

# **The Royal Oak Savings Bank Block**

## **PRELIMINARY REPORT**

**COMPILED BY**

**The Royal Oak Historic District Study Committee  
1998 -1999**

12/06/99

# **The Royal Oak Savings Bank Block**

## **Royal Oak Historic District Study Committee Preliminary Report**

By ordinance dated December 19, 1994 the Royal Oak City Commission established the Royal Oak Historic District Study Committee in accordance with Michigan Local Historic Districts Act, Public Act 169 (1970), as amended.

This proposed historic district consists of two buildings located at the intersection of Fourth and Main Street in downtown Royal Oak. The primary resource is the National City Bank at 400 South Main Street, and the adjoining commercial wing that was originally known as The Royal Oak Savings Bank Building. The building spans Main Street, south to Fifth Street and west on Fourth Street covering approximately one half the city block. Construction started in 1922 and was completed in 1923. The Haberman Fabrics Building, built in 1924, is the secondary contributing resource and is located west of the Bank at 117 West Fourth Street.

### **Boundaries**

The property consists of the entire block # 239 in Section 21, Royal Oak Twp. This includes lots 1-9. The properties are designated with Sidwell Numbers: 25-21-239-002 and 25-21-239-007. These are located in the E. ½ of the N.E. ¼ of Section 21, T.1 N. R.11 E. in Royal Oak Township. This block is located in the Central Business District of the City of Royal Oak, the Southwest corner of Fourth Street and Main Street (Fourth St. and Livernois)

The City of Royal Oak Legal Description of Property shows:

Assessor's Plat No. 20	Assessor's Plat No. 20
Lots 1 to 6 including also	Lot 8; Blk. 22
Lots 7 and 9; Blk. 22	25-21-239-002
25-21-239-007	

### **Percentage of Historic and Non-Historic Resources**

The percentage for historic resources is ninety percent to ten percent for non-historic resources. The ten percent non-historic portion consists of a 1950's addition to the southwest rear of the bank building. There are no other structures or out buildings that should be included in this count. There is however, a green space in the northwest quadrant that contributes to the integrity of this proposed district.

### **Charge of the Study Committee**

The Royal Oak Historic District Study Committee shall be charged with the mission of identifying, researching and studying potential historic sites and districts within the City of Royal Oak. The results of this research shall be reported to the City and State in compliance with the Michigan Local Historic Districts Act PA 169 of 1970 (as amended 1992).

### **Members of The Historic District Study Committee**

Kay Backus

Business Manager - John Lindell Memorial Ice Arena  
Oakland County Historical Commission, Royal Oak Historical Society

Debbie Campbell

Royal Oak Historical Society Board, Royal Oak Historical Commission's Ad-Hoc Committee for The Funding of Historic Preservation

Sherry Cormier-Kuhn

Educator, Royal Oak Historical Society, Royal Oak Historical Commission's Ad-Hoc Committee for the Funding of Historic Preservation

Robert Frey

Architect, R. W. Frey Co., Architects

Barbara Randau

Royal Oak Historical Commission, Liaison Ad-Hoc Committee for the Funding of Historic Preservation, Oakland County Historical Commission, Royal Oak Historical Society

Mary Jane Ritz

Educator, Royal Oak Historic District Commission

Lorna Wildon

Artist, President Royal Oak Arts Council, Royal Oak Historical Society

## **Historical Significance and Building History**

The Village of Royal Oak was laid out in 1836, and formally platted in 1838 by Sherman Stevens. Stevens purchased lands from Joseph Parshall, which included about 80 acres. Bound by First Street (11 Mile Road) on the north, West Street on the west, Eighth Street (Lincoln Avenue) on the south, and Troy Street on the east, the plat contained forty-two blocks, and comprises most of the current downtown business district.

The commercial center grew, and more people made Royal Oak their home. On November 8, 1921, just 30 years after being incorporated as a village, Royal Oak became a city.

The importance of the railroad was central to the early development of Royal Oak. As a station on the railroad, Royal Oak took on a special significance. With the boom in population during the first decades of the century numerous commercial endeavors soon opened. Community businesses in 1877 included the railroad company's buildings, a steam sawmill, three blacksmith-shops, one hotel, three general stores, one millinery-store, and two drug stores.

In 1916, fire insurance maps indicated over 70 buildings related to commerce. These included plumbing suppliers, offices, grocery stores, jewelers, lumberyards, and banks within the limits of the village. This number continued to rise, with more of the original village plat being taken over by commercial properties. By the mid-1920's, entire blocks of Main Street and Washington Avenue were lined with stores, banks and shops.

It was during this time that the Royal Oak Savings Bank first opened its doors on Nov. 5th, 1923, two years after the Village was incorporated as a City. This was a period of tremendous growth for Royal Oak's downtown commercial center and the surrounding neighborhoods. The rapid industrial expansion of Detroit and Pontiac created a boom in population which took place in the first three decades of the century. In 1900, Royal Oak's population was less than 500, burgeoning to nearly 23,000 by the early 30's. This growth is often also attributed to improvements in transportation that included the expansion of railroad facilities, the widening of Woodward, and the availability of the automobile.

Detroit's automobile industry was setting the pace for world industry and the major plants were within a twenty minute ride of Royal Oak. As workers, businessmen and their families descended upon the area, vast sections of vacant farmlands were transformed into thriving residential districts. Royal Oak's needs for the full compliment of civic and commercial buildings associated with a growing, cosmopolitan City were quickly met.

It was at this time, when building permits were being issued at a rate of one every 1.7 days, that architect Frederick D. Madison and general contractor N. A. Starr came together to create the Royal Oak Savings Bank, and the Royal Oak Savings Bank Building. Their collaborative efforts contributed immensely to the transformation of Royal Oak into what was then considered to be one of the premiere communities in the State.

The Royal Oak Savings Bank Building has served the community as a civic center, having housed a variety of commercial and financial institutions over the decades. The entire second floor of the building was occupied by the Masonic Temple Lodge. In 1924 the Royal Oak Library moved into its large new quarters on the southernmost, Fifth Street corner. During this boom period book circulation increased dramatically and the library had grown from 2,400 volumes in 1916 to 13,000 volumes in its new home. The next space north of the library housed the Maisons Restaurant, and The Royal Oak Department Store occupied the space directly next door to the Savings Bank.

In 1930 The Royal Oak Savings Bank expanded its services and became the State Trust and Savings Bank. In the late 1930's, The Wayne-Oakland Bank made the block its home and enlarged its space to occupy the areas which had previously been the Royal Oak Department Store. The May 22<sup>nd</sup>, 1941, *Royal Oak Daily Tribune* article states, "The Main Street wall of the store building will be blocked up ... The bronze and marble teller cages will be removed and a new type cage with low counters installed." In 1945, Wayne-Oakland expanded again, creating quite a stir within the business community. The November 29<sup>th</sup> *Daily Tribune* article reads, "Five businesses will be displaced ... bank expands in the whole building." "The Main Barber Shop may close because no new quarters have been found." The Department of Recreation, The Chamber of Commerce, a legal practice and Dentist office were also slated to relocate according to the article.

More recently, the Bank building was occupied by First of America Bank from 1991 until 1998. In 1998 the property was purchased by National City Bank.

