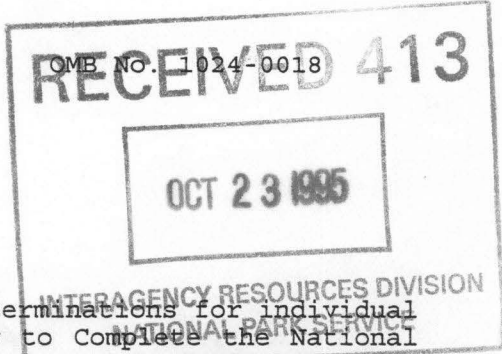


NPS Form 10-900
(Rev. 10-90)



United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Millington Bank Building

other names/site number Bank of Millington Building

2. Location

street & number 8534 State Street not for publication
N/A

city or town Millington vicinity N/A

state Michigan code MI county Tuscola code 157

zip code 48746

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this X nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property X meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide X locally. (See continuation sheet for additional comments.)

Robert B. Eckert
Signature of certifying official

10-15-95
Date

MI SHPO
State or Federal agency and bureau

=====

6. Function or Use

=====

Historic Functions (Enter categories from instructions)

Cat: Commerce/Trade Sub: Financial institution

Current Functions (Enter categories from instructions)

Cat: Recreation and Culture Sub: Museum

=====

7. Description

=====

Architectural Classification (Enter categories from instructions)

Romanesque

Materials (Enter categories from instructions)

foundation Stone

roof Asphalt

walls Stone

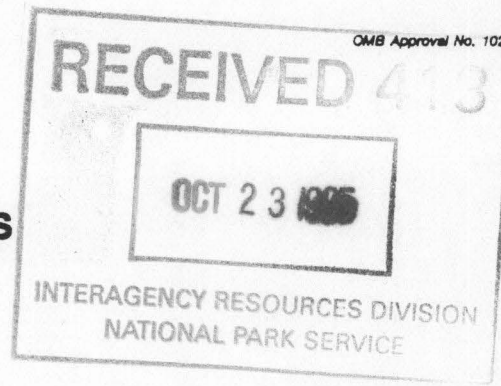
other N/A

Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

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National Register of Historic Places Continuation Sheet

Section number 7 Page 1



Description

The former Millington Bank Building is a one-story commercial building with split fieldstone walls and a flat roof which slopes gently toward the rear. The building faces east on State Street in Millington's small central business district. It has ground dimensions of twenty-four feet in width by thirty feet in depth. Broad, arched openings capped with cut fieldstone voussoirs enfold the recessed entryway, on the south, and a tripartite window with double-hung-sash center section, on the north. A simple ovolo cornice supported by evenly spaced brackets extends across the facade below a low parapet. The building's front walls below the cornice display a suggestion of coursed ashlar construction, while the austere side and rear walls exhibit a construction of uncoursed rubble masonry. The interior was and is a single room. A brick vault against the north wall toward the rear remains in place. Most of the historic interior finish has been lost during successive remodelings, but the pressed-metal ceiling remains intact beneath the modern dropped ceiling. The building has been recently acquired by the Millington-Arbela Historical Society and will be refurbished, with surviving historic features restored, to house the society's museum.

=====
8. Statement of Significance
=====

Applicable National Register Criteria (Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

- A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B Property is associated with the lives of persons significant in our past.
- C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D Property has yielded, or is likely to yield information important in prehistory or history.

Criteria Considerations (Mark "X" in all the boxes that apply.)

- A owned by a religious institution or used for religious purposes.
- B removed from its original location.
- C a birthplace or a grave.
- D a cemetery.
- E a reconstructed building, object, or structure.
- F a commemorative property.
- G less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance (Enter categories from instructions)

Architecture

Period of Significance c. 1895

Significant Dates N/A

Significant Person (Complete if Criterion B is marked above)

N/A

Cultural Affiliation N/A

Architect/Builder Unknown

Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)

=====

9. Major Bibliographical References

=====

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous documentation on file (NPS)

preliminary determination of individual listing (36 CFR 67) has been requested.

previously listed in the National Register

previously determined eligible by the National Register

designated a National Historic Landmark

recorded by Historic American Buildings Survey # _____

recorded by Historic American Engineering Record # _____

Primary Location of Additional Data

State Historic Preservation Office

Other State agency

Federal agency

Local government

University

Other

Name of repository: _____

=====

10. Geographical Data

=====

Acreage of Property Less than one

UTM References (Place additional UTM references on a continuation sheet)

	Zone	Easting	Northing	Zone	Easting	Northing
1	17	294700	4794840	3	_____	_____
2	_____	_____	_____	4	_____	_____
	See continuation sheet.					

