

## Old Del Rio National Bank Building

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The Old Del Rio National Bank Building is one of the most distinctive properties in Del Rio. The San Felipe Agricultural, Manufacturing and Irrigation Company apparently sold the land under the building to J.G. Griner, and he sold it to Louis Lindheim & Co. in 1899. Lindheim sold it to George C. Miller the next year; Miller sold it in 1907 to the owners of Norvell & March Brothers, a prominent Del Rio store at the time. The store sold it to Jones Pennington in 1910.<sup>1</sup> The entire lot is shown as vacant on the 1909 Sanborn Fire Insurance Map, but the 1917 map shows the whole lot (one fifth of a city block) as developed.

Del Rio National Bank bought the vacant property in 1910 from Jones Pennington, the owner of an early drug store and other downtown properties. The sale for Lot 5, Block 2, Range 1 of North Del Rio at the junction of Perry (Main) Street and Greenwood cost the Bank \$12,000.<sup>2</sup>

Del Rio National Bank had been established in 1904, operating out of the Roach-McLymont Store on the 800 block of South Main. The Building itself has two dates carved above the main door—1904 and 1910—representing the institution's founding and the building's construction. James McLymont, of Roach-McLymont, was the Bank's first president.

<sup>1</sup> VVC, Clerk's Office, Deed Records, Vol. 7, pages 529+; Vol. 8, page 572+; Vol. 15, pages 405+; Vol. 21, pages 156+. The earliest ownership of the property cannot be ascertained because of unclear language in a number of deeds. The same was written in John J. Foster, Letter to E. Overstreet and T.B. Jackson, August 25, 1917. The letter is a report on the property researching the abstract, which was unclear on certain details.

<sup>2</sup> VVC, Clerk's Office, Deed Records, Vol. 21, page 337, dated October 12, 1910. The property had been bought by Pennington from Novell March Brothers on May 24, 1910. Novell March was a store in the building now occupied by Sam's Boot Corral which is the subject of another marker application.

McLymont and many of the other directors were “well known stockmen and business men” of Southwest Texas, and the Bank has long been associated with the wool and mohair business. The Bank was not the first bank in Del Rio, but is the oldest still operating in the town.<sup>3</sup>

The structure was designed by noted San Antonio architect Alfred Giles. Born in England, Giles came to America in 1873, settling in Texas. In 1877 he designed the Bexar County Jail; within ten years he was designing homes and businesses for a San Antonio who’s who list. His work is also found in the Hill Country, South Texas and Northern Mexico, often in the form of the community’s center—the county courthouse. At least seventeen of his works have been recognized by the Texas Historical Commission.<sup>4</sup>

The Old Del Rio National Bank Building seems to reflect stylistic flourishes found on Giles’ later work in Mexico. The cartouche and cornice on the corner above the door is similar to those on the Banco Mercantil and the building housing La Reinera, both in Monterrey. The whole structure shares many similarities (such as the corner entrance and roofline) with the 1909 Sinton State Bank. Giles died in 1920, making the Del Rio building one of his last structures.<sup>5</sup>

In 1922 Del Rio National absorbed the Guaranty State Bank. The stated reason for the consolidation was to create a larger institution able to finance more business; the merger created “on of the largest banks in all of Southwest Texas.”<sup>6</sup>

Del Rio National vacated this structure in 1931, moving into the larger, six-story building

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<sup>3</sup> Silvia B. Owens, “Historical Information of Del Rio National Bank,” undated typescript; Doug Braudaway, “The Price-Woods House,” VVCHC historical marker application, [1998]; “A Leading Financial Institution of The Del Rio Country,” *Val Verde County Herald*, no date, no page.

<sup>4</sup> Mary Carolyn Hollers Jutson, *Alfred Giles: An English Architect in Texas and Mexico*, San Antonio: Trinity University Press, 1972, pages 1-2; “Atlas,” Texas Historical Commission. Printouts from those works are appended to this narrative.

<sup>5</sup> Jutson, pages 136 & 137; Mary Carolyn (Hollers Jutson) George, Letter to author, April 2002. Ms. George is in the process of producing a revised, expanded edition of the Giles book; it will include this building. Giles was also a founding member of the Texas Sheep and Goat Raisers Association, whose first meeting took place in Del Rio in 1915. Jutson, page 3.