The Bank and its commercial wing share this block with only one other building, which was built in 1924. This two story, red brick and limestone building was erected on Fourth Street, across the service alley directly west of the Bank. The construction was contracted by the second Mayor of Royal Oak, Alexander G. Miller, during his term of office from 1923-25. The building housed the family's business, A.G. Miller Furniture, which operated in this location for two decades. Additionally, it was during this period in time that Mayor Miller formed the City's first Radio Station, WAGM.

The furniture store's ownership changed in 1945 and operated as Royal Fair Department Store for the next ten years. In 1955, the property changed hands again becoming Brent Furniture until 1980 when it was purchased by its current owner Mr. Sam Haberman. Before opening his fabric store Mr. Haberman undertook the extensive task of completely restoring the interior and exterior of the building to its original 1920's form. Today, with exclusion of the modern awning, the building's exterior presents itself as a commercial building typical of the 1920's era. On the interior, we find the original wood floors, skylight, and pressed tin ceiling.

Since 1923, The Royal Oak Savings Bank block has been in continual use as a financial and commercial center, a tradition which has carried on through the present day.

### **Architectural Description – Visual Character**

The Royal Oak Savings Bank, and the adjoining Royal Oak Savings Bank Building (now National City Bank) was constructed over a one year period, from 1922 to 1923. N. A. Starr, the general contractor/builder, and the architect, Frederick D. Madison, were both prominent residents of Royal Oak. Their collaborative efforts on several major scale public buildings within the City made a significant impact on the visual character of the community.

The Bank, at 400 S. Main Street, is a Neoclassical Revival style, which is a late 19th - early 20th century commercial architectural style. The style

incorporates a Grecian post-and-lintel entry (pilasters and pediment) stone construction, and a full portico. This two story building has a facade that is a full height entry porch (full facade), with a roof supported by classical fluted columns, topped with a Corinthian capital. It has symmetrically balanced windows and central door, with the entry recessed into the body of the building and extended outward. The frieze incorporates a design or motif using the artichoke.

The Bank underwent interior and exterior remodeling in 1954. The entrance at Fourth and Main Streets was maintained, but modernized into a large lobby to allow for the installation of an elevator. The site includes a warehouse, added during this 1954 remodeling, which does not have architectural significance. Also, steel mesh panels were installed on the building's exterior, covering the original windows and the original decorative wrought ironwork.

The commercial wing, the Royal Oak Savings Bank Building, is yellow brick construction, with limestone details and is lower in height than the bank. The limestone cornice encompasses the roofline on the two street facing sides of the building. Limestone arrow shaped panels extend upward from the base of the building at evenly spaced intervals between the street level windows. Exterior modifications happened during the 1941 expansion of the bank to utilize the entire commercial block for office space. All of the smaller Main Street entrances were filled in with brick, leaving only the one public entry to the bank at the corner of Fourth and Main.

The Neoclassical style of the corner building was a commercial architectural style when it was built, and it continues to be at the present. It does not lower the value of the commercial area around it.

The Haberman Fabrics Building, located at 117 West Fourth Street is a two story, red brick construction with limestone details. The window spacing is symmetrical and the door is centrally positioned. A subtle pattern consisting of small squares was achieved through variation of the brick material in the facade. The original first floor windows have been replaced. The interior of the building has been fully restored to its original 1920's form.

Even with the exterior building alterations which have occurred through the decades, the site as a whole presents itself as a 1920's era commercial block.

## **Criteria Used for Evaluation**

**1) "Association with events that have made a significant contribution to the broad patterns of Royal Oak's history."**

### **Commerce and Trade**

Founded in 1907, the Royal Oak Savings Bank was the area's pioneer financial institution. At the time the Village of Royal Oak had a population of about one thousand and had only a few stores. The proprietors of those stores, Louis Storz, Jacob Erb and Jacob Lawson, decided that the citizens needed a banking facility. With a capital stock of 20,000 dollars and one full time employee, The Bank first opened its doors on the southeast corner of Main and Fourth streets. The banking demands grew steadily along with the community and in 1910 the institution moved diagonally across Main Street to the northwest corner to be housed in a larger, newly constructed, brick building.

During the next decade, Royal Oak grew tremendously. The auto industry was booming and the Ford Motor Company announced that it was raising its basic wage from \$2.40 for a nine hour day to \$5.00 for an eight hour day. This attracted thousands of workers to Detroit and its environs. By 1921, when Royal Oak was incorporated as a city, its population had grown to more than six thousand, an increase of 461%. The number of building permits skyrocketed and Royal Oak was dubbed the "City of Homes." It was the peak of the settlement boom and again The Royal Oak Savings Bank found that it could no longer meet the needs of this now grandly prosperous community in its current location. The Bank was on the move again, this time to the site of the Braun family Blacksmith Shop on the southwest corner of the intersection at Fourth and Main. The Bank commissioned and constructed a monument of the times that would not be so quickly outgrown and would reflect the status that their institution had achieved in the community.

With the early 1920's opening of the new Royal Oak Savings Bank, the Bank's assets had climbed dramatically. It was the area's principal financial institution. During this decade, the bank grew to employ 29 people, with its resources totaling 4.6 million dollars. The par value of the Bank's stock had been lowered to twenty dollars per share, opening the door to the small investor. In June, 1929, the City's newspaper *The Daily Tribune* featured a



quarter page photograph of the Bank Block and boasted, "Banks and bankers have been leaders in the community's development. The Royal Oak Savings Bank is housed in this impressive building. Adjoining it is the modern business block known as the Royal Oak Savings Bank Building containing representative retail establishments." This block signified Royal Oak as a hub of immense commercial enterprise while the city gained recognition throughout the state as being one of it's most progressive communities.

## **2) "Association with the lives of persons significant in Royal Oak's past."**

The Royal Oak Savings Bank was the cornerstone institution of the city. As Trustees of the Bank, individuals such as George Lehman, C. L. Lawson, and J. A. Berridge, were recognized as members of the most prominent early families of the community. The majority of the residents and commercial concerns of the city conducted their banking in this location. The block stood as the center of commerce in the city. This building, with it's impressive styling and presence, sent a clear message to all that came in contact with it, that the City of Royal Oak had come of age and was built on solid financial ground.

The Royal Oak Savings Bank Block is also significant historically because of its association with the prominent architect, Frederick D. Madison and N. A. Starr, general contractor and builder. These two individuals were also involved with several other important buildings in Royal Oak.

Fredrick D. Madison was an influential architect in Royal Oak during the peak of the settlement. Royal Oak grew tremendously during this period even before the Ford Plant was built in Highland Park. Fredrick D. Madison, having built a name for himself, was hired as the architect for the following public buildings in Royal Oak:

- **Royal Oak High School (1913) – Dondero High School**
- **Royal Oak Savings Bank (1923) – National City Bank**
- **Washington Square Building (1928)**
- **Royal Oak Post Office (1934)**

The most recognizable of Frederick D. Madison's achievements in Royal Oak is the Royal Oak Savings Bank. It is the only Neoclassic Revival style building that survives intact within the boundaries of the city of Royal Oak.

Mr. Madison had ties to several of the prominent pioneer families of the community. He was married to Sadie Hammond, the daughter of one of Royal Oak's early doctors who practiced medicine in the Village from 1890-1907. Additionally, a member of one of Royal Oak's founding families, Anna Hilzinger's husband tended to Dr. Hammond's horses as he made his rounds in early Royal Oak. The Hilzinger family trade was originally that of cobbler and the family hardware store still operates on Main Street today.