Verbal Boundary Description (Describe the boundaries of the property on a continuation sheet.)

Boundary Justification (Explain why the boundaries were selected on a continuation sheet.)

United States Department of the Interior
National Park ServiceNational Register of Historic Places
Continuation SheetSection number 8 Page 2

Significance

The Millington Bank Building is a landmark in the Millington area because of its distinctive split-fieldstone-wall construction. The building served as the home of the community's first banks from the 1890s to the early 1930s.

Millington Township, carved from the then forest wilderness, saw its first white settlement in 1850. The township was established by the Michigan legislature in 1854 and township government organized in 1855. Logging in the area began in earnest in 1854 and in 1858 or 1859 Peter Lane and Henry Wolf built the first sawmill. Lane and Wolf platted a village to be known as Lanesville in 1860, but this plat was abandoned. The construction in 1871 of the Detroit and Bay City Railroad's line through the area led two years later to the platting of a new village, named Millington. Village government was established in 1877. By 1881 Millington, with a population of about 450, had flour, planing, saw, and stave mills and shipped lumber, staves, barrels, and farm products. By the late 1880s the population had risen to about 500 and wool, tan bark, cordwood, charcoal, grain, and livestock, as well as lumber were being exported.

Millington had no local bank until the early 1890s, when local druggist John A. Damon established the Millington Bank. The bank was first listed in the Michigan State Gazetteer and Business Directory in the 1891-92 edition. Damon soon sold out to F. E. Kelsey & Co., the proprietors listed in the 1893-94 gazetteer and directory. F. E. Kelsey & Co. was comprised of Frederick E. Kelsey of Millington and Julian D. Wilsey of Caro, the Tuscola County seat, located about twenty miles distant. Kelsey, like Damon, was a druggist, but both he and Wilsey had diverse business interests of which the bank was only one part. Kelsey served in the mid-1890s as secretary and treasurer of the National Loan and Investment Company's "Millington Advisory Board," which apparently received and reviewed locally based loan applications for this Detroit-based firm, and also served as the local American Express Co. agent. Wilsey was a partner in a flour milling and grain business.

On March 31, 1897, Isaac T. Damon and wife Mary R. Damon sold Kelsey and Wilsey the site on which the stone bank building was built for \$150. The June, 1898, Sanborn fire insurance map of Millington shows the fieldstone building, labelled "BANK," already standing. The building was almost certainly built during the period between those two dates by F. E. Kelsey & Co.

Editions of the state gazetteer and business directory through 1899 list F. E. Kelsey & Co. as proprietors of the Millington Bank. The 1901 gazetteer lists Carson & Ealy, a partnership of Caro bankers William H. Carson and John M. Ealy, as the bank's proprietors. William H. Carson and John M. Ealy had both settled in Caro in 1888 -- Carson from Canandaigua, New York, and Ealy from Girard, Pennsylvania -- and soon opened there the Carson & Ealy Bank. Both reportedly arrived well-heeled financially, and Ealy's father-in-law was the Sheffield, Pennsylvania, financier John McNair. By the turn of the century, Carson & Ealy were also part proprietors of two other Tuscola County small-town banks, the Bank of Akron and the Bank of Fairgrove. Carson and Ealy bought the bank property for \$1700 on December 31, 1898.

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Continuation Sheet

Section number 8 Page 3

In the 1903-1904 and succeeding editions of the gazetteer, the name of the bank is given as Bank of Millington rather than Millington Bank. By the 1905 edition, the proprietors were listed as Carson, Ealy, McNair & Evans, including John McNair and David J. Evans, Jr. Evans, evidently a Millington resident, was cashier of the bank. William H. Carson died in 1904 and the business was reorganized as Ealy, Evans & Co. Ealy, Evans & Co. are listed as the bank's proprietors for the first time in the 1907-1908 gazetteer and thereafter through the 1925-26 edition.

