main was listed in the National Register and reflected only this half of the building. This nomination aims to extend and correct the original 1983 nomination so that it includes the entire historic structure. The two buildings have changed hands several times over the years, only to be brought under the same ownership and be reunited in 2020 for the first time in over 90 years.

This is a commercial, downtown building and flanked to the north and east side by commercial row buildings. The bank building was originally constructed on a raised basement that housed additional commercial space. Many downtown businesses had these basements, and underground sidewalks connected them. Some of these sidewalk entrances remain in downtown businesses' basements but have all been blocked off and barricaded.

Exterior
The bank measures approximately 50 feet on the Main Street (west) side and approximately 125 feet on the Ninth Street (south) façade. The most distinctive features of the building are the rough-cut limestone exterior, three projecting pavilions (one at the corner tower, and another one in the center of both facades), segmentally arched windows with multi-pane Queen Anne style upper sashes, the slate-look Mansard roof, and the cornice work wrapping around the building above the second-floor windows. All the windows are original wood with
clear and stained-glass panes. The slate-look roof is a modern composite shingle that was installed in 2019 through a rehabilitation tax credit project. The original slate roof crumbled after over 130 years of weathering.

Underneath the three projecting pavilions were originally all entrance bays. The west façade entry is no longer in use and was removed around 1916 and changed to a window opening. The corner entrance was altered in 1927 when the first-floor of the building was lowered to sidewalk level. Three large granite columns adorn the entrance. The south façade pavilion still features the historic stone steps up to the entrance.

The first- and second floors are separated by a heavy and emphasized stone belt course. Both floor's windows have segmental arches, except the second-floor pavilion windows, which feature flat-tops (four in total). The first-floor windows are large and either have a storefront window with arched upper portions, a tri-partite divided lower portion, bulkhead, or one-over-ones. The second-floor windows are three-part stacked windows. On the second and third floors, all upper sashes of both arched or flat-top and two- or three-part windows feature a multi-light Queen Anne style design. The dormer windows have shed roofs. The windows in the third-story pavilions have round stone arches. All third-floor window openings are double-hung two-part windows; only the corner/tower windows are arched on the third-floor.
The corner bay is identical on the west and south facades and features a Queen Anne style arched window at the third floor and a three-part window at the second floor. At the first level, the entrance is canted back creating a triangle from the building's corner. The west and south elevations feature a stone archway supported by three large granite columns in Doric style on stone piers. The canted entrance is similar to a historic wood storefront entrance with a pair of wood-paneled doors, with large and narrow vertical transoms above, both topped with a single horizontal transom. Each door is surrounded by a small and narrow wood multi-paneled entrance. The ground at the entrance features small decorative tiles that appear to be original to the building.

South Façade 106-108 E. 9th Street
There are eight bays on the south side, five within the mansard roof half (narrow, three wide, narrow with stair), and three in the rear half (narrow, two wide). Under the mansard roof portion (106 E 9th), there is a narrow pavilion bay at the west corner, a wide bay with pair third-floor windows, two narrow windows at the second floor, and a large arched tri-partite storefront window with bulkhead. Followed by two almost identical wide bays with two spaced narrow windows at the third-floor, two wide openings with paired windows at the second-floor, and at the first-floor two wide openings – three with one-over-one windows, and one with an entry door, and a narrow pavilion bay featuring an enclosed staircase which leads to the 2nd floor of both halves of the buildings. The flat-roof portion (108 E 9th) features one narrow bay with short square windows on the first floor and an arched window on the second. Two identical bays with segmented arches on the second-floor featuring pairs of tri-partite windows and large glass storefronts are where the original bays once stood. Plans are underway to rehabilitate this structure.

Exterior Alterations
In 1983, the 820-822 storefronts were covered with corrugated aluminum and sheet metal at the cornice. It was believed that underneath sheet metal at the cornice was the original pressed metal cornice work. That was not the case with 820-822 Main, and a new replacement cornice was added in 2019. However, on the 106-108 E. 9th portion of the building, the original cornice is still intact and uncovered. Shortly after the 1983 listing, the old, non-original aluminum storefront was removed from the building. Additional rehabilitations were undertaken by the current stewards of the property in 2018-19. These include a new flat roof membrane, new mansard roof slate-like shingles, cornice replacement, window paint and repair, and repointing of the masonry.

