

11 East Main

Researched and written by Ruth Ann Montgomery

The first meat market in Evansville was owned by Cora M. Campbell on the site of what today is Howell Heating on East Main Street. The land had originally belonged to the Methodist Church. In August 1865, the church was ready to sell the land that it owned on East Main Street and build a new church on South Madison Street.



August 3, 1870, Evansville Review, p. 1, col. 1, Evansville, Wisconsin

The land was sold to Byron Campbell for \$237 and it was on this land, known officially as lot nine in block 5 of the original plat of Evansville, that the first meat market was built. In 1877 Byron Campbell decided he would remove the old meat market and build investment property on the site.

The new building was a joint venture between Mr. Campbell and the Masonic Lodge. Campbell owned half of the lot and the first story of the building and the Lodge owned half of the lot and the second story of the building.

Campbell removed the old meat market from the site in March 1877 and the excavation for the new building was started in the following month. The stone for the building came from the quarry of Lewis Spencer. More than 100 cords of stone was used in the construction. The front of the building was made of white brick. Daniel Huckins was hired as the master mason. Evansville residents were very impressed that Campbell and the Masonic Lodge were building a fire-proof building.

Campbell's brother-in-law, William Libby, was hired to do the carpenter work on the building. Libby installed large plate glass windows in the front and wooden doors with frosted glass windows.

Local carpenters and other construction workers were hired for the building project. Mr. Boyce was mentioned as one of the carpenters that worked on the Masonic Hall portion of the building. Theodore Shurrum did the plastering and Mr. Backenstoe was the painter. The Evansville Review declared that it was an imposing structure and the finest block in town.

The post office was making preparations to move into the building by October 1877. The upper story, used by the Masonic Lodge, was 50 feet long and 21 feet wide with a 15 foot ceiling. The area was divided into ante rooms for the two orders of the lodge, the Blue lodge and the royal arch masons. The men took great care to furnish their new hall with the finest they could afford. The hall of the lodge was carpeted with Brussels carpet that was purchased from a local general store, owned by Pullen & Wilder.

The furniture for the lodge was built by local carpenters James R. West and Homer Potter who also operated the post office in the first story of the building. In addition to their post office area, West and Potter also operated a book store and newspaper stand on the first floor. They advertised paintings, engravings, picture frames, chromos and stereoscopes. Using their carpenter skills, the men also framed and mounted pictures for their customers.

By 1879, Homer Potter was no longer in business with West. He had moved out of Campbell's building. James West continued as post master of Evansville and kept the job for 20 years, from 1865 to 1885. When he resigned from the post master's position in December 1885, he stayed in the book and picture framing business, moving across the street to the Magee building.

James Sonn, a druggist at Dr. Evans' drug store at 1 East Main, was appointed post master in December 1885 to replace West. Sonn was followed by James Hoskins. In 1892, Hoskins hired Eleanora Andrews as his assistant. The two of them kept the post office open from 8 in the morning until 8 in the evening every day except Sunday. On Sunday, they opened from 12 noon till 12:30. They were dependent on the train service for outgoing and incoming mail.

Eleanora Andrews and her sister, Marilla, were unmarried career women who lived in the family home on West Church Street. Marilla was operating a newspaper called The Badger, published by R. M. Antes. Eleanora also served as assistant editor for the paper. The women strongly supported William McKinley for president and when he was elected, he appointed Eleanora announced she was a candidate for post mistress. However, the official appointment was not made until 1898. When Eleanora became post mistress, Hoskins moved to California.



Eleanora Andrews, Postmistress

In 1891, Byron Campbell did some remodeling of the building by having the area under the sidewalk excavated to create a new front entrance. New large windows were added to the post office area. The only other recorded changes to the building occurred in 1904 when Campbell had the building painted a cream color to conform with the newly built Economy Store, next door to the west. Campbell rented the space to the post office until 1907 when the business moved across the street.

The early 1900s were a period of growth for Evansville. Area farmers were using the city as their shopping, shipping and banking center. It was in this hopeful period that The Farmers & Merchants State Bank opened its doors in the former post office building at 11 East Main.

