

OLD CONTINENTAL STATE BANK

The Old Continental State Bank Building in Roanoke, Texas, is the most intact of the few remaining historic commercial structures in a Denton County town that once served as an economic center for the prosperous ranching region between Fort Worth and Denton. Its early twentieth century, commercial, vernacular design represents the typical business building in turn-of-the-century communities of the region.

Constructed in 1906, the Continental Bank Building is a vernacular, early twentieth-century commercial structure built of light-tan brick. The flat-roofed building--with its simple corbeled brick parapet and decorative, false chimneys at the four corners--faces east on Oak Street, the main commercial avenue of the town. Designed as a corner building (although a vacant lot, rather than a street, is adjacent to the north), the one-story, single-bay structure is characterized by a three-section storefront window. Double hung, 1 x 1 windows flank the large and fixed center pane, while a pair of transoms each marked by three vertical panes surmounts the storefront window.

The single-entry door, flanked by single-pane sidelights and surmounted by a three-part transom, is recessed beneath the building mass in a forty-five degree cut into the northeast corner at the lintel line. The projecting building corner above the recessed entry is supported by a slender, painted iron column. A simple metal canopy, suspended by iron bars from the paneled brick spandrel beneath the cornice, projects over the sidewalk at the level of the transom sills, turning the corner in order to shelter the entire recessed entry. The corbeled brick cornice and panel beneath are the only detailed features of the solid-brick, north elevation.

The original, decorative, pressed-metal ceiling survives in the single large banking room, as does the massive-walled vault with its classically detailed, broken pediment door. Wooden and wrought-iron partitions that served as teller cages and work areas also survive. The bank is located in the commercial area of the northern Texas village of Roanoke. Surrounding structures generally consist of altered or deteriorated older buildings or relatively new construction. The only outbuilding associated with the present site was a two-unit outhouse, long since demolished, located toward the rear of the property.

The Old Continental State Bank, constructed in 1906, is the most intact of the few remaining, early commercial structures in Roanoke (1980 population 910). Its simple design, which was typical of commercial buildings in small towns of the region during the early 1900s, belies its former importance as the center of economic life in its prosperous, cattle-raising community for many years. Recent restoration has returned the structure to an important place in the community as a visually prominent commercial building.

Platted in 1881 by the Texas & Pacific Railroad, the town of Roanoke was to serve as a major shipping point for the large cattle ranches of southern Denton County for many years. Several ranches in the vicinity had thousands of head of grazing cattle at any given time; the Sam

Reynolds Ranch, which began some two miles north of town, by itself consisted of over 8,000 acres of fenced grazing land.

For more than 20 years following the town's founding, area cattlemen conducted their business without the use of a local bank. Typical of business dealings in frontier communities, cattle buying and selling occurred with large amounts of cash changing hands, agreements being sealed usually with a handshake. By the beginning of the twentieth century, however, Sam Reynolds and other local ranchers and businessmen recognized the growing need for a local bank where cash could safely be handled and deposited, and where business transactions could be made someplace other than in one of the many local saloons. Without a local bank, cowboy couriers had, for two decades, been sent the eighteen miles to Fort Worth or fifteen to Denton to obtain or deposit cash. The danger of robbery or embezzlement had increased, however, and the opening of the Continental State Bank in 1906 provided a safe, stable place for cattle business and deposits. Over twenty local retail businesses also utilized the bank's services during the prosperous period of Roanoke's history.

The Great Depression of the 1930s brought changing conditions in the ranching industry and altered credit needs and banking habits in the agricultural communities of northern Texas. In 1936, the main office of the Continental Bank in Fort Worth deeded the Roanoke building to Claude W. Fanning, a local businessman who, as clerk-treasurer, operated the Roanoke Federal Credit Union in the building until 1959. Thus the structure continued to serve the financial needs of Roanoke and retained its place as the economic center of the community for another two decades.

Few of the structures representing the area's period of prosperity, from 1881 to 1929, remain today in Roanoke. Recent restoration has stabilized the exterior of the Continental State Bank Building while retaining its significant interior details. It remains as the most intact historic commercial building in the community.

The bank is nominated in the areas of architecture and commerce. While it is a relatively simple building architecturally, and commercially its influence never extended beyond the hamlet of Roanoke, it is nonetheless true that the interior fittings--pressed-tin ceilings, safe door frontispiece, and especially the cabinetry--are a rare and unusually intact survival for a turn-of-the-century commercial building in its region.