

CHAPTER XVI

EARLY BUSINESS AND SERVICES

POST OFFICE - Although lumbering was an important factor in our early history, the Post Office was as essential as there had to be communication on land as well as water.

Years ago, there existed at the Mouth a place called "Stump" which was placed on most of the old maps. The Stump Post Office, which was a hollow stump, was used as a repository for mail as it came up the beach from Grand Haven. Later, in 1854, the government established a Post Office there, the first one on the lake, and called it the White River Post Office.

The establishment of the first Post Office in Montague was in 1867, with O. R. Goodno as Post Master, succeeded by Harry B. Strong in 1875. Harry Becker became Post Master in 1877. The office was located in a building opposite the Ferry-Dowling office.

Just before and until 1901, the office is listed as being in William Peck's Hardware Store (Meyers Plumbing Store) with William Peck and Post Master.

In 1901, William Peck moved into the Franklin House and the office was moved into the Ripley (Lipka) block where Bee's Beauty Shoppe is. It was between Phelan's Clothing Store and Jennings Jewelry Store on Dowling Street, or Church Street as it was then called, with Montague W. Ripley as Post Master.

From there it was moved to the Osmun Block, where the bank now stands on Ferry Street, and in 1917 George D. Mason became its Postmaster. Soon after, the office was moved again to the Kison Building, across the street, where Hunt's Hardware is.

In 1931 the Post Office again was moved to the Masonic Building on the corner of Dowling and Water Streets, where it remained until 1951, when the new Post Office building on Ferry Street was dedicated.

George D. Mason continued as Postmaster until 1948, when he retired and was honored for having held the office for 31 years.

William Thoma substituted as Postmaster until Earl Thompson took over in 1949 and continued to hold office until H. W. Lynch succeeded him in 1964.

With so many new industries in the Montague Area, the Post Office business has greatly increased.

TRANSPORTATION - The first mail route came from Grand Haven to the Stump, carried along the beach on ponies. Later, mail came from Muskegon by Mr. S. C. Hall on foot, in a carpet bag. Stages to Whitehall and Montague were; Gale and Nichols, Bickford's Stage, Smith and Saunders, and Lee, Scully and Company. In 1870 Martin L. Sweet built the railroad into Montague, extending it to Pentwater in 1871. Mr. J. T. Ryerson ran boats to Muskegon,

which were used more than stages. He sold out in 1867 to A. E. Goodrich, who owned the Goodrich steamers.

NESBITS THRIFTWAY-The present Nesbit's Thriftway Store, located on the corner of Ferry and Dowling Streets, has been a landmark in Montague for many years. It was built by Ferry and Dowling in the early 1860's and was used as a "mill office" for many years, also as a general store.

In 1893, the store was bought by George Mason, father of G. D. Mason, past Postmaster of Montague. During the years of 1898 and 1899, Walter Nelson, of the Nelson Store of Whitehall, operated it.

William Sweet also worked for George Mason, and in 1901, when the White Lake region was just entering upon the decline of the famed lumber era, he bought the store and started serving the residents. He became one of White Lake's oldest merchants, both in age and time of service, and owned and operated the store for 47 years.

The upper story of the building was once used as lodge rooms for the Masonic Lodge, and as store rooms. Later, the Mason's moved to their own building.

William Sweet retired in 1948 and sold the building to Taft Nesbit.

The top story and stairway have been removed and a wing added on the right side, with a new entrance and more windows. A meat market has also been added.

The store was called "Nesbit's Quality Service" and later changed to "Thriftway."

This store has served the community as a general store or grocery for 103 years as of this date.

LIFE SAVING SERVICE- Soon after 1875 a life saving station was built next to, and at about the center, of the north pier of the channel. For years it had a crew of seven or eight men. There were living quarters for the captain and sleeping quarters for the crew, and later small houses were built near the pier. An inclined runway was built from the water up to the station for launching boats. During the operation of the station men patrolled the beach north and south of the pier with lanterns at night. There was an auxiliary building, or large boat house, painted white, which stood almost at the edge of Lake Michigan, a few hundred feet south of the south pier, where a large life saving boat was stored in case of storm and not being able to get out of the channel. For years oars were the only power, later inboard motors were used. The south pier was a doubledecker, and could be used for walking at pier level, or in case of storm, elevated walking, with a light located at the west end of the pier. In 1915 electric lights replaced the kerosene lights, both at the lighthouse and at the end of the pier.

Captain William Robinson was the first lighthouse keeper, from 1875 to 1915. William Bush, a son-in-law, was assistant, then

succeeded Robinson until it was closed in 1941.

Later the lighthouse was used as living quarters. The lights were electrically operated and serviced by the Muskegon Coast Guard. The lighthouse has been sold to Fruitland Township, perhaps to be used as a museum.

In 1946 the Coast Guard Station was put up for sale.