The flat roof project over 820-822 Main is a new plastic membrane that replaced a rolled asphalt roof of an unknown date of origin. The mansard roof project included removing all the deteriorated slate shingles and flashing back down to the deck, replacing any decking with new as necessary, reinstalling new composite shakes throughout, and refinishing the original flashing, replacing any as needed.

Interior
820-822 Main Street
The first floor was altered in 1927 when the floor was lowered to the sidewalk level. In 1963 the interior was completely remodeled for a clothing store and a loan company. The 820 Main portion of the building is currently a gift shop, with a partially finished basement that appears to have been remodeled in the 1960s. The entrance opens to a large open room, taking up most of the depth of the store. It appears to have it’s historic

Cowley National Bank 106-108 E 9th St
Cowley County National Bank Building
Name of Property
Cowley County, Kansas
County and State

plaster walls; however, the flooring, trims, and drop ceiling with fluorescent lights are likely from the 1963 remodel. There is a small half-wall toward the back of the space still used for the gift shop purposes.

Since the 1980s, the 822 Main portions was remodeled in the 1960s and has housed many restaurants and has a dirt basement. The corner entrance opens to a large room for dining space. This space features what appears to be the original wood floors. In the NW corner are two restrooms, and the back of the space has been subdivided with modern walls and materials to create space for a conventional restaurant kitchen and storage. Behind this contemporary space are the stairs to the basement, which still retain their historic design, layout, and materials featuring historic turned balusters, original wainscoting throughout the space and into the corridors, historic plaster walls, and wood trims.

The buildings' upper floors' interior still retains their historic appearance, layouts, finishes, and trim. There is a main corridor running along the center of the second floor, with offices branching off to the sides of both 820-822 Main. The interior frames and windows surrounds are intact. The original entrances off the corridor still retain their historic wood-paneled doors with large transoms above, all the interior finishes and trim, and original wood flooring. On the third floor, there is a large meeting room that was used as a lodge hall.

106-108 E 9th Street
The first floor of the building was most recently used as a hair salon but has been vacant for the last ten years. It was has been remodeled a few times over the past few years. The entrance to 106 E 9th opens to a large open space with a stair on the west wall leading up to a non-historic subdivided balcony that is a curved “ell” shape. The original plaster walls are intact, but the other materials appear to be contemporary and updated with new flooring, non-historic half walls, and fixtures. Between 106 & 108 is an open archway along the middle of the shared wall. The main entrance to 108 E 9th opens to another open space but has been subdivided in half vertically, and the back half subdivided horizontally. The open space retains its historic plaster walls, the volume of space, and the pressed metal ceiling. There is a stair along the west wall that leads to the mezzanine, which has open access to the ceiling tiles. The flooring and trim seem to be non-historic.

The interior of the building’s upper floors still retain their historic appearance, layouts, finishes, and trim. There is a main corridor running along the center of the second floor, with offices branching off to the sides. There are public restrooms on that level as well. Most of the wood window surrounds are still in place. Molded wood baseboards run throughout the floors. Wainscoting is intact throughout the second and third-floor halls. Offices still have their old paneled doors with transoms above. The floor plan has not been altered in the past several decades.
Cowley County National Bank Building  
Name of Property  
Cowley County National Bank (820-822 S Main & 106-108 E 9th St), 2020

**Condition and Integrity**  
The bank was initially listed in 1983; however, the nomination only included its mansard roof portion. This documentation is updating the 1983 nomination and extending the boundary to include the entire building.

Much of the Cowley County National Bank Building appears to be in good overall condition. The limestone walls are solid, straight, and do not bow or lean. The limestone block condition at street level is in poorer shape than a few feet above, presumably from splash-back from roads and traffic and weather damage (rain, snow, hail, etc.). There is a limestone ledge underneath the second-floor windows that are deteriorating from moisture issues. The rest of the exterior has been repointed in 2018-19 and in overall good shape. The roof is solid and sound, owing to the 2019 repair project. The windows are in less than fair condition but are still intact. The original wood windows have rotted in places, and many of the joints have become loose over the years. A few small square panes from the Queen Anne sashes have fallen out due to cracked glazing or damaged muntins.

