NAME
HISTORIC
CHASE COUNTY NATIONAL BANK
AND/OR COMMON

LOCATION
STREET & NUMBER
301 Broadway
CITY, TOWN
Cottonwood Falls
STATE
Kansas

CLASSIFICATION
CATEGORY
X BUILDING(S)
STATUS
X OCCUPIED
PRESENT USE
X MUSEUM

OWNER OF PROPERTY
NAME
Chase County Historical Society
STREET & NUMBER
301 Broadway
CITY, TOWN
Cottonwood Falls
STATE
Kansas

LOCATION OF LEGAL DESCRIPTION
COURTHOUSE, REGISTRY OF DEEDS, ETC.
Register of Deeds
STREET & NUMBER
Chase County Courthouse
CITY, TOWN
Cottonwood Falls
STATE
Kansas

REPRESENTATION IN EXISTING SURVEYS
TITLE
Historic Sites Survey
DATE
1971
DEPOSITORY FOR SURVEY RECORDS
Kansas State Historical Society
CITY, TOWN
Topeka
STATE
Kansas
DESCRIPTION

CONDITION

--EXCELLENT

--GOOD

--FAIR

--DETERIORATED

--RUINS

--UNEXPOSED

CHECK ONE

---UNALTERED

---ALTERED

CHECK ONE

---ORIGINAL SITE

---MOVED

---DATE

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Chase County National Bank is a two story native stone structure with a basement located at the southwest corner of Broadway and Friend, one block north of the courthouse square and in the center of the community's business district. The building faces east and measures 22 feet on the Broadway facade, 65 feet on the Friend street side and 36 feet above grade. It was designed in a form typical of most contemporary midwestern banks--large windows to light the banking room and a prominent corner entrance.

The main entrance to the banking room is on the northeast corner of the building. The doorway is framed by stone pilasters with inset panels. There is a flight of five stone steps before the door. The present door which is aluminum and glass with sidelights and an opaque transom is a replacement for the original double wood door with glass panels and wood screen doors. There is single segmental arched window above the doorway. This window has been set in a dressed stone frame which is repeated on the other first and second story windows. These windows have been outlined by a dressed stone band with a molding at the springing line and a keystone which accents the segmental arch. The sill is supported by small stone brackets which align with the frame. The entrance is given further emphasis by a pedimental motif in the metal cornice which has been embossed with the date of construction, 1882, and also originally the word, BANK.

There are two large plate glass windows on the first story of the east facade. The original apertures were modeled after the Chicago window and each had a large fixed sash flanked by a narrow movable sash. The transom window was also based on the same principle and there was a wood panel below the glass. These windows have been replaced by a fixed glass pane set in an aluminum frame. The transom windows and the wood panels have been replaced by opaque maroon panels. There are two windows on the second story which have been detailed similar to the window above the corner entrance. The two windows at the foundation level have been covered over. The building is crowned by a metal entablature with widely spaced brackets that support the cornice and also divide the frieze which is decorated with simple rectangular panels. A row of small dentils also runs below the cornice line. Two small brick chimneys are visible above the cornice.

The stone work of the north facade has been less finely finished, though the treatment of the windows and the entablature remains consistent. The stringcourse which connects the window sills on the east and corner facades has been continued across this wall. Five windows and one doorway have been evenly spaced across the second story. A fixed metal staircase runs diagonally across the side of the building to the ground level. The openings on the first story correspond to those above except where the metal staircase cuts across the facade. The doorway on the first story has been fitted with an aluminum storm door.

The west facade has been stuccoed and there are two windows near the south corner. The second story window appears to have been fitted into a doorway. The south facade is a shared party wall.

Much of the original building fabric on the interior has been removed or covered over although the tin ceiling on the first floor still remains.
## SIGNIFICANCE

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<th>PERIOD</th>
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### SPECIFIC DATES

| 1882 | **BUILDER/ARCHITECT** David Rettiger |

### STATEMENT OF SIGNIFICANCE

The Chase County National Bank is a key structure in downtown Cottonwood Falls and complements the Chase County Courthouse (already on the National Register) located on the square one block south. The building, which displays the quality of the local craftsmen in working the native stone, enriches its environment and forms an important historical link to the past. Together with the adjoining Cartter Building which is of similar construction and style it anchors the major intersection of the town's commercial district.

