



Fire Brings a Square to Downtown Garland

Part 2: What happened to Garland's first bank?

The Garland Landmark Society is proud to present a three part series looking back at the history of the Square, highlighting a few of its early businesses and personalities. The above photo of Harbison Street was recently donated by Don W. Scoggins. The photo originally belonged to his grandfather, the Honorable Joseph Sale Strother. The two-story wood building at the center of the photo has "The Citizens Bank" painted on it. It is facing north in the picture. For orientation, if it still existed, the bank would currently be gazing upon Intrinsic Brewery.



Downtown Garland, looking west/southwest down Harbison Street (now State Street) from Fifth St. This photo, taken in 1898 or 1899, was prior to the fire on Thanksgiving, 1899. The two-story white frame building in the center of the image is the north facing Citizens Bank. *Garland Landmark Society Archives*

GARLAND LANDMARK SOCIETY

EST. 1974

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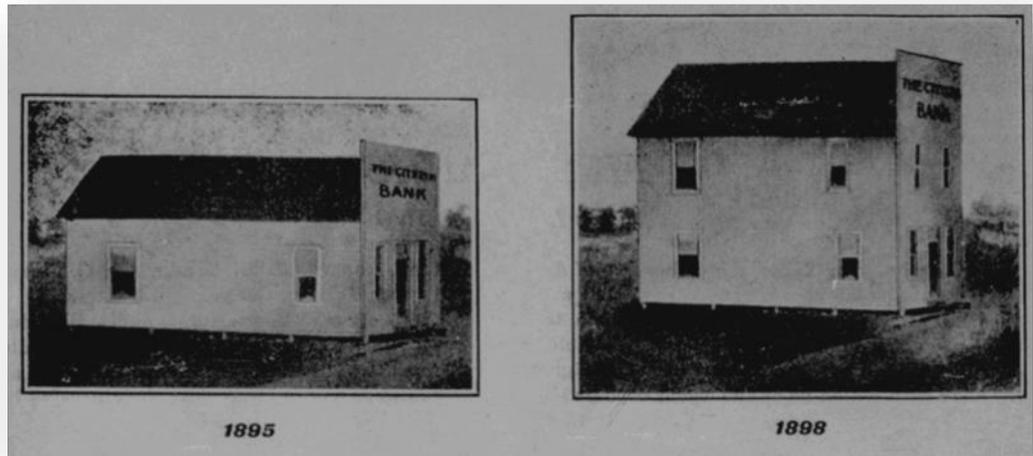
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The Silver Anniversary Edition of the *Garland News* has many ads for Citizens National Bank. (The Citizens Bank went federal and became Citizens National Bank in February of 1904.) One silver anniversary edition ad is full-page and includes drawings of the original wood building. The Citizens Bank started as a single story in 1895, with two windows and a door centered on the front, plus two windows on each side building. In 1898, a second story was added with matching double side windows on the second floor. That second floor investment proved unwise as it lasted less than a year due to the fire of Thanksgiving 1899. Because the second story existed for such a short time, we know that the photo was taken sometime between completion of the addition in 1898 and November of 1899.



From the 19** *Garland News* Silver Anniversary Edition, these images appear in a full-page ad for Citizens National Bank, documenting its locations through its long Garland history. *Garland Landmark Society Archives*

Thomas Newton Hickman, born in 1867 in Tennessee, was the man who initially built that unassuming single story, wood-frame structure. He was the banker who would manage to stay in business for 20+ years in a time when there was no insurance or security for a banker. He weathered the fire of 1899, after which he built a much sturdier structure on the east side of the square. The new “Alamo style” building was short and squat, no longer made of wood but rather stucco. While the exterior gives off a safe and practical vibe, the interior had a gorgeous, decorative wood and brass counter/cage for the cashiers.

In 1904, Hickman switched his bank from a private one to a national one. T.N. Hickman and his wife Alice, born 1868 as Harriet Alice “Allie” Poarch in Tennessee, did most of the work associated with the bank. The Hickman's fifteen-year-old bank was doing so well that they began construction on a palatial home at the southeast corner of Glenbrook and Main in 1911. But, Alice would not live to see the fruits of their labor. She passed in 1904 and T.N. married her 7-year younger sister, Belle. It appears T.N. and Alice had no children, however he and Belle had at least two children.

