

United States Department of the Interior
National Park Service

SENT TO D.C.

**NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM**

6-29-05

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. 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 entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name **Denhart Bank Building**
other names/site number **Anthony and Denhart Bankers**

2. Location

street & number **101 Washington Square** _____ Not for publication
city or town **Washington** _____ vicinity
state **Illinois** code **IL** county _____ Tazewell code **179** zip code **61571**

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, 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 _____ nationally _____ statewide locally. (_____ See continuation sheet for additional comments.)

Kevin C. White / SHPO
Signature of certifying official

6-27-05
Date

Illinois Historic Preservation Agency _____
State or Federal agency and bureau

In my opinion, the property _____ meets _____ does not meet the National Register criteria. (_____ See continuation sheet for additional comments.)

Signature of commenting or other official

Date

Illinois Historic Preservation Agency
State or Federal agency and bureau

American Indian Tribe

Denhart Bank Building
Name of Property

Tazewell, IL
County and State

4. National Park Service Certification

| I, hereby certify that this property is: | Signature of the Keeper | Date of Action |
|--|-------------------------|----------------|
| <input type="checkbox"/> entered in the National Register See continuation sheet. | _____ | _____ |
| <input type="checkbox"/> determined eligible for the National Register See continuation sheet. | _____ | _____ |
| <input type="checkbox"/> determined not eligible for the National Register | _____ | _____ |
| <input type="checkbox"/> removed from the National Register | _____ | _____ |
| <input type="checkbox"/> other (explain): | _____ | _____ |

5. Classification

Ownership of Property
(Check as many boxes as apply)

- private
 public-local
 public-State
 public-Federal

Category of Property
(Check only one box)

- building(s)
 district
 site
 structure
 object

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

| Contributing | Noncontributing | |
|--------------|-----------------|------------|
| <u> 2 </u> | <u> 0 </u> | buildings |
| <u> 0 </u> | <u> 0 </u> | sites |
| <u> 0 </u> | <u> 0 </u> | structures |
| <u> 0 </u> | <u> 0 </u> | objects |
| <u> 2 </u> | <u> 0 </u> | Total |

Number of contributing resources previously listed in the National Register N/A

Name of related multiple property listing (Enter "N/A" if property is not part of a multiple property listing.)
N/A

Denhart Bank Building
Name of Property

Tazewell, IL
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6. Function or Use

Historic Functions (Enter categories from instructions)
Commerce/Trade: Financial Institution

Current Functions (Enter categories from instructions)
Work in Progress

7. Description

Architectural Classification
(Enter categories from instructions)
Late Victorian: Italianate

Materials (Enter categories from instructions)

Foundation **Limestone**

Roof **Asphalt**

Walls **Brick**

other **Sandstone**
Limestone

Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

Denhart Bank Building
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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.
- B** Property is associated with the lives of persons significant in our past.
- 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.)

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or a grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance (Enter categories from instructions)

Architecture

Commerce

Period of Significance **1872 - 1931**

Significant Dates **1917**

Significant Person (Complete if Criterion B is marked above) **N/A**

Cultural Affiliation **N/A**

Architect/Builder **Unknown**

Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)

Denhart Bank Building

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9. Major Bibliographical References

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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 # _____

Primary Location of Additional Data

State Historic Preservation Office

Other State agency

Federal agency

Local government

University

Other

Name of repository **Washington Historical Society; Wasbington Public Library**

10. Geographical Data

Acreage of Property **Less than 1 acre**

UTM References (Place additional UTM references on a continuation sheet)

Zone Easting Northing Zone Easting Northing

1 **16 296684 4508662** 3 _____

2 _____ 4 _____

See continuation sheet.

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

Denhart Bank Building

Name of Property

Tazewell, IL

County and State

11. Form Prepared By

name/title **Thomas and Judy Gross**

organization

date **March 4, 2005**

street & number **201 S. Main Street**

telephone **309/444-2287**

city or town **Washington**

state **IL**

zip code **61517**

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.

A sketch map for historic districts and properties having large acreage or numerous resources.

Photographs

Representative black and white photographs of the property.

Additional items (Check with the SHPO or FPO for any additional items)

Property Owner

(Complete this item at the request of the SHPO or FPO.)

name **Thomas and Judy Gross**

street & number **201 S. Main Street**

telephone **309/444-2287**

city or town **Washington**

state **IL**

zip code **61571**

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. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the 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 Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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Denhart Bank Building, Tazewell, IL

The Denhart Bank Building is located at the intersection of North Main Street and Washington Square in Washington, Illinois. This is at the northwest corner of Washington Square. The bank building is located among other commercial buildings on all sides of the square in Washington with a small park and fountain in the center. A road surrounds the park on all sides. Originally there was a bandstand in the center of the park where Friday night band concerts were a popular form of entertainment.

The building was originally two separate structures. The first, or main building, is Italianate and has a south façade fronting 25 feet on Washington Square and the west façade fronting 62 feet on North Main Street. The entrance to this building is located on the southwest corner of the property, which is canted. This building housed the bank from the mid 1870s until the early 1900s. At that time the building was combined with the adjoining structure on the north resulting in an L-shaped building. This extended the west facade 18 feet north on North Main Street, and extended the north wall 50 feet to the east.

The main building is two-stories tall with a full basement and a limestone foundation. The exterior walls are four bricks thick with the rose-colored veneer layer constructed with butter-joints. Most of the original brick used in the construction is still on the building and is in good condition. The tall narrow windows, four on the south façade and nine on the west façade and one above the entrance, all have heavy sandstone window crowns with keystones, heavy limestone sills with carving, and supportive brackets. The windows are topped by fanlights. Special emphasis is placed on the entrance, which is flanked by sandstone corner quoins on both floors. The window above the entrance is framed by pilasters with Doric capitals; a stringcourse connects the impostes and the sills to the pilasters. The entrance has an aluminum-frame glazed door with sidelights, which is capped with a semi-circular arch, now covered with plywood. The entrance is above the street level and is accessed by six concrete steps. A cast-iron railing is located on each side of the steps. A limestone belt course, four feet up from ground level, runs along the entire south and west façade. All of the sandstone on the building has a distinctive brown swirl pattern. The seven windows on the first floor are the original wooden double-sash windows. There are also five original wooden storm windows. The second story windows are tall and narrow and were replaced approximately 20 years ago with vinyl to match the design of the original ones on the first floor. There is one window opening on the basement level on the south façade and five on the west façade. A door is located in the center of the west façade window openings. The second and third window openings from the north corner are filled in with concrete block. These windows and the door once provided access to the coal bin that was located beneath the sidewalk.

The adjacent building, which is now connected, is also two-stories tall and constructed of brick but has characteristics of Colonial Revival architecture. The metal cornice is decorated by modillions and is located just below the roofline. The one-over-one wood windows have limestone flat lintels with keystones and lug sills with brackets. The three-bay building has three windows on the second floor and two windows and an

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entrance on the first floor. Two double-sash basement windows with flat limestone sills are located beneath the first floor windows. The entrance is located near the juncture of the two buildings and is sheltered by a curved stone hood with brackets. Above the hood is a window with two divided lights and a rectangular stone window surround. The paneled wood door has six beveled divided lights: three square lights above three long rectangular lights.

The first 28 or so feet of the north elevation is parged brick (concrete over brick) and lacking in ornament, since originally there was a building adjacent to it. Then the wall is recessed, about five or six feet, and then continues, for about seventeen feet. The recessed wall is clad with stamped metal to resemble brick. There are two windows, one above the other, in the recessed wall. East of the recessed wall there are three windows, one on the first floor and two on the second floor. The first floor windows are wood and the second story windows are aluminum-clad.

Interior

The main building that housed the Henry Denhart and Company bank has fourteen-foot high ceilings, plaster walls and hardwood floors. The radiators from the nineteenth century are still present on the main floor as are some of the oak covers with metal grids on the side. Many of the doors throughout the building are four-panel wood doors, common in buildings that date from 1820 to 1900.

The entrance door opens onto what was once the lobby of the bank. There is also an oak counter along the wall with sections for deposit slips, etc. The counter and radiator covers are most likely from The State Bank, which occupied the building from 1949 through 1969. The windows, which are original, are segment in-segment out and are surrounded by oak woodwork. Access to the vault is granted from the lobby by a door on the east side of the back wall. This walk-in vault on the main floor has a timed lock which was installed in 1949 when Rae Heiple reopened the bank. The vault contains a floor safe with the Henry Denhart and Co. Bankers inscribed on the front. This was most likely the original safe and probably dates back to 1885 when Henry Denhart took full possession of the bank after Charles Anthony left. It was built by Hall's Safe and Lock Co., Cincinnati and Chicago, and the patent dates are 1867 and 1873. The safety deposit boxes (drawers and cabinet) are also in the main-floor vault and were most likely left from the Denhart Banking Company. Access to the room behind the lobby is granted from a door on the west side of the back wall. This was the administrative section, out of public view. The original windows have segmental arches and the wood trim has been painted to resemble marble. A door on the north side of this room leads to the adjacent building and the stairway to the second floor.

The front room of the adjacent building measures approximately seventeen by thirteen feet. To the east of

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this room a hallway leads to a closet, in the southwest corner, a bathroom, located on the north side, and a smaller room that measures approximately twelve by eleven feet.

Second floor

At the top of the stairs, the stairway diverges into two parts. The steps that take a quarter-turn to the right lead to the apartments located within the main building. The three steps straight ahead of the landing lead to the door for the northernmost apartment, which is located in the other building. There is also a skylight above the stairway. The second floor was converted into three separate apartments in 1951. The apartments have been vacant for approximately ten years. Each apartment has a kitchen, two rooms, and a bathroom. The apartments in the main building are accessed off of a long narrow hallway, which runs north and south. It is very likely that this area was once a large meeting room before being divided into apartments. Pictures from the early 1900s show an Odd Fellows sign on the front of the building indicating their meeting place and it is identified on the 1893 Sanborn – Perris Map Company as such. The hallway and the original meeting space have wood wainscoting.

The two apartments in the main building have maintained the historic character of the building; the hardwood floors, tall narrow windows, picture moldings and tall ceilings are still intact. The original nineteenth-century woodwork around the windows with complex double gentle curves is also still present as are the four-panel wooden doors, which were common in nineteenth-century buildings. In the northern part of the building, the doors have been replaced. The hardwood floors, while painted, are still present.

