The Triangle Filling Station, located at the southwest corner of Carpenter Avenue and Cass Avenue, opened just before Christmas, 1925. Owned by Edward S. “Ted” Kingsford and James Stillwell, the station’s unique exterior was built in the Tudor or Old English architectural style. The men in the photograph are Tracy Wales (left) and Jimmy Thomas (right). Houses along the south side of the 700 block of lower Cass Avenue can be seen at the right. Note the three early gasoline pumps. Many early gasoline pumps, such as the three pictured here, had a calibrated glass cylinder on top. The desired quantity of fuel was pumped up into the cylinder as indicated by the calibration. Then the pumping was stopped and the gasoline was let out into the customer’s tank by gravity. When metering pumps came into use, a small glass globe with a turbine inside replaced the measuring cylinder but assured the customer that gasoline really was flowing into the tank. The attendant pumped the gasoline into the glass cylinder at the top of the pump by hand, using a lever near the base of the pump. [Menominee Range Historical Museum]
The 27th installment of Menominee Range Memories, a series of articles by William J. Cummings, Menominee Range Historical Foundation historian, now available on the Dickinson County Library’s website, is titled “The Roaring Twenties – Ford Motor Company’s Arrival Impacts Dickinson County – The Commercial District.”

When describing the “Ford Boom” in the National Register of Historic Places application for the Iron Mountain Central Historic District, Robert O. Christensen, National Register Coordinator in Michigan’s State Historic Preservation Office, wrote the following:

The “Ford Boom” of the 1920’s resulted in a building boom in Iron Mountain’s downtown larger than any since the boom times of the late 1880’s and early 1890’s.

Heralds of the coming boom seem to have been the bank buildings constructed for the American Security Bank and the United States National Bank in 1920-21 and 1921, respectively. Located at 515-17 and 427 South Stephenson, the banks were both built for new institutions chartered at the boom’s beginning. The Max A. Cohodes Building at 615-21 South Stephenson came soon after, in 1922. It initially housed J. H. Cohodes’ department store and several other stores.

The largest still standing buildings resulting from the boom were the Northern Ballroom and Garage, the Braumart Theater Building, and the Commercial Bank Building.

The Northern, located at the business district’s north edge at 100-102 West Brown, was built in 1923 to house a large commercial space downstairs, initially occupied by an auto dealership and garage, and the Northern Ballroom upstairs.

The Braumart, outdistancing the city’s other movie theaters in size and amenities, was built in 1924-25 at 104-08 East B Street. It included second-story office space across the front, but was expanded beginning only one month after completion in 1925 with additional office space at one end.

The Commercial Bank Building, built in 1929, fills the entire 500 block frontage along Stephenson’s west side. Iron Mountain’s landmark building of the 1920’s, the two-story building topped by a three-story central “tower” contained not only the bank’s quarters but also office and commercial space that housed a drugstore for decades and also a long-time bar, located in the basement.

The “Ford Boom” resulted in new development throughout the downtown area encompassed by the district, along Stephenson and Carpenter and the east-west streets from Brown down to B between Carpenter and Iron Mountain. Many of the commercial buildings that give the business district its character today date
from this 1920’s boom period. At least the following commercial buildings in the district appear to date from the “Ford Boom” years:

- 100-102 West A Street, Payant Building (standing in 1923; probably built early 1920’s)

- 104-08 East B Street, Braumart Theatre Building (1924-25, addition 1925)

- 211 East B Street, Michigan Bell Building (1925)

The Braumart Theatre was built in 1924/25 for the Colonial Theatre Company. An addition was constructed in 1925. The theater was remodeled in 1935, and again in 1988. It closed in 1996. As of 2012, it is used as the “Performing Arts Center on B Street.” The building is a two-story buff brick structure with limestone trim. The main theater building has a 3-part symmetrical facade, and the later addition is a single storefront wide. There are paired and single windows on the second floor, and a tall attic containing arches filled with basketweave brickwork. The original theater sat 1,000 people; the interior space was divided to install twin screens in the 1970’s with a loss of nearly all the interior historical finish.
The Northern Ballroom was built in 1923 for George Jacksin and George Davich. The ground floor originally housed the Northern Garage; as of 1930 a Plymouth/Chrysler dealership. Jacksin and Davich managed the second floor ballroom.

In 1927, F. E. Parmalee & Sons assumed management and changed the name to the Winter Garden. However, they soon defaulted on their loan, and the building went through a series of owners and tenants, including use as warehouse space by Montgomery Ward from about 1962 to 1977.

The building is a large two-story steel frame commercial structure faced with red-brown wire-cut brick. The front facade consists of two parts, with broad piers separating the parts and at the building corners. The lower floor is now divided into several office and commercial spaces and retains few historic features. The second floor, with the Northern Ballroom, is still a large open space with the maple dance floor.

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The Commercial Bank Building was constructed in 1929 for the Commercial Bank (later the Commercial National Bank), with commercial space on the first floor. A short addition was constructed in 1964-65. The space is occupied today by the Northern Michigan Bank & Trust.

The Commercial Bank Building is a five-story Art Deco office building faced with multicolored brick with limestone and terra cotta trim. It has a two-story base running the length of the building (including the 1964/65 addition, with a five-story tower section rising in the center of the original
515-17 South Stephenson Avenue, American Security Bank Building (1920-21)

- 615-29 South Stephenson Avenue, Wolfe Brothers Building (1927)

Morris and Harry Wolfe of Chicago had this building constructed in 1927 as an income property. It is a single-story commercial brick building housing four storefronts, constructed of yellow buff brick with concrete trim. The bays are separated with vertical semi-octagonal piers.

- 615-21 South Stephenson Avenue, Max A. Cohodes Building (1922)

- 500 South Stephenson Avenue, Commercial Bank Building (1929)

In Iron Mountain the 1920’s began with the Ford Boom, but the 1930’s began with the city sliding into the worst of economic times. The Iron Mountain area and
Dickinson County reached their economic nadir at the beginning of 1933. Out of a county population of 29,491, there were 6,000 registered as unemployed, an estimated eighty-five percent of the workforce. The Chapin Mine, the area’s largest, employing 1,000 as of 1925, closed down for good in 1932 after a number of years of decline. At Ford, which had employed over 7,000 a few years earlier, all operations had been suspended the previous fall. The area’s sawmills were also shut down.

By 1925, John and Gude Williams were operating the Williams’ Grocery Store, Northwest Corner of Woodward Avenue and Wilson Avenue, in Kingsford Heights. This photograph probably dates between 1925 and 1930. Note sidewalks are being laid by the Village of Kingsford. [William J. Cummings]

In her reminiscence titled “New Beginnings: Life in Early Breitung”, Mary (Weinert) Erickson Sundberg wrote a reminiscence titled “New Beginnings: Life in Early Breitung” for the book Kingsford, Michigan: The Town Ford Built which was published for Kingsford’s Diamond Jubilee in 199X. The following section was titled “The Business District of the Village of Kingsford (West Breitung)”: Breen Avenue was a very busy street and had everything! At the far west end between Lawrence and Sterling Streets was the beautiful Terrace Park with its lovely flower gardens and walks, swings and merry-go-rounds for the children. It also was a romantic setting for teenagers to meet and lovers to stroll.

Ted Marcellini’s Gas Station
Ted Marcelini’s Gas Station [245 Sterling Street – 1935] was a meticulously kept up business, and he sold ice cream too. It was also the bus stop, as public transportation took us to Iron Mountain. (In recent years it was a beauty shop, and now it is a sign shop.)

The Fair Store on Balsam Street was a grocery run by Pecore’s [Joseph L. Pecore, grocery, sw corner of Breitung Avenue and Hemlock], and later became a tavern run by a Mr. Ames [Thomas and Retta Ames, tavern, 1427 Breen Avenue – 1935]. When it changed ownership, it became LeGault’s Tavern [George and Effie, 1417 West Breen Avenue – 1939], then Tommy John’s Tavern.

Directly across the street was the Log Cabin, used as a dance hall and meeting place for such clubs as the Royal Neighbors. Next to Tommy John’s was Larmie’s Tailor Shop, then on the Beech Street corner was a dry cleaners.

Across the street was the A & P Store, a barber shop and the Abe Cohodes & Son [Abe and Morris Cohodes – 1935] dry goods store [1300-1308 West Breen Avenue]. It was a special treat to select material from the many bolts of cotton and silk to make a new dress. Their windows featured fine clothing and shoes in their neatly-decorated windows. Later they also sold groceries and furniture.

