

# The Holt County Sentinel.

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## IN THEIR NEW QUARTERS.

### The Zook & Roecker Banking Company Occupy Their New, Handsome Quarters. A Splendid Record.

No better guide to business conditions exists than the banks. In fact, when the financial practitioner diagnoses the country or the county's commercial case, the banking institutions are the pulse upon which he places his fingers to feel the throb of the life-giving current as it courses through the arteries of business. The last official statements published showed the banks of our county had a gross deposit of \$1,819,318. Twenty

the banking business of the county until 1873, when the third bank came into existence, being established at Craig by Hilby & Heaton. In 1868 the railroad was built through Holt county and a great change was wrought, and an impetus given to business that demanded larger banking facilities, and men and capital were found to meet the demand, and today in keeping with the progress and demands of the times,

stairway from the sidewalk. January 1, 1873, Mr. Zook disposed of his interest to M. S. Norman, and the firm became known as Montgomery & Norman; this was continued until January, 1877, when Albert Roecker took over the Norman interest, and continued in this location until the fall of 1877 when they built the building which has just been remodeled and made modern in its every detail, and here the Montgomery & Roecker bank did business. At the time of its erection it was regarded as an ideal bank building and one of the very best in the county. In January, 1890, Levi Zook and his son, C. D. Zook, purchased an interest, and the bank for the first time in its history was incorporated, and known as the Montgomery & Roecker Banking com-

pany. In 1895, at the death of Levi Zook, his son, C. D. Zook, succeeded to his interest. In 1896, Mr. Montgomery retired, disposing of his interest to C. D. Zook, son of the founder of Holt county banking, and to Guy L. Cummins, and since that time to the present it has been known as the Zook & Roecker Banking company. Owing to the ill health of Mr.

the county treasurer. Guy L. Cummins, the cashier, also went to the old school; he is the son of G. W. Cummins, our public administrator. Leaving school he entered the service of the mercantile firm of Cummins & Hershberger, of this city. July, 1891, he entered the Montgomery & Roecker bank as accountant, and by steadfastness to duty and his every obligation, he is now the cashier of the present bank. He also rendered service in the Holt County bank, at Mound City, during 1894-'95. George Seeman, the accountant, was also born here, and on his leaving school engaged in the grocery business, in which he was engaged up to his election as county collector, which position he held during the years 1907-'11. In 1913 his services were secured by the bank, and he is now actively engaged there, and with his wide acquaintance and clerical ability is of great service to the institution. Its reputation for safe, careful, conservative management has ever been of the very highest, and we trust it may ever be such, and doubtless it will under the guidance of its present officers.

the following totals:

	Deposits.	Resources.
Zook-Roecker.....	\$195,844	\$232,331
Citizens' Oregon.....	101,042	139,211
Forest City.....	128,165	164,496
Home, Forest City.....	35,855	64,290
Forbes.....	50,573	63,870
	\$511,519	\$665,197

Today we see the growth of this business, from one bank, with total resources of \$49,559, and deposits, \$24,915, to that of fifteen solid banking institutions whose aggregate deposits, in October last, were \$1,819,318, and their total resources, \$2,330,874.

The various banks of our county were established in the following order:

- 1868—Zook & Scott, Oregon.
- 1873—Frazer & McDonald, Forest City.
- 1877—Hilby & Heaton, Craig.
- 1880—Holt County bank, Mound City.
- 1881—Farmers & Merchants', Maitland.
- 1884—Mound City bank, Mound City.
- 1887—Consolidation of Mound City bank and Holt County bank of Mound City.
- 1889—Bank of Mound City, Mound City.
- 1890—Citizens' of Oregon.
- 1893—Farmers & Merchants', Craig.
- 1895—People's, Maitland.
- 1895—People's, Corning.
- 1892—Exchange bank, Mound City.
- 1892—Bank of Higelow.
- 1896—Bank of Forbes.
- 1897—Bank of Corning.
- 1910—Home bank, Forest City.

From this record it will be seen Holt county had but three banks from 1868 to 1880—fourteen years, and from 1880 to 1890—there were but two banks in the entire southern portion of the county—now there are five.

Mr. Tochterman, on being given the contract, which provided for the completion of the two buildings and ready for occupancy in 150 days. It was completed in 140 days, and Mr. Tochterman is to be congratulated on his fine work, and prompt "delivery of the goods."