Some character-defining features on the exterior are the rough-cut limestone, projecting pavilions, arched windows with multi-pane Queen Anne style upper sashes, the Mansard roof, and the cornice work wrapping around the building above the second-floor windows. Character defining features on the interior include the intact historic appearance, finishes, and trim throughout the building’s upper floors. There building’s historic layout is intact and features a main corridor running along the center of the second floor, with offices branching off to the sides.

Overall, the Cowley County National Bank building features excellent historic integrity. It sits in its historic and original location and setting at the intersection of the main thoroughfare in Winfield, Kansas. There have been alterations to the storefront systems’ design; however, the upper floors remain intact and retain their important features. In general, the design remains intact, the materials have mostly been repaired, and replacements have been in kind or of like/similar materials and style. The original materials' workmanship and quality are still visible throughout the building and evident through the character-defining features. The Cowley County National Bank building retains its feeling and association of being a centerpiece in Winfield's commercial core and as a prominent banking institution in the area as the building itself retains excellent integrity.
8. Statement of Significance

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

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

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.

B Property is associated with the lives of persons significant in our past.

D Property has yielded, or is likely to yield, information important in prehistory or history.

Areas of Significance
ARCHITECTURE

COMMERCE

Period of Significance
1886-1922

Significant Dates
Completed 1886

Significant Person
(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder
W.A. Ritchie

Criteria Considerations
(Mark "x" in all the boxes that apply.)

Property is:

A Owned by a religious institution or used for religious purposes.

B removed from its original location.

C a birthplace or grave.

D a cemetery.

E a reconstructed building, object, or structure.

F a commemorative property.

G less than 50 years old or achieving significance within the past 50 years.

Period of Significance (justification)
The Cowley County National Bank Building is eligible for both its architecture and association with commerce in Winfield, Kansas. Therefore, the period of significance begins in 1886 with the construction of the structure, and continues until 1922 when the bank vacated the building.

Criteria Considerations (justification)
N/A
Narrative Statement of Significance

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

Summary

The bank was initially listed in 1983; however, the nomination only included its mansard roof portion. This documentation is updating the 1983 nomination and extending the boundary to include the entire building.

The Cowley County National Bank is being nominated to the National Register of Historic Places under Criterion A in the area of Commerce for its association with early commerce in Winfield, Kansas, and the community's growth. It is also being nominated under Criterion C as an excellent example of the Second Empire style and the late 19th-century commercial block in Winfield. The building was designed and constructed in 1886 by local architect Willis A. Ritchie. (W. A. Ritchie) It has been a visual and commercial anchor, as well as a cornerstone of Winfield since its completion. The building is on the northeast corner of Main and 9th Street. At one time, there were four banks in total at this intersection. In 1922 the Cowley County National Bank merged with the National Bank in Winfield and vacated the building. The bank’s stockholders retained ownership of the bank building and had it remodeled for mercantile occupancy.

Elaboration

History of Winfield, Kansas

Winfield is the county seat of Cowley County, located in south-central Kansas along the Oklahoma border. The bluestem prairie land for which Winfield was platted was purchased from Chief Chetopah, Chief of the Osage Tribe. Colonel E.C. Manning made the first claim on what would become the Winfield townsite in June 1869. Shortly thereafter, W. W. Andrews and A. A. Jackson took adjoining claims to Manning's. In January of 1870, Colonel Manning, as president of the Winfield Town Company, chose Winfield townsite partly due to its location between Timber Creek and the larger Walnut River. Organized around Main Street, forty acres of Manning's land was laid out as the center of the new Winfield. In May of 1870, a post office was established with Colonel E. C. Manning was named postmaster. Cowley County, organized in 1870, was named in honor of First Lieutenant Matthew Cowley of Company I of the Ninth Kansas Cavalry. First Lieutenant Cowley died in service at Little Rock, Arkansas, in 1864. The same year Cowley County was organized, also was the city of Winfield named for Reverend Winfield Scott, a Baptist minister in Leavenworth. In return for the honor, Reverend Scott built a church in Winfield.

