

# Spokane Register of Historic Places Nomination

Spokane City/County Historic Preservation Office, City Hall, Third Floor  
808 Spokane Falls Boulevard, Spokane, Washington 99201-3337

## 1. Name of Property

Historic Name: Jimmie Durkin's  
And/Or Common Name: Durkin & Ulrich, Ulrich, Dutch's Loans

## 2. Location

Street & Number: 409 West Main Avenue  
City, State, Zip Code: Spokane, WA 99201  
Parcel Number: 35184.2316

## 3. Classification

Category	Ownership	Status	Present Use	
<input checked="" type="checkbox"/> building	<input type="checkbox"/> public	<input type="checkbox"/> occupied	<input type="checkbox"/> agricultural	<input type="checkbox"/> museum
<input type="checkbox"/> site	<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> work in progress	<input checked="" type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both		<input type="checkbox"/> educational	<input type="checkbox"/> residential
<input type="checkbox"/> object	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes, restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes, unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
		<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other

## 4. Owner of Property

Name: The 415 Main Project, LLC  
Street & Number: 502 West Riverside Avenue, Suite 103  
City, State, Zip Code: Spokane, WA 99201  
Telephone Number/E-mail: 509-217-5508/Chris@RenCorpRealty.com

## 5. Location of Legal Description

Courthouse, Registry of Deeds	Spokane County Courthouse
Street Number:	1116 West Broadway
City, State, Zip Code:	Spokane, WA 99260
County:	Spokane

## 6. Representation in Existing Surveys

Title: None  
Date: Federal x State County Local  
Depository for Survey Records Spokane Historic Preservation Office

## 7. Description

**Architectural Classification**  
(see nomination, section 8)

**Condition**  
 excellent  
 good  
 fair  
 deteriorated  
 ruins  
 unexposed

**Check One**  
 unaltered  
 altered

**Check One**  
 original site  
 moved & date \_\_\_\_\_

*Narrative statement of description is found on one or more continuation sheets.*

## 8. Spokane Register Criteria and Statement of Significance

**Applicable Spokane Register of Historic Places Categories: Mark "x" on one or more for the categories that qualify the property for the Spokane Register listing:**

- A Property is associated with events that have made a significant contribution to the broad patterns of Spokane history.
- B Property is associated with the lives of persons significant in our past.
- C Property embodies the distinctive characteristics of a type, period, or method of construction, or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D Property has yielded, or is likely to yield, information important in prehistory history.

*Narrative statement of significance is found on one or more continuation sheets.*

## 9. Major Bibliographical References

*Bibliography is found on one or more continuation sheets.*

## 10. Geographical Data

Acreage of Property: Less than one acre

Verbal Boundary Description: RES&ADD SPOKANE FALLS W1/2 of LT2 & LT3  
EXC W20FT, B16

Verbal Boundary Justification: Nominated property includes entire parcel and urban legal description.

## 11. Form Prepared By

Name and Title: Jim Kolva

Organization: Jim Kolva Associates LLC

Street, City, State, Zip Code: 115 South Adams Street, Spokane, WA 99201

Telephone Number: 509-458-5517

E-mail Address: jim@kolva.comcastbiz.net

Date Final Nomination Heard:

## 12. Additional Documentation

Map:

Photographs:

13. Signature of Owner(s)

*Chet m. Batt*

14. For Official Use Only:

Date nomination application filed: 9/21/15

Date of Landmarks Commission Hearing: October 21, 2015

Landmarks Commission decision: October 21, 2015

Date of City Council/Board of County Commissioners' hearing: \_\_\_\_\_

**I hereby certify that this property has been listed in the Spokane Register of Historic Places based upon the action of either the City Council or the Board of County Commissioners as set forth above.**

*Megan Duvall*

10/22/15  
Date

Megan Duvall  
City/County Historic Preservation Officer  
City/County Historic Preservation Office  
Third Floor – City Hall  
808 W. Spokane Falls Blvd.  
Spokane, WA 99201

Attest:

Approved as to form:

*Sen Hays*  
City Clerk

*Michael P. Puerko*  
Assistant City Attorney



## **DESCRIPTION OF PROPERTY**

### **Description - Summary**

The Jimmie Durkin Building consists of two buildings that had been combined into one ownership sometime prior to 1948: a three-story brick vernacular commercial SRO, built in 1910, and the one-story stucco-clad vernacular commercial building (1903) adjacent to the east. The three-story building was built and operated by Jimmie Durkin, at the time the Inland Empire's major dealer of alcoholic sprits, at 415 West Main Avenue. The one story building with two storefronts was built for general "store" use at addresses 409 and 411 West Main Avenue. Both buildings have been altered, first by combining interiors and "unifying" the two front facades, and then returning the facades to approximate the historic storefronts. The site is mid-block and on the portions of two lots. The buildings had original addresses of 409, 411, and 415 Main Avenue.

### **CURRENT APPEARANCE & CONDITION**

The Jimmie Durkin Building, a simple vernacular building of buff brick, is three stories in height and symmetrically divided into six window bays and seven bays on the ground floor. The ground floor has been altered significantly by a variety of uses over the years. The existing storefront was constructed in 2014 to approximate a storefront of the early life of the building.

Brick detailing is simple, with flat brick piers of the end walls rising to the brick field between the storefront openings and corbeled sill course beneath the windows. Similarly, a second sill course marks the bottoms of the 3<sup>rd</sup> floor windows. Flat voussoired brick arches top the window openings of both floors. A flat field of three brick courses separates the voussoired arches and the bottom of the wide frieze band. The lower courses of the flat frieze are detailed by rectangular dimples aligned vertically to create an embossed dentil pattern. The flat courses above terminate at a slightly projecting brick field from which the corbeled cornice projects. A band of vertically elongated modillions and dentils (headers) alternating with corbeled niches (stretchers) provide support to the corbeled courses that top the parapet wall--simply detailed by a double row of bricks with each course projecting slightly from the wall plane and the lower course. A sheet metal flashing caps the wall.

The ground floor is divided vertically into seven bays of different sizes, and again divided by a heavy horizontal beam into the storefront and transom sections. The top of the ground floor is terminated by a three part wooden cornice topped by a dentil band, and the bottom consists of wood panel bulkhead walls. Three business fronts and a corner door providing access to the second and third floors divide the facade.

The entry bay includes a wood-frame glass panel door with fixed glass transom and sidelights. Flanking to the east side is an oversized pedestrian door—wood-framed glass panel—that extends to the horizontal beam. Two window bays,

divided by thick wood mullions into nine lights, three columns and three rows, fill the storefront east of the door. The transoms of the three bays are divided vertically into three lights. The storefront west of the center door consists of a single glass panel that extends from the bulkhead to the horizontal beam. A single-light transom window is above. Two pedestrian doors are in the west corner, both wood-framed glass panel, with fixed light transoms above, and single-light transoms in the upper section.

The windows of the second floor consist of anodized aluminum sash in three patterns: the 2<sup>nd</sup> floor windows have a high horizontal muntin that divides the glass into two panels. The two middle bays vary slightly, in that a second horizontal muntin, set slightly lower than center, has been added to divide the glass into two panels. The third floor sash consists of single glass panel on each of the ends, and the four middle sashes are divided into two equal sections by a horizontal muntin in the middle.

The one-story building to the east is divided into two sections, one with three bays, and the other narrower section with two window bays. The façade is clad with painted stucco over brick without significant detail. Flat end wall piers mark the corners, and a third, wider pier, offset east of center, support a plain wall section above the shopfront openings. A wooden panel bulkhead wall runs beneath the storefront bays. A sheetmetal flashing caps the parapet wall of the flat roof building. A metal shade light fixture projecting from the upper part of the wall illuminates the shopfronts. The westerly bay contains the recessed main entry, a single wood-framed glass panel door with a single glass panel sidelight, and two window bays. Flat wood mullions frame the sash. Above the heavy wood header is a transom band divided vertically into ten lites. The easterly bay is divided into two window sections with a seven-lite transom above.

#### ORIGINAL APPEARANCE & SUBSEQUENT MODIFICATIONS

Although photographs from ca. 1910, 1916 and 1973 are available they do not provide good detail on the appearance of the original façade. The 1910 and 1916 photos suggest a standard storefront with a door in the west corner to the hotel in the upper floors. It appears that the storefront was divided into three bays with a centered entry and wide transom band, with multiple leaded lites, above. The upper floors, except window sash configuration, are the same as existing. The one-story building to the east was divided into two separate shop fronts with its basic configuration similar to how it appears today.

Building permits show alterations to the buildings over the years. West 411 received a building permit in 1956 to "modernize the front." In 1961 a permit was issued to West 415 for interior and exterior alterations. The Singer's purchased the buildings at 409-411-415-417 West Main from the Ulrichs in 1966.

According to Spokane Building Blocks, in preparation for Expo-74, the front of the

building was sandblasted, and the second and third floor windows were "modernized" with anodized aluminum sash replacing the original wood.

Washington State leased 415 West Main for a liquor store in 1975. In 1986, the Singers sold the building at #417 to Huppin's, and took over use of the buildings at #s409-415 for Dutch's Trade and Loans on the main floor. Rick Singer Photography occupied the second floor at 415-1/2 West Main.

At that time, the facades of the three buildings were integrated by application of a green metal roof with vertical ribs that covered the upper half of the first floor façade. The roof sloped steeply to create a shallow portico. At the junction of the wall, a narrow band of sheet metal transitioned from the parapet wall of the one-story building and just below the second floor sill course of the three-story building. The one-story building was divided into two bays, the east bay narrower than the west. Each was divided into three vertical lites by aluminum mullions, and the widths were commensurate with the width of the bay. T-111 siding, painted green, clad the bulkhead walls. The three-story building was divided into two bays, the main entry to Dutch's, and the entry to Rick Singer's studio on the second floor. The main entry consisted of recessed double aluminum-framed glass panel doors. Window bays flanked each side: a large single-panel storefront on the east side, and two smaller single-panel storefront windows on the east side. T-111 siding, painted green, clad the bulkhead walls. At the west end was a projecting brick entry bay with segmental arch within which was a recessed double-door entry. Aluminum-framed glass panel doors provided access to the second floor.

#### Floor Plans

The original floor ground plans of the 1900 one-story storefronts on the east, and the three-story Durkin Building on the west are not available. A ca. 1935 Libby photo (L87-1.7033-35) depicts the first floor interior of Ulrich and Durkin. The photo shows a large open room with a bar on one side of a broad aisle and tables on the other side. A row of square posts supporting a crossbeam, one running the depth of the room, divides the aisle/bar and the tables. The floor appears to be wood and the ceiling is pressed tin. The basement as depicted in a 1935 photo was also a large open room with paintings of outdoor scenes on the walls. The floor appears to be wood and the ceiling, plaster. The second and third floors, which do not run the depth of the building, are approached by a straight run of wooden stairs to a small lobby on the second floor. These rooms are relatively intact and show the configuration of a single room occupancy hotel (SRO).

Remodels of the ground floors of the two buildings (409-411-415 West Main) in 1975 and 1986 resulted in the floors of the buildings being combined into one shop that was basically an open floor plan when operated by Dutch's. The second floor of the building 415½ Main was modified to accommodate a

photography studio for Rick Singer.

The existing ground floor plans include a single restaurant, Madeleine's, at 409-411 West Main with an entrance in the west corner. The 415 West Main Building includes a restaurant-bar, appropriately named Jimmie Durkin's, in the east bay, a central shop with access from the center door bay, and the stairway to the second floor in the west corner.

#### The Land Parcels

The property fronts along the south side of West Main Avenue, and rests on two interior lots, Lot 3, on which sits the 1910 three-story Jimmie Durkin building at 415 West Main, and the west half of Lot 2, occupied by the ca. 1900 one-story brick building with the addresses 409 and 411. This block of property was purchased from the Ulrichs by Robert and Pearl Singer in 1966. It is interesting to note that this parcel does not include Dutch's first shop: the first building in the block occupied by Dutch Loan Office from 1933 to 1986 was the west 20 feet of Lot 3 at 417 West Main. This building and portion of Lot 3 were sold to members of the Huppin family in 1986 and would be integrated into the Huppin's Block (this building and the Rombeck building).

Note that the Huppin's parcel was comprised of the west 20 feet of Lot 3, on which the one story brick building at #417 West Main was sited, Lot 4, and east half of Lot 5 (north 100 feet) on which the 1923 two story brick Rombeck Building 425 was sited.

**Areas of Significance –****Category A** - Broad Patterns of Spokane History, Commerce**Category B** – Associated with Jimmie Durkin, prominent Spokane liquor dealer**Category C** – Architecture – a vernacular Single Room Occupancy Hotel**Significant Dates** – ca. 1903 -1965, constructed ca. 1900 and 1910**Architect: Unknown****Builder: Unknown****Summary**

The Dutch's/Durkin's building consists of two buildings combined into Dutch's Loans in the late 1990s. The three-story Durkin building, constructed in 1910, housed the saloon of the Inland Empire's leading liquor dealer and one of the most colorful characters in Spokane's early history, Jimmie Durkin. The adjacent one-story store building was constructed ca. 1903. Both buildings were constructed during Spokane's most significant growth period, 1900 through 1910 and remain integral elements of a block that contains three of the earliest of Spokane's post-fire buildings. Durkin's saloon operated into the advent of Prohibition in Washington State, 1916, survived the period, and plodded on after its repeal in 1933. As Dutch's, the buildings continued a legacy of pawn, jewelry, second hand, and loan businesses on West Main, most owned and operated by Jewish businessmen who would become prominent families in Spokane's downtown core. The Durkin's Building is also eligible as a Single-Room Occupancy Hotel (SRO) as described in the National Register of Historic Places Multiple Property Listing for SROs in downtown Spokane.

**HISTORICAL CONTEXT**

The Spokane Falls and its surroundings were a gathering place and focus for settlement for the area's indigenous people due to the fertile hunting grounds and abundance of salmon in the Spokane River. The first humans to arrive in the Spokane area arrived between twelve thousand and eight thousand years ago and were hunter-gatherer societies that lived off the plentiful game in the area. Initially, the settlers hunted predominantly bison and antelope, but after the game migrated out of the region, the native people became dependent on gathering roots, berries, and fish. The Spokane tribe used the Spokane Falls as the center of trade and fishing.

