NPS Form 10-900 OMB No. 1024-0018

United States Department of the Interior
National Park Service

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 Howard National Bank

Other names/site number KHRI #049-2570-00001

Name of related Multiple Property Listing N/A

2. Location

Street & number 147-149 N Wabash (County appraiser states 143 N Wabash) | N/A | not for publication

City or town Howard | N/A | vicinity

State Kansas Code KS County Elk Code EK Zip code 67349

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this _x_ 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 _x_ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide _X_ local Applicable National Register Criteria: _X_ A ___ B _X_ C ___ D

Patrick Zollner 11-10-20

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:) _____

Listed December 22, 2020

Signature of the Keeper Date of Action

Howard National Bank Buildings
Name of Property

Elk County, Kansas
County and State

5. Classification

Ownership of Property
(Check as many boxes as apply.)

X	private
	public - Local
	public - State
	public - Federal

Category of Property
(Check only **one** box.)

X	building(s)
	district
	site
	structure
	object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
2		buildings
		sites
		structures
		objects
2		**Total**

Number of contributing resources previously listed in the National Register

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE: Financial Institution
COMMERCE: Business

Current Functions
(Enter categories from instructions.)

VACANT/NOT IN USE

7. Description

Architectural Classification
(Enter categories from instructions.)

LATE VICTORIAN: Romanesque

Materials
(Enter categories from instructions.)

foundation: STONE
walls: STONE, METAL, BRICK
roof: SYNTHETICS
other:

Narrative Description

Summary

The Howard National Bank (1888) buildings are a two-part commercial block that occupies two lots on the southeast corner of Washington and Wabash Avenues in downtown Howard, Kansas (pop. 601), the county seat of Elk County. The buildings are addressed with three separate entrances, two in the north bank building (referred to the Bank), one on Wabash, and one on Washington, while the south building (referred to as 149 Wabash) has one entrance on Wabash. The Richardsonian Romanesque buildings are made of stone and designed by Emporia, Kansas architect Charles W. Squires and resemble other buildings, including Council Grove's Farmers and Drovers Bank. The Howard National Bank (organized 1877 and chartered 1886) had the bank building at 147 Wabash constructed. The stair that leads to the main entrance of the bank functions for the adjacent building as well. The building at 149 Wabash housed a hardware/agricultural implements business – and, later, a furniture/undertaking business. The second floor of the Bank has housed both businesses and apartments over the years. The second floor of 149 Wabash has never been finished and, replete with a historic freight elevator, has always been used to store goods, from caskets to furniture to agricultural implements.[1] The buildings retain a high degree of architectural integrity, including exterior and interior features like wood floors, wood trim, original storefronts and doors, wood windows, etc. Its current condition is noted as fair.[2]

Elaboration

Overview:
The Howard National Bank building at 147 N Wabash and the adjacent structure at 149 N Wabash were constructed c.1888. Wabash is the main thoroughfare in Howard and the business corridor. Most of the buildings on Wabash are one-part or two-part commercial structures densely populating the street, one to two stories in height, and many have post-1950s alterations. The Howard National Bank building is the tallest and most prominent building on the corridor and retains its historic characteristics. The buildings are full two-stories with a slopping parapet roof, and the Bank features a basement. They are designed in the Richardsonian Romanesque style, which uses heavy materials and detailing around the openings, a turret, stairs, and emblem. There are three distinguished entrances between the structures, one on Washington to the back-half of the Bank, the most elaborate entrance at the center and adjoining the Bank and 149 Wabash, and the historic storefront entrance at 149 Wabash. At 149 N Wabash, the building features similar delineations with a belt course, parapet, and detailing around the openings. Both buildings are constructed of rusticated stone, are two stories, and feature original openings, trims, and finishes. All of the second-floor window openings feature an accented, finished-stone lintel or round-arch hood.

149 N Wabash (south building):
At 149 N Wabash, the building faces west toward Wabash and is a two-part commercial block with a tapering parapet roof. This building's south wall is exposed roughly laid stone, which was historically shared with another, now demolished, structure. The first floor has a full, original cast iron and wood storefront, a central inset door with a large transom, surrounded by four large original wooden display windows set atop a wooden bulkhead. There is no detailing in the signboard area, between the storefront and smooth stone belt course. The upper floor has two round-arched one-over-one double-hung original wood windows with an arched transom. The rounded arch window hoods are also smooth stone details. Some of the windows have been boarded over for protection, but the original lites (if not damaged) remain intact. The original stone parapet wall collapsed at some point and was replaced with a new brick parapet. The south corner of the façade features smooth-stone quoining that was associated with the demolished building. The north and east elevations are obscured almost entirely from vines, though a chimney and one window opening are barely visible on the north. The east elevation has one segmental-arched wooden door on the southeast corner. There are no other details on these elevations.

Interior: The main floor has original wood floors, which have bowed in many places and plaster walls. However, the space has been subdivided with contemporary materials, such as a metal-grid drop ceiling about half-height, and faux-wood paneling, which is also bowing on some walls. Some of the walls are bare, and it appears as if these spaces were not

[1] Kansas Historic Resources Inventory. Site Record #049-2570-00001, Howard National Bank at 147-149 N Wabash St, Howard, Elk County, Kansas. Retrieved January 16, 2020, from https://khri.kansasgis.org/

[2] Kansas Historic Resources Inventory. Site Record #049-2570-00001, Howard National Bank at 147-149 N Wabash St, Howard, Elk County, Kansas. Retrieved January 16, 2020, from https://khri.kansasgis.org/

finished as they are secondary and tertiary. The historic wood trims, openings, and doors remain. The stairs are located along the north wall and lead up to a large and open room on the second floor. This space has exposed rafters and ceiling, bare stone walls, and the historic wood floors. There is no ornamentation in this space, and the only details are the wood trim around the two windows. There is a small wooden ladder leading to the roof. Most of the original windows and screens are kept in this upper room to protect from vandalism. In the southeast corner is the mechanical system for the elevator.

In the space of the “L” buildings is a small painted brick one-story office with an arched roof and parapets on the east and west ends. The building was historically constructed as a vault to house the County records after the Courthouse suffered a severe fire that burned most of the records. There is a single door opening on the west side surrounded by elaborate metal columns with torches as the capitals. The north elevation has one small horizontal-window with bars and one door on the west edge.

Howard National Bank (north building):[3]

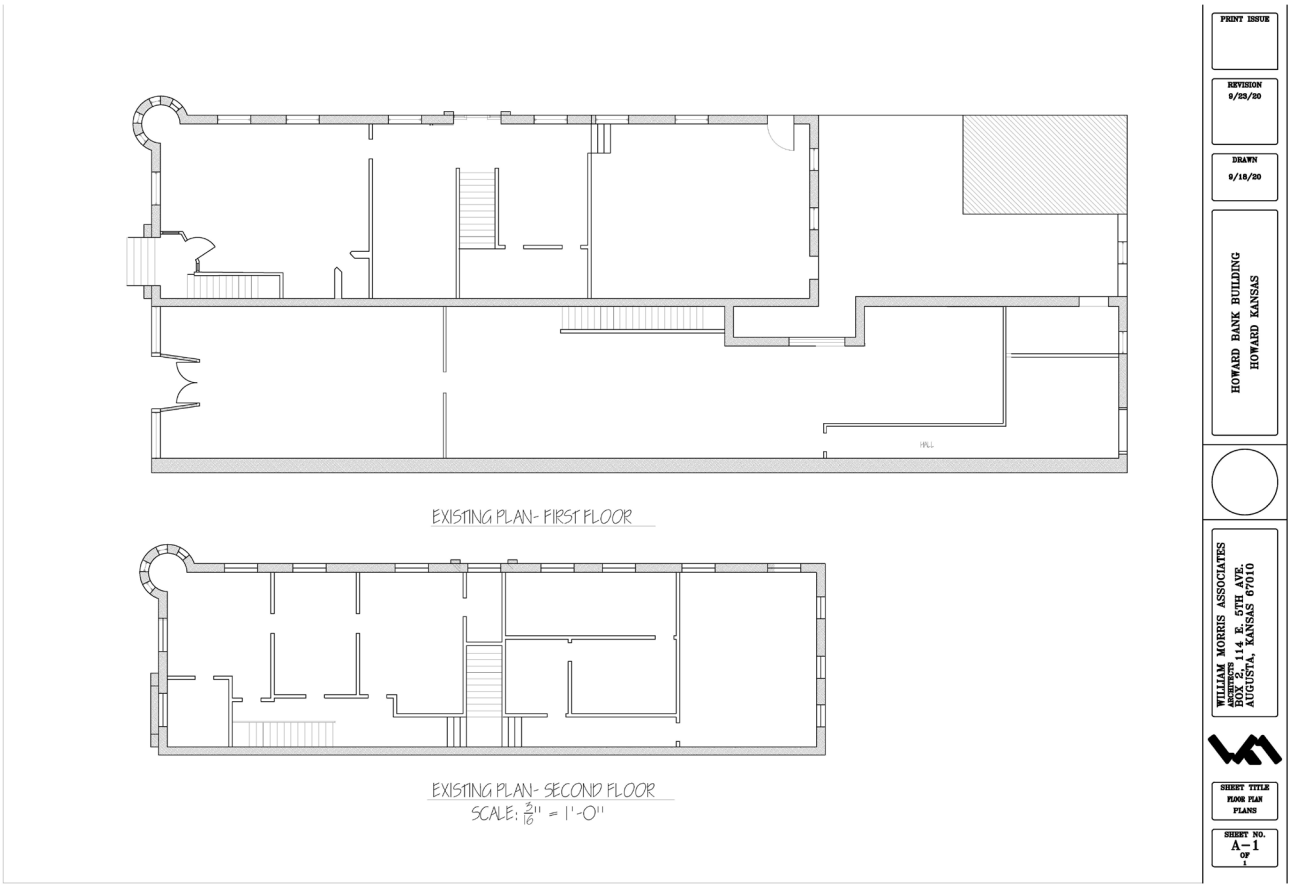
West Elevation: The Howard National Bank building main entrance faces west and features a turret at the structure's northwest corner. The floors are delineated by two belt courses, one between the basement and first floor, and one on the second floor. The basement has one entrance on the west side of the building but has recently been closed due to structural concerns with the first floor. It was used as offices and has much water damage, though the elements still remain intact. The west elevation features three bays, a turret, the basement bay, and the main entrance. The turret features a coned roof with a small spire and four windows on all levels, including the basement. The windows are all rectangular, original wood one-over-one windows with a transom above. Each window has a finished stone lintel and finished-stone hood, and most are boarded over for protection, but the original lites (if not damaged) remain intact. The basement bay features a large fixed-in-place window at the first floor with a transom and angular-pointed smooth stone lintel above the basement entrance. The second-floor window is a round-arch one-over-one with a rounded transom under a smooth stone lintel. The Bank's main entrance is a six-step stone stair leading to a large pointed-arched recess that is flanked by two marble columns with decorated capitals. There is an original wood tri-part tympanum with dentiled cornice, which rests at the base of the pointed-arch. Inside the recess are two openings. On the north is a two-panel wood door with a large transom window leading to the Bank's first floor. On the south is a wooden stair leading to a four-panel wood door leading to the Bank's second floor. All of the original finishes remain intact in the recess, including the wood trim and framing, glass, and plaster walls. At the second level is a rounded-arch one-over-one window with round transom. At the parapet is a projecting pressed metal emblem that reads “Howard National” and below are the letters “A” and “K” which were part of the word “B A N K” displayed in individual letters of which the “B” and “N” are missing.[4]