Basement

An exterior staircase located on the south of the building leads to the basement door. The basement has brick-exposed walls, some of which are covered with paneling that was added in the 1990s. The walk-in vault door, with Henry Denhart and Co. Bankers inscribed on the front, is currently mounted on the northeast corner beneath the building Denhart acquired in 1902. The vault dates to 1885, the year Henry Denhart and Company was established. The date is further supported by the bank inspectors' yearly stickers on the vault door. The original vault foundation, eight bricks thick, is also evident in the basement. The basement floor in the southern section is white hexagonal tile, which dates to the turn of the century. The floor in the middle of the basement, next to the boiler, is tile while the floor in the north section is concrete. The steam boiler, manufactured by Annapolis Steam Boiler, Weil Bros., Chicago, is present in the basement and was used to heat the building through 2004. The steam pipes and return pipes are also still present.

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Denhart Bank Building, Tazewell, IL

Integrity

The Denhart Bank Building has sufficient integrity for listing in the National Register of Historic Places. The windows on the first floor of both buildings are all original. The upper floor windows were replaced but the original window openings are still intact.

Pictures from 1902 show the basement windows as arched with a center mullion. The existing windows were installed sometime between 1960 and 1970. Years ago the two basement windows under the public sidewalk on the west side (along North Main Street) were converted into entry doors to the coal bin and the two on the most northern end were filled in with brick. The railing protecting the stairway to the basement entrance on the south side façade is believed to be original since it is present in the earliest (1902) pictures.

Photographs indicate that the pediment was removed before 1930 and the cornice was gone before 1960. Around 1960, when the cornice was removed, the underlying parapet was covered with plywood. Also at that time, the entire brick exterior was painted white and the stone painted gray, and the nine-foot wooden door was replaced with a seven-foot aluminum door. The glass transom was removed also. All of the stone around the front door was removed and the transom and stone replaced with plywood.

The building is currently undergoing restoration under the supervision of the Illinois Historic Preservation Agency and all work will meet the requirements established in the Secretary of the Interior's Standards for Rehabilitation. To date the paint on the exterior was removed leaving the brick as it was originally. A sample of the original mortar was sent for analysis so that mortar (lime putty) of similar consistency can be used to re-point the entire building. The cornice on the main building is a replica of the original, was constructed of the same material as the original, and was based upon historic photographs of the building.

The Denhart Bank Building has sufficient integrity for listing in the National Register of Historic Places. The exterior and the interior retain much of their historic fabric. The floors, ceilings, walls, and majority of the woodwork are all original. The lobby received minor updating in the 1940s when the bank changed hands, but the first floor of the adjacent building is completely intact. The upstairs trim and details were retained when the space was converted into apartments.

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STATEMENT OF SIGNIFICANCE

The Denhart Bank Building is locally significant for listing in the National Register of Historic Places. The property meets Criterion A for commerce based on its association with the banking business in Washington, Illinois. Charles E. Anthony and Henry Denhart operated their banking business in their Italianate building on Washington Square from the 1870s to 1885. Anthony and Denhart dissolved their business in 1885, but Denhart formed another bank that continued to operate out of the same location. Between 1902 and 1908, Denhart purchased the adjoining property to the north. From the combined buildings, Denhart operated the bank from the early 1900s until 1930 when the bank failed and the state closed it. The property also meets Criterion C for architecture as a good local example of Italianate architecture in the community. The period of significance is from ca. 1872, when the building was constructed, until 1930, when the bank was closed.

The Denhart Bank, which later became Henry Denhart and Company, was significant to the banking commerce not only in Washington, Illinois, but in many other communities throughout the Midwest from 1866 to 1930. Financing provided by the bank assisted with the rapid growth of many towns including Washington. This suddenly came to an end in 1930. The impact of the closing of just one bank in Washington, Illinois, was dramatic and is documented in Washington newspapers. The depositors only received 72 percent of their money back. However, the most significant impact was in the loss of property that people thought they owned. When the bank failed, they found their homes and farms were really owned by the bank. This took a personal and economic toll in Washington, in 12 other counties in Illinois, and in 12 additional states in which the bank held mortgages. These financial woes affected not only the adults involved at the time, but were passed on to the next generation who were in line to inherit the property.

History of Washington

(The majority of the following text was taken from Dement/Zinser House National Register nomination form.)

The first settlement of the town of Washington, or in its vicinity, of which there is any account, was made in the spring of 1825, by William Holland, Sr., who came to the area from Peoria (then Fort Clark). In 1834 William Holland, Sr. laid out the original town of Washington, defining an area of one square mile with a public square in the middle and extending one-half mile in each direction. With the platting, lots were laid out and sold as people were attracted to the community. Growth created demand for services and goods. The arrival of the railroad in 1857 stimulated additional commercial growth.

In 1838 a Town Board of Trustees was formed. In 1857 the Village of Washington was incorporated as a city. The Board of Trustees continued as the governing body until 1878 when a city council was organized and the first mayor, Peter Fifer, was elected.

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Washington citizens had the opportunity to meet and talk with Abraham Lincoln for he was often in the community during the 1850s, sometimes stumping as a Senatorial candidate or at other times traveling the judicial circuit. Stephen Douglas also visited Washington during his campaign for the United States Senate.

Significant economic developments in the last half of the nineteenth century included a canning company, dry goods stores, a pharmacy, grocery, woolen mill, large saw mill, manufacturer of wagons and plows, harness maker, and a cigar maker, among others. Electric power was brought to Washington in 1900 and in the same year a telephone company began operation.

The city began moving away from an economy rooted in agriculture to opportunities in small businesses and industry. By 1913 businesses around the square included an automobile garage, electrical supply company, hardware store, tailor shop, jewelry store, pastry shop, two groceries, and two blacksmith shops.

Washington fared better than most Tazewell County Townships during the Great Depression and by 1933 the effect of the depression was diminishing. Various subdivisions were platted and the area experienced new population growth. The end of World War II found Illinois firmly established as an industrial state and nearby Peoria, a flourishing industrial city, offering employment opportunities for Washington citizens. Washington became a very attractive place to live and the city began to grow at a very fast rate. By 1950 there were 4,285 residents and by 1960 the population reached 5,916.

The city boundaries expanded to the west, north, and south, with the population increasing by 52% between 1970 and 1980. By the year 2000 census, the population was approximately 14,000.

Today, Washington is an attractive community within the Peoria/Pekin metropolitan area in northern Tazewell County. It is located fifteen miles from Peoria and about 40 miles from Bloomington/Normal. It is served by two weekly newspapers, a full-time police force and a volunteer fire department. Often characterized as a bedroom community, it has, nevertheless, been able to attract small, environmentally clean industry to the area. It continues to attract new residents.

Banking in Tazewell County

Before banks were established in Tazewell County, merchants assumed the role as bankers, keeping money safe for their customers. Pekin, being the county seat, was the financial center of the county. The first bank in Pekin (and in the county), the Shawneetown Bank, was established in 1838 but lasted only until 1842 (Allensworth, 1905: 870). These early banks in the county were not always stable, and in trying financial

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times, were commonly liquidated. Prior to the Civil War, currency in the United States was mostly based upon state bonds and not always secure. It was to the banks' advantage to circulate their currency further west; the further away the currency the more difficult it would be to return to the bank for repayment. The value of paper currency was constantly changing and with the onset of the Civil War, money from the southern states, which was widely used in Illinois, lost its value. People were so unhappy with the instability of some of the currency that was being circulated that they no longer used it. The currency in Pekin was pretty much useless. Finally the G.H. Rupert and Company, which was formed in 1852, issued currency from the Platte Valley Bank of Nebraska that they backed in gold (Allensworth, 1905: 871).

It was not until the end of the Civil War when the country, desperately in need of funds, established the National Banking system, that banks of issue were established in Tazewell County. Under the new system, the banks were more secure, for they received the backing of the U.S. Government. The first bank in Tazewell County that was established under the federal banking system was the First National Bank of Pekin (Allensworth, 1905:872).

Despite the creation of national banks, privately owned banks were more prevalent in Tazewell County. At the turn-of-the-twentieth-century there were only three national banks in the county; two were in Pekin and one was in Delevan. There was one state bank located in Minier, but the twelve other banks in the county were private. The appeal of establishing a private bank versus a National Bank was attributed to several factors. Banks participating in the National Banking system, within a year of their establishment, had to have at least \$50,000 in capital. National Banks could only loan 10 percent of their capital to a corporation or an individual business. Finally, the shareholders of National Banks were liable for twice the value of the stock, whereas shareholders of private banks would be only liable for what they could afford to pay off the banks' debts (Allensworth, 1905: 870).

Anthony and Denhart Bankers

The banking firm of Anthony and Denhart organized in 1866 was actually the second bank in Washington. The first bank, organized prior to 1858, was originally known as the Prairie State Bank and at that time was the only bank in Tazewell County that issued its own currency. This bank later became a private bank, A. G. Danforth, when the state banks closed. From the mid to late nineteenth century, these two banks were so successful with customers from Central Illinois that the banking business in Washington was said to be second in importance only to Pekin, the county seat (Allensworth, 1905: 873).

Charles Anthony was born in Washington in 1846, and Henry Denhart was born in Germany in 1842 and moved to Washington in 1853 at the age of 11. Both attended Washington schools, but evidently neither

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graduated from high school, as the graduation lists do not include their names. They both began their careers as laborers in town. Mr. Denhart worked for Dr. R.B. Wilson, and Mr. Anthony worked as a clerk in the dry goods business of Richard D. Smith. The beginning of the Anthony and Denhart banking business has a unique connection to Abraham Lincoln. Richard D. Smith ran a dry goods store on the north side of Washington Square from the late 1850s until 1866. Abraham Lincoln was a frequent visitor to Washington Square in the 1840s and 1850s when he rode the circuit to the courthouses in Tazewell and Woodford counties. R.C. Bryner reports that "Dick" Smith's store in Washington was the meeting place for such giants of those days as Abraham Lincoln, Richard Yates (Governor of Illinois during the Civil War), Robert G. Ingersoll, Dick Oglesby (Governor of Illinois in 1885), Long John Wentworth, Long Sam Jones, and John A. Logan (eventual Civil War general).

According to Bryner in his book, *Abraham Lincoln in Peoria, Illinois*, these meetings and "names are woven in the history of the stormy days that came in 1861," referring to the beginning of the Civil War. A year or less after this period of Lincoln's meetings in Smith's Dry Goods, he began his first term as President. Charles Anthony likely began clerking at Smith's several years later in the early 1860s, and he eventually purchased a half interest in the store. Richard Smith's obituary relates that Abraham Lincoln appointed him as Washington Postmaster. The appointment of Smith to Postmaster must have come just before Lincoln was assassinated in 1865, as Smith served as Washington's Postmaster from 1866 to 1868. Smith used Lincoln's appointment to launch his career to eventually become Pekin's Postmaster and also to become a Republican activist in county and state committees.