The first American settlers, squatters J.J. Downing, with his wife, stepdaughter, and S.R. Scranton, built a cabin and established a claim at Spokane Falls in 1871. James N. Glover and Jasper Matheney, Oregonians passing through the region in 1873 recognized the value of the Spokane River and its falls. They realized the investment potential and bought the claims of 160 acres and the sawmill from Downing and Scranton. The Reverend Henry T. Cowley followed in October 1874 as a missionary and Indian Sub-Agent to the Spokan Indians. Glover and Matheney knew that the Northern Pacific Railroad Company had received a government charter to build a main line across this northern route. By



1875, Matheney became doubtful that the Northern Pacific Railroad came to Spokane and sold his stake in the venture to Glover.

The Northern Pacific Railroad arrived in Spokane Falls in 1881, providing connection to the Puget Sound. The line was completed in 1883 when the eastern and western branches of the railroad came together, thus establishing transcontinental service through Spokane Falls.

The newly incorporated city continued to grow through the 1880s. Between 1886 and 1889 the population increased from 3,500 to 20,000 people. In spite of the devastating fire of August 4, 1889, which destroyed approximately thirty-two blocks of the business district from the railroad tracks to the river and from Lincoln to Washington Streets, the city quickly rebounded. Because of city ordinance to reduce fire hazard, brick and terra cotta became the dominant building materials of the rebuilt downtown.

When Spokane rebuilt the downtown after the fire, the new buildings were constructed in an area much larger than the original business district. The business district spread east to Division Street. Sanborn Fire Insurance maps from 1891, 1902, and 1910 show a dramatic increase in the construction of commercial buildings in downtown. Frame dwellings gave way to commercial buildings that would meet the demand of the influx in population. Among the property types and businesses that were prevalent were hotels, lodging houses, and restaurants.

From the turn of the new century, 1900, Spokane's population exploded from 36,848 to 104,402 in 1910. This growth mirrored the population expansion of the state that saw its greatest increase in the same decade. Many people moving to Washington settled in the states three largest cities: Seattle, Tacoma, and Spokane. Various industries rapidly developed and with it a demand for more buildings. Most of the city's urban downtown skyline was created from about the late 1890s to 1912 with the construction of office buildings, banks, hotels, department stores, and other commercial buildings. As author John Fahey describes, Spokane, which had put up 675 new structures in 1900 as migration accelerated, built 1,500 to 1,900 buildings a year from 1904 through 1909.

The economic boom and population expansion of approximately the first fifteen years of the 20th century was short-lived. Growth in both areas in the next decade slowed considerably. But prosperity seemed to return in 1917. In February the *Spokane Daily Chronicle* would announce that "Spokane Banks Made Most Gain," with the largest clearings on the west coast (2/2/1917, p8/3), and a "Rosy Future Seen for Local Business," in reporting that Spokane was named as one of the nine most promising cities in the whole country (2/8/1917, p12/1). New buildings were announced and the downtown saw construction activity. Some 32 projects were listed as proposed or under construction as

proclaimed by the *Spokane Daily Chronicle* on March 6<sup>th</sup>: "Two Millions And Half for New Buildings Here," for buildings that included the Crescent, Chronicle Building, Elks Temple, and Overland Garage among others.

By 1920, the population of Spokane was only 104,437, an increase of only 35 people from 1910 (Decennial Census Counts. OFM). Investors soon realized the city was overbuilt. The region it served (the Inland Northwest) was not able to sustain the city and keep pace with the speculative growth. The 1920s and 1930s saw similar, but less drastic slow growth due to economic factors. The Inland Northwest region's dependency on extractive products from farms, forests, and mines suffered from declining demand.

### **The Development of the West 400 Main Block**

**The Sanborn map of 1884** shows the only the western edge of the block in which the site is located. Only a small dwelling adjacent and an agricultural implement storage shed adjacent to the south are depicted. The area further to the east was unmapped. The westerly portion of the block north of Main had store structures and the block west of Stevens Street along both sides of Main Avenue had rows of wooden structures that housed saloons, liveries, a Chinese laundry, dwellings, sheds, and other uses.

**The 1888 Sanborn** shows a 2-story wooden structure "Nevada House Boarding" that occupied a portion of the footprint of the existing building. To the east was a one-story carpenter's shop, the "Cottage House Boarding," and two dwellings on the corner. On the west was a vacant lot, dwelling, "Rountree's Feed," a Chinese Laundry, and "To be wagon shop painting not finished." Spokane Feed and Sale fronted Stevens Street on the alley south. The rest of the block, to Washington Street on the east and Riverside Avenue on the south, was half developed and filling in with boarding houses, dwellings, sheds, wagon shops, and a hay attic.

**The 1890 Sanborn**, the year after the Great Spokane Fire, shows only the three story brick Bodie Block on the northeast corner of the block. The remainder of the north half was blank, and the dotted outlines of five structures were along the Washington Street frontage. South of the alley, the frontage along Riverside Avenue was being filled in with the notes "Being Built" on two of the buildings. Surrounding blocks displayed the same pattern.

**In 1891 Sanborn** depicted site as undeveloped with only the Bodie Block and the three-story brick "Como" block (Lang Building-extant) on Washington Street, on the north side of the alley. The frontage along Riverside Avenue was built out with the Green Block, Tidball Block, and Temple Court (all removed).

**The 1902 Sanborn** depicts the southern half of the block as fully built out. The northern half of the block includes full frontage built out along Stevens Street, the

Levy Block (extant) and Bodie Block, and along Washington Street, including the Como Block (Lang). Main Street is built out except for gaps on Lot 2 and Lot 3, with only the west 20 feet of Lot 3, and east half of Lot 2 developed. A one-story brick building is at 417 West Main, and, adjacent to the east are two one-story brick buildings comprising shop front #s 419, 423, and 425.

**In 1910**, the block was built out. Sanborn depicts a variety of buildings, all brick and stone, one- to three-story working class buildings on the north side and the imposing Old National Bank Building (extant, now US Bank) on the southwest corner and the Temple Court Building (razed) on the southeast corner. Two single-story brick "store" buildings (409 and 411 West Main), and the three-story brick store building (415 West Main) with notations of "liquor storage in basement," and "ice machine."

**The 1928 Sanborn** depicts block as fully built out. In the north half of the block are essentially the buildings that presently exist. On the south half of the block only the U.S. Bank building remains. The eastern portion of that block is now a parking lot and drive-in bank branch. In addition to the Levy (1892) and Como (Lang, 1890) blocks on the north half are the following buildings along West Main Avenue:

- 427 – 3-story brick Bodie Block (1889, now the 1889 Building);
- 419-425 - 2-story brick Rombeck Building (ca. 1926, now Huppinn Building);
- 417 - 1-story brick store (ca. 1900-combined with 419-425, Huppinn Building);
- 415 - 3-story brick Durkin Building (ca. 1910, now Dutch's);
- 409-411 - 1-story brick store (ca. 1900, now combined with 415, Dutch's);
- 407 - 1-story brick Woolworth Building (ca. 1893, now Millmans); and
- 405 - 1-story Columbia Pharmacy (ca. 1900, now Hill's Restaurant, altered).

**The 1952 Sanborn** depicts the same pattern as 1928.

**Chronology of the Jimmie Durkin/Dutch's Loan Buildings: R. L. Polk Directory and Building Permits for West 409, 411, 415 and 417 West Main Avenue**

Five of six of the buildings fronting on the 400 West Main block were owned and contained shops owned by Jewish businessmen. The Dutch/Singer family and the Huppin family established their businesses and would own four buildings; Mark Soss, an owner of the Bodie Block (1889 Building) had previously operated loan businesses at 411 West Main, and at 417 West Main, both of which would later house Dutch Loans. The 411 West Main address would become part of Dutch's, and the original Dutch Loan at 417 West Main would end up as part of the Huppin domain. Millman Jewelry and E-Z Loans at 407 West Main, at one time operated a store at 411 West Main, as did Jewish businessman Oscar Silverstein, and Morris and Harry Fischbach as M & H Loan Office. The Singers, Huppins and Millman were long-term business operators in the block.

The property on which the buildings reside includes the west half of Lot 2 (409 and 411 West Main), and the east 40 feet of Lot 3 (415 West Main). The ownership at one time included the west 20 feet of Lot 3 (417 West Main) that was sold to the Huppins in the 1980s.

**409 West Main****Building Permits for W 409 and 411 Main (W ½ of Lot 2)**

According to the Spokane County Assessor's Office, 409 and 411 West Main were constructed ca. 1900. The permit to install a water meter at 409 and 411 West Main dated 12/18/1903 suggest that the building may have been constructed around 1903. The permit listed E.O. Azzi as the owner. (The 1900 through 1905 Polk Directories listed Azzi at 417 West Main as a seller of fruits and cigars.) E.O. Azzi, owner, also applied for a sewer permit on 12/28/1903 at the 411 West Main address. Building permits from May and July 1910 were issued for electrical to Jim's Lunch at #409. Polk listings for the same could not be located until a 1911 listing when J.M. Kuhn operated a restaurant at 409 West Main which was doing business as Jim's Lunch. The Kuhn Brothers were listed by Polk as operators of the restaurant through 1929, and thereafter it was listed as Jim's Quick Lunch until around 1944. A permit dated 1/14/1944 was issued to City Cab Co. to "Alter Store to cab office" with a value of \$200. In 1945 City Taxi occupied the space and taxi companies were there until 1952-53 with the listing "Radio City Cab Company." Frank's Cleaners spent a couple of years in the space and by 1956 it was vacant; and #409 not listed in Polk between 1957 and 1990. In 1988, Dick's Jewelry occupied 409 Main and was there until 1996. The following year, the space was listed as "Dutch, additional space." After 1998, the address was no longer listed.

**411 West Main Avenue**

The 1905 Polk Directory listed under the heading "saloons," Aaron Anderson and Company as the occupant of 411 West Main. In 1910, the saloon was operated by Olsen & Denison. On 10/4/1911, an electrical permit was issued to Inland Jewelry Co. The 1912 Polk listed Mark Soss, Jeweler, at #411. Mark Soss had moved from 220 Stevens where he sold clothing and was proprietor of the O.K. Loan Office in 1910. In 1913, Mark Soss was listed as proprietor of Inland Loan Office and, in 1914 again moved, this time a couple of doors west, to 417 West Main. Soss would remain at this address until 1932 when he bought the Bodie Block and relocated the Inland Loan office to 435 West Main.

As a sidebar, the history of the buildings that comprise the Dutch's Building and the Huppini's Building are interwoven by the occupants over the years. Mark Soss started at 411 West Main, moved to 417 West Main, and ended up at 431-435 West Main (Bodie Block which he owned). Melvin Duitch followed Soss and moved into #417 in 1934 which became Dutch's Loans; the Singers (Pearl, Duitch's daughter, and Robert, her husband) would continue operating Dutch's at #417, but, it was not until 1996 that they would own their building and eventually acquire the buildings at 411 & 415 West Main and occupy those spaces. The Building at #417 was sold by Singer to Huppini's and is now part of the Huppini's Building.

Back to #411, electrical permits were issued to McKay Loan Co. in 1913 and 1914. In any case, in 1916, Oscar Silverstein would move his clothing store from Trent Avenue to 411 West Main, which in 1916 would become Uncle Oscar's Loan Office. In 1922 Silverstein would obtain a building permit to alter "for store", with a permit value of \$20. He would operate his loan business and pawnshop until his untimely death in 1929. (S-R, 5/23/1929) The building was idle for two years until occupied by Harry Vexelman, Men's Furnishings, in 1932. M & H Loans and Pawnbrokers (Morris and Harry Fischbach) would operate a pawnshop in the space from 1933 to 1955. In March 1956, a building permit was issued to William Bantz, owner, to "Modernize the front for a store building," with a value of \$1,000. Millman Jewelers and E-Z Loan would occupy the space in 1956 and operate there until 1987. After 1987, 411 West Main is no longer listed in Polk, and Millman had moved to 407 West Main where the last pawnshop on the block remains in business.

**413-415 West Main – The Jimmie Durkin Building**

The three-story brick building was built in 1910 to house Jimmie Durkin's saloon on the ground floor and the Malmo Hotel, an SRO, on the second and third floors. According to a January 31 1915 article in *The Spokesman-Review*, Durkin recalled buying the property in 1908 (with buildings) for \$56,000, and erecting a new building at a cost of another \$30,000. He purchased, by Warranty Deed, the East 40.09 feet of Lot 3, Block 16 from Ole Johnson et al. on October 1, 1907, except certain leases to expire 1/1/1908. Durkin received permits on

1/10/1909 for Side Sewer and on 2/24/1909 for Connection to Water Main, with electrical permits in 1909 and 1910. One of the electrical permits was to Imperial Billiard. On 5/22/1913 Durkin was issued a permit for "Alteration for Store to Durkin Liquor Co." with a value of \$200.

To backtrack a decade or so, James Durkin was first listed as a resident of Hillyard in the 1897-98 Polk Directory; and by 1899 he is listed as a dealer in imported and domestic wines, liquors & cigars at the NW corner of Sprague Avenue and Mill Street. He resided at 307 3<sup>rd</sup> Avenue. He had stores at 702-6 Sprague and 121 Howard before building his three-story building at 415 West Main Avenue.

The 1910 Polk Directory would list in the classifieds (p 410) – "Durkin, James, pres. Durkin Liquor Co. h 312 Stevens, Durkin, Edmund L, sec. and tres. of Durkin L. Co.;"

"Wines and Liquors Wholesale" (p. 1497) "Durkin Liq. Co."

"Saloons" (p1478) "Durkin Liquor Co., 702-06 Sprague, 121 Howard, 415 Main Ave." (This was Durkin's first listing for 415 West Main Avenue.)

Jimmie Durkin's saloon and liquor business ended on January 31, 1915 when Prohibition decimated the liquor business in the State of Washington. Indeed, it also seemed to remove Jimmie Durkin from the local scene. He was not listed in Polk business directory in either 1916 or 1917, but the Durkin name reemerges in the 1918 Polk with the listing "Durkin's picnic drinks, Inc. Bevo Agent @ N. 801 Washington.

Imperial Billiards was listed at 415 West Main in 1919. Jimmie Durkin and Bill Ulrich had teamed up to operate the new "dry" business in the former saloon.

In 1920 and 1921 Durkin is listed as Durkin's, Jimmie Soft Drinks, Inc., Washington and O-W R&N Tracks.

