

1487

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

OMB No. 1024-0018

United States Department of the Interior
National Park Service



NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

1. Name of Property

Historic Name The Northern Bank of Kentucky

Other Names/Site Number The Bank of Kentucky, KE-C-37, Mosler Building

2. Location

Street & Number 241-45 Scott Boulevard

Not for Publication N/A

City or Town Covington

Vicinity N/A

State Kentucky Code KY

County Kenton

Code 117

Zip Code 41011

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this 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 meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

David L. Morgan, SHPO and
Executive Director, KHC

10-29-98

Signature of certifying official

Date

Kentucky Heritage Council/State Historic Preservation Office

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of commenting or other official

Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

- entered in the National Register _____
 See continuation sheet.
 determined eligible for the National Register _____
 See continuation sheet.
 determined not eligible for the National Register _____
 removed from the National Register _____
 other (explain): _____

Patrick Andrews

12/23/98

Signature of Keeper

Date of Action

5. Classification

Ownership of Property: private

Category of Property: building

Number of Resources within Property

Contributing	Noncontributing
1	0 buildings

Number of contributing resources previously listed in the National Register 0

Name of related multiple property listing (Enter "N/A" if property is not part of a multiple property listing.) N/A

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: Commerce/Trade

Sub: Financial Institution

Current Functions (Enter categories from instructions)

Cat: Commerce/Trade

Sub: Financial Institution; Business
WORK IN PROGRESS

7. Description

Architectural Classification (Enter categories from instructions)

Greek Revival

Materials (Enter categories from instructions)

foundation stone
roof
walls brick
other

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

8. Statement of Significance

Applicable National Register Criteria

- 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)

Industry

Period of Significance 1838-1897

Significant Dates 1838

Significant Person 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.)

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The Northern Bank of Kentucky
Kenton County, Kentucky

The Northern Bank of Kentucky-Covington Branch Building (KE-C-37), being proposed for listing in the National Register of Historic Places in conjunction with a planned rehabilitation project. The bank building is located near the Ohio River, on the northwest corner of Third and Scott Streets in Covington, Kentucky in the city's first commercial district. Today the district is commercial, urban, and has new construction.

Overview of Occupants and Functions

The building was originally constructed in 1838 as the Covington Branch of the Northern Bank of Kentucky, the first bank in Covington. The Northern Bank of Kentucky occupied the building until 1896 when the office was relocated to central Covington following a shift in commercial districts. Upon vacating, the building was sold to Myers and Company for use as a distillery. The building was used as a distillery until 1917, when the company's function changed from distillery to whiskey distributor. In May of 1918 the building was sold to the Mosler Lock Company and there are no further records of Myers and Company in the area. The Mosler Lock Company, a large international manufacturer of safes and vaults based in Hamilton, Ohio purchased the building to be utilized as a combination lock plant. The building was sold to Justin and Dorothy Schnieder in 1960 when Mosler moved the combination lock plant to Milford, Ohio. The Schnieders, who utilized the building as a storage facility, were dealers of close-out and damaged merchandise and operated a retail store in the Bavarian Brewery Complex. Kentucky Motors purchased the property in 1971 and used the building as a warehouse until December of 1996 when the building and property were purchased by Kenton County.

Description

The Northern Kentucky Bank is a rectangular building with side ell, three stories tall, and constructed of brick. The façade of the Greek Revival building is graced by a recessed entrance with a shelf lintel supported by free standing Doric columns. The façade also features corner pilasters below a plain frieze. The low pitched front gabled roof, supported by a bracketed cornice, gives the building its temple-like appearance.

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Since the bank vacated the building in 1896, the primary function of the building has been industrial and there are few interior remnants from the bank's occupation. The exception is the front room that would have been used as the bank's lobby and office. It can be speculated that the use of this room has served similar purposes with different proprietors because it is the only interior space where decorative details remain. The tin panel ceiling is not original, but was likely applied during the bank's occupation. Original woodwork and decorative columns also remain and are original to the building's estimated construction date in late 1838 or early 1839. Evidence of one of the first additions made to the building, circa 1850, was discovered in the front portion of the side ell. Window hardware and construction indicate this addition was constructed before the Civil War. It can be surmised that when the larger ell was constructed this small room size addition was enclosed.

Originally the building was approximately half of its present length and the side ell was not part of the original construction. Sanborn Maps (1886-1894) from the period of the bank's occupation indicate that a number of small room size additions were constructed. (See Maps 1-4) It is likely that these additions were used as dwellings rather than as office space, because the building functioned as a residence for the bank president and his family.

The third floor is also an addition. The change in brick types observed on the interior walls indicate a later construction date. While no definite date of the third story construction has yet been determined, we believe the windows date to the turn of the century. On the basis of the window dating, the third story addition can be attributed to Myers and Company Distillery, who occupied the structure from 1896 until 1918. It is doubtful that the original structure, even with the additions, was large enough to house a distillery, so expansion was probably necessary. The third floor addition was constructed in the same Greek Revival style of the original building, using the same materials, and preserving the Greek Revival roof line.

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The second major addition, also attributed to Myers and Company Distillery, doubled the building's original length, enclosed at least one of the first room size additions, and created the side ell. Windows located at the front of the ell indicate pre-Civil War construction, but the remainder of the ell dates to the turn of the century. This is also true of the construction that lengthened the building. It may be speculated that when the Myers distillery purchased the building, more space was needed for the new industrial function. The construction of the side ell either enclosed or eliminated the series of small room-sized additions constructed by the bank. The only evidence that one of the additions dates to the period of significance is found at the front of the ell, where woodwork and windows date to before the Civil War. The addition to the rear of the building and side ell follow the same Greek Revival architectural styling of the original structure and use the same building materials.

Preservation Plans

The first story of the building will be opened as a branch office of the Bank of Kentucky which will restore the building's original use as a bank. The bank will own the building, occupy the first floor, and lease the third story to a local accounting firm. The exact use of the second floor has not been determined, but will likely be leased as office space. The new use of this building is completely compatible with the building's historic function as a financial institution. As currently planned, the rehabilitation will meet the *Secretary of the Interior's Standards for Rehabilitation*, so that the owners can take advantage of the 20 percent Investment Tax Credit for Historic Preservation. The final rehabilitation plans are still being determined.

Integrity Consideration

The Northern Bank of Kentucky building retains integrity of location, design, setting, materials, and association. The building retains integrity of location because the Northern Bank made its greatest economic impact on Covington from the Third and Scott Street location. The bank did operate from another location for approximately one year while the permanent office was constructed, but after the Third and Scott Street office was completed the bank remained at that location for approximately 59 years of its 61-year existence. When the bank finally moved in 1896, according to local newspaper accounts, the motive for relocating was to

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improve business by positioning itself in a more commercially prosperous district. The Covington Branch of the Northern Bank closed within one year of the move, so any associations derived from the new location would have been minor compared to the associations made by the bank during its extensive occupation of the Scott Street location.

In terms of integrity of design and materials, the building's character has been maintained. The additions made to the building after the bank's occupation have been sympathetic to the bank's original design. Subsequent owners have taken great care when increasing the building's size to insure that the spirit of the original design was maintained. The Greek Revival architecture, which was popular in the 1830s in the design of banks and public institutions, remains consistent. Both the original structure and the additions are constructed of high quality materials and the building remains structurally sound. The building continues to be a freestanding structure, as was the situation during the bank's occupation. While the building is much larger than when originally constructed, this enlargement enhances the impression of the operation as that of a solid and stable institution.