This new career allowed Smith to sell his half interest in the store to Henry Denhart. Anthony and Denhart used the purchase of Smith's business to launch their own business careers. The banking business started from customers in their dry goods store requesting that they keep their savings in the floor safe at the store. This practice increased, so apparently, they operated their bank out of their dry goods store in early years. Once the bank was begun, this set the stage for the partnership of Anthony and Denhart to run two unique businesses on Washington Square simultaneously -- Anthony and Denhart's Dry Goods and Anthony and Denhart Bankers. Their advertisements for both dry goods and banking ran side by side in the Washington papers, such as:

- 1) 5 cent goods are all the go at Anthony and Denhart's.
- 2) Anthony and Denhart money to loan on real estate 1-5 years.

Between the two of them, their business experience probably amounted to three or four years clerking in a dry goods store prior to beginning their partnerships. In spite of this, their businesses were quickly successful. Their dry goods business was one of three in Washington and was very successful. The banking business was as successful, for they soon moved their bank into a new building. In the *History of Tazewell*

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County Illinois (1879) author Charles Chapman gave the following account: "The banking business of Anthony and Denhart began in 1866, and a few years later they opened their handsome brick banking house."

Once their bank building was built, that business also grew rapidly. Anthony and Denhart specialized in providing real estate loans, with an emphasis on farm land. Soldiers returning from the Civil War were probably anxious to buy property. In 1874, approximately the time they completed their building in Washington, they opened a branch in Chatsworth, Illinois, under the name Anthony, Denhart, and Wilson. Clifford Anthony, Charles's brother, was added as a partner and placed in charge of the Chatsworth branch.

Their business interest spread well beyond Washington, Illinois, and Tazewell County. They invested their earnings in cattle and land. They owned controlling interest in cattle and land companies in the west, one of which was said to be the "largest Hereford breeding associations in the world." Charles Anthony was secretary-treasurer of the Ogalalla Cattle Company in Denver, estimated to own 120,000 head of cattle. The Washington newspaper documented his travel to both Denver and Cheyenne in the Wyoming territory. Denhart was reported by the *Chicago Times* to be a major investor in Swan Cattle Company, the largest cattle breeding association in the United States.

The Anthony and Denhart interests also extended to the East Coast. In 1882, Charles and Clifford Anthony were appointed financial correspondents of the Connecticut Mutual Life Insurance Company of Hartford. This gave them statewide responsibility for real estate loans in Illinois. They maintained offices in Washington, Peoria, and Omaha.

Meanwhile, back in Washington, their banking business was booming. Their farm loan business, operated primarily out of their offices on Washington Square, spread well beyond central Illinois. At one time it was believed that they were financing property, not only in Washington, but in 12 additional counties in Illinois and in 12 other states as well. They also expanded their business interests beyond dry goods and banking into lumber, and purchased J.C. Kimble's Lumberyard in the early 1880s, the only lumberyard in Washington at the time. They managed the lumberyard as partners until 1885.

The history of Anthony and Denhart and their bank would not be complete without mentioning some of the controversies in which they were involved. Newspaper articles from Washington and Pekin, Illinois, between 1874 and 1879, outline disagreements over tax assessments between Washington citizens and the committee on assessments of the Tazewell County Board of Supervisors.

In 1879 Joe Irwin, editor of the *Pekin Times*, aggressively attacked several Washington citizens, including

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Anthony and Denhart in a news article. He accused them of not reporting assessments on stock in their dry goods store. He also published a list of their mortgages from their bank attempting to show some Washington citizens had undervalued their property to lower taxes. The Pekin editor described Anthony and Denhart as "fellows who, under the guise of bankers, rob and gobble everything within their reach. They have a form of mortgage that will take the shirt off a man's back, follow him to the grave, and take the silver mountings off his coffin." The editors of the Washington paper, H.H. Pallister and Eli Heiple of *The Tazewell Independent*, vigorously defended Anthony and Denhart.

The editor of the *Peoria Sun* was perhaps an unbiased observer since he was from another county. His opinion of editor Joe Irwin making negative comments about Anthony and Denhart was as follows: "Joe will not be upheld by any respectable journalist in the state after they know how disgracefully he acted."

Over 125 years later it is impossible to know who was right. The Washington newspaper editors always defended Anthony and Denhart throughout their careers. For example, when Anthony left the bank in 1885, the newspaper stated, "Washington can ill afford to lose such men as Mr. Anthony. He is well-known in business far beyond the limits of our state. Mr. Denhart is a Christian gentleman of irreproachable character, business tact, energy, and uncompromising honesty, and the bank is an institution Washington places faith in." It should also be stated that the Pekin newspaper was known to be of Democratic influence, and Washington was always strongly Republican.

Henry Denhart and Company

In 1885 the Anthony brothers and Henry Denhart dissolved their partnerships in all of their businesses, that is, dry goods, lumber and banking. The Washington newspaper reported in the July 18, 1885, edition that the dissolution was amiable on all parts. The reason stated was the appointment of the Anthony brothers as directors of loans in Illinois for the Connecticut Life Insurance Company. The editor of the paper stated that Charles E. Anthony had "too many irons in the fire for the peace of mind required by the average human." The deed shows that on July 18, 1885, Charles E. and Hattie Anthony sold their half interest in the bank property to Henry Denhart for \$6,000. Even though Clifford was listed as a partner in the business, his name had never been included on the deed.

The Anthonys moved their business to Peoria and also had an office in Omaha. Charles Anthony continued as secretary-treasurer of the Ogalala Cattle Company in Denver, Colorado. The dissolution included their lumber and dry goods businesses. Mr. Denhart continued to operate the lumberyard until 1903. Anthony and Denhart Dry Goods went out of business, and they sold their inventory at auction in Fairbury, Illinois, in 1885. The dissolution notices of Anthony and Denhart Bankers and Anthony and Denhart Dealers in lumber

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ran weekly in the paper during August, 1885.

After the Anthony brothers left the organization, Henry Denhart continued to operate an active banking business in central Illinois. He continued to expand and in 1886 he organized a branch in Roanoke, Illinois, about 25 miles from Washington. He named his nephews, Henry and Louis Harms, as managers. Both Harms brothers were born and raised and received their schooling in Washington. The branch was successful, and Henry Harms later expanded his work into land development, specifically timberlands. Both brothers were said to make fortunes early in life after receiving their start from their Uncle Henry Denhart.

Denhart Bank advertisements ran each week in the Washington paper through much of the late 1880s. It is of interest that his competition appeared to be Charles and Clifford Anthony, who advertised their real estate loan business on the front page of the Washington paper. Their business was in Peoria, 12 miles away. Although Charles Anthony had his office in Peoria, he still owned a beautiful Victorian house on South Main Street in Washington until 1898. Henry Denhart lived across the Street in an even larger Victorian mansion. Both of their homes have been restored to their former grandeur of the late nineteenth century.

In the early 1900s, Henry Denhart purchased the building adjoining his bank on the north side. He did this in two separate transactions: in 1902, half interest from Lewis Tobias for \$600 and in 1908, the remaining half interest from the family of Philip Brown for \$700. Both deeds also granted rights to the brick walls adjoining the building. Around this time, the buildings were joined together with interior walls removed and a common entry hall on the west side. It is likely that for the first time the bank operated out of both the south (original bank building) and the north (rear) sections. On three separate occasions in 1917 and 1921, when Henry Denhart reorganized his banking business, the deeds listed the bank property as the two combined buildings forming an L shape. This documents that the joined buildings housed Mr. Denhart's business from approximately 1902 until the bank closed in 1930. The southern or front section of the building is the original Anthony and Denhart Bank Building.

In 1917 Mr. Denhart sold an undivided one third interest in his bank building to Harlan Kingsbury and his wife Clara, for \$5000 and also to Frank W. Hops for \$5000. Henry Denhart was 75 years old at the time of this transaction and was probably thinking of retirement. From 1917 on, Hops, Kingsbury, and Denhart were listed as the three directors of Denhart Banking Company. The two new co-directors were both long-time Washington residents. Mr. Hops began employment at the bank right after finishing school in 1882. He had worked for Mr. Denhart for 35 years by the time he became director. Mr. Kingsbury was a real estate dealer and owned a bank in Metamora at the time he became director in 1917.

In 1917, amendments to the banking code of Illinois prohibited private or unincorporated banks. The amendments provided these banks with a grace period of January 1, 1921, to incorporate. In order to

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expedite the change, banks in communities with a population of less than 1,500 needed only \$15,000 in capital to meet the requirements of state banks (Charlton, 1939: 49). As a result, the Denhart bank was changed from a private bank to a state-chartered bank. In 1921, the three directors formed a corporation and deeded the property from all of their individual names, including their wives, to that of Henry Denhart and Company for one dollar.

In 1927 the Illinois Legislature, at the urging of the Illinois Bankers Association, enacted legislation that would strengthen the state banking code by creating a commission to amend and codify Illinois banking laws (Charlton 1939: 51). Unfortunately, no changes were made about the reserve requirements and the reforms that were made by the commission, which were enacted into law in 1929, were not enough to safeguard the state banks from the financial crisis caused by the stock market crash that occurred in October (Charlton 1939: 54).

The Henry Denhart and Company bank was one of many banks across the country that failed after the crash. The bank was closed by state bank auditors in 1930. Henry Denhart and Company always had an emphasis on real estate loans, particularly farm land. At the time it closed in 1930, farm loans were considered "gilt edge" because property was so valuable. Farm land ranged in price from \$300 to \$500 per acre. Henry Denhart and Company made loans that were considered safe at 50 percent or less of value. Substantial real estate holdings appeared to be the downfall of many state banks. A study in Cook County reported that up to the end of 1934, state banks in receivership spent nearly 14 percent of their assets on taxes on real estate, repairs, lien payments, etc. This was in contrast to 2 percent spent by the national receiverships. (Carlton 1939: 60). The stock market crash and the economic depression had a tremendous impact on state banks in Illinois. In 1933 there were 616 such institutions; ten years prior, in 1923 there were 1,407, well over twice the amount (Carlton 1939: 60).