The new bank was the third financial institution operating in Evansville in the early part of the twentieth century. The Bank of Evansville started in 1870 and the Grange Bank had been in operation since the late 1800s. The Farmers & Merchants State Bank joined them in 1907.

incorporation of the new bank.

The Farmers' and Merchants' bank is the title and name which the new bank at Evansville will sail under. The incorporators are Robert D. Hartley, Verne A. Axtell and Chet. F. Miller, giving a capital stock of twenty-five thousand dollars.

The stock is divided amongst a large number of holders and their shares each are as follows:

Robert D. Hartley, with seventy shares; A. S. Baker, twenty; Marshall J. Fisher, James Gillies, Lew Van Wart, C. F. Miller, W. E. Miller, J. S. Baker, William Dra-fahl, S. and W. Baldwin, Verne A. Axtell, and H. O. Meyers, ten each; Albert Fulton, eight; E. Gabriel, seven; John C. Gillies, Maggie Gillies, W. H. H. Johnson, M. R. Fish, John Lemmel, W. C. King, C. F. Ellis, W. W. Gillies and George Bramham, five each.

It will be some time before the new bank will be in operation owing to the necessary arrangements for vaults, furniture, etc., but when in full running operation the old postoffice building will be used.

February 7, 1907, Evansville Review, p. 1, Evansville, Wisconsin

The new bank had twenty three original investors, including many prominent Evansville men and one woman. James Gillies was president of the Farmers & Merchants State Bank. C. F. Miller was vice-president and Hartley, acted as cashier. Other officers were V. A. Axtell, manager of the Economy Store; Allen S. Baker, founder of Baker Manufacturing; H. O. Meyers, operator of a lumber yard and Liew Van Wart, a local pharmacist.

Hartley held seventy shares of stock and his father-in-law, Allen Baker, held twenty shares. Four members of the Gillies family, James, John, William and Maggie held from five to ten shares each. Other prominent investors included John Baker, Marshall Fisher and William H. H. Johnson.

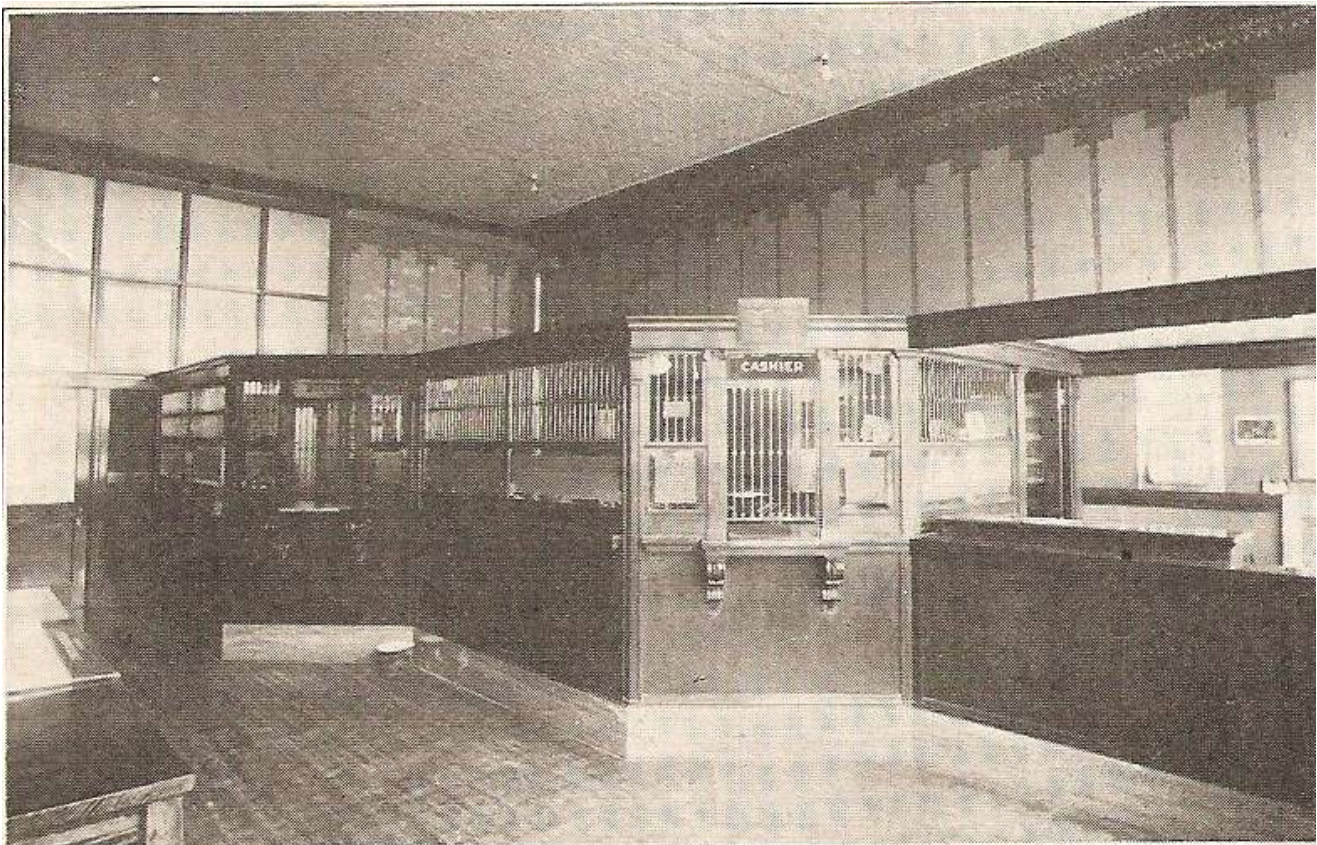
The Board of Directors announced that the new bank would have capital of \$25,000 and made plans to remodel the former post office. Security for the new building was uppermost in the minds of those investing in the new business. An excavation for a new vault started in February 1907. Robert Hartley ordered a two-ton safe and vault from a Chicago firm. The vault had eighteen inch thick walls. Iron guards and gratings were installed for the cashiers.