The setting of the bank building is both currently and historically appropriate. When the bank was originally constructed it was located in the heart of Covington's business district. In the 1850s a shift occurred in the central business district away from the Ohio River to central Covington. In recent history the riverfront area has been revitalized and is once again a busy commercial district. While most structures located near the Ohio River are of 1990s construction and no buildings dating from the bank's occupation remain, the district's current commercial function is similar to its historic function.

The Northern Bank building retains integrity of association because it is the best physical link to early banking and commercial activity in Covington. With the exception of the bank's pre-construction operations, all early government chartered banking in Covington was transacted from the Scott Street location. While the size of the building has increased, the structure's historic bank building appearance remains consistent with its original design and styling.

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Statement of Significance

The Northern Bank of Kentucky building (KE-C-37), referred to locally as the "Mosler Building", meets National Register eligibility criterion "A" and is significant as the home of the first bank located in Covington. The bank played an important role in Covington's commercial development during its years of operation, 1837-1897, which has been selected as the Period of Significance. The Northern Bank provided Covington with a stable, state-chartered bank, which reduced reliance on Cincinnati banks and private institutions. Established at a time in the state's history when banks were few, the Northern Bank not only aided in the economic development of the city, but also helped Covington in its struggle to establish its own identity. The building is also significant to the city of Covington in other time periods for its association with prominent Covington citizens, and for its early interpretation of Greek Revival architecture. The building's significance has been evaluated within the historic context "History of Banking in Kentucky, 1802-1838."

Historic Context: The History of Banking in Kentucky 1802-1835

The first bank in Kentucky was established in 1802 in Lexington, as the Kentucky Insurance Company and was given the authority by the state legislature to issue paper money. By 1803 the company had abandoned its original purpose of insuring boats involved in the river trade in favor of banking. The Kentucky Insurance Company became a controversial institution when this decision was made, but retained its charter and prospered until 1819. Its failure has been attributed to a bank officer who drained the company's assets in an attempt to save his failing manufacturing business. The controversial situation of an insurance company providing banking services became a political issue with many politicians and Kentuckians calling for a revocation of Kentucky Insurance Company's charter.

In an attempt to settle the controversy caused by the Kentucky Insurance Company, the Bank of Kentucky, modeled after the Second Bank of the United States, was chartered in 1806. This institution was considered sound and stable, but did not circulate the amount of currency the public demanded. Robert Alexander served as President of the institution for fourteen years and under his administration the bank was profitable. Alexander was replaced as president when he refused to inflate values as requested by the state

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legislature following the panic of 1819. In part because of this, the legislature repealed the Bank of Kentucky's charter in 1822. (Harrison and Klotter, *A New History of Kentucky*)

In an effort to relieve the money shortage forty-six independent banks were chartered in Kentucky in 1818, known pejoratively as the "forty thieves." Notes drawn on these banks suffered from values which either varied from bank to bank or were over-inflated. The instability of note values led to the banks' demise. Within two years of being chartered these institutions were experiencing financial difficulties. The independent banks could neither pay their demand notes in specie nor notes drawn on acceptable banks, such as the Bank of Kentucky or the Bank of the United States, and by February of 1820 their charters were repealed. (*A New History of Kentucky*)

In November of 1820, in another effort to relieve the state's money shortage, the state legislature chartered the Bank of the Commonwealth. The legality of the bank was immediately questioned, since it indiscriminately approved loans of up to \$1,000 for every Kentuckian who applied. Within one year of its chartering, paper drawn on the Bank of the Commonwealth was worth only 20% of its face value. As a result, the bank's charter was repealed in 1822. (Kleber, Ed. *The Kentucky Encyclopedia*)

In 1834 a stable and conservative system of banking was finally established by the state government. Under this system, two banks were established and each was granted the ability to organize a specified number of branch locations. The Northern Bank of Kentucky was one of the banks organized under this new system in 1835 with headquarters in Lexington, Kentucky. The bank's charter provided for four branches with a capital of \$3,000,000. (Rowe Collection, Cincinnati Historical Society)

Northern Bank of Kentucky-Covington Branch

The establishment of the Covington Branch of the Northern Bank of Kentucky occurred shortly after Covington was incorporated as a city in 1834. Before incorporation, much of Covington was developed and promoted by Cincinnati residents with access to Cincinnati financial institutions. While Covington owed much of its early success and identity to Cincinnati, residents worked to create their own civic identity after incorporation. (Enzweiler, "The Whole Appears But One Town")

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The Covington Branch of The Northern Bank of Kentucky was organized on February 23, 1836. It was the third branch to open, the first bank located in the City of Covington, and the sole bank in the city until the Covington Branch of the Farmers Bank commenced operations in September of 1850. The exact date the Northern Bank actually began operations in Covington has not yet been determined, but advertisements in local publications indicate that by at least early 1837 a local office existed. At about this same time the bank began accepting bids for the construction of the bank building to be located on the northwest corner of Third and Scott Streets. Bids were accepted until April 10, 1837 and it is estimated, based on local newspaper publications, advertisements, and city directories, that the bank began operating from the Scott Street location in late 1837 or early 1838. ("Bank Building", North Kentuckian, 06 April 1836 – *Covington Business Directory 1835-38*)

When the Covington Branch opened it was located in the heart of Covington's business district, which was then centered on the Ohio River. The bank remained successful until the business district shifted to central Covington. The primary cause of the shift was the opening of the Kentucky Central Railroad freight terminal at Pike and Washington Streets in the late 1850s. In 1896 the bank moved its operation to Sixth and Madison, hoping the move would improve business. Central Covington had become the banking center of the city, with Covington's four other banks being located in this district. The decision to relocate did improve their ability to compete and the newly renovated office was described as "elegantly furnished and equipped with safety deposit vaults." The initial success after relocation ended less than a year later when a State Court of Appeals decision increased taxation on capital stock. The decision created a tremendous hardship for the bank, which was already suffering financial difficulties. The Bank reduced its capital stock, but profits remained low. On April 3, 1897, The Northern Bank of Kentucky issued a public notice of its intention to cease operations, as of April 20, 1897. All unsettled business was turned over to the First National Bank of Covington under the direction of former Northern Bank cashier E.S. Lee.

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William Ernst's Influence on the Northern Bank and Covington

William Ernst, prominent Covington citizen of the period, is also associated with the Northern Bank of Kentucky and its office at Third And Scott Streets. Mr. Ernst began his career with the bank in the Lexington office in 1836 as a clerk. In 1838 he relocated to Covington to accept the position of teller. In 1849 he was promoted to cashier and was promoted again in 1867 to President of the Covington Branch. He remained in that position until May of 1888, when he retired. While a resident of the city he served two terms as President of the Covington City Council and was one of the founding members of the First Presbyterian Church of Covington. He was also involved in other important commercial activities in the city: he served as director, treasurer, and president of the Kentucky Central Railroad, the company which ironically is responsible for the shift in commercial district away from the Covington riverfront. Mr. Ernst also served as president of the Lexington Turnpike Company and, at the time of his death, was the head of the Covington Trust Company. Mr. Ernst, his wife, their nine children, and Mr. Ernst's eldest child from a previous marriage, also resided in the portion of the building designed as a dwelling. At least two of his children gained prominence: his son John succeeded him as President of the Covington Branch and his son Richard served as a United States Senator from 1921 until 1927.

Mosler Safe and Lock Company

The building served a second period of important activity as the office of the Mosler Safe and Lock Company. Mosler purchased the building in 1918 for the manufacturing of combination locks. The building was used for this purpose until 1960 when the building was sold and the operation relocated to Milford, Ohio.

