NPS Form 10-900
(Rev. 10-90)

OMB No. 1024-0018

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM

1. Name of Property

FIRST NATIONAL BANK-GRAHAM BUILDING

historic name First National Bank-Graham Building

other names/site number Ross Building

2. Location

street & number 100 North Chester Street Not for publication N/A
city or town New Cumberland Vicinity N/A
state WV code 029 county Hancock zip code 26047

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, 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 ___ nationally ___ statewide _x__ locally.

Susan M. Pierce 10/2/2000
Signature of certifying official Date

State or Federal agency and bureau

In my opinion, the property ____ meets ____ does not meet the National Register criteria.

Signature of commenting or other official Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:
___ entered in the National Register _____
___ See continuation sheet.
____ determined eligible for the _____
National Register
___ See continuation sheet.
____ determined not eligible for the _____
National Register
____ removed from the National Register _____
____ other (explain): _____

_____
Signature of Keeper Date of Action

5. Classification

Ownership of Property
__X private
___ public-local
___ public-State
___ public-Federal

Category of Property
_X building(s)
___ district
___ site
___ structure
___ object

Number of Resources within Property

Contributing	Noncontributing	
__1__	_____	buildings
_____	_____	sites
_____	_____	structures
_____	_____	objects
__1__	__0___	**Total**

Number of contributing resources previously listed in the National Register __0__
Name of related multiple property listing N/A

6. Function or Use

Historic Functions

Cat: COMMERCE/TRADE	Sub: financial institution, professional, business, department store
GOVERNMENT	post office, government office
HEALTH CARE	medical business/office

Current Functions

Cat: COMMERCE/TRADE	Sub: Business

7. Description

Architectural Classification

LATE 19TH AND EARLY 20TH CENTURY: Commercial style

Materials

foundation	Brick
roof	Rolled Asphalt
walls	Brick
other	

Narrative Description (See continuation sheets)

8. Statement of Significance (see continuation sheets)

Applicable National Register Criteria

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

____ 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
Commerce/trade
Architecture

Period of Significance 1903-1950 **Significant Dates** 1903 1927 1929

Significant Person N/A **Cultural Affiliation** N/A **Architect/Builder** N/A

9. Major Bibliographical References (See 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: _____

First National Bank-Graham Building
Name of Property

Hancock County, WV
County, State

10. Geographical Data

Acreage of Property 1/7 of an acre

UTM References

Weirton Quad Map, West Virginia - Ohio, 7.5 minute, 1968, Rev. 1984

Zone	Easting	Northing
17	533060	4482940

Verbal Boundary Description (See continuation sheet)

Boundary Justification (See continuation sheet)

11. Form Prepared By

name/title Jeanne Grimm, History Consultant

organization GranJean Research & Consulting date 7/5/2000

street & number P.O. 4266 telephone 304-599-0221

city or town Morgantown state WV zip code 26504

Property Owner

name William T. (Bill) Ross

street & number P.O. Box 729, 100 N. Chester Street telephone 304-564-4407/ Fax 304-564-5691

city or town New Cumberland state WV zip code 26047

Architectural Description

The First National Bank Building is a handsome two-story early 20th century commercial building located in the heart of downtown New Cumberland on the northeast corner of Madison and Chester Streets. Chester Street is West Virginia Route 2 and runs north and south along the Ohio River. The building is two blocks from the Ohio River.

Exterior

The two-story four bay blond brick building has an elevated recessed corner entry with a Doric column at the corner resting on a square pedestal on the top step. The double leaf panel entrance doors are flanked by sidelights and headed by a transom, all of which are original. The building has a flat roof. The west, south and east facades have a parapet wall at the roof line. The ends of the step portion of the parapets meet the vertical lines of four plain brick pilasters. This breaks the facades with a line of windows (six on the west and east facades and three on the south) under the higher section of the parapet wall and inside the pilasters, and one window to the outside of the pilasters.