North Elevation: The north elevation can be divided into four sections, the back (east) portion, the main entrance, the front portion (west), and the turret. Both the upper and lower floors contain the same number and position of openings. The upper floor features rounded-arch stone hoods with finished stone lintel, and each window is an original wood one-over-one double-hung window with arched-transom above. There are four windows in the east portion, one above the entrance, and three in the west portion. Most of the windows are boarded over for protection, but the original lites (if not damaged) remain intact. Please note, the turret was described in the “west elevation” description. The first-floor windows have flat hoods and feature a D/W/D/W in the eastern portion, a main entrance door in the middle, and three windows in the western portion. The Bank's side entrance is a four-step stone stair leading to a large pointed-arched opening flanked by two columns with decorated capitals. The opening is mainly infilled with plywood and a replacement/newer door centered in the opening. At the parapet is a pressed metal cornice with dentils and shingles. The same projecting pressed metal emblem from the west elevation is above the entrance on the north elevation.

The east elevation has three CMU infilled rectangular and unadorned window openings on the second floor. There is one door opening on the south side of one window opening on the east side, which appears to be covered with plywood.

[3] The basement has seen some structural damage and is not currently accessible. The local historical society is working on a description of the basement and photographs.

[4] Images on file at the Kansas SHPO show the word “B A N K” from 2008.



Interior: The first floor of the Howard National Bank Building is broken into three sections that follow the north elevation (western portion, middle, and eastern portion) all with a 12' ceiling. The Bank's main entrance, a large bay-door with a large transom, opens into a large empty rectangular room (the western part), historically the banking and teller space. It has all of its original trim, finishes, and features. There is a pressed metal ceiling that coves onto the walls, original plaster walls and some historic wallpapers, original wood flooring, detailed wooden baseboards, and trim around all of the openings. The bank vault remains intact in the southeast corner of the room.

In the middle section, most of the plaster has been damaged due to water issues. Most of the ceiling and some places on the walls have been repaired with gypsum board. There is also a large shaft with exposed historic framing and lath; however, the plaster has fallen off. There was historically a stairway that started right inside the north door and went up to the second floor – no longer exists. The original wood floors seem to be intact, though covered in a large amount of dust and debris. The plaster around the entrance has been cleanly removed for repair work. There are exposed stone walls directly above the entrance and approximately ~~to~~ one-foot to either side. The doorway has been mostly blocked to help with vacancy issues and weather.

The eastern portion has been subdivided in late 1980s-1990s. There is a vertical separation about two-thirds back, and the front two-thirds have been horizontally subdivided into two floors with plywood and contemporary building materials, framing, and railing. Adjoining the western wall is a stair to the second level made with subdivided office space. There is minimal interior detailing or trim in this eastern portion, and the subdivisions are made with contemporary materials. The entire space has a large amount of water damage, and much of the plaster on the ceiling has fallen off and the north and east walls. The only historic materials remaining in this space is the original wood trim around the windows and some plaster. The back third of the space still features its full-height ceiling.

Second floor: The second floor was used for apartment spaces, and the historic features and spatial arrangements remain. The top of the stairs leads to a long narrow hall, and in the middle, there is a central stair declining from both sides and then turning out toward the shaft. The historic stairs and wainscoting remain. Many interior finishes and trim are intact on the second floor despite the amount of water damage. Large pieces of the ceiling plaster have fallen, and most

of the walls have cracks and/or repaired plaster in some places. The original wood floors, trim, baseboards, and windows remain wholly intact. Several of the windows have missing panes, but the framing and sashes remain. The historic doors, transoms, railings, finishes, and trim remain throughout the hall and into the secondary spaces. The further back in the building, the more the water damage is evident through the deterioration in the lath and plaster, wood framing, and floors. Some original fixtures and furnishings remain like the built-in cabinets and kitchen spaces. Additionally, all of the historic doors with transoms and openings are still present, including this historic screen doors outside of each unit.

The Howard National Bank Building has been vacant since the late 1990s.

Integrity

The Howard National Bank and 149 Wabash buildings retain a high degree of all seven aspects of integrity. While the integrity of design and workmanship has been slightly altered due to contemporary subdivisions of space, these changes are minor and do not detract from the significance of the property. The building remains in its historic location and setting as a prominent building along the downtown thoroughfare of Howard, Kansas. The buildings retain their original and historic finishes, trim, flooring, windows, openings, and features. The spatial arrangements are intact in primary spaces and mostly intact in secondary spaces. Overall, the building retains its historic feeling and sense of place and its association with the commerce and banking in the community due to its elegant and high style design and detailing created by an important Kansas architect. The character-defining features and historic integrity are integral and reflect the importance of this structure to this community. The Howard National Bank and 149 Wabash are excellent examples of the Romanesque Revival style in Howard, Kansas.

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.)

- [X] A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- [ ] B Property is associated with the lives of persons significant in our past.
- [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.
- [ ] 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.
- [ ] 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.

Areas of Significance
ARCHITECTURE
COMMERCE

Period of Significance
1888 – 1960

Significant Dates
1888
1960

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

Cultural Affiliation

Architect/Builder
Charles W. Squires

Period of Significance (justification)
Constructed in 1887-1888, the buildings stand on the southeast corner of Wabash and Washington Avenue and served as the home of the Howard National Bank until 1960. Therefore, the period of significance begins with their construction and ends when the Bank was no longer associated with the property.

Criteria Considerations (justification)
N/A

Narrative Statement of Significance

Summary

The Howard National Bank Building is being nominated to the National Register of Historic Places under Criterion A in Commerce for its association with early commerce of Howard, Kansas, and Criterion C in architecture as an excellent example of a late nineteenth-century Richardsonian Romanesque Bank. Established as the first Bank in Elk County by George W. McKey, N. Momma, and A.F. Eby, the Bank, and the city grew together. Constructed in 1887 – 1888, the buildings stand on the southeast corner of Wabash and Washington Avenues and served as the home of the Bank until 1960.

Elaboration

Elk County

Before becoming the state of Kansas, Elk County existed as part of Godfrey county. Godfrey county also included Chautauqua county. In 1860, Godfrey county was changed to Seward county. In just another year in 1861, when Kansas became a state, Seward County was renamed Howard county. Howard County was named in honor of O. O. Howard, a veteran of the Civil War, having served in the Union Army. Howard was one of the largest counties in Kansas at that time of 42 miles long and 31 miles wide. Most people in the county felt the size of Howard county was too large to be maintained efficiently by a single county government. Others felt that multiple counties would give additional opportunities in government offices to hold positions in. And then there was the often fought "skirmish" in whose town should become the county seat. Kansas has seen several counties having difficulties establishing a county seat. One such Kansas county seat war was serious enough for gunfire to be introduced in the Gray county seat of Cimarron.

In 1871, the matter of the size of Howard county was brought to the people. R. H. Nichols was elected to the Kansas legislature that year on an anti-division of Howard county platform. In 1872, E. S. Cummings was also elected on the same anti-division platform. The tide would turn for the division of Howard county in 1873 when James N. Young was elected. Young favored dividing Howard county and laid the groundwork for the division. In 1874 Young's successor, Edward Jaquins continued Young's work by introducing House Bill No. 54. This bill called for the division of Howard County by establishing two counties, Howard and Chautauqua, in its place. The bill passed in March 1875. Two months later, several Kansas newspapers would report:

> Next Tuesday, June 1, the Division Bill passed by the legislature goes into effect and Howard goes out of existence and Elk and Chautauqua come in. Howard City is named the county seat of Elk county and Sedan of Chautauqua county… [5]

The south half of Howard County became Chautauqua County, named after Chautauqua County, New York, and the north half became Elk County and named for the river that runs northwest to the southeast through the county.

City of Howard

In 1870, the Howard City Town Company, with Samuel McFarland, president, and T. A. Dodd as secretary, established the town of Howard City, as Howard was referred to in the town's beginning. The first business enterprise was a store started by Austin McFarland in 1870. The lumber for McFarland's building, as well as the store's goods for sale, were shipped in from Leavenworth. The second business, a livery stable, was started by a Mr. McClure. The Howard House was constructed by G. O. Buckles and John Parrett in 1871. The third business was a saloon; the fourth was a printing office set up by Turner & Kelley. A post office that had been earlier established on Paw Paw Creek north of Howard City was brought to town in 1871. T. J. Barnes was Howard City's first postmaster. The first newspaper, the Howard County Messenger, was established by Turner & Kelley in 1872. G. O. Buckles and John Parrett built the first hotel. The hotel was located on the corner west of the Howard National Bank. The hotel burned down after several years. Two saloons were opened early—the first by a man named Zook. The second saloon was started by Tommy Farrell but went out of business with the passing of the Prohibition Law. Other early businesses in Howard were: a sawmill by Rambo and Converse

[5] Kansas Historical Resources Inventory database, "KHRI 049-2570-00002: Elk County Courthouse," Kansas Historical Society, https://khri.kansasgis.org/index.cfm?in=049-2570-00002 (accessed October 1, 2020).

(1871); grist mill Union Center on the Elk River started by Col. Edward Colyer (1872); drug store, Dr. Frank Bersheidt; first blacksmith ship (1870) first set up on the mouth of Snake Creek by Lou Schrader but later brought to Howard; first Bank was started by George W. McKey and A. F. Eby. S. B. Oberlander was the first lawyer.