Mosler Safe and Lock Company was founded in 1867 by Gustav Mosler, a Austrian-Hungarian immigrant. The company grew rapidly and the Moslers purchased and leased many buildings in the Cincinnati area to accommodate their growing business. In 1891 Mosler consolidated most of their operations in Hamilton, Ohio. Mosler remained a family-owned company until 1968 when the company was sold to American Standard. Mosler became a private company again in 1986 and remains so today. The company's product line has expanded to include a great number of security and money handling

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devices, as well as being one of the world's largest producers of safes and vaults. Today Mosler is an international company with products marketed on every continent.

The Mosler Corporation has played an important role both locally and nationally. During the flood of 1913 the Mosler family and company are credited for saving many lives by donating boats and setting up infirmaries. The company has been based in the Greater

Cincinnati area since its founding and today employs nearly 1,900 people. On the national level Mosler takes pride in being the producer of the Jack-in-the Box Safe at the National Archives that holds the Declaration of Independence, the U.S. Constitution, and the Bill of Rights. The vaults used for gold storage at Fort Knox were also produced by the Mosler Company. A final Mosler contribution at the national level has been their many efforts during times of war. Through their efforts many innovations have been made, including the development of the Cyclotron used in producing the atom bomb.

Architecture

The Northern Bank of Kentucky building is one of the few remaining examples of Greek Revival Architecture in Covington and one of only two historic bank buildings left in Kentucky from the period of statehood through the Civil War (1792-1860), the other being the Bank of Louisville building, circa 1835. Greek Revival architecture was a prominent style at the time of bank's construction in 1838, especially in the construction of public buildings and banks. The first building to incorporate Greek design in the United States was the Bank of Pennsylvania. The bank was designed in 1798 by architect Benjamin Henry Latrobe. True Greek Revival architecture in the United States is considered to have been established with the design of the Second Bank of the United States. The conditions of the competition called for "a chaste imitation of Grecian Architecture." Until at least 1850 Greek Revival Architecture was a dominant style, especially in buildings that were designed to convey symbolic meanings. (Whiffen, *American Architects Since 1870*)

The decision to preserve the Northern Bank of Kentucky building, in an area that continues to grow with more construction, was based on the historic importance of the structure and the ability to incorporate a current day use compatible with the developing

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district. Another influencing factor is the building is one of only two historic bank buildings remaining in the state from the period of statehood through the Civil War, 1792 until 1860 (Snadon, 1995). The new proposed use of the structure as a bank and accounting firm is also compatible with the historic function of the building.

The Northern Bank of Kentucky building has been in continuous use since its estimated construction date in late 1837 or early 1838. The structure is important to the city as one of the few remaining remnants of Covington's early commercial activity. The Bank of Kentucky's interest in restoring and establishing a bank is the most appropriate use of the historic bank building. The building, once rehabilitated, will serve the same function in the city as it did over 150 years ago.

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)

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

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 .47

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

Covington Quad

1	16	715	370	4329	340	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.)

11. Form Prepared By

name/title Lisa V. Barrett

organization City of Covington

date July 20, 1998

street & number 638 Madison Avenue

telephone 606/292-2111

city or town

Covington

state KY

zip code 41011

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

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Akee, Gary. Interview. 23 June 1998. Mosler Safe and Lock Company.

"Bank Building". *North Kentuckian*. 06 April 1837.

"Bank Change". *Kentucky Post*. 10 February 1896.

Bennett, H. Thorton. *Covington and Newport Directory for 1867-68*. Covington: H. Thorton Bennett, 1868. *Covington Business Directory 1835-38, 1841-49, 1850-59, 1862-65, 1870-71*.

Enzweiler, Susan. *The Journal of Kentucky Studies*. "The Whole Appears But One Town": Covington and Cincinnati, 1815-1834"

Harrison, Lowell H. and Klotter, James C. *A New History of Kentucky*. Lexington, KY: The University Press of Kentucky, 1992.

Hopkins, G. M. *City Atlas of Covington, Kentucky*. Philadelphia: G. M. Hopkins, C.E., 1877.

Kenton County, Kentucky Deed Records.

Kleber, John E. Editor in Chief. *The Kentucky Encyclopedia*. Lexington, KY: The University Press of Kentucky, 1992.

"Passing of a Pioneer". *Kentucky Post*. 10 October 1895.

Rowe, John J. Collection, Cincinnati Historical Society, Cincinnati, Ohio. Mss. 530, Box 2, Folder 19.

Sanborn Map and Publishing Company. *Insurance Maps of Covington, Kentucky, 1886*. New York: Sanborn Map and Publishing Company, 1886.

Sanborn Map and Publishing Company. *Insurance Maps of Covington, Kentucky, 1894*. New York: Sanborn Map and Publishing Company, 1894.

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Sanborn Map and Publishing Company. *Insurance Maps of Covington, Kentucky, 1909*. New York: Sanborn Map and Publishing Company, 1909.

Sanborn Map and Publishing Company. *Insurance Maps of Covington, Kentucky, 1909 corrected to 1945*. New York: Sanborn Map and Publishing Company, 1909-1945.

Sheppard, J. S. & Co. *Sheppard's Covington Directory for 1874*, Vol. 1. Cincinnati: J. S. Sheppard & Co., 1874.

Snadon, Patrick A., Ph. D. University of Cincinnati, School of Architecture and Interior Design. Letter. 28 November 1995.

"To Be Closed". *Kentucky Post*. 03 April 1897.

Whiffen, Marcus. *American Architecture Since 1870*. Cambridge, MA: The M.I.T. Press, 1969.

Williams, C. S. *1876-77 Williams Covington City Directory*. Cincinnati: C. S. Williams Publishing, 1877.

Williams and Co. *Williams Covington and Newport Directory for 1880, 1882, 1884, 1886, 1888, 1890-91, 1892, 1894, 1897, 1898, 1900, 1902-1903, 1904, 1906-07, 1908-09, 1910-11, 1912-13, 1914-15, 1916-17, 1918-19*. Cincinnati: Williams and Co., Publishing (1880-1905), Williams Directory Company (1906-1919).

Williams Directory Company. *Williams Covington City Directory for 1931-32, 1936-37 Through 1940-41, 1943, 1945, 1946, 1947, 1948, 1949, 1950, 1951, 1952, 1953, 1954, 1955, 1956, 1957, 1958, 1959, 1960*. Cincinnati: Williams Directory Company, Cincinnati.

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Situated along the east side of Scott Boulevard and along the north side of Third Street in the City of Covington, Kenton County, Kentucky:

- Beginning at a set cross notch in the Northwesterly right of way Intersection of Scott Street and Third Street, said cross notch being the Southeasterly corner of Lot 106 of the Old Plat of Covington, as recorded on C&R Plan #44 at the Kenton County Clerk's Office in Covington, Kentucky;
- THENCE leaving the Westerly right of way of said Scott Street and continuing with the Northerly right of way of said Third Street and the Southerly line of Lot 106 of said Old Plat of Covington, South 78-68-00 West for a distance of 166.06 feet, to a set cross notch in the Southerly line of Lot 106 of said Old Plat of Covington;
- THENCE leaving the Northerly right of way of said Third Street and continuing with a new division line, North 11-07-52 West for a distance of 105.82 feet, to a point in Lot 108 of said Old Plat of Covington;
- THENCE continuing with said new division line, North 78-58-08 East for a distance of 165.60 feet, to a set cross notch in the Westerly right of way of said Scott Street, said cross notch also being in the Easterly line of Lot 108 of said Old Plat of Covington;
- THENCE leaving said new division line and continuing with said Westerly right of way of Scott Street and the Easterly lines of Lots 108, 107 and 106 of said Old Plat of Covington, South 11-23-00 East for a distance of 106.10 feet, to the POINT OF BEGINNING;

The above described tract of land contains 17,571 square feet (0.4034 acres). The source of bearing for this description is existing deeds and plats of record.