<sup>6</sup> “Local Banking Firms Have Been Consolidated,” *Val Verde County Herald*, August 25, 1922, page 1.

on the 500 block of South Main. That building had been the home of the First National Bank which had built it as the largest structure in Del Rio. The Great Depression, however, ended First National's existence.<sup>7</sup>

The Bank retained ownership of the building until July 16, 1936 when it sold the site to W.E. Pound. Pound owned \$95,000 of vendor's lien notes against the old First National Bank Building. He traded the note for \$70,000 in cash and the old building (valued at \$10,000). Pound sold the building in 1936 to W.E. Whitehead who sold it to The Del Rio Loan Company in 1937. That same year the company sold the building to it A.G. Edwards, et als, Comprising The Firm of the Del Rio Loan Co., the newly incorporated company of the same name.<sup>8</sup>

Two principle businesses occupied the building from the 1930s through the 1960s. The Del Rio Loan Company was organized in 1937 and remains in operation today.<sup>9</sup> In the earliest years the building was known as the Del Rio National Bank Building, but by the 1940s it was referred as the Del Rio Loan Company Building. Thomas Graham, Jr. was the organizer of both businesses. The Thomas Graham, Jr. Insurance Office and the Border Mortgage Company occupied the same office (number 314 in 1936), ironically, in the office building then owned and occupied by Del Rio National Bank. The privately owned Border Mortgage became the nucleus of the incorporated Del Rio Loan Company. The Company was incorporated with \$60,000 in stock. Many Del Rio notables were stockholders, but one stands out: the nationally known radio doctor—Dr. John R. Brinkley. The corporation was dissolved in 1965.<sup>10</sup> At that same time Victor Lee, President of the Del Rio Loan Company, bought out the remaining stockholders,

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<sup>7</sup> Silvia B. Owens, "Historical Information of Del Rio National Bank," undated.

<sup>8</sup> VVC, Clerk's Office, Deed Records, Vol. 91, pages 336+; Vol. 91, pages 494+; Vol. 92, pages 263+; Vol. 93, pages 591+.

<sup>9</sup> "The Border Mortgage Company" appears to have been the original name of the company, but by the time the state documentation was filed, the name had been changed. Stock subscription document, dated Jan. 19, 1937, in the possession of Martin Humphreys.

<sup>10</sup> Incorporation documents, including stock certificates (1937) in the possession of Martin Humphreys.

making the company a single proprietorship. Lee had been associated with the loan company since his obtained a loan in the 1930s. After returning from service in the Second World War, Lee joined the company, worked his way up, and became President of the company in the early 1950s. After buying the company, Lee also bought the property and building.

The other business, Edwards-Graham General Insurance Company, was organized in the 1930s. E-G was a full service insurance company offering surety bonds, hail, windstorm, auto, jewelry, burglary, liability and general insurance—everything it seems except life insurance. It occupied the building as early as 1938 until 1972 when it relocated.<sup>11</sup>

During the 1920s through 1950s lawyers and doctors liked having their offices in this distinctive structure: Boggess & LaCrosse, Grady Lowrey, and W.J. Muller. Other upstairs occupants included Dr. S.N. Williams (dentistry); Dr. J. Reppeto (dentistry), C.L. Shauers (chiropractor “since 1914”), and Dr. G.D. Gordon (dentistry), Kline & Randall (physicians), Lewis A. Kline, MD (listed separately at a different time), and Thomas Graham, Jr. Insurance and Loans Office.<sup>12</sup>

At various times the owners of the building cut extra street-level doors into the Main Street side of the building to allow ground floor tenants to have their own access to the building under addresses of 703 and 705 South Main. During the 1930s through the 1950s, Edwards’ Graham occupied one former address while the Office of the Tax Assessor and Collector for the Del Rio Independent School District occupied each address at different times.<sup>13</sup>

In 1962 another series of transactions resulted in the property’s ownership being

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<sup>11</sup> City Directory, [various years].

<sup>12</sup> City Telephone Directory, 1928; City Directory, 1933-1934; Del Rio & Winter Garden Telephone Directory, 1939; Del Rio & Winter Garden Telephone Directory, 1944; Del Rio & Winter Garden Telephone Directory, 1946; Del Rio & Winter Garden Telephone Directory, 1948; Polk’s City Directory for Del Rio, 1951-1952; Polk’s City Directory for Del Rio, 1959.

<sup>13</sup> City Directory, [various years].

consolidated. The Del Rio Loan Company sold the property to its sister company, Edwards Graham Realty Co. that year (but the deed was not filed until 1965). That company in turn sold the building to Thomas Graham, III, et als in 1965; he and his wife Ellen C. Cauthorn deeded their share of the property to the “et als”: Robert V. Cauthorn, Kenneth C. Hildreth and John M. Jones, Jr. in 1970. Those three sold the property in 1974 to Victor Lee, the manager of The Del Rio Loan Company. Lee owned the property until his death in 2001.<sup>14</sup>

The 1960s found the building occupied by three long-term organizations, and most of them left the structure in the 1970s. The Mexican Consulate occupied an office for a time in the 1940s, moving to the Warner Building until the early 1960s when it returned to office space here from 1963 to 1974.<sup>15</sup> Thomas Graham, III’s real estate business moved in briefly (1973 – 1974), but the building was occupied solely by Del Rio Loan Company by 1975, and was until the 1980s.