Lyons Gas Station [Clarence D. Lyon, 1220 West Breen Avenue – 1935] was to the east and Mitchell’s Hardware Store [Mitchell Hardware Company, Horace Mitchell, manager, 1212 West Breen Avenue – 1935] that is now a pasty shop. Across the street was Olin’s General Store [Olin N. Olin, corner of Breen and Birch; manager W.G. Olin – 1925; Olin & Olin (Fred and William G. Olin), grocers, 1227 West Breen Avenue – 1935] which also housed the United States Post Office. Then it became Munn’s Hardware [Roy Munn, 1212 West Breen Avenue – 1946], then Elliot’s, and now the Coast-to-Coast.

Next was Jay Cook’s Drug Store with a soda fountain! Then the Big Jo Bakery, owned by the Wittocks. It became a tavern after the repeal of Prohibition and is now the Central Super Market, owned by the Machus family.

The Model Sweet Shop [1203 West Breen Avenue – 1939; 1120 West Breen Avenue – 1944], owned by Lloyd J. Randall, was on the Maple Street corner. Lloyd later moved a building onto the kitty-corner lot where he also sold sporting goods and had a rental library. The corner is vacant now.

The big, red brick building on the corner of Breen Avenue and Hemlock Street was the Kotlar Dry Goods Store, and in the 1940’s became the Breen Avenue Community Center. It is now occupied by the Controls Supply Company, owned by Robert Miller.

The American Legion moved the portable schools from Sterling Street kitty-corner from the Kotlar building, and it served as a meeting hall for other organizations as well.
The Capitol Theatre [825 Breen Avenue – 1935] on the corner of Roseland Street was built in about 1925, and Ervin Witt had a barber shop in the front part. The theater closed and on December 25, 1937, Fr. Seifert held the first services for the American Martyrs Church there. In 1939 Fr. Hughes became its full-time pastor. They used the building until 1940, when the new American Martyrs Church on Sagola Avenue was dedicated.

Next to the theater was the Capitol Grocery [821 West Breen Avenue, operated by Clyde Neldberg and Elvin Weed – 1939], which closed in the late 1940’s. It is no longer there.

The theater building was used by Freivalt’s Furniture for storage purposes. There was a pool hall across the street and it was also torn down.

Dettman’s Grocery Store was on the corner of Breen Avenue and Doraland Street. It is no longer there, nor is the pool hall that was next to it.

The Breen Avenue Service (Phillips 66) was next, and was built by my father-in-law, John S. Erickson, and he also had a big machine shop and Breen Avenue Electric next to it on Hooper Street.

In 1936 he converted the machine shop into a theater which he called The Rex. His son Bud was the projectionist until he went into the service and then his sister Odetta became the projectionist. Then, after her husband, Gordon Sorensen, was killed in action over England in World War II, she enlisted in the WAC’s. I had helped with ticket sales and now it was just Dad and me. Dad was an orphan and had a soft spot for any kid that did not have the money for admission, so he accepted used tires and junk for admission. Bud Erickson ran the gas station almost until his dying day, and will be sadly missed by all the little kids that always got a lollipop from him.

Further up on Breen Avenue was Berro’s Garage [613 West Breen Avenue] with living quarters upstairs. Nobody could fix a car as good as Harry Barro.

There were many neighborhood grocery stores in Breitung. My uncle, Elmer Johnson, built his store on the corner of Lyman and Emmet, but when Ford had seasonal (or change-over) shut-downs, he extended credit to too many customers. After the 1929 Wall Street crash, he found he could no longer remain in business and returned to the family farm. William Paupore, Sr., took over the failing store, then moved it to a building one block away on Hoadley. Many small grocers fed their customers, but finally had to give up.

When Francis Monette returned from the service, he took over the small grocery store on Riverview Drive (Wilbur’s), then built a small grocery store on Sagola and Hooper Street, living in the basement until he could afford to build his house on Doraland Street. Happy to say, it flourished, and he built a large store next to the Kingsford Drug Store on Woodward Avenue. It is still in business, now run by his son Alan.
Three banks were constructed in downtown Iron Mountain during the 1920’s, and two of them didn’t survive the Depression. All three buildings still stand.

This postcard view of the 500 Block of South Stephenson Avenue at the East B Street intersection was taken after May, 1921, when construction began on the United States National Bank (now the Downtown Plaza) and before June, 1929, when construction began on the Commercial Bank on the west side of Stephenson Avenue (now the Northern Michigan Bank). The photographer was standing in the area now occupied by the Dickinson County Chamber of Commerce. The streets were unpaved. The entire west side of 500 Block of Stephenson Avenue and most of the 400 Block was vacant. At the southwest corner of East Hughitt Street and Stephenson Avenue, the rear and side of the Morris & Company meat refrigeration building, fronting on East Hughitt, can be seen. William J. Cudlip was the manager in 1925. Back in 1902, the Nelson, Morris & Company, with offices in Chicago, East St. Louis, Kansas City and St. Joseph, Missouri, was managed by William S. Laing. Many old-timers remembered how blocks of ice were hauled to a small door on the uppermost story facing Stephenson Avenue and then packed in sawdust to keep the contents cool during the warmer months. The Chicago & Northwestern Railway Depot (Steven’s Decorating) occupied the west side of the 300 block. The lighter-colored building behind and to the left of the depot was the Fisher Block, where the original Commercial Bank was located. Using city directories from 1925, 1913, 1907-1908, 1902-1903 and 1892-1894, the following merchants along the 500 Block, beginning at the East B Street intersection, were: 533-535: George M. Caram, confectionery store, 1925; Abraham and Mary Khoury, fruits and confectioneries (533), 1913; Richard White Sr., meat market, 1902-1903; R.J. Kneebone, of Florence, meat
market, **John B. Orr**, manager, 1892-1894  (The building probably erected by **Richard Williams** in about 1883); **527-531**: **Quality Hardware Store**, 531, 1925; **Peter Calvi**, saloon, 1892-1913; **Albert Van Laanen**, saloon (529), 1913, (**Anton Swanson**, poundmaster, and his wife ran boarding house upstairs); **523-525**: **Angel Pepps and George Leanes, Pepps & Leanes Restaurant** (525), 1925; **521**: **Elmer Nolingberg**, bakery, 1925; **W.C. Scandling**, grocery store, 1892-1894, 1907-1908; **509**: **Anton Fliris**, **Delima Café**, 1925; **Empire Hotel**, 1913; **Empire Restaurant**, 1907-1908; **J.P. Thomas**, hotel and saloon, 1902-1903; **Kirby House**, 1892-1894; **507**: **Riley’s Smoke Shop**, tobacco products, 1925; **Dr. George H. Boyce Sr.**, office, 1913; **William Tregilgas**, confectionery store, 1907-1908; **William Moyle**, restaurant, 1892-1894; **501**: **Apostle Protegere**, confectionery store, 1925; **Domenic Serena, Iron Mountain House**, hotel, 1913; **Peter Langis**, hotel and saloon, 1902-1903, 1907-1908; **John Larson & Co.**, saloon, 1892-1894. The **U.S. National Bank** can be seen at **425** South Stephenson Avenue, and also housed the **J.C. Penny Co. department store** in 1925. The original building on this site was the **Flannigan Block**, one of Iron Mountain’s finest large buildings which was used as a theater for many years. It was totally destroyed by fire on February 25, 1904. **Peter E. Engberg** and **John W. Flannigan** sold wines, liquors, cigars and fresh beer here in 1892-1894. [**William John Cummings**]

**AMERICAN SECURITY BANK**

515 South Stephenson Avenue, Iron Mountain

The first of the three banks constructed during the Roaring Twenties was the American Security Bank. While no individual photographs of this bank building have been found, the above photograph and the two photographs below show the bank in street scenes from the 1920’s.

An article in the September 2, 1920 edition of the **Iron Mountain Press**, announced Iron Mountain was to have a third bank (in addition to the First National Bank and Commercial Bank) organized under the banking laws of the state as the American Security Bank, and had been granted a charter. The capitalization of the bank was **$100,000** divided into 1,000 shares at a par value of **$100** each. The stock was selling at **$120** a share.
The incorporators were A.A. Conrad, John J. Flanagan, Albert H. Hooper, Z.P. Rousselle, Edward A. Best and James R. Spencer.

The October 14, 1920 edition of the Iron Mountain Press noted that “the organization of the American Security bank of Iron Mountain has been completed and the management expects to open the doors for business about the first of February.”

Albert H. Hooper was elected president of the bank with William H. Scandling serving as the vice-president, and A.A. Conrad as the cashier.

Hooper, a resident of Iron Mountain for about twenty-five years, had held the position of agent for the Chicago & North-Western road continuously. Scandling, one of the city’s pioneer merchants, had been a director of the First National Bank since its organization. Conrad, the cashier, came from Wausaukee, where he held the position of cashier of the Wausaukee State Bank.