The elevated basement level of the building has five small fixed windows in recessed wells on the west facade. Entry to the basement is down a set of cement steps parallel to the south facade of the building to a panel door with a stone lintel. The stairwell has an iron pipe railing at the sidewalk level that is extended from the steps up to the 1st floor entry. One 1/1 double-hung window that extends above and below the sidewalk is just east of the basement entry. The other basement window in this facade is a small fixed window in a recessed well, identical to the ones on the west facade. The east facade has a coal chute with a metal hinged cover.

West Facade

Three display windows on the 1st floor west, or front, facade, have three-light transoms headed by a continuous stone lintel. A single elevated recessed entry with a glass panel door with a stone lintel is the facade's fourth bay. A wide stone stringcourse, extends across the west facade just above the second floor windows and just below a decorative vertical corbelled brick pattern that continues around the north and east facades of the building. Six of the eight 1/1 double-hung sash windows on the second floor are under the parapet and one window each is in the slightly recessed sections of building between the pilasters.

North Facade
The north facade of the building is flush on its 1st floor to a two-story brick building on the next lot. The north facade has no windows but does have two integral brick chimneys.

East Facade
The east, or rear, facade has five bays on the first floor; two are small fixed windows with stone sills and lintels. The fourth bay is a recessed entry with fixed upper glass panel with stone lintel. The third and fifth bays on either side of the entry are long 1/1 double-hung sash windows with stone lintels and sills. The second floor has eight 1/1 double-hung sash windows. This facade has an integral brick chimney.

South Facade
The south facade has three bays. Two are display windows with arched brick lintels with stone capstones and stone end stones that extend between the windows and to the pilasters on each side of the windows. The glass in the arches has been covered. The third bay is an elevated recessed entry with a glass panel door, a stone lintel and the original gooseneck light fixture over the entry. The entry is reached by seven stone steps with iron pipe railing on each side. The second floor has five 1/1 double-hung sash windows.

First Floor Interior
Access to the main interior space on the 1st floor is through the corner-recessed entry in the west facade. The 1st floor interior is divided into three spaces. The space inside the door, the largest of the three, is used for a building supply business. Freestanding shelving creates three aisles running parallel to the west, or front, facade. Shelving also extends across the windows on the front facade and along an interior wall parallel to the free standing shelves and the front facade. The wall creates a second space on the 1st floor that extends to the south facade and to the east, or rear, exterior wall of the building and is parallel with the building's south facade. This space is used for storage and contains a large, built-in safe containing shelves and drawers.

At the rear of the main floor space, a wall parallel to the east, or rear, facade intersects with the previously mentioned interior wall. This rear interior wall contains a door into an office and storage area, the third space on the 1st floor. In the rear interior wall in the main floor room, near the intersection of the two interior walls is a large floor to ceiling walk-in steel safe now used for storage. The safe is flanked by fluted steel Ionic pilasters headed by a decorative triangular pediment. The safe door has decorative stenciling and says "The National Safe Company, Cleveland USA."

The floor is the original oak wood flooring. The ceiling in each of the three areas on the ground floor is made of decorative pressed metal panels. Each of the three pressed metal ceilings has a different pattern. A wide-band of decorative pressed metal cornice molding extends around the ten-foot high walls at the ceiling.

Second Floor Interior

The second floor of the building, which is unoccupied at the present time, is entered from the recessed elevated door in the west, or front, facade (the fourth bay).The entry vestibule and wide wooden stairway to the second floor have a decorative molded metal ceiling and cornice molding similar to that on the 1st floor. The stairway ends in a wide landing from which a central hallway running north and south extends the length of the building. The 2nd floor consists of several offices and suites of offices that open off both sides of the hallway. Three offices have brick fireplaces. Some offices have been remodeled and their bathrooms updated. For instance, some rooms have carpet covering the wood floors and modern light fixtures. However, the original dark wood doors, frame moldings and baseboards are intact. The hallway boasts the original hanging decorative light fixtures of brass and glass In the hallway with the office doors closed, the second floor probably looks the same as it did in 1905 when the building first opened.