N. A. Starr was a very influential builder and general contractor in Royal Oak during the peak of the 1911-1920 settlement boom. By 1930 Mr. Starr had become a Royal Oak Savings Bank Trustee, while having established himself as the premier general contractor of major building projects throughout the City. Among them are:

- **Royal Oak High School (1913) – Dondero High School**
- St. Mary's Academy (1915)
- Mellon Wright Lumber Company (1916)
- Longfellow School (1919)
- Oakridge School (1920)
- Parker School (1920)
- Ford Sales and Service (1921)
- First State Bank (1922)
- Northwood School (1922)
- **Royal Oak Savings Bank (1923) – National City Bank**
- Addition to the U.S. Grant School (1923)
- Home at 160 Hendrie (1925) – Mr. Starr was the original owner
- **Washington Square Building (1928)**

### **3) "Embody the distinctive characteristics of a type, period and method of construction."**

#### **Distinctive Building Characteristics**

The Neoclassical Revival style of the Royal Oak Savings Bank Building is the most recognizable of the commercial architectural styles of the period. The Neoclassical Revival style resulted from the popularity of the 1893 World's Colombian Exposition in Chicago and the 1901 Pan-American Exhibition in San Francisco. The style, similar to the Beaux-arts style, relies heavily on the post and lintel elements of Grecian architecture. Typically

found on public buildings, the Bank Building's example of the form features limestone block construction, a full portico and Corinthian columns. It is symmetrically constructed, with pilasters presenting the form which is reminiscent of ancient Greece.

The Royal Oak Savings Bank is the singular example of Neoclassical Revival architecture within the city's boundaries. The original decorative wrought iron details remain intact. These details include the original clock over the main entry, the ornate ironwork surrounding windows which span the first and second floors, and the original street level exterior window security bars. The decorative limestone details include a dentil cornice which spans the roofline, and a limestone artichoke and foliage motif embellish the columns. The southern portion of the building is primarily yellow brick, with limestone detail. The second floor portion of the building's distinguishing characteristics include, a limestone crown cornice, a Masonic Crest, and a series of various other Masonic emblems.

### **National Register Site Eligibility**

Public Act 169 of 1970 requires that the Study Committee shall be guided by the Secretary of the Interior's criteria for evaluation for the National Register of Historic Places. The Study Committee concludes that at least two of the National Register criteria apply to the Royal Oak Savings Bank building. The first is that the building is associated with events that have made a significant contribution to the broad patterns of the history of Royal Oak. The second is that the Royal Oak Savings Bank building embodies the distinctive characteristics of a type, period or method of construction, represents the work of a master and possesses high artistic values. As described in this report, the building is both associated with a significant period in the history of the development of Royal Oak as the area's earliest financial institution and represents a particular construction technique, architectural style and work of both a noted local architect, and a noted local builder/contractor. Therefore, the Study Committee believes it is possible that the Royal Oak Savings Bank building may also be eligible for designation as a National Register of Historic Places site.

### **Conclusion**

Each year the National Trust for Historic Preservation puts out a list of the 11 Most Endangered Places in America. This year, "IT" (quoting the National Trust) may be THE most endangered historic place in all America. "IT" is the corner of Main St. and Main in your hometown, and in cities and

towns across the nation. The corner where you usually find one of the town's most elegant and prominent historic buildings."

This certainly seems to describe Royal Oak at present as we try to prevent the loss by demolition of the Royal Oak Savings Bank Building (now the National City Bank building) at the corner of 4th & Main.

The pending sale of the National City Bank property to Chicago developers, and their desire to demolish the property now place this proposed historic district in great danger. As identified in *A Windshield Survey of Potential Historic Cultural Resources* in the City of Royal Oak, Michigan by the Commonwealth Cultural Resources Group, Inc. of Jackson, Michigan, this block stands as one of the few commercial blocks that remains intact (with minor changes) in downtown Royal Oak. Loss of the bank building as well as the other contributing buildings within this proposed historic district would tremendously change forever the character and streetscape of Main Street.

The Royal Oak Savings Bank building in particular was built to serve the people of the City of Royal Oak for generations to come by men who believed in the city and its future. The Study Committee believes that this building can be recycled for adaptive reuse to continue to bring to this community a sense of place, character, and history, as well as carry the city into its future. Designation of this building and block as an historic district will prevent the thoughtless destruction of a resource passed on by those who did so much toward the development of Royal Oak.

We are urging our City Commission to vote a 6 months moratorium on the demolition of this proposed district to enable this study report to progress through the proper channels in hopes that the Royal Oak Savings Bank Building Block Historic District may continue to serve our community as an example of what historic preservation can mean not only to downtown Main Street but to the entire community.

## Bibliography

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"*Bank Expands Offices Move.*" Daily Tribune, Royal Oak Michigan, November 29, 1945.

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*"Royal Oak Savings Bank Increases Capital: Becomes State Trust & Savings Bank."* Daily Tribune, Royal Oak, Michigan, May 6, 1930.

U.S. Department of Interior. *National Register Bulletin 32: Guidelines for Evaluating and Documenting Properties Associated with Significant Persons.* National Park Service, Washington, D.C., 1991.

*"Washington Square Building Opens in Royal Oak."* Daily Tribune, Royal Oak Michigan, March 2, 1928.

**Maps** - Oakland County Planning and Economic Development Department.  
Map # 25-21D.

**Survey Card Information**

**Royal Oak Historic Districts / Sites**

NR Listed \_\_\_\_\_ NR Eligible \_\_\_\_\_ Not NR Elig \_\_\_\_\_ More Info Needed \_\_\_\_\_  
Historic Name: Royal Oak Savings Bank, Royal Oak Savings Bank Building  
Common Name: National City Bank  
USGS Map Title:  
Area Map Title: Royal Oak: Royal Oak Savings Bank Block Historic District  
District Name: Royal Oak Savings Bank Block Historic District  
Street and Number: 400 South Main Street  
Block Number: 22, 25-21-239-007  
Sub-Unit: Assessor's Plat No. 20  
Municipal Unit: City of Royal Oak  
County: Oakland  
Original Usage: Commerce and Trade--Bank, Retail, Meeting Hall  
Present Usage: Bank  
Ownership: National City Bank of Michigan/Illinois  
Photography: 11/13/99

Neg No: 1:21

View: East & North Facade  
Facing Southwest

Neg No: 2:9

View: East Facade  
Facing Northwest (upward)

Neg No: 1:5

View: East & North Facade  
Facing Southwest

Neg No: 1:12

View: South & East Facade  
Facing Northwest

Neg No: 1:14

View: North & West Facade  
Facing Southeast

Neg No: 1:1

View: North & West Facade  
Facing Southeast

Survey/Date: City of Royal Oak Historic District Study Comm. 1998-1999

Survey or Recorder/Date: Campbell/HDSC November 1999

NR \_\_\_\_\_ SR \_\_\_\_\_ NHL \_\_\_\_\_ CF \_\_\_\_\_ G \_\_\_\_\_ IR \_\_\_\_\_ ER \_\_\_\_\_ WF \_\_\_\_\_ SF \_\_\_\_\_

**Description:** See attached Architectural description.

**Significance:** See attached Historical Significance and Building History description which includes items listed below.