During the first ten years of Winfield’s existence, numerous local businesses were established, and many permanent buildings were constructed. Among the early businesses and buildings was the Winfield National Bank building (ca.1870), Read's Bank (ca.1872), a stone schoolhouse (ca. 1872), Winfield City Mill (ca. 1872). The Methodist and Baptist churches were established in 1870. The African American Episcopal, the Christian, Presbyterian, Episcopal were all organized within the first ten years of Winfield's growth. The first rail line to reach Winfield in 1879 was a branch of the Atchison, Topeka & Santa Fe Railway line (Cowley, Sumner & Fort Smith Railway). The railroad boosted new business opportunities for the additional new settlers to Winfield. The county's population grew from 1,175 in 1870, to 8,963 in 1875, and 20,649 in 1880. The total acreage of land under cultivation was 305,855 in 1880 compared to 151,394 acres in 1877. By 1880, there were 126 school districts with over 5,000 children enrolled. 2

1 W. A. Ritchie’s brother, Walter J. Ritchie (W. J. Ritchie) moved from Ohio to Winfield in 1886 to join his brother in the architectural firm, W. A. Ritchie & Co. Architects.

Throughout the 1880s, Winfield’s building boom continued. In 1880 the Winfield Carriage Works opened. The Brettun Hotel in downtown Winfield opened after completion in 1881. The Building and Loan Association and the Telephone Exchange were established in 1882. The Winfield Creamery and a new Roller Mill opened in 1883 (following the City Mill’s destruction by fire the previous year). There were four banks in Winfield by 1886 as reported in the December 24, 1886, *Winfield Daily Courier*: “…The banking facilities of this city are ample, it having four as good banks as the west affords – the First National, the Winfield National, the Farmers’ Bank and the Savings Bank…”

The Cowley County National Bank building was also one of the buildings also constructed during Winfield’s building boom of the 1880s. The Cowley County National Bank was constructed as the Farmers’ Bank in 1886.

**History of the Cowley County National Bank (Farmer’s Bank)**

*Home of: Farmers’ Bank: 1886-1891 (5 years); Cowley County National Bank: 1891-1922 (31 years)*

The history of the Farmers’ Bank in Winfield can be traced back as early as 1876, as reported in this 1886 newspaper article.

> Courier Patrons. Brief Mention of Winfield’s Merchant Princes and Their Establishments. The Farmers Bank. This bank was instituted over a year ago by Ohio capitalists, whose capital and assets reach seven hundred and fifty thousand dollars. Robert Kerr is president; John A. Eaton, cashier; M.H. Ewert, Assistant cashier; John A. Easton, cashier and resident manager…

The original owner of the building and the vice-president and manager of the bank was John A. Eaton. Eaton was considered one of the principal capitalists and business of the city. Among other things, he founded a successful bank, served as president on the local board of trade, and was elected as state representative for the 59th district in 1887.

The April 14, 1886 *Winfield Daily Courier* reported “The Farmers Bank has erected a handsome building at an expense of at least $20,000.” The building was completed for occupancy by April 1886.

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3 Ibid.

4 Ibid.

5 Refer to Figure 1 for an 1886 image of the bank from the December 24, 1886 issue of the *Winfield Daily Courier.*
W.A. Ritchie, of W. A. Ritchie & Co. Architects, who had brought his architectural practice to Winfield in 1885 from Lima, Ohio, built a large number of important buildings in the city in the 1880s. In addition to the Farmers’ Bank building they designed the First National Bank, the Winfield Savings Bank, the South Kansas College, and John Eaton’s residence, to a name a few. W. A.’s brother, W. J. Ritchie, joined his brother in the architecture firm.

The new Farmers’ Bank block would soon displace J.N. Harter and his drugstore. Harter had been in business as a pharmacist for ten years. The new bank building “…afforded him a room in which he could appoint the handsomest and most complete drug house in Winfield. This was the J. P. Short room in the Farmers’ Bank Block. Joe fitted this room up at a cost of nearly $2,000 for fixtures alone, enlarged his stock, and now we can doubt whether Southern Kansas can show a more attractive drug house…”  

The new Farmers’ Bank building was reported in the December 24, 1886 issue of the *Winfield Daily Courier*:

> The Farmers’ Bank Block. Erected by the Farmers’ Bank and J. P. Short. In the summer of 1885, the Bank folks decided that their increasing business demanded a better location and more commodious quarters than was afforded by the old Page building then occupied. After looking at several locations, Vice President John A. Eaton decided on the northeast corner of Main street and Ninth avenue and purchased of J. P. Short part of his lots on that corner, Mr. Short agreeing to join with him in the erection of a building on the remainder of the lots. The result is the beautiful structure as shown in the cut in this paper. The building was completed for occupancy the first of April last [1886]. It is three

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7 See Figures 2 - 9 for the Sanborn Maps covering the bank building.
stories above the basement, the stone work is pitch faced ashler, the body being built of our unequaled white magnesium lime stone with blue stone trimmings, topped with heavy galvanized iron cornices. The interior is finished with oiled southern hard pine, the windows are bordered with Cathedral glass which gives the building a magnificent appearance when lit up. It has gas and water throughout and is heated with steam. In Mr. Short’s part, on the first floor there are three elegant store rooms with plate glass fronts, ten suits office rooms, each suit being connected by double doors, occupy the second floor, and a commodious lodge room on the third floor. The Bank room is elegantly fitted up with all the modern appliances including a large fire and burglar proof vault supplied with time locks, etc. There are three large rooms in the basement, three suits of office rooms in the 2nd floor and three on the third.

On Monday, April 19, 1886, the Winfield Daily Courier announced, “This morning the Farmers’ Bank folks said ‘good morning’ in this fine new building, though but partially arranged internally…”

Similar to other bank buildings of the period, this building housed many other businesses. Some of the first occupants other than the bank include doctors, attorneys, a real estate firm, Southwest Land Office, insurance agents, and a drug store. On March 30, 1888, the Winfield Daily Courier reported advertisements for these businesses located in the Farmers’ Bank building: Winfield Stone Company, (Successors to Moore Bros) office over the Farmers Bank, 9th Ave. entrance; John A. Eaton. and R.O. Codding - Eaton & Codding. Attorneys at Law – Collections promptly made. Office on the first floor, Farmers Bank Building; George Emerson and T.B. Tandy - Emerson & Tandy. Physicians and Surgeons. Office over Farmers Bank, Winfield Kansas; and F.H. Bull. Dentist office over Farmer’s Bank. Teeth extracted without pain. 8

Early in 1891, a merger was formed between the Farmers’ Bank and the Cowley County National Bank. An April 25, 1891 issue of the Winfield Daily Courier reported: “Cowley County National Bank. With the close of business today, the Farmers bank, one of our most substantial and popular institutions becomes merged into the Cowley County National Bank, which will open its doors for business Monday morning…” The Cowley County National Bank occupied the building until 1922 when it merged with Winfield’s National Bank.

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8 [Advertisements], Winfield Daily Courier, March 30, 1888.
Cowley County National Bank Building
Cowley County, Kansas

The November 18, 1922 issue of the Winfield Daily Courier reported: “Two Big Winfield Banks Merge. First National and Cowley County National Consolidate…. Will Be Known As the First National Bank…Under the merger the new institution will retain the charter of and be known as The First National Bank and the business will be conducted in the handsome modern banking rooms now occupied by The First National Bank…” That same Saturday issue of the paper indicated the “…clerical force and records of The Cowley County National Bank will be moved this evening ready for business Monday morning in the new location.” The First National bank was established in 1872 under the direction of W. C. Robinson, who retired during the merger. The Cowley County National bank was chartered in 1886 with J. E. Jarvis as president. Jarvis served in the same capacity after the merger. See Figure 10 for details of the merger. Following Cowley County National Bank’s merger with The First National Bank, the Cowley bank building was not used for banking facilities. Although, the original bank vault is still located in the 106 E. 9th portion of the building.

Not long after the merger, other Winfield businesses started to make the former bank building their new homes. The December 18, 1922, Winfield Daily Courier reported: “A new print shop, and new job printing plant, will open for business over the old Cowley County National Bank building within a week or ten days. Will J. Alexander, owner of the shop, is installing his equipment today.” Other businesses would follow.

Many other businesses have since occupied the space, however. The 2nd and 3rd floors have been vacant since the 1950s. Those floors were last being used as housing shortly after WWII. More recently, the ground floors of 820-822 Main and 106-108 E. 9th have housed retail stores, restaurants, and a hair salon, while the upper floors have been vacant.  