Summary

The First National Bank-Graham Building is surprisingly intact even on the first floor exterior. Virtually no changes have been made to the exterior of the west, or front, facade, other than sympathetic replacements of the display windows and a protective covering over the transoms above the display windows. The windows in the arches on the south facade have been covered. The first floor interior, despite containing free standing shelving for more than seventy years, is virtually unchanged since the building was constructed in 1903.

The First National Bank-Graham Building has been a business and commercial center in New Cumberland since it was built in 1903. The building qualifies under Criterion A for its role in commerce and trade. The First National Bank-Graham Building is a well-preserved example of early 20th Century commercial architecture and is significant under Criterion C for its architectural characteristics.

Historical Significance

Known in the past as both the First National Bank and as The Graham Building, the structure is a local landmark in downtown New Cumberland, a small town in West Virginia's northern panhandle. This handsome brick building, which was built to house the town's bank, reflected New Cumberland's prosperity in the early 20th Century. The bank's failure in 1927 was an omen that predicted the town's fall from prosperity as its brick/tile industries and clay mining lost their place of industrial pre-eminence in the northern panhandle to steel making.

For many years, businessmen in New Cumberland had attempted to create a bank. Despite the fact that New Cumberland had been a center for the clay mining and the brick and tile industries since the 1850's, the business owners and wealthy members of the community did their banking in Weirton and Chester, West Virginia, or across the Ohio River in Steubenville, Ohio. Around 1900, a flurry of activity resulted in three banks opening in New Cumberland.

The bank was started by Judge John A. Campbell, son of John Campbell and nephew of Alexander Campbell, the well-known family involved in the founding of Bethany College, the Church of Christ, and New Cumberland. Judge Campbell was a West Virginia state legislator and lawyer. He and West Virginia State Senator Buckner J. Smith, established the Citizens Bank in New Cumberland c.1900. Some New Cumberland sources say this bank was started in the 1870s, however, no corroboration can be found in any official records that this bank existed before 1900. All sources agree that Judge Campbell established the bank.

A group of Pittsburgh businessmen who had bought the Crescent Brick Company in New Cumberland chartered the New Cumberland Trust Company in 1902. Joseph Langfitt, Joseph R. McQualdy, S. Eugene Kingsley and Francis Park of Pittsburgh were the major stockholders. George R. Walmer of New Cumberland had five shares. In 1903 the bank's name was changed to the New Cumberland Savings and Trust Company; its president was A. S. Beymer and its secretary and treasurer was E. P. Morphy.

On July 16, 1902, the New Cumberland Savings and Trust Company bought part of lot 32 in the Campbell's Addition of New Cumberland from Mary S. and George Earp for $900.00. The parcel conveyed was 40 x 60 feet. The 60 feet faced Chester Street, the 40 feet length fronted on Madison Street.

The site had been occupied for some years by a one-story building divided into a carpenter shop and blacksmith forge facing Chester Street. A lumber storage shed and small meat shop faced Madison on the rear of the property. (1890, 1897 Sanborn Maps) The old buildings were razed and the bank opened c. 1903 with an address of 107 Chester Street. The New Cumberland Post Office, which had been located in Old Town, the oldest settled area of New Cumberland, moved into the first floor of the new bank building and stayed in place until the Masman Building on South Chester Street was erected for the post office. The post office's entrance was on Madison Street. A 1907 color postcard, in the possession of the current owners, identifies the building as the "Post Office."

In 1908, Judge Campbell converted the Citizens Bank into a national bank, the First National Bank of New Cumberland. He purchased the controlling interest in the New Cumberland Savings and Trust Company, liquidated its assets and assumed presidency of the new national bank in 1908. From then until 1927, New Cumberland had only one bank, the First National.

Offices on the second floor of the building were rented out. Advertisements in the *Independent*, one of the town's two long time newspapers had regular advertisements for C.A. Fink, D.D.S. who had office hours from 8:00 a.m.- 4:00 p.m., Monday through Friday "over the bank." J. A. McKinzie, attorney-at-law, had his office on the second floor as did attorney, E. A. Hart, who was also a notary public. A January 3, 1907, advertisement in the *Independent* reported that the New Cumberland Savings & Trust Company was open every Saturday evening and offered 4% interest on "your money." The bank had capital of $50,000, stockholder liabilities of $50,000 and undivided profits of $3,000.