Also in 1921 at #415 was listed with Durkin & Ulrich (Wm P. Ulrich) pool, lunch, cigars, tobaccos & candies. Durkin and Ulrich would continue to be listed under the same category until 1930.

Meanwhile, upstairs on floors 2 and 3, the Malmo Hotel, which had been listed at 415½ since 1913, would remain ten more years before changing to the Meyer Hotel, that was first listed in 1924 with Lena Meyer as proprietor – "steam heated, modern rooms, rates reasonable."

"Durkin and Ulrich soft drinks" was listed in the 1924 Polk.

Unspecified alterations "for store" were permitted on 3/29/1930 with James Durkin as owner in the amount of \$2,300.

In 1931, Polk listed Durkin & Ulrich under Restaurant and Lunch Rooms, and soft drinks retail; and at N 815 Washington, Jimmie Durkin's Soft Drinks, Inc.

Prohibition ended when the 18<sup>th</sup> Amendment was repealed in December 1933. The taps could flow freely, but by that time Jimmie was ending his career.

Although Jimmie Durkin had passed away on October 7, 1934 at Sacred Heart in Spokane, the 1935 Polk continued to list Durkin & Ulrich cigars and restaurant, and Durkin's soft drinks, bottlers at East 528 Trent Avenue.

*The Spokesman-Review* reported "**Jimmie Durkin Estate \$162,930**" on August 17, 1934. The article itemized his estate and noted: "The biggest single item in the personal property is a half interest in the business of Durkin & Ulrich on Main avenue. This interest is valued at \$25,000."

Bill and Harry Ulrich ran Ulrich's Restaurant in 1940, and Ulrich Card Room in 1945. They also owned the Spokane Indians Baseball team of the Western International League, having, in 1939, purchased and changed the name from the Hawks to the Indians. (Pettit, 2011) The July 19, 1941 *Spokane Daily Chronicle* included a photo captioned "Vines That Winter Won't Blight Adorn Ulrich Parlors," that depicted the upper two floors of the Ulrich Restaurant.

Ex-Detective Bill Ulrich is not only a baseball impresario and a mining magnate, but a patron of the arts. Some years ago he had Luke Williams [founder of American Sign and Indicator in Spokane] paint mountains and streams all over the inside walls of what was then the noted Durkin & Ulrich establishment on West Main. When he went into baseball, he had scenes painted on the bus that takes the Spokane Indians around the Western International circuit. "Why not," asked Luke "dollup the front of the recreation parlor, too?" After a few minutes' pondering, and with the favorable nod of his brother Harry, Ulrich said: "Why not?" The result is seen in the above picture, of the two upper stories. The flower boxes and plants are real—real paint.

A building permit was issued on 7/5/1945 for alterations for "clubrooms to the Ulrich Workingmen's Club" in the amount of \$900. Also in 1945, William P. and Belle M. Ulrich, husband and wife conveyed to John L. and Martha Ann Ulrich Lot 3, West ½ of Lot 2, block 16 (417 West Main). The original Durkin property was the east 40.09 feet of Lot 3, the west 20 feet had been owned by a Mr. Ernest O. Azzi. (In 1903 he was also listed as owner of the West ½ of Lot 2 on building permits, but a deed verifying that has not been located.)

In a rather strange action, demonstrated by Quit Claim Deed dated 7/17/1943, the Azzi property was sold by Leo T. Crowley, Alien Property Custodian of the USA, who was acting pursuant to the Trading with the Enemy Act. Sold by highest bid: "having found that the real property was property within the United States which was owned by Ernest O. Azzi, a national of a designated enemy country, to-wit Italy; all of with is fully set forth in said Vesting Order, and said Amendment of Said Vesting Order; and ..." "...it is in the interest of and for the benefit of the United States that said real property be sold ..." With the high bid of \$12,025, a quit claim deed was awarded to Harry M. Ulrich and William P. Ulrich.

Three years after the Azzi sale, on 2/13/1946, the *Spokane Daily Chronicle* would report: "**Suit is Filed to Clear Title:**"

An interesting suit to clear title on the property at W417 Main, adjoining the Ulrich card room was filed in superior court today by William P. Ulrich, Harry Ulrich and their wives. The plaintiffs allege they purchased the property from Leo T. Crowley, United States alien property custodian, September 17, 1943 when the owners, Ernest Azzi and his wife, Ida Azzi, were enemy aliens residing in Italy. The suit names as defendants Ernest and Ida Azzi, their unknown heirs, the state of Washington and county of Spokane.

On 2 February 1948, William P. and Belle M. Ulrich conveyed to John L. and Martha Ann Ulrich all of Lot 3, West ½ of Lot 2, block 16.

The family name continued as Ulrich Restaurant and Billiards in 1950, and Ulrich Café and Recreation through 1965.

Upstairs, in 415 1/2 West Main, the SRO became vacant in 1949 and was never again used as a hotel. Shyvers Music Phone rented the second floor in 1952 and was there until 1955. The address was listed as vacant from 1956 to 1961, then not listed until 1984 when Rick Singer Photography Studio occupied the space. A building permit was issued on June 28 1983 for the remodel of 1917 sq. ft. of existing vacant 2<sup>nd</sup> floor area for use as photo studio by modifying existing partition w/o major structural changes. Other work involved redoing mechanical HVAC and plumbing systems and providing second exit to the alley to the south.

### **Singers Purchase Lot 3 and W ½ of Lot 2, Blk 16**

Robert and Pearl Singer, who still operated Dutch's at 417 West Main, purchased the three buildings on Lot 3, and the West ½ of Lot 2, from John L. and Martha Ann Ulrich on April 5, 1966 (Statutory Warranty Deed).



After the sale to the Singers, the Ulrich's would continue to operate the restaurant until 1972. The west 415 address was vacant in 1973 and 1974. Permits were issued to Robert Singer in 1975 for electrical work and to remodel the building to a Washington State liquor store with a construction value of \$25,000.

After the expiration of the liquor store lease Dutch's moved a door east in 1985, from 417 to 415 West Main. Millman's was operating a pawnshop next door at 411 West Main, the property now owned by the Singers. Having vacated 417 West Main, the Singers sold the property to members of the Huppin family who were operating a shop under the Huppin name in the Rombeck Building.

### **Singers Convey The West 20 feet of Lot 3 to Huppin**

On 8/1/1986 by Statutory Warranty Deed, Robert and Pearl Singer, husband and wife conveyed to Charles Eugene and Gerry L. Huppin, husband and wife, the W20' of L3B16.

By 1988, the address 411 West Main was no longer listed in Polk. The Millman Jewelry and E-Z Loan moved east to 407 West Main where it resides today. Dick's Jewelry had resurrected the 409 West Main address, and 417 was listed as Huppin's Annex.

Dick's Jewelry operated at #409 until 1996, and in 1997 the space was listed as Dutch "additional space." Thereafter, the store spaces that had been #s 409, 411, and 415 West Main were combined in the 415 West Main address. Gary Singer would operate Dutch's Loans and Musical Instruments until his death in 2013.

**JAMES DURKIN (1859-1934)**

Jimmie Durkin was born in England of Irish parents in 1859 and died in Spokane in 1934. Jimmie was well reported in the local press, some of the words he wrote and paid for himself, but he, nonetheless, was a colorful and larger-than-life figure in early Spokane. Rather than a biography of Jimmie Durkin, his exploits are highlighted by what others have written about one Spokane's great characters.

On the lower level, near the Spanish American cannon, James "Jimmie" Durkin lays buried under a block of granite. Durkin arrived in Spokane in 1897, 38 years old, with a pile of money and big plans. Spokane was booming and thirsty, and Durkin, fresh from an earlier liquor venture in Colville, was ready to compete. Competing with over 120 liquor establishments already set up in town, Durkin spent \$21,500 on a major downtown corner lot at the intersection of Sprague and Wall, mounted huge window displays on his building, and become Spokane's liquor tycoon. (Coogan-Gehr, 2013)

Peter Blecha, summarized Jimmie's life and ended his essay on History Link (6/21/2009) with the following paragraph:

In 1935 *The Spokesman-Review* looked back, noting that "Jimmie Durkin is dead but everybody who knew the old man has tales to tell of his individualism. He belonged to the vanishing race of individualists, men who developed in original molds and not in the machine standardization of today. He was an Irishman to dare to be himself.

Blecha opened his essay with:

James "Jimmie" Durkin gained notoriety in the Inland Empire of Eastern Washington as Spokane's legendary liquor tycoon. Wild tales abound regarding his outlandish exploits and stunts, but beyond becoming one of the town's most successful businessmen and an early millionaire, Durkin earned a well-deserved reputation as a thinking man. Indeed, locals and area newspapers routinely referred to the one-time gubernatorial candidate as no less than "Spokane's Main Avenue philosopher."

On Sunday August 16, 1908, *The Spokesman-Review* published an advertisement: "**DECLARATION OF JIMMIE DURKIN**" **CANDIDATE FOR GOVERNOR ON THE DEMOCRATIC TICKET**" (paid advertising)

**"The man of whom the Baptist minister said: "He is a man of his word"**

He opens:

To My Fellow Citizens of the Common People of the State of Washington: "I want the job—to be the next governor of your state; and in applying for it, you ought to know if I have the necessary qualifications and honesty to be the right man in the right place. I believe I have. .... "There is good and bad in me, and more bad than there is good. But, whenever I have given my word as a businessman the good has always come in first, never having broken that word in a business way, and I have been in business over 30 years."

Durkin was noted for his advertising, both in local lore and his run for governor which was the subject of an article in *Printer's Ink*. His favorite quote and one in which he took much pride was "The Minister said he is a man of his word." This came from one of his advertising schemes as told by Blecha and was inscribed on his tombstone—almost 30 years before his death.

One celebrated example: Around June 1907, the good Reverend E. H. Braden -- pastor of a local Baptist Church (probably the Calvary Baptist Church at 426 E 3rd Avenue) -- took offence at Durkin's window display, which at the time featured a flock of stuffed crows intended to promote Old Crow Whiskey. When an area newspaper noted Braden's fulminations from the pulpit about how such advertising failed to depict the evil downside of liquor trafficking -- and that he'd stated a desire to have a chance to mount his own display at Durkin's -- the booze magnate slyly took him up on the idea. Durkin even graciously told him that "you can use all of my windows for any liquor displays you want. You can use anything you want, advertise anything you want, and I will not interfere. Also I will pay for everything. You can depend on me: I'm a man of my word" (Kalez).

Braden -- who was ably assisted by John Matthiesen (the advertising manager for Spokane's stationery shop, the John W. Graham Company) -- proceeded to mount an ambitious new eight-window tableau at Durkin's. ...

The new displays drew considerable attention over the weeks, enough to make *The Spokesman-Review* scoff, calling the incident a "gigantic publicity stunt," which it certainly was. But that was Durkin's genius -- and business at Durkin's Bar increased dramatically. Enjoying the media coverage, and apparently all caught up in the hoopla, Durkin even went so far as to run as a Democratic candidate for governor in the 1908 election. He

received 4,398 votes, but lost during the primary.

Meanwhile, Reverend Braden famously conceded that at the very least, "Jimmie Durkin is a man of his word." And though Durkin would proudly use that phrase as his motto ever after, the wily businessman always managed to get in the last word: By July 1907 he was placing display ads in newspapers that stated: "Visiting Baptists Are Invited to Inspect the Only Liquor Store in America Whose Windows Were Decorated by a Baptist Minister."

Speaking of Jimmie's two-ton granite tombstone on which he had carved and placed in Evergreen Cemetery, a trade magazine, *Granite Marble & Bronze* published by A.M. Hunt & Co, Boston, Mass. on December 1, 1907 (p22), wrote a commentary on the ethics of graveyards and monuments citing the Jimmie Durkin tombstone as a case in point.

#### **In the Matter of Monuments.**

At Spokane, Wash., a peculiar point in the ethics and procedure has been settled connected with tombstone inscriptions relative to the deceased whose resting places they mark and whose virtues they are supposed to commemorate. A saloon keep ordered his monument in advance and had it set up in a Spokane cemetery inscribed and ready to keep his memory green when he had finally ceased to dispense the cheering cup and departed to a region where thirst is a normal condition and a drop of water beyond purchase, even by multi-millionaires. The inscription of the two-ton monument read:

*Jimmie Durkin, Born 1859.  
The Minister Said:  
"A Man of His Word."*

Then came protest, and after protest action by the cemetery committee, headed by an ex-United States senator. The monument was declared obnoxious, and the inscription condemned. The minister went back on his former assertion and denied the strict veracity of "Jimmie" Durkin. "Jimmie" and his friends went down to the cemetery, held a talkfest, and the offending inscription was altered. Whether the proofreader cut out "the minister said" or inserted "not" between "said" and "A," the newswriter neglected to state. Anyway, "Jimmie" found it necessary to change the wording or move the monument up back of the saloon.

There is a lesson in this "De mortuis nil nisi bonum" refers

specifically to dead ones. While the lamp of life holds out to burn, it doesn't pay to advertise—on tombstones." [AH HA, BUT JIMMIE HAD THE LAST LAUGH, and the inscription remains to this day.]

But, the other minister said: "**JIMMIE DURKIN: GHOUL! HYENA**" "**Saloon-Keeper Candidate for Governor Denounced from Pulpit.**" *The Spokesman-Review* edition of 1/31/1908 devoted about 40 column-inches to a denunciation of Jimmie Durkin by the Reverend Merrill Hill of St. Paul's Methodist Church. In boxed text were the main points.

#### Minister Reads Indictments

"He would write his advertisements upon the casket of your dead baby."

"He would hang his sign across the hearse bearing the clay of your beloved mother to its last resting place."

"He has been heard to say that Jesus Christ himself puts the stamp of approval on his business." ...

"It would be nearly impossible to finish a list of crimes against decency that this saloon keeper has not committed." ...

"Every voter in the state of Washington, yes, in the United States of America, he has slapped in the face by thus entering his name for governor." ...

In the body of the article the minister rails:

#### Ravisher of Graves

But not only does this person enter into the holy of holies and desecrate our churches and spit upon our pulpits and besmirch the faith that our fathers and mothers died for, and leering into the face of every boy and girl, whom their parents are struggling to train up to be good citizens, say "I paint my business across the minister of the gospel's frock coat for his business is not better than mine." Not only does he do this, but he enters another sacred spot, so sacred that those who desecrate it we call "ghouls"—the place where we bury our dead. He enters this spot and buys him a plot of ground, for he is cunning. So also is the hyena, that other grave desecrator. Then he has made for him a monument of enduring marble, and places upon it his name and the date of his birth and the quotation for the preacher, "A minister of gospel said, "He is a man of his word."

