

# SOUTHERN OREGON HERITAGE

*Today*

"NO SUBSTITUTE FOR SAFETY" —

## First National Bank of Medford

A RARE FIND ALONG THE APPLIGATE TRAIL

## Grave Creek Covered Bridge

THE PASSION FOR RESTORING THE PAST

## Historic Preservation

MARCH 1999  
Vol. 1, No. 3

KUNSELMAN & BERKINSON  
MEDFORD, OREGON





# Children's Heritage Fair

by Amelia Chamberlain and Jan Wright

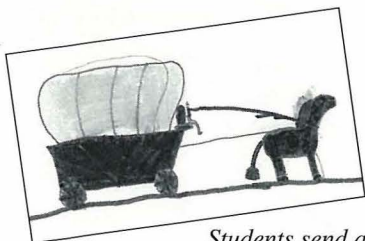
**R**emember when you were in the fourth grade and you learned about the state in which you lived? Perhaps you can still remember your state song or a field trip to a historic site. In Southern Oregon, fourth-grade students will recall a special day in Jacksonville when they met history face to face. Each spring, 2,800 fourth-graders from Jackson and Josephine counties, their educators, and their chaperons attend the Children's Heritage Fair in Jacksonville.



PHOTOS BY DANA HEDRICK-EARP

*Students try their hands at quill-pen writing during Heritage Fair at the Children's Museum in Jacksonville.*

A unique set of circumstances – including the moving of the county seat to Medford, the closing of the railway that linked Jacksonville to Medford, and the Depression years – protected Jacksonville from the changes that affect most communities. As a result, the historic integrity of the pioneer mining town was preserved for posterity. Today, students are able to explore the early community of Jacksonville from its gold-mining boom days to its heyday as the county



*Students send artwork and letters expressing their thanks and sharing their learning experiences.*

seat and imagine what it was like to live in the past.

Through the Children's Heritage Fair, the Southern Oregon Historical Society hopes to produce new generations of historians who will find personal meaning, value, and delight in exploring the history of Jackson County and Southern Oregon. During the fair, students walk in the footsteps of their historic predecessors, cross the same thresholds, play the same parlor games, and pay respects to loved ones at the cemetery.

The students' post-fair comments give a sense of what they learned: "I learned to respect the cemetery," said one. "Thank you for teaching me everything; it was the best thing I ever did," said another. "I had fun and it really made me feel like a pioneer," said a third.

Students find meaning in the fact that our community today reflects the



*Mrs. Beekman shares stories of the way things were at the historic Beekman House.*

contributions of diverse groups such as American Indians, Mexican mule packers, Chinese and Hawaiian miners, German shopkeepers, and English stonemasons. As these fourth-graders immerse themselves in the past, they reap the benefits of the rich legacy left them.

Educators know the value of the Children's Heritage Fair, as their evaluations of the event show: "The Beekman House (program) had good information. The kids really listened." "This year was great! The search at the cemetery was wonderful." "We love this



*Youngsters learn about Southern Oregon's early pioneers as they tour the Jacksonville Cemetery.*



field trip. It's always so well organized and kid-oriented. It is a pleasure to be invited year after year."

Society staff carefully consider evaluation comments and implement suggestions as appropriate to make each year's fair better than the previous one. Activities and information presented at hands-on stations are linked to the Oregon Department of Education's curriculum goals for the fourth grade.

You're invited to return to the days of your childhood on March 20 from 1:00 to 4:00 p.m. as the Southern Oregon Historical Society presents Public Heritage Fair Day. Discover what the fourth-graders of Jackson County have learned. Explore your heritage. Free activities will include using an old-fashioned hand printing press, panning for gold, churning butter, and learning about Takelma Indian lifeways. Be sure to come! 🍷

*Children's Heritage Fair has been presented by the Southern Oregon Historical Society for fourteen years.*

*Amelia Chamberlain is the Southern Oregon Historical Society's program director. Jan Wright is the Society's curator of education.*



# SOUTHERN OREGON HERITAGE Today



Our Own Voices:  
Children's Heritage Fair



From the Archives:  
The Comfort of a Coverlet



Profiles in Preservation:  
What is Historic Preservation?

## SOUTHERN OREGON HERITAGE TODAY Editorial Guidelines

Feature articles average 3,000 to 4,000 (pre-edited) words. Other materials range from 500 to 1,000 words. Electronic submissions are accepted on 3-1/4-inch disks and should be accompanied by a hard-copy printout. Cite all sources and construct endnotes and outlines using the *Chicago Manual of Style*. The author is responsible for verification of cited facts. A selection of professional, unscreened photographs and/or line art should accompany submission—black-and-white or color. The Southern Oregon Historical Society reserves the right to use Society images in place of submitted material. All material should be labeled with author's name, mailing address, and telephone number. Manuscripts will be returned if accompanied by a self-addressed envelope stamped with sufficient postage. Authors should provide a brief autobiographical note at the end of manuscripts. The Southern Oregon Historical Society secures rights to full and final editing of all manuscripts, layout design, and one-time North American serial rights. Authors will be notified of acceptance of manuscripts within ninety days of receiving materials. In most cases, payment is upon publication. *Southern Oregon Heritage Today* takes great care with all submitted material, but is not responsible for damage or loss. Only photocopies of irreplaceable original historical documents should be submitted. Facts, views, and opinions expressed in signed submissions are those of the author and do not necessarily reflect the viewpoints or opinions of *Southern Oregon Heritage Today* or the Southern Oregon Historical Society.

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## ON THE COVER

The First National Bank of Medford's early success and growth are evident in the elegance of the bank's architecture and interior finishings. "No Substitute for Safety" was the bank's motto.



SOHS #8992

Feature:  
First National Bank of Medford



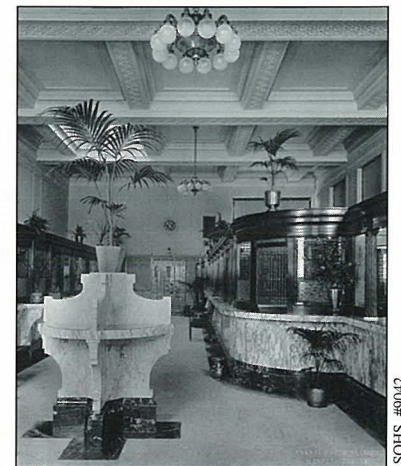
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Sunday Driving: Grave Creek Covered Bridge



The Pioneers:  
James Tolman

SOHS #14991



SOHS #9042

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# Along the Applegate Trail

## GRAVE CREEK COVERED BRIDGE, SUNNY VALLEY, OREGON

By Larry McLane

**L**ess than an hour's drive from Medford, or about fourteen miles north of Grants Pass along Interstate 5, you will come to Exit 71 to Leland. Turning off here will put you in a little valley as pretty as a postcard scene that is the home of the Grave Creek Covered Bridge. The creek was named for the site of the grave of Martha Leland Crowley, an emigrant child who died of typhoid fever in 1846 and was buried on the north side of the creek. The bridge sits in the heart of a history-steeped area known for the last fifty-three years as Sunny Valley.