NEW BANK BUILDING AND SENTINEL OFFICE.

years ago the total deposits in the ten banks then in existence in the county totaled only \$621,468. In 1873 the entire banking business of Holt county was done by two banks—Montgomery & Norman at Oregon and the Frazer & McDonald, at Forest City. Prior to that time, the banking business consisted of but one banking institution, which was established in Oregon by Levi Zook and

Holt county has fifteen as solid banking institutions as there are to be found in any county of the state of like wealth and population. The history of the Zook & Roecker bank is but an unfolding of the history of banking; of the commercial growth of Holt county—from its small and unpretentious beginning it has grown to be recognized as one of the most substantial institutions of the kind in the Platte Purchase, controlled and managed by a class of men of the manor born, known in every way to measure up to the very highest requirement, that assures its patrons safety and reliability, second to none, and their wise and conservative course has won for them a large and profitable business.

pany. In 1895, at the death of Levi Zook, his son, C. D. Zook, succeeded to his interest. In 1896, Mr. Montgomery retired, disposing of his interest to C. D. Zook, son of the founder of Holt county banking, and to Guy L. Cummins, and since that time to the present it has been known as the Zook & Roecker Banking company. Owing to the ill health of Mr.

eling the old bank building was commenced, and they are now at home to friends and customers in their new, commodious and up-to-date banking room. It has a floor space of 25x40 feet. The front is of Phoenix limestone, prism and plate glass, set in copper bars. The interior and fixtures are in quarter-oak finished and polished in forest green. The lobby is laid in Mosaic tile, and marble base extending around the entire room. The counters are finished in the highest style, with heavy copper screening. Adjoining this on the west are two private consultation rooms; a small passage way leading to the customers' vault is between the main banking room and the consultation rooms. The walls are frescoed, the base being in Nile green, and paneled in buff with a maroon border; the ceiling is in steel. Upon the south wall are suspended large and life-like portraits of the deceased founders of this institution, Levi Zook and Albert Roecker, presented to the bank by Mr. C. D. Zook and Mrs. Albert Roecker. The bank vault is 8x12 feet, equipped with the standard stock vault doors, with outer and inside doors and day gate. Within the vault is a Victor spherical manganese steel screw door bank safe. Immediately to the west of the bank vault proper is a second vault 6x8 for the accommodation of customers, equipped with individual safety boxes. The vaults, as well as every feature in its equipment, and the material and workmanship are of the very best.

The first time certificate of deposit ever issued in our county was issued by the Zook-Scott bank, to Henderson Pinkston, for \$150, bearing date November 13, 1866, about 30 days after the bank opened. The bank occupied its new and elegant quarters on Thursday, February 5, 1914. John S. Moore, of Mound City, cashed the first check over its counter, and John J. Lukens, rural mail carrier, made the first deposit. That our readers may grasp an idea of the development of the banking business of our county, we know of no better picture for them to look upon than that of an early statement of the then Zook & Montgomery bank, which was made November 29, 1873. Only a few months prior to the filing of this statement, the Frazer & McDonald bank came into existence, but had made no official statement, and their deposit could not have been of any great amount, and could not have affected this early day statement materially, and hence it may be regarded as the banking condition of the county, in November, 1873.

By Zook & Montgomery, November 29, 1873:

RESOURCES:	
Discount notes .....	\$33,407 93
Due from banks .....	2,064 65
Cash .....	9,557 83
Real estate .....	4,138 72
Furniture and fixtures .....	300 00
	\$49,559 13
LIABILITIES:	
Capital .....	\$15,000 00
Surplus .....	4,000 00
Undivided profits .....	5,643 92
Individual deposits .....	24,915 21
	\$49,559 13

By this same bank, now known as the Zook & Roecker Banking company, October 21, 1913, their statement made the following exhibit:

RESOURCES:	
Loans and discounts, undoubtedly good on personal or collateral security.....	\$144,137 98
Loans, real estate .....	37,973 17
Overdrafts .....	1,857 05
Bonds and stocks .....	00 00
Real estate (banking house) .....	3,500 00
Other real estate .....	00 00
Furniture and fixtures .....	800 00
Due from other banks and bankers, subject to check .....	35,229 15
Cash items .....	3,281 11
Currency .....	3,440 00
Specie .....	2,113 09
Other resources as follows .....	00 00
Total .....	\$232,331 55
LIABILITIES:	
Capital stock paid in .....	\$21,000 00
Surplus fund .....	11,000 00
Undivided profits, net .....	4,446 76
Due to banks and bankers, subject to check .....	00 00
Individual deposits, subject to check .....	161,161 68
Time certificates of deposit .....	34,723 11
Demand certificates of deposit .....	00 00
Cashier's checks .....	00 00
Bills payable and re-discounts .....	00 00
Other liabilities as follows .....	00 00
Total .....	\$232,331 55

There are now five banks in this portion of the county, whose statements filed in October, 1913, shows

### Our New Home.

Twenty-two years ago, THE SENTINEL vacated an old frame building that stood on the lot adjoining the Zook & Roecker bank, and went to the old brick on the opposite side of the street. It was built prior to the war in 1857, and had been used for almost every purpose. The building was originally built by Captain Walters and was a blacksmith shop and wagon shop. The upper floor at times was used for school purposes, church and dances. As time came and passed it finally was occupied by THE SENTINEL.

When THE SENTINEL occupied the building, the paper was issued from an old Washington hand press, and its principal manipulator was a negro named Marshall Crowley. To move the plant it required a brief time—scarcely three days; to move the present plant it required two weeks.