*Printers Ink*, A JOURNAL FOR ADVERTISERS, New York, 10/21/1908, wrote:

**THE SALOON KEEPER WHO WOULD BE GOVERNOR - STORY OF JIMMIE DURKIN, OF SPOKANE, WHO PUT UP ONE OF**

**THE MOST NOVEL CAMPAIGNS FOR STATE HONORS EVER CARRIED ON IN THE FAR WEST –WROTE A FOUR-COLUMN “DECLARATION OF PRINCIPLES” IN BREEZY STYLE WHICH HE PUBLISHED IN PRINCIPAL WASHINGTON PAPERS A PAID ADVERTISING—USED LIBERAL SPACE UP TO ELECTION DAY**

The article would say that:

Jimmy [sic] Durkin has always been original and vigorous in advertising his saloon. On rocks and roofs about Spokane one reads the legends: “Durkin for Wines and Liquors,” “Durkin has the Goods,” “Who in H. is Durkin?” or simply “Durkin.” ...

Advertising instinct doubtless suggested to Durkin the possibilities for publicity in the new Washington primary election law. The advertising rate was ridiculously low. His name could be entered as a candidate for governor for the very nominal sum of \$60.

Three years later, Jimmie would do it again: the February 11, 1911 edition of *The Spokesman-Review* carried an ad from Jimmie Durkin advocating for his candidacy for City Commission. (Page 7) **“Jimmie Durkin’s Candidacy for City Commissioner.”**

“Principles are greater than any personality.” “I went to Mr. Twohy, my banker, of the Old National bank, and requested a loan. ...” I went in the next day. He grasped my hand with both of his and said: “Mr. Durkin, you can have it.” I took notice of him using the word “Mr.,” instead of the name I like to have my friends call me—“Jimmie.” ...

I am a democrat but not so blind to party prejudice that I can not see the good there is in some men that belong to the opposite parties. ...

I am not, nor will I be a candidate. My friends played a joke upon me. They did that without my consent, and as friends they have not taken the right from me—so I decline with many thanks to my friends. ...

For the sake of argument, suppose that I was a candidate—where would I get the votes from to elect me? ...

The *Spokane Daily Chronicle* would continue reporting Jimmie's story 12/31/1915. "**Jimmie Durkin, Philosopher And Saloon Man, Quits With Million.**" (includes a photo of Jimmie Durkin)

For 18 years, from behind a little counter of polished oak in this saloon at Wall and Sprague, Jimmie Durkin has discussed philosophy and politics with his friends, cashed checks for all comers and managed the biggest individual business in the liquor business of the Inland Empire, which dies at midnight today. In the 30 years since he came to Washington he has run an original capital of \$2500 up to an amount that must be close to \$1,000,000. Once he has been a candidate for governor of this state. Now he closes his business probably forever, though he says "I can live without working at something." Whatever name be said of his business—now outlawed by a majority vote of the people of Washington—Spokane has had in Jimmie Durkin a character unique enough to win distinction far outside of its borders, and one lovable to a host of friends.

During 48 years he has been a saloonman, beginning in 1872 in New York city. In 1855 he jumped out of the daily stage into Colville, where the Old Dominion mine was turning up its famous silver deposits, and then, as he tells it, is a commentary on business success in an industry that many observers think will be extinct as the dodo in American inside of a decade or two.

#### **Corner Cost \$21,500**

"This corner at Wall and Sprague cost me \$21,500 from the Hypotheekbank in 1897. As the business grew and the wholesale line developed, I bought the ground on Howard street in 1902 for \$45,000, and spent \$20,000 on the building. Another enlargement in 1908 resulted in the purchase of the Main avenue property, which cost me \$56,000, and \$30,000 more for the building. In all my time in business I don't believe any man ever spent \$20 in a day in one of my saloons.

*The Spokesman-Review* announces on the first day of the New Year 1916 across its front page banner. "**CROWD STORM SALOONS FOR LAST DRINK—SUPPLY FAILS AS DRY ERA DAWNS**" "**More Noise Than Alcohol in Night Celebration Marking New Year's Birth**" The edition of January 1st covered the entire closing scene of the liquor business in Spokane and state-wide.

Spokane became a prohibition city last night with a great deal of noise, and with a great deal of liquor in circulation, but without the

disorder and the dramatic effects that most people had looked forward to.

#### **Dearth of Supplies Felt**

... Durkin's store at Wall street and Sprague avenue, scene for the last week of strenuous bargain sales, had nothing left to sell at 9:40 and closed, the last purchase being a 10-cent bottle of vinegar. ...

Durkin's saloon on Howard street was entirely sold out of whisky early in the evening and at 10:15 two bar tenders were working the beer taps for only saloon trade. Joe Durkin was auctioneering bottles of cocktail bitters at 10 and 20 cents a bottle. ...

At Durkin's Main avenue saloon, which was crowded almost to suffocation, beer only was sold over the bar. "Billy" Spellman was head auctioneer of a force of clerks that were seeking to empty the shelves of a few stray bottles of claret and soda.

#### **"BARS SELL THEIR STOCKS CLOSELY" "Durkin's, Los Angeles, Log Cabin, Whites, Cobweb and Others Do Good Business." (Page 5:1)**

A 10-cent bottle of vinegar sold at 9:11 o'clock last night was the last sale made at Durkin's Sprague and Wall street saloon. Close to 100 eager customers were on hand and when it was announced that everything was gone, they filed out slowly.

When the doors were locked not a flask of any kind of liquor was in sight, and Jimmie Durkin said that every bottle was gone. There was no disorder. The buyers marched up to the bar and made their purchases quickly.

#### **"Bargain Rush at Liquor Stores" "Jimmie Durkin Soliloquizes as Men and Women Scramble for known Intoxicants" "KRONENBERG IS AMAZED" (p6:7)**

"Are people grown mad? I thought I knew mankind, but I have another guess coming." Remarked Jimmie Durkin yesterday afternoon, while he watched scores of persons, both men and women jostling, pushing and grabbing as they sought to buy liquor in his Sprague avenue store. The men and women were madly scrambling for the last packages of whisky and cordials of uncertain ages.

For three days Durkin had not had a drop of brandy, or wine, gin or ale to sell—and for two days he had not sold a drop of beer. The



frenzied customers were taking package whisky foreign-made cordials that even Durkin could not tell for what they were good.

“Do these people really want prohibition? They are not the remainder of the booze-fighting people, because most of them I have never seen before. Perhaps they want to have it said that they were the last who bought liquor at the last day of Durkin's. Humanity is a strange combination.”

The new era was reported as front page news by *The Spokesman-Review* on January 2, 1916. **“Highball Thirsts Quenched With Grape And Near Beer. About 30 of Former Saloons Open for Business Under New Rule.”**

About 30 of Spokane's 153 saloons that closed midnight December 31 reopened yesterday morning as soft drink establishments, with the above mentioned drinks the favorites. Many more are planning to reopen at an early date. The crowds in the Main and Trent avenue resorts were about the usual number.

*The Spokesman-Review* would announce on January 9, 1916 on the Part 5 banner (and photos) **“SPOKANE BARS ONCE CONSECRATED TO WHISKY STRAIGHT NOW SPORT NO BEVERAGE MORE POTENT THAN BEER'S HARMLESS FIRST COUSIN”**

“What is more virtuous than a soft drink saloon? Nothing.”

#### **The Unnatural Calm Of The New Barrooms**

There is an atmosphere of sudden sanctity about the saloons. The doubtful harmony of somewhat confused vocal efforts no longer rebounds from the big mirror behind the bar, the loud voice of argument is silent, the gentle thud of the bungstarter impinging upon the cranium of the obstreperous patron is not heard in our midst. The thirsty customers of the removed alcohol parlors—and the customers are by no means few—stand about in diffident attitudes strangely low-voiced and discreet. They do not any longer employ strange and sulphurous oaths. They do not even spit upon the floor, as was once their wont. They do not pounce upon one another in mortal combat. They drink their near-beer and they call for their calm nectar and depart in peace.

The transition, however, is not as shocking to the man who has lived continually in Spokane for the last 15 years as it would be to some Rip Van Winkle returning hither for the first time since 1900. Those who have been here all the time have seen the saloon go through a gradual process of evolution from the time when

everything went until the present dry era and have observed that it was a process of steady restriction that made the saloons more and more orderly and unexciting right up to the ultimate change that took place January 1.

#### **Once There Were No Rules At All.**

Fifteen years ago the local restrictions on saloons were hardly worth mentioning. As long as a saloon did not stage too many homicides in a short space of time it could operate unmolested. Then, about the time gambling became a felony, successive city administrations began to make rules governing the conduct of drinking places. They make the close at 2 in the morning, and there were prolonged searches for keys that had never before been used. Then the curtained wineroms and the "ladies' entrances" went, and the electric pianos and some of the slot machines. High license came along and the number of saloon dwindled. Sunday closing became effective and airtight—after some resistance. ... [and more.]

**"Converted Saloon as Popular as in Old Days"** (photo caption) reported *The Spokesman-Review* on February 6, 1916 in a recap of life for the old saloons after the advent of prohibition.

Probably no gathering place for men since the prohibition law became effective has drawn better than the former Durkin's No. 3 saloon, W415 Main avenue, now being operated by A.S. Nichols as a pool hall and soft drink dispensary. From early morning until late at night the place is crowded, several hundred men being present at times.

Rotation pool is in play almost continuously at all the 17 tables and is so popular that natives of several European countries may be engaged in the same game. At the seven card tables, which are always crowded aft the lunch hour, freezeout poker is the favorite.

At the rear the horseshoe lunch counter is presided over by Harry Peck and Thomas Wirth, who sublease space from the owner. In the northwest corner, partitioned off with glass is the three-chair barber shop presided over by Howard Arnold. Across the room in a large bar, where the near-beer and other soft drinks, candies, tobacco and cigars are sold.

A *Spokesman-Review* reporter sat in a card game with a number of woodsmen and discussed with them the prohibition question. They unanimously declared they had more money and were able to stay

in town longer this winter than any time for the seven or eight years. One also said this was the first time he ever came to Spokane to rest for the winter by what he had been "bummed" for money. They players were all lumberjacks from the Newport and Priest River districts. It seems that men working the nearby camps will hang together even when out of work. Their clothing was neat and their hair and beards well kept.

"Any time people start to say that Spokane is going to suffer because the lumberjacks and miners go to wet towns," said one, "just put him down as talking through his hat. Probably we drank because there was nothing else to do. Now that the liquor is gone we are finding other ways to amuse ourselves without sapping our strength and hurting our bodies. Take 99 out of every 100 men who come to here and if they'll tell you the truth they will say they are glad prohibition has come." ...

"We have been crowded since the opening," said Mr. Nichols, the proprietor. "This location has lost none of its popularity because the state has gone dry and I know our patrons are better satisfied than before."

"It beats the Dutch the candy and cider trade we have. Men who used to buy nothing but liquor have told me many mornings they were thankful they did not have a big head, as was their wont on former occasions. Between 7 and 10 p.m. each night we have from 200 to 400 men here and not complaining at bit."

On April 9, 1916, Newton J. Colver of *The Spokesman Review* in Part 5, devoted a full page to explore the lives of the saloons post-prohibition—the transition from saloon to non-alcoholic shops. **"Sober Tradesman Woos Dollars Today Where John Barleycorn Greeted the Carefree Spender of Yesterday"**

Photo caption on Page 1 – "A billiard and pool room occupies the Main avenue saloon of Jimmie Durkin" and another photo: "Jimmie Durkin's famous Sprague-Wall corner is occupied by the Metzger market." The photos of ten of Spokane's former saloons were featured on the full page devoted to the post-prohibition change.

Where John Barleycorn greeted comrades of old and wooed laughter and song from wastrels of cheer, now the sober tradesman plies his art. The saloon is gone and business still proceeds. The cash registers still ring, although the mahogany bar and the brass rail have departed. The camera tells its story. ... The group above, now modestly offering the plainer necessities of life,

represents the most famous of Spokane's old time saloons in their new prohibition garb.

### **Gaudy Whisky Placards Gone**

Two of Jimmie Durkin's old-time places appear above. Over on the left in the third row down, is the Sprague Avenue store, often gaudily clothed in Jimmie's whisky and beer ads. Not a square foot of wall ever went to waste on Jimmy's [sic] fronts and the glaze windows carried all that could be crossed on with hiding the goods on display in the window shelves within. Who does not remember the unique wrapping paper signs Jimmie wrote with his own hand and placarded, appealing by their very eccentricity to the passerby.

...

### **This Place Still "Poor Man's Club"**

In the upper right-hand corner is the Main avenue store of Durkin's that has given place to a pocket billiard room and that is still thronged day and night. This place presented on of the most exciting of the last night scenes, December 31, 1915, when rare old goods were auctioned off and boxes were parked in front of glass backbar mirrors for protections sake. This room was often referred to in the saloon days as "The poor man's club," from the calling of his trade, largely lumberjacks and laboring men. It has not lost the reputation with the passing of booze. The same element still crowd its floors. Where once they hoisted foaming mugs, now they are leveling over pocket billiard tables or watching others of greater skill in the popular indoor pastime."

*The Spokesman-Review* on March 11, 1917 (p M2/1-3) would update the community on Jimmie's post-saloon life: **"Bereft of His Saloons, Jimmie Durkin Now Seeks Solace in Books."**

JIMMIE DURKIN has gone in for books. Having been retired from public life by an unfeeling Washington electorate, the ex-saloon man, friend of Billy Sunday, and one time gubernatorial candidate (the order of these considerations has been carefully weighted), now holds daily communion with Carlyle of Chaucer, or Herbert Spencer or Browning, or Dr. Samuel Johnson, or Bacon, or Darwin or Huxley in a home library to which it is claimed Spokane affords no equal.

A photo captioned "JIMMIE" reports **"He still wears the flaunting red necktie and he still "cuts" cigars"**

*The Spokesman-Review* reported on March 13, 1917 the leasing of the former Durkin Warehouse. **"BIG CORPORATION CHOOSES SPOKANE." Nelson Plumbing Co. Leases Durkin Liquor Warehouse.** "The former Durkin liquor warehouse on the north side of Railroad avenue between Howard and Stevens streets was leased yesterday. The building is four stories high with basement and represents 82,000 square feet of floor space."

