

Charles R. and Lizzie B. (Canham) Willings

Among the necessary and desirable institutions in a village of any size is a bank and Millersburg was early blessed with one. In 1900, Charles .R. Willings of Minden City was looking for some place to anchor and landed here.

He bought forty acres just adjoining the village on the north and at once platted it and began selling lots. He and his wife sit up many a night to make out contracts to eager buyers. Prices were low, terms liberal, and the poor began to get homes. Mt. Willings built many small houses with sidewalks and drains in order to keep the Willings Addition neat and clean. He took a great deal of pride in helping people out.

At the same time he started the Exchange Bank and did business from the day he started. The bank is what was known as a private bank but conformed closely to the requirements of the laws governing state banks. Willings did a safe, conservative business. Interest was at the rate of four per cent compounded semi-annually on savings deposits.

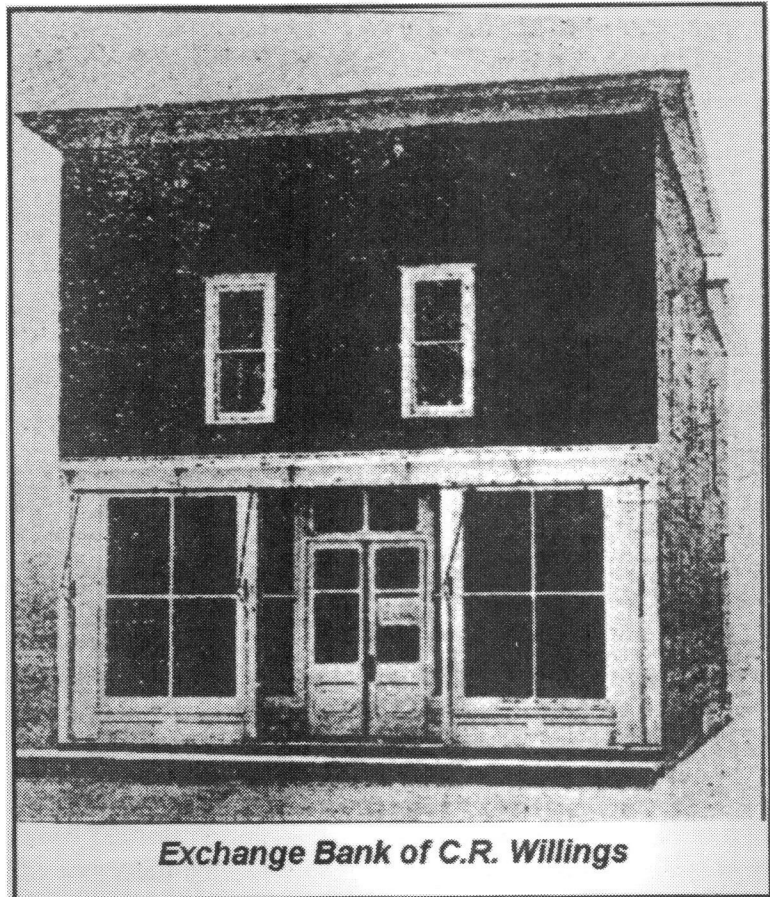
In addition to his own labor he had the assistance of a clerk, Harry Sias. The bank was a wooden building covered with painted iron. The upstairs was used, as a dwelling by the family while the lower floor was the banking office and private offices. A large time lock safe was one of the features and the average amount of money on hand was about \$15,000.

Mr. Willings better known as Charley had a reputation for honest and fair dealing. He was an active member of the community and served as president of the Business Men's Association. In social matters, Mr. and Mrs. Willings were very involved and were always promoting anything that tended to the social well being of the village. He also held the office of village treasurer and assessor for two terms and was a member of the school board. He was a member of the Woodmen and Masons.

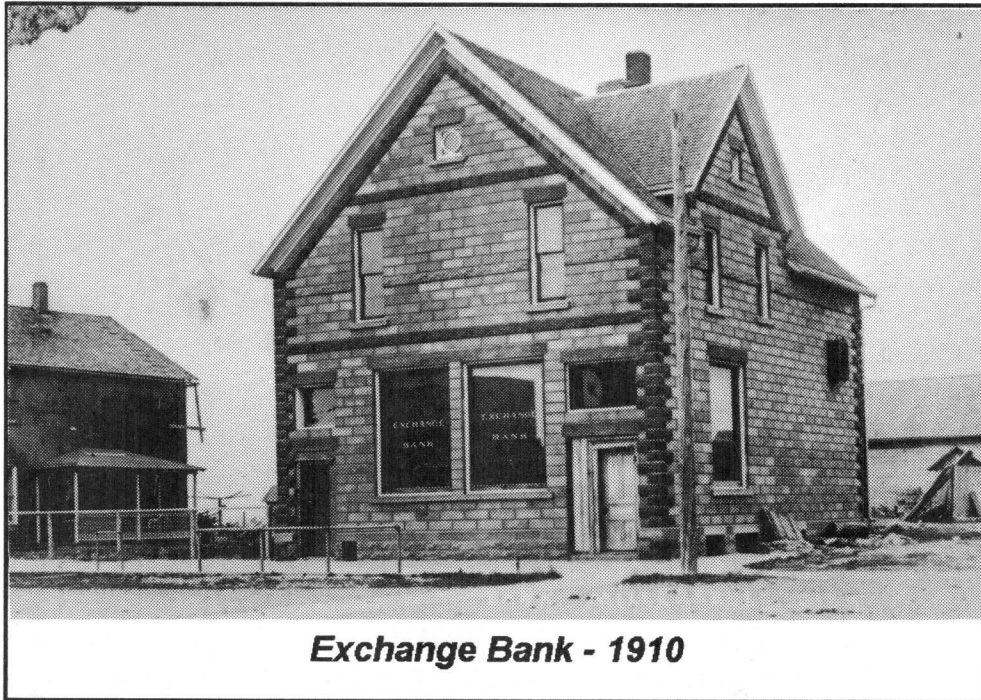
Mr. Willings organized the National Employment Co., which was designed to bring the employer and unemployed together and to assist those who desired to save a little money each year.