The new bank purchased the William H. Scandling property on South Stephenson Avenue which had a frontage of sixty feet and a depth of 120 feet, extending to the alley. Two buildings were included. The bank occupied the building at 517 South Stephenson Avenue in which Scandling had conducted business while the larger building located at 515 South Stephenson Avenue was remodeled for banking purposes. When this building was ready for occupancy, the south building was remodeled for commercial purposes.

The second floor was converted to offices with an entrance on Stephenson Avenue between the bank and the store.

A. Moorman & Company, of St. Paul, Minnesota, had the contract for the erection of the building, all the equipment, even including the furniture, ink wells, cuspidors, waste baskets, mop and pail and the flag on the flag pole. The firm, the second largest of its kind in the country, specialized in “higher class” bank buildings, having its own factories and designs.

A.C. Clausen, the firm’s representative, was present for the signing of the contract, which was to be completed in four months. The construction manager began operations in early November.

The first meeting of stockholders of the American Security Bank of Iron Mountain was held in the parlors of the Milliman Hotel on Saturday, October 30. Albert H. Hooper, William H. Scandling, A.A. Conrad, E.E. Bussing, Richard H. James, John Elmer and James R. Spencer were elected directors.

After adjournment, a meeting of the board of directors was held and the following officers elected: Albert H. Hooper, president, William H. Scandling, vice-president, and A.A. Conrad, cashier.

The stockholders and directors of the American Security Bank met on Wednesday, December 8, 1920, and elected Dr. G.W. Earle, of Hermansville, Michigan, as president and director of the bank. Dr. Earle also became a large
stockholder, and his two sons also became stockholders in the bank.

Dr. Earle was a director in the First Fond du Lac National Bank, at Fond du Lac, Wisconsin and also a stockholder in the Commercial Bank, at Fond du Lac. He was a stockholder in the Lumbermen’s Trust Company, of Portland, Oregon, the Midland Trust & Savings Bank, of St. Paul, Minn., the Detroit Mortgage Corporation, of Detroit, Michigan, and other financial concerns.

Dr. Earle was president of the Wisconsin Land & Lumber company of Hermansville and Blaney, Michigan, and was also president of the Gladstone-Oregon Timber Company, which had timber properties in the state of Oregon valued at over $500,000. In addition, Dr. Earle was president of the Wind River Company, a million-dollar concern owning vast timber tracts in Oregon with headquarters at Portland.

Albert H. Hooper, who had temporarily filled the position of president during the organization process, resigned but retained an active interest in the bank’s affairs.


The Chicago & Northwestern Railroad Company’s Engine 675 was stopped to the west of the 500 block of South Stephenson Avenue on the site where the new Commercial Bank was built in 1929. The building second from the left on the east side of the 500 block of South Stephenson Avenue was the American Security State Bank
East Side of the 500 Block of South Stephenson Avenue, Iron Mountain, 1921: Four horses pulled the caisson bearing World War I veteran Theodore Richard “Ted” Trownsell’s coffin past the 500 block of South Stephenson Avenue en route to the cemetery. The lead horse was ridden by Hugo Tramontin and the second horse was ridden by Ernest Tramontin. Trownsell was killed in an accident west on Norway on September 16, 1921, when a Ford truck in which he was riding flipped over. The impact of the roof collapsing broke his neck. Two other men, W.H. Marquet and William Dykes, were also injured. A fourth occupant, Joe Smith, Dyke’s brother-in-law, was uninjured. Ted’s dog, a German shepherd captured on the battlefield in France, followed the caisson and had become quite a town pet during the 1920’s.

The newly-remodeled American Security Bank which had opened four months earlier is visible to the left of the other property owned by William H. Scandling which was in the
process of being remodeled. This is the most detailed photograph available of the bank to date.

The stores visible in the background from left to right were: 513: Zenion P. Rousselle, harness shop, 1925; Abe Luke, saloon, 1913; Frank Powell, barbershop, 1902-1903; 515: American Security Bank, 1925; Mrs. S.E. Felch, saloon, 1892-1894; 517: Eric Nelson and Carl Carlson, grocery and meat market, 1913; W.C. Scandling, grocery store, 1902-1903, 1907-1908; H. Geuting & Co., meat market, 1892-1894; 521: Elmer Nolingberg, bakery, 1925; W.C. Scandling, grocery store, 1892-1894, 1907-08, 1913; 527-531: Quality Hardware Store, 531, 1925; Peter Calvi, saloon, 1892-1913; Albert Van Laanen, saloon (529), 1913, and Anton Swanson, poundmaster, and wife ran boarding house upstairs; 523-525: Angel Pepps and George Leanes, Pepps and Leanes Restaurant (525), 1925; R. Pizzarelli, Metropolitan Saloon and Hotel, 1902-1903; Peter Bhirdo, Prosser House and Sample Rooms, 1892-1894. [Menominee Range Historical Museum]

The bank building’s façade was constructed in the Doric architectural style entirely of white Bedford stone with considerable hand carved ornamentation. The structure was full two stories in height with a high stone pediment surmounted by a flag staff, giving an appearance of a three story structure. The entrance doors were covered with heavy bronze copper and led into a marble wainscoted vestibule.

The April 27, 1921 edition of the Iron Mountain News provided the following account of the décor of the American Security Bank which opened Saturday, May 14, 1921:

Decorators are at work on the interior of the American Security Bank building, which, according to A.A. Conrad, cashier, will be opened for business soon after the first of the month. The new institution is attractive both in outside and inside appearance.

Entering through a copper sheathed out door, there is a vestibule separated from the bank lobby by another door of plate glass and walnut finished wood. Walnut is the finish of the woodwork throughout the bank.

To the right of the lobby is the president’s office, and next to it the cashier’s space. Beyond this is a double wicket, and across the rear of the lobby, two single wickets. The partition dividing the lobby from the bank proper is of Tennessee marble, with a baseboard of Levanto marble. Above the marble are plate glass panels in walnut frames with iron grills part of the height. To the left of the entrance is a public writing room, which will be equipped with a settee, table, and chair, for the accommodation of patrons and others. Another settee will be provided along the north wall of the lobby. The check desk, of Tennessee marble, with glass top, will occupy the center of the lobby. Blanks will be provided in compartments below the glass top.
Public Room Provided.
Passing back from the lobby, on the right is a public telephone booth and just beyond it a door giving access to the safety deposit vault. In the rear of the building is another public room which will be provided with a table and chairs, giving patrons privacy in which to look over the contents of their deposit boxes. A lavatory and toilet opens off this room.

Inside the bank proper, the main object of interest is the massive vault. The door of this vault weighs three tons, and, when closed, is hermetically sealed on corrugated rubber cushions. One layer of the door is of special steel, designed to withstand the flame of the oxy-acetylene torch.

Behind the door is the day gate, of ornamental steel grill work, and back of that space the 600 deposit boxes. The first unit is in place. The doors of the boxes are of half-inch special steel, and the boxes themselves are of two document length. A special hinged cover permits examination of the contents of the box without removing it.

Burglar Proof Safe.
Another grill of half-inch bar separates this from the cash compartment. The key to this compartment will be held by one employe [sic – employee] of the bank, and he will be responsible for it. Inside is a five cubic foot manganese steel burglar proof safe. The door of this safe resembles the breech block of a 12-inch gun. When locked into place, it, also, is hermetically sealed. In the bottom compartment is a silver chest.

The walls of the vault are 48 inches thick, of solid concrete reinforced with a network of half-inch bars. They go through to the basement, where they enclose the stock vault for the keeping of the bank's blanks and records. Above the vault door is an ornamental frame for a Western Union clock.

“Cages” of iron grillwork, which has not yet been received, will be installed about the wickets. Plenty of room will be left for the other work of the institution.

Attractively Decorated.
The interior is finished with buff walls, cream ceiling, and old ivory trim. A stencil border design will be added. Lighting will be furnished by semi-indirect fixtures. The latest vapor heating system has been installed. The floor is of Tennessee marble.

Four other suites of two rooms each have been provided on the second floor and three of them have already been rented, Mr. Conrad declares.

The American Security Bank closed sometime prior to November, 1929, when Angelo B. Bracco opened his City Drug Store at this location.

IRON MOUNTAIN NATIONAL BANK – UNITED STATES NATIONAL BANK
425-431 South Stephenson Avenue, Iron Mountain, Michigan
The second of the three banks constructed during the Roaring Twenties was the United States National Bank which was located in the National Bank Block.

An article in the October 21, 1920 edition of the Iron Mountain Press noted that an application was about to be made for a charter for another bank in Iron Mountain.

The following week the Iron Mountain Press announced that Iron Mountain’s newest bank would be organized under and in accordance with the laws of the federal government and would be known as the Iron Mountain National Bank.