Because of the size of Henry Denhart and Company, the closing received extensive newspaper coverage. At that time, there was only one other bank in Washington, A.G. Danforth and Company Bank. Although this bank was the oldest in Washington, it must not have been as big in comparison to Denhart's, since Denhart's bank was the only bank listed in Washington in *Financing an Empire: History of Banking in Illinois* (1926). Newspapers described what was once an economic boom in Washington and for the Denhart Bank, which once had a very large business with over one million dollars in deposits.

Newspaper accounts describe the Denhart Bank as very aggressive in loaning money. The bank owned property, not only around Washington, but in 12 additional surrounding counties and 12 additional states. This aggressive approach to lending likely made Henry Denhart and Company attractive to citizens wishing to purchase property. While their business practices were later questioned, it was the Great Depression

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which caused the dissolution of the bank.

On Friday, April 11, 1930, the Henry Denhart and Company Bank officials called the state auditors and bank examiners to Washington. J.E. Schearer "quickly arrived" and posted the following notice on the front door: "Henry Denhart and Co. Bank closed for examination and adjustment April 11, 1930, 1:30 p.m." The news was so important that the local paper published an extra edition the following morning. In this extra publication, and in others, front page articles in nearly every weekly edition for the next six months detailed the bank's final year of business.

A year before the closure, there were rumors that the bank had invested its deposits primarily in farm loans that would be difficult to liquidate. The rumors increased in the final two months before closing with an increasing number of depositors demanding their money. This was certainly complicated by the economic conditions of 1929. On Thursday, April 10, 1930, a small run of withdrawals started, and on Friday, the bank closed. The local paper actually put much of the blame on the depositors for making heavy withdrawals: "If they had been more lenient, the bank would not have closed." Today, in 2005, long-time Washington residents who were young children at the time of the closure do not hesitate to name the residents who made the large withdrawals that forced the closing.

Initially, the bank was placed in the hands of the state banking officer. J.E. Schearer, chief examiner, finished his report on April 18, 1930. This was given to the state auditor, Oscar Nelson, but the report was not made public until late in April, 1930. It was determined that a receiver would be appointed to administer the current assets of the bank, collect all available deposits, and supervise calling in all mortgages. The receiver would then evaluate the depositors' requests, determine the legitimate ones, and then equitably distribute the assets.

After the closure, the safety deposit boxes and all contents were seized. Eventually, the receiver allowed the patrons renting the boxes to enter the building and claim their valuables, but in the interim, there was confusion and anxiety. There was obvious tumult in the small town of Washington. Depositors were panicked at the thought of losing their money. There were 1,500 depositors, later increased to 1,700, listed in this town with a population of 3,000, as recorded in the 1927 Sanborn Map Company. To make matters worse, county tax money and local school funds were among the bank assets. Most likely the property owners who had their mortgages for homes and farms with the bank were affected the most. The state bank examiner explained in the newspaper that when a bank liquidates, all notes are due and payable at once. If the property owners could not pay off their mortgage immediately, then they had to sell their property to pay back the bank's money. This money would be used to pay back the depositors.

An immediate search was begun to find a receiver who would handle the administration of foreclosing the

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loans and paying the depositors. There was local, statewide and possibly national interest in this position due to the land the bank owned throughout the United States. Rae C. Heiple was said to be supported by Congressman Hull, and on May 8, Mr. Heiple, a Washington lawyer, was named Receiver for Henry Denhart and Company. Heiple's advertisements in the Washington paper indicated his interests were in financial investments and insurance. All assets of the bank and all outstanding assets of the bank were turned over to Mr. Heiple. Mr. Heiple hired two former Denhart Bank employees, Miss Anne Smith and Gilbert Gross to assist him. Gross had just dropped out of Eureka College in December, 1929, three months into his freshman year, secondary to the financial depression. Incidentally, he was in the same freshman class and a football teammate of Ronald Reagan during his short stay at Eureka. Gross returned home to Washington and was hired to work for Henry Denhart and Company at age 18. Hiring young local men right out of school was a typical approach of Mr. Denhart, similar to the way he got his start in the dry goods business. Mr. Heiple's hiring of Gross to assist with the administration was an attempt to include former employees in the transition. Gross, the newest hiree of Denhart, likely created fewer hard feelings among depositors. He also, most likely, commanded the lowest salary of Mr. Denhart's former employees. Mr. Heiple immediately set about the task of reassuring depositors that their money would be returned. A committee of local officials, the bank receiver, and citizens was formed to hold public meetings to answer questions. However, a second group of angry citizens disrupted one of the meetings, stormed out and formed their own committee.

Officials for the county government and local schools wrote reassurances in the paper that the tax money was safe. Mr. Denhart quickly wrote a letter on May 1, 1930, to reassure depositors that the assets turned over to the State Bank examiners were in excess of the liabilities, and if everyone was patient, they would receive their deposits back.

Mr. Heiple, the receiver, set about his work. A total of 1700 depositors filed claims. All except 100 were approved by the receiver and listed for payment when funds became available. Many of the 100 non-approved claims filed suit against the bank.

Collecting the bank's assets was a slow process because most of it was foreclosing on mortgages with property owners having to sell their property. The time following the economic depression was not a good time to sell residences or land. If the property owner would not sell, then the receiver, Mr. Heiple, would file suit in Circuit Court to take the property. Some property owners claimed the bank was liable on their mortgage notes and filed suit against the receiver for Henry Denhart and Company. One of the largest claims of the bank's liability was \$100,000 for a large farm in Lee County. Several of these large claims took years to resolve delaying the pay-back to depositors. The larger claims were heard in the County Courthouse in Pekin, but because of the large volume overloading the courthouse, the Master in Chancery,

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H.C. Frings, agreed to hear the smaller cases in Washington. New lawsuits were listed in the paper each week with depositors suing the bank, or the receiver suing the landowners, or the landowners suing the receiver, Mr. Heiple. Eventually, on November 6, 1930, the first pay-back (10% dividend) went to all depositors. The periodic 10% dividends continued and by January, 1933, half of the money had been returned.

Throughout the remainder of 1930 and 1931, the three directors were having their own legal problems. They were legally responsible to pay back a total of \$100,000, the bond of their bank. Even though he was legally responsible for only \$33,400, Mr. Denhart pledged his personal wealth, including a 2,080 acre farm in Iowa, 160 acres in Illinois, two residences in Washington, and securities to be used to pay back depositors. This property was appraised at \$132,000.

Rumors started circulating on October, 1930, that a grand jury indictment was being considered against all three directors. Fifty former employees, mostly Washington residents, were called as witnesses by the grand jury. Included among those testifying were Joe Stormer, Miss Anne Smith, and Gilbert Gross. Stimulated either by Mr. Denhart or the rumors regarding the grand jury, Mr. Hops then pledged \$50,000 of his assets if he was not indicted. Mr. Kingsbury voluntarily signed the deeds to his residence and one of his two buildings on the west side of Washington Square to the bank receiver. The newspaper implied there was a gentleman's agreement that if the directors of the bank pledged their assets, they would not be indicted. In spite of this, after weeks of anticipation, grand jury indictments were returned against all three men: Denhart -- 14 counts, Hops -- 27 counts, and Kingsbury -- 26 counts. Denhart and Kingsbury made bond. Hops did not and went to jail. The local paper was supportive of the bankers citing politics and members of the grand jury being disgruntled depositors with hard feelings.

Events leading up to their criminal trial were documented regularly in the paper. In October, 1931, Frank Hops was found drowned in a gravel pit in a small town in Illinois near where he had gone to live with relatives. The death was felt to be accidental. He was reported to be living in poverty at the time of his death.

Henry Denhart, age 89, and Harlan Kingsbury stood trial in Circuit Court in Pekin in December of 1931. The events surrounding the trial were reported in detail in the Washington paper. Mr. Denhart was found not guilty. However, Mr. Kingsbury, after an initial jury ballot of 8 for acquittal and 4 against, followed by lengthy deliberation and 33 ballots, was eventually found guilty. The decision was called an obvious compromise by the local paper. The two lawyers, C.W. Heyl and "Judge" Jesse Stark, who handled all of the legal affairs for the two directors, immediately appealed Kingsbury's decision. Eventually, this went to the Illinois Supreme Court. Interestingly, the state's attorney representative did not show up for the hearing

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before the Supreme Court. Needless to say, the conviction was overturned. The Supreme Court of Illinois in their ruling on June, 1933, reprimanded the State's Attorney for "improper and prejudicial actions" and mandated no possibility for retrial. This ended the legal proceedings in criminal court for the bank directors. The action by the Supreme Court vindicated Denhart and Kingsbury of criminal intent. Mr. Denhart stated, "I have never knowingly done any wrong." The residents of Washington were pleased with Mr. Denhart's and the other directors' willingness to surrender their personal wealth to the bank depositors, and they were likely pleased that they were all absolved of perjury and fraud as well. It appears the directors were mostly guilty of poor choices of investing depositors' money (namely heavily in farm loans). Their actions made them one of the most popular banks in the area for prospective landowners from 1866 to 1930, but back-fired during the Depression.

An editorial from the *Peoria Journal Star* (12 miles from Washington) probably summarizes the feelings of the majority of Washington citizens at the time: "The example set by Henry Denhart of Washington, head of a bank that failed some time ago, and one of the best known and most highly respected citizens of Washington, is one worthy of attention. Mr. Denhart, advanced in years, has turned over his entire personal fortune for the benefit of creditors of his bank. This is a highly creditable action and cannot fail to gain approval of his fellow citizens." Mr. Denhart did give up his property. This was mandated by court order. However, he did retain the right to live in his large mansion on South Main Street in Washington for the duration of his life.

Henry Denhart, who was 89 years old at the time of his trial, only lived a few more years, dying in Washington on November 2, 1933. His funeral took place in his beloved Lutheran Church next to his home, and his eulogy, summarized in the following paragraphs, indicates the significance of his life.

Throughout his life, he was known as a devout Lutheran and philanthropist. His church work and philanthropy were evident, not only in Tazewell County, Illinois, but in the Lutheran Synod throughout the United States. In 1876, he was one of the most active in organizing the Lutheran Church in Washington. He was superintendent of the Sunday school for 50 years. On property Mr. Denhart owned next to his home, Saint Mark's Church was built in 1912 for a reported 100,000 dollars with money he donated.

Reverend Kreppert of the Illinois Synod of the Lutheran Church eulogized Mr. Denhart by describing his contributions, not only to his local church, but to numerous "struggling mission churches." Mr. Denhart was a member of the Board of Education of the General Synod of the Lutheran Church during a time when the United Lutheran Church was organized. Speaking of Mr. Denhart, he stated "that for over 50 years, he

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was a man that supplied a steady stream of charity to the needy." This he estimated to be over one million dollars.

