

Architectural Inventory Form

Official Eligibility Determination
(for OAHP use only)

Date _____ Initials _____
 Determined Eligible - National Register
 Determined Not Eligible - National Register
 Determined Eligible - State Register
 Determined Not Eligible - State Register
 Need Data
 Contributes to eligible National Register District
 Noncontributing to eligible NR District

I. Identification

1. Resource number: 5HN68.30
2. Temporary resource number: 62
3. County: Hinsdale
4. City: Lake City
5. Historic building name: Miners and Merchants Bank
6. Current building name:
7. Building address: 229 Silver Street, Lake City, CO 81235
8. Owner name and address: First National Bank of Lake City, P.O. Box C, Lake City CO 81235

II. Geographic Information

- County Property No.: R980
9. P.M. 6th Township 44N Range 4W NW4 of SE4 of SW4 of Section 27
 10. UTM reference
Zone 13 296650 mE 4211340 mN
 11. USGS quad name: Lake City Quad year: 1985 Map scale: X 7.5' ___ 15'
 12. Block(s): 57 Lot(s): 1-3 Legal:
Addition: Year of Addition:
 13. Boundary description and justification: Perimeter of parcel

III. Architectural Description

14. Building plan: Rectangular
15. Dimensions: 5000 square feet
16. Number of stories: 2
17. External wall material(s): Stone, stucco
18. Roof configuration: Flat
19. Roof material: Asphalt
20. Special features: Decorative cornice
21. General architectural description:

Two-story masonry building with flat roof, situated on a double-lot parcel. East and north elevations are of stone block; stone is smooth-faced on east elevation and rough-faced on north. Window and entrance openings are framed by rusticated, ashlar columns capped by curved molding and square capitals. Upper story corners are finished with rusticated, ashlar quoins.

A bracketed wood cornice extends along the length of the east and north elevations. Upper floor has round-arched windows: 2-over-2 double hungs with keystones, hood molding terminating in a curved molding end, and stone sills. Second window from left has "Lake City Silver World" painted on the pane. A belt course of curved stone molding separates first and second stories. Mounted between the belt course and window sills of north and east elevations are wood signs painted with "First National Bank of Lake City."

East elevation has entrance at far left accessing staircase to upper floor; entrance contains a tall, narrow paneled door and 2-lite transom. At left is a deep inset entrance with: double doors, paneled with round-arched lites, and a transom above; side windows consisting of large 2-lites with kickplates below. Flanking the entrance are large 4-lite windows with rounded corners and stone kickplates below. At right, are three round-arched, 1-over-1 windows with large, elaborate keystones, hood molding terminating in a curved molding end, and stone kickplates. Each window has an interior carved decoration with star motif in the arch.

Northeast corner contains a slightly inset, angled entrance framed by rusticated, ashlar columns; entrance has double doors with round-arched lites and round-cornered transom above. Above the entrance is a round-arched window similar to other second-story windows, with "Golden Fleece" painted on the pane. A boardwalk wraps around north and east elevations.

North elevation has upper-story windows, similar to east elevation. Slightly off-center is a tall narrow, round-arched entrance with hood molding similar to first-story windows; it contains a paneled door and round-arched transom with carved ornament. At far right, a tall narrow entrance accesses upper floor; it has a paneled door and 2-lite transom. West elevation is stuccoed; has 1-over-1 and 2-over-2 double hung windows. A small attached shed-roofed shed has a metal roof and walls clad in hardboard

22. Architectural style/Building type: Italianate

23. Landscaping or special setting:

24. Associated building, features or objects:

IV. Architectural History

25. Date of construction Estimate: _____ Actual: 1877 Source of info: Lake City SILVER WORLD, Sat., May 12, 1877, page 3, Sat., August 25, 1877, page 3

26. Architect: Unknown Source of info:

27. Builder/contractor: Bauer & Schultz (George Conrad Bauer and Carl Schultz) Source of info:

28. Original owner: John S. Hough Source of info:

29. Construction history (major additions, alterations, demolitions):

Painted white in the 1946; paint removed circa 1955; exterior signs, including neon, mounted in the 1940s through the early 1970s; various interior remodelings. In 1995, the west wall collapsed and was rebuilt. The old lead roof was replaced with tar.