On his 1851 Donation Land Claim, James H. Twogood built a wayside inn at the Grave Creek crossing and stocked it with supplies for passersby and miners in the surrounding area. During the Rogue River Indian Wars, the ranch inn became Fort Leland, and, later, a stop on the stage line between Sacramento, California, and Portland. In 1880, President Rutherford B. Hayes and his entourage stopped here. The subsequent placement of the railroad 3 1/2 miles away took a toll on business at the crossing, and the ranch was ultimately broken up into smaller parcels.

After the coming of the Pacific Highway in 1920, businesses again started to spring up, and the Grave Creek Covered Bridge was built by Elmer J. Nelson, a bridge contractor from nearby Glendale, at a cost of \$21,128. It is of Howe truss construction with a 105-foot mainspan and 114 feet of timbered trestle approaches. The covered portion of the bridge is distinguished by six gothic windows on each side, with arched portals and a shingle roof. At one time the portal arches were cut to a square configuration to accommodate a law that required

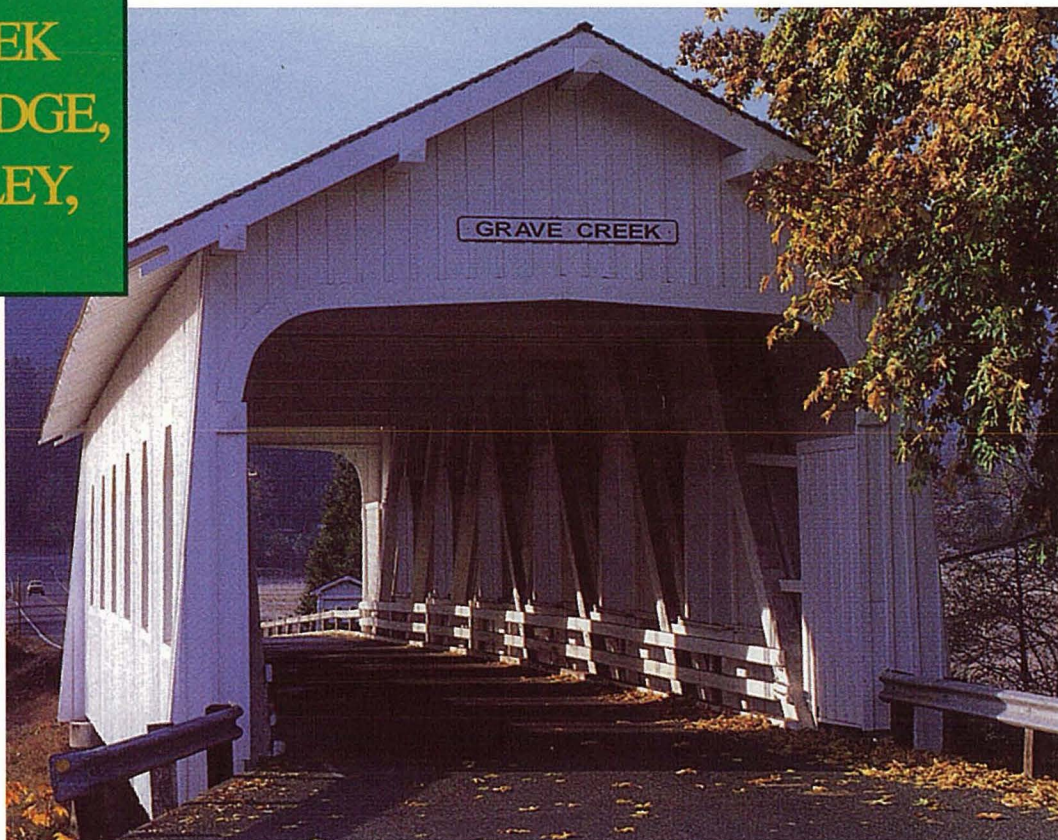


PHOTO © NATURES DESIGN PHOTOGRAPHY/STEVEN ASTILLERO

increasing the opening height of bridges.

The Grave Creek Bridge was bypassed in the construction of Interstate 5, but has remained in continual use by local residents. A five-ton load limit imposed in 1993 allowed the bridge arches to be restored, thus prohibiting over-height and excessive-weight trucks from using the structure. The bridge is anchored to concrete piers and has withstood numerous onslaughts of flooding. At present, a historic bridge marker at the site includes a pioneer map showing the locations of Fort Leland, Grave Creek House and other points of interest.

In any discussion of covered bridges, the question arises, "Why cover a bridge in the first place?" The concept started in European countries with heavy rainfall where it had been found that the bridge decking and beams would not deteriorate so quickly and would last three times longer when kept dry.

With the 150th anniversary of the Applegate Trail in 1996, the bridge was repaired, re-roofed and given a fresh coat of paint, restoring its original splendor. Grave Creek Bridge is the only covered bridge left in Josephine County. It is also the only covered bridge visible from I-5 between the Canadian and Mexican

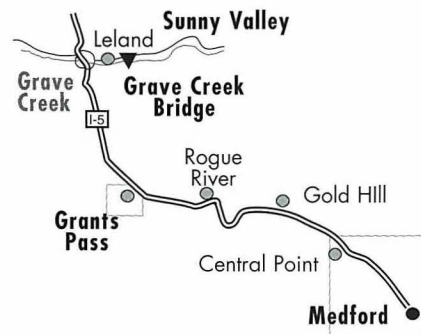
borders, making it well worth taking the short drive off the freeway to see the bridge up close and get in touch with an often-overlooked piece of our past. For more about the early pioneers and history of the area, visit the Applegate Trail Interpretive Center near the bridge. ■

*Larry L. McLane is a fifth generation Southern Oregonian. He is a Josephine County historian and author of First There Was Twogood, A Pictorial History of Northern Josephine County.*

**SOURCES**  
Oregon State Highway Commission, fifth BiAnnual Report, 1920-22.

Larry McLane, *First There Was Twogood*, 1995.

From Applegate Trail Interpretive Center, by permission of Larry McLane.





# THE COMFORT OF A COVERLET

by Mary Ames Sheret

**H**andwoven bedspreads or coverlets made of wool, cotton or linen were very popular between 1810 and 1850. Most were made in the Midwest and Northeast. Emigrants to Oregon brought their family coverlets but left the looms behind.

Both home and professional weavers made coverlets. Those produced by the "overshot" weaving technique were the simplest to make. They have a repetitive geometric design and were commonly woven at home on a four-harness loom. The horizontal wool weft threads are passed over vertical cotton or linen warp threads to create a variety of patterns. The resulting narrow sections were sewn together to form a bed-size coverlet.

Professional weavers also made overshot coverlets, but they often used a multiharness (up to twelve) loom, which permitted more elaborate designs. The "double weave" is another type of coverlet professionals wove on multiharness looms. In this technique, double sets of warp and weft threads are joined to create a

thicker, two-layer coverlet. The front and back colors are reversed.

A new loom invented in the 1820s mechanized weaving. The Jacquard loom employed a series of punch cards to control the multiple harnesses. This loom allowed professional weavers to create large, unseamed coverlets that featured complex, curved patterns. Most Jacquard coverlets have elaborate borders and the weaver's signature block in the corners. The customer's name was also woven into the design.