The Bank of Millington was but one of a growing number of Thumb region banks in which the Ealys were principals in the early 1900s. By 1910, John M. Ealy was part proprietor of banks in Akron, Fairgrove, Millington, Reese, and Silverwood, and by the mid-1920s his son, J. McNair Ealy (John M. Ealy died in 1919) was part proprietor not only of these but of banks in Gilford and Watrousville as well. In each case, there was a second partner in the firm name -- generally a businessman from the community in which the bank was located. However, at least one of the co-partnerships -- Ealy, Pardee & Co., proprietors of the Bank of Reese -- and probably the co-partnerships for all of the banks actually included Ealy and all of the other partners in all of the Ealy banks. In effect, all the banks were probably owned by the same investors.

Poor investments ultimately doomed the "Ealy string of banks." In December, 1926, creditors petitioned the U. S. District Court for the Eastern District of Michigan, Northern Division, to declare Ealy, Pardee & Co., proprietors of the Bank of Reese, as a copartnership, and "all of the persons comprising said copartnership, viz; J. McNair Ealy, David J. Evans, Charles W. Stacey, William P. Campbell, Amos L. Kinney, Peter C. Pardee, Milton D. Ealy and Henry Parker," as individuals, bankrupts. This and other bankruptcy cases involving the Ealy banks and copartners were consolidated into a single case on January 12, 1927, and on February 5, the court judged the six partnerships controlling the seven banks and Ealy, Pardee, Campbell, Kinney, Stacey, and Evans to be bankrupt. The First National Bank of Bay City, the banks' largest creditor, was appointed receiver.

Millington now had no bank. A new bank, the Millington National Bank, was organized in 1927. This bank purchased the former Bank of Millington building in 1929. The Millington National Bank failed in 1933. Following the end of bank use, the building housed a medical practice from 1938 to 1948. Purchased by Millington Township in February, 1952, it served as the public library until 1972. From 1972 to February, 1995, it contained a photo studio and card shop. The former bank is now being rehabilitated to house the Millington-Arbela Historical Society's museum.

Bank buildings were often the architectural high points of the communities in which they stood. Historic bank buildings of all sizes, from the most modest village banks -- such as this Millington Bank or the Glazier bank building in Stockbridge, Ingham County -- to the largest urban examples -- such as the Marquette County Savings Bank or First National Bank in Marquette -- utilize masonry construction and possess a degree of architectural elaboration that attempts to convey an image of strength and solidity beyond that of most other

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Section number 8 Page 4

nineteenth- and early twentieth-century commercial buildings. The Millington Bank Building, with its substantial stone walls and its massive arches with deep reveals in the front facade to emphasize the walls' thickness, is the very embodiment of substance and permanence for which bank officials would have striven. The bank is the only building having stone walls in a central business district whose other buildings were of frame and brick construction. Beyond all of this, the building with its wonderful split stone masonry is a delight to the eye.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 9 Page 5

Bibliography

Bankruptcy proceedings, 1926-27. Various documents, copies in site file.

Chadwyck-Healey, Inc. Sanborn Fire Insurance Maps. June, 1898, Millington map. Microfilm, MI 4113.

Millington Township, Central Planning Committee. Millington Centennial, 1854-1954. Millington, MI, 1954.

Polk, R. L., and Company. Michigan State Gazetteer and Business Directory. Detroit, MI. Editions of 1881-1927/28.

Pressprich, Otto C. "Speculation and Juggling by Ealy Bankers Disclosed." News Courier, Saginaw, MI. March 29, 1927.

Tuscola County Register of Deeds. Warranty deed, Frederick E. and Sarah E. Kelsey to William H. Carson and John H. Ealy 12/31/1898. Copy in site file.

Wiltse, Dorr N. A Look in Your Own Backyard: or Tales of Caro and Nearby Places. Caro, MI: Tuscola County Advertiser, 1983.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 10 Page 6

Verbal Boundary Description

Com at SE cor of Lot 3 Blk 12; th N 30 ft; th W 100 ft; th S 30 ft; th E 100 ft to POB. Blk 12, Original Plat of Village of Millington. T10N R8E.