A January 7, 1909, advertisement in the *Independent* says that the First National Bank of New Cumberland offers interest paid on "time deposits," resources of $425,000 and purchasing of government bonds and securities for depositors. Hours were from 9:00-3:30, Monday through Friday and from 6:30-8:00 on Saturday evening. None of the *Courier's* issues are extant from this era. All issues until 1921 were lost in Ohio River floods. Only 1907-1909 are available from the *Independent* until 1916 for the same reason. Both newspapers were first published in the 1870s.

Tragedy struck New Cumberland on Monday, November 24, 1927, when the First National Bank did not open its doors that morning. Both newspapers have banners headlines that week announcing that the "First National Bank Closed." A sign on the bank, signed by a federal bank examiner, said the "Bank closed by order of the Board of Directors." *The Courier* reported that "wild rumors are afloat as to the cause of the collapse as citizens cluster in small groups all over town." The *Independent* reported that "a thousand rumors are circulating." According to the *Courier*, the collapse was a "complete surprise to citizens and businessmen, and the entire town has been thrown into a state of bewilderment and business is almost at a standstill."

Eventually, members of Judge Campbell's family, who took over operation of the bank after his death, were indicted and tried for misuse of funds. Some served prison sentences. Many people lost all their savings. Because New Cumberland was a small town, everyone knew everyone. Many were related either by blood or through marriage to the banking family. Feelings were strong and people still remember the devastation caused to the town by the bank's failure. If things were not bad enough, three weeks after the bank failure and just before Christmas of 1927, the Ohio River rampaged through the town, destroying homes and flooding businesses. According to the *Independent*, "People wondered what could happen to them next."

George Bambrick, a well known attorney and member of one of the brick industry families, was appointed receiver for the collapsed bank. His law office was on the second floor of the building. He handled the several lawsuits that were brought by New Cumberland citizens against the bank officers. By 1927, the brick and tile industry was in a decline and clay mining had become highly mechanized, employing few workers. Most men in New Cumberland drove the few miles into Weirton to work at the steel giant, which employed several thousand men. They received their paychecks and cashed or banked them in Weirton. From November 14, 1927 until 1984, when the National Bank of Weirton opened a drive-in only branch at 1200 North Chester Street, New Cumberland had no bank.

Lydia Graham, a resident of New Cumberland, bought the bank property for $14,500 on November 15, 1929, for her sons, Joseph F. Graham and James D. Graham, who operated Graham's Department store on the first floor of the building until 1990. According to Mary Porter, a third son of Lydia Graham, Henry, operated a men's clothing store for many years down the street in the old Citizen's Bank Building.

The second floor of the building continued to be rented to doctors, dentist and lawyers. During the 1920s and 1930s, the Bell Telephone Company had its offices on the second floor. During World War II, the Selective Service office for Hancock County occupied a suite of rooms on the second floor of the building.

In the building's early years, several lawyers occupied the office suites, but were soon joined by doctors and dentists. John R. Arbogast, a dentist; Dr. Godfrey Beaumont, a doctor; and Emil Capito, a doctor, occupied suites of rooms on the second floor. An office door with a frosted glass upper panel on the second floor still has Dr. Capito's name on it.

The building is now owned by the Ross family and the building goes by the name Ross Building. There is commercial space available on the first floor and the second floor has been renovated for office space.

Summary:
The First National Bank-Graham Building is significant because it represents the commercial history of New Cumberland from its industrial zenith as a clay mining and clay products center, when the town had a large number of extremely well-to-do entrepreneurs, through its change to a small bedroom community, which supplied workers to the steel mill in Weirton. The building was the economic or business center for New Cumberland. Over the years New Cumberland residents banked, patronized the post office, signed up for telephones, went to the doctor and dentist, visited their lawyer and, some were inducted into World War II military service in the building. When the First National Bank failed in 1927, controversy and anguish swirled around the structure for many months. Indeed, older residents remember that time very clearly and still have strong feelings about the bank.