30. Original location: Moved Date of move(s) _____

V. Historical Associations

31. Original use(s): Financial institution, business (offices)

32. Intermediate use(s): Specialty store, post office, hotel, bar, restaurant

33. Current use(s): Financial institution, business (offices)

34. Site type(s):

35. Historical background:

Prolific Lake City builder John S. Hough teamed up with First National Bank of Colorado Springs to construct this two-story, Italianate-style stone commercial building which was termed "the finest building in town" following completion in August, 1877.

John Simpson Hough (1833-1919) was among the founding businessmen and mining capitalists of Lake City. He was locally prominent from the mid-1870s until the mid-1880s when financial reversals prompted his relocation to Bent County in southeastern Colorado. He returned to Lake City on a permanent basis in 1896 and remained here through his death in 1919.

A second cousin of President U.S. Grant, John S. Hough was a native of Philadelphia, Pennsylvania, who made his first trip to the Western United States at age 15. He worked as a Santa Fe Trail Indian Trader with Col. Bent from 1852 until 1856. He owned a dry goods store at Council Grove, Kansas, in 1861 and relocated to Boggsville, Colorado Territory, in 1867. Hough's early business partnerships were tied to his brother-in-law, John W. Prowers, although he was also associated with other early Colorado business entrepreneurs, among them banking brothers J.D. and M.D. Thatcher, and A.E. Reynolds, all of whom were later involved in Lake City area business and mining interests. He moved to Trinidad, Colorado, in 1869 and the following year built a two-story, Greek Revival-style residence. Hough's Trinidad home was sold to Felipe Bacca in 1873 and is preserved today as a regional museum of the Colorado Historical Society.

John Hough established the Prowers & Hough mercantile firm in Lake City in 1876 (see Prowers & Hough Store, 301 Silver) and in subsequent years was responsible -- either on his own or in partnership with others -- for the Stone Bank Block (1877, 229-231 Silver), Hough Block (1880 and 1882, 300 and 304 Silver), and Avery Store (1880-81, 300 Third Street), as well as an Italianate-style frame residence (1877, 500 Gunnison Avenue).

Although closely associated with Lake City business, Hough's early financial backing came from mining. His ownership of the Frank Hough and Palmetto mines on Engineer Pass in the late 1870s and early 1880s coincides with his greatest building activity. As a life-long Democratic, Hough was a member of the Colorado Constitutional Convention in 1876 and was an unsuccessful candidate against Colorado Governor F.W. Pitkin in 1880. Hough, with Asa Hudnall and Robert M. Moore, was named Executor of John W. Prowers' estate following Prowers' death in 1884. As an executor of the estate, Hough returned to southeastern Colorado and at different times held the office of Bent County Treasurer and Clerk of the District Court. His return to Lake City post-1896 was less dynamic in terms of building and mining, in part based on lessening economic prospects. In the interim between the late 1890s and his death in 1919, Hough served at various times as Hinsdale County Treasurer, Clerk of the District Court, Hinsdale County Judge, and Lake City Mayor.

Pioneer blacksmith John Pond was an early owner of a variety of business lots in Block 57, including the two corner lots which are the location of the Stone Bank Block. Pond operated a blacksmith shop at the corner site in 1875 and 1876 prior to sale of the two lots to Prowers & Hough in mid-1876. Blacksmith-related buildings were removed in December, 1876, in preparation for a "fine stone or brick block" which Prowers & Hough intended to construct.

Actual construction of the Stone Bank Block fell to a partnership entered into by Hough and Harry A. McIntire, the latter representing First National Bank of Colorado Springs. McIntire arrived in Lake City in May, 1876, and with H.A. Alexander opened the town's first bank, Hinsdale County Bank, in June, 1876. The Stone Bank Block is the result of a partnership between Hough and McIntire in which First National Bank of Lake City, as successor to Hinsdale County bank, owned the 25x50 corner portion of the building, while Hough retained the north 25' of the building. Construction on the "handsome two-story stone building, 50 feet square" began in May, 1877, and was completed in mid-August of the same year. Building design allowed for two distinct business rooms on the ground floor, the corner room for the bank and the adjoining stores pace for the dry goods firm Hough & Wasky, with business offices and a suite of residential rooms on the second floor.