The V V Loan & Pawn Company has occupied a portion of the building since 1980. Jack Walker, a stockholder of the loan company, was asked to operate the Uvalde Credit company, a spin-off of the Del Rio Loan Company. Walker later bought Uvalde Credit and then started a pawn shop while in Uvalde. He talked Victor Lee into starting such a business, and Lee bought Val Verde Pawn & Loan and brought it into the building on the upstairs floor. More recently, the pawn shop was moved downstairs with the entrance at the 705 South Main address. It seems likely that the additional business was intended to help Lee keep the main business open. For a time in the early 1980s, Del Rio Loan lost money on each loan issued because of extraordinarily high interest rates on money borrowed from banks and state mandated ceiling rates on loan

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<sup>14</sup> VVC, Clerk’s Office, Deed Records, Vol. 180, pages 76+; Vol. 180, pages 199+; Vol. 222, pages 319+; Vol. 265, pages 168+ and 173+.

<sup>15</sup> One of the included photos, dating to the post-war 1940s, shows the Mexican eagle symbol mounted on the side of the building.

company loans. Lee kept the business open, however, in an effort to support his customer base and keep them willing to return when the business climate improved.<sup>16</sup>

Despite various remodeling efforts needed to keep the property up to date for its various tenants, much of the original building is intact, inside and out. The wooden roof beams in place today are visible in a photo (included in the attachments) from the earliest days of the Bank's presence in the building. The tile floor is intact as well. The vaults are not original, and one of the newer vaults extends out of the back of the building into the alley. The front of the building has been painted so that the brick is not visible. The windows have been bricked in, likely a combination of air conditioning and security issues; nevertheless, the original overall design is quite apparent, as is the roofline and the corner cornice above the main entrance.

The Old Del Rio National Bank Building is currently occupied by the Del Rio Loan Company and the V V Loan & Pawn Company under company president Martin Humphreys, grandson of Victor Lee, the man who kept the business and building open to the Del Rio community. Humphreys joined the business in 1986, became a partner in 1996 and organized the incorporation of the business in 1997, inadvertently restoring the business to its original form. Humphreys has also bought the property from grandmother Evelyn Lee, also reuniting the business and ownership as it was in the 1930s.

This Del Rio architectural icon is worthy of a historical marker as a reminder of the vision of Alfred Giles and of the structure's importance to the Del Rio Main Street business community.

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<sup>16</sup> City Directories, [various years]; Martin Humphreys to DLB, Interview, May 28, 2002.

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Val Verde County, County Clerk’s Office, Deed Records.

Attachments—

A page from the Giles Viewbook dating approx. 1910, reproduced by Mary Carolyn (Hollers Jutson) George. Del Rio’s Old Herald Publishing Building was built at the same general time (1909-1917 according to Sanborn maps) as the Old Del Rio National Bank Building in the same space, shape, size and architectural detail as the building sketched on the right. The building facade is also constructed of the same brick and mortar as the ODRNB Building.

Photo of the Del Rio National Bank Building when it was not "Old," probably dating to 1910-1920. "Del Rio National Bank" carved above main entrance, and no 703 or 705 entrances.

Photo of the interior of the Building, also probably 1910 to 1920. The ceiling beam and fireplace are still in the building. The back of the photo notes that Finch Pierce is the clerk and W.R. Wheeler is the cashier. The note also names the president and first stockholders, but does not specifically identify the people in the lobby as them or anyone else.

Photo dating to post-war 1940s. No name above entrance. The 703 and 705 entrances have been added. The Mexican Consulate has sign over upstairs entrance at right facing Greenwood Ave. and Consulate symbol at left just below the second floor windows. The second person from the right is Victor Lee. The third may be Loan Company officer Barnett Adams, the fourth may be Thomas Graham, Jr., founder of the original companies, and one of the ladies may be clerk Josephine Love.

Two photos with "Edwards Graham General Insurance Agency" above the main entrance. The 703 entrance has been closed. The second shows the bus stop missing from the front curb and a new neon sign next to and above the main entrance. This sign is still there, though the neon elements have been removed.

Copy of The Del Rio Loan Company stock certificate for stock assigned to Dr. John R. Brinkley. The stock capitalization was increase from \$60,000 to \$70,000 when two other investors bought in (as shown on a March 1, 1937 letter in the possession of Martin Humphreys).

Four pages of Sanborn Fire Insurance maps: 1909 with no Bank Building, 1917, 1924, and 1930.

Pages printed from the THC Atlas for markers of Giles' buildings.



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