Jimmie would remain in the Spokane business scene by partnering with Bill and Harry Ulrich in founding a café/restaurant/billiards parlor, and soft drinks business in his building and former saloon at 415 West Main.

### **Jimmie's Death**

*The Spokesman-Review* edition of July 11, 1934 (p4/c1) announced: **"Jimmie"**

"When "Jimmie" Durkin died, something more than "Jimmie" Durkin said goodbye. It was as though the spirit of old Spokane went wandering away with him—the old Spokane that gloried in adventure, that was a little wild and a little scornful of the conventions that came creeping in from "The east," to make over the old free ways of the frontier. For "Jimmie" Durkin was a man in a million, and not quite to be matched in a second million or more. He had, for foundations, the Irish geniality and the Irish wit: and with that a quaint philosophy of life that made him more a character, we have thought, than the celebrated Mr. Dooley of Finley Peter Dunne, and a finer personage withal with a loftier philosophy and drollery more refined.

"Jimmie" Durkin was genuine through and through; what he was with no pretense or apologies. And a great scholar, be it recorded, with that deeper knowledge that often comes with education that is self-acquired and grubbed out by the roots.

Spokane will miss "Jimmie" Durkin; and hearts of old-timers of the broad region that knew his fame are sad today, and saying it with tears."

Page 1 of the July 10th edition of *The Spokesman-Review* announced: **"Jimmie Durkin Death's Victim"** (p1/c3)

### **"Asks That Body Be Incinerated and Buried 'Neath Monument He Built Years Ago"**

"Jimmie Durkin, pioneer liquor dealer and philosopher of the Inland Empire and Spokane of the last 50 years, died at Sacred Heart hospital at 5:30 o'clock yesterday afternoon."

**He Wished No Flowers.**

He told his family: "Lots of people die. I am just one. I do not wish the affairs of Durkin interrupted while my last rites are being cared for. I want none of my friends to lose time from their business because of me. I wish no flowers for my funeral. I am of no religious cult. I wish my body to be incinerated and buried in the plot I bought so many years ago in Greenwood, whereon I erected my monument with these words:

"James Durkin, Born 1956. Died July 9, 1934 (If I die tomorrow.)

The minister said: "He was a man of his word." ....

The article goes on to tell Durkin's history from England to Spokane in 12 column inches.

*The Spokesman-Review* would report "**Jimmie Durkin Estate \$162,930**" in its August 17, 1934 edition. The article itemizes his estate: "The biggest single item in the personal property is a half interest in the business of Durkin & Ulrich on Main avenue. This interest is valued at \$25,000."

Even The WPA Guide to Washington State wrote a paragraph about Jimmie. (Federal Writers Project. 1941. p251).

One of the best-known and most popular characters of this lusty period was Jimmy [sic] Durkin, whose bars, as even his critics conceded, were as unobjectionable as bars can be. Everyone knows and likes this genial, kindly saloonkeeper, who boasted that he would cash any check offered to him. He had advertisements to that effect painted on roadside rocks, until a miner brought in a rock one day and asked: "See anything peculiar about that rock Jimmy?" [sic] – "No. I can't say I do," answered Durkin. – "Well," said the miner, "I found that rock 4,000 feet below the surface and it's the only one in this part of the country without your name on it." When denounced by a crusading minister, Durkin promptly offered window space for an antisaloon display. The display only served to attract larger crowds, and the minister admitted defeat in a comment which Durkin had inscribed on his tombstone (ordered some 30 years before his death in 1934): "The minister said, a man of his word."

**William P. Ulrich.** William Ulrich's death notice was published in the *Spokane Daily Chronicle* on November 8, 1957.

Passed away on November 7 [1957] at his home, 603 Waverly place. Husband of Belle M. Ulrich, at the home: brother of Harry Ulrich, Spokane; numerous nieces and nephews. He was a member of the Central Christian church; life member of Spokane Moose lodge No. 161; Legion of Moose No. 165; Neighbors of Woodcraft, Spokane lodge No. 228; BPOE, Spokane aerie No. 2; FOE; Tyrian lodge No. 96; F&AM; Loyalty Chapter no 210; OES; Spokane consistory, El Katif shrine; honorary life member of the Associated Professional Ball Players; Spokane Police Beneficial Association. A resident of Spokane 53 years. ...

### **Melvin Duitch**

*The Spokesman-Review* published the death notice of "**Melvin Duitch**" (1890 to 1979) in the 10/5/1979 edition. Melvin was the son of Moshe Taitch and Ida Taitch [and had immigrated from Russia], wife Anna. "Funeral for Melvin Duitch, 89, retired Spokane pawnbroker who founded Duitch Jewelry and Loan in 1915, will be at 11 a.m. today at Smith Funeral home. Mr. Duitch died Tuesday in Santa Monica, Calif., where he had lived the last 10 years." Mt. Nebo Cemetery has grave at 9/8/1890 to 10/2/1979. His wife Anna died in 1970. Daughter Pearl Duitch was born 1923 in Spokane and married to Robert Singer.

### **Robert Singer and Pearl Singer**

Robert "Bob" Singer, 78, born in Pittsburgh, Mr. Singer died Tuesday January 6,

1998. (S-R – 1/8/1998) He served in the 851st Aviation Engineers Regiment during World War II. Mr. Singer moved to Spokane in 1947 and became a partner and then owner of Dutch's Inc., a pawnshop. He was a longtime shammes of Mount Nebo Cemetery, member of Keneseth Israel Synagogue, Temple Beth Shalom, the Elks Club and B'nai B'rith and was a Hadassah associate. Mr. Singer was a volunteer for KPBX Public Radio and the Ronald McDonald House. He was also a longtime fund-raiser and active supporter of the Spokane Food Bank and also spent time performing mitzvot for those less fortunate. Survivors include his wife of 54 years, Pearl; three sons, Gary and Richard Singer, both of Spokane, and Allen Singer of Orinda, Calif.; and five grandchildren. (Mount Nebo Cemetery: 11/21/1919-1/6/1998).

**Pearl Singer**, daughter of Melvin Duitch, passed away September 15 1999. (S-R - 9/17/1999) Mrs. Singer was born in Spokane in 1920.

She volunteered with the Victim-Witness Office, Spokane Food Bank, Ronald McDonald House, Project Joy, Spokane Public Radio, B'nai B'rith Dolls of Democracy Program and the Holmes School Reading Program. In 1998, Mrs. Singer and her husband received the J.C. Penney Golden Rule Award for community service. She was a member of Temple Beth Shalom, B'nai B'rith Women, Hadassah, and Keneseth Isreal Synagogue, where she also was secretary. Her husband Robet Singer, died in 1998. Mrs. Singer is survived by three sons, Gary and Rick Singer, both of Spokane, and Allen Singer of Orinda, Calif.; and five grandchildren.

(Mount Nebo Cemetery: 7/7/1920-9/15/1999).

### **Gary Singer**

**"Gary David Singer Obituary"** – 2/17/2013 (on-line)

SINGER, Gary David Born in Chicago 10/5/46 Died in Spokane 2/15/13 Gary was the proud owner of Dutch's Musical Instruments started in 1915 by his Grandfather. Gary was a member and former President of Temple Beth Shalom, a current board member and Past President of 2nd Harvest Food Bank, an avid supporter and Past Board Member of Spokane Public Radio. He was a Silver Life Master Bridge Player. Gary Singer was a graduate of Lewis and Clark HS, Bachelor of Science in Economics from UC Berkley and Masters in Economics from University of Oregon. Gary leaves behind his wife of 45 years, Mary Singer, and his three children, Rachel Singer Gordon (Todd) of Chicago, Dr. Joel Singer (Melissa) of Santa Clara, CA, Captain Daniel Singer (US Army), brothers Allen Singer of Moraga, CA, and Rick Singer of Spokane. He also leaves four grandchildren Jacob and Samuel Gordon, and Benjamin and Eliza Singer. The most important things in life to



Gary were his loving family and his Judaism. He will be greatly missed. Funeral services site has changed to Heritage Funeral Home, 508 N Government Way, Tuesday, Feb. 19 at 1:00pm, followed by graveside services at Mt. Nebo. ...

Doug Clark wrote about Gary Singer after his death on February 1, 2013. **"Clark: Dutch's pawnshop will close, but Gary Singer will live on."** (online version)

Gary Singer's crazy sign still draws double-takes and belly laughs from those who pass the storefront at 415 W. Main Ave.

Surly staff.  
Poor selection.  
High prices.  
Terrible quality.

But these days some new signs are causing an even bigger stir. Taped to the front windows, the small signs declare a shocking message in scarlet: "Closeout Sale."

There's no getting around it. What many of us hoped wouldn't happen is slowly and irrevocably coming to pass. By October's end, Dutch's Inc., Spokane's landmark downtown pawnshop and music store, will be history. There had been talk of keeping the business going after Singer's sudden death at home last February at age 66. But Singer's wife, Mary, explained that her husband was already planning to retire sometime next year and close the business that was started by his grandfather in 1915.

On February 15, 2013, Tom Sowa, of *The Spokesman-Review* would write: **"Singer, owner of pawn and music shop Dutch's, dies"** (online)

Gary Singer, owner and operator of downtown musical instruments store Dutch's Inc., died early this morning. He was 66.

Singer joined the family-run pawnshop and musical instrument store in 1971. He left graduate school to help his father, Bob Singer, run the business but eventually earned a master's degree in economics from the University of Oregon.

He was the third generation of family members to run Dutch's Inc., which has been in business for 98 years.

His grandfather, Melvin Duitch, opened the first location on

Trent Avenue.

Dutch later moved the store – named Dutch's to simplify the pronunciation – to 415 W. Main Ave. Gary Singer took over the business when his father retired in the 1980s. Singer was found dead Friday morning in his home. Singer's younger brother, Rick, said the family doesn't know the cause and Gary Singer had not reported having any medical problems. [Note: the store was moved by Robert and Pearl Singer, and Gary Singer ca. 1985, Dutch had passed away in 1979.]

Singer was a longtime supporter of the Spokane Food Bank, which later became Second Harvest Food Bank. He served on the nonprofit's board and worked to raise community awareness about hunger.

### **Single Room Occupancy Hotel**

Dutch's (Jimmie Durkin Building) is also significant under category C as a Single Room Occupancy Hotel (SRO). According to the multiple property National Register Nomination "Single Room Occupancy Hotels in the Central Business District of Spokane, WA 1900-1910," SROs represent a type of construction executed during a specific time period within, for the most part, a well-defined section of the city.

The preponderance of SROs were built in the CBD, defined approximately as lying between Division and Cedar streets on the east and west, respectively, and 3<sup>rd</sup> Avenue on the south and the Spokane River on the north. ...

Single occupancy hotels can be defined as unreinforced masonry structures of two or more stories, with commercial bays on the ground or street level, and the upper floor consisting primarily of single rooms without baths, with a limited number of rooms with baths. Some SROs had no rooms with baths, but all were equipped with at least one common bath (toilets and tub) on each floor. Some rooms had sinks, but not all. Hinged glass transoms above doors helped provide ventilation. Skylights and light wells lit interior rooms and occasionally hallways on upper level floors. A stairwell in front usually led to a lobby or managers desk on the second floor, although some lobbies and desks were on the ground level. Secondary stairways usually existed in the central or rear portions of the buildings, with fire escapes exiting rear hall windows. ...

All, or nearly all, single room occupancy hotels contained

commercial and retail space in street-level bays. While some business leasing space in SROs dealt in goods and service unrelated to working class needs, most appear to have catered to the clientele housed in those buildings. Clusters of SROs, such as along West First Avenue, provided a market base for such enterprises as cafes, restaurants, barbers shops, beauty salons, hardware and grocery stores, and the inevitable bars and taverns. (Holstine, 1993)

While Jimmie Durkin and the Ulrich brothers operated saloons, pool halls, restaurants, and bars on the ground floor, the second and third floors catered to the itinerant worker, typically wintering from the woods or the fields in Spokane. They were conveniently located above, at least until prohibition, a place where liquor was plentiful. Approached from the corner door by a straight run of wooden steps, and the 28 (or so) rooms for rent occupied the second and third floors. A small reception lobby, single occupancy rooms, and a toilet/bath room down the hall, were characteristics of the SRO as defined in the National Register Multiple Property nomination. Over the years, the names changed, but rooms were offered until ca. 1947. The Malmo Hotel was the first, operating until 1923, followed in the remainder of the 1920s through 1936 by the Meyer Hotel, and to 1947, by the Sterling Hotel. After the closure of the Sterling, uses were limited to the second floor as offices and presently, the Rick Singer photographic studio.

### **Pawn Shops in Downtown Spokane**

The following articles discuss the business of pawnbrokers in downtown Spokane as sort of the end of an era. With the closure of Dutch's on Main Avenue and RE Loans on Riverside Avenue, Millman's is the only operating pawnshop in downtown Spokane in 2015. Main Avenue had historically been the center of the pawnbroker business in downtown Spokane—Main Avenue-Washington Street was the center of activity. The number of pawn businesses over the years between 1900 and 2000 ranged between six and ten, with a spike of thirteen in 1910. In 1910, for example of the thirteen pawnshops listed in Polk, four were on Main and two each on Washington and Stevens. The grouping of 300, 400, and 500 blocks of West Main, Trent, and Riverside was the center of the pawn world. In 1920, for example, of six pawnshops, four were on Main, and three on the west 400 block—Uncle Oscar's at #411, Mark Soss at #417, and National Loan Office at 419½. In 1935 all eight of the pawnbrokers had Main Avenue addresses, and half those in the west 400 block. Abraham J. Huppin was at #310, M&H Loan Office at #411, Dutch Loan Office at #417, Victory Loan Office at #421, and Inland Loans at #431.

In 1967 (3/26), Jerry Wigen of *The Spokesman-Review* wrote about the change in the business climate for pawnshops in downtown Spokane: "**Oldtime Pawnshops Fading From Scene in Spokane.**"

The pawnshops that once did a thriving business on Trent are now boarded-up buildings. Some are gone forever, along with the tattoo parlors, the clip joints and the houses of ill-repute. Others have moved to Main Avenue. Most of them aren't the same. Only one has the traditional three-ball symbol above the door."