Work on the stone building was contracted to Prussia immigrant George Conrad Bauer and his father-in-law, Carl Schultz. Bauer was well known for his masonry construction, beginning with the People's Bank Building in Pueblo in 1872 and extending through similar construction projects which he headed while living successively in Del Norte, Lake City and Silverton, Colorado. Concurrent with construction of the Stone Bank Block in Lake City, Bauer & Schultz also built Lake City's Finley Block (130 Silver Street) which is architecturally reminiscent of an earlier stone commercial building built by the firm, the non-extant Porter & Middaugh Store in Del Norte.

After leaving Lake City, George Bauer's later career included constructing several of Silverton's earliest buildings (including the Sherwin & Houghton Store, known as the "Pickle Barrel," a stone commercial building which closely mirrors Lake City's Finley Block), and portions of several smelters in Leadville, Colorado. Bauer assumed a prominent role at Mancos, Montezuma County, after 1881 and is recalled there by the extant Bauer Bank Building (1905) and the brick Bauer House (1889), all built in Bauer's trademark Italianate Revival architectural style.

Bauer & Schultz selected locally quarried sandstone for the Stone Bank Block at 229-231 Silver in Lake City. Virtually unaltered today, the building consists of cut exterior stone on both the east and north-facing elevations, traditional two-over-two show windows on either side of a recessed doorway with transom at 229 Silver, and a corner diagonal entrance with transom and double doors serving as entrance to the bank at 231 Silver. Windows in the bank portion of the building are one-over-one with round arches and exaggerated keystones. A similar configuration of arched windows was designed for the upper story elevation, topped by a wooden cornice with panels and brackets. In addition to Bauer & Schultz, other contractors on the building were Mayer & Strassburg, painters, and James Gibson, woodwork.

Completed at a cost of \$22,000, the Stone Bank Block was touted as Lake City's finest and most stylish business construction. Lake City SILVER WORLD extolled the quality of its construction, beginning with the corner entrance doors. "Stepping in the front doors, one's attention is arrested by their massive

appearance and ornate beauty, as well as the French plate glass panels which adorn them." Elsewhere in the building, the newspaper chronicled extensive grained walnut finishing, the bank counter ("a masterpiece of workmanship as regards design and painting"), Diebold Safe & Lock Co.'s 5,000-lb. safe installed at a cost of \$1,500, and private office furnished with black walnut furniture, Brussels carpet, and wooden window blinds. Rooms in the upper story were reserved for rental offices, according to the SILVER WORLD, and included a private corner suite for use of the bank's president, H.A. McIntire, "lavishly furnished with works of art and beauty to an extent surprising in a place so remote from the larger cities... everything in these apartments bears evidence of culture, comfort and refinement."

First National Bank of Lake City continued in their elegant headquarters for less than a year. The bank was dissolved in June, 1878, after it was discovered H.A. McIntire had absconded with \$40,000 in bank funds. The corner portion of the building, including the upstairs suite, was sold by bank creditors to Thatcher Bros.' Miners & Merchants Bank in October, 1881, for \$10,000. Pueblo brothers Malon D. Thatcher and John A. Thatcher headed a Colorado banking dynasty which began in 1871 with First National Bank of Pueblo. The brothers opened Miners & Merchants Bank in Lake City in 1877 and at their peak operated banks at Pueblo, Trinidad, Las Animas, Lamar, Rocky Ford, Florence, Silverton, Alamosa, Ouray, and Montrose.

The local Miners & Merchants Bank continued in the Stone Bank Block (Thatcher Bros. acquired the adjoining storeroom and upstairs offices at 229 Silver for \$10,000 in 1894) from 1881 until the bank went out of business in 1914. In a farewell communication written by M.D. Thatcher and published in the October 14, 1914, Lake City TIMES, it was noted "In 1877 Thatcher Brothers opened this Lake City Bank, and now that circumstances require its being closed, we want you to know how thorough is our appreciation of your loyal support through all these years; how genuine our regret that intimate business relations with you must now end, and how strong is our hope that the personal friendships here made will continue." Years later, Billy Blair of the Lake City SILVER WORLD, recalled that a misplaced silver dollar was found in the bank vault after Miners & Merchants Bank closed its doors. The silver dollar, according to Blair, "was probably the only dollar ever overlooked by the Thatchers."