The boundaries for the property included in this National Register nomination are the legal boundaries of the parcel being conveyed from Kenton County to The Bank of Kentucky.

USDI/NPS NRHP Registration Form
Northern Bank of Kentucky
Kenton County, KY

USGS Map: The Covington, KY-Ohio Quadrangle

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 Kenton County

street & number 3rd & Court Streets

telephone 606/491-2800

city or town Covington

state KY

zip code 41011

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.

sell

201.50

ST.

11
A Russell

15
H.M. Shumway

16
F.A. Russell

16
Clara A. Russell

30
Saml. Russell Est.

30
Emily S. Fabian

30
F.A. Russell

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Wilson

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Wilson

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Wilson

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Wilson

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Wilson

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Wilson

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Wilson

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Wilson

30
R. Evans

30
Elizabeth

30
F.A. Russell

30
F.A. Russell

30
Jas. F. Low

30
Francis A. Russell

30
Lucy E. Wright

30
Fleming

30
C. Mackay

30
A. M. Hume

ST.

Joshua Yorke

Emily S. Fabian

Washington St.

303

304

305

306

307

308

309

SECOND

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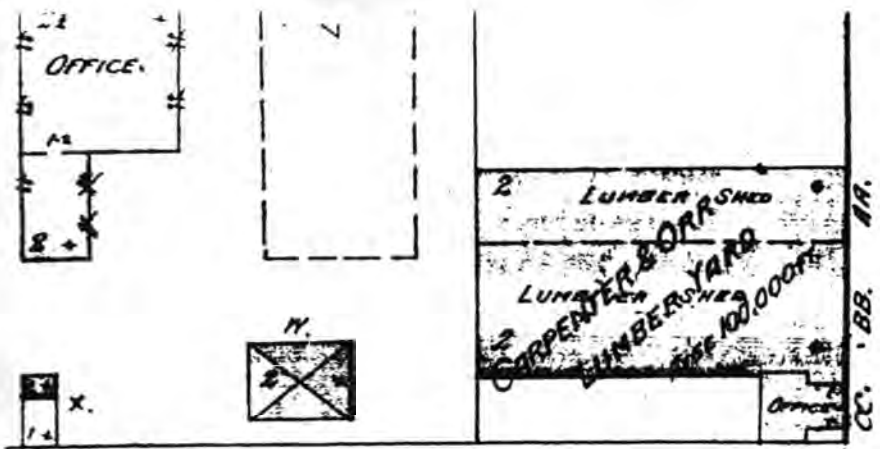
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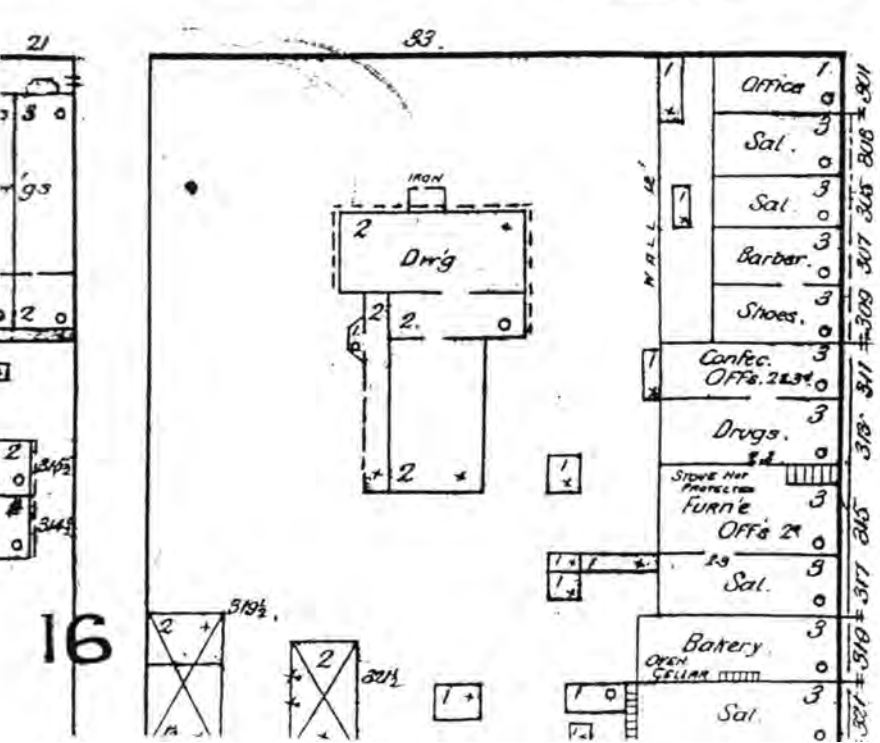
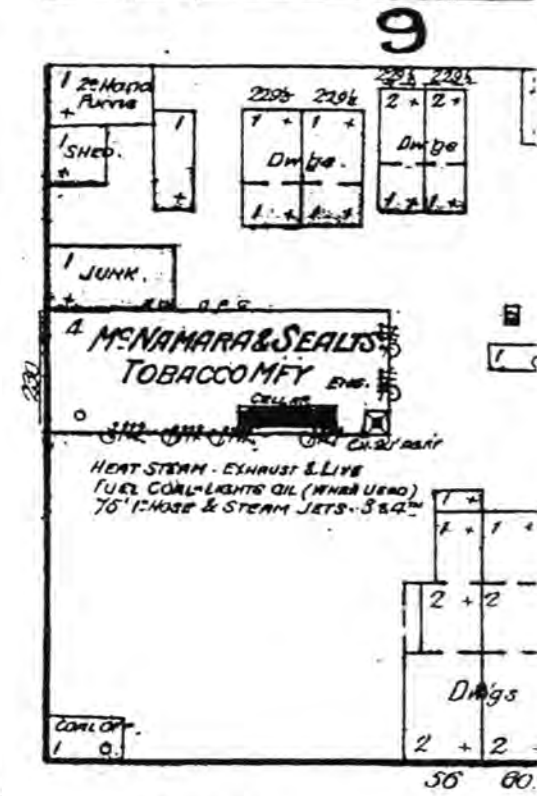
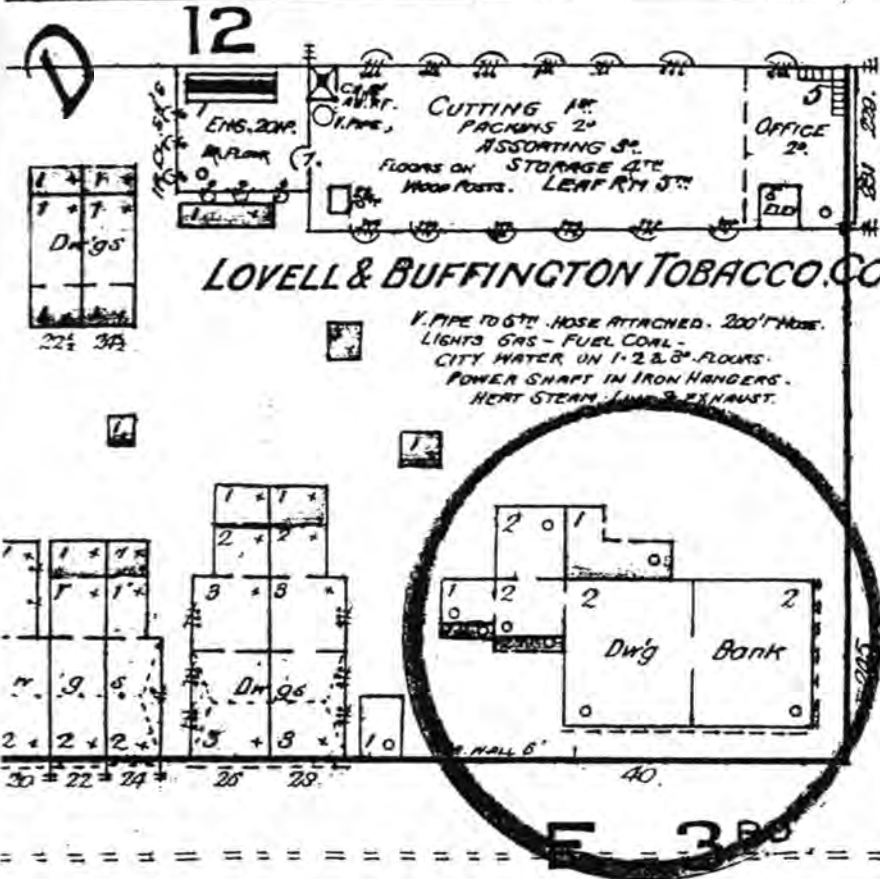
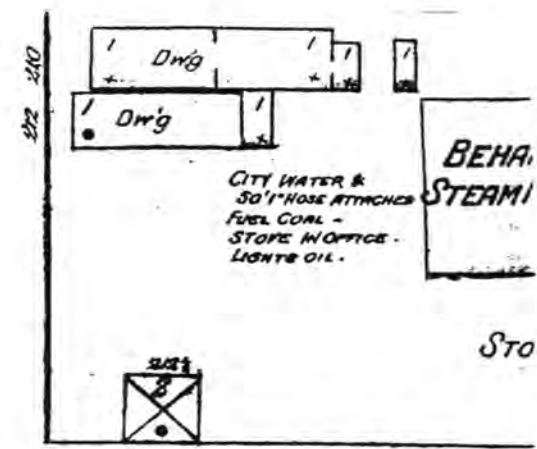
Map 1