> [1875]. Commencing with the attorneys we find but two: Mr. S. B. Oberlender and Mr. E. K. Longley, both bearing a good reputation for integrity and ability. the M.D. fraternity is very well represented; among this class of professional men we find Drs. Cline & Son, P. C. Topping [Philetus C. Topping], J. O. Allen, S. Lucas, E. E. Richardson, and A. P. Searcy. We have two hotels, one conducted by John McBee, the other by Warner & Baner. Then we find Mr. C.T. Adams, general dealer in dry goods, Notions, Gorceries, Hardware, Agricultural Implements, etc., Mr. T. Bruce, dry goods, Notions and Groceries, Mr. W.M. Vinson, dry goods and Groceries, Mr. Wm. Strachan, dry goods and Groceries, Mr. J.O. Allen, Notions and Groceries, Mr. P.M. Vinson, Livery and Feed Liquors, Mrs. Ema Albright, Photographer, Mr. D.B. Heaton, Wagon and Carriage Maker and Saddler, Messrs. Warner & Throp and Mr. John Miller, Blacksmiths. [6]

Key Bank Figures

A few of Howard's prominent citizens had roles with the Howard National Bank. A.F. Eby, born in Pennsylvania, served in the military beginning in 1862. After service, he enrolled at the Roanoke Academy and then became a teacher for several years.[7] Eventually, Eby moved to the Union Center Township in Howard County, Kansas, before being elected the community's elected Assessor. "In 1875, when the county was divided, he was appointed Treasurer of Elk County, serving two terms."[8] Eby served as a cashier in the early period of the Howard National Bank.

George W. McKey was born in Ohio and served in the military until 1866. He eventually moved to Kansas in the 1870s and lived in Union Center Township. "In 1875 when the county was divided, he was appointed County Commissioner of Elk County, serving two terms."[9] Soon after their appointments, Eby and McKey realized that Elk County needed a bank of their own. In partnership with N. Momma, another Elk County citizen, they organized a bank on April 16, 1877, called the Elk County Bank with a capital of $10,000.[10] McKey served as the president of the Elk County Bank, which was later known as the Howard National Bank, the oldest bank in the county.[11]

N. Momma was born in Prussia in 1832 and emigrated to America in 1854, locating in New Jersey. In 1856, he moved to Illinois and worked in the grocery business.[12] After that, he worked with railroad contracting in Missouri. In 1869, he came to Kansas, locating in Wilson County, where he engaged in the mercantile trade, remaining there three years before moving to Longton, Elk County, and opened one of the county's first stores.[13] In 1876, he was elected County Treasurer, the first Treasurer elected in Elk County, serving two terms.[14]

Howard National Bank

The Howard National Bank (ca. 1888) is significant for its role in the development of Howard and Elk County, Kansas. Construction began by breaking ground in May 1888, as reported by May 2, 1888, Howard newspaper, *The Citizen*. Construction was completed in 1889 with the Howard National Bank moving into its new rooms mentioned in the January 30, 1889 issue of *The Citizen*.

In 1878, George W. McKey, N. Momma, and A. F. Eby forming a partnership, constructed a building to serve as a mercantile store in the north block of Howard. In 1880 they erected another building (25 feet by 100 feet) on the north side

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[6] Kansas Trails Dedicated to Free Genealogy, "Elk County, Kansas. News – History: Our Business men," Genealogy Trails, http://genealogytrails.com/kan/elk/news_history.html (accessed October 1, 2020). Submitted By L. Morgan; transcribed from *The Howard City Beacon*, September 4, 1875.

[7] Cutler, William G. 1883. *History of the State of Kansas.* "Elk County, Part 3." Chicago: A. T. Andreas. Part 3. https://www.kancoll.org/books/cutler/elk/elk-co-p3.html#BIOGRAPHICAL_SKETCHES-HOWARD_TOWNSHIP_ASHMORE-HUGG (Accessed October 2020)

[8] Ibid, Part 3.

[9] Cutler, William G. 1883. *History of the State of Kansas.* "Elk County, Part 4)." Chicago: A. T. Andreas. Part 4. https://www.kancoll.org/books/cutler/elk/elk-co-p4.html (Accessed October 2020)

[10] ibid

[11] Ibid.

[12] Ibid.

[13] Ibid.

[14] Ibid.

of the existing store and the Bank moved into this building. At this time their capital was increased to $25,000. In 1882, N. Momma sold his share of the partnership to McKey and Eby.[15]

On May 24, 1886, the Elk County Bank was incorporated, and a charter issued in the name of "The Elk County State Bank." George W. McKey was president; N. Momma, vice president; Noyes Barber, assistant vice president; and A.F. Eby, cashier. The capital was increased to $50,000.[16]

In June 1887, the Bank authorized the purchase of two north lots that were referred to as the old Barnes corner "cornering on Wabash Ave. and Washington St.."[17] In April of 1888, the Bank had the old buildings removed from their recently purchased lots to make way for their new two-story bank building. The plans were for the Bank to occupy the first-floor corner room while the remaining rooms would be rented out. In June 1887, the Bank authorized the purchase of two north lots. During September 1887, the Elk County State Bank was converted to a national bank, and its name was changed to "The Howard National Bank." The new Bank was built in 1888-1889 and was one of the most imposing and substantial buildings in the town. As reported in *The Broad Axe* May 3, 1888, George McKey and A. F. Eby had broken ground on their recently cleared lots, the old Barnes corner, in order to have a two-story building constructed 100 feet deep by 27 feet wide. The building was to be built of bluestone. Steam heat would provide heat for the businesses as well as hot water for the baths and other uses. The building's upper story was for office spaces to be rented out, while the bottom story would be the Bank's new home. There was also a basement that would offer further rental opportunities to Howard businesses. On June 8, 1888, *The Howard Courant* reported the contract would soon be let in a few days for the stonework. The basement excavation had been completed, and work on the drain was underway. At the end of the month, on June 27, 1888, *The Citizen* indicated Ephron Nichols was laying the foundation for the new Howard National Bank. A notice to contractors and bidders was published in the July 4, 1888 edition of *The Citizen*.

> Sealed bids will be received by the Howard National Bank until July 14, 1888, for the erection of a bank building in the town of Howard, Kansas. Specifications and plans may be seen at the office of C. W. Squires, architect, Emporia, Kansas, or at the Howard National Bank, Howard, Kansas…

Three weeks later, on July 25, 1888, *The Citizen* reported, "J. B. Anderson gets the contract for building a new Howard National Bank. He completes the building, the basement wall already being up, for $7,700…" Also reported by that week of July 1888, *The Moline Republican* reported that a contract was also let to Mr. H. C. Luellan. [The required work for Luellan was unspecified in the article.]

Howard newspaper, *The Citizen,* reported that the Howard National Bank had moved into its new building. The former bank building was to be remodeled and stocked with groceries. In their new building, the Bank would only occupy a portion of the first floor. The post office moved into the "…rear room – north front – of the new Howard National Bank building…". [18] Other businesses that would call the Howard National Bank building home were: Mr. Jackson of the former Nichols and Jackson law firm began a new business in the bank building; the Howard Democrat newspaper office; R. F. Glenn offering real estate and money to loan upstairs front room; the law firm of brothers Frank and Charley Osborn also offering loans; J. M. Batson shoe shop and a barbershop with baths occupied part of the basement; and another set of barbers, Olmstead & Mitchell, Barbers [location inside the building was not evident]. Other businesses were reported in Howard newspapers also to rent offices in the building throughout the first year.

The new Bank was built in 1887-1888 and was one of the most imposing and substantial buildings in the town. The building was the home of Howard National Bank for 71 years. A.F. Eby, whose very life was woven into the Bank, was a cashier for 40 years and president for three years. During 1908 the Bank experienced a serious financial difficulty. One of its correspondent banks, The National Bank of Commerce, Kansas City, became insolvent during that year's money panic. The stockholders and directors met the crisis by putting up approximately $50,000, thereby protecting their depositors.[19]

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[15] "Howard National Will Observe 100 Years of Banking." *The Howard Courant Citizen*, 14 April 1977: 8. Print.

[16] McGinn, Debbie. "Birthday observance Saturday: Howard National Bank in same family 100 years." *Independence Reporter*, 27 May 27, 1977: 3.

[17] Untitled, *The Citizen*, May 2, 1888.

[18] "Post Office Removal", *The Howard Courant*, December 21, 1888.

[19] "Howard National Will Observe 100 Years of Banking", *The Howard Courant Citizen*, 14 April 14, 1977.

In January of 1911 the Bank became a member of the Federal Reserve system which had just been established. The Bank weathered the depression of the 1920s and early 1930s, but all bankers burned the midnight oil keeping their customers eating and working.

In the middle 1950s, the Bank became crowded for space. In 1958, the Howard National Bank purchased a location that was formerly the First National Bank. The First National Bank built a new building and moved, leaving this building empty. It appears that Howard National Bank built a new one-story building that was erected at 100 S Wabash, and it became the Bank's new home in 1960.[20] Howard National Bank was long a home-owned and home-operated bank. Mr. A.F. Eby was one of the originators of the Bank. More than 100 years later, the fourth generation, Carl W. Eby, was still involved with the Bank.[21]

The Bank has contributed to the community in safety, progress, and success. After the Elk County Courthouse (ca. 1887) burned October 24, 1906, the Howard National Bank built a small cement vault at the east of the end of their lot and unattached to the Bank. The county used the vault as records storage until the new courthouse was built in 1907.[22] The Bank provided initial funding at no interest to assist in establishing the Elk County Rural Fire District. The Bank also became a Title 1 lender in the early 1960s for home improvement and mobile home loans. The Bank also assisted students in securing low-cost loans through the Federal Insured Student Loans program. In the early 1960s, the Bank received approval from the Treasury Department to establish the Treasury Tax and Loan Fund, whereby Federal taxes could be paid through the Bank, which would be more convenient for community members.[23] The bank building was constructed for the Howard National Bank (organized 1877 and chartered 1886). with other early tenants, including a barbershop, insurance office, printing office, and post office.

Richardsonian Romanesque

Henry Hobson Richardson was an influential architect in the 1860s-70s designing eclectic style homes – Second Empire, Queen Ann, Stick, in the Boston area. Richardson studied architecture at the École des Beaux-Arts, a prestigious school in Paris, where he was exposed to ancient and highly ornately designed buildings. Around 1880, Richardson began developing some Romanesque (Ancient Rome 1066-1200) influenced designs. He is most notable for the Trinity Church in Boston. His designs and unique take on early Romanesque style architecture became a favorite for large public buildings.

