UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE
NATIONAL REGISTER OF HISTORIC PLACES
INVENTORY -- NOMINATION FORM

SEE INSTRUCTIONS IN HOW TO COMPLETE NATIONAL REGISTER FORMS
TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS

NAME
HISTORIC
BANKERS LOAN and TRUST COMPANY

AND/OR COMMON

LOCATION
STREET & NUMBER
101 East Sixth or 517 Broadway

CITY, TOWN
Concordia

STATE
Kansas

CLASSIFICATION
CATEGORY
__DISTRICT
X_BUILDING(S)
__STRUCTURE
__SITE
__OBJECT

OWNERSHIP
PUBLIC
PRIVATE
BOTH
PUBLIC ACQUISITION
IN PROCESS
BEING CONSIDERED

STATUS
X_OCCUPIED
__UNOCCUPIED
__WORK IN PROGRESS
ACCESSIBLE
X YES: RESTRICTED
__YES: UNRESTRICTED
__NO

PRESENT USE
__AGRICULTURE
__MUSEUM
X COMMERCIAL
__PARK
__EDUCATIONAL
__PRIVATE RESIDENCE
__ENTERTAINMENT
__RELIGIOUS
__GOVERNMENT
__SCIENTIFIC
__INDUSTRIAL
__TRANSPORTATION
__MILITARY
__OTHER:

OWNER OF PROPERTY
NAME
Delmer F. Harris, Jr., and Mrs. LaVerla Dell Cooley

STREET & NUMBER
517 Broadway

CITY, TOWN
Concordia

STATE
Kansas

LOCATION OF LEGAL DESCRIPTION
COURTHOUSE, REGISTRY OF DEEDS, ETC.
Register of Deeds

STREET & NUMBER
Cloud County Courthouse

CITY, TOWN
Concordia

STATE
Kansas

REPRESENTATION IN EXISTING SURVEYS
TITLE
Historic Sites Survey

DATE
1969

DEPOSITORY FOR SURVEY RECORDS
Kansas State Historical Society

CITY, TOWN
Topeka

STATE
Kansas
The old Bankers Loan and Trust Company building in Concordia is a two story brick building with limestone detailing and foundations. The design has been influenced by the Queen Anne style, yet the massing has been derived from traditional midwestern bank architecture. The building is located on the northeast corner of Broadway and Sixth street with the main entrance addressing the intersection. The building measures 20 feet across the Sixth street facade, and extends 60 feet to the north on Broadway.

The major focal point of the building is the main entrance at the corner. A flight of cast iron stairs up to the main floor level wraps around the corner of the building. A squat column which rests at the middle of the top stair supports the upper story and the two archways leading to the main doorway which have been set at right angles. The ornamentation on the building has been loosely interpreted from the classical motif, and the capitals at the main entrance are a compressed Corinthian order with volutes which curve inwards. Above each capital is a vegetative carving in relief. The archivolts end in points which have been inset with other vegetative carvings. Rising from the intersecting point of these two arches at the corner is a carving resembling a fleur-de-lis which begins the base of an oriel window. A wide band of molding forms a sill for a row of five double hung windows with transoms that curve around the face of the oriel. There are several bands of molding above the windows, which, though they are different, correspond with the moldings in the balustrade.

The entrance which leads to the second story staircase is located on the east side of the south facade, which faces Sixth street. It is a single door with a fanlight. The archway surrounding the door is supported on short columns similar to those at the corner entrance. There is a flight of cast iron steps up to the entrance, just to the west of which is the exterior staircase leading to the basement level. The space between the two doorways on the first story is filled with a large window that has a transom set in a segmental arch. The panes of this transom have been divided into small square lights.

The second story windows are double-hung and have simple stone lintels and sills. The transoms, which have been divided into square lights, have been framed with smooth limestone. There is an elaborate metal balustrade with recessed panels above the cornice. Over each panel is a small triangular dormer.

The west facade has been divided into four dissimilar bays. The bay on the south end, on the first story, has a large arched window with a transom that is connected by its smooth limestone frame to the arched southwest entrance. The windows on the second story and the balustrade are detailed like those on the south facade. The next bay to the north has been marked off by brick piers which rise upwards on the second story. The two segmental arched windows have fused frames and are treated as a separate element. The frame which encircles a round window fills the spandrel between the two windows, below which is a vegetative carving. A stringcourse which begins at the base of the brick pier continues across the facade. Above the stringcourse are two groups of triple windows separated by a carved plaque with brackets which support a small projection in the cornice that in turn forms a base for a relief carving of a temple facade with
The Bankers Loan and Trust Company building was erected in 1887-1888 from plans prepared by the architectural firm of W.H. Parsons and Son of Topeka.

The principal parts of the loan company were for the most part Concordia bankers or Vermont investors who controlled one of the Concordia banks. Concordia's first chartered bank was established by investors from Brandon, Vermont, who sent their own men to run the bank. Other banks that were later organized in the community hired their management away from the first bank, so the staffs of the Concordia banks had a definite Vermont background. In the 1880's many Eastern investors had more money than they could invest locally and their attention turned to the West where capital was needed to establish farms, businesses and communities and where interest rates were high.