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Hopkins, G. M. City Atlas of Covington, Kentucky. Philadelphia: G. M. Hopkins, C.E., 1877



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U.S. COURT HO. AND POSTOFFICE

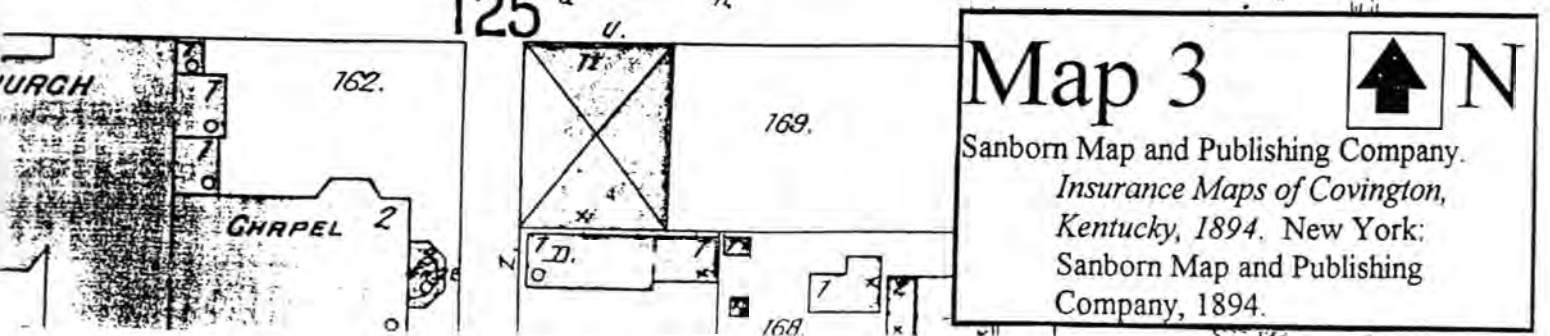
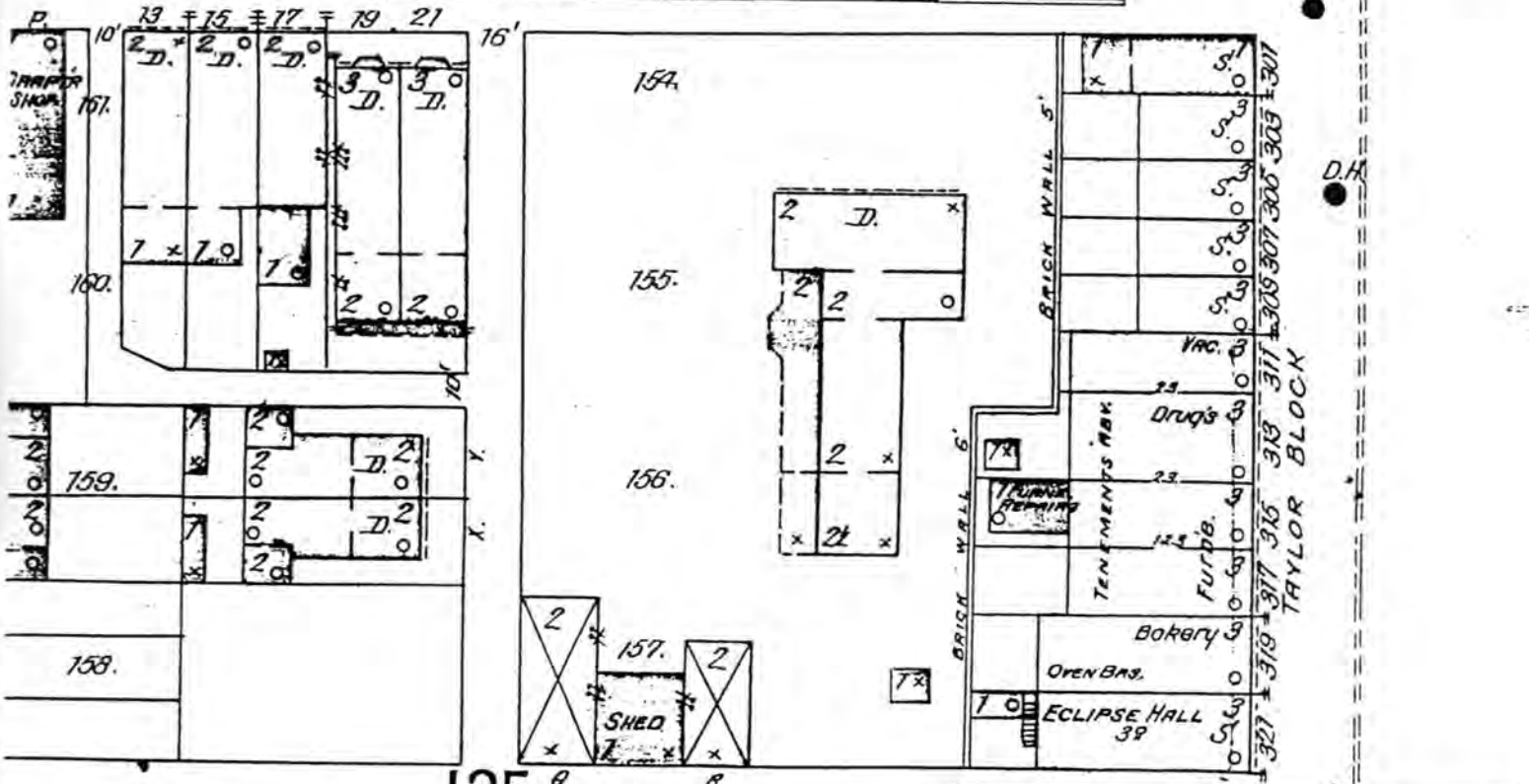
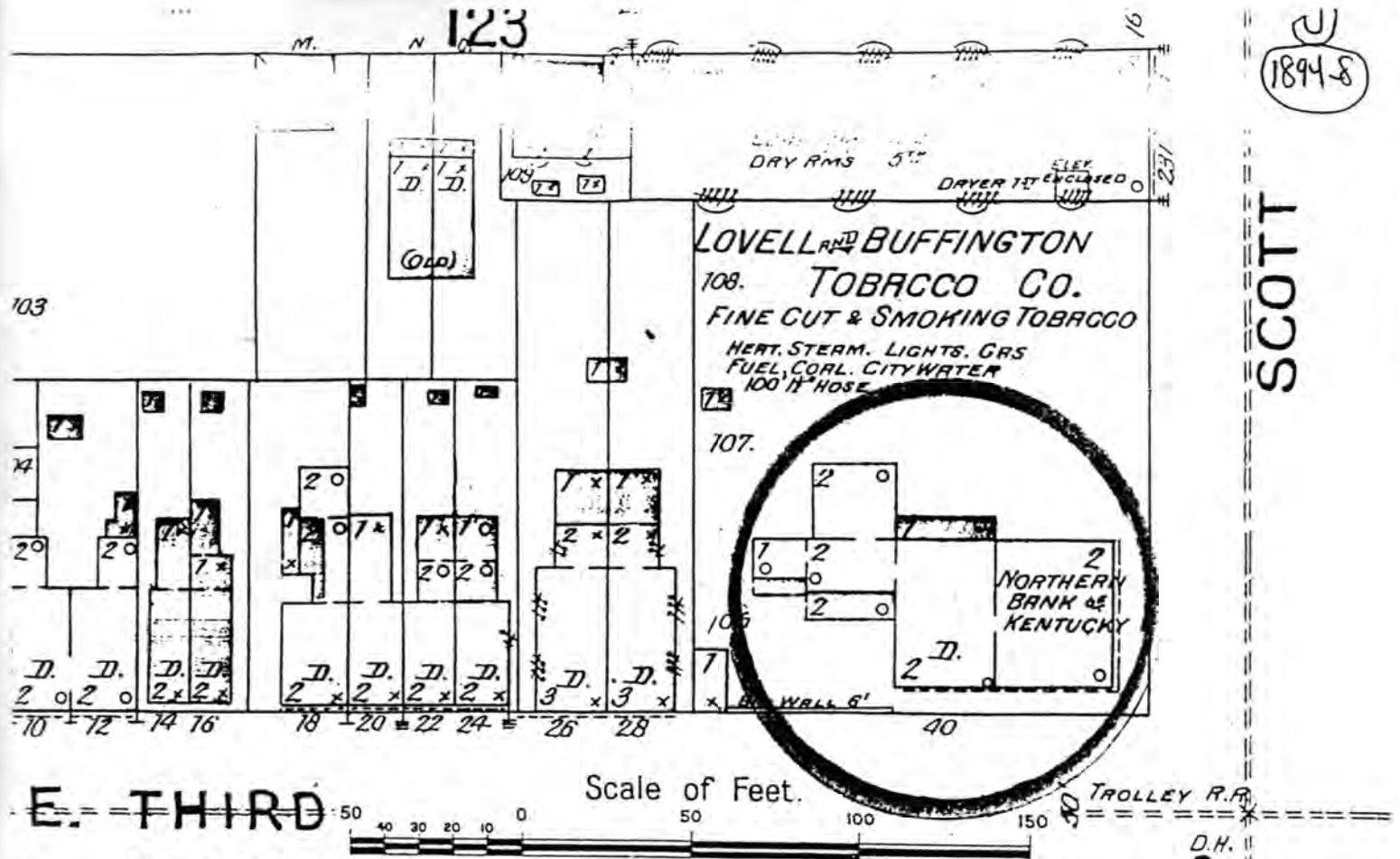
Map 2