Most coverlets are blue and white. Wool was commonly dyed with colorfast blue indigo, an imported plant. Red wool was also used. The red dye was made from madder, a plant; a more expensive red dye, cochineal, was made from tropical insects. Other early natural dye colors included yellow, black, and brown. Synthetic dyes in many colors were introduced after 1856 and readily used by professional weavers.

Linen, easier to spin at home than cotton, is found in early coverlets. Between 1810 and 1830, machine-spun cotton arrived on the market and

replaced homespun linen. Both materials were hard to color with natural dyes, but could be bleached whiter.

Handweaving of coverlets ended by the Civil War. During the 1876 American Centennial, textile mills reintroduced woven coverlets, but they had large motifs, bright colors and a looser weave. The art and tradition of handweaving was revived in the twentieth century and continues to be practiced today. To see modern examples, visit the Southern Oregon Handweavers and Spinners Guilds, at the Third Street Artisan Workshops, Third and California streets, Jacksonville. 🏠

*Mary Ames Sheret is the curator of collections and exhibits for the Southern Oregon Historical Society.*

**W**oven Wonders, an exhibit of coverlets, is on display at the Jacksonville Museum through June.







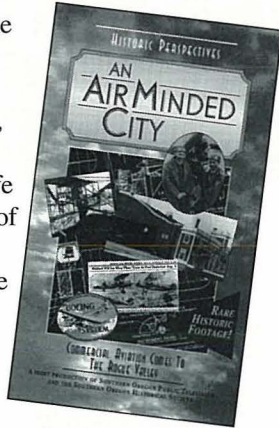
# News & Notes

## of the Southern Oregon Historical Society

March 1999

### OWN A COPY OF "AN AIR MINDED CITY"

Produced by the Society and Southern Oregon Public Television, "An Air Minded City" brings to life the development of aviation in the Rogue Valley. The documentary features film footage and photographs from the Society's collection, blended with interviews and narrative to tell the story. Available now for \$19.95 to Society members; available in April for \$24.95 to nonmembers at the History Center and the History Stores.



### CONVERSATIONS WITH . . .

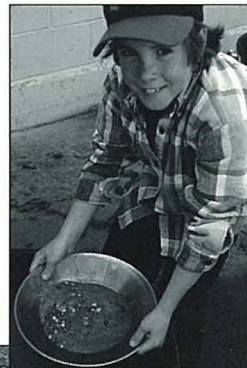
Saturday, March 6, Free  
Ashland Branch  
1:00 p.m.

Carol Barrett, well known for her Jefferson Public Radio series "As it Was," considers herself a "collector of stories." March 6 she will share her adventures in gathering stories and read excerpts from her recently published book, "As it Was." Bring your copy of "As it Was" for autographing.

### FAMILY HERITAGE FAIR DAY

Saturday, March 20; Free  
Museum grounds, Jacksonville  
1:00 - 4:00 p.m.

Fourth graders from throughout Jackson and Josephine counties are familiar with Children Heritage Fair. You, too, can discover what the Fair is all about. Families are invited



to take part in a variety of activities including gold panning, butter churning, and Native American raffia bracelet making. A guided tour of the Jacksonville Cemetery will be offered at 2:30 p.m. Don't miss the fun!

**BOARD OF TRUSTEES MEETING**  
March 31, 5:30 pm

### CARING FOR YOUR TREASURES

Wednesday, March 24; Free  
History Center, Medford  
2:00 p.m.

Dorothy Throne, member of the Southern Oregon Antiques and Collectibles Club and retired teacher, will provide attendees with helpful hints on the care of glass and metal collectibles. Call 773-6536 or email [program@sohs.org](mailto:program@sohs.org) to preregister before March 22. This program complements the SOACC exhibit, "A Woman's Touch," currently on display in the Community Collects Gallery in the History Center.



## Program Schedule

### MEMORIES OF THE PEOPLE: ENDURING ORAL TRADITIONS OF THE SOUTHERN OREGON COAST

Tuesday, March 2  
History Center,  
Medford

7:30 - 9:30 p.m.  
\$10 members/  
\$12 nonmembers

The last in a series of archaeology lectures, George Wasson, member



of the Coquille Indian Tribe and Department of Anthropology at the University of Oregon will talk about Native American traditions. Call 773-6536 or email [program@sohs.org](mailto:program@sohs.org) to preregister before February 26.

### CRAFT OF THE MONTH

All month; Free  
Children's Museum, Jacksonville

Families can learn how to chart their relatives on a special family tree.

### COMING IN APRIL . . .

#### A REAL TREAT

Saturday, April 10, Free  
History Center  
2:00 p.m.

Mark your calendars so you won't miss "Musical Mudslinging: The Power of Political Campaign Song, 1860-1880." Oregon State University instructor William Earl will combine campaign songs with insightful commentary while he tickles the ivories on the Society's Peter Britt piano. This unique presentation is made possible by the Oregon Council for the Humanities, an affiliate of the National Endowment for the Humanities.

SOHS #12540

For more information about the Southern Oregon Historical Society, contact us at:

106 North Central Avenue · Medford, Oregon 97501 ■ Phone 541 · 773 · 6536 ■ Fax 541 · 776 · 7994 ■ Email [info@sohs.org](mailto:info@sohs.org) ■ Website [www.sohs.org](http://www.sohs.org)



## Exhibition Schedule

### ASHLAND EXHIBITS

The Ashland Branch of the Southern Oregon Historical Society is beginning to take shape at the old Ashland Armory at 208 Oak Street. Exhibits on display include images from the Simpson-DeHaven collection taken by amateur photographer Ida Hargrove Neil. New images from this unique glass plate negative collection will be rotated in at the end of the month.



collection of pencil sharpeners and dolls. The Community

Collects Gallery will feature new exhibits every three months. To learn how to display your collection, call Ashland Program Associate Jay Leighton at 488-4938.

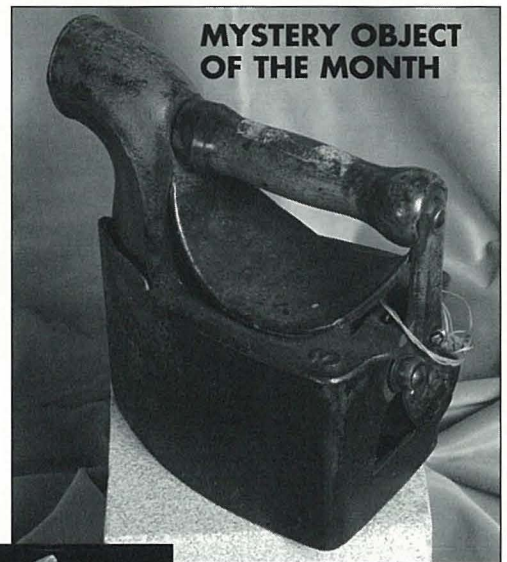
### DEPLOYMENT OF THE 91ST DIVISION

This month the Camp White Historical Association's exhibit in the window at the History Center remembers the 91st Division's deployment to Africa and Italy. The display includes combat uniforms, equipment, and photographs, along with the history of the Division's campaigns and eventual return to the United States. "Deployment of the 91st Division" is on display all month.