**Date of Construction:**

**Architect/Builder:**

**Context(s):**

**Bibliographic Reference:** See attached Bibliography.



**Survey Card Information**

**Royal Oak Historic Districts / Sites**

NR Listed \_\_\_\_\_ NR Eligible \_\_\_\_\_ Not NR Elig \_\_\_\_\_ More Info Needed \_\_\_\_\_

Historic Name: A. G. Miller Furniture

Common Name: Haberman Fabrics Inc.

**USGS Map Title:**

Area Map Title: Royal Oak: Royal Oak Savings Bank Block Historic District

District Name: Royal Oak Savings Bank Block Historic District

Street and Number: 117 West Fourth Street

Block Number: 22, 25-21-239-002

Sub-Unit: Assessor's Plat No. 20

Municipal Unit: City of Royal Oak

County: Oakland

Original Usage: Commerce and Trade-Furniture Store

Present Usage: Fabric Store

Ownership: Mr. Sam Haberman

Photography: 11/13/99

Neg No: 1:14

View: North & West Facade  
Facing Southeast

Neg No: 1:1

View: North & West Facade  
Facing Southeast

Survey/Date: City of Royal Oak Historic District Study Comm. 1998-1999

Survey or Recorder/Date: Campbell/HDSC November 1999

NR \_\_\_\_\_ SR \_\_\_\_\_ NHL \_\_\_\_\_ CF \_\_\_\_\_ G \_\_\_\_\_ IR \_\_\_\_\_ ER \_\_\_\_\_ WF \_\_\_\_\_ SF \_\_\_\_\_

**Description:** See attached Architectural description.

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**Architect/Builder:**

**Context(s):**

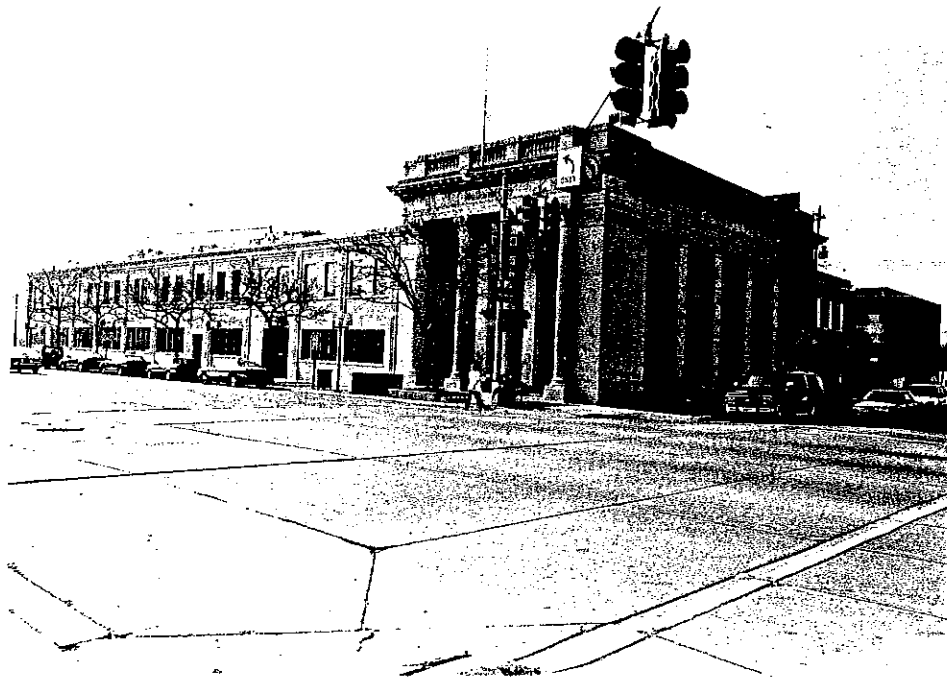
**Bibliographic Reference:** See attached Bibliography.



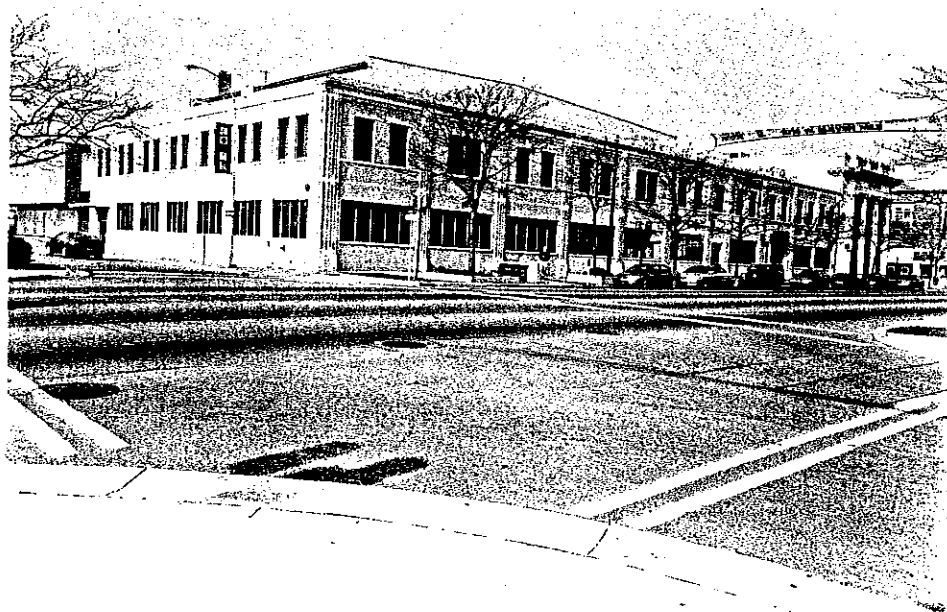
**East and North Facade** (photographer facing Southwest)  
 Roll # 1      Negative Frame # 21      Date: 11/13/99