Boundary Justification

Entire lot associated with building.

=====
11. Form Prepared By
=====

name/title Robert O. Christensen, National Register Coordinator
organization MI SHPO date September 1995
street & number 717 West Allegan Street telephone 517/335-2719
city or town Lansing state MI zip code 48917
=====

Additional Documentation
=====

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.
A sketch map for historic districts and properties having large acreage
or numerous resources.

Photographs

Representative black and white photographs of the property.

Additional items (Check with the SHPO or FPO for any additional items)

=====
Property Owner
=====

(Complete this item at the request of the SHPO or FPO.)

name Mr. Daryl Rock
street & number 8606 South State Street telephone _____
city or town Millington state MI zip code 48746
=====

=====
Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Millington Bank Building
NAME:

MULTIPLE
NAME:

STATE & COUNTY: MICHIGAN, Tuscola

DATE RECEIVED: 10/23/95 DATE OF PENDING LIST: 11/07/95
DATE OF 16TH DAY: 11/23/95 DATE OF 45TH DAY: 12/07/95
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 95001387

NOMINATOR: STATE

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: N PDIL: N PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

ACCEPT RETURN REJECT 11/29/95 DATE

ABSTRACT/SUMMARY COMMENTS:

Entered in the
National Register

RECOM./CRITERIA _____

REVIEWER _____ DISCIPLINE _____

TELEPHONE _____ DATE _____

DOCUMENTATION see attached comments Y/N see attached SLR Y/N



C A T

HILLINGTON ARBELA
HISTORICAL SOCIETY

Millington Bank Bldg.
Tuscola Co., MI

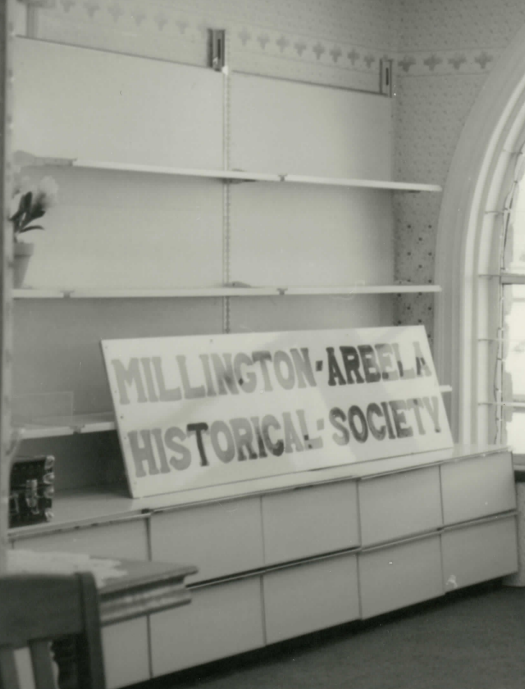
Millington - Arbela H. S. 11/1994

Neg: MAHS

S+E facades

MILLINGTON-AREELA
HISTORICAL SOCIETY

WANTED



Millington Bank Bldg.
Tuscola Co., MI

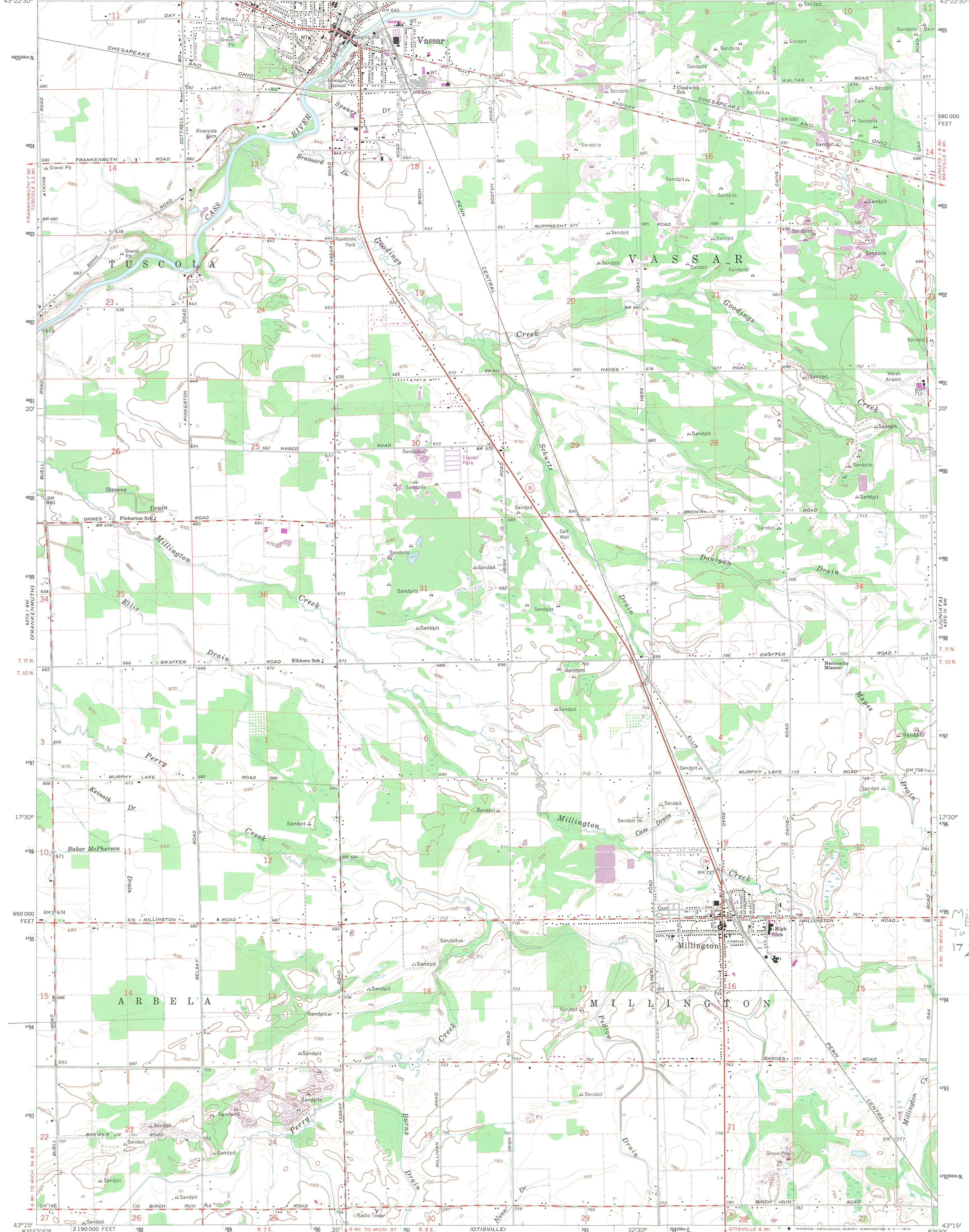
Millington - Arbela HS 11/1944
Neg: MAAS
N+E Facades