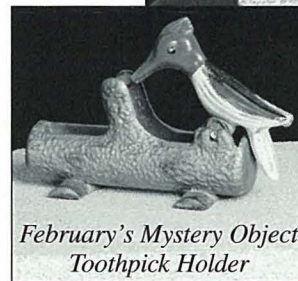
### THE TREASURES OF OREGON MARCH 14

In celebration of its 125th anniversary of collecting and preserving Oregon's history, the Oregon Historical Society will share its collections with all Oregonians through a new traveling exhibit, "The Treasures of

**March's Mystery Object:** Your arm would grow strong, yet tired, using this object. It's heavy, metal, with a wooden handle. It originates from Portland and was used around 1902. It has an opening in the back with a sliding cover. It measures 8" H x 4" W x 7.5" L. What did the item hold and what was it used for? A winner will be drawn from all correct answers received by March 31 and will be awarded \$5 in "Applegate Trail Scrip" good toward any Society purchase. Send your answer on a 3" x 5" card with your name, address, and phone number to: *News & Notes* Mystery Object, SOHS, 106 N. Central Ave., Medford, OR 97501, or by email to [info@sohs.org](mailto:info@sohs.org). February's Mystery Object was a toothpick holder. The bird's beak has double prongs which when gently squeezed would pick up a toothpick.



**MYSTERY OBJECT OF THE MONTH**



*February's Mystery Object  
Toothpick Holder*

Enjoy the Mystery Object feature? Then be sure to watch "Kid's Q&A" on KTVL-TV10. Throughout the day youth from around Jackson County will try to stump you with four different Mystery Objects each month.

Oregon." Housed in an enormous trailer, the "museum on wheels" will arrive at the Rogue Valley Mall, Sunday, March 14, and be open to the public through Tuesday, March 16. Call 773-6536 for hours.

Featured in the traveling exhibit will be 19th century Native American dance aprons, a concertina brought across the Oregon Trail by Reverend John Spencer, ancient Columbia River petroglyphs, Abigail Scott Duniway's typewriter from 1892, stone sculptures from the mid-Columbia region, and many other treasures unique to Oregon.

The exhibit will travel throughout Oregon and will reappear in the Rogue Valley in Ashland and Jacksonville in October. Don't miss this one-of-a-kind exhibition designed to appeal to all ages. Admission is free. For more information call the Society at 773-6536.

*The Southern Oregon Historical Society is proud to co-sponsor KTVL-TV10's year-long campaign*

**10 Country**  
*Past, Present  
and Future*

Watch Channel 10 for a look at Southern Oregon's history and development as we examine the region's early transportation, agriculture, logging, arts, media and those people and businesses that have contributed to the economic growth of the region.

#### HISTORY CENTER

106 N. Central Avenue, Medford  
Mon - Fri, 9:00am to 5:00pm  
Sat, 1:00 to 5:00pm

#### RESEARCH LIBRARY

106 N. Central Avenue, Medford  
Tues - Sat, 1:00 to 5:00pm

#### THE HISTORY STORE, MEDFORD

Rogue Valley Mall,  
Lower Level  
Daily, Mall hours

#### JACKSONVILLE MUSEUM

5th and C streets, Jacksonville  
Wed - Sat, 10:00am to 5:00pm  
Sun, 12:00 to 5:00pm

#### CHILDREN'S MUSEUM

5th and C streets, Jacksonville  
Wed - Sat, 10:00am to 5:00pm  
Sun, 12:00 to 5:00pm

#### THIRD STREET ARTISAN STUDIOS & JACKSONVILLE HISTORY STORE

3rd and California streets, Jacksonville  
Thurs - Sun, 11:30am to 4:30pm

#### U.S. HOTEL

3rd and California streets, Jacksonville  
Upstairs room available for rent.  
Call 773-6536 for information.

#### ASHLAND BRANCH

208 Oak Street, Ashland  
Wed - Sat, 12:00 to 4:00pm

#### HANLEY FARM

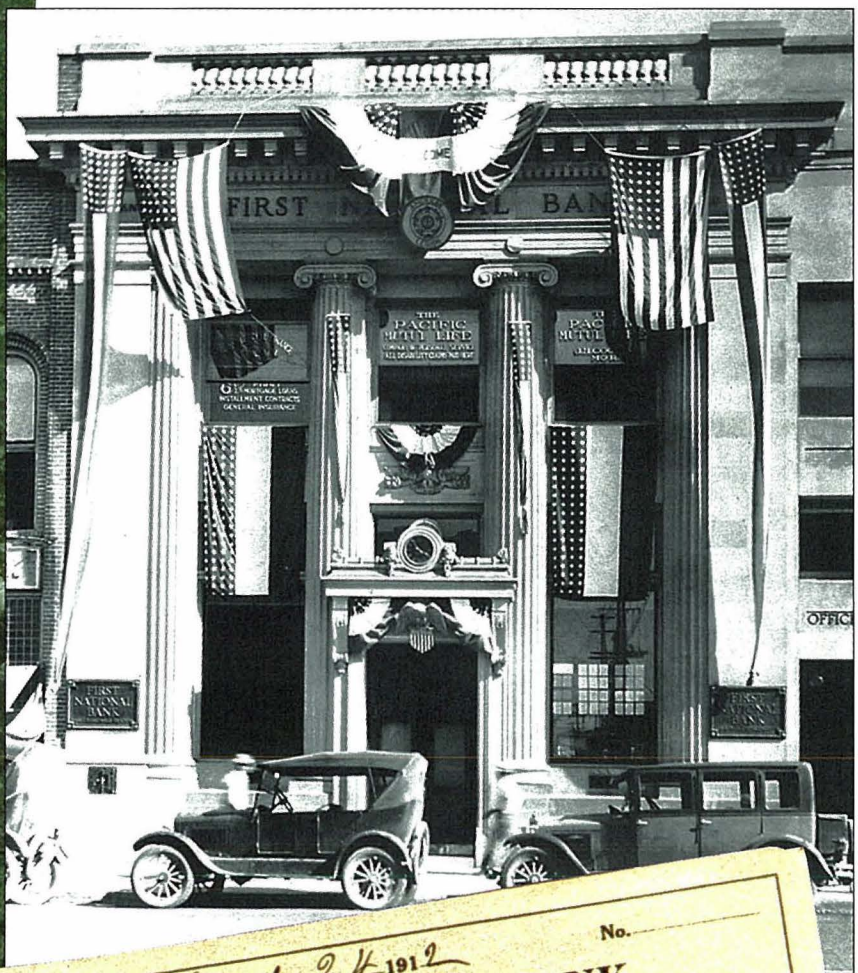
Open by appointment. Call 773-2675.