**East Facade** (photographer facing Northwest and upward)  
 Roll # 2      Negative Frame # 9      Date: 11/13/99



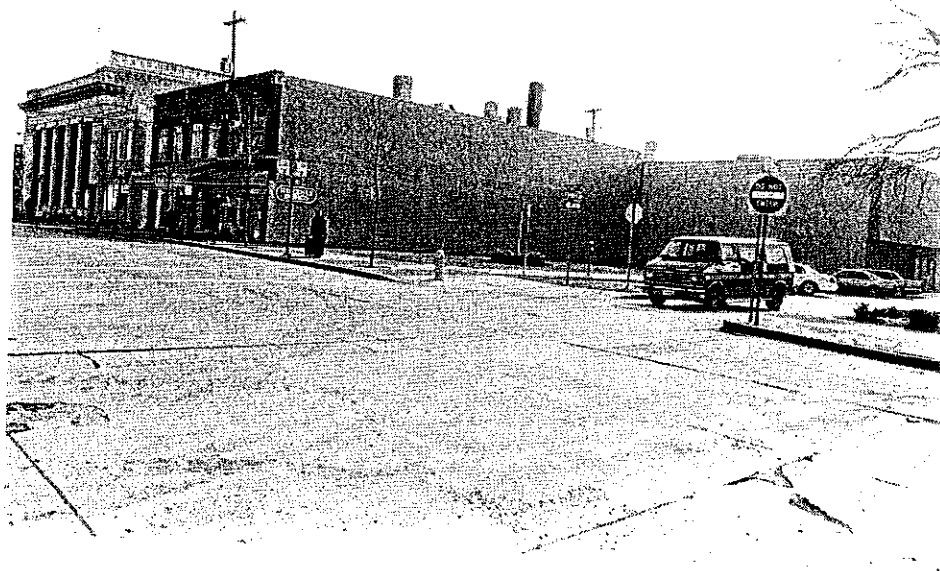
**East and North Facade** (photographer facing Southwest)  
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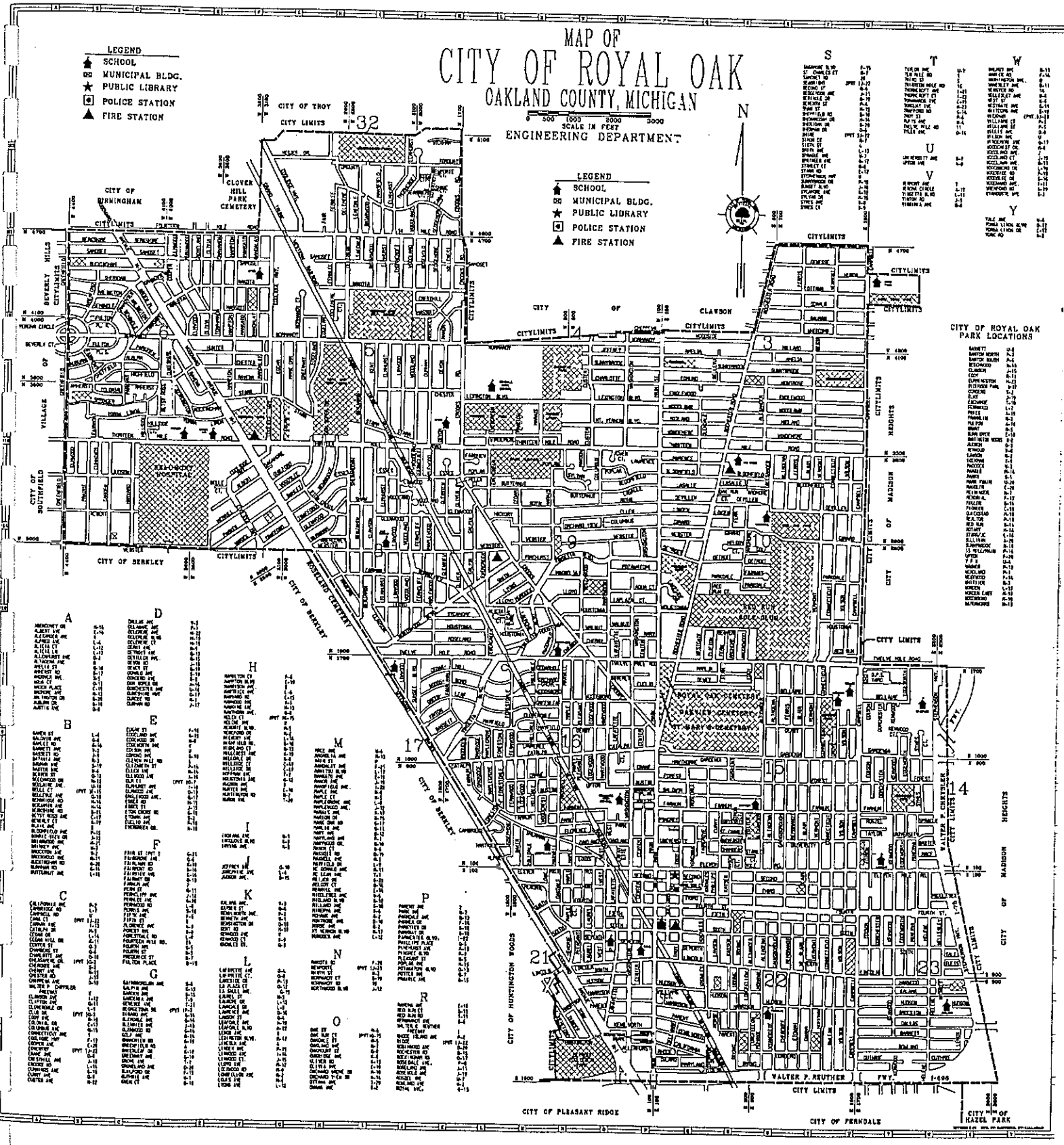
**South and East Facade** (photographer facing Northwest)  
 Roll # 1      Negative Frame # 12      Date: 11/13/99



**North and West Facade** (photographer facing Southeast)  
 Roll # 1                      Negative Frame # 14                      Date: 11/13/99



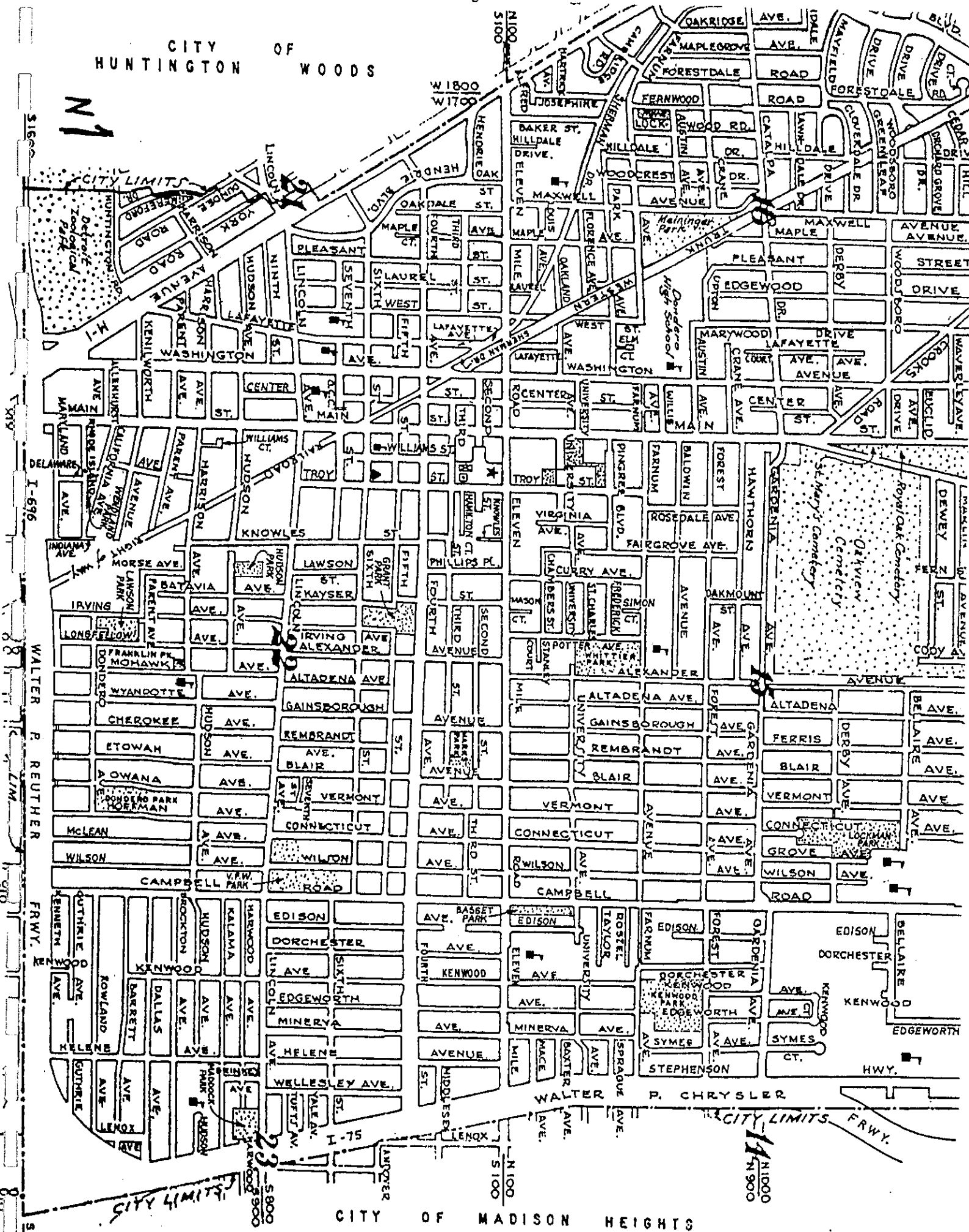
**North and West Facade** (photographer facing Southeast)  
 Roll # 1                      Negative Frame # 1                      Date: 11/13/99



