

## W.H. Pier Bank Building – 142 South Central Avenue – circa 1883.

Built as the W.H. Pier Bank in 1883, just as Richland Center was entering an era of the greatest expansion of its business community, the building has been used for many retail purposes since the Pier Bank business moved to 195 West Court Street in 1921.

Designed by Madison architect David Jones in 1883, this three bay, two-story brick building features an Italianate influenced projecting metal cornice with large end brackets that has a wide border of corbelled brick. It also has decorative window treatment.

William Henry Pier was born in Ohio, served in the Civil War and came to the Richland County village of West Lima in 1865. He farmed and taught school there and moved to Richland Center in 1870 when he was elected Clerk of Court for Richland County. Pier remained a resident of Richland Center for over 50 years, during which time he started a bank and helped develop numerous businesses in the city. Upon his retirement as president of the bank, he turned control over to his son A.V. Pier and moved to California where he died in 1924 at the age of 81.

W.H. Pier began his business ventures in 1871 when he purchased the abstract business of Smith and Laws. Ten years later he opened a banking operation in a corner of A.H. Krouskop's "Grand

Emporium." This was strictly a checking operation in which Pier accepted deposits and redeemed checks written by his clients. Ed Parfrey described the initial Pier Bank as follows: "My first remembrance is that there was no ornate furniture, merely a safe and a flat table and Mr. Yeaman." Yeaman was a loyal employee who later became an officer and stockholder in the Richland County Bank. In 1883 a spectacular fire destroyed Krouskop's store.



Above: The W.H. Pier Bank Building at 142 South Central Avenue. Below: The A.H. Krouskop "Grand Emporium" destroyed by fire in 1883. Richland County History Room photos.





Fortunately, the firefighters were able to rescue some of Krouskop's inventory and Pier's safe. All was dumped across the street on the courthouse lawn. Later that same year, Pier had the brick building located at 142 South Central constructed, directly across the alley from the quickly rebuilt Krouskop Store.

During the 1890s W.H. Pier made significant investments in the business community. In 1892, on the northwest corner of Court and Main Streets, the former site of the city's first hotel, he built the Union Block. Simultaneously, he and Mrs. T.M. McCarthy constructed the Pier Block on the southwest corner of the same intersection. The Coffland Brothers clothing store moved into the Pier Block and remained there until the store closed in 1928.

In 1903 Pier received a state bank charter under the name of Richland County Bank. Its capital stock was valued at \$25,000, with almost all of it owned by W.H. Pier. In the 1904 annual report the bank listed \$200,000 in deposits. Richland County Bank expanded its services by installing safety deposit boxes in 1906 and adding a savings department in 1908.

Right and below: W.H. Pier - Richland County History Room photos.