Sanborn Map and Publishing Company.
Insurance Maps of Covington,
Kentucky, 1886. New York:
Sanborn Map and Publishing
Company, 1886.

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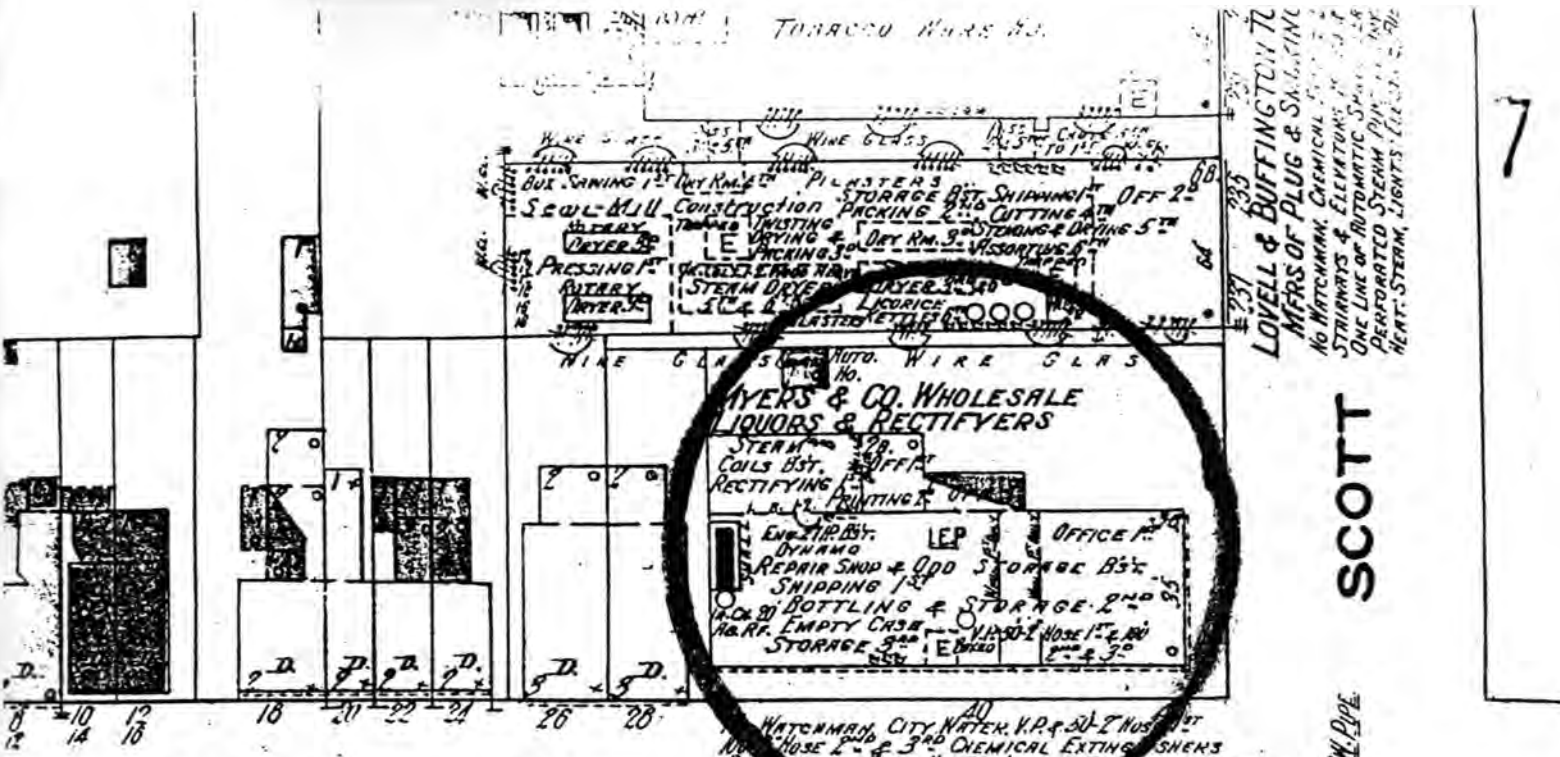
1894 S