ROYAL OAK SAVINGS BANK BLOCK LOCATION

CITY OF HUNTINGTON WOODS

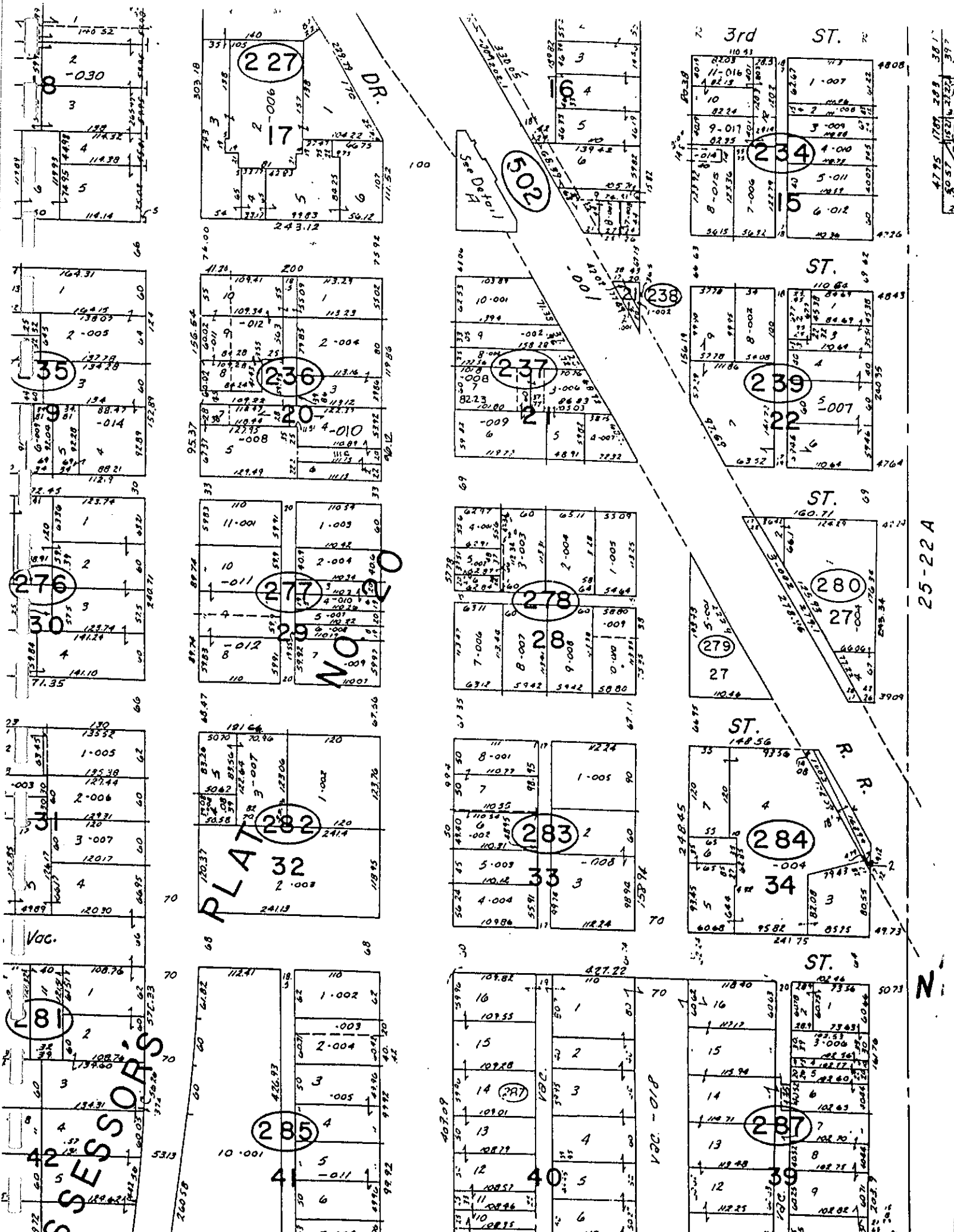
N 1



CITY OF MADISON HEIGHTS





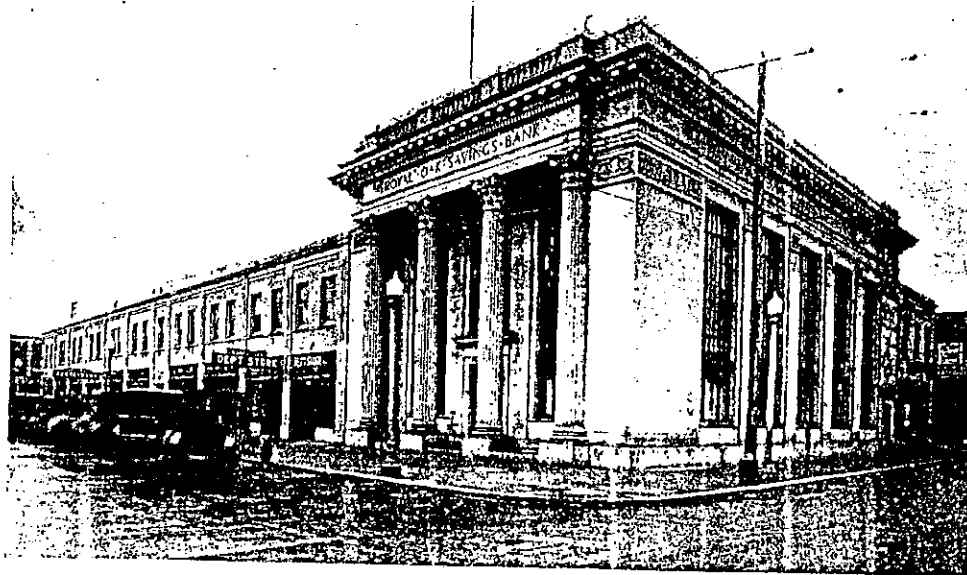


25-22A

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# Royal Oak Savings Bank

Stores and Office Buildings



1922-1923

Royal Oak High School	1913	Parker School	1920
St. Mary's Academy	1915	Ford Sales and Service	1921
Mellen Wright Lumber Company	1916	Berkley School	1921
Longfellow School	1919	First State Bank	1922
Oak Ridge School	1920	Northwood School	1922
Thos. W. Lacy School	1920	Addition to U. S. Grant School	1923