WHITEHALL LEATHER COMPANY - The Whitehall Leather Company is the oldest business still in existence in the area, and for many years after the passing of the lumber era was the major supplier of livelihood for people of the White Lake community. It was founded in 1866 as the Eagle Tannery, later became the Eagle-Ottawa Leather Company, and in 1944 was purchased by Genesco. Last year, 1966, marked 100 years of steady employment for residents of the White Lake area.

The tannery was built on White Lake because of the water resources and nearby supply of hemlock bark, used for tanning leather. It was known for many years as a source of high quality bookbinding, portfolio, billfold, bag, case, and strap leather.

When purchased by Genesco in 1944, the plant was modernized and many process changes were made, in order to make this tannery one of the most efficient producers of shoe upper leather in the country.

Whitehall Leather now employs 237 people and has an annual payroll of \$1,750,000.

THE FRANKLIN HOUSE - The Franklin House, built in 1873 by George Franklin and Henry Dowling, was purchased by the late William Peck from Mrs. Anna Dowling in 1901, and he and his family operated it from then until 1935.

The hotel went into a period of decline until C. J. Sipple of Winchester, Kentucky, purchased the property at a scavenger sale in 1940.

Mr. Sipple engaged in oil development in this area and began renovating the building. In July of 1940 another grand opening marked the end of that decline and beginning of new activity, with Mrs. Enoch Peterson as manager.

Following Mrs. Peterson, Clarence and James Ford took over the management in 1941, and after a short time, Clarence became sole manager. With the construction of the chemical plants in Montague, rooms became a premium, and the 3rd floor ballroom was converted into apartments.

The structure, which had a 100 foot front, contained a "Collectors Corner" cocktail lounge, and lobby all opening onto Ferry Street. It was about 85 feet deep, with a basement and central heating system.

In August, 1960, The Franklin Hotel was leased to Harold Westbrook, who purchased it with his son, Robert, as manager. The business was purchased from Clarence Ford. They remodeled

the kitchen and dining room of the hotel, and also catered to parties and banquets. The colonial theme was carried out in the dining room minus the red-checkered tablecloths, which were familiar to all guests throughout the past years. The red-checkered tablecloths were replaced by white linen.

In March, 1961, the building was completely destroyed by fire, which started early on Sunday morning. There were nine people in the sleeping rooms at the time. Mrs. Lewis Knoth, awakened by smoke, shouted, "Fire" and the alarm was given at 4:40 a.m. Fire Chief, Carl Schultz, stated smoke was pouring from the northeast windows. Occupants fled in night clothes, and dressed at Lipka Drug Store, across the street. Fire was located back of the curio shop owned by Henry McKey, that had been closed for over a year. Fire burst out in several places.

Three guests had to be taken out with ladders. All lost personal possessions. Whitehall Fire Department was called, also Muskegon, which sent one of their heavy duty pumpers. Blue Lake also responded.

Plate glass windows across the street were broken by the heat, although water was being played on them all the time. Flames shot up 100 feet above the structure, as, one by one, the walls crashed. No one was injured. There was no strong wind, which saved the town.

The hotel served as a gala social center through the years that created 44 area lumber millionaires. It was a \$75,000 fire.

The flames destroyed meeting records of several clubs, which met regularly at the hotel.

LIPKA DRUGS - In 1876 L. G. Ripley built the present Lipka Block and moved his drug store from the Franklin House and continued to remain there until it was sold to the Lipka brothers, Marvin, Jr., and Glen, in 1952. (Mrs. Howard Ripley owned it at that time)

Upon the death of L. G. Ripley, Montague and Howard Ripley (sons of L. G.) entered into a partnership drug business.

Later, in 1939, Montague bought a drug business in Whitehall and Howard continued in the building until 1952, when the drug business was sold to Glen Lipka.

Howard Ripley continued to work for Glen Lipka a short time and then retired.

HACKLEY UNION NATIONAL BANK AND TRUST COMPANY - In the fall of 1882 a private banking business, known as the Muskegon County Bank, was started in Montague with Messrs. George E. Dowling, Charles H. Cook, and Henry H. Terwilliger as partners, Mr. Terwilliger being the Cashier. Mr. Dowling and Mr. Cook were prominent lumbermen and saw-mill operators.

The business was carried on in the store of Burrows & Jones which stood where the Meyer Plumbing & Heating store is now

located. A portion of the store was assigned to the bank, a suitable railing installed, behind which was the bank's safe, a desk or two, and some filing cabinets.

As Montague needed a more imposing bank than that, Mr Dowling constructed the brick building on Ferry Street at the foot of Franklin Hill, and in 1883 the bank moved into and occupied the corner portion of this building. It had beautiful black walnut fixtures and a sturdy vault housing the safe. There is no available information as to the size of the bank as no statements were required of private banks.

On the decline of the lumber industry, Mr. Cook moved to a more promising locality and in the spring of 1896 Mr. Dowling died, leaving the entire management of the bank to Mr. Terwilliger. In 1901 Mr. Terwilliger left the bank and it was liquidated without loss to the depositors.