R. Neumann, Professor of Religion at Carthage College, also speaking at his funeral, acknowledged Mr. Denhart's generosity to Carthage College, a Lutheran school originally located in Carthage, Illinois, and now located in Kenosha, Wisconsin. His donations of more than a half million dollars resulted in Denhart Hall, a women's dormitory, as a monument to his generosity. He and Mrs. Denhart also made Science Hall possible. Although the Denharts were very wealthy, they had the interests of the less fortunate in mind.

Federal Response to the Banking Crisis

Just as the economic growth between 1866 and the early 1900s allowed hard working bankers to flourish, the economic crisis of the Great Depression caused the Henry Denhart and Company bank, as well as thousands of other banks throughout the United States, to close. In response to this crisis, the federal government implemented multiple recovery programs between 1932 and 1934. These billion dollar programs provided refinancing for property owners that otherwise faced foreclosure. The government assistance was a win-win situation; the bank could obtain federal money helping the bank to stay open, and the owner could keep his property. Of course none of the Federal programs could save the Henry Denhart and Company Bank. Between 1930 and 1935, the weekly paper in Washington contained an amazing number of articles on local banking news and national banking issues. The local banking news was mostly related to the misery going on with the economy. There were also articles written by officers of the American Banking Association regarding national banking issues including descriptions of the federal assistance programs.

The following summary is not meant to be a comprehensive review of the economic recession and recovery of 1930-1935. The only reference used was the *Tazewell County Reporter*. This summary is important to the history of the Henry Denhart and Company Bank as it represents what was likely the only source of information that citizens of Washington read regarding the government's attempts at recovery. It gives insight into what Washington residents were reading and doing regarding the banking crisis.

The first government program developed to aid in economic recovery was the Reconstruction Finance Corporation (RFC). In February 1932, Congress agreed to this request for a short term emergency measure. Up to two billion dollars of government bonds were sold and the money used to refinance property that the banks would have had to foreclose on. The RFC would take the property "off the banks' hands" and advance the money to the bank for the approved value of the property. An article in the *Tazewell County Reporter* on May 31, 1934, reported that banks had been the largest borrowers from the RFC. The editor of

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the paper chided the government for not helping the bank sue landowners. Nationwide 7,080 banks had been authorized for a total of 1.9 billion dollars, and 1.5 billion had actually been loaned. By April 1934, 925 million dollars or 60 percent of the total had already been paid back. The rapid repayments were believed to document the return toward normalcy of the country's financial condition. The RFC was the first Federal program to assist banks during the crisis. There are no reports in the Washington paper that it was ever applied for by the Henry Denhart and Co. Bank or the citizens of Washington.

On May 12, 1933, Congress passed the Emergency Farm Mortgage Act. This act called for Land Bank Loans to be made with cash obtained by selling bonds of the Federal Farm Mortgage Corporation. These low interest loans of 4.5 to 5.0 percent were made for 13 to 33 years by banks of the Farm Credit Association. By September 1934, a nationwide force of federal employees including 2,500 appraisers was busy, and in that first year 1.2 billion dollars had been loaned. Nearly 90 percent of Land Bank Loans during the year were used for refinancing farmers' indebtedness and many of them avoided losing their farm or homes. Illinois was in the St. Louis Land Bank District, which also included Missouri and Arkansas. There were 300 Land Bank appraisers working in the St. Louis District.

The third federal agency developed was the Farm Credit Association. This was called the Farm Loan Commission. While the Land Bank loans were for up to 50 percent of appraised value, the Commission loans were for an additional 25 percent plus the cost of stock and equipment. The Land Bank Loans and Commission loans could both be applied for on a joint application, and the borrower could receive one or two loans. The amount could not exceed 75 percent of appraised value of the farm. In Washington, Illinois, August Esser was appointed agent for the Federal Land Bank Loans and the Farm Loan Commission. The paper reported that the Denhart Bank had applied for \$78,000 in assistance with farm mortgages, and Mr. Esser had applied for an additional \$73,000 on refinancing loans. In November 1934, the paper reported that in the first 17 months of the programs, all residents of Tazewell County had received \$1,492,000 in land bank and commission loans.

On several occasions, the paper reported that Mr. Esser and Mr. Heiple (the Denhart Banking Company receiver) were in the state capitol meeting with the head of the St. Louis Regional Land Bank office. The purpose of the meetings was to "speed up the work of the government" in helping banks in Illinois to liquidate their frozen farm mortgages.

While no one in Washington applied for the RFC, Farm Bank Loans and the Farm Loan Commission were utilized to some extent. By August 1933, \$175,000 in Land Bank and Commission loans had been applied for. However, a 1933 advertisement in the *Tazewell County Reporter* from the Eureka National Farm Loan Association of Eureka, a small town 8 miles east of Washington, provided an interesting comparison. The

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advertisement detailed that it had closed Land Bank and Commission loans for \$243,000 and had loan applications pending for over one million dollars. Eureka citizens had obviously applied sooner and received Federal assistance from these programs in larger amounts.

One of the most unique attempts to help the banks came on May 4, 1933. President Roosevelt issued a proclamation requesting that all banks throughout the United States close for three days (later extended to 5 days). This became known as the banking holiday. The goal was to allow a reprieve for the banks so customers could not withdraw cash. The papers reported that all banks closed except for those in New Jersey. At the ending of the banking holiday, the Washington paper reported that the Danforth Bank, the only remaining bank in town, received a telegram on May 15 stating that they could re-open. They were advised in the telegram to join a new federal program--the Federal Reserve System.

The Federal Reserve System was a government program that did not provide funding but regulated and placed standards on the banking industry. Some of its provisions were enacted to reassure depositors. Confidence in the country's banking system was rapidly restored and customers who had once hoarded their money were depositing it back into the banks. A news release by the American Bankers Association suggests the turning point in the recovery was June 1934.

In Washington, it was front page news June 21, 1933, when the Danforth Bank, the only remaining bank in town, joined the Federal Reserve System. It was front page news again when the paper announced that the Danforth Bank was one of 14,000 licensed banks nationwide to receive their Federal Reserve signs. Belonging to the Federal Reserve offered multiple benefits chief of which was membership in the Federal Deposit Insurance Corporation (FDIC). Under the FDIC, deposits were insured for up to \$5,000. It was announced in the paper that 90 percent of all banks were members of the FDIC with the starting date fixed by President Roosevelt as January 1, 1934.

All of these federal programs were rushed into operation in an attempt to save some of the banks and allow people to keep their property. Some banks were able to restructure with the refinancing and reopen. However, these programs did not save the Henry Denhart and Co. Bank. One reason may have been that the deficit was simply too large to recover with too small of a cash reserve. The bank statement for Henry Denhart and Co. on April 1, 1930, listed resources of approximately one million dollars in outstanding loans and \$100,000 in cash. Liabilities were listed as over one million in time-and-demand deposits.

There are other reasons that may have contributed to the Henry Denhart and Company's failure. It was possible that the people in Washington responsible for applying for the federal loan money were slow in the application process or did not get them in at all. This bank also was not a typical small loan bank. Money

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deposited in the bank was heavily invested in farm real estate spread over 13 states. This geographic separation of land-owners from the bank receiver likely was not conducive to the application process.

It is impossible to know all the reasons the federal loan programs were not used enough to keep the Henry Denhart and Company Bank open. More important than keeping the bank open was the impact these programs could have had in refinancing property for the citizens of Washington and other small towns where the bank held mortgages. Many of these people lost their homes and farms to foreclosure -- that could have been prevented with refinancing loans from the government. This would have had a tremendous impact on people's lives and rewritten history for many property owners and their descendants.

The Henry Denhart and Company Bank after the closure

The bank receiver, Mr. Heiple, continued his work after Mr. Denhart's death. The poor economy made it difficult to sell property. Some farms that could not be sold at a fair price were managed by Mr. Heiple with profits going to the bank. He made regular trips to Iowa, Indiana and throughout Illinois to check crops and to sell corn and oats. Often when property was sold, the purchase price would not cover the mortgage. This meant bargains for people with cash, but it also meant disappointment for people living on the property. In one example, the Schertz home on North Main Street was sold to Dr. Clymore for \$5,000 to pay off the mortgage to the bank. Unfortunately, this did not cover the \$7,500 note. At this point, the family farm, already deeded to the children, had to be sold to pay the remainder of the mortgage, thus passing on the heartbreak and loss of livelihood to the next generation. A committee of depositors represented by Wallace G. Black made all final decisions on land sales.

In 1935, a state director of bank receivers was appointed for Illinois, most likely because of the large number of bank closings. William O'Connell, State Receiver, dealt with major property and court decisions and Mr. Heiple with day to day management. A report by the state comptroller of currency in 1937, showed the extent of the banking crisis state-wide. A total of 514 banks had been placed in receivership. Only 42 had returned to solvency. Statewide, \$149,595,068 had been returned to depositors. The average return to depositors was 76 percent of the total liability. In Washington, by September 1938, over eight years after Henry Denhart and Company closed, 72 percent of depositors' money had been returned. At that time, only one lawsuit remained open, and it was expected to be finalized soon. This case, in Lee County, Illinois, had resulted in a decision against the bank in Circuit Court, reversed in favor of the bank in Appellate Court, and in September, 1938, was in its second Illinois Supreme Court appeal.

The final connection of Henry Denhart and Company with the bank building on Washington Square came to an end in 1937. The *Tazewell Reporter* documents that the receiver, Rae C. Heiple, asked for bids on the

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building. The bidding took place over three to four weeks, and four different Washington residents made offers. The final announcement of the sale of the building to a Peoria resident, Frank Mayne, for \$5500 came in the June 24th edition. It was reported that Mr. Mayne, who worked in the realty office at the Central National Bank, bought the building and bank fixtures for investment because it was in such good repair. The deed for the transfer from the State Bank receiver, Charles Albers, to Mr. Mayne, was recorded on July 13, 1937. Six weeks later, Mr. Mayne deeded the property to Rae C. Heiple for one dollar. Mr. Heiple was, of course, the receiver appointed by the State Bank auditors to oversee the liquidation. It is of interest to note that the receiver actually administered the sale of the bank to himself, but it was not reported in the local papers at the time, and perhaps for good reason. Mr. Heiple allowed the building to sit vacant until 1948 when he opened the Washington State Bank there. He served as president of the State Bank at this site on Washington Square until 1969. The bank was then relocated to a new building on the west side of Washington where it continues in operation today.