#### **"Boisterous Crowd Gone"**

Where once they catered to drinking, boisterous lumberjacks and miners, today their clientele, to use the words of one broker is "legitimate and respectable." Robert Singer, who operated Dutch Jewelry and Loans and contends that his shop is the oldest in Spokane, said most of those who come into a pawnshop today are persons with good jobs.

"They run short of money and need a few dollars to tide them over. Ninety per cent of them retrieve the item within 90 days," he said.

... The rates they charge are fixed by state law and even if they are slightly higher, no one complains because the broker is providing a service.

"Some of our customers can't get loans from banks or loan companies, because of bad credit or else they don't want to bother with all the red tape," one broker said.

#### **Less than 10 a Day**

Abe Huppín, owner of Huppín's Pawnbroker & Military Supplies, has been in the business since 1921. He specializes in camera and hi-fi equipment and says that his pawnshop business is a very small part of his overall business.

Huppín is one who believes that the banks and loan companies have made pawnshops almost obsolete. Once, he said, 50 to 75 persons a day would come in for loans. Now it is less than 10. He contends, however, that there is a need for the type of service the pawnbroker provides.

#### **Aid in Recovering Property**

... Henry Millman, Millman Jewelers & EZ Loans, has been in the business for 46 years. He is affectionately called the "mayor of Main Avenue." ... Millman recalls that years ago the lumberjacks used to steal shoes from sidewalk displays. The shoplifters who come into the store now steal everything, he said.

In September 1989, Barbara Dickson explained the role of pawnbrokers for the *Spokane Journal of Business*: **“Pawnbrokers even out customer’s cash flow.”**

“Gary Singer practices what a banker friend of his calls “asset-based financing.” Singer who owns Dutch’s Inc., a downtown Spokane pawnshop founded by his grandfather, Melvin Dutich, in 1915 (Dutich) dropped the “I” in the business’s name when no one pronounced the name correctly.

Singer says Dutch’s long history is typical of Spokane pawnshops. Sporting an economics degree from the University of California at Berkeley, Singer says the “collateral loan business” has been around “at least since the house of Medici” – a prominent Italian family in the 14<sup>th</sup> through the 16<sup>th</sup> centuries—and remains stable because it continues to meet a need.

“The pawnshop makes economic sense,” says Singer. “A wide variety of people across the economic spectrum whose incomes fluctuate use pawnshops to even out their cash flow.”

Singer, Rick and Carlin Taitch, the owners of Washington Jewelry & Loan formerly on Washington, around the corner) and Jeff Levitch, the owner of Evergreen Jewelry & Loan, Inc. say that the loans they make average \$50 to \$60.

The *Spokane Journal of Business* updated the pawnshop business in Spokane **“Soft Economy gives pawnshops bump”** on February 21 2008.

While the U.S. grapples with a shaky economy, many people here increasingly are turning to one of the oldest professions to fill some of their more humble financial needs. They’re putting up everyday items as collateral and obtaining short-term cash loans from pawnbrokers, who fill a niche for such customers.

You do see more people when the economy gets softer, says Gary Singer, third-generation owner of Dutch’s Inc., a pawn store at 415 W. Main in downtown Spokane. When times are really good, people don’t need loans as much.

Lending in the pawn business is countercyclical, says Singer, who expects business to pick up even more this year as talk of the slowing U.S. economy continues. ... Singer says his customers are more likely to need money for rent, car repairs, or necessities like coats for their children, than for mortgage payments.

Larry Karlson [Axels Pawnshop] says most pawn customers are working or in a seasonal layoff, and they have some assets, but not much credit. Though he says many now have debit cards, they don't have the bank balances to back them up.

We're a community bank. There's no question in my mind that we are important. We are a small community bank, says Mark Lax, president and owner of Pawn 1 Inc., a Spokane-based chain of a dozen pawn stores. ...

As much as pawnshop operators are small-time lenders, they also are, by necessity, salespeople, since the nature of their business results in an inventory of defaulted loans. ...

Karlson says the terms of pawn loans are strictly regulated by Washington state law, which defines the maximum allowed fees and interest and the minimum length of time for a loan. He says that on a \$100 loan, for example, there is a \$16 loan origination fee, and \$3 in interest accrues every 30 days, so at the end of 90 days, which is the minimum time a pawnshop must give a borrower to repay a loan, the total cost to the borrower for the loan would be \$25.

As a percentage rate its high, but as a dollar amount it's not that high, Karlson says. If the loan isn't paid off, the item becomes the property of the pawnshop, which puts the item up for sale. Collateral for such loans comes in all shapes and sizes, from musical instruments to moose antlers. If it doesn't eat and you can fit it through the door, you can pawn it, but only if the shop operator believes he could sell it if he had to, Singer says. It gets down to the very basics of what something's worth, says Singer. It's hard to make a loan on sentiment. ...

The more money a paw shop loans, the less likely a customer is to default on a loan, Karlson says. He says his customers most often reclaim their assets within the 90-day term of a loan. He says the default rate on pawned items is about 15 percent, with up to half of customers failing to reclaim collateral from smaller loans of say, \$10. On loans of \$100 or more, however, the default rate is only about 5 percent. Craudell says he anticipates about a 40 percent default rate on the 40 to 80 loans that the Double Eagle store he manages makes each day. Singer says 85 percent to 90 percent of the items pawned at his shop get reclaimed. ...

Despite the important service pawnbrokers claim they provide to

working people who often can't secure credit in more traditional ways, the trade struggles with unfavorable public perceptions. Yet, store operators here contend the pawn business is the most-regulated type of business in the state. ...

Despite the heavy regulation, Spokane has a lot of pawn stores per capita, Karlson says. He estimates there are about 25 pawnbrokers in the Spokane area and says about as many pawn shops operate in downtown Spokane as in far bigger downtown Seattle.

Of the pawn stores here, most are small, family-owned businesses, Karlson says. That's how the Pawn 1 chain began 30 years ago, Lax says. Singer's family has operated Dutch's since 1915, and Larry Karlson started Axels with a third brother and his father in 1990. Double Eagle is a family-owned business also. ...

It's competition, says Singer, but he asserts that pawnshops make straightforward loans that don't damage the borrowers ability to get cash in the future even if they don't repay the loans. He contends that payday-loan establishments are less likely to offer another loan to someone who defaults, whereas if his customers don't reclaim items against which he has loaned them money, because he can sell their collateral, he can still offer them loans later. ...

For most pawn stores, the sales side of the business is as important as the loan side and generates similar revenues. In Dutch's, for example, the blue neon sales sign is hung right next to the red neon loans sign. ... Singer says more than half of his business comes from repeat customers. You see the same people with the same items, he says. Singer's store has emphasized music and has an instrument repair shop on site. He says it has gravitated toward that inventory emphasis because many musicians are strapped for cash at one time or another. ...

On December 9, 2013, Jessie Tinsley would write for *The Spokesman-Review*, **Then and Now photos: Pawn shops on Spokane's West Main Avenue.**"

In the 1962 photo below, a sign on the left reads "E-Z Loans." The building was occupied by Millman Jewelers and E-Z Loan, a shop started by Henry and Sadie Millman in 1929, next door to the store's current location at 407 W. Main Ave. in Spokane. Henry Millman was born in Romania in 1900 and came to America at age 5. He became a skilled watchmaker and jeweler, and operated his store for almost 45 years. At one time, it sat next to Dutch's, in the old Ulrich's Cafe, and Huppin's, both of which operated as pawn

shops at one time. This year, Huppin's consolidated its audio, video and photography showroom to its North Division Street location, and Dutch's went out of business following the death of owner Gary Singer, leaving Millman E-Z Loan as the last pawn shop on the block. All three businesses were owned by members of prominent Jewish families from the Spokane area. Annette Silver, who was once married to a grandson of the Millmans, has been running the Millman shop for the last 32 years. She uses Henry's watch repair cabinet as a shelf. She hopes the two empty buildings next door find tenants soon. "This whole block looks so dark. I miss the foot traffic from those places and I sure miss those guys over there" at Dutch's, she said. "They're a good bunch of guys." Henry Millman died in 1974, followed by Sadie in 1975.



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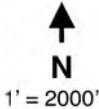
U.S. Census of Population 1940. "Mark Soss," "Melvin Duitch."

## **MAPS, PHOTOS, NEWS ARTICLES**



USGS 7.5 Minute Quadrangle. Spokane NW, Wash. 1974. Photorevised 1986

**415 WEST MAIN AVENUE  
SITE LOCATION**

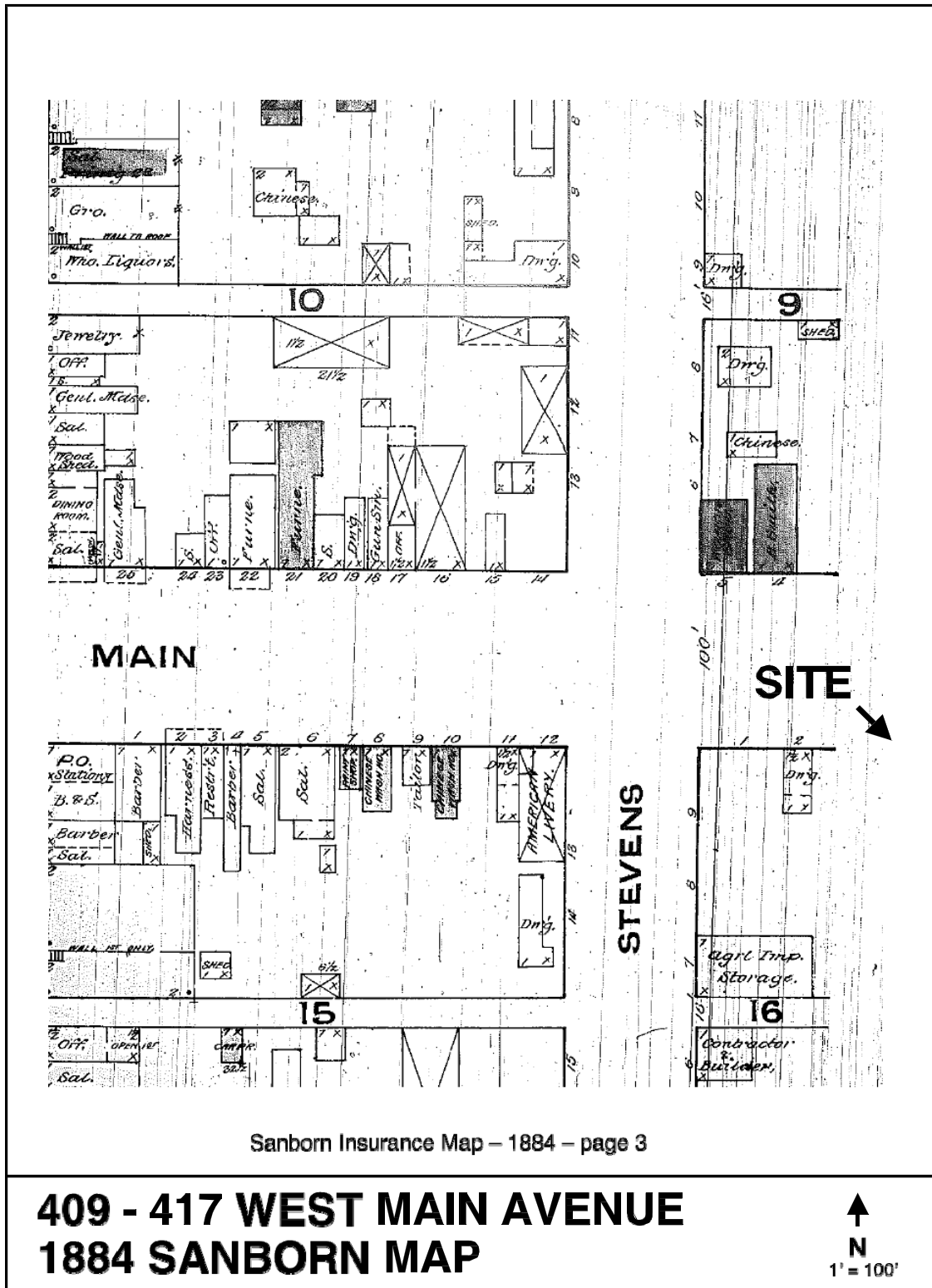


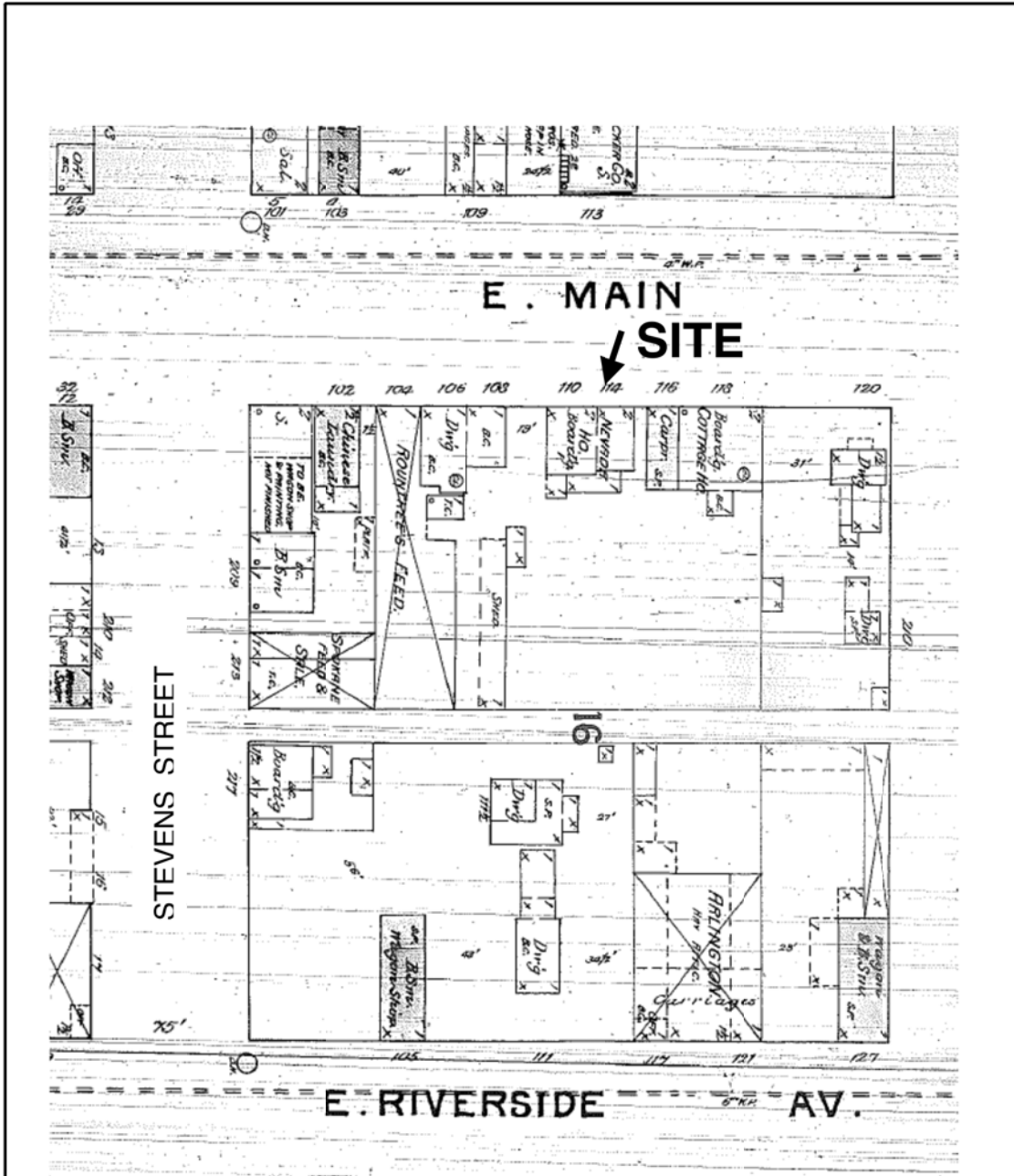


Aerial Photo City of Spokane Website

**409 - 417 WEST MAIN AVENUE  
AERIAL PHOTO-SITE LOCATION**

↑  
N  
1" = 100'