THE SENTINEL is now back on the lot it occupied 22 years ago, but instead of the old frame building, it is now occupied by a modern two story brick. It was built by the Zook & Roecker Banking Company, a lease having been taken for a series of years by its publishers. The contract was given to Andrew Tochterman, who pushed the work in such a manner as to permit its occupancy by the middle of December, and on the 15th of that month it was decided to move the machinery, which was done, and the first issue of the paper came from the new quarters under date of December 26, 1913. Thus with all the embarrassments attending such an herculean task, the force, under the direction of the junior, did not miss an issue of the publication.

THE SENTINEL is now the most comfortably situated since it began its existence. The building is 24x90 feet with 12 foot ceilings. The front is of hard red brick with stone cappings. The first floor front room is used as a business office, where the junior will be found to wait on all who may have business with the paper. Immediately in the rear of this room is the press room, in which are located our news and job presses, folding machine, engine and mailing equipment. A large fire proof vault is a part of the business office, in which are stored the bound volumes of THE SENTINEL from its very first issue, June 30, 1865. In addition to this are also stored the files of the various publications of the county, among which are to be found copies of the first papers published at Mound City, Maitland, Craig, Forest City and Corning.

The front room of the second story is occupied by the senior and library. In the rear of this is the composing room and its necessary equipments. Here the type is set both for newspaper and job work, and made ready, it is lowered to the press room by means of a small elevator. Light is a predominating feature in the construction of the building, and we believe it is faultless in this particular. The finish is in yellow pine and the walls painted in buff. In the basement is located the heating plant and fuel bins and storage rooms—the plant supplying the heat for the bank and printing office. Lavatory, water and lights are also in the equipment. The second story may be reached from the street and also from the interior.

THE SENTINEL is now at home to all who may come, whether for business or friendly calls, and we believe we now have one of the most up-to-date country printing establishments in this part of the state. Come and see us in our new home; the latch string is a long one, and it hangs on the outside.



C. D. ZOOK, President.

It now comes to us with no little degree of pleasure as well as pride, to chronicle the improvements that have come to our town by the modernizing of the old Zook & Roecker bank. As we stated in the beginning of this article, the first bank established was by Levi Zook and James Scott. It was in October, 1866, and their banking room was in the old historic court house corner. They continued the partnership for three and a half years, when Mr. Zook retired, and Mr. Scott conducted the business until June, 1871, when he retired, and the bank passed to the ownership of R. Montgomery & Co., the company being a Mr. Phillips, who came with Mr.



L. I. MOORE, Vice-President.

Mr. Zook, the president, is the son of the late Levi Zook, and after attending the State university, engaged in commercial business, and then in 1884 and '85 he was identified with the Mound City bank, then owned by Zook & Thomas. In 1886 he and Mr. Thomas disposed of their interest in the Mound City bank to John S. Smith, and removed to Kansas City, engaging in the wholesale boot and shoe business. In 1890, he returned to Holt county and with his father, became identified with this bank, since which time he has been actively engaged in this institution.

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James Scott. The total assessable wealth of the county at that time, lands and personal, was \$1,867,610, and the population 7,500. Today the assessable wealth is nearly \$10,000,000, and population 14,535.



GUY L. CUMMINS, Cashier.

Roecker, in January, 1911, Mr. L. I. Moore purchased an interest in the company, and since that time, the Roecker's still holding a large amount of the stock, its management has been in the hands of C. D. Zook, president; L. I. Moore, vice-president, and Guy L. Cummins as cashier. Mr. Cummins entered the bank July 1, 1891.



GEORGE F. SEEMAN, Accountant

In keeping with the spirit of the times and progressiveness of our little city, those interested in the bank decided to make such improvements as would be of credit to themselves and an ornament to the city, secured the services of an architect, who was given instructions to prepare plans. This done, the contract was let to Andrew Tochterman, of this city. For a number of years the bank people have been owners of the vacant lot adjoining their building on the north, and on this the plans provided for the erection of a two-story brick, which was leased by THE SENTINEL for a term of years. By this arrangement the bank was enabled to secure space for vault, toilet and heat accommodations.

The excavation for this building was begun in August, and in December the building had progressed so as to enable THE SENTINEL to occupy it in part, and the bank moved its effects into the front floor room of the new building, and the work of remod-

Levi Zook and James Scott opened their bank in a little corner of the store room in the original court house building that stood on the corner now occupied by the VanBuskirk-Proud block, and here in this little niche all the banking business of the county was transacted, and while the interest rate was 10 per cent, there were doubtless many loans made at higher rates. Here in this little obscure corner, the nucleus for many substantial fortunes were made, and out of it has come today one of the most substantial and Gibraltar banking institutions of Northwest Missouri. This bank continued to be "the only" bank in the county for six years, but during that time several changes were made, but notwithstanding the passing of the founders, their influence has ever been felt by those engaged in the business today, and the history of Holt county banking will ever be linked with the life of Levi Zook, James Scott, Albert Roecker, M. S. Norman, who are now numbered with those sleeping in the silent city, and Robert Montgomery, who is still with us. These two banks continued to do