Royal Oak Savings Bank

1923

## N. A. Starr

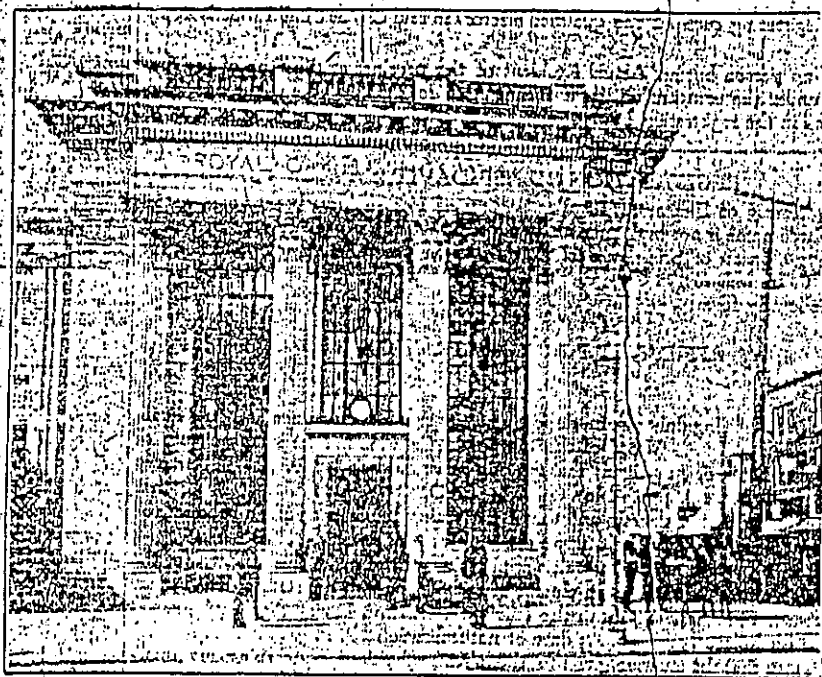
*General Contractor and Builder*

112 Howarth Building

Royal Oak, Michigan

# The Oldest Bank in Royal Oak

"Don't Watch Us Grow—Grow With Us"



THE LARGEST CAPITAL AND SURPLUS OF ANY BANK  
IN ROYAL OAK TOWNSHIP

## Statement of Condition—February 28, 1928

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 1,559,951.71	Capital Stock	\$ 250,000.00
Mortgages and Bonds	2,049,089.78	Surplus and Profits	250,000.00
Overdrafts	5,823.86	Undivided Profits	32,033.24
Other Real Estate	11,792.08	Dividends Unpaid	175.70
Banking House	200,000.00	Commercial Deposits	\$ 1,292,548.75
Furniture and Fixtures	55,969.50	Savings Deposits	2,414,788.27
Stock in Federal Reserve	15,000.00	Other liabilities	100,000.00
Cash and Due from Banks	441,927.93		
	<hr/>		<hr/>
	\$ 4,339,550.96		\$ 4,339,550.96

### Officers OFFICERS

J. M. BEDDOW	President
G. A. LEHMAN	Vice-President
E. D. SKINNER	Cashier
W. H. CODLING	Asst. Cashier
H. C. HARRISON	Asst. Cashier
F. R. GROSS	Auditor

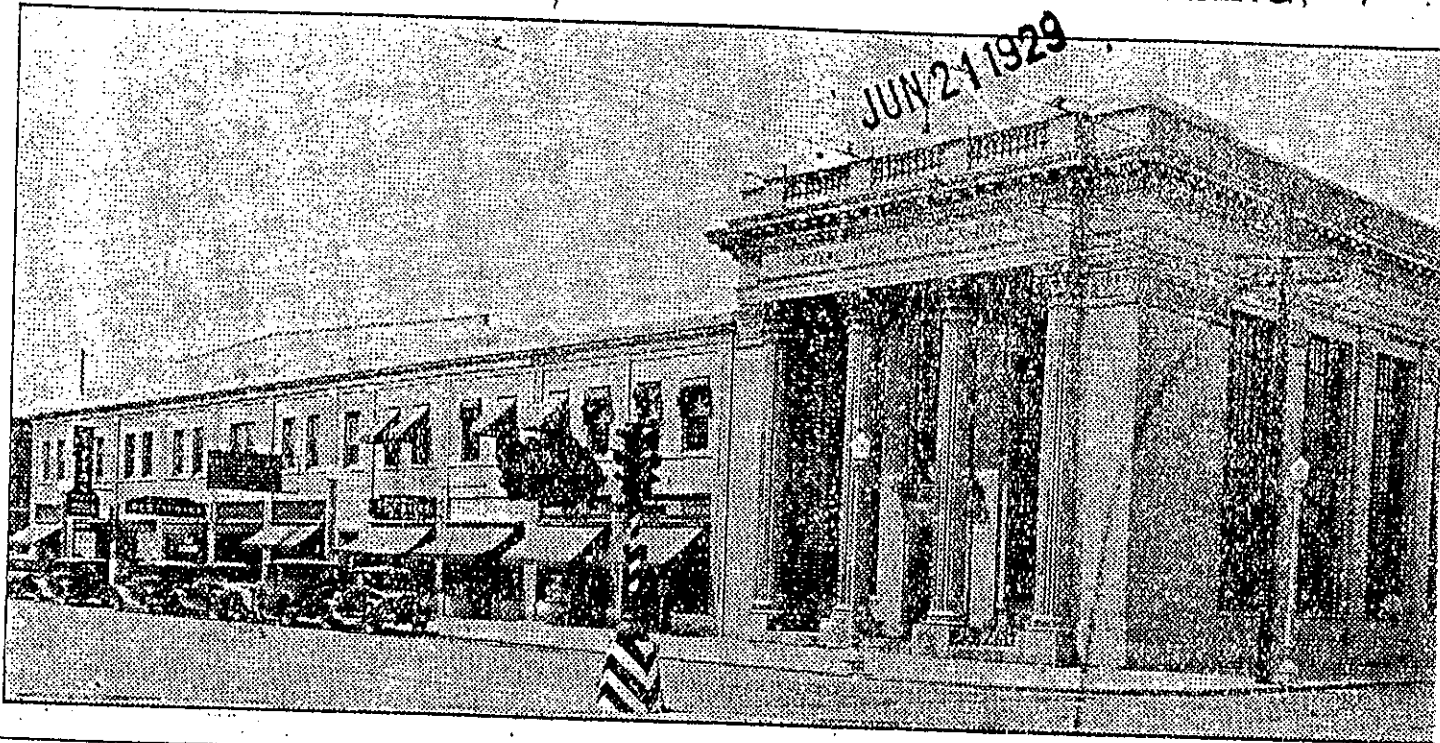
### Directors DIRECTORS

George J. Scott	J. A. Berridge
C. L. Lawson	G. A. Lehman
J. M. Beddow	Geo. Bussardet
W. D. Curtis	N. A. Starr
C. E. Crampton	H. B. Holwarth
Geo. E. Weitzel	E. D. Skinner
E. W. Winter	H. Lloyd Clawson
	Harold E. Storz