On Wednesday, December 22, 1920, the organization of the Iron Mountain National Bank was completed at a meeting of the stockholders, as follows: Cleo Meilleur, president; Charles E. Parent, first vice-president and chairman of the board of directors; Claude H. Milliman, second vice-president; and Z.P. Rousselle, John O. Blixt, Felix Valenti, John J. Flanagan, Olaf Rian and Dr. H. Belheumer, directors.

Milliman and Rian had been added to the original list of directors. Milliman was the senior member of the firm of Milliman Bros., proprietor of The Milliman Hotel. Olaf Rian was the manager of his father’s store in Felch.
corner at times prior to the construction of the United States National Bank in 1921. The building with the triangular peak was the Odd Fellows Block, erected in about 1888. The M. Levy Company Store, one of the two larger department stores in Iron Mountain at this time, was north of the Odd Fellows Block. This postcard view was postmarked in Iron Mountain on July 23, 1909. [William John Cummings]

The Iron Mountain National Bank purchased the Flanagan business property at the northeast corner of South Stephenson Avenue and East A Street for $34,500. The bank originally occupied the building formerly operated as a fruit and candy store by William Tregilgas at 505 South Stephenson Avenue while the new National Bank Block was under construction. The necessary alterations were made at the beginning of 1921. The Iron Mountain National Bank expected to open its doors to patrons on or about February 15, 1921.

By April 22, 1921, the bank had received the first issue of its own notes, which were being prepared for circulation. On February 21, the comptroller’s statement listed the bank’s assets at $83,121.89. At the close of business on April 20 – 59 days later – the bank’s assets had grown to $191,616.43.

Excavation at the new bank building’s site began on Wednesday, April 20, 1921, to determine the depth of the burned Flanagan Block’s foundation, and the extent to which it would have to be reinforced. With this information Fred E. Parmelee & Son, architects, would be able to complete plans and specifications for the new structure.

Excavation for the basement was in progress by April 22, 1921. Reinforcing of the existing foundation walls and rebuilding in some areas was to be started the following week, according to F.E. Parmelee, the architect in charge of construction. It was expected to have the bank ready for occupancy by November 1.

By August 12, 1921, the brick and stone masons, under Norway contractor G.A. Gustafson, had nearly completed the basement and division walls of the National Bank Block and some of the cut stones for the handsome façade were being put into place.

Scratch face brick, chocolate in color, with Bedford stone trim, was the material used for the new building, which had a front of 62 feet on South Stephenson Avenue, and extended back 122 feet to the alley between Stephenson Avenue and Iron Mountain Street.

The two-story high building was known as the National Bank Block. In addition to the banking house proper, the structure will contain three stores, a bowling alley and billiard room in the basement, and 17 two-room office suites upstairs. Nearly all those
quarters had already been spoken for at the time construction began.

Across the front of the building will be Five pilasters of brick with Doric caps and bases of Bedford stone formed the façade. There was a Bedford stone cornice across the top, and a pediment of the same material above the cornice, bearing the name of the building – The National Bank Block. A panel above the Bedford stone doorway contained the motto of the institution, “The Bank of the People.” Bedford stone was also used for inset panels between the first and second floors.

The National Bank Block housed the United States National Bank, located at 425-431 South Stephenson Avenue. Excavation for the new building began on Wednesday, April 20, 1921. [William John Cummings]

A store measuring 120’ x 25’ with deep display windows occupied the ground floor. The main entrance, located in the center of the building, opened into a vestibule. The entrance to the bank lobby was to the right of this vestibule which also led to the rear where a stairway leading to the basement and to the upper floor was located.

The bank occupied a space measuring 62’ x 122’, while the lobby measured 44.7’ x 15.5’.
The combined consultation room and cashier's office was located directly opposite the door, and to the left of this room space was provided for four wickets. The door leading to the banking house proper was located at the rear of the lobby. Along the north wall are the check desks, the entrance to the ladies' retiring room, and to the men's toilet were located along the north wall. The lobby had a tile floor, marble wainscoting, and a beamed ceiling.

Two booths in which patrons could examine the contents of their safety deposit boxes were to the left of the door leading into the bank. The vault itself was located directly in front of the door. The vault had 18-inch reinforced concrete walls, and the interior was divided into two portions. The safety deposit vault was 8.6' x 6.3', while the currency vault was 8.6' x 8'. The entrance to the bookkeeping room was to the right of the vault, and another ladies' room was also located there. There was a storage room to the left of the vault and the directors' room was located behind the storage room.
Helmer Freeman, Frank Stefani, Russell Bath and Cleo Meilleur, bank president, stood in front of the tellers’ cages at the United States National Bank in about 1923. 

[Gene Derwinski/Dick Ferris]

Two 47-foot long store rooms, one measuring 27’ x and the other 21.8’, were located in the rear of the banking house on East A Street. A storage room was located in the rear of the wider store, also another storage room was in the rear of the store fronting on Stephenson Avenue.

On the second floor, in addition to the 17 office suites of two rooms each, there were lavatories for men and women. The office suites were arranged so that, while they connected, either could be entered or left without passing through the other.

In addition to the main stairway back of the front entrance, a second stairway was constructed on East A Street, giving access to the second floor and the basement. In the basement, room will be provided for six bowling alleys and an equal number of billiard tables were located in the basement room, and the space under the sidewalks were used for candy or cigar booths.
The tellers’ cages and general office area are clearly visible in this interior view of the United States National Bank which would date prior to May 23, 1932, when the bank closed during the Depression. Note the elaborate decoration in the ceiling with applied plaster work and ornate lighting fixtures. [Menominee Range Historical Museum]

COMMERCIAL BANK

West Side of the 500 Block of South Stephenson Avenue, Iron Mountain, Michigan

The third of the three banks constructed during the Roaring Twenties was the Commercial Bank. The Commercial Bank opened for business on Saturday, March 12, 1892, on the east (right) store front on the first floor of the Fisher Block, located at 108-110 East Ludington Street, where it remained until December 21, 1929, when its new building on the west side of the 500 block of South Stephenson Avenue was officially dedicated.

An article in the February 11, 1892 edition of Iron Mountain’s weekly newspaper The Iron Range announced that articles of incorporation of the Commercial Bank of Iron Mountain had been filed with Dickinson County Clerk Friedrich.


Both a commercial and savings bank, the Commercial Bank’s capital stock was $50,000 divided into 500 shares of $100 each.

The stockholders met in Iron Mountain on Monday, February 15, 1892, and elected the following board of directors: Jesse Spalding, Chicago; J.F. Hancock, Francis A. Brown, Marinette; Oliver Evans, M. Levy, F.C. Swart, H.M. Pelham, E.L. Parmenter, Jr., Iron Mountain.

The directors subsequently elected the following officers for the ensuing year: Jesse Spalding, president; Francis A. Brown, vice-president; and Oliver Evans, cashier.

In 1900 James McNaughton became president following the death of Jesse Spalding. McNaughton moved from Iron Mountain to become the president of the Calumet & Hecla Mining Company in 1902, and Otto C. Davidson, superintendent of the Oliver Iron Mining Company on the
Menominee Iron Range and the Gogebic Iron Range, was elected to succeed him. In 1917 Wilbur W. Thompson was named cashier.

The Fisher Block, 108-110 East Ludington Street, Iron Mountain, ca. 1909: This postcard view of the Fisher Block was postmarked January 20, 1909. Hiram D. Fisher, of Florence, Wisconsin, was the principal investor, together with Edward J. Ingram and Oliver Evans, both of Iron Mountain. A lease for the property was obtained from the Chicago & North-Western Railroad Company, “said property being located opposite the Iron Mountain Fire Department’s Engine House No. 1 and Arthur Flatt’s news stand.” Architect James E. Clancy drew the plans. The three-story brick building had 60 feet of frontage and was 108 feet deep. There was a large basement under the entire building. The first floor had two “store rooms,” while the second floor was divided into offices, each supplied with a fire-proof vault. The third floor was divided into two large halls provided with reception rooms well adapted for “secret societies” or fraternal lodges. [William John Cummings]
At the time the new bank building was constructed, the following individuals served as officers of the Commercial Bank: Otto C. Davidson, president; William Kelly, vice-president; Edward G. Kingsford, vice-president; Wilbur W. Thompson, cashier; Frank O. Morett, assistant cashier; and E.F. Sandercock, assistant cashier.

In addition to the officers, other Commercial Bank directors at the time were: Medio J. Bacco, contractor; Festus C. Cole, owner of the City Lumber Yard; C.H. Baxter, professor at the Michigan College of Mines and Technology, Houghton; Henry G. Neuens, retired pioneer businessman, and Raymond Turner, attorney.

Plans for the new bank building were announced in April, 1929, following two years of deliberation by the board of directors.

Ground Breaking for the Commercial Bank, West Side of the 500 Block of South Stephenson Avenue, Iron Mountain, Spring, 1929: Ground was broken for the construction of the Commercial Bank on the west side of the 500 block of South Stephenson Avenue in the spring of 1929.