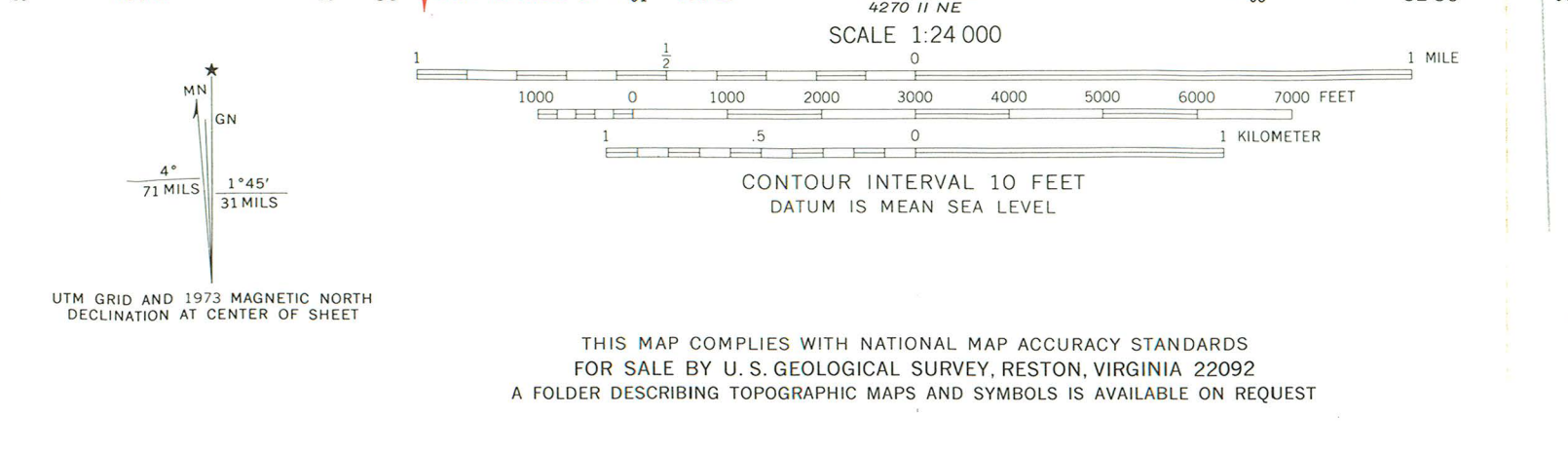
Millington Bank Bldg
Tuscola Co., MI

Millington - Arbela HS 11/1994
Neg: MAHS

Ceiling detail



Mapped, edited, and published by the Geological Survey
 Control by USGS and USC&GS
 Topography by photogrammetric methods from aerial photographs taken 1959. Field checked 1963
 Polyconic projection. 1927 North American datum
 10,000-foot grid based on Michigan coordinate system, south zone
 1000-meter Universal Transverse Mercator grid ticks, zone 17, shown in blue
 Fine red dashed lines indicate selected fence and field lines where generally visible on aerial photographs
 This information is unchecked
 Revisions shown in purple compiled from aerial photographs taken 1973. This information not field checked



ROAD CLASSIFICATION
 Heavy-duty ——— Light-duty ———
 Medium-duty ——— Unimproved dirt - - - - -
 Slate Route ○

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS FOR SALE BY U. S. GEOLOGICAL SURVEY, RESTON, VIRGINIA 22092
 A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

QUADRANGLE LOCATION
 VASSAR, MICH.
 N4315-W8330/7.5
 1963
 PHOTOREVISED 1973
 AMS 4270 I SE-SERIES V862

Millington Bank
 Eddy
 Tuscola Co., MI
 17 294700
 4794840

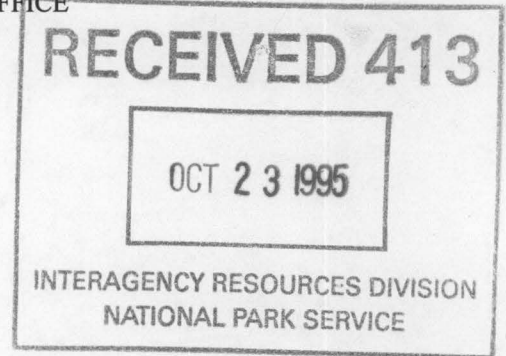
STATE OF MICHIGAN



CANDICE S. MILLER, Secretary of State
MICHIGAN DEPARTMENT OF STATE
LANSING, MICHIGAN 48918-0001

STATE HISTORIC PRESERVATION OFFICE

Michigan Historical Center
717 West Allegan Street
Lansing, Michigan 48918-1800



October 13, 1995

Ms. Carol D. Shull, Keeper
National Register of Historic Places
National Park Service
U. S. Department of the Interior
P. O. Box 37127
Washington, D. C. 20013-7127

Dear Ms. Shull:

Enclosed are National Register nomination materials for the Millington Bank Building in Tuscola County, Michigan. This property is being submitted for listing in the National Register. No letters of objection or written comments concerning this nomination were submitted to us prior to the submission of this nomination to you.

Questions concerning this nomination may be directed to Robert O. Christensen, National Register Coordinator (517/335-2719).

Sincerely,

A handwritten signature in cursive script that reads "Kathryn B. Eckert".
Kathryn B. Eckert
State Historic Preservation Officer

KBE:roc