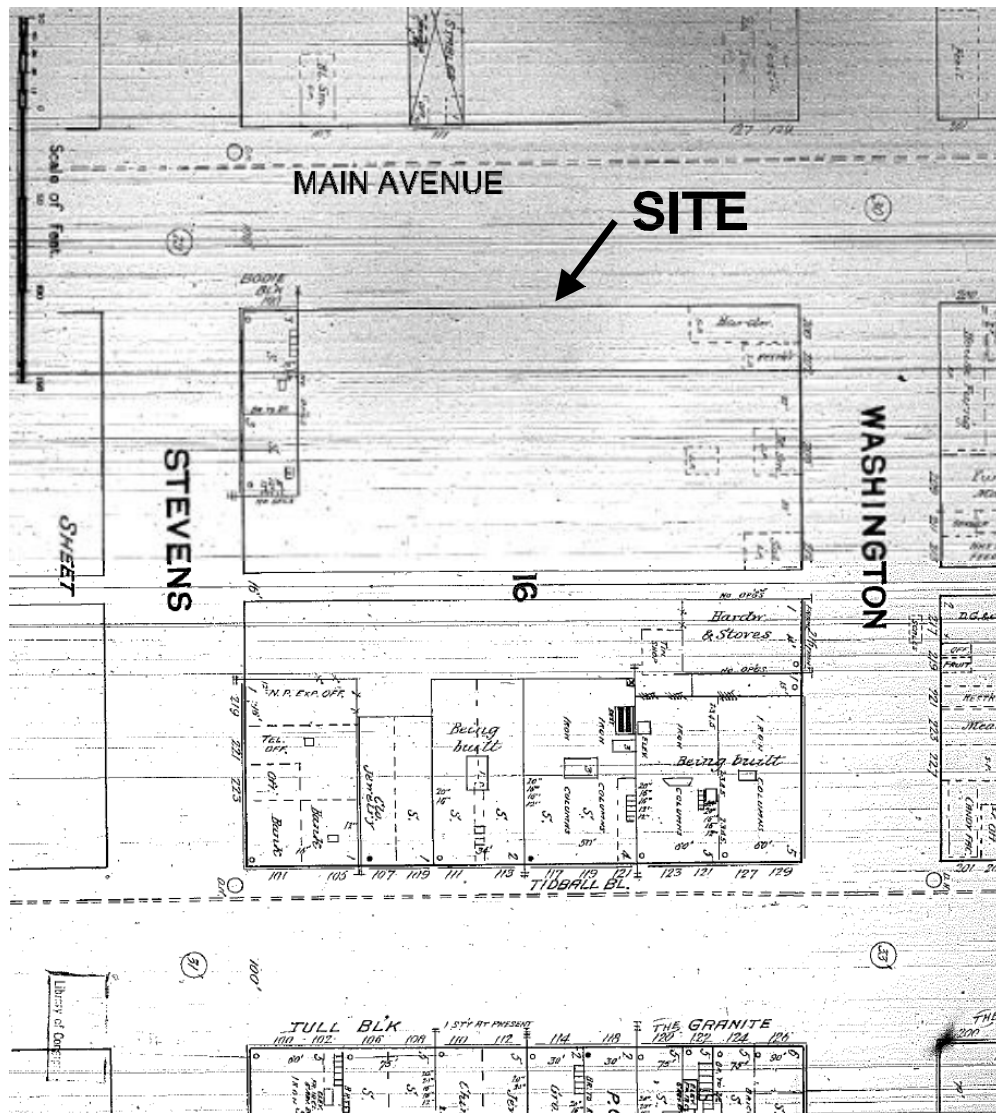


Sanborn Insurance Map - 1888 - page 3

**409 - 417 WEST MAIN AVENUE  
1888 SANBORN MAP**

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N  
1' = 100'

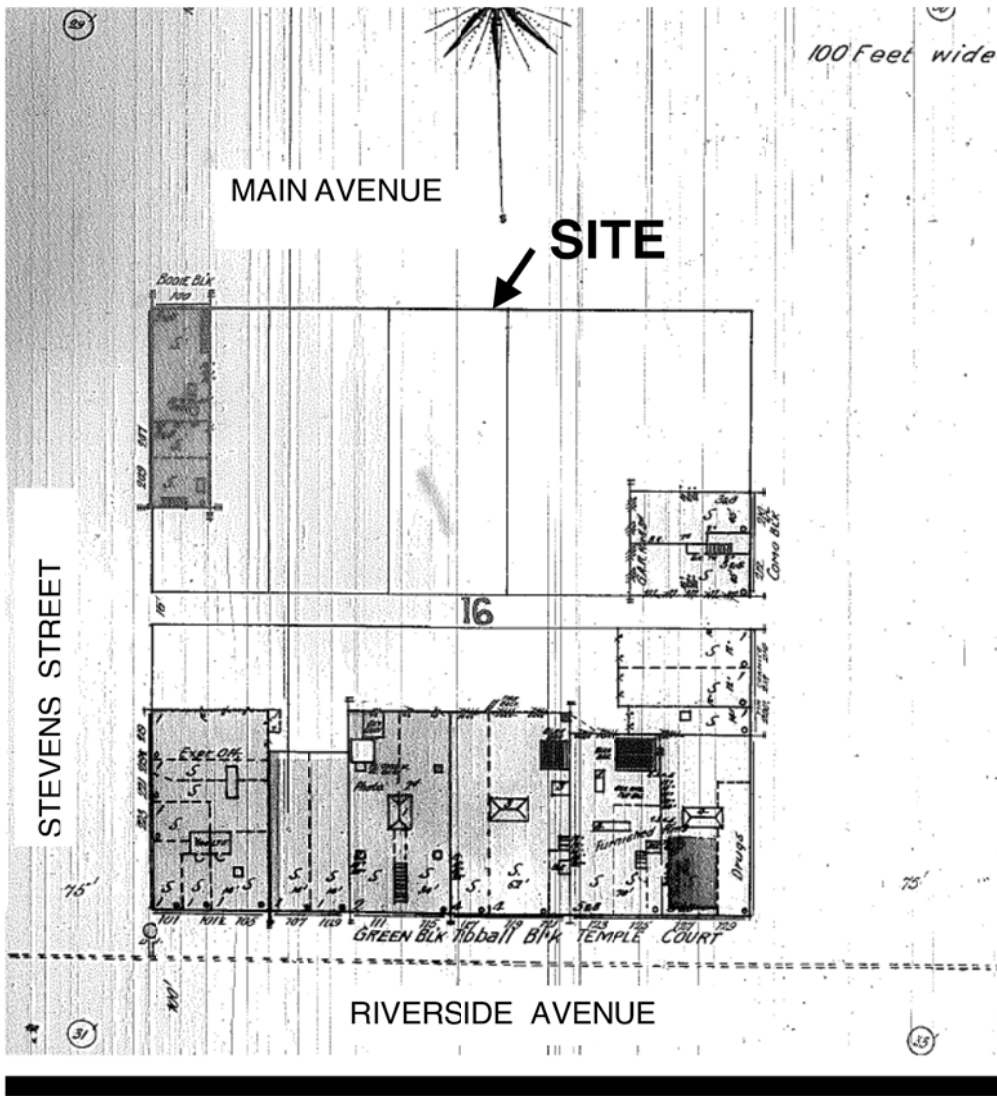




Sanborn Insurance Map - 1890 - page 4

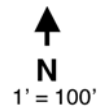
**409 - 417 WEST MAIN AVENUE  
1890 SANBORN MAP**

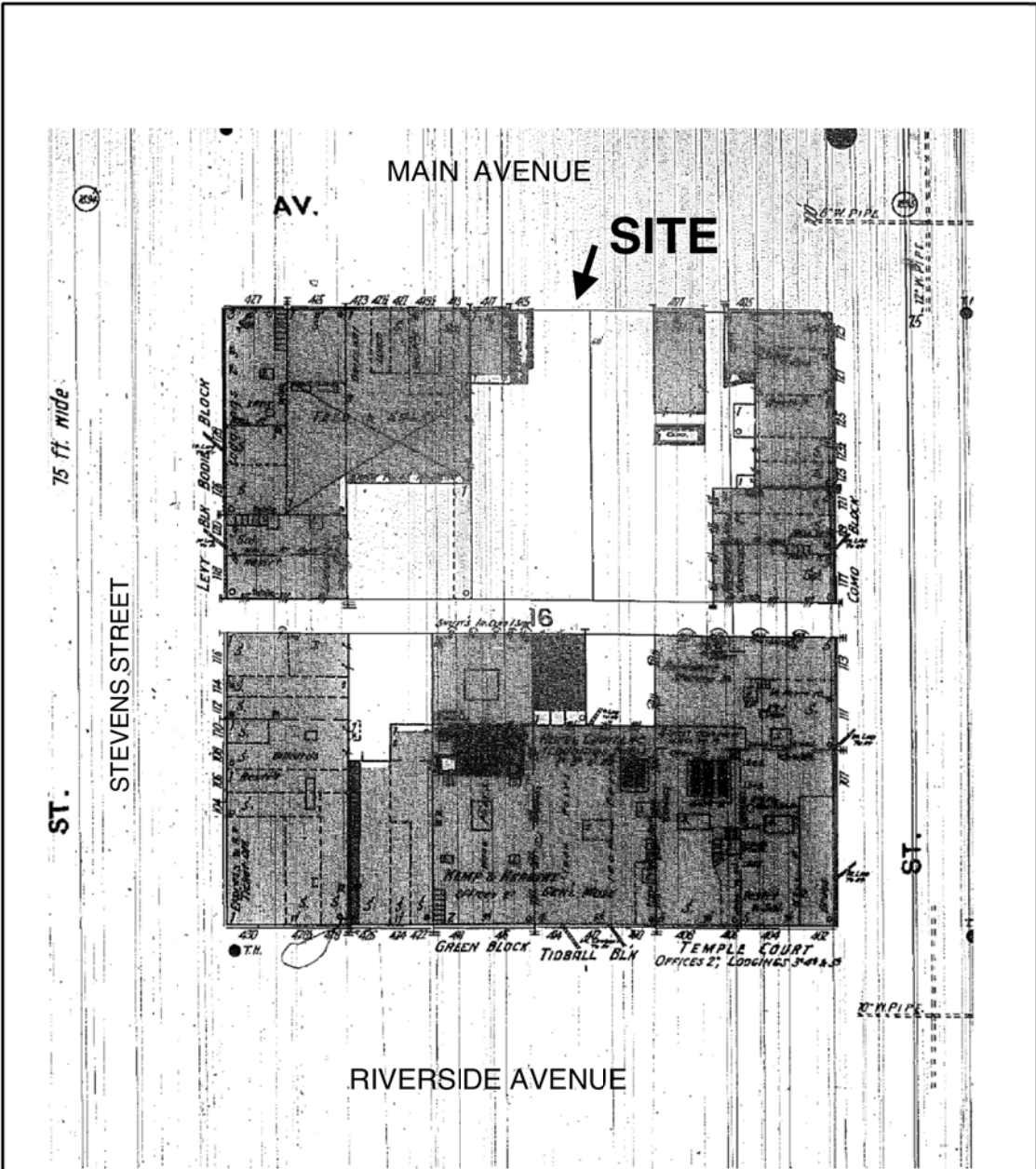
↑  
N  
1' = 100'