The intersection of South Stephenson Avenue and East A Street is shown in this photograph. The J.C. Penny Company then occupied the north store front of the U.S. National Bank building on the northeast corner, but later occupied the Levy-Unger
Company building two stores north. The Central Drug Store was located on the southeast corner of the intersection. [Menominee Range Historical Museum]

The officers and directors of the new Commercial Bank spent two years planning for the new facility before reaching a decision as to the location and type of building they wanted to erect.

The contract for the building and bank fixtures was awarded to A. Moorman & Company, of Minneapolis, Minnesota, the same firm that constructed the American Security Bank. They guaranteed the price.

The architects awarded all individual contracts and supervised the erection and equipment of the structure. Their representative on the job was George J. Morrison.

The building occupied an entire west side of the 500 of South Stephenson Avenue and had a relatively narrow depth of more than 30 feet east of the railroad tracks.

The new bank was six stories high plus the basement. To increase the illusion of height the predominating architectural lines were perpendicular. Only two floors, the first and mezzanine, extend the full length of the block, with the center section of four stories having the appearance of a tower where the offices of the tenants were located.

The solidly-constructed building was considered fireproof, being constructed of concrete, brick and steel. Door frames and like trims were metal, as were the movable partitions in the office quarters. A minimal amount of wood was used, principally as wainscoting.

The Commercial Bank building is an excellent example of Art Deco architecture. Art Deco is an eclectic artistic and design style which had its origins in Paris in the first decades of the 20th century. The style flourished in the Twenties and continued to be employed until after World War II.

Aided by good weather, construction proceeded rapidly with little delay.

The bank proper was opened first as it was entirely finished and ready for occupancy. The offices and store quarters which were still incomplete, but the work was going forward on schedule.

When the building was finally turned over to the purchasers it was complete in every respect.

Nothing was missing, nothing was overlooked. Everything was in place, even to furnishing cleaning materials for various surfaces, naming the days on which the janitors were to send their clothing to the laundry, giving instructions how to polish the brass, marble, silver, steel and other materials, and supplying the brushes for sweeping.
Commercial Bank, West Side of the 500 Block of South Stephenson Avenue, Facing Southeast, Iron Mountain, ca. 1940-1950: The Commercial Bank hosted an open house on Saturday, December 21, 1929. Between 12,000 and 15,000 visitors toured the bank that day between 2:00 to 5:00 p.m. and 7:00 to 9:00 p.m., according to estimates by the architects.

The bank opened officially on Monday, December 23, 1929. Paul Khoury, Jr., and Henry Neuens were the first depositors.

A. Moorman & Co., of Minneapolis, specialized in bank buildings. Their contract with the Commercial Bank entrusted the architects to make all decisions, and also awarded the construction contract to the firm, all at a prearranged total price.

When the building was finally turned over to the bank, it was complete in every respect. Everything was in place, even to furnishing cleaning materials for various surfaces, naming the days on which the janitors were to send their clothing to the laundry, giving instructions on how to polish the brass, marble, silver, steel and other materials, and supplying the brushes for sweeping out.
The building occupies an entire block with a depth of more than 30 feet. Containing six stories plus a basement, the architectural lines that predominate are perpendicular, increasing the illusion of height. Only two floors, the first and mezzanine, extend the full length of the block, with the center section of four additional stories having the appearance of a tower. This postcard view shows the north end of the bank before an addition was made that extended the building to the corner. [William John Cummings]

A series of articles appeared in the December 19, 1929 edition of The Iron Mountain News, providing much insight into the new Commercial Bank Building. The following paragraphs appeared under the headline: **New Commercial Bank Will Be Opened on Saturday:**

An event to which this community has looked forward since last April, the date that plans were first announced, will occur this Saturday, December 21, when the doors of the new Commercial bank building, located between A and B streets on the west side of Stephenson avenue, will be opened to the public.

Certainly a revelation is in store for those who visit this structure, the most modern and largest of its kind in the city. No detail has been neglected to perfect a harmonious achievement in the builder’s art, and how well this has been accomplished will be fully evident.

Construction of the building has been watched with interest, but after the walls had risen what went on inside was shielded from the gaze of those who passed by. It is sufficient to say that scores of artisans have been busy, until now the completed work stands as a testimonial both to their talent and the initiative and progressiveness that inspired the project.

**No Business Saturday.**

No business will be transacted at the bank on Saturday, the occasion being reserved entirely for inspection by the public between the hours of 2 to 5 p.m. and 7 to 9 p.m. On Sunday all of the records and securities at the old quarters in the Fisher building will be moved to the new structure in preparation for business Monday morning. But that is all that will be moved, for from top to bottom the stem to gudgeon the new home is just that, even to inkwells and penholders.

Another article under the headline **Materials From Many Companies in New Building** in the same edition of The Iron Mountain News provides interesting details regarding the construction, as follows:

Many firms furnished the materials and equipment in the new Commercial bank building.

And sources of the material were on foreign shores as well as in this country.

The general construction contract was held by the Phelps-Drake company, and work was begun last spring as soon as the basement excavation had been completed by Joseph Mongrain. Little delay was
encountered and the structure rapidly took shape.

The plumbing and heating contract was given to Arthur Bourgeois. All fixtures are of the most modern type, while the large boiler in the basement is heated with an oil burner.

The Meyers Electric company, of Oshkosh, Wis., held the electrical contract, and the intricate installation was completed without flaw.

Etched glass was made by a Chicago firm, a Minneapolis concern manufactured the light fixtures, two other northwest firms finished the tile and marble, the wrought iron cages came from St. Paul, doors from Chicago, the oil burner from California, furniture from Wisconsin and Iowa.

Face brick was obtained from the Service & Supply company, of Iron Mountain, wood supplies were obtained from the City Lumber Yard here, and shades were purchased from the Home Furniture company, of this city.

Insofar as possible local labor was employed on the job, this being one of the provisions of the bank’s contract with the architects.

Another article from the December 19, 1929 edition of The Iron Mountain News under the headline *Harmony Keynote In Fixtures, Decoration Of Commercial’s Home: Directors’ Room at One End, With Bookkeeping Department At Other, Overlook Principal Quarters* provides a detailed description of the new bank building, as follows:

Search far and wide and comparatively few banking rooms will be found as harmonious and comprehensive in their arrangement as that in the new Commercial bank building.

One reason for the perfect appointment is that the entire job was in the hands of one architectural firm, responsible for everything from construction of the walls to placing the inkwells on the specially designed walnut desks.

There is a theme note in the banking room in the wrought iron cages. Originally a different pattern has [sic – had] been perfected, but this was changed inasmuch as iron is symbolical of the country in which the bank has thrived.

The design of the cages is by no means ordinary and the wrought iron has a silver tint produced by several coats of a dark lacquer which was then burnished to bring out the highlights.

**No Customer Delays.**

There are six cages with two windows each, and each window is numbered and has its own special title. While usually only one man will work in a cage, the arrangement permits placing two men in one during busy hours, so that customers will in no way be delayed.

A special shaded light illuminates the title over each cage and also furnishes light for the employe [sic – employee]. Aperatures [sic – Apertures] in the wicket provide for furnishing one telephone for every two cages. Each cage has a door with automatic lock, and should the teller or
other employee [sic – employee] have material for the bookkeepers he places this in a trip basket which permits its removal from the outside.

Counters and other furniture in the cages is of walnut, fitting in with the other furniture.

The base of the cages is of marble, the main foundation being light toned, with a baseboard of dark red.

**Basic Color Is Green.**

The general standard, or basic, color scheme of the room is of green, with ornamental stencils of unique design on the cross-beamed ceiling. This is embellished by a silver finish in a drop border and panels beneath the upper tier of windows.

The walls are of a green with highlights, the appearance being enhanced by the textoned [sic] finish.

At the south end of the banking room the patron enters through tall metal and glass doors, the framework of which carried out the wrought iron design. At the left of these doors, on entering is the grill door, with electrical lock operated by an attendant, that gives access to the bond booths and vault.

The bond booths are of especial interest to those who have safety deposit boxes. To gain admittance the customer notifies the attendant in the last cage. He presses the button operating the lock on the grill door, which then opens and closes after the customer has entered. Each safety deposit box has two keys, one possessed by the customer and the other by the attendant. Both unlock the safety deposit box, which is then removed, and the customer enters a bond booth after it has been unlocked by the attendant. In [the] event a customer, after leaving the booth, which is automatically locked when he departs, should have forgotten something, he must call an attendant, who opens the door and both investigate together.

**Five Booths.**

There are four booths of sufficient size for one customer, and a fifth of larger accommodations for the convenience of groups which may be settling an estate or providing other business.