While the bank occupied rooms in the corner portion of the Stone Bank Block, the adjoining ground floor commercial room at 229 Silver continued as a business rental starting with the dry goods firm Hough & Wasky (1877) and continuing through Walter Ainsley (1878), Hartman & Co. (1879) and the Lake City jeweler John Maurer & Co. which intermittently occupied the room beginning in 1881 and continuing through the early 20th Century. According to John Maurer's written recollections, he alternated between the Stone Bank Block store location and a smaller, frame store on the opposite side of Silver Street depending on prevailing economics. Prior to leaving the building for the last time in 1900, Maurer shared the Stone Bank Block storeroom with a stationery, book and confectionery dealers A.M. Wilson (1891-1893) and W.I. Edgerton (1893-1901). The storeroom was fitted for use as Latimer & Allen's branch dry goods store in 1902 and was A.R. McKinnon's billiard and pool hall in 1909.

Upstairs rooms in the Stone Bank Block continued for use as residence for bank employees or immediate family through 1914, with adjoining upstairs offices occupied by professionals. A sampling of upstairs office use includes offices for Ute-Ulay Mine Co. (1891), J.S. Hough residence (c.1885-1887), Hinsdale Club (1887), Gerry & Stirman, attorneys (1881), R.A. Carter, attorney (1897), George R. Denise, mining engineer (1898), Dr. Gould, physician, and Dr. Comfort, dentist (1901), O.E. Egbert, residence (1906), and W.P. Hunt, residence (1910).

The Stone Bank Block's status as a legitimate landmark was verified in 1903 when U.S. Geological Survey installed a survey cap near the base of the corner entrance ascertaining Lake City's altitude at 8,681'. Landmark or not, the building occasionally sustained rough use, including a June, 1893, fire which partially gutted the storeroom at 229 Silver damaging merchandise owned by John Maurer and A.M. Wilson, and October, 1894, when the Lake City TIMES reported four shots from a .38 calibre revolver struck the building. "... one ball broke the window of W.I. Edgerton's store, one went through the window of Miners & Merchants Bank, knocking down plaster close to Cashier Derst's head, while the other two bullets glanced off from the stones of which the building is built."

The Stone Bank Block's post-Miners & Merchants' Bank history includes use as Lake City Post Office under Clarence E. Wright, together with newsstand, confectionery and ice cream parlor, from 1919 until 1925. Wright's post office utilized the storeroom portion of the building at 229 Silver, while the corner storeroom housed Hinsdale M. & D. Co. (the electric light company) in the mid-1920s. The building's associations with banking dwindled with succeeding years' alterations, most notable in 1937 when Occidental Hotel owner Jimmy Grant and four laborers worked throughout the day to load the old bank safe into the back of a pickup truck. The safe was then carted off to Pueblo to be sold for salvage.

A historic use in the Stone Bank Block's use came in 1938 when the building was sold to Joel F. Swank and his mother, Elizabeth M. Ray. The son and mother team opened Lake City Hotel with a liquor store, dance hall/beer parlor, and corner restaurant. Drs. Florence A. Sabin and Mary S. Sabin, together with Dr. Margaret Long, were recorded as guests at Lake City Hotel in September, 1940. Newton S. James briefly owned Lake City Hotel in 1946, changing the name to Elkhorn Hotel and changing the exterior with a coat of white paint over the stonework. James was succeeded as owner by Wesley West in 1947. West was a colorful business owner who outlined the building in neon and constructed a log addition at the rear of 229 Silver as an extension to his dance hall.