Second Empire Architecture
Part of the Victorian era of architecture, the Second Empire style is considered a high and flamboyant style consisting of elaborate details and filigree throughout the structure's design. Earlier styles developed into the Victorian era with Picturesque styles like Italianate Revival, Gothic Revival, and Victorian Gothic. The style came about in France under Napoleon III's rule (1853-1870) during France's Second Empire – thus the name, but the style was popular in most western countries. Gothic and Italianate Revival influences are prevalent in the Second Empire style, with the use of quoins, hooded windows, cresting at the roofline, projecting pavilions, cupolas, and ornate designs.

The style was popular and found on busy Paris streets – and eventually in major American cities. The style was seen as “a quality of cosmopolitan urbanity,” and spread first in America to New York City's gridiron streets. In their book, American Architecture, Vol. 2: 1860-1976, Whiffen and Koeper describe Second Empire as perfectly suitable for the growth and expansion happening in America at the time, and especially in the commercial sphere:

As an urban architectural style, Second Empire was just what America needed at a time of unprecedented urban growth. It was more appropriate for the hotels, railway stations, and government buildings that were the product of post-Civil War prosperity than any other style then current. Certainly its connotations of prestige, affluence, and authority, as well as of cosmopolitan Paris itself, together with the fact that it was notably free from the aesthetic and moral entanglements that surrounded the High Victorian Gothic, appealed to practical men of commerce and government.

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9 See Figure 11 for a list of businesses located in the Cowley County National Bank building from 1927 – 1937.
12 Ibid., 211.
13 Ibid., 211.
The style was popular in America between 1855-1885. Even though considered high style, Second Empire designs are found on various buildings from houses to mills and commercial buildings. Some character features include the use of pilasters, archivolt-surrounded openings between them, stone construction, Mansard (dual-pitched hipped) roofs, molded cornices, dormer windows, and decorative brackets; for commercial buildings, generally shops below and flats above. The use of the Mansard roof design became prevalent due to the spacing it allowed in upper floors, meaning the top level could be used more easily for living/office areas.

**Architecture of the Cowley County National Bank**

Willis A. Ritchie, of W. A. Ritchie & Co., Architects, who had brought his architectural practice to Winfield from Lima, Ohio, built many important buildings in the city in the 1880s. In addition to the Farmer's Bank (later Cowley County National Bank), the firm designed the First National Bank, the Winfield Savings Bank, the South Kansas College, the Winfield City Building, and John Eaton’s residence, among others. In 1886, Willis's brother Walter J. Ritchie moved to Winfield to join his brother’s practice. W.A. Ritchie was also the City Engineer around this same time as well until he resigned in April of 1886 due to a conflict of interest. By 1892, W.A. Ritchie moved to Spokane, Washington. He continued constructing landmark buildings such as institutional and government buildings like the courthouses for King, Jefferson, Whatcom, Thurston, and Clark counties.

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Ritchie’s design of the bank building drew heavily on the Second Empire Style. Certain elements, such as the Mansard roof, pavilions, and segmentally arched windows, characterize that style. The corner entrance is constructed with a stone archway typical of many corner bank buildings throughout Kansas. The colored multi-paned windows on all story windows were a common fixture in Victorian-era buildings and are evident throughout the Cowley County National Bank building. The Winfield State Hospital Building, built in 1887, and other historic homes built in Winfield also reflect the Second Empire style – though the Cowley County National Bank is the only commercial building in the Second Empire style in downtown Winfield.

The Cowley County National Bank is designed as a two-part commercial block, meaning a division or distinction between two parts of the structure. The two-part commercial block is one of the most common types of commercial architecture in America. Typically, these structures range between two-four stories and have some visual distinction between levels. In particular, the Cowley County National Bank is in the Second Empire style. The division of space is carried through on both the Mansard roof and non-Mansard portions, which is identified by using a continued belt course that wraps around the entire structure. The first and second-floors are distinguished by the various sizes and types of openings. A decorative cornice accents both facades, and in the case of 820-822 Main, the Mansard roof and dormer windows.