The legal cases that occurred because of the bank liquidation were astonishing. The bank sued the property owners who could not pay off their mortgages. Property owners and rejected depositors sued the bank. The number of court cases involving Denhart and Company was unprecedented in the town of Washington at that time and remains so even today.

After Henry Denhart and Company closed in 1930, the building was used as an office by the bank receiver to administer the liquidation until 1939. It was then sold. The deed was transferred to Mr. Heiple, and the building was vacant until 1949. The State Bank of Washington operated out of the building from 1949 to 1969. After the State Bank moved out of the building in August, 1969, it again sat empty for while, but has housed several businesses since then, among them a newspaper office and an antique shop. The north part of the building has been used for a doctor's office, a dentist's office, and a rug shop. The south part of the basement has also had several businesses -- a barber shop and several different bars. The north part of the basement was once a shoe repair shop. The building has sat empty since 1998. It is being restored so that the outside will once again look like the Anthony and Denhart Bankers building of the 1870s. The inside is being restored to have a bed and breakfast on the second floor, a coffee shop and restaurant on the main floor, and a bar in the basement.

Architecture

The Denhart Bank Building has many Italianate architectural features. Italianate architecture was a dominant pattern in American architecture for at least a quarter century (1855-1880). This is certainly the time period this building was constructed by Charles E. Anthony and Henry Denhart -- 1872-1877. At the time of construction, it was one of the finest examples of Italianate architecture of any commercial or non-

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Denhart Bank Building, Tazewell, IL

commercial building in Washington, Illinois, and remains so today.

Commercial Italianate buildings are identified by several distinctive elements, including tall and narrow windows with prominent window hoods, sills with carving and supportive brackets, and a large bracketed cornice with a distinctive pediment. Corner quoins and limestone belt courses are used for emphasis and to add to the symmetry of the building. Frames around entryways often are elaborate with smooth double curves. Commercial storefronts frequently have cast iron pilasters with elaborate capitals. The cast iron columns allow for adequate support with increased window space.

There are many original Italianate features on the Denhart Bank Building including the following: tall, narrow windows with heavy, carved, pedimented sandstone crowns; limestone window sills with carving and supportive brackets; sandstone corner quoins; limestone belt course; and elaborate, smoothly carved framing around the front entryway.

In comparison to other Italianate buildings in Washington, the Denhart Bank Building is the best example of this style. It is the only remaining Italianate building with this extent of features intact. Other buildings with Italianate design include the two adjoining buildings on the east, 105 and 109 Washington Square. These buildings were both built before 1886 based on Sanborn maps. Both buildings have the original cast iron columns with capitals, tall narrow arched windows with pedimented crowns, and a large overhanging cornice. The window crowns, sills, and cornice have been replaced using alternative material (drivet). They are plain with no carving. The brick fronts have been entirely replaced. The lower halves of the store fronts have not been restored, are partially covered by sheet metal, and are in disrepair. The other buildings on the south side of the square were built in the nineteenth century, but lack the Italianate features found on the Denhart Bank Building.

Conclusion

The Denhart Bank Building merits listing in the National Register of Historic Places for its important role in the banking history of Washington. For almost sixty years, the bank served the community in its prominent location on the Washington Square. The architectural features of the building make it one of the best examples of the Italianate Style in Washington. The building has maintained much of its original material and has sufficient integrity for listing in the National Register.

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Denhart Bank Building, Tazewell, IL

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No. 1024-0018
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United States Department of the Interior
National Park Service

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Bibliography, continued

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Lutheran Advocate, The. December 1933.

Morton News. 30 October 1913.

Tazewell County Reporter. 29 May 1919; 12 April 1930; 24 April 1930, 1 October 1930; 3 December 1931;
2 November 1933; 22 November 1933.

Tazewell Independent. 1 January 1879; 14 August 1933.

Washington News. 16 July 1885.

Washington Post and News. 31 October 1913.

United States Department of the Interior
National Park Service

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CONTINUATION SHEET

Section __10__ Page _25_

Denhart Bank Building, Tazewell, IL

VERBAL BOUNDARY DESCRIPTION

The Denhart Bank Building is located on the southwest corner of lot 6 in Hollands Robinsons, Dorsey and Wathan addition in the original town of Washington as follows: Commencing at the Northwest corner of Washington Square where Main Street intersects said square thence East 25 feet; thence North 62 feet; thence East 25 feet to the East line of said lot 6; thence North 18 feet; thence West 50 feet (to Main Street); thence South 80 feet to the place of beginning, being 80 feet on Main Street and 25 feet on Public Square.

BOUNDARY JUSTIFICATION

The boundary includes the original Italianate-style building that housed the bank from the early 1870s until the early part of the 1900s and the building to the north that was joined with the property and housed the bank from the early 1900s until 1930.

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National Park Service

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Section Photographs Page 26

Denhart Bank Building, Tazewell, IL

Photographic Key for the Henry Denhart and Co. Bank, Tazewell County, Illinois

Photographs were taken in May, 2005 by Judy Gross. The negatives are located at the home of Tom and Judy Gross, 201 S. Main Street, Washington, Illinois 61571

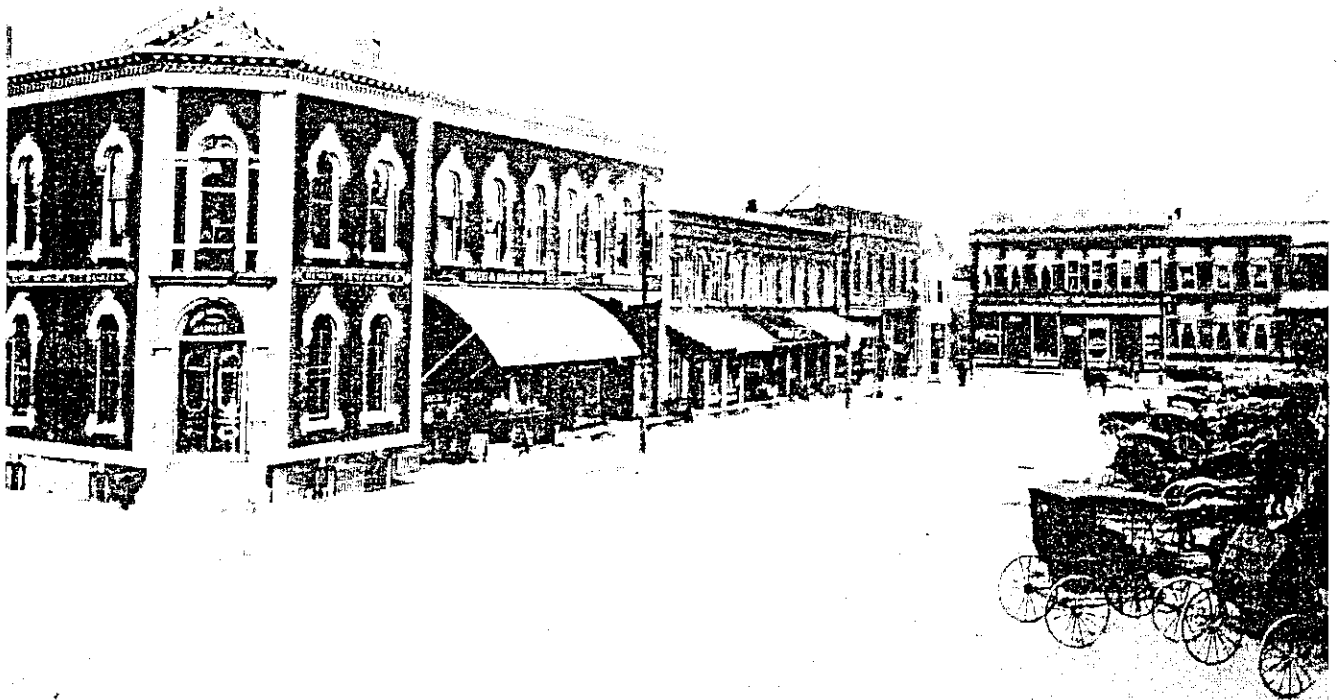
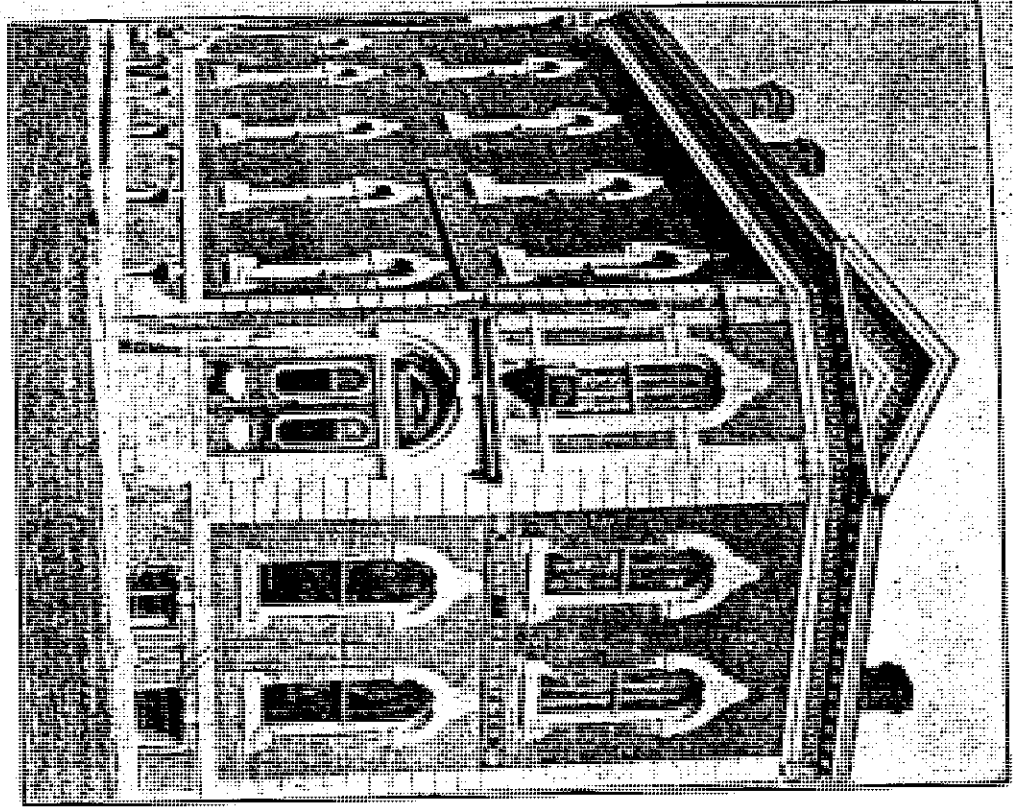
1. Historic photograph of the Henry Denhart Bank Bulding, taken circa 1902. Facing NE
2. West, Southwest, and South Facades. Facing NE.
3. Southwest Entrance and South façade of building. Facing N.
4. North and West facades. Facing SE.
5. West façade of northern part of building. Facing E.
6. North façade of building. Facing S.
7. Second story window. Facing E.
8. Looking South on the first floor at the main entrance. Facing S.
9. West wall of first floor lobby. Facing W.
10. Front door into first floor lobby. Facing S.
11. Detail of historic wallpaper uncovered during rehabilitation work. Facing W.
12. South wall of first floor. Facing S.
13. Vault on first floor. Facing N.
14. Safe deposit boxes in first floor vault. Facing NW.
15. Detail of four paneled door, looking into the 1902 building. Facing N.
16. Staircase leading to second floor. Facing E.
17. Skylight above stairs. Facing E.
18. Looking into one of the second floor bedrooms. Facing W.
19. Hallway on second floor. Facing W.