The bond booths are of walnut, with modernistic lighting fixtures. The floor in this room is of the same flexible finish as in the working quarters of the banking room, both to provide easy walking and to deaden interference from noise.

Advancing along the cages, which are glass enclosed and each of which bears the name of the employe [sic – employee] within, the officers’ quarters is reached. Walnut desks built according to special specifications are provided for the cashier and assistant cashier. Because of the commodious area there is entire confidence in conversations.

Jutting off of the officers’ quarters is a private office, walnut empanelled and with a unique lighting fixture, that will be used by the cashier. So detailed is the entire arrangement, that a plug in the center of the floor provides the taps for both the telephone and desk lamps.
In the wall at the north end of the banking room will be noticed a grating, which is the mouth of the ventilating system. A blower system will maintain a constant flow of fresh air, warm in winter and cool in summer.

**Lighting Fixtures.**

Three huge chandeliers will illuminate the banking room. They are ponderous but artistic in design and hang suspended by four metal cords. More than 6,000 candlepower are contained in these three lights, each of which has a three-way switch controlling it. The chandeliers, also of special design, are of a sort of inverted smoked, or shaded, glass enclosed cone.

Along the walls are other fixtures of modernistic type which light up the customers’ check writing desks and the leather upholstered, with marble frame, benches.

A few steps from the officers’ quarters will be found a short flight of stairs leading to the mezzanine floor upon which is the directors’ room. Walnut paneling [sic – paneling] in this room is three-quarters of the way up the wall, with an odd and highly attractive finish for the molding and ceiling. A large and altogether entrancing fixture lights the center of the walnut table about which is arranged the chairs of the directors.

At the south end of the banking room is another flight of stairs leading to the bookkeeping department, this arrangement being another innovation in this part of the country.

**Bookkeeping Department.**

Ordinarily the bookkeeping department is on the main floor with the banking room. In this instance, it has been established on the mezzanine floor, with a window overlooking the main banking room.

At this window is located the telephone switchboard through which every telephone in the bank will be controlled. Surveying as she does from her position the entire banking room and bookkeeping office, the operator will be able to tell immediately whether a person called for is in the building.

The ceiling of the bookkeeping department is surfaced with a sound deadening material of waffle-like appearance that absorbs sound waves. This is intended to eliminate the distraction of noise of the computation machines.

A door opening off the bookkeeping department leads to the mezzanine floor lobby and elevator landing, with another door off the same corridor into the insurance department conducted by the Commercial Insurance Agency. Thus the insurance agency may be reached both through the bank and the regular elevator service and stairway.

**Tile Floor.**

To return to the main banking room, the floor in the customers’ section is of a very attractive design in tile. On the other hand, the floor in the working space behind the cages is of a special composition which is resilient to the pressure of feet and reduces noise.
Lobby entrances at both the north and south ends also have tile floors, with a square in the center into which fits a large rubber mat that will be cleaned daily.

The entire arrangement of the banking room has been laid out with one thought in mind, harmony and appointment, at the same time preserving life. Visitors to the bank will be surprised by the dignity of tone and at the same time the modernistic atmosphere that predominates.

Commercial Bank, West Side of the 500 Block of South Stephenson Avenue, Facing Northwest, Iron Mountain, ca. 1940-1945: The Commercial Bank building is an excellent example of Art Deco architecture. Art Deco is an eclectic artistic and design style which had its origins in Paris in the first decades of the 20th century. The style flourished in the Twenties and continued to be employed until after World War II.

Three huge chandeliers, “ponderous but artistic in design,” illuminated the banking room. Green walls with a textured finish had “ornamental stencils of unique design on the cross-beamed ceiling.” There were six teller’s cages with two windows each, and
each window was numbered and had its own special title. Counters and other furniture in the cages were of walnut, fitting in with the other furniture in the bank. The base of the cages was marble, the main foundation being light toned, with a baseboard of dark red.

The offices on the third, fourth and fifth floor were primarily occupied by dentists and doctors. The centrally-located elevator provided easy access to each floor, but elevator service was not available at night, and the stairs had to be used. The steel partitions in the office suites could be “moved about and placed in any position to eliminate the necessity of cutting into the walls, tearing away the plaster or otherwise defacing the building with alterations.” Partitions were placed according to the tenants’ instructions. The men’s and women’s lockers and washrooms, the oil-heating plant, the central electrical control units, and a room designed for use as a barber shop were all located in the basement.

Buchman’s Drug Store, located on the south end of the Commercial Bank Building, included six luncheon booths, four tables and eight seats at the 16-foot soft drink counter, and also contained a bakery. The store measured 68 by 28 feet and had 34 windows. The entrance was on East B Street at the corner of the building. [William John Cummings]

Another article in the December 19, 1929 edition of The Iron Mountain News under the headline Buchman Store to Have Walnut Fixture Layout provides detailed information regarding the store on the south end of the new bank building, as follows:

Occupying the corner site fronting the southwest intersection of Stephenson avenue and B street, lighted by 34 windows, and with a floor space of 68 by 28 feet, the store building to be occupied by the Buchman Drug company is a feature of the new Commercial bank building.

Every fixture – from the smallest decorative panel to the new liquid carbonic soda fountain and built-in luncheonette – will be new. Not a single “stick” used in the old Buchman store will be moved to the new. And most of the stock as well will be fresh from the packing boxes.

Windows For Display.

The main entrance to the drug store fronts on B street, but is near the intersection of Stephenson. Each of the lower windows will be equipped with decorative light fixtures and used exclusively for display. Every window will be trimmed in American walnut. One, the large display window facing B street, will be fitted for novelty and specialty displays.

The floor is of Italian tile, in red and green. The walls and ceiling are of varying light-colored tints, with the decorative stencils designed and applied by Steve Portermain, of Rochester, Minn.
Portermain has planned the interior decorative scheme of many public buildings and private homes throughout the northwest.

Near the entrance, along the east wall, will be located three luncheon booths, with three more situated at the north end of the same side wall. In the center there will be a modern, liquid carbonic soda fountain and luncheonette, embodying every new feature. There is even a compartment for the preservation, at the temperature meant for them, of biologicals used in the drug business.

**Decorative Cases.**

Along the west wall will be the electrically-lighted and decorative cases for the display of perfumes, novelties and specialty goods. These cases, like the display windows, are to be finished in American walnut, with polychrome trimming.

Two telephone pay-stations are provided.

In addition to the six booths, four tables, at the north end of the shop, and eight seats at the soft drink counter will be available. The fountain will be 16 feet in length.

Eighteen lights, of modernistic design, with low-hanging, tapered chandeliers, will give adequate illumination, and wall lights will also be available for the luncheon booths.

**Bakery Department.**

At the east and south the north wall is a bakery, which will be given over wholly to the gift and art department in charge of Mrs. Ray Hubley. The latest in art and novelty goods will be available there. The railing, overlooking the sales floor, is hammered, wrought iron, finished in bronze and black.

All of the radiators in the store will be hidden and covered with asbestos to prevent any possibility of fire, or injury to the walnut furnishings.

A door at the rear provides access to the banking quarters and the elevator in the building.

While the Buchman store will not be open for inspection Saturday, it is hoped the installation of fixtures and stock may be completed by about January 15.

Another article in the December 19, 1929 edition of The Iron Mountain News under the headline **Sound-Proof Ceiling in Bookkeeping Room One of Many Features: Compressor Furnishes Air Pressure to All Dental Offices; Partitions Are of Movable Type** provides detailed information regarding office spaces and the layout of the basement, as follows:

A sound-proof ceiling in the bookkeeping department that reduce[sic – reduces] the average talking voice to a whisper; a central compressed air plant on the sixth floor for dental and medical equipment used in the building; movable partitions that permit the re-arrangement of room-space [sic – room space] without damage to the permanent structure – these and many other special features mark the new Commercial Bank building as one of
the outstanding achievements of its kind in the northern district of Michigan.

Only one of the office spaces in the six-story structure will be vacant when all of the present applicants have moved in – and that is the room which comprises the sixth floor. Although the elevator does not reach to that floor, a short flight of stairs gives access to it from the fifth. And the top-floor compartment is by no means the least attractive in the building, for it affords an excellent view of the city and surrounding territory.

Every room in the new bank building is adequately equipped with light and telephone fixtures, with extra floor plugs for electrical equipment. Each room will also be attractively decorated. There is hardly an inch of waste [sic – wasted] space throughout the building.

**Basement Layout.**

In the basement are located the men’s and women’s lockers and washrooms, the oil-heating plant, the central electrical control units, and a room designed for use as a barber shop. Printed instructions tell the janitors what must be done each day, week, month or year to keep the equipment in perfect condition and repair.