All-night poker games, dance bands, and gambling equipment were also an important part of West's operations in the building. West lost the Elkhorn Hotel to First National Bank of Gunnison for a \$4,000 debt in 1950 and in 1956 the bank sold the property to former Chicago, Illinois, residents James H. and Margaret T. Ryan. The Ryans previously operated the Lone Star Cafe & Bar (306, 308 Silver) in 1955 and 1956. Mrs. Ryan recalls the poor condition of the Stone Bank Block at the time it was acquired. "The roof leaked like a sieve," she says, "and there was not a whole window in the place." Of greatest concern, however, was deteriorating stonework, including a portion of the building's west wall which collapsed in late summer, 1955. The Ryans rebuilt the back wall and replaced the old lead roof with a tar roof.

The exterior stone was tuckpointed and white paint removed to return the stone to its natural appearance. Also removed as part of the renovation were left-overs from Wesley West's ownership, including gaming machines and "bum dice." Anne Steinbeck reported for the Gunnison NEWS-CHAMPION on the Ryans' grand opening of the Elkhorn Lodge in June, 1957: "... in their remodeling, the Ryans have left the sturdy stone building's exterior much as it was in the 80's with the original windows, woodwork and staircases, however the ceilings have been lowered extremely, knotty pine paneling put on the walls, new flooring installed and modern plumbing and lighting put throughout the building." Interior of arrangement of the Elkhorn, according to the NEWS-CHAMPION, consisted of restaurant and adjoining kitchen on the corner, connected to the old storeroom (229 Silver) fitted as cocktail lounge with pine walls "displaying trophies of the hunt [and] piano playing in the Old West fashion by Chris Waldrum as an entertainment feature of the lounge."

Jim and Therese Ryan continued operation of Elkhorn Lodge for 13 years. In 1975 the building was sold to John and Ann Parker who briefly continued restaurant and bar use. Downstairs rooms were rented as a restaurant, sandwich shop and furniture workshop prior to 1983 when the building was returned to banking use with the opening of the First National Bank of Lake City. As part of the remodeling, the bank removed the knotty pine paneling and returned ceilings to their original 14' height; old neon signs, including the outlined letters "Elkhorn" which stood above the cornice, were removed during rehabilitation.

The old brick and stone bank vault was removed from the corner room and replaced with a 11x16' concrete vault constructed mid-room at 229 Silver. As part of the renovation, the ceiling of the corner room was covered with decorative stamped tin and the room furnished with vintage oak and walnut furniture. First National Bank of Lake City, the first local bank since 1914, opened in the building in May, 1983, and continues to present. Upstairs offices continued as rentals from the mid-1970s to present, business occupying rooms including attorneys and lawyers, Rosemary Knight, CPA, Native Sun Construction, and Lake City SILVER WORLD newspaper (1978 to present)

36. Sources of information:

Abstract of Title to Lots 1 and 2, Block 57, in the Town of Lake City, from July, 1875, to June, 1956; Lake City SILVER WORLD, Sat., March 4, 1876, page 3, Sat., December 30, 1876, page 3, Sat., May 12, 1877, page 3, Sat., August 25, 1877, page 3, Sat., January 5, 1877, page 2, Sat., May 18, 1878, pages 2 and 3, Sat., September 7, 1878, page 3, Sat., December 6, 1879, page 3, Sat., March 26, 1881, page 3, Sat., October 22, 1881, page 3, Sat., November 5, 1887, page 3, Thurs., February 27, 1919, page 3, Thurs., December 4, 1919, Thurs., October 14, 1926, page 3, Thurs., June 3, 1937, page 4, Fri., April 29, 1983, special supplement "Banking Returns to Lake City in 1983"; Lake City TIMES, Thurs., January 15, 1891, page 4, Thurs., July 16, 1891, page 3, Thurs., June 8, 1893, page 3, Thurs., June 15, 1893, page 3, Thurs., October 25, 1894, page 3, Thurs., March 25, 1897, page 3, Thurs., February 14, 1901, page 3, Thurs., May 8, 1902, page 3, Thurs., July 30, 1903, page 3, Thurs., July 15, 1909, page 3, Thurs., May 12, 1910, page 5, Thurs., October 22, 1914, page 3; Hinsdale PHONOGRAPH, December 14, 1888, page 1; Lake City PHONOGRAPH, Sat., March 12, 1898, page 4; Gunnison NEWS-CHAMPION, Thurs., March 24, 1938, page 8, Thurs., June 23, 1938, page 8, Thurs., September 19, 1940, page 8, Thurs., January 31, 1946, page 7, Thurs., July 21, 1949, Thurs.,