# First National Bank

O F M E D F O R D

## "No Substitute For Safety" by William Alley



On the afternoon of March 2, 1912, all of Medford was invited to a reception in honor of the opening of the First National Bank of Medford's new building at 120 East Main Street. Undoubtedly Medford's most opulent building at the time, the four Ionic columns outside and the extensive use of marble and exotic hardwoods in the interior conveyed a sense of permanence and stability designed to reassure patrons that their deposits were safe and secure.

The First National Bank of Medford was the second of Medford's original home-grown banking institutions. The bank was organized on April 7, 1905, and capitalized at \$25,000. After the federal Comptroller of the Currency approved First National's application to become a national bank, applications for stock far exceeded supply. In order to protect the depositors, federal banking regulations stipulated that all stockholders were liable for twice the amount of the stock held, giving First National the equivalent of \$50,000 in capitalization. The bank received its charter on April 21, 1905. The original board of directors included E.V. Carter, William

*When members of the American Legion held their state convention in Medford in 1928, First National pulled out all the stops to make the visitors feel welcome.*



SOHS #8991

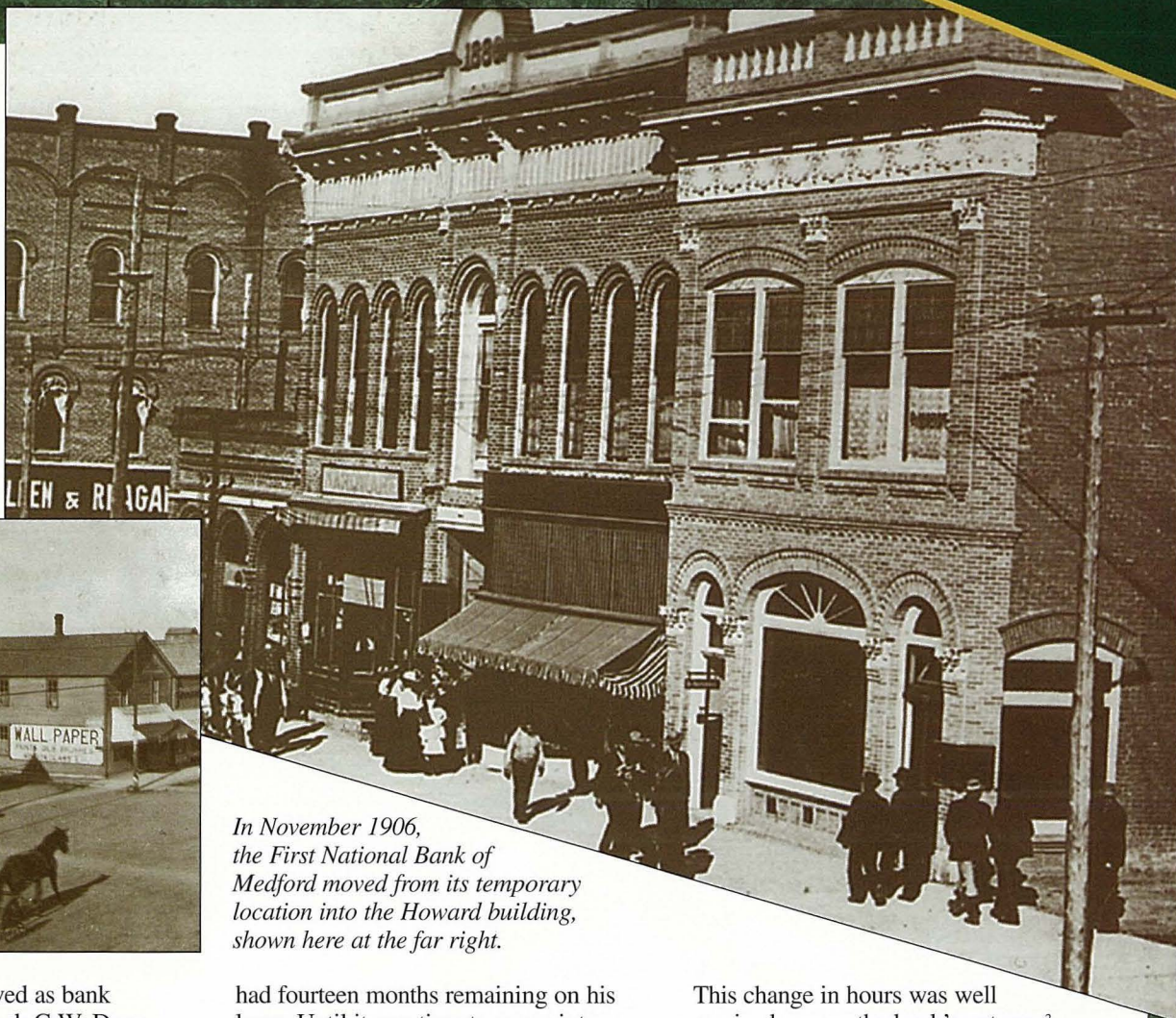


SOHS #940

The First National Bank of Medford opened for business on June 15, 1905, in temporary quarters on the northeast corner of Main and Bartlett streets (below).



SOHS #6736



In November 1906, the First National Bank of Medford moved from its temporary location into the Howard building, shown here at the far right.

Crowell, who also served as bank president, Fred K. Deuel, G.W. Dunn and Charles Strang.<sup>1</sup>

First National opened for business on June 15 in a wooden structure on the northeast corner of Main and Bartlett, then known as Seventh and B streets. This location was merely temporary. The directors of First National had already purchased the Howard building in the 100 block of East Main from J.W. Cox, but the current tenant, George King, still

had fourteen months remaining on his lease. Until it was time to move into their own building, the First National staff made do in their temporary location. The offices were appointed with "eastern quarter sawed oak of a neat and tasty design," with marble foundations and counter tops at the cashiers' windows. Two safes, one of manganese steel rated as fire-, water- and burglar-proof, housed cash, ledgers and other valuables.

During its first year of operation the fledgling banking institution introduced a new innovation in local banking practices. "The First National Bank of Medford has established a new custom in southern Oregon," one of the city newspapers reported, "that of keeping open during the noon hour."

This change in hours was well received among the bank's patrons.<sup>2</sup>

Medford's newest bank, and the only national bank in town, was an immediate success and its assets began to grow. In June 1906, the lease on George King's book and stationery store had finally lapsed. Work was begun immediately to prepare the premises for occupancy by the bank. According to the *Medford Mail* this work was a "practical reconstruction, both inside and out," costing approximately \$15,000. The lower floor was partitioned into three rooms, the main lobby, a reception room, and a small room for directors meetings. In the rear was the vault, designed with air chambers surrounding it to render it fireproof. The manganese steel vault doors were equipped with the latest double time locks.<sup>3</sup>

*These checks were drawn on the First National Bank when the value of a dollar was very different!*



SOHS MS#286





KUNSELMAN & BARKER. SOHS #16149

These were heady days for Medford and her financial institutions. Simultaneously, three substantial bank buildings were under varying stages of construction, all within a mere 200 feet of each other. As work progressed on First National's building in June, the foundations were being laid for both the Jackson County and Medford National buildings. "Probably no where in the United States," boasted the *Medford Mail*, "is there a city of 3000 inhabitants in which three bank buildings are being erected at one time." The new offices of the First National Bank of Medford opened to customers on November 16, 1906.<sup>4</sup>