The new bank opened in September 1907 promising a strong Board of Directors who were ready to study the financial needs of the community and supply funds to support these needs. Robert Hartley's nineteen years in the banking business with the Bank of Evansville, and the prominent men serving on the board of directors created confidence in the new bank.

Just as the business opened its doors, the nation's banks were faced with a shortage of cash. Panic broke out and all three Evansville Banks were left without sufficient cash to give to their customers. The three Evansville banks issued a joint statement saying that they would issue checks and vouchers to customers, in lieu of cash. They told their clients that their money was absolutely safe.

However, the vouchers were issued from Chicago banks and financial institutions in Milwaukee, Chicago and Janesville refused to pay out cash for these vouchers or issue money to country banks. The Evansville bankers worked with local merchants to get them to accept the checks issued by the banks. It was a testament to their belief in the local banks that more than sixty Evansville businesses advertised that they had "implicit confidence in the soundness of our banks".

The federal government responded to the crisis by running their mints day and night to get more coins and currency into circulation. By November 1907, the crisis had been averted and people were getting used to the bank money. The managers of the banks could rest easy for a time.



Interior of the Farmers and Merchants State Bank. Photo by Combs



11 East Main, 1910

By 1921, the Farmers and Merchants State Bank valued their building at \$5,000, furnishings at \$1,800. Their capital stock was still at \$25,000 and they had \$68,107.17 in savings deposits.

Evansville could not support three banks in the 1920s and the oldest bank, The Bank of Evansville, closed in 1924. The Grange Bank moved into the former Bank of Evansville building at the corner of Main and Madison streets.

The Masonic Lodge, owners of the second floor, continued to hold their meetings in the hall above the bank until 1922 when they purchased the home of Dr. John M. Evans at 104 West Main. Their 140 members had outgrown the hall built by the lodge in 1877. They remained above the bank until their new facility was remodeled, then moved their lodge rooms the new building in December 1922.

The Farmers and Merchants Bank continued to operate in the building at 11 East Main until the severe depression of the 1930s. Another bank crisis was facing the nation and in March 1932 a bank holiday was declared and the Farmers and Merchants Bank was forced to stop doing business for two weeks. The bank could not accept deposits, cash checks or pay out currency. It could make change and allow its customers access to their safety deposit boxes. The only loans the bank could make were for food for its customers or for animals.