Overlooking the banking quarters on the third floor is the book-keeping [sic – bookkeeping] department and “PHX,” or telephone switchboard. The telephone operator will sit at a window overlooking the banking room so that, at a glance, she can tell whether or not the party called for is in the bank. One telephone is provided for each two cages, and there will be a total of from 12 to 15 instruments in the bank.

The offices on the third, fourth and fifth floor are roomy, bright and adequately suited for the purposes for which they have been rented. For the most part they will be occupied by dentists and doctors. The elevator, centrally located, gives ready access to each floor, and stairs are provided for those using the building at night, when elevator service is not available.

The steel partitions may be moved about and placed in any position. This is intended primarily to eliminate the necessity of cutting into the walls, tearing away the plaster or otherwise defacing the building with alterations. Partitions will be placed according to the instructions of the tenants themselves.

Unusually attractive are the fittings and decorative effects provided for the private office of the cashier and the directors’ room. These are also equipped with private lavatories. The cashier’s office being located off the main floor and the directors’ room is on the mezzanine floor above.

Once each day every foot of floor space will be swept and cleaned by the janitors – and that must be done before the first office is opened for business in the morning. That service is provided also for the Buchman Drug store and the barbershop in the basement.

Another article in the December 19, 1929 edition of *The Iron Mountain News* under the headline *Janitors Find Plenty of*
Work in New Building provides detailed information regarding janitorial duties in the new bank building, as follows:

Thorough and efficient janitor service for every office on all six floors of the new Commercial bank building, and also for the one store space, is worthy of mention in emphasizing the service features of the newly-completed structure.

Two men will be employed for that work, and their's is no mean task.

Posted in a prominent place in the basement are charts showing the daily, semi-weekly, weekly, semi-monthly, monthly, semi-annually and annual tasks that must be attended to by the janitors. These regulations are laid out, originally, by the architects themselves and are part of the service plan provided by them.

The charts show the color and type of uniform to be worn by the janitors – in this case, blue and white. Each of the two janitors must own at least two complete uniforms, and a suit must be sent to the laundry once each week. The name “Commercial Bank” appears on the hats and coats of each outfit.

No Question of Duties.

In addition, the charts set forth, specifically, the duties of each janitor in respect to the care of the heating plant, electrical equipment, lighting arrangement and all other details pertaining to the care of the structure. Even the type of cleaning materials to be used on the marble base and counters, in the banking quarters and all other fixtures, is not overlooked, and a separate treatment is required for each.

For instance, water cannot be used on the light marble counters. However, a damp cloth will do the work – and that is specified in the chart. Singularly, a certain brand of shoe polish works best on the marble used for the base structure, and that too is pointed out in the charts.

Every office, every foot of store space must be cleaned before the tenants arrive in the morning. That duty is divided, each janitor taking charge of certain floors. There are 13 offices and one store.

Once a day the rubber mats in the foyers, inside the entrances, must be lifted and cleaned, and the floor beneath scrubbed. There are numerous other duties – and all are specified in the janitors' charts.

The Commercial Bank opened on Saturday, December 21, 1929. Under the headline Hundreds Turn Out at Opening of Bank’s Home, the following article from The Iron Mountain News from that date provides details regarding the opening:

Officers and directors of the new Commercial bank, Stephenson avenue and B street, were holding open house from 2 to 5 and 7 to 9 p.m. today to hundreds of interested persons, many of whom waited considerable time for the doors to open this afternoon.

Shortly before 2 o'clock every officer and employe [sic – employee] was in the place which he will occupy when the
establishment opens for business Monday morning, December 23.

It is difficult to estimate the number of visitors who strolled through the spacious banking quarters during the afternoon. It was an ever-increasing flow of traffic.

It was impossible for the bank employes [sic – employees] to give individual attention to everyone who came in, but every effort was made to answer the numerous questions asked, and to explain in detail every part of the arrangement.

Vault of Interest.

Two features attracted interest and attention. They were the new elevator and the massive and intricate vault, with its triple time lock and burglar alarm.

Every visitor highly praised the bank’s new home, and found it even more beautiful than had been anticipated.

West and East Sides of the 500 Block of South Stephenson Avenue, Looking North, ca. 1940-1950: This postcard view, taken in the early 1940’s, shows the Commercial Bank on the west side, and on the east side, businesses easily seen are: 513, Combination Lunch (Steve Pappas, George Corombos, John Corombos); 517, City Drug Store (Angelo B. Bracco); 521, Frankini Jewelry Store (Arthur C. Frankini); 523-525, Gambles Store (Arnold Sjodin, manager); 531, The Quality Hardware Store (Keeler L. Calvi); 535,
The Commercial Bank opened on Saturday, December 21, 1929. Under the headline **12,000 Persons Are Visitors As New Bank Opens**, the following article from the December 23, 1929 edition of The Iron Mountain News provides additional details regarding the opening and the first day of operation:

Crowding every available foot of space, from 12,000 to 15,000 visitors, according the architect’s estimate, attended the formal opening of the new Commercial bank building here Saturday afternoon and evening. Certain it is that every moment of the scheduled hours from 2 to 5 and from 7 to 9 p.m. a steady stream of humanity weaved in and out of the structure.

Starting from the moment the doors were opened at 2 o’clock and continuing until the last of the pushing file had reached the street after 9 o’clock Saturday night, employes [sic – employees] and officers were busy showing the visitors about and explaining the working departments of the establishment. Souvenirs were given to as many as the employes [sic – employees] could reach.

**Plenty of Business.**

This morning, at 9 o’clock, the bank opened for business, and judging from the activity throughout the day, there was plenty of it. All of the money, supplies, fixtures and other equipment were moved yesterday, while state troopers and county and state police accompanied the truck-loads of money and securities, and stood by with loaded rifles while the valuables were being taken form the old bank and moved into the new.

Although new safety-deposit boxes are provided in the bank’s new home, some of the old ones were transferred yesterday and will be retained temporarily, until the necessary readjustments are made within the vault. Customers today found the well-appointed “clipping rooms” near the vault, a decided convenience.

Some of the tenants in the offices of the floors above the bank began today to move in their equipment, although most of them, it is understood, will wait until after January 1 to make the change. One feature worthy of note is that, as nearly as could be determined today, all of the furniture and fixtures to be moved in, with the exception of the mechanical and analytical equipment used by the doctors and dentists, will be new.

Employes [sic – employees] of the insurance department of the bank this morning completed the transfer of their files and records, hauling up the heavy cases in the new mechanical lift.

**Occupy Desks.**

Wilbur W. Thompson, cashier, and Frank Morett, assistant, occupied their
desks at the north end of the building for the first time this morning. Ora Meries, plant chief for the Michigan Bell Telephone company, and Miss Amelia Wilmers, chief operator at the local branch, assisted in opening the new FBR switchboard which provides phone service to every department of the bank.

Paul Khoury, Jr., son of the proprietor of the Blackstone shoe-shine and smoke parlor, was the first customer to make a savings deposit in the new bank. He was waiting, at 9 o’clock, when the door opened. Henry Nuens [sic – Neuens], a director, made the first checking deposit this morning before leaving for DePere, Wis., to spend the holidays with relatives.

Interestingly, the new Commercial Bank was opening its doors at the time of the Wall Street Stock Market Crash. The following account from Wikipedia provides additional insight into this time period.

**Wall Street Crash of 1929**

The Roaring Twenties, the decade that followed World War I and led to the crash, was a time of wealth and excess. Building on post-war optimism, rural Americans migrated to the cities in vast numbers throughout the decade with the hopes of finding a more prosperous life in the ever-growing expansion of America’s industrial sector.

While the American cities prospered, the overproduction of agricultural produce created widespread financial despair among American farmers throughout the decade. This would later be blamed as one of the key factors that led to the 1929 stock market crash.

Despite the dangers of speculation, many believed that the stock market would continue to rise forever. On March 25, 1929, after the Federal Reserve warned of excessive speculation, a mini-crash occurred as investors started to sell stocks at a rapid pace, exposing the market’s shaky foundation. Two days later, banker Charles E. Mitchell announced his company, the National City Bank, would provide $25 million in credit to stop the market’s slide.

Mitchell’s move brought a temporary halt to the financial crisis and call money declined from 20 to 8 percent. However, the American economy showed ominous signs of trouble: steel production declined, construction was sluggish, automobile sales went down and consumers were building up high debts because of easy credit.

Despite all these economic trouble signs and the market breaks in March and May 1929, stocks resumed their advance in June and the gains continued almost unabated until early September 1929. The Dow Jones average gained more than 20% between June and September. The market had been on a nine-year run that saw the Dow Jones Industrial Average increase in value tenfold, peaking at 381.17 on September 3, 1929.