Sanborn Insurance Map – 1891 – page 5

**409 - 417 WEST MAIN AVENUE  
1891 SANBORN MAP**

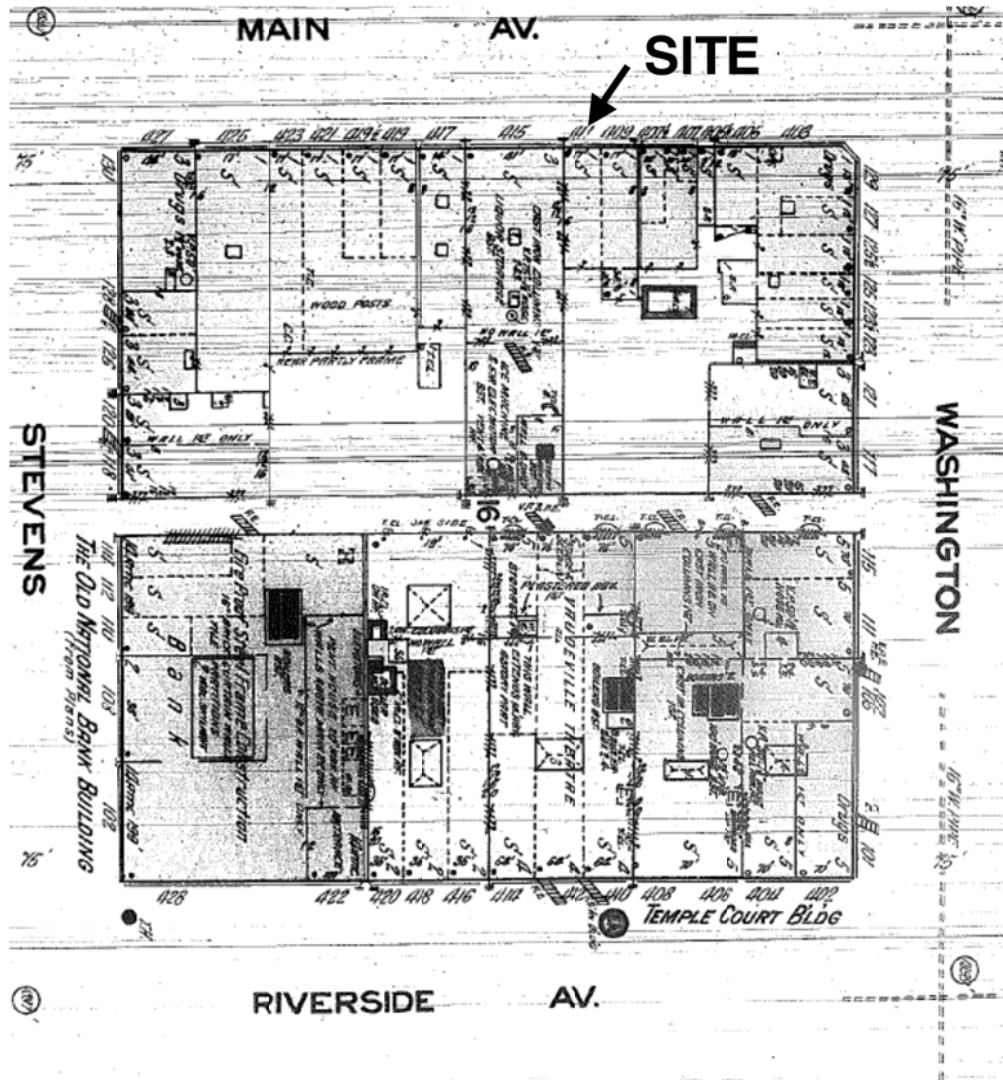




Sanborn Insurance Map – 1902 – page 6

**409 - 417 WEST MAIN AVENUE  
1902 SANBORN MAP**

↑  
N  
1" = 100'



Sanborn Insurance Map – 1910 – page 429

**409 - 417 WEST MAIN AVENUE  
1910 SANBORN MAP**

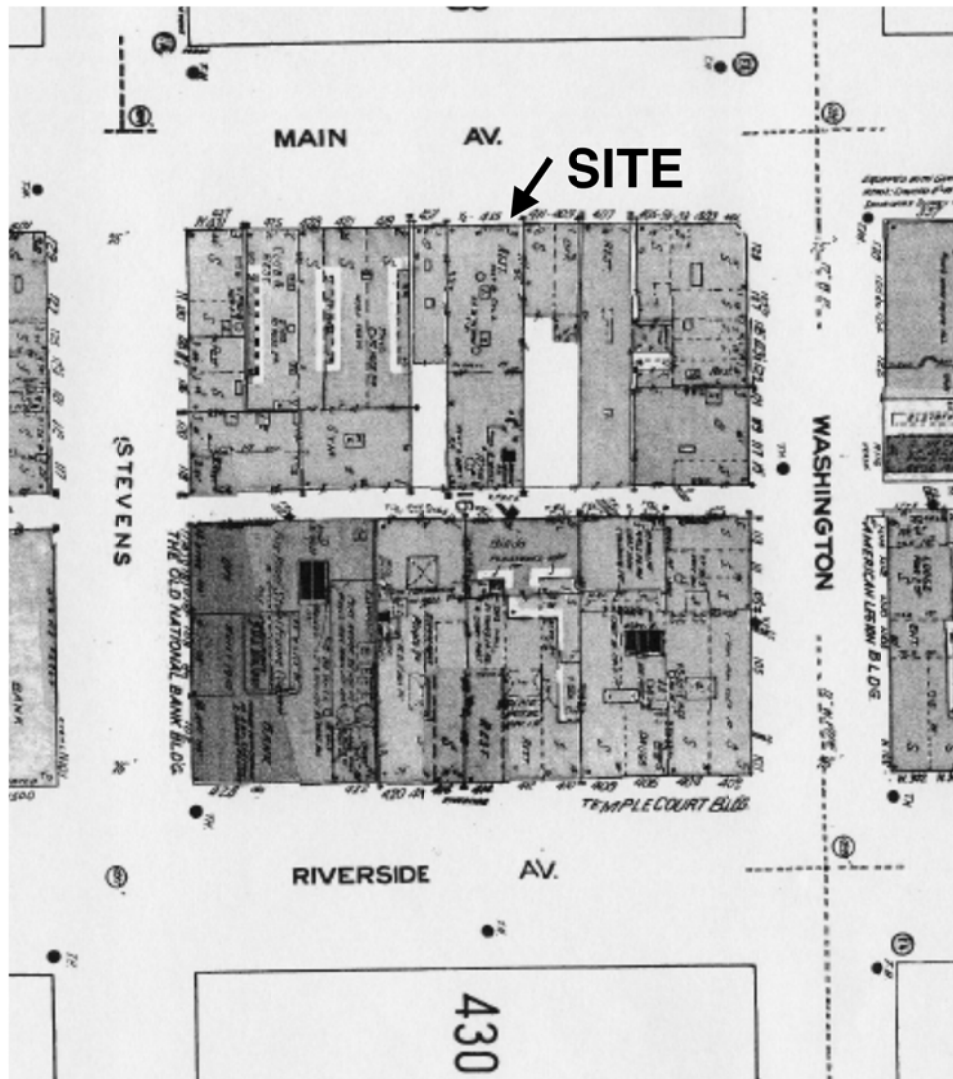
↑  
N  
1' = 100'



Sanborn Insurance Map – 1910 updated to 1928– page 428

**409 - 417 WEST MAIN AVENUE  
1928 SANBORN MAP**

↑  
N  
1" = 100'



Sanborn Insurance Map – 1950 updated to 1952– page 429

**409 - 417 WEST MAIN AVENUE  
1952 SANBORN MAP**

↑  
N  
1" = 100'





Photo 1 – Looking SW - Context Along West Main Avenue



Photo 2 – Looking SE - Context Along West Main Avenue

Before Photos



Photo 3 – Looking West at NE Corner of Dutch's



Photo 4 – Looking South at Front Façade of Dutch's  
(Jimmie Durkin's Building on West Side)

Before Photos





Photo 1 – Looking SW - Context Along West Main Avenue



Photo 2 – Looking SE - Context Along West Main Avenue

After Photos



Photo 3 – Looking SW at Dutch's



Photo 4 – Looking South at Front Façade of Dutch's  
(Jimmie Durkin's Building on West Side)

After Photos





Photo 1 - Looking North at Basement of Dutch's (Durkin's/Ulrich's)



Photo 2 – Looking North Up Stairs from Basement to 1<sup>st</sup> Floor

Before Photos



Photo 3 - Looking North Toward Main Entry Showing Bay #s 409, 411, 415



Photo 4 - Looking South from Main Entry (#415 - #s 411 & 409 to East)

Before Photos



Photo 5 - Looking SE from NW Corner Across Dutch's (# 409, 411, 415)



Photo 6 – Storage Room in South End of Building

Before Photos



Photo 1 - Looking Up Stairs from 1st Floor Landing to 2nd Floor



Photo 2 - Looking East at Entry to Singer Studio on 2nd Floor





Photo 3 - Looking South up Stairs from 2nd to 3rd Floor



Photo 4 - Looking North on 3rd Floor Stairwell and Skylight

Existing Photos



Photo 5 - Looking North at Hallway to Hotel Rooms at North End

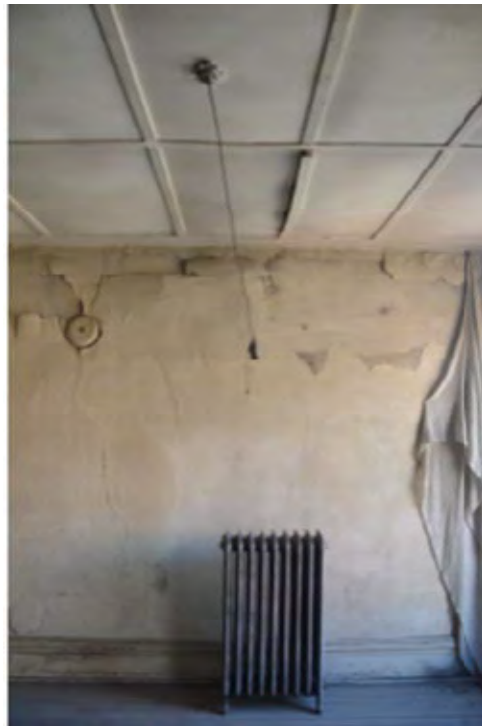


Photo 6 - Typical SRO Room

Existing Photo





Photo 1 - Looking South at Madeleine's (Original #409 West Main)

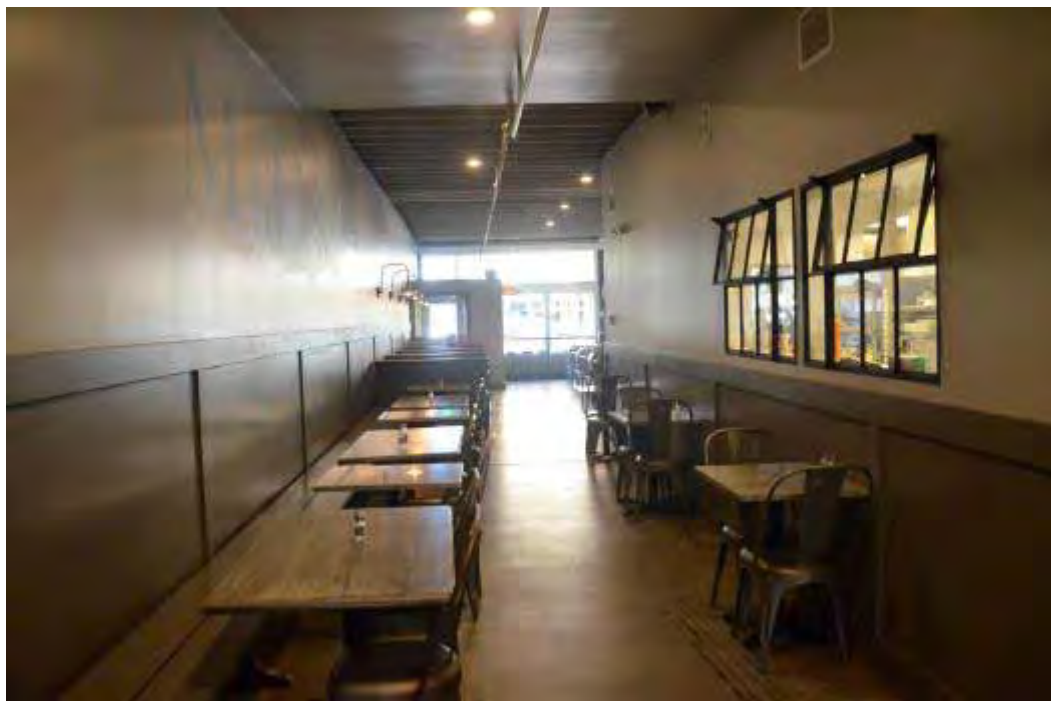


Photo 2 - Looking North at Madeleine's – Kitchen on East Side

After Photo

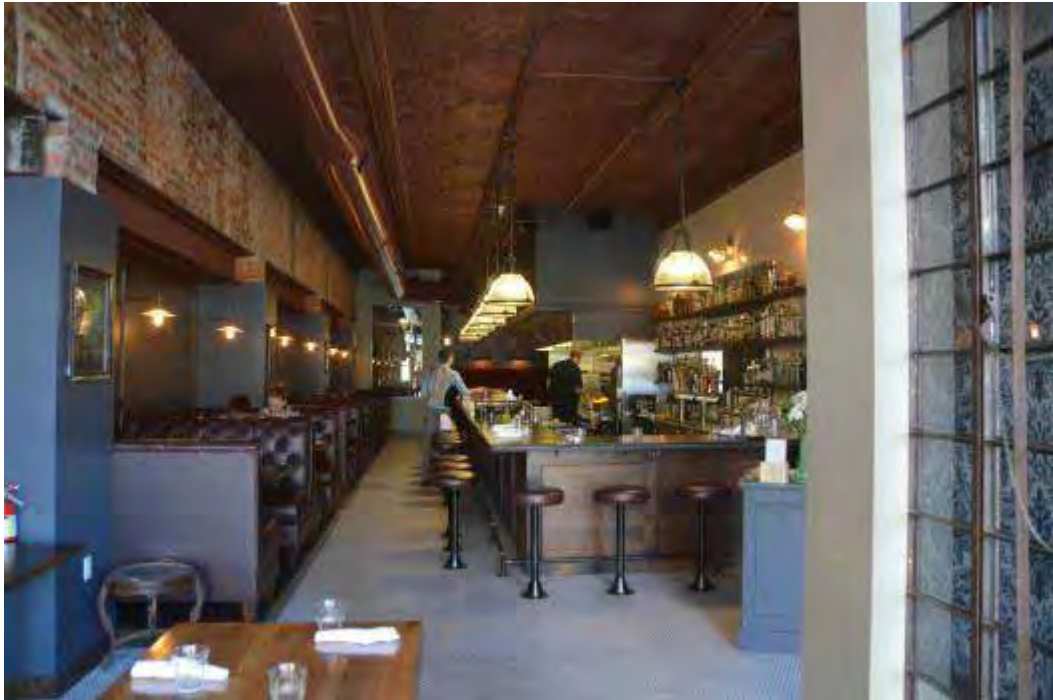


Photo 3 - Looking South Along Durkin's Bar & Booths (Original Tin Ceiling)



Photo 4 - Looking NW Across Durkin's Bar From Rear of Restaurant

After Photos