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Map 3  N

Sanborn Map and Publishing Company.
 Insurance Maps of Covington,
 Kentucky, 1894. New York:
 Sanborn Map and Publishing
 Company, 1894.

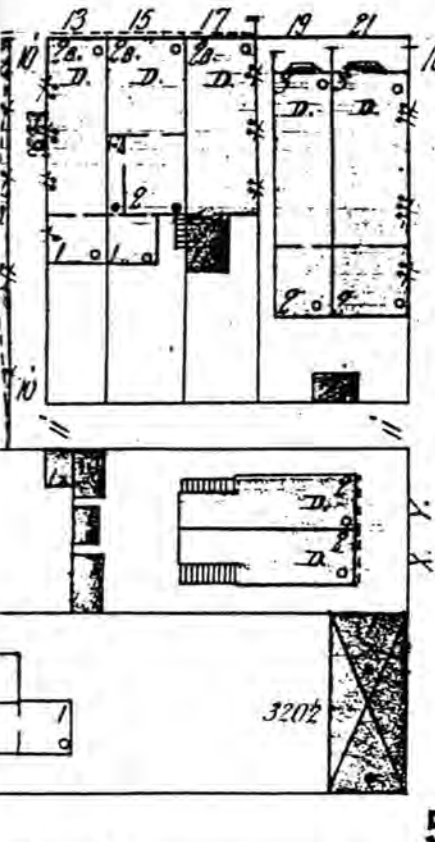


LOVELL & BUFFINGTON
 MFRS OF PLUG & S.A. FIN
 NO WATCHMAN CHEMICAL
 STRIPES & ELECTRIC
 ONE LINE OF AUTOMATIC
 PERFORATED STEAM PIPE
 HEAT STEAM LIGHTS

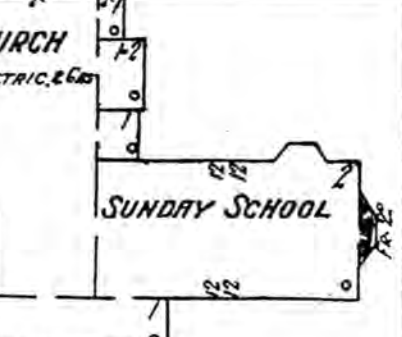
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E. 3RD ST.

WATCHMAN CITY WATER V.P. & 2 1/2\"/>



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Map 4

Sanborn Map and Publishing Company.
 Insurance Maps of Covington,
 Kentucky, 1909. New York:
 Sanborn Map and Publishing
 Company, 1909.

↑ N

PARK PLACE

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 98001487

Date Listed: 12/23/98

Northern Bank of Kentucky Kenton KY
Property Name: County: State:

Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

Patrick Andrews

Signature of the Keeper

12/23/98

Date of Action

Amended Items in Nomination:

This SLR amends the Area of Significance for this property. Industry has been selected as the Area of Significance, but the building did not serve an industrial function during it's defined Period of Significance (1838-1897). The nomination form establishes that during this period the bank played an important role in the community's commercial development, thus Commerce is a more appropriate Area of Significance. The form is amended to delete Industry and replace it with Commerce as the Area of Significance.

DISTRIBUTION:

- National Register property file
- Nominating Authority (without nomination attachment)

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Northern Bank of Kentucky
NAME:

MULTIPLE
NAME:

STATE & COUNTY: KENTUCKY, Kenton

DATE RECEIVED: 11/09/98 DATE OF PENDING LIST: 11/23/98
DATE OF 16TH DAY: 12/09/98 DATE OF 45TH DAY: 12/24/98
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 98001487

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: Y NATIONAL: N

COMMENT WAIVER: N

 ACCEPT RETURN REJECT DATE

ABSTRACT/SUMMARY COMMENTS:

*Commercial building significant in the
development of Covington*

RECOM./CRITERIA Accept A

REVIEWER Patrick Andrews

DISCIPLINE Historian

TELEPHONE

DATE 12/23/98

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

499



WEST MANHATTAN BRIDGE
CONSTRUCTION CORP.