In America, during the mid-to-late 1800s, public buildings moved away from materials with high fire risk and began using less-flammable masonry materials, which also created a sense of permanence and authority. With the ancient Greek's and Roman's massive structures and temples still standing, the confidence in these materials was based on their strength and durability to continue in perpetuity. Richardson often used rounded arches for openings, masonry walls typically rusticated stone or brick, square or detailed stonework, towers or turrets, and an asymmetrical design. "He incorporated the polychromed walls seen in the contemporary late Gothic Revival. His arches are frequently not truly Romanesque but Syrian, an early Christian form which springs from ground level rather than from a supporting pedestal. Most importantly, he stressed unusual, sculpted shapes which give his buildings great individuality."[24]

The Howard National Bank features the key characteristics of the Richardsonian Romanesque design. Some additional style features include the gabled wall parapet, belt course, polychrome stonework, heavy rectangular windows, and rounded arched openings, and prominent asymmetrical entrance. In their book, Guide to Kansas Architecture, authors Sachs & Ehrlich says this about the Howard National Bank:

> This two-story corner bank building of stone, like similar buildings in other Kansas towns, signaled the center of commercial activity. Originally, the building housed not only the Bank but also a doctor's office on the ground

[20] A 2014 Google street view image of the building at 100 S Wabash compared to an image from the 1962 *Elk County Farm Directory* (p. 15) reveals the building was home of the Howard National Bank. Today [2020] the same building is the home of the Howard State Bank.

[21] McGinn, Debbie. "Birthday observance Saturday. Howard National Bank in Same Family 105 Years", *Independence Reporter*, May 27, 1977.

[22] Untitled. "The Commissioners…The commissioners also ordered a temporary vault built on the east end of the Howard National Bank Building lot", *The Citizen*, February 6, 1907. See Figure 10 for 1912 Sanborn Fire Insurance maps showing the vault.

[23] "Howard National Will Observe 100 Years of Banking." *The Howard Courant Citizen*, 14 April 1977: 8. Print.

[24] McAlester, Virginia and Lee. *A Field Guide to American Houses.* New York: Alfred A Knopf, 2009. p 302

> floor, a barber shop in the basement, and five apartments on the upper floor. After the Bank moved to newer quarters in 1960, the building for a time housed an electrical shop.[25]

Howard National Bank and 149 Wabash are also prominent fixtures on the main thoroughfare of Howard, Kansas. The structures were designed as a two-part commercial block, meaning a division or distinction between two parts of the structure – typically the public versus private space. 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 Howard National Bank and 149 Wabash are in the Richardsonian Romanesque design. On the main façade, the division is identified using a continued belt course that wraps around the corner turret. On the Bank's secondary façade, the spaces and floors are distinguished by their type of opening, rectangular windows on the first floor, versus rounded arch windows on the second floor.

Another unique feature of these structures is the architect's use of the Gothic pointed-arch at the Bank's entrances. Charles W. Squires was born in Long Island, New York, and came to Emporia, Kansas, in 1879. He mainly worked with private residences at the beginning of his career and eventually designed many public and private buildings throughout the Midwest. "According to his obituary in the *Emporia Gazette*, he designed 2,700 buildings in Kansas throughout his career."[26] Another article from the *Emporia Gazette* reads,

> His typical public buildings are the courthouse with its bronze cupola and the Century and Union street schoolhouses with their turret and bow windows…. He was the instrument of a power that guided his rule and compass and made him reflect his period in his art. So it was with the man who stacked the stones of the pyramids and the 'hand that rounded Peter's dome.' The architect is the oracle of his time…. He built with absolute verity to the inner spirit of his day… But his own work lives on to tell us something of our fathers and their visions.[27]

The Howard National Bank buildings are locally eligible for the National Register of Historic Places under Criterion A for its association with the small town, rural commerce in Howard, Elk County, Kansas. The bank buildings are an excellent example of a Two-Part Commercial Block built at the community's early settlement. Although the buildings have sat vacant for many years, they still retain the character-defining features which make them eligible for listing. Additionally, the buildings are excellent examples of the Richardsonian Romanesque style of architecture. They are one of the few remaining structures to have its historic integrity intact on Howard's main thoroughfare. The Bank buildings are eligible under Criterion C for their distinctive architectural design.

[25] Sachs, David and George Ehrlich. *Guide to Kansas Architecture.* Lawrence: University of Kansas Press, 1996., p 148
[26] "Charles Squires, Architect (1851 – 1934)." Kansapedia, Kansas Historical Society. Retrieved January 16, 2020 from January 16, 2020 at https://www.kshs.org/kansapedia/charles-squires/16868.
[27] "Charley Squires Passes." *Emporia Gazette* (Emporia, Kansas), December 27, 1934.

9. Major Bibliographical References

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

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"Charles Squires, Architect (1851 – 1934)." Kansapedia, Kansas Historical Society. Retrieved January 16, 2020 from January 16, 2020 at https://www.kshs.org/kansapedia/charles-squires/16868.

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Cutler, William G. *History of the State of Kansas.* (Chicago: A. T. Andreas), 1883. https://www.kancoll.org/books/cutler/elk/elk-co-p3.html#BIOGRAPHICAL_SKETCHES-HOWARD_TOWNSHIP_ASHMORE-HUGG (Accessed October 2020)

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McAlester, Virginia and Lee. *A Field Guide to American Houses.* New York: Alfred A Knopf, 2009. p 302

McGinn, Debbie. "Birthday observance Saturday: Howard National Bank in same family 100 years." *Independence Reporter*, May 27 27, 1977.

"The Old and The New. The Howard National bank moved to its present location [a smaller, one-story bank building] in 1959 after outgrowing its home of 71 years… The Bank was housed in the old building from 1888 to 1959…Reporter Photo." *Independence Reporter*. (Independence, KS) May 27 1977: 3. Print.

"Post Office Removal," *The Howard Courant*, December 21, 1888.

Untitled, *The Citizen*, May 2, 1888.

Untitled. "The Commissioners…The commissioners also ordered a temporary vault built on the east end of the Howard National Bank Building lot," *The Citizen*, February 6, 1907.

Sachs, David and George Ehrlich. *Guide to Kansas Architecture.* Lawrence: University of Kansas Press, 1996., p 148

"Richardsonian Romanesque Style (1880 – 1900)." Wentworth, Inc. Retrieved January 16, 2020 from https://www.wentworthstudio.com/historic-styles/richardsonian-romanesque/.

Sanborn Fire Insurance Co. Map for Howard, Elk County Kansas. 1899

Previous documentation on file (NPS):

____preliminary determination of individual listing (36 CFR 67 has been requested)
____previously listed in the National Register
____previously determined eligible by the National Register
____designated a National Historic Landmark
____recorded by Historic American Buildings Survey #_____
____recorded by Historic American Engineering Record # _____
____recorded by Historic American Landscape Survey # _____

Primary location of additional data:

__x__State Historic Preservation Office
____Other State agency
____Federal agency
____Local government
____University
__x__Other
Name of repository: **Kansas Historical Society**
Howard Benson Museums

Howard National Bank Buildings
Name of Property

Elk County, Kansas
County and State

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property Less than1

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

1	37.469825 (Latitude:)	-96.263184 (Longitude:)	3	(Latitude:)	(Longitude:)
2			4		

Verbal Boundary Description (describe the boundaries of the property)
The Howard National Bank and 149 Wabash are located on the lot of the northeast corner of Wabash and Washington Avenues. The legal boundary description of the property is HOWARD ORIGINAL CITY, BLOCK 080, W 103' OF LOT 121 & BEG SW/C LT 123 TH E 143' N 23.5' W 37' S 4' W 3' N 5.5' W 103' S 50' TO POB SECTION 01 Township 30S Range 10E in Howard City, KS. The parcel id number is 0251610102033002000.

Boundary Justification (explain why the boundaries were selected)
The nominated property boundary includes both buildings at 147 & 149 Wabash in Howard, Kansas. The boundary reflects the sites historically associated with the Bank (constructed in 1887 – 1888), and 149 Wabash.

11. Form Prepared By

name/title

organization Elk County Preservation Society, Inc. date 2020

street & number 1825 Indigo telephone 620-330-2438

city or town Howard state KS zip code 67349

e-mail

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

name Elk County Preservation Society, Inc.

street & number 1825 Indigo telephone 620-330-2438

city or town Howard state KS zip code 67349

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 100 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.

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

Name of Property: Howard National Bank Buildings
City or Vicinity: Howard
County: Elk State: Kansas
Photographer: Kansas Historical Society – SHPO
Date Photographed: May 20, 2019

Description of Photograph(s) and number, include a description of view indicating the direction of camera:

Photo 1	Looking SE – oblique of the two buildings facing the main and north facades
Photo 2	Looking E – the main facades of both buildings
Photo 3	Looking S – the north façade of the Bank
Photo 4	Looking NE – oblique of the south building elevations
Photo 5	Looking SW – the back of the two buildings and the small building in the "el"
Photo 6	Looking E – the main entrance to the Bank off Wabash St
Photo 7	Close up of the emblem above the Bank entrances
Photo 8	Looking SW – interior of the main Bank lobby
Photo 9	Looting NW – interior of the main Bank lobby
Photo 10	Looking SE – interior of the main Bank lobby
Photo 11	Looking W – interior of the middle portion of the Bank building
Photo 12	Looking NE – interior view of the Washington entrance to the Bank
Photo 13	Looking E – interior view of the back third of the Bank
Photo 14	Looking E – interior view of the back third of the Bank
Photo 15	Looking W – 2nd floor interior – turret room
Photo 16	Looking N – 2nd floor interior – turret room
Photo 17	2nd floor – looking at the hall
Photo 18	2nd floor – looking at the stair to the elevator
Photo 19	2nd floor – details of the interior apartment spaces windows
Photo 20	2nd floor – details of the interior apartment spaces toward hall
Photo 21	2nd floor – details of the interior apartment spaces kitchen
Photo 22	2nd floor – details of the interior apartment spaces adjoining wall
Photo 23	2nd floor – details of the interior apartment spaces
Photo 24	2nd floor – details of the interior apartment spaces

Photo 25	Looking E – first floor of 149 Wabash
Photo 26	Looking SE – first floor of 149 Wabash
Photo 27	Interior stair of 149 Wabash
Photo 28	2nd floor in 149 Wabash
Photo 29	2nd floor of 149 Wabash
Photo 30	Pile of historic windows and screens from both buildings
Photo 31	Elevator mechanism for 149 Wabash
Photo 32	Adjacent property within the “ell”

Figures:

Figure 1: Howard National Bank Building between 1899 and 1904
Figure 2: Howard National Bank Building and Burchfield Block between 1870 and 1906
Figure 3: Howard National Bank Building between 1899 and 1904
Figure 4: Santa Fe Depot west side of Howard, Kansas. Built in 1879, closed in May 1975.
Figure 5: Howard National Bank interior 1912
Figure 6: Howard National Bank with the Old Courthouse in background; Courthouse was destroyed by fire in 1906
Figure 7: Howard National Bank and Vault which held Elk County Records after Courthouse fire; 1907
Figure 8: Howard National Bank Interior with Personnel, 1915
Figure 9: Sanborn Fire Insurance Map of Howard, Elk County, Kansas, March 1893.
Figure 10: Clipping of the Sanborn Fire Insurance Map of Howard, Elk County, Kansas from September 1912.