For 61 years the first floor space was known as Graham's Department Store. Older New Cumberland citizens first remember shopping in Graham's with their parents and standing in the post office waiting while their parents talked with other citizens about the latest town happenings. "The railroad depot was across Madison Street, so the building was a handy place to visit if you were waiting to take a train or for someone arriving on the train," says one local resident.

Architecturally, the building stands out as one of the finest in the community. The corner location displays two stylized brick facades along the streetscape, with a corner entrance.

Bibliography

Bicentennial Committee. *A Short History of New Cumberland.* (Hancock Courier Printing Company, 1939).

Hancock County Deed Books and Maps. Hancock County Courthouse. New Cumberland, West Virginia.

Sanborn Fire Insurance Maps, (New York, NY, Sanborn-Perris Map Co., Limited) 1890, 1897, 1901, 1910 and 1921.

West Virginia Public Papers - Reports of the Commissioner of Banking, Third, Fourth and Fifth Annual Reports, 1904-1906. (Tribune Printing Company, Charleston, WV).

Interviews:

Ross, William and wife. Current owners, Jeanne Grimm and Christelle Venham, February 11, 2000.

Herren, Jane, citizen of New Cumberland (92 years old). Jeanne Grimm, July 10, 2000.

Porter, Mary, citizen of New Cumberland (90 years old). Jeanne Grimm, July 10, 2000.

Manuscript Collections

A & M 1314 (Microfilm) Campbell, Charles L., Compiler (West Virginia and Regional History Collection, Morgantown, WV)

Newspapers:

Courier and *Independent* - November 24 - December 29, 1927.

Independent - 1907-1909

Verbal Boundary Description

The building is situated on the southwest corner of lot 32. "Part of Lot Number 32 in Campbell's Addition in the Town of New Cumberland, Hancock County, West Virginia, Bounded and described as follows: On the North by Lot No. 31, on the East by part of Lot No. 32, on the south by Madison Street; and on the West by part of said lot 32 belonging to E. G. Richardson. The Part of the said Lot 32 hereby conveyed being forty feet by sixty feet; fronting on Chester Street sixty feet, fronting on Madison Street forty feet." Hancock County Deed Book Q, page 450.

Boundary Justification

The deed to the building quoted above was executed on July 1, 1902. The property was conveyed to Lydia Graham on November 15, 1929, with the same boundary description; and then to William Ross in 1995 with the same description.

Photograph Log

Name of Property: First National Bank-Graham Building
100 North Chester Street
New Cumberland, WV
Hancock County

Photographer : Christy Venham, Morgantown, WV
Date of Photos: February 2000
Negatives: Christy Venham, Morgantown, WV

Photo 1 of 7: West and South facades, corner of North Chester and Madison Streets, looking northeast