ONE WAY





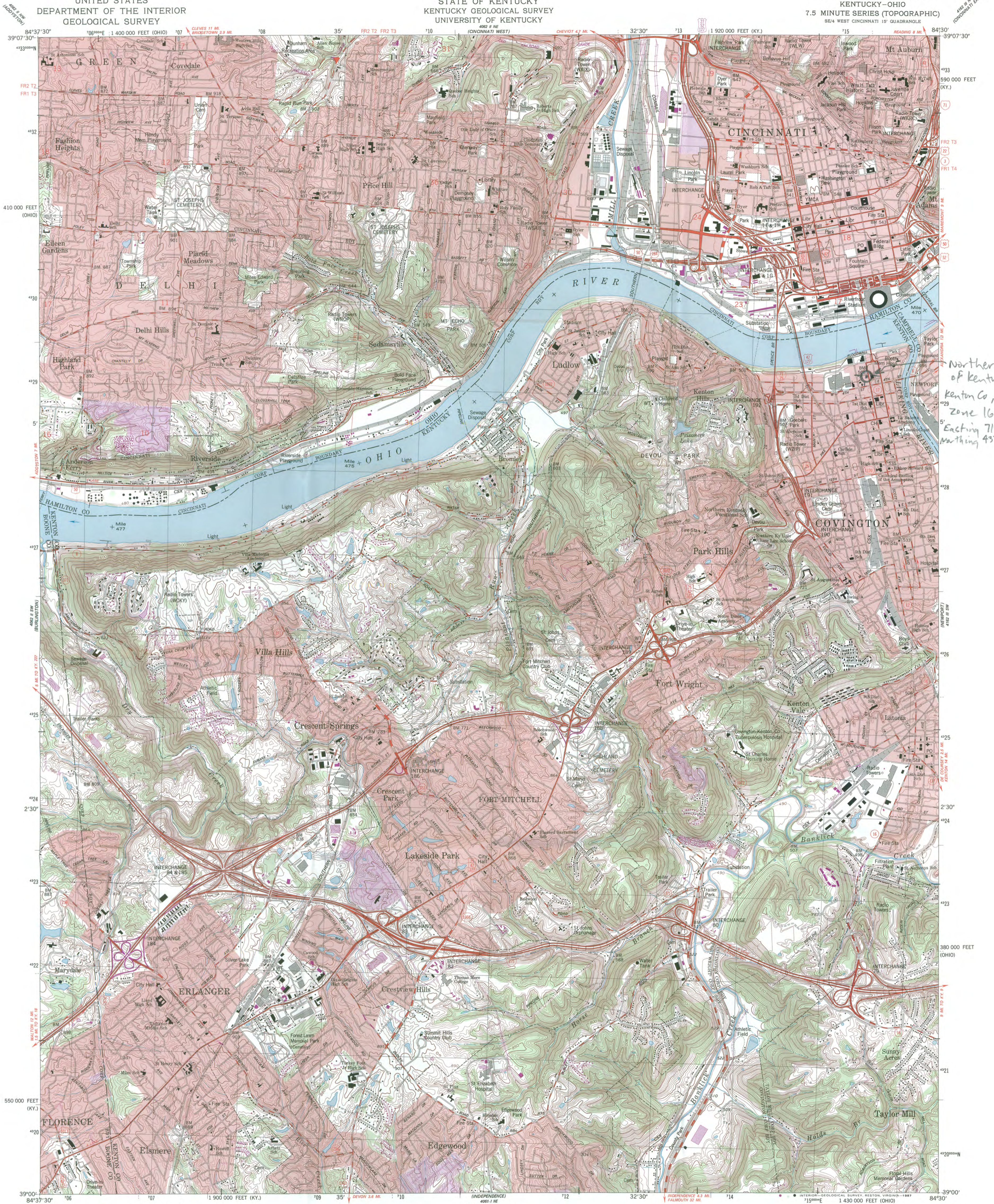
CPTX
CONSTRUCTION, PC

EDVANTAGE MONTH
Historic National Kentucky Foundation



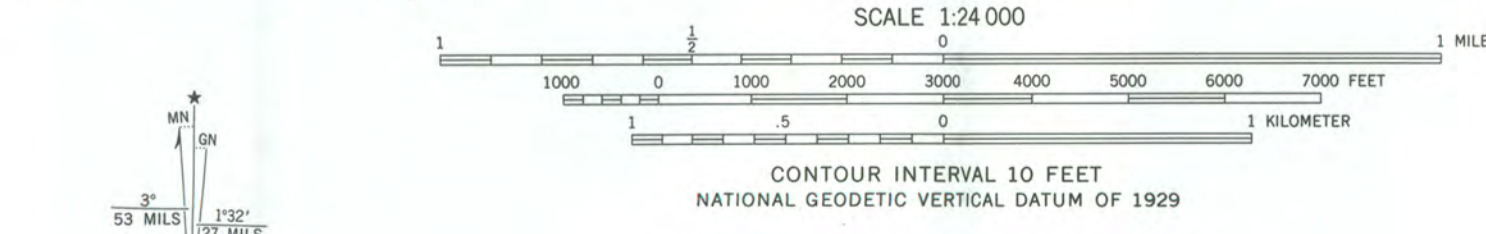






Northern Bank
of Kentucky
Kenton Co, KY
Zone 16
Easting 715 370
Northing 4329 340

Mapped, edited, and published by the Geological Survey
Control by USGS, NOS/NOAA, USCE, and the city of Cincinnati
Topography by photogrammetric methods from aerial photographs taken 1949, and
in part by the city of Cincinnati. Field checked 1950 and 1953. Revised from
aerial photographs taken 1977. Field checked 1978. Map edited 1981
Polyconic projection. 10,000-foot grid ticks based on Kentucky coordinate system,
north zone, and Ohio coordinate system, south zone
1000-meter Universal Transverse Mercator grid, zone 16
1927 North American Datum
To place on the predicted North American Datum 1983
move the projection lines 3 meters south and
5 meters west as shown by dashed corner ticks
Fine red dashed lines indicate selected fence and field lines where
generally visible on aerial photographs. This information is unchecked
Red tint indicates areas in which only landmark buildings are shown
Ohio area lies within the Between the Miamis Land lines based on the
Great Miami River Base. Dotted land lines established by private
subdivision of the Symmes Purchase



SCALE 1:24 000
1 000 0 1000 2000 3000 4000 5000 6000 7000 FEET
1 5 0 1 KILOMETER
CONTOUR INTERVAL 10 FEET
NATIONAL GEODETIC VERTICAL DATUM OF 1929
THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U. S. GEOLOGICAL SURVEY
DENVER, COLORADO 80226 OR RESTON, VIRGINIA 22092
KENTUCKY GEOLOGICAL SURVEY LEXINGTON, KENTUCKY 40506,
AND KENTUCKY DEPARTMENT OF COMMERCE, FRANKFORT, KENTUCKY 40601
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

ROAD CLASSIFICATION

Primary highway, hard surface	Light-duty road, hard or improved surface
Secondary highway, hard surface	Unimproved road
Interstate Route	U. S. Route
	State Route

COVINGTON, KY. - OHIO
8E/4 WEST CINCINNATI 15' QUADRANGLE
39084-A5-TF-024
1981
PHOTOREVISED 1987
DMA 4082 II SE-SERIES Y853
Revisions shown in purple and woodland compiled in cooperation
with State of Kentucky agencies from aerial photographs taken 1984
and other sources. Contours not revised. This information not field checked
Map edited 1987
Purple tint indicates extension of urban areas

NATIONAL REGISTER OF HISTORIC PLACES PROPERTY REPORT

REFERENCE No.: 98001487

Control No.: 981120/aja

PROPERTY NAME: Northern Bank of Kentucky

OTHER NAME/ Bank of Kentucky; KE-C-37; Mosler Building
SITE No. :

MULTIPLE NAME: NOT APPLICABLE

ADDRESS/ 241-45 Scott Blvd.
BOUNDARY :

CITY: Covington

COUNTY: Kenton

STATE: KENTUCKY

Restricted Location Information: Owner: PRIVATE Resource Type: BUILDING

Contributing Noncontributing

Buildings	1	0
Sites	0	0
Structures	0	0
Objects	0	0

Nomination/Determination Type: SINGLE RESOURCE

Nominator: STATE GOVERNMENT

Nominator Name:
NOT APPLICABLE

Federal Agency: NOT APPLICABLE

NPS Park Name: NOT APPLICABLE

Certification: DATE RECEIVED/PENDING NOMINATION

Date: 11/09/98

Other Certification: NOT APPLICABLE

Historic Functions: COMMERCE/TRADE

Historic Subfunctions: FINANCIAL INSTITUTION

Current Functions: COMMERCE/TRADE
WORK IN PROGRESSCurrent Subfunctions: FINANCIAL INSTITUTION
BUSINESS

Level of Significance: LOCAL Applicable Criteria: EVENT

Significant Person's Name: NOT APPLICABLE

Criteria Considerations: NOT APPLICABLE

Area of Significance: INDUSTRY

Periods of Significance: 1825-1849 1850-1874
1875-1899

Circa: Specific Sig. Years:

1938

Architect/Builder/Engineer/
Designer:

Cultural Affiliation:

NOT APPLICABLE

NOT APPLICABLE

Other Documentation:

NOT APPLICABLE

HABS No. N/A

HAER No. N/A

Architectural Styles: GREEK REVIVAL

Describe Other Styles: NOT APPLICABLE

Foundation Materials: STONE
Wall Materials: BRICK
Roof Materials: NONE LISTED
Other Materials: NONE LISTED

Acreage: 0.5

UTM	Zone	Easting	Northing	Zone	Easting	Northing
Coordinates:	16	/ 7 15 370	/ 43 29 340	/	/	/