Figure 1 Howard National Bank Building between 1899 and 1904

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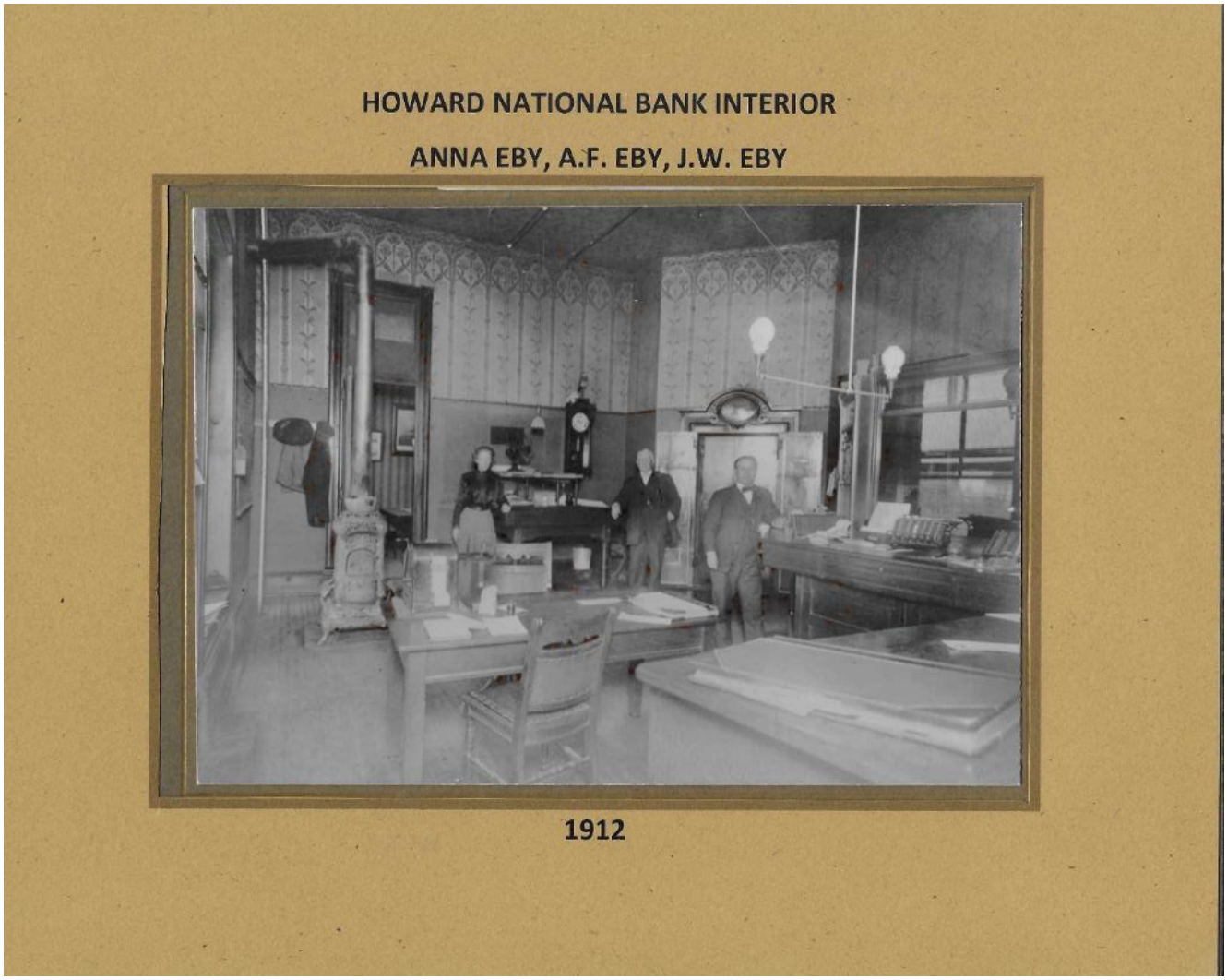

Figure 5: Howard National Bank interior 1912

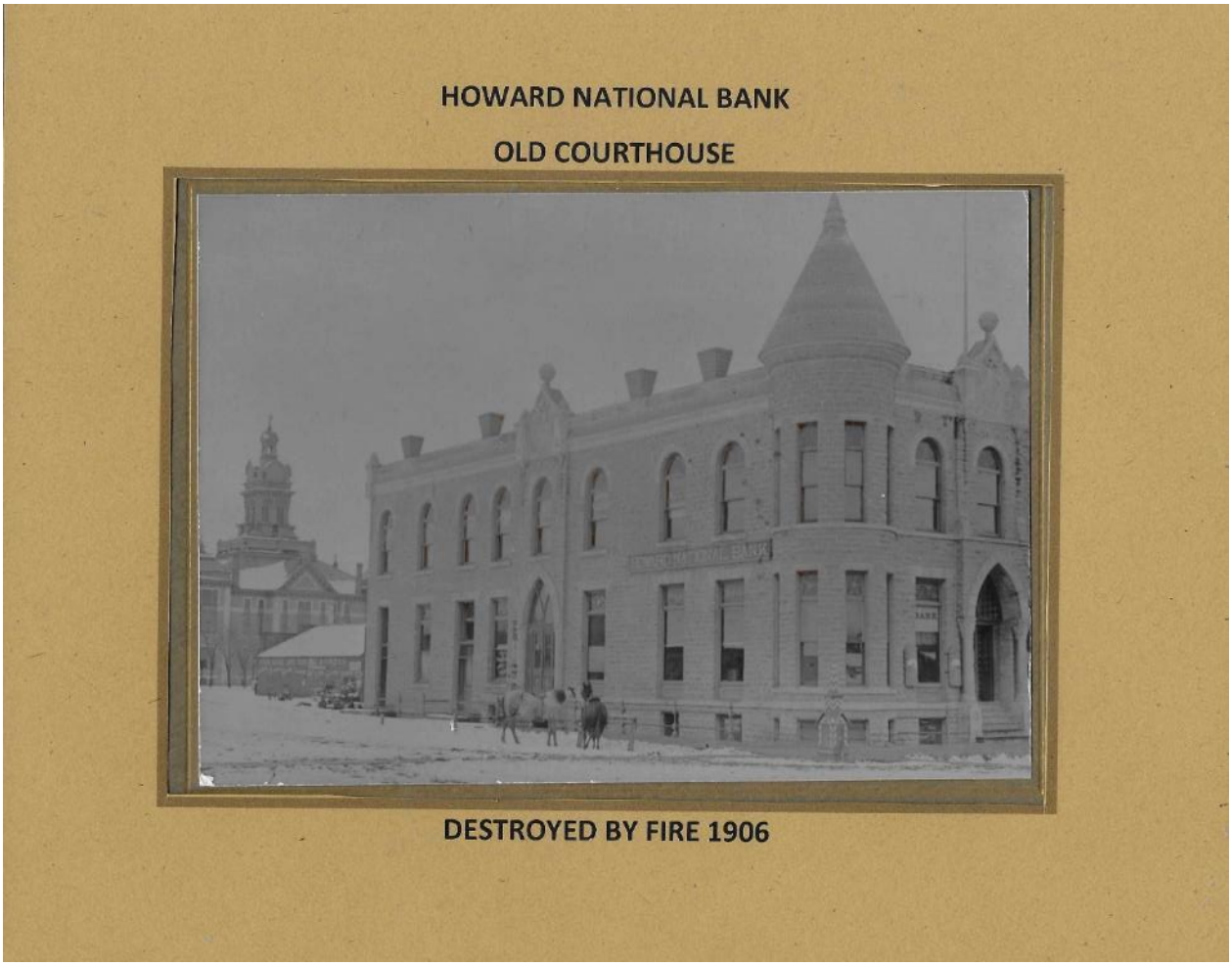

Figure 6: Howard National Bank with the Old Courthouse in background; Courthouse was destroyed by fire in 1906