Shortly before the crash, economist Irving Fisher famously proclaimed, “Stock prices have reached what looks like a permanently high plateau.” The optimism and financial gains of the great bull market were shaken after a well-publicized early September prediction from financial expert Roger Babson that “a crash was coming”.

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The initial September decline was thus called the “Babson Break” in the press. This was the start of the Great Crash, although until the severe phase of the crash in October, many investors regarded the September “Babson Break” as a “healthy correction” and buying opportunity.

On September 20, the London Stock Exchange crashed when top British investor Clarence Hatry and many of his associates were jailed for fraud and forgery. The London crash greatly weakened the optimism of American investment in markets overseas. In the days leading up to the crash, the market was severely unstable. Periods of selling and high volumes were interspersed with brief periods of rising prices and recovery.

Selling intensified in mid-October. On October 24 (“Black Thursday”), the market lost 11 percent of its value at the opening bell on very heavy trading. The huge volume meant that the report of prices on the ticker tape in brokerage offices around the nation was hours late, so investors had no idea what most stocks were actually trading for at that moment, increasing panic.

Several leading Wall Street bankers met to find a solution to the panic and chaos on the trading floor. The meeting included Thomas W. Lamont, acting head of Morgan Bank; Albert Wiggin, head of the Chase National Bank; and Charles E. Mitchell, president of the National City Bank of New York. They chose Richard Whitney, vice president of the Exchange, to act on their behalf.

With the bankers’ financial resources behind him, Whitney placed a bid to purchase a large block of shares in U.S. Steel at a price well above the current market. As traders watched, Whitney then placed similar bids on other “blue chip” stocks. This tactic was similar to one that ended the Panic of 1907. It succeeded in halting the slide.

The Dow Jones Industrial Average recovered, closing with it down only 6.38 points for the day. The rally continued on Friday, October 25, and the half-day session on Saturday the 26th but, unlike 1907, the respite was only temporary.

Over the weekend, the events were covered by the newspapers across the United States. On October 28, “Black Monday”, more investors facing margin calls decided to get out of the market, and the slide continued with a record loss in the Dow for the day of 38.33 points, or 13%.

The next day, “Black Tuesday”, October 29, 1929, about 16 million shares traded as the panic selling reached its peak. Some stocks actually had no buyers at any price that day (“air pockets”). The Dow lost an additional 30 points, or 12 percent. The volume of stocks traded on October 29, 1929, was a record that was not broken for nearly 40 years.

On October 29, William C. Durant joined with members of the Rockefeller family and other financial giants to buy large quantities of stocks to demonstrate to the public their confidence in the market, but their efforts failed to stop the large decline in prices. Due to the massive volume of stocks traded that day, the ticker did not stop running until about 7:45 p.m. The market had lost over $30 billion in the space of two days which included $14 billion on October 29 alone.

After a one-day recovery on October 30, where the Dow regained an additional 28.40 points, or 12 percent, to close at 258.47, the market continued to fall, arriving
at an interim bottom on November 13, 1929, with the Dow closing at 198.60.

The market then recovered for several months, starting on November 14, with the Dow gaining 18.59 points to close at 217.28, and reaching a secondary closing peak (i.e., bear market rally) of 294.07 on April 17, 1930.

The following year, the Dow embarked on another, much longer, steady slide from April 1931 to July 8, 1932, when it closed at 41.22 – its lowest level of the 20th century, concluding an 89 percent loss rate for all of the market's stocks.

For most of the 1930’s, the Dow began slowly to regain the ground it lost during the 1929 crash and the three years following it, beginning on March 15, 1933, with the largest percentage increase of 15.34 percent, with the Dow Jones closing at 62.10, with an 8.26 point increase.

The largest percentage increases of the Dow Jones occurred during the early and mid-1930’s. In late 1937, there was a sharp dip in the stock market, but prices held well above the 1932 lows. The market would not return to the peak closing of September 3, 1929, until November 23, 1954.

THE WOLFE BUILDING

623-629 South Stephenson Avenue, Iron Mountain, Michigan

An article in the July 15, 1927 edition of The Iron Mountain News documents the erection of the building extending from 623-629 South Stephenson Avenue as follows under the headline Building To Be Erected At Hansen Corner Site: Wolfe Brothers Award Contract For Modern Business Establishment; Work Starts at Once:

Work on the construction of a one-story, all-brick and steel business building at Stephenson avenue and C street, on the site formerly occupied by the L.M. Hansen livery, will begin early next week, according to G.A. Gustafson, contractor who has been awarded the job by Morris and Harry Wolfe[,] Chicago business men [sic – businessmen] and owners of the site. The total cost of the structure is estimated at $35,000.

The announcement sets at rest a host of rumors which have been circulated for the year relative to the plans for the building.

According to the specifications, the structure will comprise four store sites occupying the entire lot with a full basement throughout. Three fronts, each measuring about 23 feet in width, will face Stephenson avenue, and the fourth store will occupy the corner, facing both Stephenson avenue and C street with a 40-foot width in the rear.

No Second Floor.

There will be no second floor, with offices, as had been rumored.

The face of the structure will be of light yellow brick, trimmed with pre-cast stone.
Wolfe Building, 623-629 South Stephenson Avenue, Iron Mountain, August, 1927: In early August, 1927, brothers Morris Wolfe and Henry Wolfe, sons-in-law of Max A. Cohodes, began construction of their four-store single-story brick and steel block at an estimated cost of $35,000. William F. Pagels, a Chicago architect, prepared the plans. Anton Miench was in charge of the excavation for the one-story brick and steel business building at the northeast corner of South Stephenson Avenue and East C Street when this photograph was taken during the first week of August, 1927. G.A. Gustafson had the contract for the structural work of the four-store block. St. Paul Park, the site of the early farmers’ market, was across the street. A steam shovel owned by Hill Brothers, of Chatham, Michigan, was loading one of Anton Miench’s trucks. [Menominee Range Historical Museum]

The contract for the excavation of the basement will be sub-letted [sic – sublet], officials of Mr. Gustafson’s firm said today, and when that task is completed the
contractor will employ about 25 men on the actual construction. The contract provides that the owners of the site will supply part of the material for the structure, and the plumbing, heating and electrical contracts will also be awarded separately, it was indicated.

Purchased Two Years Ago.

Morris and Harry Wolfe, Chicago merchants and sons-in-law of Max A. Cohodes, of this city, purchased the site from Mrs. L.M. Hansen more than two years ago at a consideration of $25,000. That part of the construction awarded to Mr. Gustafson is estimated at about $26,000, and an estimated additional $9,000 will go into the special material to be provided by the owners of the site and outside contracts for the fixtures.

In announcing the plans, the Wolfe brothers declared that they were prompted in their investment by a full confidence in the industrial future of the district, and the subsequent growth of Iron Mountain and the territory immediately adjacent. No indication was given as to the nature of the business establishments to be given first choice of the three store sites.

It is planned to complete the structure within three months.

Rumors of the contemplated building have been general since the purchase of the site by Wolfe Brothers, but it was not until last week that Mr. Gustafson was given his part of the contract that plans for the structure became definitely known.

The building will complete an up-to-date business block between B and C streets, on Stephenson avenue, new fronts having recently been built there.

A follow-up article in the August 1, 1927 edition of The Iron Mountain News provides additional information as follows under the headline DIGGING CELLAR FOR FOUR-STORE CORNER BUILDING: Expect Business Block To Be Finished In Three Months:

Anton Miench, contractor, has started excavation for the $35,000 one-story brick and steel business building to be built at the Hansen site, [on the] corner Stephenson avenue and C street. Announcement of the project was made Friday, July 15, by Morris and Harry Wolfe, of Chicago, owners of the property.

While the contract for the excavation has been sub-let [sic – sublet] to Mr. Miench, G.A. Gustafson has the contract for the structural work, to the amount of about $25,000, the balance of the $35,000, aside from the excavation, being made up but sub-letted [sic – sublet] contracts for lighting and heating and with materials which the Wolfe brothers plan to provide themselves.

As explained in the original announcement, the building will be a four-store structure, with three fronts facing on Stephenson avenue and the fourth, a corner site, on Stephenson and C. The face of the building will be of light yellow brick, trimmed with pre-cast stone,
according to the plans prepared by William F. Pagels, Chicago architect.

The Wolfe brothers are sons-in-law of Max A. Cohodes, of this city, and they purchased the site about two years ago from Mrs. M.L. [sic – L.M.] Hansen. The consideration then was given as approximately $25,000. Shortly after the deal fire destroyed the Hansen livery barn, which occupied the property. The site was later cleared and finally made ready for the beginning of the work now in progress.

The excavation, it is estimated, will require little more than a week, when G.A. Gustafson will move his men and equipment on the job. It is planned to complete the structure within three months. According to reports today numerous inquiries have already been received by the Wolfe brothers from prospective tenants for the four stores.