All of this wealth would come crashing down in 1919 when the board of directors of the Citizens National Bank would force the Hickmans to sell their



The Citizens National Bank float for the 1911 Garland Stock Show is pictured in front of the home of bank resident T.N. Hickman. Located at the southwest corner of Main Street and Glenbrook, the home was later occupied by M.D. Williams, who demolished the structure and recycled some of its lumber into a funeral home on the site in 1930. *Garland Landmark Society Archives*

sizable real estate holdings to cover shortfalls at the bank. It appears that T. N. Hickman lost an insurmountable chunk of the bank's assets on cotton investments. The newspapers consistently state 'cotton failures' as the reason for the bank's failure, but it was probably more complicated with the end of the war, boll weevil invasions, fluctuations in the market and the flu pandemic.

While T.N. Hickman was held personally responsible for the bank's failure, and was subsequently financially ruined, the Hickmans are spoken of fondly. There does not seem to be ill-will amongst the Garland residents who had invested in the bank. From the December 30, 1930 edition of the *Garland News*:

"Mr. and Mrs. Hickman did all the work in both places for many years, and are creditable with much of the progress of the community. In 1919 the bank became involved in cotton financing to such an extent that it was closed temporarily. Local patrons came to its relief and prevailed up on Buck McKinney, now first vice president of the First National Bank in Dallas, to take it over and reorganize it. Luke Caldwell was placed in charge and through hard work put it back on a sound basis, and it had grown since, through because of depressed conditions it was impossible to make sufficient return for stockholders. However, it was in fine condition so far as assets and liabilities are concerned. Banking expenses have so increased in the past few years however that it was decided to consolidate the two and thus reduce operating expenses. The present building of the First National was erected in 1915, and was then the most modern building in town. Mr. Hickman took great pride in his bank and kept pace with the progress of the town and community". (State National and First National Banks are the ones mentioned as merging.)



T.N. Hickman is shown here as the coach of the Garland football team c. 1904. *Garland Landmark Society Archives*

To illustrate the Hickman's personal property wealth before the bank failed, they owned what appeared to be hundreds of acres throughout the area including sizable properties in Sachse, on Rowlett Creek, and on the square in Garland. They owned the entire tract from (what is now) Wild Grace through the funeral home, facing Seventh and Main Streets.

It appears that T.N. and Belle moved from Garland after the bank crash in 1919, certainly ending up in Denver prior to 1929 as Belle is recorded as having died and been buried in Denver's Fairmount Cemetery in January 1929. T.N. himself is

shown to be in Spokane, Washington for the 1930 census, documented as a 'widower, boarder'. No further records have been located.

As for the Citizens National Bank, it continued at its location on the east side of the square until 1929, when it's assets were purchased by National Bank. National Bank would become State National Bank which would become First National Bank in 1956.

W.R. Nicholson donated the 'Alamo style' building that housed the second incarnation of Citizens National Bank to the City in 1933. Nicholson Memorial Hall honored his mother, Missouri A. Nicholson, and his brother S.E. Nicholson, a former mayor of Garland. Both died in the May 9, 1927 tornado.

Sometime prior to March of 1933, W.R. Nicholson acquired the building for the express purpose of donating it to the city in memory of the lives lost due to the tornado. The building was formally dedicated in a grand ceremony in late November of 1933. The businesses on the square were shuttered so that everyone could attend. The party coincided with the brand-new library being opened on the first floor. The second floor held city offices and a public auditorium. By 1973, the building was considered too costly to renovate and was subsequently razed.