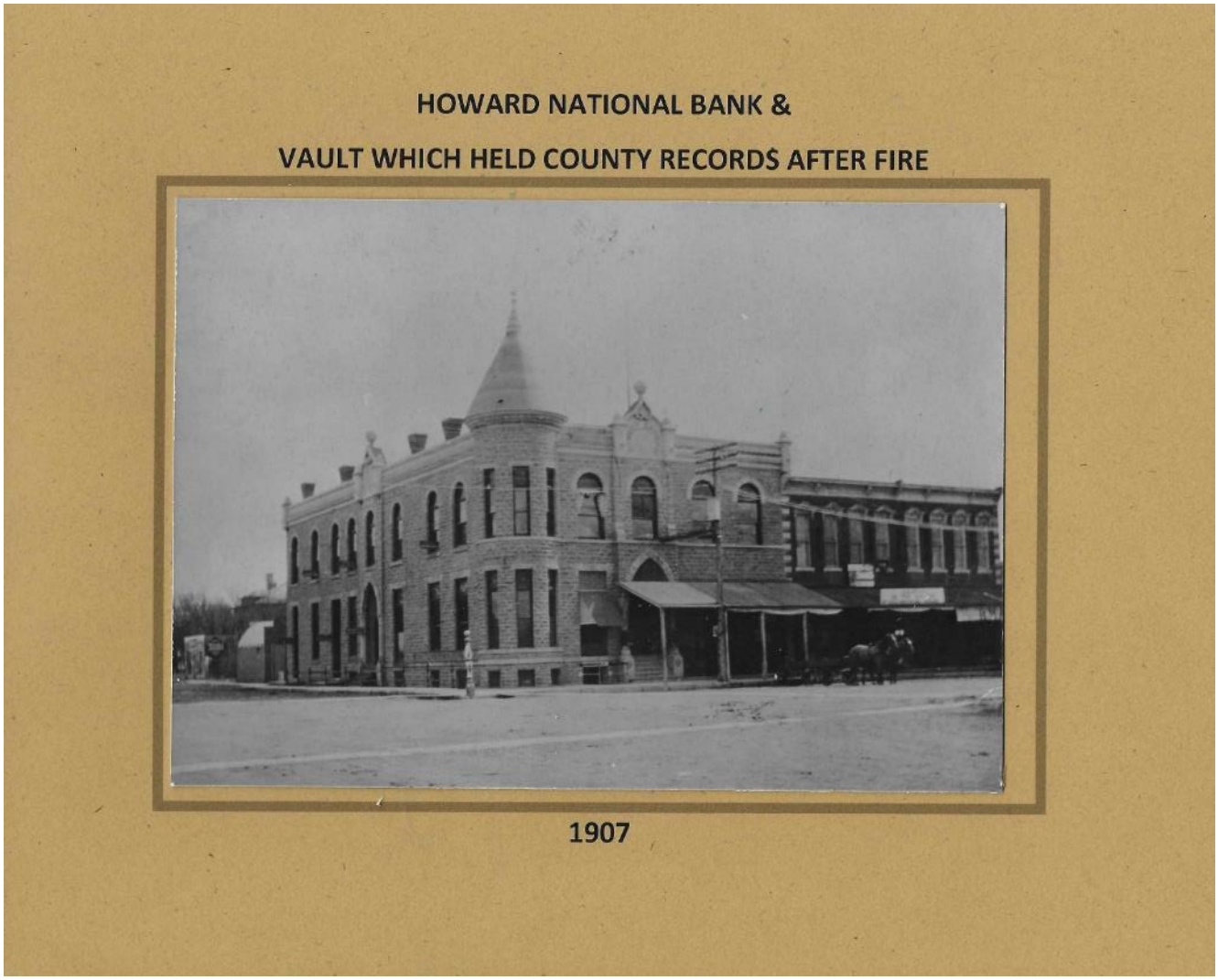

Figure 7: Howard National Bank and Vault which held Elk County Records after Courthouse fire; 1907

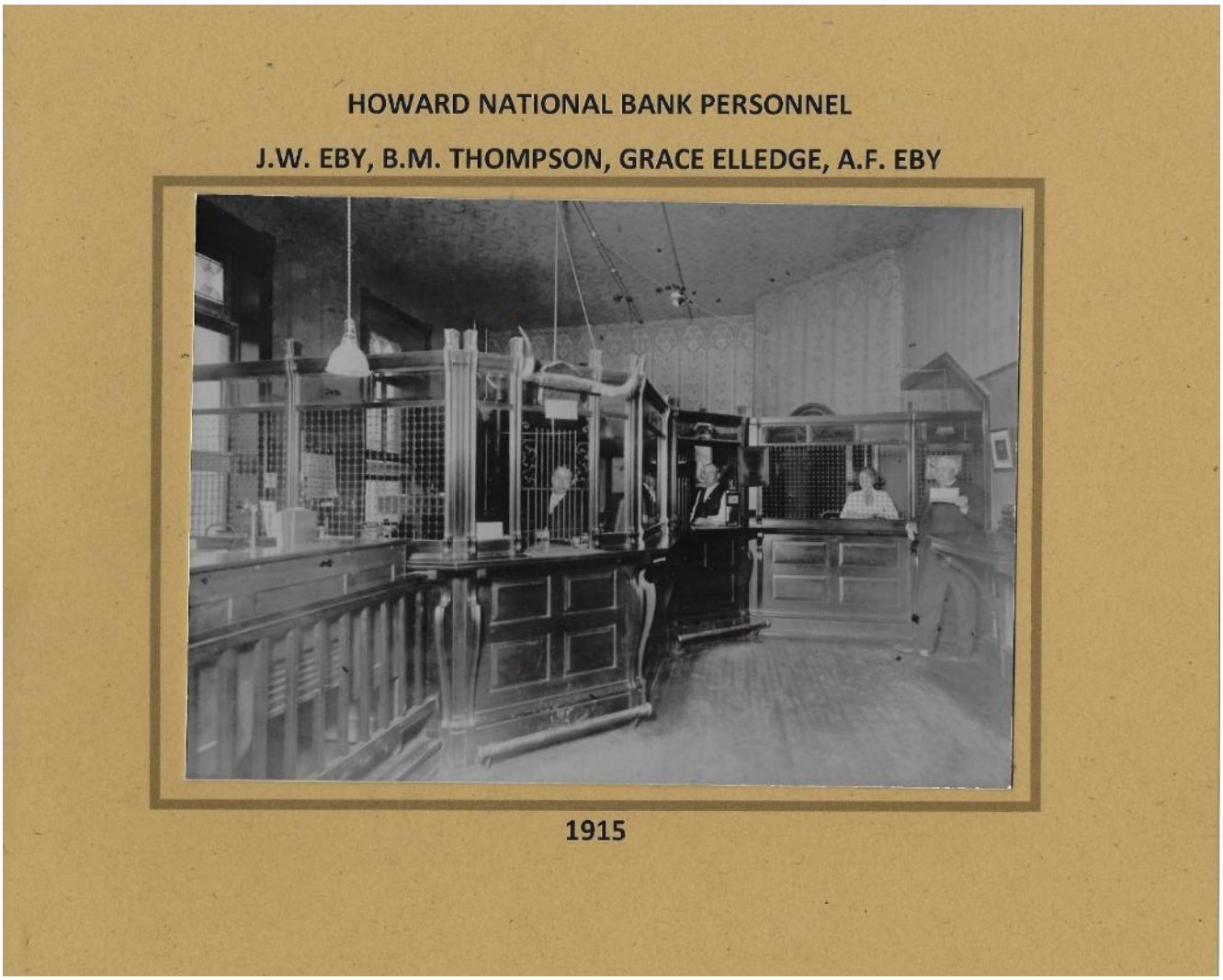

Figure 8: Howard National Bank Interior with Personnel, 1915

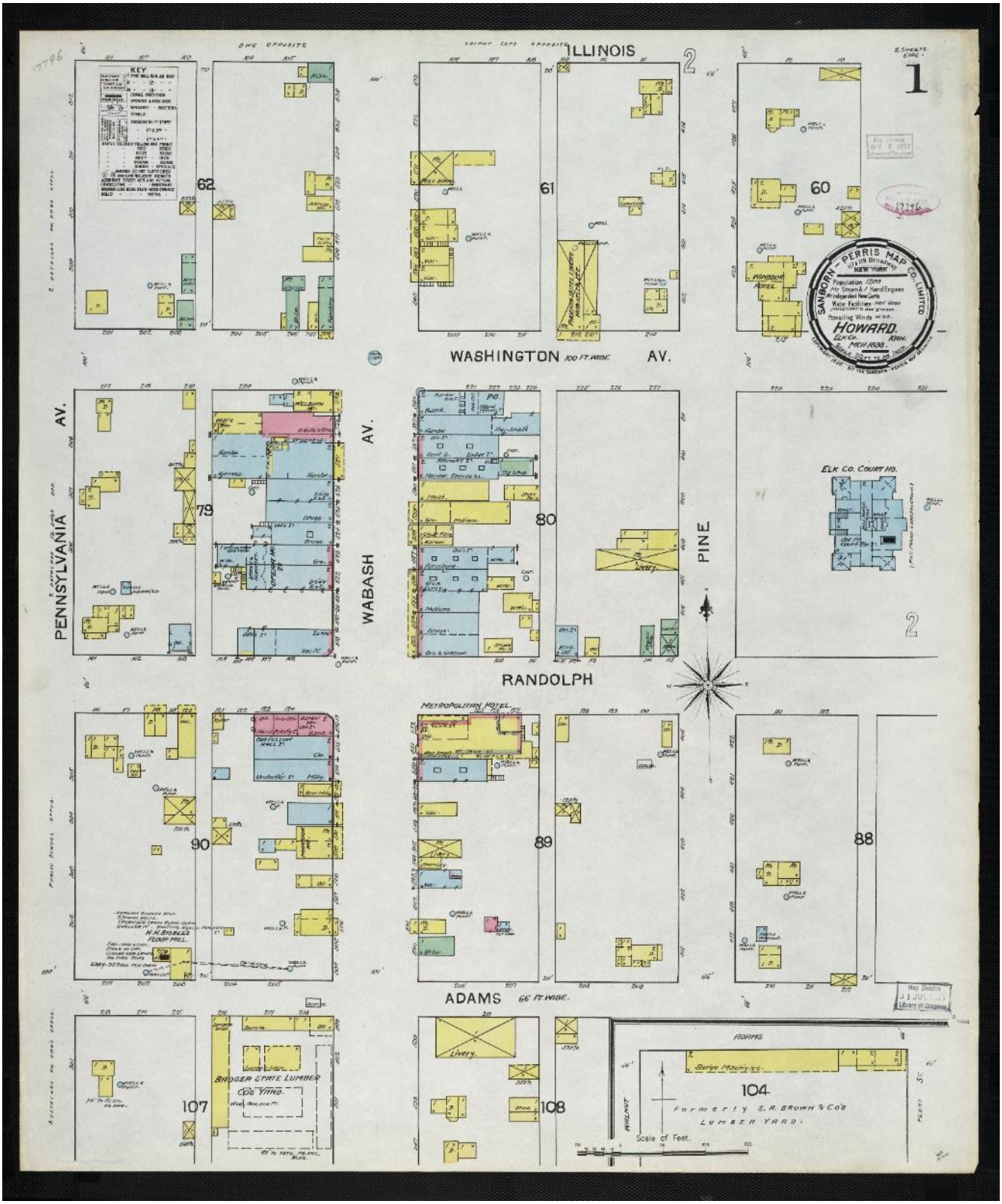

Figure 9: Sanborn Fire Insurance Map of Howard, Elk County, Kansas, March 1893.

