

A Lost Landmark: The First Federal Building

By Robert Dunkelberger

There are many landmarks which for decades were a common sight in Columbia County that, for one reason or another, are no longer in existence. This article features one of them, the First Federal building on Main Street in Bloomsburg, for many years a part of the local banking industry. Elsewhere in this issue is the history of the Society's site on Market Square and its long use as a bank. Our facility is one of four modern buildings for banking built on Main Street between 1940 and 1976.

The first was originally the Farmer's National Bank (now Fulton Bank), which began operating at 37 West Main Street in 1891. Fifty years later the current building was built on the same site. Since then, three new bank buildings have opened on Main Street, two of them still standing but neither currently being used for their original purpose. One is the Society's building at 50 West Main—which opened for business on October 21, 1974—and the other is the former Bloomsburg Bank-Columbia Trust Company building at 11 West Main. It celebrated its official opening on October 23, 1976, and is now used by county offices.

In January 2021, a collection was donated to the Society that documents the fourth modern bank built on Main Street and the only one no longer standing. That was constructed by the First Federal Savings and Loan Association (FFSLA) of Hazleton. The special emphasis of the collection is on the building's grand opening in January 1960. The information and photographs in this article are based in large part on the collection, with background information from local newspapers on Newspapers.com and those recently digitized by NewspaperArchive.com.

The story of the FFSLA's connection to Bloomsburg begins with the two properties it would purchase at 11 and 17 East Main Street. Looking back into the mid-1800s in the town's early days, this land held a double two-story frame dwelling house. This was normal back then, as much of Main Street, as one of the first sections of the community to be developed, was filled with family homes, a handful of which still survive. Over time as the downtown developed, they were gradually demolished to allow for the construction of businesses in larger and more impressive buildings.

The lot featured here was double-sized at 52 feet in width, the widest one on the north side of Main between Market and Iron streets, and stretched back 214.5 feet to Ridge Avenue. The 1870 map of Bloomsburg and 1876 Columbia and Montour County atlas both list the owner as Miss M. Biggs, who was Maria (sometimes spelled Mariah) Biggs. Born on August 28, 1809, to Richard and Mary Biggs, little has been found out about her. This includes when she obtained the property, but since the 1870 federal census listed the value of the real estate she owned at \$6,000, her means could not have been insubstantial. This was due to her family, one of whom, her brother Elisha, owned when he died in 1851 the entire Exchange Block on Main Street, referred to at the time as the Biggs Brick Block. Maria died on March 15, 1877, in Fernville at the home of a relative, and

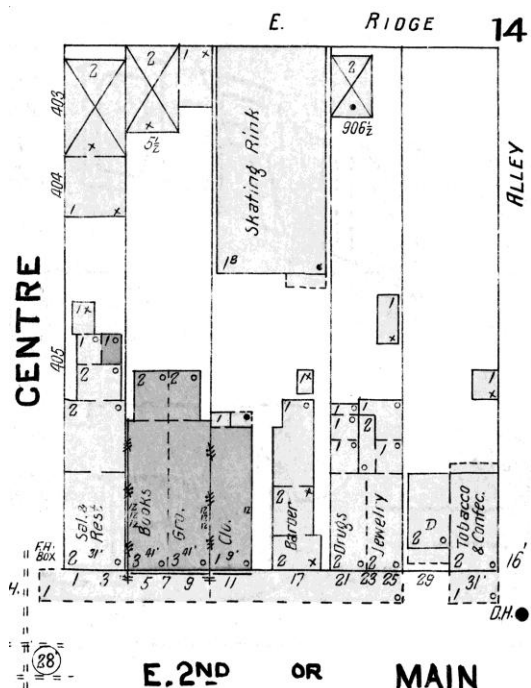
as the *Columbian* so indelicately put it, “on the day she had fixed for her return was brought home a corpse.”

The administrator of Maria’s estate was Harry W. Sloan and, since the value of her personal estate was not sufficient to cover her debts and funeral expenses, that October he held a sale of the Main Street property. No bids were acceptable, so a second one was held on May 10, 1879. This time there was an appropriate offer of \$1,200 from Maria’s niece Martha Wells, who then turned around and sold the property to her nephew, none other than Harry Sloan. Sloan was a businessman who had been in a partnership since 1873 selling dry goods with Martin Lutz under the company name Lutz & Sloan.

The firm was looking for more space and wasted no time in developing the site. The frame house was torn down and a brick building erected on the west half, which would become 11 East Main. Opening in March 1880, the first floor became the new store for the dry goods firm. Even though the partnership ended in 1885 when Lutz went into the insurance business, Sloan continued in that location until selling out his stock in March 1898 and ending 25 years managing his own business. The store front was then rented out to Louis Gross, which began 65 years of clothing sales in the same spot: the Gross family up to 1925, Fred R. Hippensteel for 30 years to 1955, and finally until January 1963 when Ray Lehr closed his business.