The bank building was constructed by local artisans in the fall of 1882. The bank had been organized by local businessmen and area ranchers in June, 1882 with $50,000 capital. The board of directors consisted of Archibald Miller, J. R. Blackshere, E. W. Pinkston, William Jeffery, A. J. Crocker, Sam Baker, Henry Brandley, J. D. Minnick and A. S. Howard. Howard was elected as the first president.

Plans for a bank building were formulated in August and contracts were let to David Rettiger for the stonework and to L. P. Jenson for the carpentry work. The projected cost for the building was $4,690. The excavation work began August 14, and within a week or so the stonemasons were at work. Chase county had many competent stonemasons, but David Rettiger was one of the most respected. His supervision of a masonry project insured a well constructed building.

While construction was underway the bank opened for business on August 28 in a temporary location, a local drugstore. Progress on the building was rapid and on September 21 the Chase County Leader reported that the building was "... looming up and will be under cover before many weeks. The stonework is first-class and cannot be equalled." By early November the stonemasons were finished, and the cornice and roof were being installed. The Chase County Courant reported on November 16 that the windows had been put in and the building was being plastered.

On Monday, December 10, 1882, the Chase County National Bank opened for business in its new building. The structure was finished but not all of the bank furnishings had arrived. The carpenter, L. P. Jenson, installed the counters at the end of the month. The two front rooms on the first floor were used by the bank while the back room housed an insurance office. The second floor rooms were offices for professional men, and in the basement there was a barber shop.

The Chase County National Bank continued in business at the same location until it failed to open its doors February 26, 1928. It went into the hands of a receiver, and by June, 1929 each depositor had been paid back in full. Several assessments were levied on the stockholders; in the end each was assessed $250 for every $100
share he owned. Thus, the owners of the $100,000 of the bank's stock lost not only that investment but an additional quarter million dollars. Some accounts trace the cause of the bank's problems to poor and apparently dishonest management in the early 1920's. In 1925 the bank president was charged with embezzling $39,018 from an estate for which he was executor. He was convicted in 1927 but the Supreme Court ordered a new trial. In January, 1928 many depositors began withdrawing their savings, apparently thinking that a new trial might lead to more liabilities for the bank. The whole incident is still a point of controversy to some Chase county residents and details are not readily discussed.

The building was later used by insurance agencies, real estate companies, the Farm Bureau office and a ration stamp office during World War II. In 1976 it was purchased by the Chase County Historical Society for use as a museum, office and historical library.

9.

Chase County Leader (Cottonwood Falls), June 15, 1882-January 11, 1883; February 8, 1928; June 19, 1929.

"Five Years for Sanders," Topeka Capital, April 21, 1927.

"History of Chase County," Cottonwood Falls Leader, September 9, 1936.


Preliminary nomination form prepared by Mrs. William Short, president, Chase County Historical Society.
MAJOR BIBLIOGRAPHICAL REFERENCES


Chase County Courant (Cottonwood Falls), July 6, 1882-January 25, 1883.


GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY: less than one

UTM REFERENCES

ZONE EASTING NORTING

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

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<th>COUNTY</th>
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NAME/TITLE: Richard Pankratz, Director, Historic Sites Survey

Cornelia Myna, Architectural Historian

ORGANIZATION: Kansas State Historical Society

STREET & NUMBER: 120 West 10th

CITY OR TOWN: Topeka

STATE: Kansas

CODE: 66612

FORM PREPARED BY

DATE: March 11, 1977

TELEPHONE: 913-296-3251

STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL ___ STATE ___ LOCAL X

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE

TITLE: Executive Director, Kansas State Historical Society

DATE: April 5, 1977

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

DIRECTOR, OFFICE OF ARCHEOLOGY AND HISTORIC PRESERVATION

ATTEST:

DATE

KEEPER OF THE NATIONAL REGISTER

GPO 892-455