The Bank Holiday was an attempt by President Franklin D. Roosevelt to allow banks to be examined for their soundness. From 1930 to 1932 more than 700 banks had failed and depositors were very frightened. Roosevelt and his advisors decided that a bank holiday would restore confidence.

When the Grange Bank and the Farmers and Merchants Bank were faced with this crisis, the managers of the two institutions decided to consolidate. They worked out a plan bring the assets of the two banks together. Leonard P. Eager was cashier of the Grange Bank and Robert Hartley was still cashier at the Farmers and Merchants State Bank. The new bank, called the Farmers and State Bank opened after two weeks of holiday. Its location was at the northeast corner of Main and Madison, the former site of the Bank of Evansville that had been had been purchased by the Grange Bank.

By March 16, 1932, Evansville once again had a working bank. There were new government regulations to follow, however. The federal government allowed many banks in the nation to reopen after the holiday but they were restricted in the amount of money they could give to depositors. The Farmers and State Bank was allowed to let its customers withdraw 25% of their bank funds. Many banks in the nation were limited to 10 or 15 percent withdrawals. The Evansville Review reported that this should create confidence in the bank and people should regard this as evidence that the bank was in good financial condition compared to others in the nation.

After the banks consolidated, the building at 11 East Main stood vacant for more than a year. In September, 1933, the announcement was made that a new Gamble Store would open in the former Farmers and Merchants State Bank building with Ray Rosen of Janesville, as the new manager.

Gamble Stores were a retail chain that sold automobile accessories, electrical appliances and hardware items. To open a new store in the middle of one of the nation's worst depressions was an act of bravery. Farmers had no money to spend and neither did city residents. However Ray Rosen had the building redecorated and a grand opening was held on Saturday, September 23, 1933.

Two years later, in March 1935, Rosen sold the Gamble store to Floyd A. Miller, a young bachelor from Beloit. Miller had been employed as a salesman with the Ward Baking company in Chicago and had 12 years experience in the retail business in Beloit.

In June 1935, Floyd Miller married Erma McCaffery, a Beloit school teacher and the newly wedded couple moved into the apartment created from the former Masonic Lodge area above the store.

After only two years in business, Miller decided to purchase the building from the trustees of the defunct Farmers & Merchants State Bank. Miller's Gamble Store remained in the building for many years.

The Millers remodeled the store in 1948. A new front was installed that increased the window space for displaying store merchandise.

In the early 1970s, Floyd and Irma Miller rented the store to Phyllis Schlitzer, who operated Phyllis' Fashion Shop from the first floor of the building. The store featured women's clothing and accessories.

One hundred years after it was built, the local building inspector visited the building and reported that the building was 22.5 wide and 70.5 deep, 32 feet high. The inspectors noted the built-in safe, a remnant of the building's former use as a bank. A frame garage had been added to the south side of the building.

After Mrs. Schlitzer went out of business in 1978, Dean Hermanson operated a taxidermy business from the store for several years, moving out in 1984. The windows were filled with displays of wild animals, fish and birds. He was once fined for agreeing to sell ducks to a federal agent that were prohibited for sale. Hermanson received some unusual requests while he was in business. He was once asked by a local antique dealer to stuff his mother, when she died. Hermanson, of course, refused.

For a few years, another women's clothing store was operated by Judy Ringhand.

JUST JUDY'S
 11 E. Main, Evansville, 608-882-6515
Ladies Nylon Briefs
 2 for \$3.89

Cotton Underwear
 for comfort this fall
Half Slips — \$9

GRAND OPENING WINNERS

- Lillian Winch, Evansville
- Connie Dickert, Evansville
- Rosemary Douma, Evansville
- Delores Larsen, Albany
- Maida Bergner, Baraboo
- Ruby Phillips, Evansville

HOURS: Mon thru Thurs 9 to 5:30
 Friday 9 to 8
 Saturday 9 to 5

September 16, 1987, Evansville Review, p. 12, col. 3-5, Evansville, Wisconsin

Howell Heating & Air Conditioning business occupied the store in the 1990s. Its antique stoves in the window are a reminder of its former use as an appliance store. The Masonic Lodge emblem near the roof line has been plastered over, so that the second story's former use is no longer evident.



11 East Main in 2010

Howell sold the building and in 2013, the Artful Gourmet rented the first floor.