It was a different story for 17 East Main Street. A two-story frame building was built on the east half of the lot sometime in the early 1880s. Since Sloan had his store next door, this building was rented out. Sloan’s final tenant was barber Edwin F. Row, who first opened a shop on Main Street about 1890 and in April 1901 moved into Sloan’s building. Desiring his own place, Row purchased the land and building in July 1902 for \$3,400. He actively worked there as a barber until retiring 40 years later in 1942, and at the time of his death in 1952 was the oldest businessman on Main Street. The shop continued without Row until closing for good on March 12, 1955. Finks Sporting Goods moved in soon after and was there for two years until changing locations.

This is still not quite the full story of the properties on Main Street that First Federal would eventually acquire. While Harry Sloan owned both from 1879-1902, and the Sloan family and Edwin Row from 1902 on, they did not own every structure built on the plots of ground. The buildings where both had their businesses along Main Street took up barely a third of the more than 200 feet back to Ridge Avenue. Instead of leaving the rest of his lot essentially empty, in 1905 Row rented the last 100 feet up to the avenue to Thomas Moore and Harry Achenbach. They partnered to build an entertainment venue on the site, close to the original high school building at First and Center streets.



The half-block on Main Street between Center Street and Miller Avenue, 1907. In the center are 11 and 17 E. Main, along with the Midway along Ridge Avenue, then called a skating rink.

Originally containing bowling alleys, pool tables, and a shooting gallery, it would later feature roller skating, dancing, basketball games, and even an indoor golf course. For many years it was called the Midway. For the scope of activities the partners envisioned, in 1906 the original building was doubled in size and built across both lots to a width of 45 feet and the land rented from both Row and Sloan. Featuring only bowling in its later years under various names, in August 1958 the alleys were sold off and the building torn down.

[The Midway is another Lost Landmark in the county, which I plan to write about in a future issue of the newsletter. If you have photographs or memories of the Midway and its successors, please contact the author at rad62@ptd.net or (570) 389-1945.]

At this point the FFSLA comes into the picture. It was organized in July 1935 as the Hazleton Federal Savings and Loan Association with a total capital of just \$5,072. By 1959 the assets in terms of savings accounts stood at \$12 million—having doubled in just the previous five years—and as a consequence of the growth the firm was looking to add another branch. In April 1959 the association, which officially became the FFSLA that November, announced that Bloomsburg was selected as the site. It spent \$20,000 to purchase from the Row estate the vacant, two-story frame building at 17 East Main that featured a store room, offices, and apartments. Work started on tearing it down in July 1959, prior to construction beginning on the new facility.

The construction of what was called an “ultra-modern building” was handled by Boyd H. Kline, a general contractor based on Old Berwick Road. Two of his recently completed local projects were both located in Berwick: the sewage disposal plant and Consolidated Cigar factory. Nearly every

sub-contractor and contributor to the building—referred to as the first commercial building built on Main Street for some years—was based in either Hazleton or Bloomsburg, keeping the work local. Hazleton provided the electrical work, plumbing and heating, glass, and furniture, while Bloomsburg contributed painting (MacNeal’s), carpeting (Lyle’s), drapes (Deisroth’s), office supplies (Ritter’s), and kitchen equipment (C. M. Evans).



The longtime location of E. F. Row’s barber shop being dismantled, July 15, 1959

The following description of what was then the newest building in downtown Bloomsburg comes from an eight-page section published in the January 21, 1960, issue of the *Morning Press*. Referred to as striking in appearance and quite modern, the two-story exterior included rich mahogany granite accentuated by glass windows framed with aluminum. Most notable was an extremely delicate electronic time and temperature sign that consisted of 350 lamps controlled by an electronic brain. The time was kept accurately to the minute by self-controlling synchronous motors, while the temperature was accurate to a degree thanks to electronic measurements kept by a secure unit mounted on the roof.

Ease of access was also a consideration. The promotional literature was careful to note that the entrance, besides being air-conditioned and heated as was the entire building, was at street level and access would not be a problem for mothers with baby carriages. The lobby when entered featured counters for the tellers made of royal walnut and covered with a durable tan linen. To the left the wall was “attractively covered with a champagne vinyl.”

The ceiling featured recessed lighting and “the newest type of white acoustic tile,” and the carpeting, manufactured by the Magee Carpet Company, was covered with First Federal’s gold eagle emblem in a background of beige and aqua. The most modern aspect of the building, and

probably also the most intrusive, was its sound system. Possibly believing that silence was not conducive to encouraging business transactions, a Stromberg-Carlson hi-fi music unit was installed. It contained a tape that allowed for music to be played continuously for all eight hours the institution was open, without one piece of music having to be repeated during a single day.