May 22, 1957, page 4, Thurs., June 5, 1957, page 7; Lake City TRIBUNE, Thurs., November 7, 1946, page 4, Thurs., October 16, 1947, page 4; conversation with Margaret Therese Ryan, March 3, 2003; "Letters Testamentary," incl. last will and testament of John W. Prowers, Bent County, Colorado, February, 1884; Portrait & Biographical Record of the State of Colorado, Chapman Publishing Co., Chicago, 1899, pages 439-40, 798, 1365-66; "Tour Historic Mancos, Colorado," walking tour pamphlet published by Mancos Valley Historical Society, n.d.; WAGON TRACKS, Santa Fe Trail Assoc. Newsletter, February, 1988, "John Simpson Hough, Merchant on the Trail," by Mark L. Gardner.

VI. Significance

37. Local landmark: Yes No Date of design.: _____ Design. authority: _____
Within Lake City Historic District (local historic district)

38. Applicable National Register Criteria:

- A. Associated with events that have made a significant contribution to the broad pattern of our history;
 B. Associated with the lives of persons significant in our past;
 C. Embodies the distinctive characteristics of a type, period, or method of construction, or represents the work of a master, or that possesses high artistic values, or represents a significant and distinguishable entity whose components may lack individual distinction; or
 D. Has yielded, or may be likely to yield, information important in history or prehistory
 Qualifies under Criteria Considerations A through G
 Does not meet any of the above National Register criteria

39. Area(s) of significance: Social history, architecture

40. Period of significance: 1877 -1904

41. Level of significance: National State Local

42. Statement of significance:

This building is associated with settlement and development of Lake City during the late 1800s mining era. It is associated with John Simpson Hough who was influential in Lake City banking, mining, and construction. Hough owned the Frank Hough Mine and Palmetto Mine on Engineer Pass, whose production in the late 1870s likely helped finance construction of the bank building. Although involved in business dealings in southeastern Colorado, Hough resided in Lake City intermittently for several decades, during which time he served as Hinsdale County Treasurer, Clerk of the District Court, Hinsdale County Judge, and Lake City Mayor.

The bank building contained bank operations on the ground floor and businesses offices above. In later years, a portion of the ground floor contained a dry goods store, then a billiard and pool hall (see Historic Associations). The bank closed in 1914. From 1938 through 1977, the building was operated as a hotel with sleeping rooms upstairs and a bar, restaurant, and dance hall on the first floor. In 1983, it was renovated and returned to use as a bank with business offices on the second floor.

The building was constructed by the Bauer & Schultz masonry firm, builders of the Finley Block at 130 Silver Street, as well as other notable stone commercial buildings at De! Norte, Silverton, and Mancos. It is a well-preserved representative of the Italianate style built in Lake City and elsewhere in Colorado during the late nineteenth century, as reflected in its masonry materials, bracketed cornice, large display windows, and narrow, arched windows with exaggerated keystones and elaborate window heads.

43. Assessment of historic physical integrity to significance:

The architectural integrity of this building is intact, as evidenced by minimal alterations to its character-defining features.

VII. National Register Eligibility Assessment

44. National Register eligibility field assessment: Eligible Not Eligible Need Data

45. Is there National Register district potential? Yes No

Discuss _____

If there is National Register district potential, is this building Contributing Noncontributing

46. If the building is in an existing National Register district is it? Contributing Noncontributing
(Lake City National Historic District)

VIII. Recording Information

47. Photograph numbers: Roll 10, frame 11A; Roll 12, frames 14-19 Negatives filed at: Lake City Town Hall
48. Report title: 2003 Architectural Survey of Lake City, Colorado
49. Date(s): September 2002 - June 2003
50. Recorders Cathleen M. Norman and Grant E. Houston
51. Organization: Town of Lake City
52. Address: 230 Bluff Street, Lake City CO 81235 53. Phone no. (970) 944-2333

Colorado Historical Society - Office of Archaeology and Historic Preservation
1300 Broadway, Denver CO 80203 (303) 866-3395



5HN68.30

229 Silver Street