The Cowley County National Bank building was individually listed in the National Register of Historic Places in 1983. However, the original nomination only included the Mansard roof portion of the structure. Historically, these properties, addressed 820-822 S Main St. & 106-108 E 9th Ave. were built and used as one building. This nomination was prepared to update the 1983 nomination and expand the boundary to include the entire structure.

The Cowley County National Bank building is locally eligible for listing in the National Register of Historic Places under Criterion A for its association with local commerce. The building is an excellent example of a Two-Part Commercial Block built at the community’s early settlement. Additionally, the building is eligible under Criterion C as an excellent example of the Second Empire style of architecture and designed by local architects, W.A. & W.J. Ritchie. The building was completed in 1886 for the Farmer’s Bank (later Cowley County National Bank), and it has been both a visual and commercial anchor in Winfield since its construction. The bank retains its character-defining features of the Second Empire style, Mansard roof, decorative brackets, Victorian-era windows, masonry structure, archivolt openings, interior finishes, and plaster walls, baseboard, trims, historic doors, transoms, and layout of the upper floors.
### 9. Major Bibliographical References

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

**Sources from 1983 nomination:**
- *Historic & Descriptive Review of Kansas.*, vol. III. Topeka: John Lethem, 1891
- *Winfield City Directories*, various years, from 1885-2004
- *Winfield Telephone Directories*, 1920-1926

**Additional sources for 2021 nomination:**
Cowley County National Bank Building
Cowley County, Kansas

10. Geographical Data

Acreage of Property <1 acre

Provide latitude/longitude coordinates OR UTM coordinates.
(Place additional coordinates on a continuation page.)

Latitude/Longitude Coordinates
Datum if other than WGS84:__________
(enter coordinates to 6 decimal places)

1 37.240513 -95.996906
Latitude: Longitude:

2
Latitude: Longitude:

3
Latitude: Longitude:

4
Latitude: Longitude:

Verbal Boundary Description (describe the boundaries of the property)
The Cowley County National Bank building is located in the TOWNSITE OF WINFIELD, BLOCK 128, the west 125 of LOTS 11 & 12, and beginning W25 from the southeast corner of lot 12, north 50, west 40, and south 50.

Boundary Justification (explain why the boundaries were selected)
The Cowley County National Bank building was individually listed in the National Register in 1983. However, the original nomination only included the Mansard roof portion of the structure. Historically, these properties, addressed 820-822 S Main St. & 106-108 E 9th Ave. were built and used as one building. This nomination was prepared to update the 1983 nomination and expand the boundary to include the entire structure. The bank measures approximately 50 feet on the Main Street (west) side and approximately 125 feet on the Ninth Street (south) façade. The boundary includes the entire footprint of the historic bank building.

11. Form Prepared By

name/title Chris Tyler (revised by KS-SHPO)
organization Frontier Investment Group, LLC
date 3/22/20
street & number PO Box 985
telephone 620-262-5742
city or town Winfield
state KS
zip code 67156
e-mail info@frontierinvestmentgroup.com

Property Owner: (complete this item at the request of the SHPO or FPO)

name Frontier Investment Group, LLC
street & number PO Box 985
telephone 620-262-5742
city or town Winfield
state KS
zip code 67156

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.).
# Additional Documentation

Submit the following items with the completed form:

**Photographs**

Submit clear and descriptive photographs. The size of each digital image must be 1600x1200 pixels (minimum), at 300 ppi (pixels per inch) or larger. Key all photographs to a sketch map or aerial 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.

# Photograph Log

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Cowley County National Bank Building
Cowley County, Kansas

**Figures**

Include GIS maps, figures, scanned images below.

Figure 1: December 24, 1886 image of Farmers Bank, Winfield from the *Winfield Daily Courier*, p. 6.

Figure 2: August 1886 Sanborn map showing Farmers’ Bank

Figure 3: March 1893 Sanborn map showing Farmers’ Bank

Figure 4: July 1899 Sanborn map still showing Farmers’ Bank. By this time it was the Cowley County National Bank.

Figure 5: July 1905 Sanborn map indicating a “Bank” and some of the other businesses in the building.

Figure 6: February 1912 Sanborn map indicating a “Bank” and some of the other businesses in the building.

Figure 7: January 1918 Sanborn map indicating a “Bank” and some of the other businesses in the building.

