

(the full version)

"THE BANK OF CAMPBELL LEFT TOWN 100 YEARS AGO"

By: Sandy Austin, Campbell Town Historian (2024)

In the late 1800's, Campbell was in an excellent location for business, halfway between Corning and Bath. The Hamlet area was a thriving place. It was right along the main travelled way which was right down Main Street in Campbell. Travel then was by horse and carriage and "Campbelltown" as it was still called by the U.S. Post Office until about 1890, became known as the stopping place to rest the horses, relax and shop. From the settlement of the Town to the 1880's, the main business of the Town was connected with lumbering and tanning. Gradually the timber was logged off and sold, and the people turned to farming and opening businesses to adapt to the times.

There were three general stores, three boot and shoe shops, one tannery, one saw and grist mill, one planing mill, a wagon and carriage shop, three blacksmith shops, a harness shop, a hardware store and tin shop, a post office, two millinery stores, one meat market, a jeweler shop, three physicians and two clergymen. There were 4 churches; the Catholic, the Baptist, the Methodist and the Presbyterian; and there were also 2 hotels and a couple of rest homes.

In addition, there were various businesses along the main travel ways, but the main "business block" was the block of Main Street between Church and Bemis Streets.

With two railroads running through the Town, there were two depot stations in the Hamlet. The Erie Station was on Main Street and the DL & W Station was at the end of Bemis Street. A third depot was at the railroad crossing in Curtis.

This was also the time when the railroad prospered. The railroad brought and picked up the mail, and for a time, there was passenger service. It also provided a way to not only deliver goods to the community, but also, to ship out-going products such as lumber, grain and cheese.

In about 1880, among the other about 15 businesses in the “business block” was the Bank of Campbell which began business with George Sutherland, president and W. S. Clark as cashier. The original bank building was of wood construction, as were the surrounding stores, and it was located on the west side of Main Street, which is toward the River. The Bank was doing well, as was George Sutherland with another banking office and an apartment in New York City and a beautiful home on Main Street in Campbell which was the second house south of the Corner Store. Upstairs was the office of “The Campbell Herald”, the Town’s newspaper. Robert C. Turnbull also had an Insurance office at the Bank building for fire, life and accident representing the Home Insurance Co. of New York.

In 1895, records indicate that in the wee hours of the morning, on Saturday, October 13th, the bank building burned to the ground in a multi-business fire in the Town’s business block. Fire raged from building to building; the nearest fire department was summoned; it was the Bath Babcock Ladder Company which came down in the dark of night on the dirt travelled-way with the horse-drawn fire apparatus, but by the time they arrived here, there was not much anyone could do except let the fire burn itself out. Along with the Bank, several stores, the post office building, and several homes were destroyed. It was determined that the fire began as a result of a defective chimney at the Willard’s Drug Store in the upstairs meeting room. It was a devastating event and folks referred to it as the night Campbell burned down.

The over-all loss was determined to be about \$50,000.00 with only about ½ covered by insurance. Converted to today’s purchasing power, it would be equivalent to a \$1.8 million loss.

Mr. Sutherland was out of town when he got the news of the fire and he and the depositors were relieved to find that the Bank vault, which contained all the books, securities and valuables, had withstood the heat and fire. They set up temporary business quarters in the A.B. White’s store at the upper end of Town [possibly that was the Corner Store]. Soon after the fire, George Sutherland, the Bank owner, arrived

home from NYC and immediately made plans to re-build. He then had the Bank re-built on the same site, this time with brick construction.

By 1903, the Bank, doing well, had depositors for a radius of 10 to 20 miles with business dealing in almost every state and territory. [There were 45 U.S. states at that time.] The Bank's annual volume of business was over a million dollars.

Other businesses had re-built and there were two hotels, George Turner's Cottage Hotel; and Norman Vine's Grand Central Hotel. There were three dry goods and general stores doing a flourishing and increasing business, and Fred Clark's Grocery Store. H.B. Willard was the postmaster and he had his re-built drug and book store. Henry Joint had a large and growing business of hardware and all kinds of farm implements. George Babcock had a meat market. There were two barber shops, the John Clark barber shop and the John Worden barber shop. There was still one sawmill left in Town operated by John Clark and son. Business was still thriving as the Town had rebuilt from the big fire.

By 1905, the horseless carriage was coming on the scene and folks, eager to use them, began travelling the main road as people could afford them. It was still the main road from Corning to Bath.

The year of 1912 brought big changes to the Bank and the Sutherland family. In June, George's daughter, Bertha, married Charles Coit. About 5 months later, on November 20, 1912, he died of a heart attack at the age of 64. Mr. Sutherland had been the sole owner of the Bank of Campbell, so it was closed pending the settlement of his estate.

Sutherland's will was promptly probated and the executors appointed were John F. Little of Bath and Robert C. Turnbull of Campbell. It provided that George's widow, Hester, would have use of the home in Campbell and after her demise, the home would pass to the daughter, Bertha Coit. He made other bequests to William V. L. Turnbull and Robert C. Turnbull and the First Presbyterian Church of Campbell and various others, and provided that the Bank of Campbell would take

care of all demands of the depositors pending closing of the estate. It was anticipated that there was ample funds to take care of the depositors, pay all the legatees outlined in his will and leave a handsome surplus for the residuary legatees.