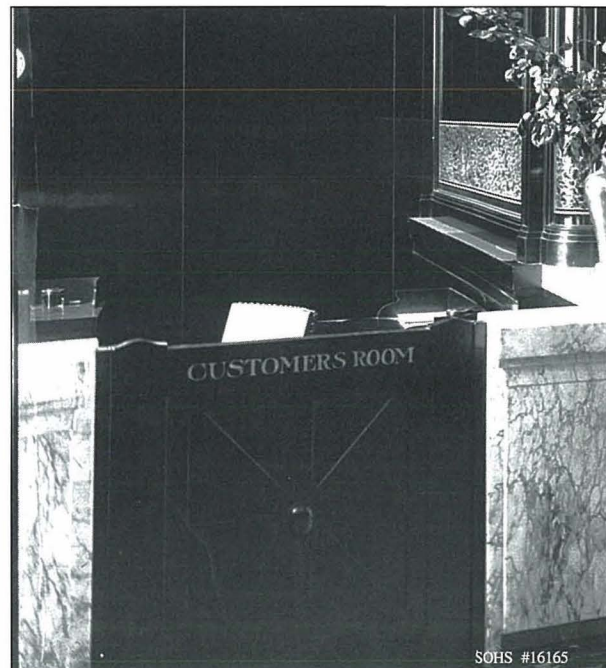
From its opening at its new location in the Howard Building, First National Bank of Medford continued to experience remarkable growth. Beginning in 1906 with assets in the neighborhood of \$33,000, by 1910 the bank had become the

first Medford financial institution to amass assets in excess of \$1 million, furnished in part by the phenomenal growth of the region's orchard industry. Faith in the First National Bank was buttressed that year by a decision by the federal government to designate the bank as a depository for postal savings funds. The directors decided a new bank building, one that reflected its growth and stability, was in order.<sup>5</sup>

At the close of business on Saturday, May 13, 1911, all of the deposits, records and furnishings of the bank were moved to a temporary location at the corner of Main and Central, with everything in order to open for business as usual the following Monday. Readers of the *Medford Sun* were invited to "take a last look" at the old building, scheduled to be razed to make way for the new structure. Quick work

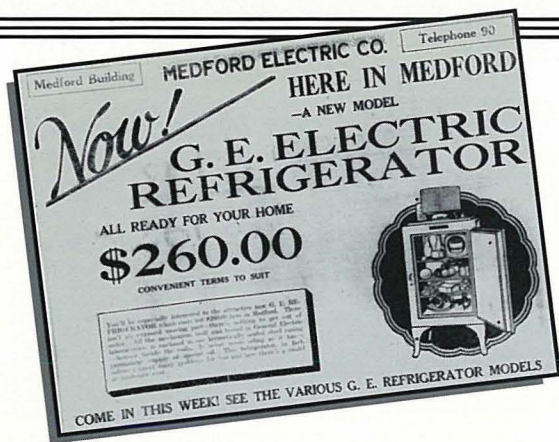
*Customer amenities were not overlooked at the First National Bank; an elegantly furnished Customer Room, complete with "both phones," served the bank's patrons.*

*The opulent interior of the new First National Bank building, opened to the public on March 2, 1912, is seen here in this view of the lobby (above) taken at about the time of the building's completion.*

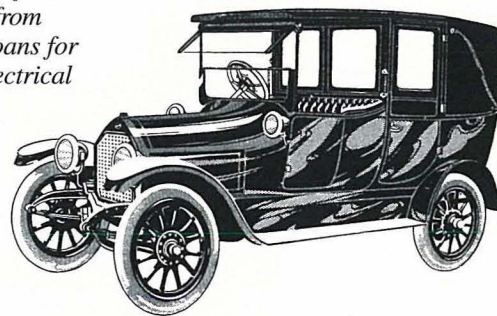


SOHS #16165





As Medford's population grew in the early 1920s, Medford's banks all profited from increased consumer loans for autos, houses, and electrical appliances.



was made in demolishing the old brick structure, with ground breaking on May 29 and construction on the new building commencing on June 2, 1911. (The city of Medford's Cultural Resources Survey and the Medford Walking Tour brochure incorrectly state that the original building, built ca. 1886, was merely renovated with a new facade. Newspaper accounts of the period, however, clearly state that the original building was razed to make room for a new structure.)<sup>6</sup>

Under the direction of the Seattle architectural firm of Beezer Bros., it took a mere nine months to complete the new structure. Visitors to the bank's opening entered through an imposing facade in the classical Greek style, with four massive columns imparting the intended impression of strength and stability. The base and sills of the exterior were made of locally quarried granite, and the rest of Bedford stone, 746 separate stones from Indiana, numbered at the quarry and shipped to Medford. The luxurious interior reflected the opulence in vogue at the time. The floor was of pink Tennessee marble with a green marble border from quarries in Switzerland. The counter tops, wainscoting and writing stands were fashioned from Abyssinian marble from Egypt. The rest of the counters were of Breechie opal marble from Genoa. The wood for the woodwork was imported from the Congo Free State.<sup>7</sup>

In the back of the building was placed the bank's "spacious and

well guarded vault." The vault was divided into three separate sections, one each for the 400 safety deposit boxes, the cash, and the bank's ledgers. When closed, the vault was "electrically charged"; should either of the vault's pair of two-ton doors come in contact with any iron tool, such as a burglar's drill, an alarm would be activated. For the convenience of the bank's customers, an elegantly furnished waiting area was available, complete with "both phones."

Medford at that time was still served by two separate telephone companies that had yet to completely consolidate their services. To assure telephone access to customers of either telephone company, it was, for the time being, necessary to have both phone systems installed.<sup>8</sup>

The decade of the twenties brought growth and prosperity to the region, and Medford's banks enjoyed a steady increase in their deposits and loans. At



*The First National Bank of Medford was acquired by the First National Bank of Portland in 1935, and operated as the Medford branch at this location until 1954.*



the annual meeting held in January 1921, First National realized a \$20,000 surplus after paying a dividend to its investors. The bank's resources now exceeded \$1.4 million. At that same meeting, all of First National's officers and directors were re-elected. John R. Tomlin, owner of Tomlin Box Co. (later to be renamed Timber Products), was elected to the board of directors to replace the late Fred Deuel. W. G Tait had replaced Deuel as president.<sup>9</sup>

All of Medford's banks profited from the growth of loan portfolios as Medford's population grew and home



SOHS #8552



11918 SOHS

The Jackson County Bank, whose lobby is pictured here, was acquired by First National Bank of Medford in 1932.

The Jackson County Bank, shown above, on the northeast corner of Main and Central, was the only Medford bank to fail during the Depression.

ownership increased. Also, more people began to purchase automobiles on time. Even the local power utility added fuel to the expansion of loans. As the utility grew it promoted the use of electrical appliances; countless electric ranges, washing machines and other labor-saving devices were financed through the region's banks. All of this would change in the fall of 1929.