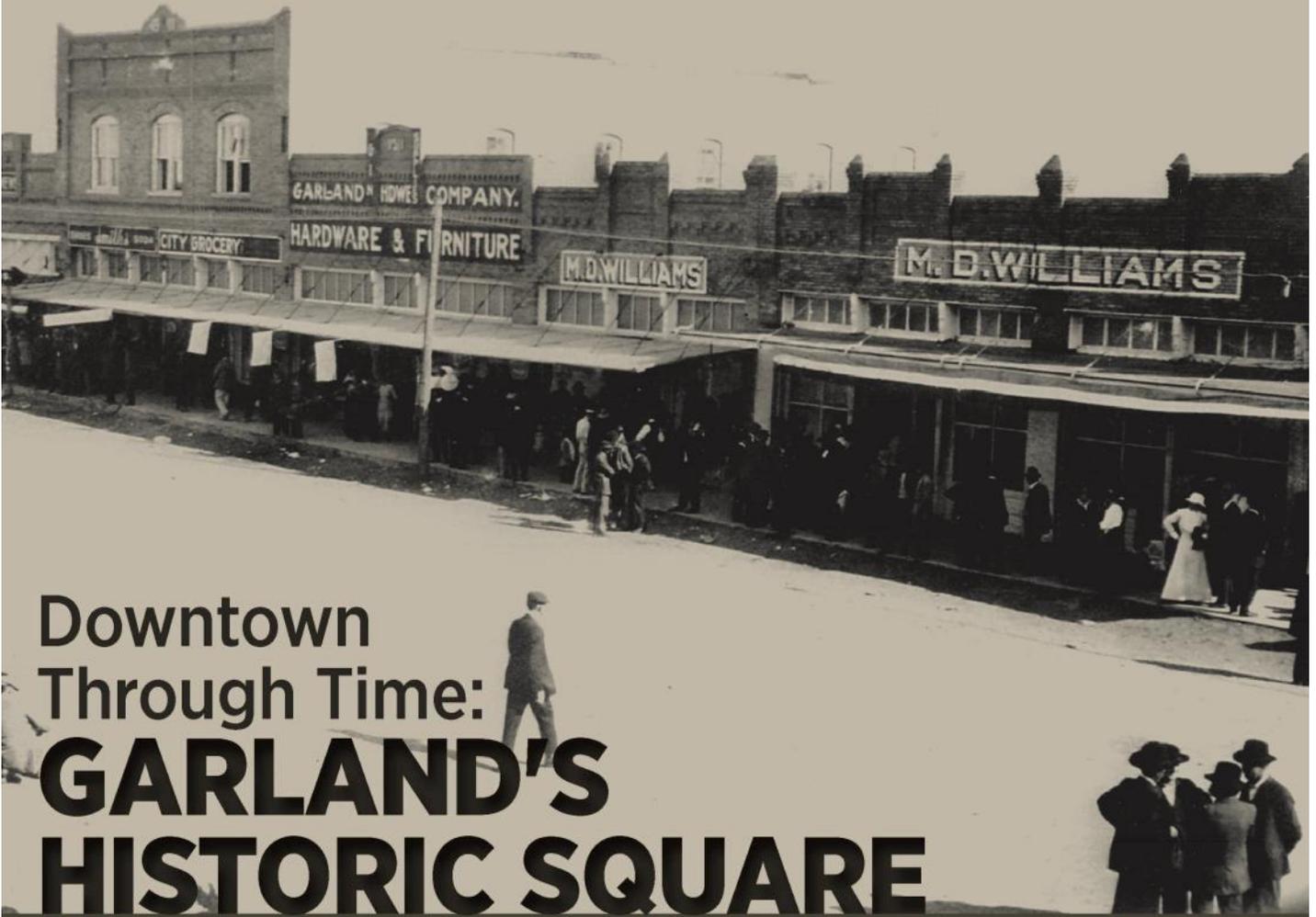
- Holly Stevens



This image, ca. *, shows the now demolished east side of the square with Nicholson Memorial Hall (formerly Citizens National Bank) and Crossman Insurance.**

Garland Landmark Society Archives

GARLAND LANDMARK MUSEUM



Downtown Through Time: **GARLAND'S HISTORIC SQUARE**

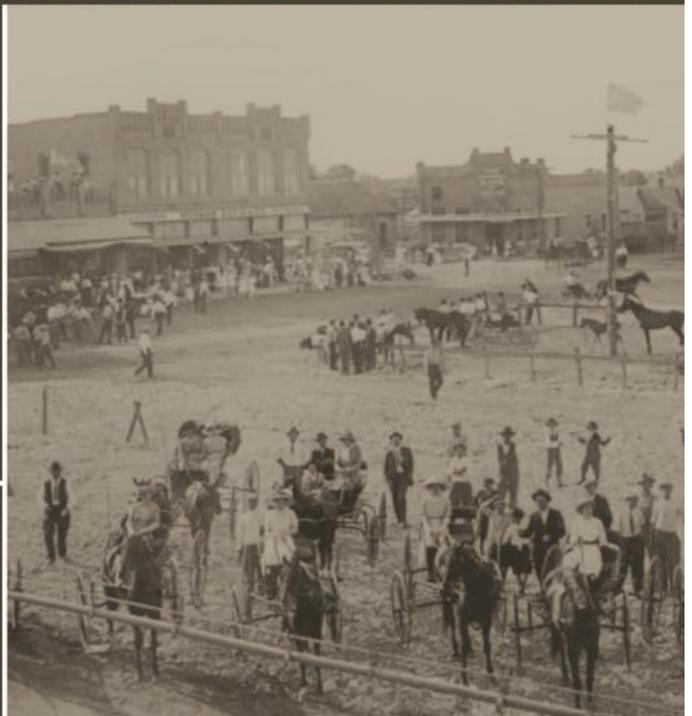
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- Wild Grace
- Visit Garland Shop

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