DEED RESEARCH TAZEWELL COUNTY RECORDER

1. Robert G. Allen and wife, grantor, to Charles E. Anthony and Henry Denhart, grantee, November 4, 1872. Vol. 65, p. 609. \$150.
2. Nicholas Holtzinger and wife, grantor, to Charles E. Anthony and Henry Denhart, grantee, November 2, 1872. Vol. 65, p. 611. \$1400.
3. Peter Eichorn and wife, grantor to Charles E. Anthony and Henry Denhart, grantee, Aug. 2, 1877. Vol. 81. \$1000.
4. Henry Wells, grantor, to Lewis Tobias and Philip Brown, grantee, October 25, 1878. Vol. 79, p. 240. \$50.
5. Lewis Tobias, grantor, to Henry Denhart, grantee, March 22, 1902. Vol. 146, p. 414. \$600, half interest.
6. Lois Brown et. al., grantor, to Henry Denhart, grantee, January 27, 1908. Vol. 156, p. 277. \$700, partial half interest.
7. Edith Brown, et. al., grantor to Henry Denhart, grantee, March 19, 1908. Vol. 158, p. 204. \$1, partial half interest.
8. Charles E. Anthony and wife, grantor, to Henry Denhart, grantee, July 18, 1885. Vol. 98, p. 447. \$6,000, half interest.
9. Henry Denhart and wife, grantor, to Harlan A. Kingsbury and wife, grantee, October 12, 1917. Vol. 203, p. 55. \$5,000, one third interest.
10. Henry Denhart and wife, grantor, to Frank W. Hops, October 12, 1917. Vol. 203, p. 56. \$5,000, one third interest.
11. Henry Denhart, et. al., to Henry Denhart and Co., April 11, 1921. Vol. 214, p. 89. \$1.
12. Charles Albers, receiver, Henry Denhart and Co., grantor, to Frank Mayne, July 13, 1937. Vol. 750, p. 495. \$5,500.
13. Frank Mayne, grantor, to Rae C. Heiple, August 30, 1937, Vol. 750, p. 500. \$1.00.

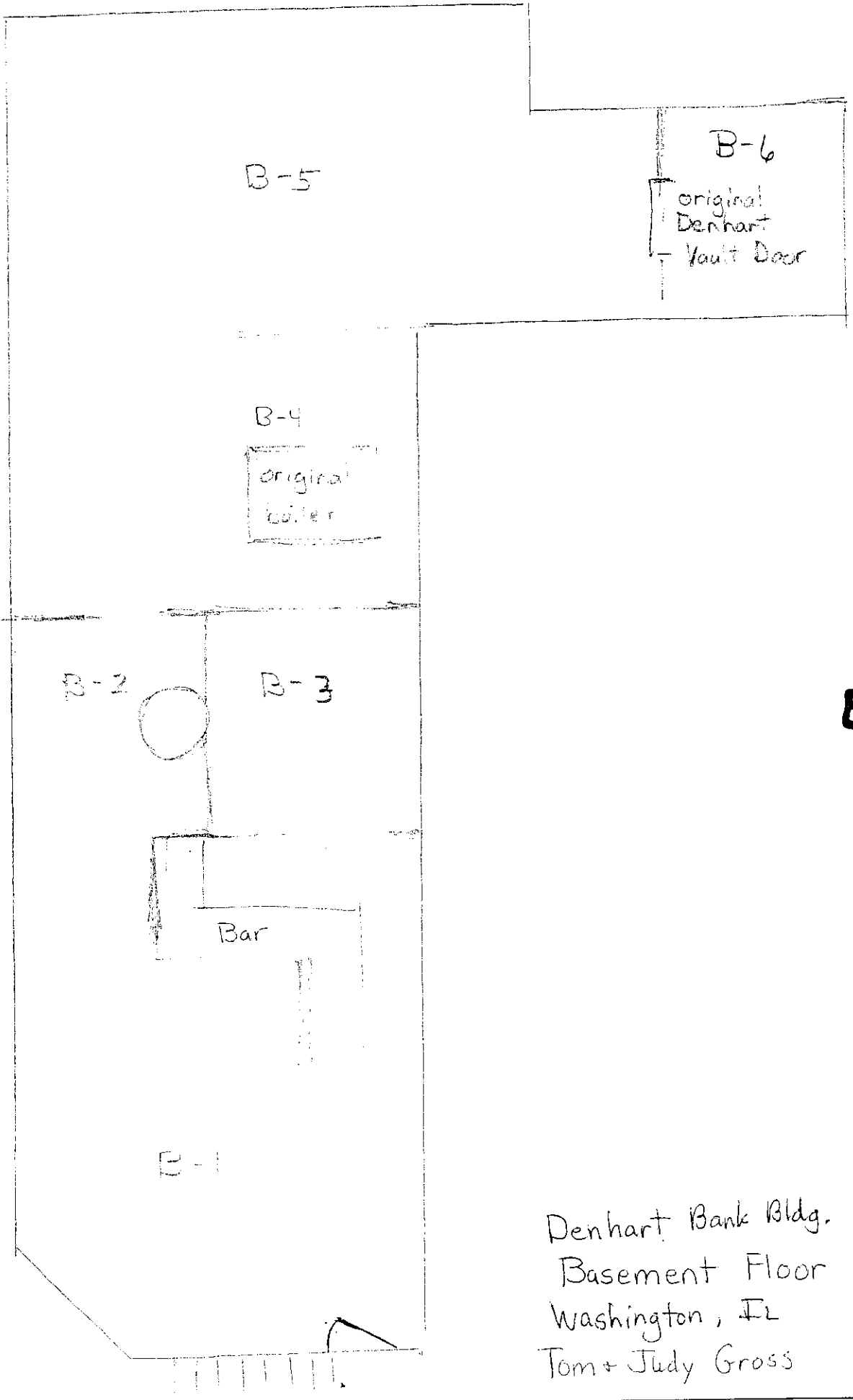
early
1900s

HENRY DENHART & CO. BANK



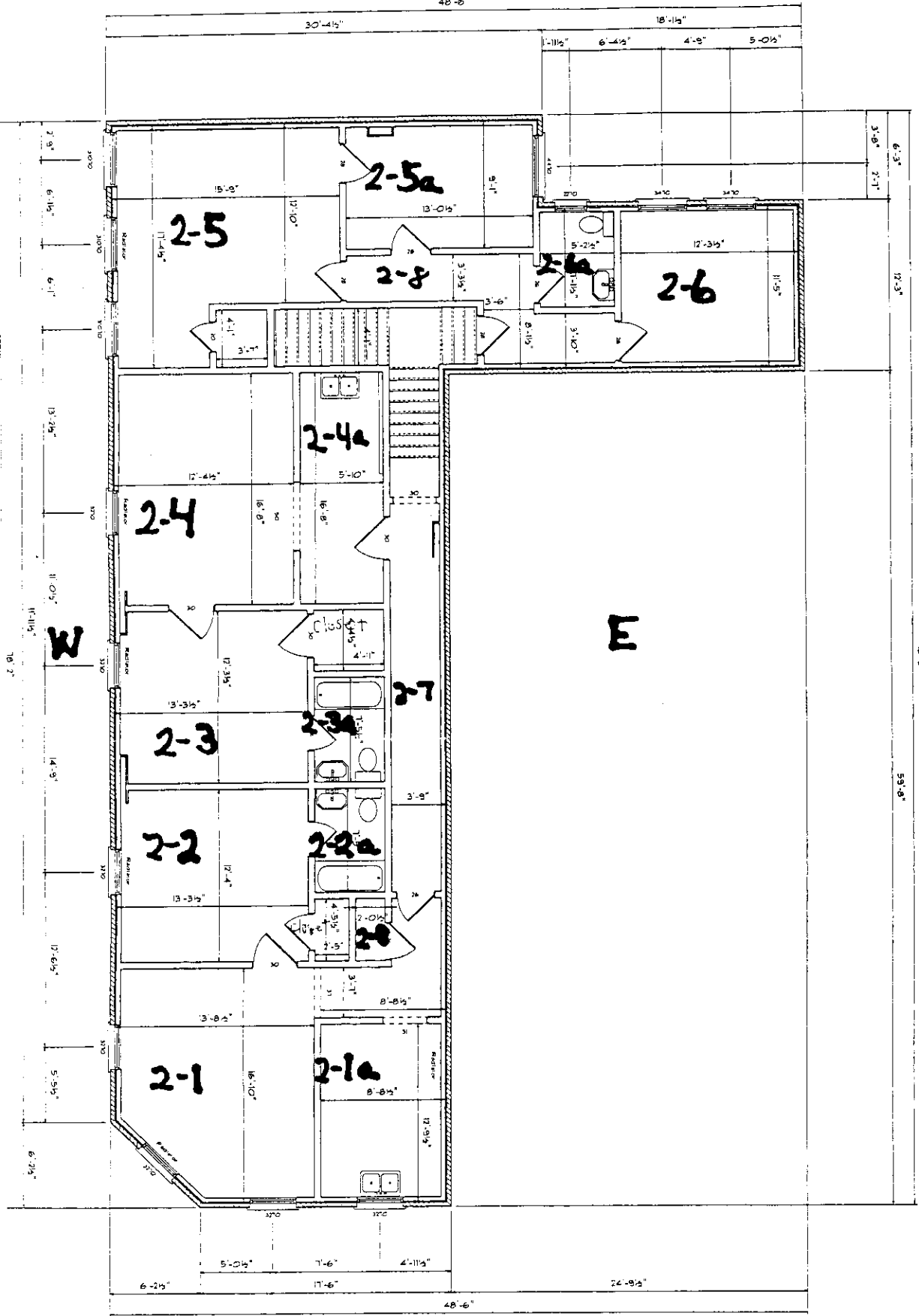
North Side Commercial Square, Washington, Ill.