Medford's banks were not immune from the devastating effects of the Depression that followed the stock market crash in 1929; many loans went into default and deposits dried up. In early 1932 a "whispering campaign" questioning the condition of the Jackson County Bank began to undermine confidence in that institution. Heavy withdrawals of deposits on March 17 – 19

left the bank in a perilous condition, and State Banking Superintendent A.A. Schramm was summoned. Fred Wahl, manager of the Farmers and Fruitgrowers Bank, described the conditions leading to the closure of the Jackson County Bank. "Due to street chatter and unloyalty [sic] of several of the Jackson County depositors," Wahl wrote the vice president of San Francisco's Crocker Bank, "they had a run starting Thursday and lasting until Saturday noon, and it all came out of a clear sky to the rest of the banks in Medford."<sup>10</sup>

In order to forestall foreclosure and liquidation by the state, a last-minute deal was arranged with the First National Bank of Medford. If enough of Jackson County Bank's customers would sign

waivers on 50 percent of their deposits, First National Bank would assume Jackson County Bank's assets and liabilities, assuring customers that at least half of their cash would be readily available and not subject to the ninety-day period required in a state liquidation. A majority of the depositors were quickly found willing to sign the necessary waivers, and the Jackson County Bank, Medford's first commercial bank, passed from the scene, the only Medford bank to actually fail during the Depression. The few loans not assumed by First National, primarily agricultural notes, were placed in trust, and as they were retired the proceeds were distributed to Jackson County Bank's depositors to cover the amounts waived.<sup>11</sup>

At the time of the whispering campaign, the Jackson County Bank was fundamentally sound, and had depositors not panicked and withdrawn all of their funds the bank might have weathered the crisis. In order to prevent panic from spreading to other banks during this period, the Federal Reserve Bank in San Francisco ordered an infusion of cash to be deposited in the remaining Medford banks. On March 21, \$1 million in cash



was secretly flown down from Portland on a plane chartered by the First National and Medford National banks. There was some "uneasiness" among the customers of the two banks that morning, but soon cooler heads, reassured by the ready availability of cash, prevailed. There were no further runs on Medford's banks, and a crisis was averted.<sup>12</sup>

For the next several years the First National Bank of Medford, along with the two remaining Medford banks, carried on business as well as could be expected during the difficult years of the 1930s. The worst of the financial crisis came and went in 1932, and over the next several years deposits grew steadily, albeit slowly. The year 1935 was one of

*Workers remove the imposing temple facade that once greeted banking customers in preparation for a new retail tenant.*



SOUTHERN OREGON HISTORICAL SOCIETY #8993

consolidation for Medford banks, following a statewide trend in which the larger Portland banks sought branches in Oregon's smaller cities and towns. On November 27, 1935, Medford National Bank was acquired by United States National Bank of Portland (now U.S. Bank) to be operated as a local branch. Two days later the directors of the First National Bank of Medford announced the sale of their bank to the First National Bank of Portland. Included in the sale were the bank building on Main Street, all of the fixtures, and deposits exceeding \$3 million. As of the opening of business on November 30, 1935, First National Bank of Medford would operate as a branch of the First National Bank of Portland. B.E. Harder, who had served as First National's president for the previous fourteen years, retired and went on to form his own loan company. Former State Superintendent of Banks A. A. Schramm, who had overseen First

National's acquisition of the Jackson County Bank, became branch manager, with Eugene Thorndike as assistant manager. First National Bank of Portland was later renamed First National Bank of Oregon and later evolved into First Interstate Bank. It was recently acquired by Wells Fargo Bank. Only the Farmers and Fruitgrowers Bank would remain as Medford's sole locally owned banking institution, and it too would be acquired by U.S. Bank of Portland in 1940, following the untimely death of its owner.<sup>13</sup>

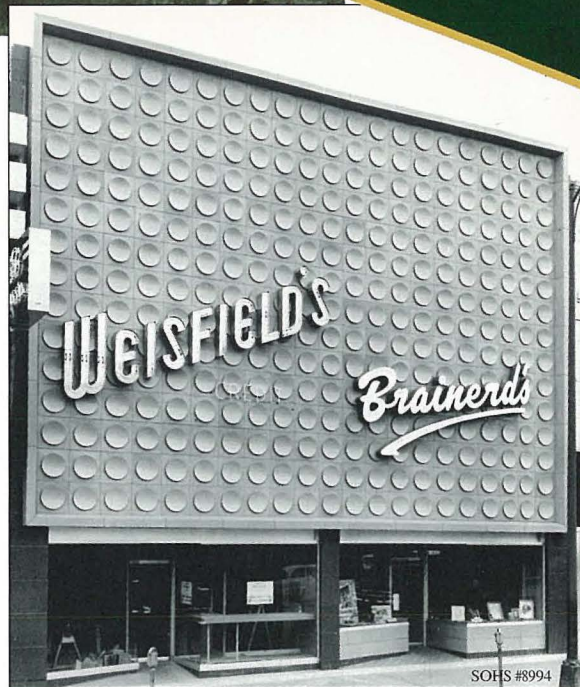
During the mid-1930s, most likely after First National's acquisition by First National Bank of Portland, the opulent interior of the bank that had so impressed customers in the years before the First World War was seen as dated and unsuited to the current climate of economic hardship, and a major renovation was carried out, eliminating much of the original luxurious interior. In 1954, First National built a new building at the corner of Front and Main streets and moved out of its old quarters. The imposing temple facade, appropriate for a banking institution, was slated for destruction in favor of one more in keeping with general retail tenants. The entire facade was literally stripped from the front of the building and replaced with the distinctive black "bath mat" facade seen today.

In 1998 Wells Fargo, heir to the original First National Bank of Medford, abandoned its downtown offices in favor of its less centralized branch locations, bringing to an end ninety-three years of banking in the heart of Medford. 🏠

*William Alley is the Southern Oregon Historical Society historian and archivist.*

**T**o learn more about the economic development of the Rogue Valley, the history of other banks, or how the Depression affected the local area, we invite you to visit the Research Library.

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*The former home of the First National Bank was remodeled with a distinctive black "bath mat" facade.*

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1. A. Richter, "A Century of Banking in the Rogue River Valley," privately published thesis, Univ. of Washington, 1967; *Medford Sun*, 13 June 1911; *Medford Mail*, 14 April 1905.
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3. *Medford Mail*, 29 June 1906, 23 November 1906.
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# With Preservation, History Lives On!

by Margaret H. Watson

**W**hat is historic preservation? Well, it depends upon whom you ask. For some it is a passion, a connection to grandmothers and -fathers, a driving force to try to save and carry forward a three-dimensional link to the past – buildings, statues, parks, and the places where the past shaped our present. For others driven by economic incentive, it is stacks of legal paperwork to be completed, facts hidden in library files to be found, and obscure technologies and materials to be researched.

Historic preservation is all this and more. It is people, policy, passion, and politics. It is “a personal dialogue with ghosts. It is a face-to-face confrontation with the past. It is an equation between self and history so powerful” that it emboldens mom and pop from the neighborhood to take on Goliaths. But what? Where? Why? How?!