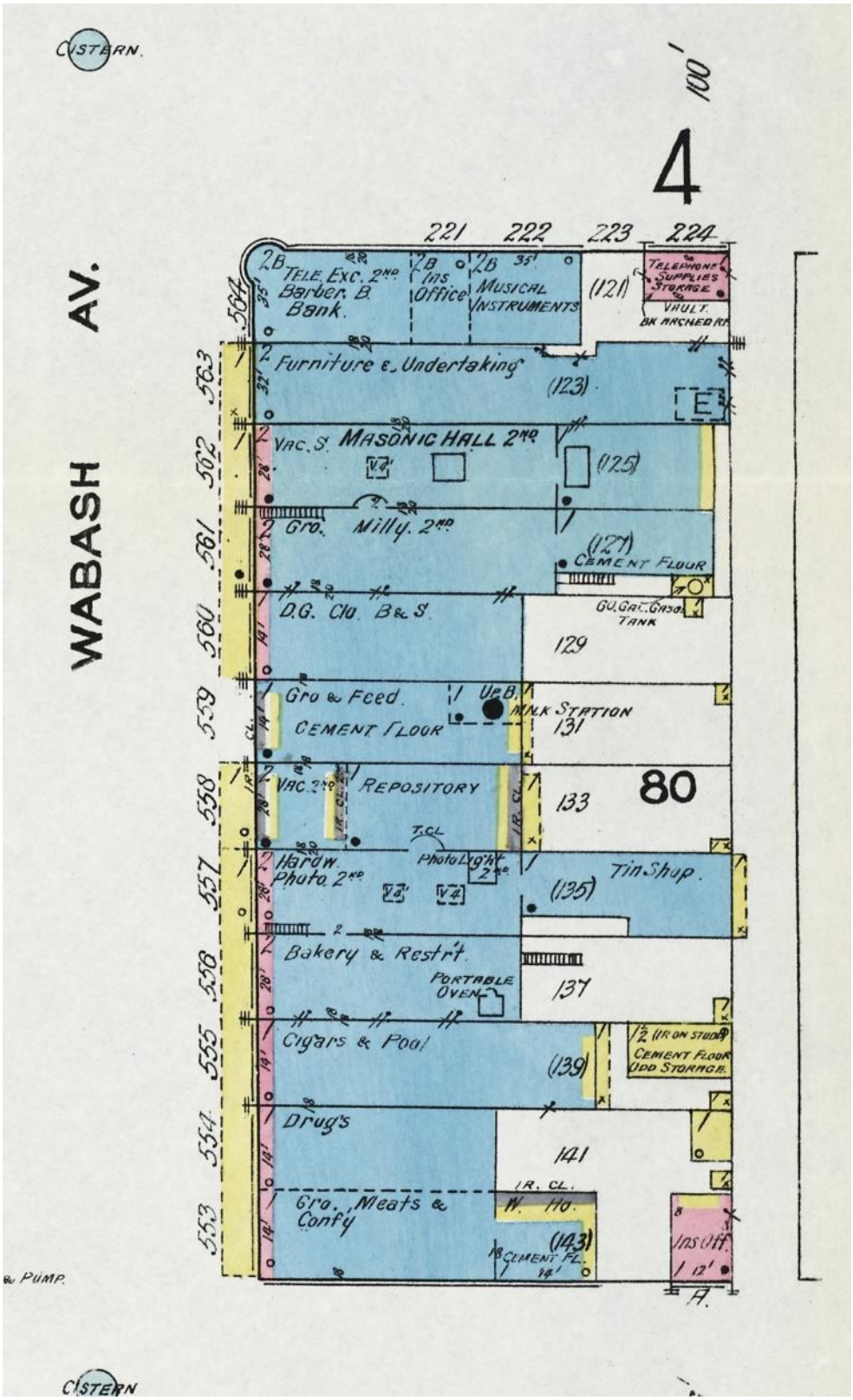

Figure 10: Clipping of the Sanborn Fire Insurance Map of Howard, Elk County, Kansas from September 1912.

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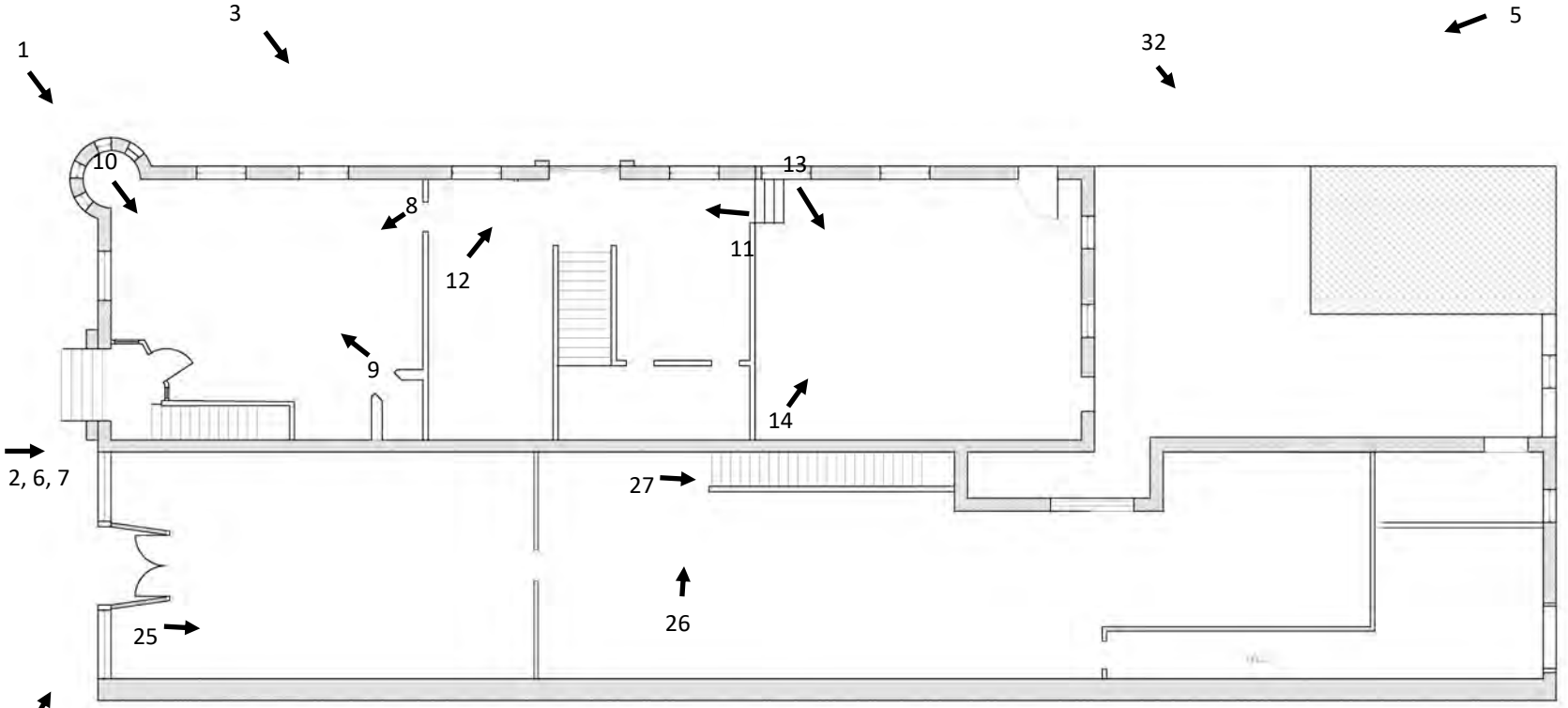
Photo 32: Adjacent property within the “ell”



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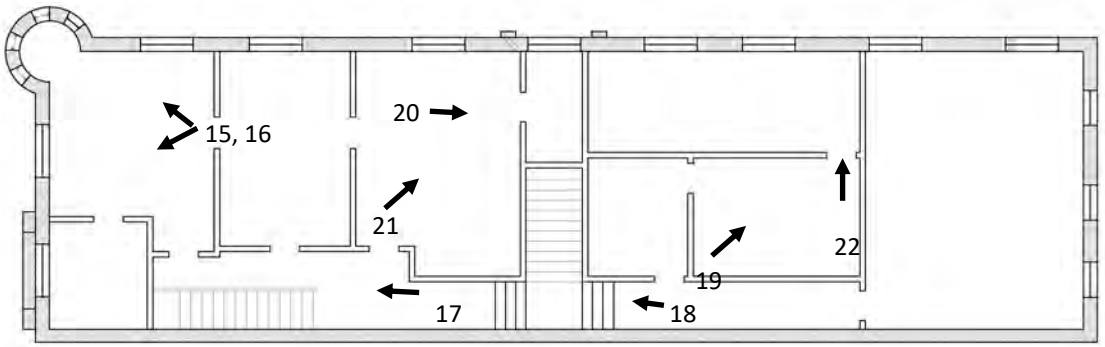


EXISTING PLAN- SECOND FLOOR
SCALE: $\frac{3}{16}$" = 1'-0"