Photo 2 of 7: West Facade, looking east

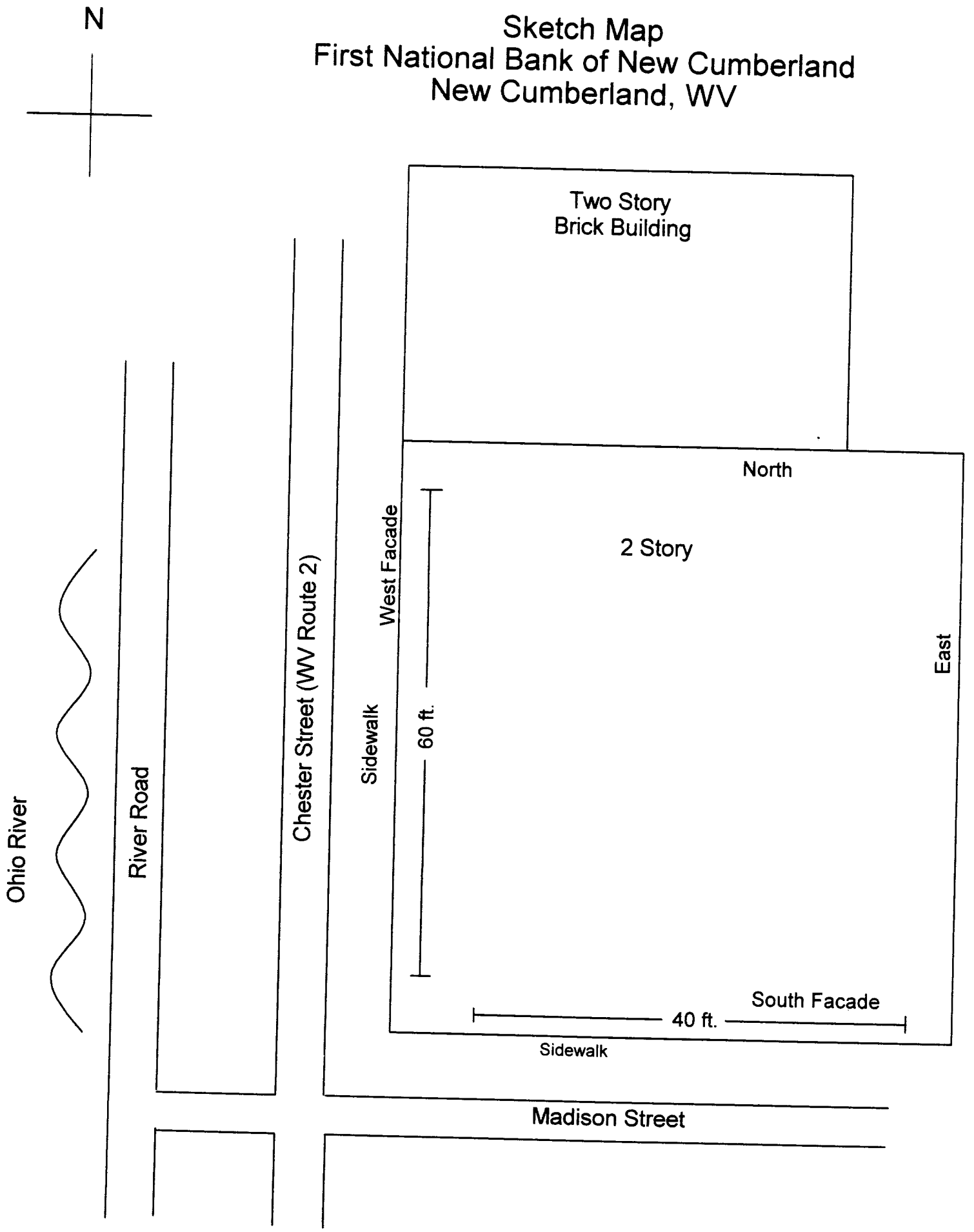
Photo 3 of 7: West Facade and side entrance, looking southeast