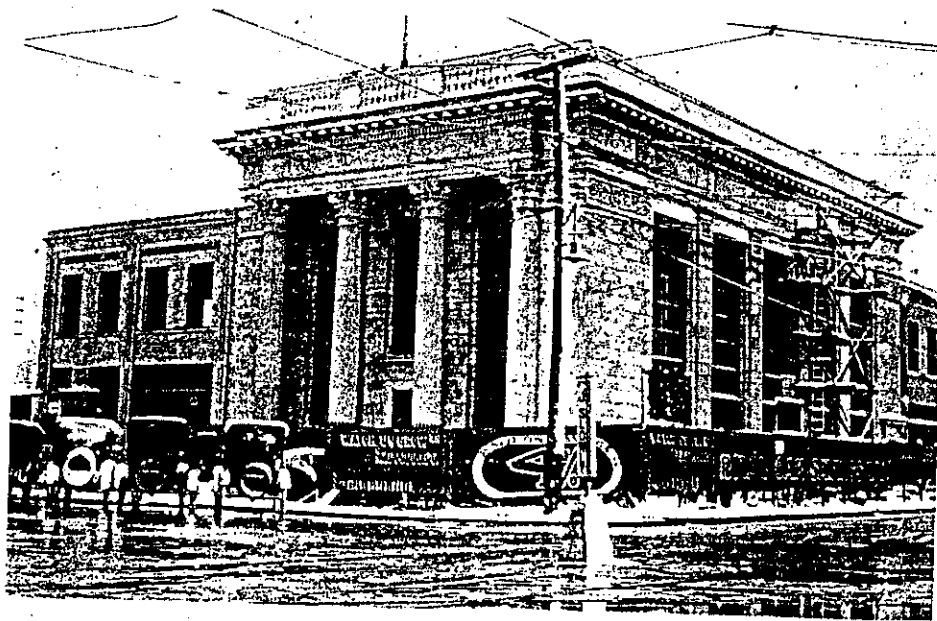
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**Royal Oak Savings Bank**  
Corner Fourth and Main Sts. Royal Oak, Mich.

# OLDEST BANK IS IMPOSING;



Banks and bankers have been leaders in the community's development. The Royal Oak Savings bank is housed in this impressive building. Adjoining it is the modern business block known as the Royal Oak Savings Bank building and containing representative retail establishments.



The new Royal Oak Savings Bank is shown under construction at the southwest corner of Main and Fourth streets. (c. 1925)

# Old block may receive a reprieve

*Committee will seek  
a historic designation*

## ROYAL OAK

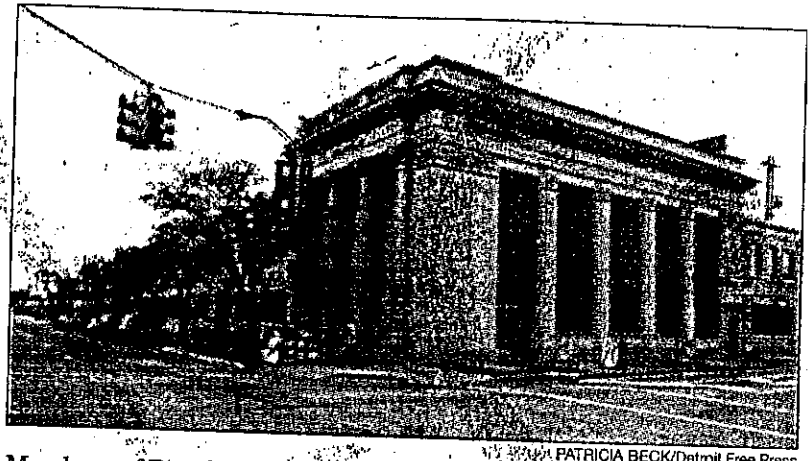
By BILL LAITNER  
FREE PRESS STAFF WRITER

Last week they had a show-down.

In the small room of a community center, six Royal Oak preservation buffs faced off against two high-powered Chicago developers.

And the developers blinked.

Members of Royal Oak's Historic District Study Committee wouldn't yield on their demand to save an empty 1923 bank building



PATRICIA BECK/Detroit Free Press

Members of Royal Oak's Historic District Study Committee are fighting to preserve a block of old buildings on Main Street.

and its adjacent block of vacant stores, which sit where the developers want luxury condominiums, slick stores and parking decks.

The preservationists have been equally undaunted by city planners who say the complex would be a master stroke for Royal Oak's master plan. Or by civic boosters who have lobbied hard for big-name retailers and upscale residents to anchor the city's contin-

ued downtown revival.

History is paramount, and those old buildings on Main Street between Fourth and Fifth must stay, committee members said.

Brandishing old photos of the neoclassic-style bank and clutching dog-eared copies of preservation laws, they stunned the president of Morningside Equities

Please see BLOCK, Page 2B

# BLOCK Group pushes for historic designation

From Page 1B

Group of Chicago.

"They're very passionate people, and I guess they can do this," said developer David Strosberg, who has an option to buy the property.

By "this" he meant the committee's push to seek historic designation for the bank and its block. Committee members have studied the property for more than a year, but they went into overdrive last month when Strosberg announced his wish to demolish the buildings.

Historic designation would forever spare the structures from the wrecking ball. But it also would make Strosberg's \$85-million project impossible, he said.

Some, including Mayor Dennis Cowan, have suggested the developers restore the old buildings' exteriors and create the nine-story complex over them. But Strosberg said that would be unprofitable.

Although a new state law provides tax credits for up to 25 percent of the cost of restoring old properties, Strosberg said that wouldn't be enough.

He left open the chance the project would go forward if it were required to save only the old bank. But the city's history honchos wouldn't budge. The whole block stays, they said, in part because a single builder did most of the buildings.

Though rare, property owners occasionally find their old buildings protected from demolition against their wishes, said Brian Conway, Michigan's state historic preservation officer.

"The enabling legislation does not specify you need the owner's consent," Conway said.

Instead, a vote by local government officials is required. In Royal Oak, the block can be saved only by a vote of the Royal Oak City Commission. Commissioners must pass an ordinance

creating a historic district at the site.

But first, the preservation committee must do its job, writing a detailed report of the block's historic significance, then submitting it to three state historic committees for months of review. If approved in Lansing, the application would come back to Royal Oak City Hall for a vote.

To buy time, the City Commission is expected to pass a six-month moratorium on demolishing the buildings at its Dec. 13 meeting, City Attorney Chuck Semchena said last week.

"The biggest myth is that this is government telling people what to do," said Barbara Randau, who chairs the Royal Oak District Study Committee as well as the city Historic District Commission.

"All we're doing is asking our city to prevent the demolition of buildings that were essential to the early history of Royal Oak and that continue to have lasting architectural significance," Randau said after last week's meeting.

Randau and her committee members want the old buildings restored and new uses found for them, perhaps as the stores Strosberg hoped to attract.

Robert Donohue Jr., Oakland County principal planner, said he was glad to hear the wrecking ball had been stayed, and not just because he prizes old buildings.

Donohue, whose mission is to help revive the county's older downtowns, said preserving distinctive buildings gives traditional shopping districts an edge over malls, mail-order sellers and the Internet.

"I think someday Royal Oak's business leaders will be very glad they saved that old bank," he said.

BILL LAITNER can be reached at 248-586-2608.

Dat. Free Press - Nov. 22, 99