PRINT ISSUE

REVISION
9/23/20

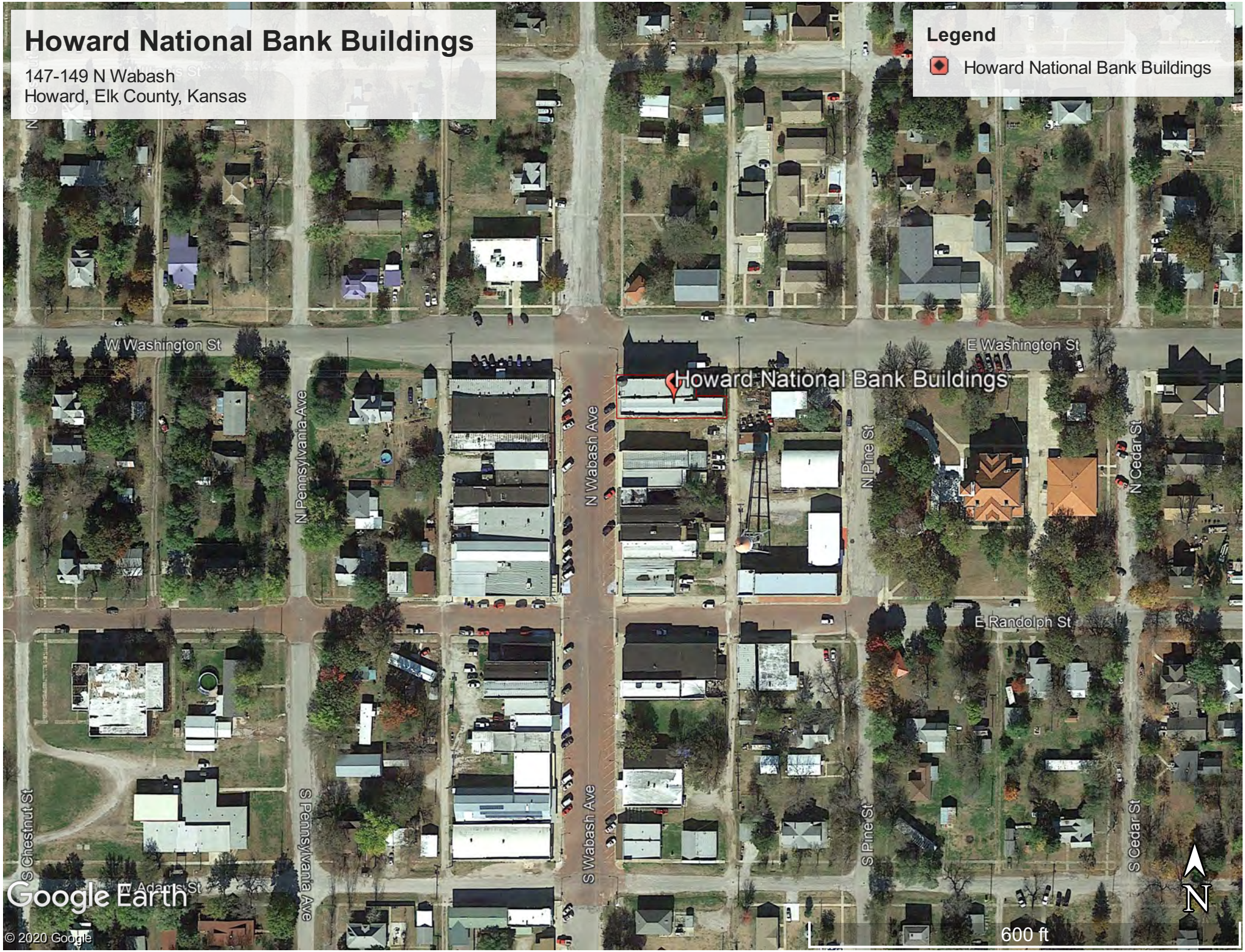
DRAWN
9/18/20

HOWARD BANK BUILDING
HOWARD KANSAS

WILLIAM MORRIS ASSOCIATES
ARCHITECTS
BOX 2, 114 E. 5TH AVE.
AUGUSTA, KANSAS 67010

SHEET TITLE
FLOOR PLAN
PLANS

SHEET NO.
A-1
OF
1


Howard National Bank Buildings
147-149 N Wabash
Howard, Elk County, Kansas
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N Wabash Ave
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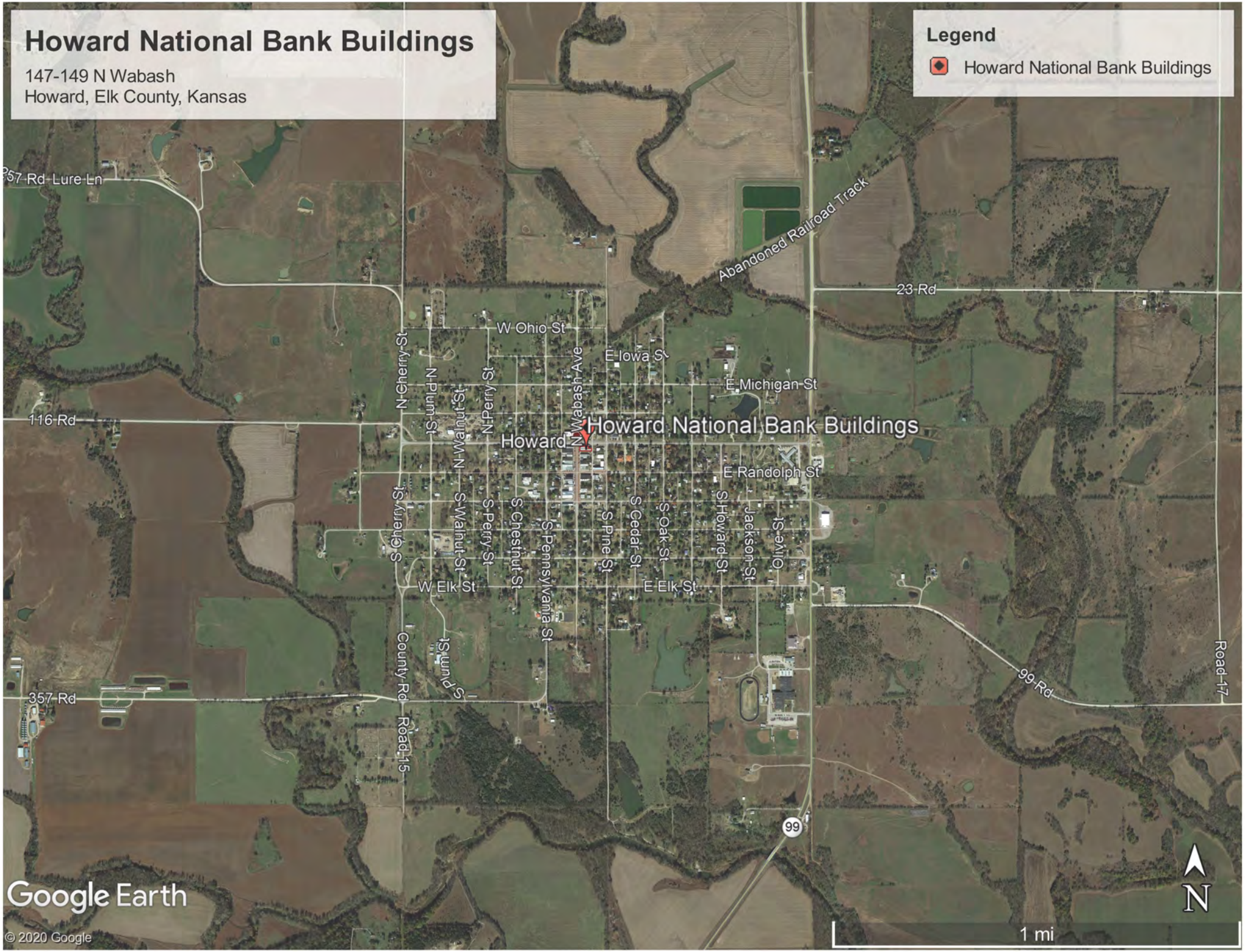
Howard National Bank Buildings
147-149 N Wabash
Howard, Elk County, Kansas
Legend
Howard National Bank Buildings
257 Rd-Lure Ln
Abandoned Railroad Track
23 Rd
W Ohio St
E Iowa St
E Michigan St
116 Rd
Howard National Bank Buildings
Howard
E Randolph St
N Cherry St
N Plum St
N Walnut St
N Perry St
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S Cherry St
S Walnut St
S Perry St
S Chestnut St
S Pennsylvania St
S Pine St
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S Oak St
S Howard St
Jackson St
Olive St
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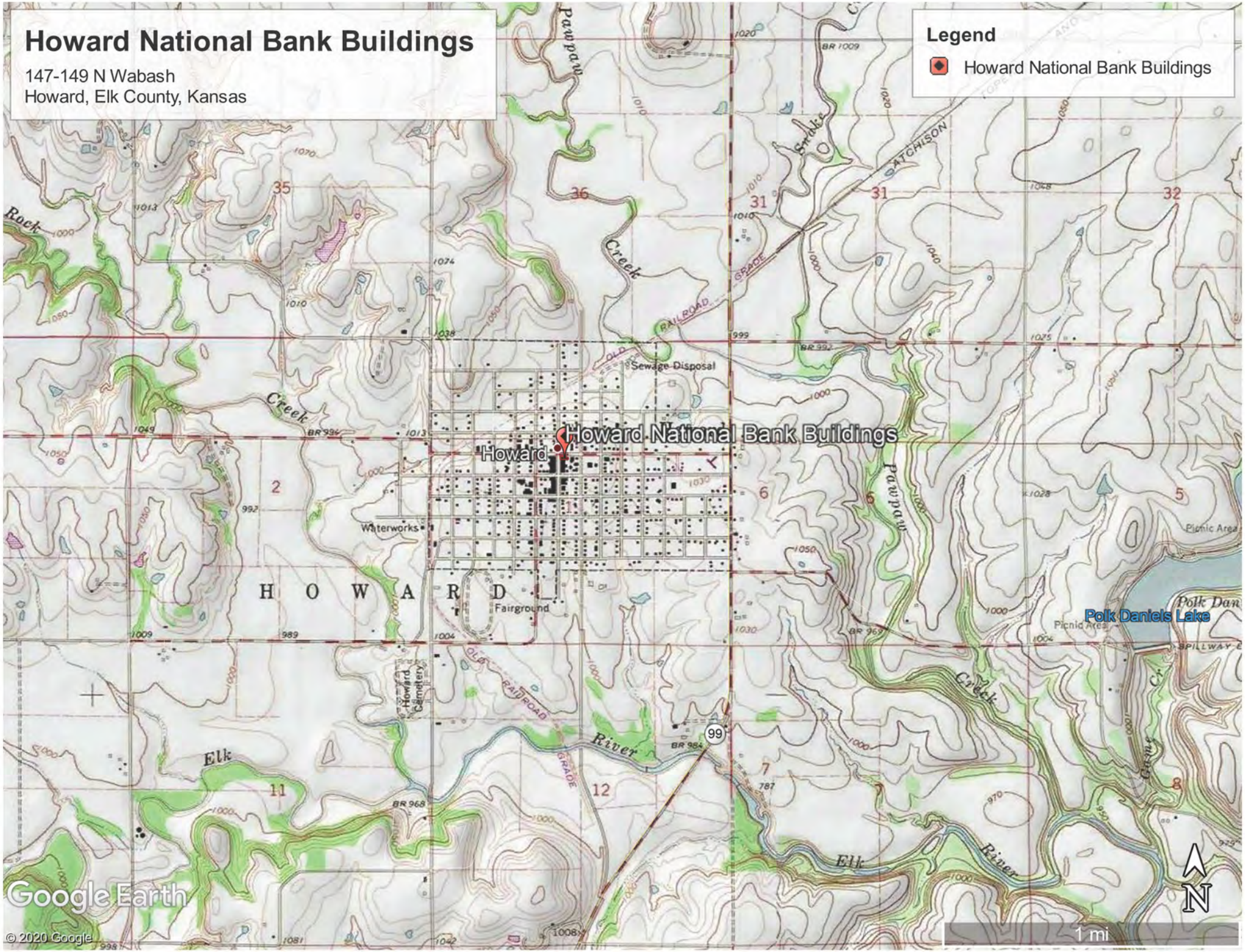
Howard National Bank Buildings

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