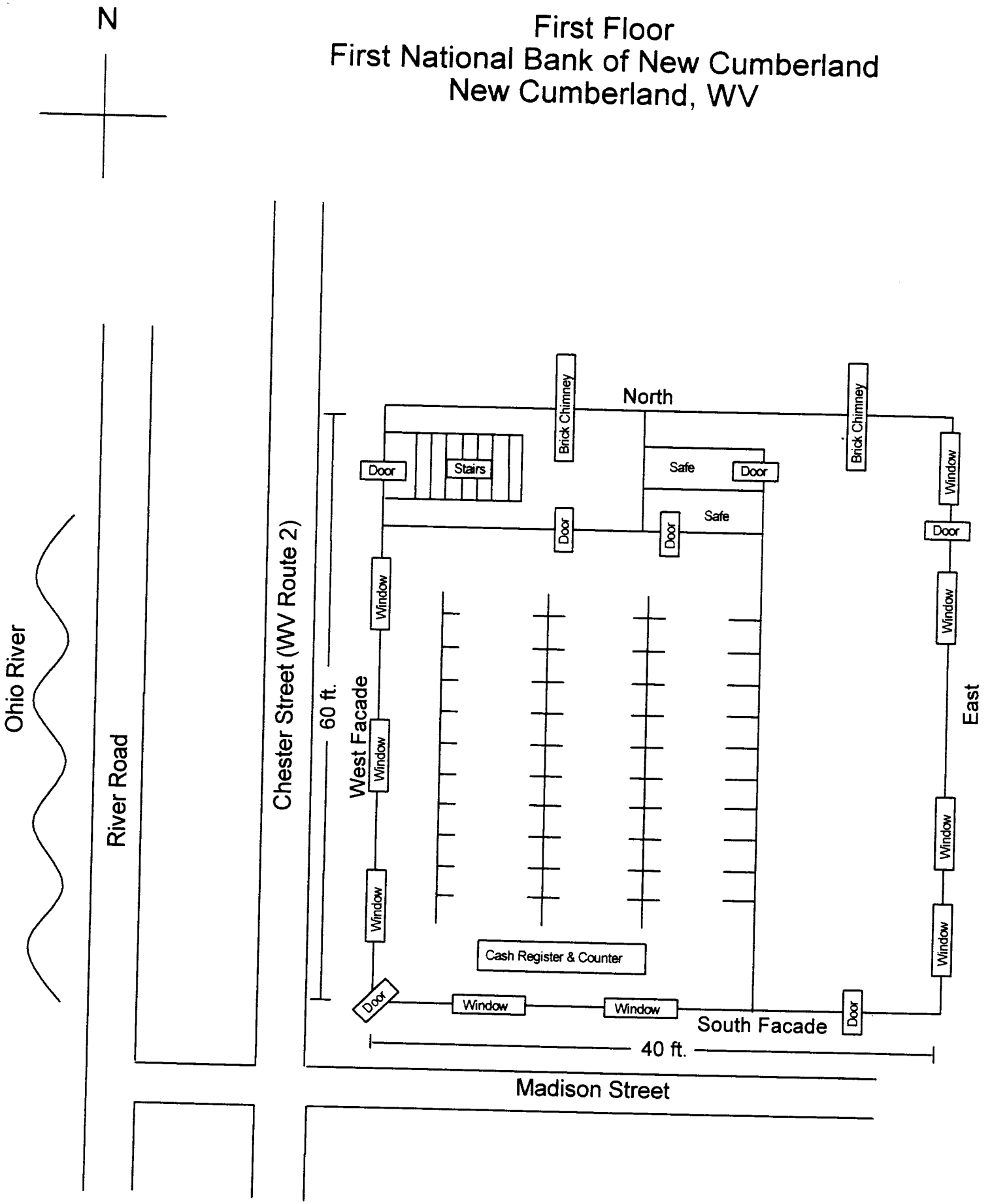
Photo 4 of 7: East Facade, looking northwest