For banking operations, there was an open office at the very front of the building, a private conference room and employee lounge at the back of the first floor, plus areas on the top two floors for the accounting, bookkeeping, and secretarial departments. A paperwork elevator, or dumbwaiter, was installed near the tellers for the transfer of transactions up to bookkeeping. A set of stairs at the front led to the basement, equipped with public restrooms and a lounge, decorated with side walls of lettuce green and a marbled dove grey vinyl tile floor.

The restrooms and lounge were also reached by a stairwell at the back of the building that led up two floors to the rear entrance and customer parking lot off Ridge Avenue. Also within easy reach of the parking lot was a meeting room on the building's second floor, about 28 feet by 36 feet in size, called the Federal Room. It was available for use by



The First Federal lobby, January 18, 1960. In this view to the front of the building, the teller counters are at left, an open office in front of the windows, comfortable seating at right, and the carpet with the eagle design.

community groups free of charge and was spacious and well-lit, with side walls of lettuce green, end walls an early dawn yellow, and a vinyl tile floor. The room was equipped with folding chairs

and tables, as well as an accompanying modern kitchen furnished with a full-size stove and refrigerator, birch wood wall cabinets, and sink.

The association's grand opening celebration was a week-long affair. It began with a special ribbon-cutting program at 11:00 on Friday morning, January 22, 1960, which was broadcast on WHLM radio. Participants included FFSLA president Matthew Leib; assistant vice-president and the manager of the new branch, Charles Meell; Joseph Conner, town council president; and Bloomsburg Chamber of Commerce president Clinton Lyle. The first day went on until nine p.m. that evening, complete with a giant spotlight illuminating the sky over Bloomsburg, then the Open House continued on Saturday. The following Monday to Friday the building was open both during the day and then six to eight each evening for those working daytime hours. The festivities concluded Saturday, January 30. Tours of the facility were conducted each day to provide everyone with an idea of what the building offered.



A large spotlight illuminating the skies of Bloomsburg the night of the Grand Opening, January 22, 1960

Free gifts were handed out daily, as well as door prizes and awards. There was a contest where visitors could guess how much money was in a "House of Money." A total of \$430 was being given out, with a grand prize of \$250 to be awarded on the final day of Open House week. As an inducement for opening new savings accounts, First Federal gave each customer with accounts less than \$50 an attractive Piggy Bank, which was a plastic pig with a slot in its back and wearing a top hat. For each account of \$50 or more, they would also have the "choice of a wonderful Sunbeam electric clock or a ladies' or men's umbrella." The clock was described as "a dependable trouble-free timekeeper;" the ladies' umbrella came in black or red with a cover of solid-color acetate and the handle with inserts of an unusual design; while the men's umbrella was "made of long-lasting, light-weight, quick-drying acetate" with a "handsome hand-carved wood handle."



Signing up for door prizes and souvenirs, January 22, 1960

Following the opening festivities, operations settled down into a normal routine. Three and a half years later, First Federal expanded its footprint on Main Street, but not with a second building. Instead, in August 1963, the brick building at 11 East Main was purchased from Lois Sloan Keller, daughter of Harry Sloan and widow of Harry Keller (uncle to nationally famous big cat trainer George Keller) for \$20,000. The 83-year-old building was demolished early that October and in just two weeks the area was landscaped with grass, bushes, and trees to provide a small park on Main Street. Next to it were the existing stairs that led up the hill to the parking lot.



The park First Federal created on the site of 11 E. Main Street, October 19, 1963

The company continued to grow, eventually with ten branches, and in 1998 became First Federal Bank. Shortly thereafter, it was acquired as a subsidiary of the Northeast Pennsylvania Financial Corporation. From that point on, however, the new company experienced financial troubles and in 2005 was purchased for \$98 million by the Keystone Nazareth Bank & Trust Company (KNBT). A reason given for the acquisition was to “allow the bank to expand into Luzerne, Schuylkill, and

Columbia counties.” In August 2006 though, KNBT decided to focus on growth in the other counties and not Columbia, so it sold its two branches in Bloomsburg, at 17 East Main Street and 2691 Columbia Boulevard, to First Columbia Bank & Trust Company.

At the time, First Columbia stated it planned to keep both branches open and retain all current employees. While the Columbia Boulevard location is still a branch of the bank, the one on Main Street, just east of First Columbia’s then main branch at 11 West Main, was closed and converted into a call center. Having been purchased in December 2006 for \$228,500, it was sold two years later in December 2008 to Snavelly Realty for \$212,000. A stipulation of the sale was that the building would never again be used as a financial institution of any sort. In January 2010, instead of it celebrating 50 years since opening as the most modern bank in Bloomsburg, the building lay little used and moldering.

Finally, in August 2011, 17 East Main was sold for \$180,000 to developers of student housing Sante D’Ambrosio and Matt Zoppetti. Determining it could not be remodeled for any other use, Town Council voted to allow its demolition and replacement by a student apartment building. In August 2012, after 52 years, the First Federal building, which had opened with such promise in January 1960, came down to become another lost but notable piece of Bloomsburg’s history.