N



Denhart Bank Bldg.
Basement Floor
Washington, IL
Tom + Judy Gross

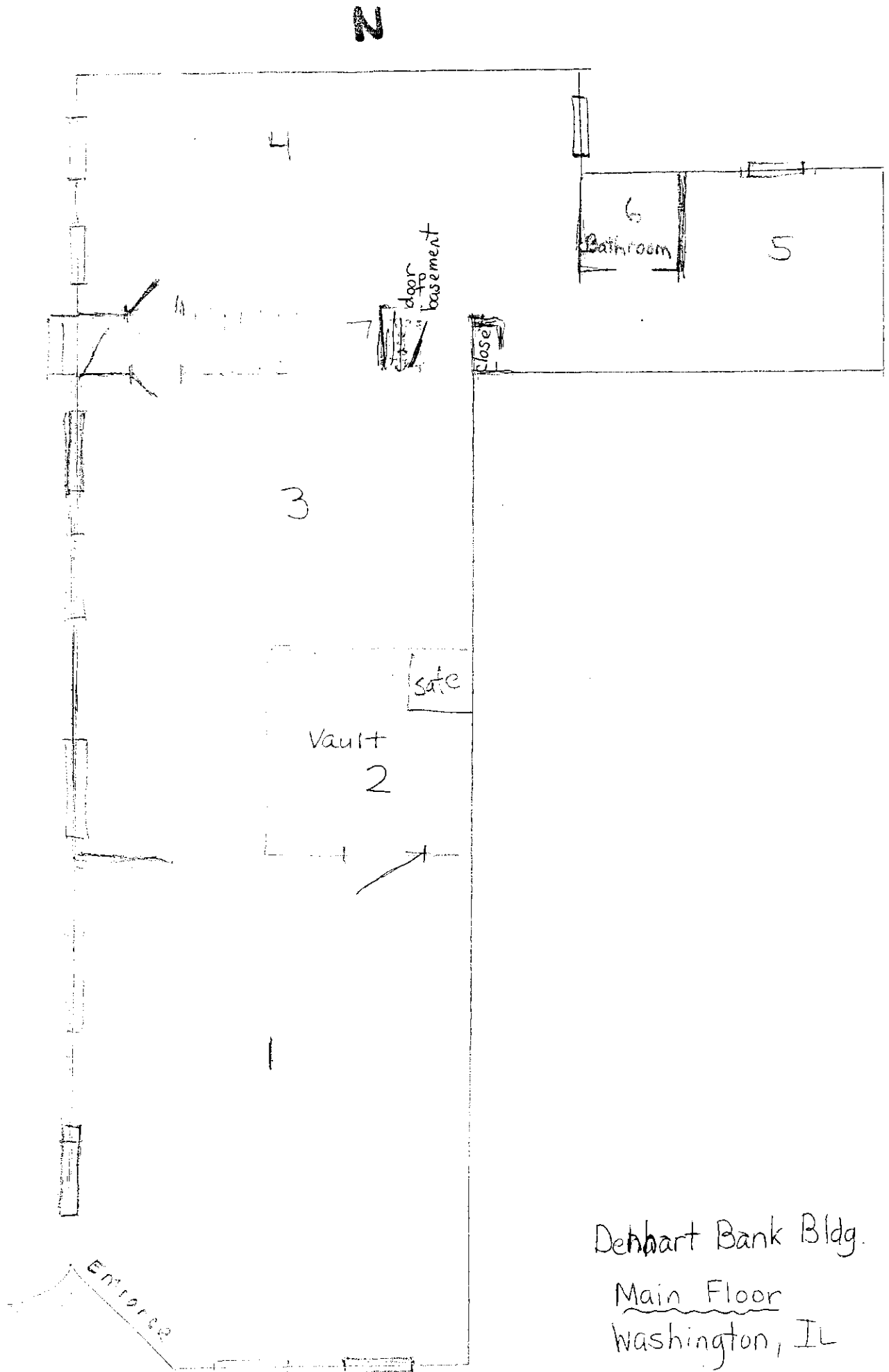
N



2nd floor

S

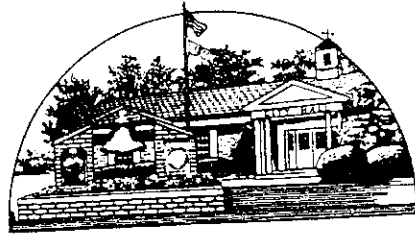
Tom + Judy Gross
100 Washington Square
Washington, D.C.



Dehart Bank Bldg.
Main Floor
Washington, IL

CITY OFFICIALS

Gary W. Manier, *Mayor*
Carol K. Moss, *City Clerk*
Robert E. Gordon, *City Treasurer*
Robert A. Morris, *City Administrator*



CITY OF
WASHINGTON
ILLINOIS
ESTABLISHED IN 1825

ALDERMEN
Bob Brucks, *Ward I*
James A. Newman, *Ward I*
Donald Brubaker, *Ward II*
Todd Clanin, *Ward II*
Alan Howerter, *Ward III*
David Dingleline, *Ward III*
James L. Gee, *Ward IV*
Joseph Grieser, *Ward IV*

May 3, 2005

Mr. Theodore W. Hild
Deputy State Historic Preservation Office
Illinois Historic Preservation Agency
c/o Ms. Tracey A. Sculle
1 Old State Capitol Plaza
Springfield, IL 62701-1507

Re: *Denhart Bank Building*
101 Washington Square
Washington, Illinois

Dear Mr. Hild:

Thank you for notifying my office that the Illinois Historic Sites Advisory Council will soon consider a nomination to place the above-mentioned property on the National Register of Historic Places. Although I will be unable to attend the nomination meeting on June 2, 2005, please know that we fully support this nomination.

The Washington community considers the Denhart Bank Building to be a cornerstone of Washington Square due to its historical roots and architectural appeal. For many years, however, the building suffered from continued vacancy and a lack of maintenance. Consequently, the deteriorated condition has adversely affected the Square and the community. Fortunately, the building is under new ownership and the owners recognize this problem. They are taking an aggressive approach to fully restore this building to its original charm and to preserve it for future generations.

Washington is very excited about the commitment Tom and Judy Gross have shown to this building, to the Square, and to the Washington community. We are very pleased with their progress and for the opportunity to participate in the building restoration.

The City of Washington fully supports the nomination to place the Denhart Bank Building on the National Register of Historic Places. We encourage the Advisory Council to look favorably on this request.

Sincerely,

A handwritten signature in cursive script that reads "Gary W. Manier".

Gary W. Manier
Mayor

GWM/smc

BC: Tom & Judy Gross

The Washington Historical Society

Box 54
Washington, IL 61571
March 29, 2005

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Joyce Nordhielm

Vice President:**Secretary:**

Judy Gross

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Mike Malott

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Illinois Historic Preservation Agency
Old State Capitol
Springfield, Illinois 62701

Dear Mr. William L. Wheeler:

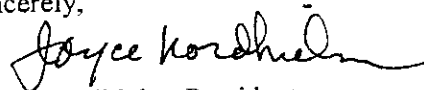
The Washington Historical Society Official Board has passed the enclosed resolution on behalf of the application by Dr. Tom and Judy Gross requesting Historical Places status.

Washington is a small, but growing, town just ten miles east of Peoria, Illinois. The centerpiece of our town is a square around which the business district lies. The square features a small pool and fountain surrounded by trees and benches. The property noted in the application is on the northwest corner of the square. The building was built between 1872 and 1877 and has served two different banks, the Denhart Bank, and later the State Bank. The exterior has already been restored with all the stone trim and decorative tin at the top of the walls. That tin work was duplicated from the original. The building is being prepared for a Bed and Breakfast with a small bakery and restaurant.

The immediate strip of buildings, adjacent to the named building, is commensurate with the Gross Building.

What a welcome addition to the ambiance of the little town of Washington!

Sincerely,



Joyce Nordhielm, President

RESOLUTION

Be it resolved that the official Board of the Washington Historical

Society has given unanimous consent to the backing of an application by Dr. Tom and Judy Gross for the acceptance of the Denhart Bank property to a listing on the National Register for Historical Places.

3531-39 W. Roosevelt Rd.,
Chicago, 05000873,
LISTED, 8/10/05

ILLINOIS, COOK COUNTY,
Cornell Square,
1809 W 50th St.,
Chicago, 05000875,
LISTED, 8/11/05
(Chicago Park District MPS)

ILLINOIS, COOK COUNTY,
Illinois Institute of Technology Academic Campus,
Roughly bounded by 31st St., State St., 325th St. and the Dan Ryan Expressway,
Chicago, 05000871,
LISTED, 8/12/05

ILLINOIS, COOK COUNTY,
Purple, George E., House,
338 Sunset Ave.,
LaGrange, 05000845,
LISTED, 8/12/05

ILLINOIS, DU PAGE COUNTY,
Grand Theater,
123 N. Hale St.,
Wheaton, 05000872,
LISTED, 8/12/05

ILLINOIS, IROQUOIS COUNTY,
Prairie Dell Meetinghouse,
Jct. of 2550 East and 2150 North Rd.,
Iroquois vicinity, 05000846,
LISTED, 8/12/05

ILLINOIS, PIKE COUNTY,
New Philadelphia Town Site,
Address Restricted,
Barry vicinity, 05000869,
LISTED, 8/11/05

ILLINOIS, TAZEWELL COUNTY,
Denhart Bank Building,
101 Washington Sq.,
Washington, 05000874,
LISTED, 8/12/05

IOWA, SCOTT COUNTY,
Heinz, Bonaventura, House (first),
1128 W. 5th St.,
Davenport, 84001435,
REMOVED, 7/22/05
(Davenport MRA)

MARYLAND, MONTGOMERY COUNTY,
Moreland,
7810 Moorland Ln.,
Bethesda, 05000877,
LISTED, 8/11/05

MASSACHUSETTS, BERKSHIRE COUNTY,