In 1935, Congress passed the Historic Sites Act calling on the government to survey the buildings and places that contributed to our national history, yielding the first fruits of the preservation movement. In 1966, the National Historic Preservation Act expanded the survey to include properties of state and local historic significance as well. These laws established the National Register of Historic Places and the National Historic Landmarks Program. The acts recognized that change and growth were happening so fast that many sites, structures and objects that were distinctive, that could be associated with historic events and figures, or that might yield important information about prehistory or history were being lost to development or deterioration.

This period of rapid change from 1935 to 1966 is evidenced in many of the structures in downtown Medford. During these years, many older buildings were demolished or given facelifts. For example, the Weeks and Orr Furniture store, (now

the Joseph Winans Furniture store at 114 W. Main Street) was constructed ca. 1909. It was a two-story brick building with large windows and a stepped front that faced the street. In 1953, the front of the building was “modernized,” sporting green surface tiles and a neon sign. Other buildings along Main Street also demonstrate their owners’ urge to modernize. These changes –



*This view of Main Street, Medford (above) shows the Weeks and Orr Furniture store as it was originally built in 1909. By 1952, when the photo below was taken, much of this same street had been modernized.*



demolition in some cases, modifications in building materials and surfaces in others – altered the look and feel of Medford.<sup>2</sup>

In many Rogue Valley communities, efforts have been undertaken to preserve the character of buildings, neighborhoods and downtowns. Many individual structures have been nominated to the National Register of Historic Places, the official federal list that catalogs important

information and features of a building. A register nomination must answer these kinds of questions: Was the architect important? The owner? Does the structure have unique architectural merit? Was it built with new technologies or materials for its time? What is the significance: an important event, person, national trend or activity? How old is it? Is it mostly in

original condition? A highly detailed description and history of the property are considered and must meet state and national criteria for inclusion on the National Register.

The benefits of listing a property or historic district on the National Register include potential state and federal tax relief programs, and some protection from development. Many resources are available to a property owner who wants to refurbish a National Register property. Preservation pointers are available in print; for a preservation bibliography and other resources, please contact the Southern Oregon Historical Society at (541) 773-6536. The State Historic Preservation Office, (503) 378-4168, in Salem keeps a list of experienced preservation architects and contractors.

Perhaps the most important benefit of preservation is honoring our cultural inheritance by inviting the materials, shapes and forms of life in the past to physically and visually shape our lives in the present. With preservation, history lives on! 🏠

*Historian Margaret H. Watson is the curator of Hanley Farm for the Southern Oregon Historical Society.*

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1. *Past Meets Future*, ed. Antoinette J. Lee, the Preservation Press, 1992; “Personal Dialogues with Ghosts,” Peter Neill, p.45.
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# James Clarke Tolman

by Louise A. Watson



From its junction with East Main Street, the lane runs due south, ascending past homes, a school, light manufacturing plants, a park and a shopping center – all the components of a healthy community. Eventually, the pavement winds into the forested hills above Ashland, following a peaceful creek whose gentle sounds surely once caught the ear of James Clarke Tolman, the Southern Oregon pioneer for whom the creek and road are named.

Tolman was born in Washington County, Ohio, on March 12, 1813, to Seth and Mary Tolman. His parents were pioneers first in Ohio, then in Iowa, joining the growing ranks of Americans who kept moving west to find a better life.<sup>1</sup>

Early on, Tolman set out to learn a trade and get an education, in that order. At age seventeen, he started a four-year apprenticeship as a leathermaker. Then he entered the university at Athens, Ohio, to study English. His political leanings toward the Whig Party (later Republican) also surfaced about this time. He even stood for the territorial legislature of Iowa in Van Buren County, but lost.<sup>2</sup>

In 1849, Tolman joined other adventurous young men seeking their fortunes in the California gold fields. Luck, diligence and attention to detail brought him success and he returned to Iowa in 1851. In 1852, he married Elizabeth Emily Coe of Oskaloosa, Iowa. Two days after their April 27 wedding, the bridegroom was commanding a sixteen-vehicle wagon train heading for Oregon. Following a four-month journey fraught with hardships, the Tolmans settled first in

the Marshfield section of Coos County. About 1854, they relocated to the small community then known as Ashland Mills. Later, James and Elizabeth became the parents of one son and three daughters. The farm they established stood on the southwest corner of what is now Crowson Road and Highway 66; it was destroyed by fire in the 1930s.<sup>3</sup>

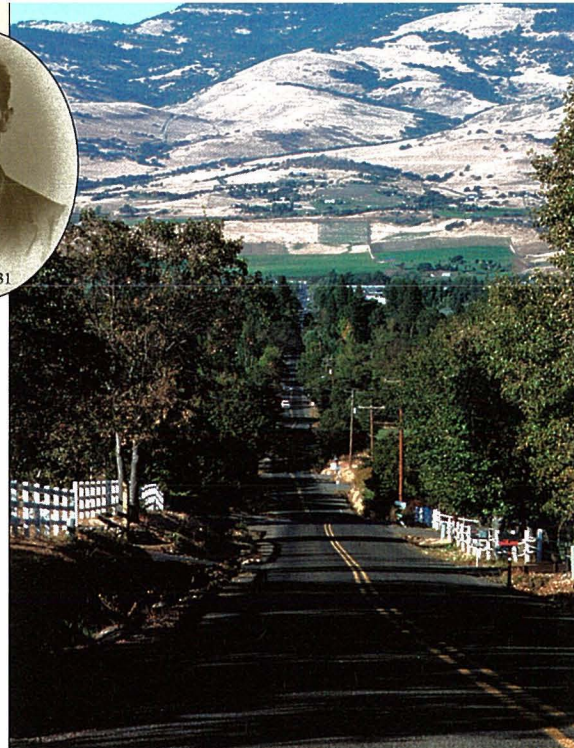
Tolman's leadership qualities and willingness to serve his neighbors were invaluable in building the small settlement at the foot of the Siskiyou. Tolman got involved with politics almost immediately, serving as a judge in the 1855 Oregon territorial elections. In 1856, he was elected a director of a small school district in the Upper Bear Creek Valley outside Ashland Mills.<sup>4</sup>

By 1860, he was known as Judge Tolman, having been overwhelmingly elected probate judge for Jackson County on the Republican ticket after Oregon gained statehood in 1859. According to history, Tolman was instrumental in preventing open hostilities during the Civil War years, reducing county taxation by half, and rescuing the county from threatened bankruptcy. He was re-elected in 1862.<sup>5</sup>

Tolman ran for governor in 1874, but lost to the Democratic incumbent, LaFayette Grover. He gained the title of general when President Hayes appointed him surveyor general of Oregon in 1878; he was reappointed in 1882.<sup>6</sup>

Tolman died March 15, 1902, outliving his wife by two years. To the end, he was respected and honored in Ashland for his contributions to the growth of the town.<sup>7</sup> 🏠

*Louise A. Watson is a Medford freelance writer and is a frequent contributor to Society publications.*



*Tolman Creek Road runs north and south in Ashland; this view is to the north.*

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PHOTO BY DANA HEDRICK-EARP

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