Photo 5 of 7: Interior, 1st floor entry, looking southwest

Photo 6 of 7: Interior, metal ceiling in 1st floor building supply store

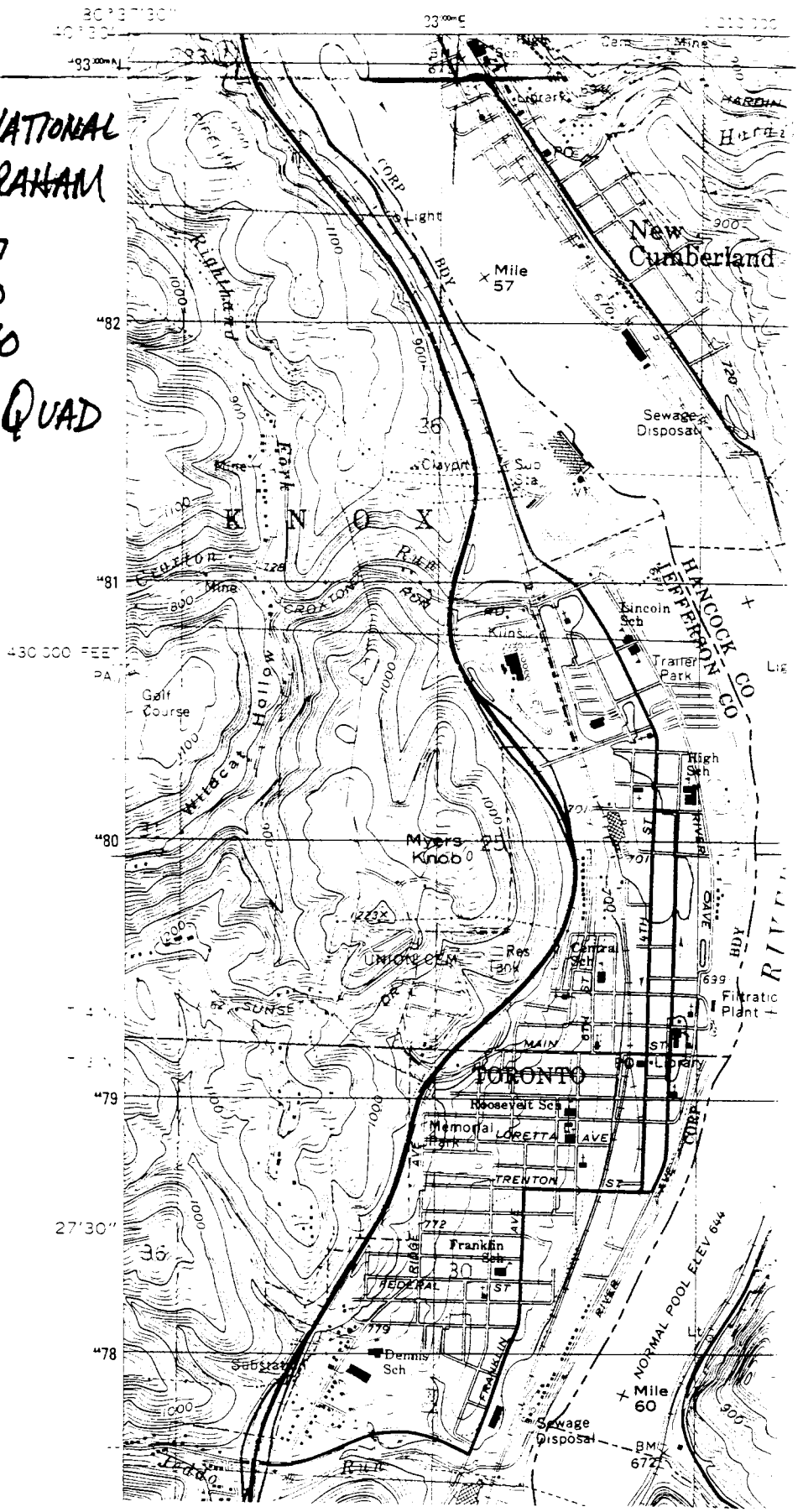
Photo 7 of 7: Interior, 1st floor interior wall, steel safe, looking east.


N
Sketch Map
First National Bank of New Cumberland
New Cumberland, WV
Two Story
Brick Building
North
2 Story
West Facade
East
Sidewalk
60 ft.
South Facade
40 ft.
Sidewalk
Ohio River
River Road
Chester Street (WV Route 2)
Madison Street


N
First Floor
First National Bank of New Cumberland
New Cumberland, WV
Ohio River
River Road
Chester Street (WV Route 2)
60 ft.
West Facade
North
East
South Facade
40 ft.
Madison Street
Brick Chimney
Brick Chimney
Door
Stairs
Safe
Door
Safe
Door
Door
Window
Window
Window
Window
Door
Window
Window
Window
Window
Cash Register & Counter
Door
Window
Window
Door

FIRST NATIONAL BANK – GRAHAM BUILDING

17 533060

4482940

WEIRTON QUAD