Figure 8: September 1925 Sanborn map

Figure 9: September 1925 – February 1947 Sanborn map without a bank indication

Figure 10: Advertisement of the 1922 merger of the two Winfield banks.

Figure 11: From city directories a list of businesses located in the Cowley County National Bank building; 1927 – 1937.
Cowley County National Bank Building
Name of Property
Cowley County, Kansas
County and State

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Name of Property
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Cowley County National Bank Building
Name of Property

Cowley County, Kansas
County and State

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Figure 9: September 1925 – February 1947 Sanborn map without a bank indication
Figure 10: Advertisement of the 1922 merger of the two Winfield banks.
Cowley County National Bank Building

Name of Property: Cowley County National Bank Building
County and State: Cowley County, Kansas

Winfield, KS - City directories (1927 – 1937):

1927: 820 Main: Winfield Floral & Seed Co 822 Main: no listing

104 E 9th: Winfield Building and Loan Association; Barnsall Oil Co.; Danford & Wilson real estate
104 ½ E 9th: Cowley County Bank Building; Rooms: 1: TJ Eaton, real estate; Mrs. O. Harris, bonds; 2: Bowman Grain Co.; 3: WJ Franks, insurance; 4: CT Franks, real estate; 5-6 CE Lowe, public accountant; Trees Brothers drilling contractors; 15: Joseph O’Hare, lawyer; 16: vacant; 17: WE White real estate; HH Farrell, office.

106 E 9th: HW Daugherty, barber 106 ½ E 9th: JM Fuller Architectural Construction Co.
108 E 9th: Mogle Jewelry Co. 108 ½ E 9th: AA Atkinson, tailor; JW Alexander, printer

1929: 820 Main: Winfield Floral Co. 822 Main: basement – Parker, Joseph E., barber


106 E 9th: Winfield Building & Loan Assn. 106 ½ E 9th: Fuller, JM, Construction Co.
108 E 9th: Mogle Jewelry Co. 108 ½ E 9th: Atkinson, AA, tailor; Alexander, JW, printer

1931: 820 Main: Winfield Florists 822 Main: ?? no listing ??


106 E 9th: Winfield Building & Loan Assn. 106 ½ E 9th: Fuller, JM, Construction Co.
108 E 9th: Mogle Jewelry Co. 108 ½ E 9th: Atkinson, AA, tailor; Alexander, JW, printer

1933: 820 Main: Winfield Florists 822 Main: Winfield Drug Store

104 E 9th: Cowley County Bank Building Rooms: 1: Eaton, TJ, Insurance; 2: Norton Grain Co.; 3-4: Franks, WJ, insurance; Lions Club; Franks, CT real estate; 5-6: Lowe, CE, public accountant; Fisher, RWE, insurance; Winfield Adjusting Agency collections; 15: O’Hare Joseph lawyer and justice of the peace

106 E 9th: Winfield Building & Loan Association 106 ½ E 9th: Fuller, JM, Construction Co.
108 E 9th: Mogle Jewelry Co. Mogle Radio Co. 108 ½ E 9th: Alexander, John W., printer

1935: 820 Main: Winfield Floral Co. 822 Main: Winfield Corner Drug Store


106 E 9th: Winfield Building & Loan Association 106 ½ E 9th: Fuller, JM, Construction Co.

1937: 820 Main: Winfield Floral Co. 822 Main: Winfield Corner Drug Store


106 E 9th: Winfield Building & Loan Association 106 ½ E 9th: Fuller, JM, Construction Co.

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Cowley County National Bank Building
Cowley County, Kansas

Name of Property

Cowley County National Bank
820-822 S Main St & 106-108 E 9th Ave
Winfield, Cowley County, Kansas
37° 240513' -95° 360906'
Cowley County National Bank Building
Cowley County, Kansas
Cowley County National Bank
820-822 S Main St & 106-108 E 9th Ave
Winfield, Cowley County, Kansas
37.240513° -95.996306°
These are temporary images of the expansion – non-mansard portion of the bank. Kansas SHPO will get new photos once travel has resumed.
Cowley County National Bank Building
Name of Property

Cowley County, Kansas
County and State
Cowley County National Bank Building

Cowley County, Kansas

Name of Property

County and State
Cowley County National Bank Building
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Cowley County, Kansas
County and State