The Bankers Loan and Trust Company opened for business in rented quarters in June, 1887. Its specialty was farm loans. In July the company purchased the lot at the northeast corner of Broadway and Sixth streets for $6,000 and began planning for a $30,000 building.

The cellar excavation was done in late July. One of the local newspapers reported in mid-September that the plans were being prepared by W.H. Parsons, who was the architect for the Cloud County Courthouse, also under construction at that time. (That courthouse no longer stands.)

The contract for the cornice work was awarded to Coron and Seyster, the proprietors of the Concordia Cornice Company, and the Concordia Foundry had the contract for the columns, door plating, staircases and other iron work.

The superintendent of the masonry work was Fred LaRoque. Foundations for the building were finished in late October. During the winter months the newspapers reported that large paving stones were shipped to Concordia for the building and that the foundry was at work preparing the columns and door plating, but otherwise little progress in construction was mentioned. Bricklaying began in the spring and was finished by July. During July and August the Concordia Cornice Company was at work putting their sheet iron on the building.

The Bankers Loan and Trust Company moved into their new building in late September, 1888. Apparently the company was in business for only a few years. The only yearly state gazetteer listing them was the 1890 edition. The building was transferred from the company in 1894 to its president, Theron B. Smith of Brandon, Vermont. In 1908
a pediment and fluted Ionic columns. The frieze on this balustrade contains two interesting motifs. One seems to represent a facade with columns to either side supporting an upper story with a tympanum, and the other has two stacked columns each with three rectangular forms.

The next bay features an entrance at the first floor level. The double door has been set in a round-headed arch, and there is a fanlight above the doors, while the archivolts is pointed. The doorway, with windows on either side, is reminiscent of a Serliana motif, but the flat-headed windows and the pointed doorway make it rather unorthodox. There are two coupled windows above the stringcourse. The bounds of the bay have been marked at the stringcourse level by two carved temple fronts similar to the one in the balustrade, but with coupled Ionic columns. The balustrade crowning this bay is shorter and is broken by a sharply pointed pediment that is covered with relief.

The final bay on this facade also has an entryway reminiscent of a Serliana motif, but the windows to either side have segmental arches and the central arch is pointed. Above the stringcourse are two sets of coupled windows. The balustrade on this bay has also been highly decorated. The upper cornice breaks slightly forward to accent a curved pediment. The surface of the balustrade has been covered with small ornaments, while the north corner is rounded and crowned with a sharp spire.

Windows which light the basement are rectangular and have been placed along the exposed foundation to correspond with windows on the first story.

Originally there was a pointed spire which crowned the oriel window at the main entrance. Portions of the stone and metal work were being painted white when the accompanying photographs were taken.

his estate sold the property to A.R. Maddox, and in 1945 the Maddox family sold it to Delmer F. Harris, Sr. The property has remained in the Harris family.

The Bankers Loan and Trust Company is a sophisticated building by a Kansas architect. It presents a dynamic interplay between Classical and Gothic elements at varying scales. The elements chosen, especially the two liberally translated Palladian motifs, suggest the depth of Parson's architectural range. The building now forms an important visual anchor in downtown Concordia through its mass, which is tempered by its careful details. The building also had a role in the economic and financial development of the community and recalls the town's boom days of the late 1880's.
CONCORDIA BLADE, December 2, 9, 1887; January 6, 13, February 10, 24, March 2, April 6, May 18, July 6, August 3, September 21, 1888.

CONCORDIA DAYLIGHT, June 21, July 5, October 4, 1887.

GEOPHICICAL DATA

ACREAGE OF NOMINATED PROPERTY less than one

UTM REFERENCES

ZONE EASTING NORTHING

A 1 4 1 5 2 1 5 4 3 8 0 8 0
C 1 1 1 1 1 1

VERBAL BOUNDARY DESCRIPTION

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

STATE CODE COUNTY CODE

STATE CODE COUNTY CODE

FORM PREPARED BY

NAME/TITLE Richard Pankratz, Director, Historic Sites Survey

Cornelia Wyman, Architectural Historian

ORGANIZATION Kansas State Historical Society

STREET & NUMBER 120 West Tenth

CITY OR TOWN Topeka

STATE Kansas

CODE 66612

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 89-655), 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

DATE December 17, 1976

FOR NPS USE ONLY

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

DIRECTOR, OFFICE OF ARCHEOLOGY AND HISTORIC PRESERVATION

DATE

KEEPER OF THE NATIONAL REGISTER

DATE
9.

Concordia Empire, July 7, 28, September 15, 29, October 20, November 17, 24, December 6, 1887; March 15, August 2, September 27, 1888.

Concordia Times, July 7, 25, September 22, October 13, November 24, December 15, 1887.