By December, 1912, a successor bank was organized under the name of Sutherland, Turnbull & Co., headed by Robert Turnbull who was a trusted man of the Sutherland family; he had started out at the Bank of Campbell as a clerk and served as cashier. He had a fine reputation for his business ability and integrity. A partnership was formed with Robert Turnbull as president and having immediate charge of the business with partners, Hester Sutherland, Bertha Coit and cousins of George: Mrs. Elbertine R. Hamilton of New York City and Miss Georgia Robertson of Washington, D.C. The successor bank was opened at the offices of the former Bank of Campbell.

Unfortunately for the Town, about May 24, 1913 another major fire swept through the "main business section" and several businesses were destroyed. The fire started at the rear of the Joint Hardware building, which had housed the post office and the Bell Telephone exchange. The building was destroyed along with Ira Platt's general merchandise store; and the barns of the Cottage Hotel also burned. These buildings were on the west side of the street along with the bank. The Bank building was on fire at times, but due to the active work of the bucket brigade, it was saved along with the Cottage Hotel and other buildings. Loss in this fire was estimated at \$30,000; in today's purchasing power would equal to just over \$941,000.00 in loss; almost a million. Again the businesses were rebuilt. Business at the Bank continued with Robert Turnbull in charge.

On January 26, 1916, Hester Sutherland, George's widow and her Will was submitted to probate. Robert C. Turnbull was appointed as executor of her estate. Hester's Estate which was worth about \$60,000, which in today's economy, would be worth about 1.78 million in purchasing power. Her Will outlined bequests to some family members, gifts to local charities and the remainder going to the step-daughter, Bertha Coit.

The following year, 1917, Robert Turnbull was elected President of the Bath National Bank and he divided his time between the two banks.

Early in May of 1921, a burglary occurred at the Sutherland, Turnbull & Co. Bank of Campbell. The burglars, knowing there was no electric current to the building, brought batteries to set off the charges which they used to blow the locks on the bank vault with two charges of nitroglycerine.

The robbers, travelling by automobile, got away with \$50 in cash which was in a money-changer box, and other valuables after trashing 30 safe deposit boxes which were stored on a shelf in the vault; they all had been pried open with a sharp instrument. Nothing else in the office was disturbed, but the major loss was to the patrons who had rented the safe deposit boxes.

The robbery wasn't discovered until the Bank opened at 8 a.m. the next morning, giving the thieves about 5 hours to get away. The local newspaper then promptly reported the details of the robbery and noted that there was a small safe in the interior of the vault that had been overlooked by the robbers and in it was \$9,000 in cash.

It was about this time, still in 1921, that Mr. Turnbull decided that the Bank needed a burglar alarm and one was installed about 3 months later on a Saturday in August. It was a state-of-the-art O.B. McClintock burglar alarm. A few days later, burglars again appeared at the Bank and, by chance, some motorists had come by and were attracted by the light in the Bank at such a late hour. The burglars had started trying to break into the vault when they were discovered and they dropped their tools and ran. They left behind their jimmy, a pipe wrench, and a set of metal cutters.

In getting into the Bank the burglars had cut a cable to the newly installed McClintock Burglar alarm and the gongs and bells were going off. They quickly realized they were on to and they hurried out to 2 waiting cars and headed east. They got no money as the vault was

too solid and they were discovered in the act. I do not know if they were ever caught but police at Corning, Bath and Elmira were notified and were looking for them. The following year, in 1922, twenty-four of the 30 box holders sued the Bank for their losses which was about \$15,000.

All this time, Robert Turnbull had been dividing his time between the Bath National Bank and the bank in Campbell, and by 1924, the Bath National Bank had grown by leaps and bounds and was requiring more of his time. After much consideration, he made arrangements for the Bath National Bank to take over the Campbell Bank business. Then he sent out notices to all the Campbell depositors that as of March 29, 1924, the Bath National Bank would take over the Campbell business and all the banking would be operated from Bath.

The Campbell Bank had been in business for over 50 years. It was the end of an era -- the Bank left Town -- 100 years ago!

In 1925, it was reported that of those 30 safe deposit box holders, 10 brought separate actions against the Sutherland, Turnbull & Co. Bank. The safe deposit boxes were rifled of their contents and they each lost varying amounts in the contents of the boxes; total valuables lost amounted to about \$10,000.00. They alleged that the Bank was responsible for their loss. On the other hand, the Bank had said that it guaranteed no loss against burglary to the box holders. A settlement was reached in 1927, but the amount was not disclosed.

NOTE: Photos and illustrations from this story are currently in the display case at the Campbell Town Hall. When they are removed from the display, they can be viewed at the Town Historian's office.

SOURCES: Various news articles from local newspapers

"The Campbell Herald" --newspaper in Campbell -- 1893

Various post cards from about 1910

"Map of Town of Campbell" dated 1888

"Landmarks of Steuben County, New York"; edited by Hon. Harlo Hakes -- 1896

"History of Steuben County, New York" By Prof. W. W. Clayton - 1879