In 1903 Mr. Terwilliger's son Francis, and a grain buyer named C. D. Burdick, both of Montague, reopened the institution, again a private bank, under the name of The Farmers Bank. As Francis was more interested in other things, including baseball, than in the bank, it did not flourish, so in the fall of 1905 the entire business was sold to L. W. and E. P. Mills, father and son, of Mason, Michigan, who continued the operation of the bank under the same name of The Farmers Bank, with E. P. Mills as Cashier.

By 1906 the bank had so progressed that a bookkeeper, with sundry janitor duties, was needed, and a young high school boy named Adolph Anderson was selected. At that time the Capital of the bank stood at \$5,000 and total resources at \$35,000. Under management of the Mills family the bank prospered and grew so that in 1910 they advertised a "Responsibility" of \$20,000 and resources over \$100,000.

In 1911, under the leadership of E. P. Mills, the bank was incorporated as a State Bank under the name of The Farmers State Bank of Montague, Michigan, with capital of \$20,000 and deposits well over \$100,000. The Officers, who were directors also, and other directors, were:

John Vanderwerp	President
Herman W. Runzel	Vice President
Lucius W. Mills	Vice President
Edward P. Mills	Cashier
William VanFrank	
William E. Sweet	

Mr. Vanderwerp was a lawyer from Muskegon, and our State Senator, and a few years later served our County as Circuit Judge for 18 years.

In 1916 the Mills family moved to Lansing, Michigan, and Adolph Anderson was elected Cashier and made a director. By the very late 1920's the bank had resources of approximately \$500,000 which by reason of the depression and bank holiday of that era,

had shrunk to approximately \$200,000 by 1933.

Thereafter in the 1930's and 1940's Montague was fortunate in obtaining 6 small industries, and in the early 1950's the large Hooker Chemical plant and the large E. I. du Pont de Nemours plant. In the meantime two significant things about the bank should be mentioned: the name of the bank was changed to Montague State Bank, and a new and more commodious banking edifice was erected. In September of 1951 the bank moved into the new quarters which it still occupies at this writing.

As a result of the industrial growth of Montague, the deposits and resources of the bank grew very rapidly, but not rapidly enough to supply the great demand for mortgage money that was occasioned by the influx of new families into the area. Because of this, and with the desire to provide Montague and the White Lake area with ample and improved banking and trust facilities, the bank's Board of Directors consisting of Adolph Anderson, Francis Dahl, Axel C. Johnson, Alvin A. Koch, Claire W. Nelson and John Thieman voted to accept the offer to merge with the Hackley Union National Bank and Trust Company of Muskegon, Michigan. The merger took place on February 14, 1956, at which time the deposits of Montague State Bank stood at \$2,748,000, and resources at \$2,963,000. After merger the resources of Hackley Union Nat'l Bank & Trust Co. stood at approximately \$58,000,000 which in the intervening years has steadily grown, now standing at approximately \$100,000,000. Looking ahead, the future of banking in this entire area appears challenging and bright with ample resources and facilities for every financial need.

MUSKEGON BANK AND TRUST COMPANY - The first banking facilities in Whitehall were furnished by Frank Blackmarr, who established a private bank in 1869.

The first bank was incorporated by William Weston in 1872 and remained in existence under several different names until 1897.

In 1902 The State Bank of Whitehall was organized by E. R. Morton with himself as cashier and M. B. Covell as President. Mr. Covell continued as President until his death in 1933. George E. Covell, a nephew, succeeded him and served as President until his death in 1954. Joseph Ocobock served as President until the bank was merged.

In 1957 The State Bank of Whitehall became part of the Muskegon Bank and Trust Company, offering much greater banking services to the area, made possible through the connection with one of the major banks in Michigan.

The friendly, personal service of the old-time days continues, however, and the bank continues also to take great pride in the part it plays in the development of Whitehall and the White Lake community.

In 1967 the bank moved into its new building, which has all the

very latest banking facilities, including drive-in convenience.

CHESAPEAKE AND OHIO RAILROAD-The first railroad built in the White Lake area was known as the Chicago and Western Michigan about 1870 or 71, and ran from Holland to Pentwater. It was built by Martin L. Sweet. By 1900 this road and two others were incorporated into the Pere Marquette line. History relates 93 different railroads formed the present Pere Marquette, now called the Pere Marquette District of the Chesapeake & Ohio. Most of the roads were built in short stages to provide transportation for lumber from cutting areas to mills. In the case of the Montague line, it was built from St. Joseph to this area to provide shipping facilities not only for logs but for partially finished lumber products, as there were a number of processing mills in the area. Engines were of coal burning type. Trains were also used for passengers, but this service was discontinued in 1936. Later cars and buses were used. While the history of the development of this area is pretty much tied up with lake travel, the railroad played an important part in business and industry activities of the area.

As Hart, Shelby, and Montague increased manufacturing activity, the railroad became more active. It now carries chiefly heavy merchandise and materials for mills, foundries, and factories.

The Depot was located at the foot of Spring Street, and Earl Pillman was depot agent here for a long time. The Depot has been torn down, and the stove is in the Montague Museum.