(See certificate on following page)

In 1910 Willings build a new cement bank located on the northeast corner of Main and Chandler streets, right in the heart of the village. The frame building was remodeled entirely veneered with cement blocks making it a structure with added strength. The building is two stories high with a basement.



The entrance to the bank is on Main Street and one passes through heavy birch doors finished in their natural color, into a vestibule or small hallway. Then on mounting a couple of steps and opening a pair of heavy swinging doors, one would enter the banking room proper. This was a large, well-lighted room with high ceilings, divided into two parts by a railing. The woodwork was all birch finished to represent mahogany and was very handsome. The ceilings were steel and enameled a dainty shade of yellow, while the walls were papered in deep red. The floors are maple-finished in the natural color and highly polished. In the front of this room separated from the public by a railing was Mr. Willings' desk and office. In the rear of the banking room and completely separated is a large apartment fitted as



Exchange Bank - 1910

a private office in the event the bank would be incorporated as a state bank. This would then become the director's boardroom. A large, handsome fireplace added to the beauty of this room.

The bank vault was constructed with the same care as the rest of the building as it was the most essential part of the bank. After making a deep excavation several feet of concrete foundation were laid and the walls and ceiling, also of

concrete many inches in thickness and well re-enforced were constructed. A steel lining, all electrically connected with the burglar alarm system finished the inside of the vault.

To further safeguard the funds they were placed inside a small safe of massive construction within the vault. A vault door of the latest design and absolutely burglar proof completed the facility. Both the vault and safe were of the Cary make, sold by the Hubbard & Richardson Co.

The bank was well-lit by three large plate glass windows, one on the south side and two on the west side as well as one smaller window on the north side providing a great deal of daylight even on the most cloudy of days.

The heating was done by hot water, provided by one of the latest heating plants made at that time.

At the north side of the building on Main Street a door opened leading up a flight of stairs to the second floor, which was finished off for office purposes.

None but the best workmen were employed to work on this building. Carpenter John Vance was the general supervisor and also made the handsome woodwork. Frank Pierce and Josephus Roadhouse did the staining and finishing of the woodwork. Mr.

EXCHANGE BANK

of C. R. Willings

Responsibility . . . \$10,000.

A General Banking Business Transacted.

Good Notes Bought at Low Rates.

Interest Paid on Time Deposits.

Patronize Your Home Bank.

Roadhouse also did the eave toughing and Mr. Pierce and Israel Lown helped John Vance with the carpenter work. Jack Miller, of Alpena, assisted by Tom McComb, installed the hot water heating plant. J. A. Valentine of Onaway made the concrete blocks and laid the walls of the building. Jack Brennan did the paper hanging.

In September of 1910 a fire was discovered in the almost finished bank. It seemed, as the handsome structure was doomed to destruction before it was opened. But quick and effective work with pails of water checked the progress of the flames with only small damage of \$50 resulting.

The cause was a small fire had been built in the new fireplace to take the chill off so the workman could finish the interior finishing. The wall of the chimney was not built thick enough and the bricks became so hot that the studding in the partition ignited. The fire worked its way up through the partition to the second floor and then burst out in a glare of flames.

Chancy Robins Jr. discovered it and the fire was soon brought under control without even the aid of the fire engine. Luckily the new fixtures were still on the loading dock at the depot and were not in place to have received smoke and water damage.

In November the doors were thrown open to the public for their viewing. Several hundred people visited the elegant place. Mrs. Willings assisted in receiving the guests and gave each lady a beautiful carnation as a souvenir of the event, while the gentlemen smoked cigars, with the compliments of Mr. Willings.

A representative of the burglar alarm firm was present and demonstrated the system. It was the only bank in the county, which had this safeguard.

In early spring of 1911 C.R. Willings started making extensive preparations toward reconstructing the old bank building over which he lives into a modern dwelling. He has purchased a portion of Wm. Sloan's lot adjoining that on which the building stands and proposes to move it back and remodel it. It is believed that this is the building called Graystone owned presently by Richard and Margie Bidwell.

The bank continued doing business until the bank holidays during the Depression years. After the death of Charles at age of 59, (he was born November 26, 1872) in December of 1931, his wife Lizzie continued to live in Millersburg until 1949 when she went to live with her daughter, Bonnie, in Detroit. Other children of the couple were two sons, Charles and Eugene and two other daughters, Mrs. Wallace Young and Mrs. Vernon Magnuson. Eugene now lives in Alpena and is 93 years old.

Lizzie was born February 29, 1872 and had married Charles January 23, 1897 just prior to moving to Millersburg.

Upon her death on February 24, 1957 she was brought home to Millersburg to be buried alongside her husband in Riverside Cemetery.



The Willings Home with the family in front