

# APPALACHIAN BLACKSMITHS ASSOCIATION



## Citizens Bank of Weston

By M. William Adler

Photo taken in 1930; courtesy of Claire Yellin, Samuel Yellin Metalworkers Co.

Perhaps the profound significance of the Citizens Bank building here, on the northwest corner of Main Avenue and Second Street (201 Main), can be expressed as follows: It is one of two reasons (the old State Hospital being the other) for a connoisseur of transcendent architecture and building ornamentation to travel a great distance to visit Weston.

As a creation in Art Deco style, it rivals all others of that genre, nationally and internationally. The structure's refined grandeur begins with the citadel-like, 50-foot high exterior walls of gracefully carved, gray Indiana limestone, resting on a foundation of polished gray granite.

Set in the south, north and east walls and flooding the bank's interior with natural light are huge,

bronze grillaged windows, graced with painted iron panels cast from a sculptor's models depicting craftsmen at work, made for and unique to this building.

The original, now south wing of the bank incorporates its main entrance, the whole of it, beginning with its seemingly impregnable, hand-fashioned wrought iron gates -displaying West Virginia's Great Seal -guaranteeing enduring strength, authority and integrity that translate as security of the institution within.

High above the entry and symbolic as well is a dominant, carved American eagle surmounting the replica of an ancient Roman lictor's insignia of law, order and protection. The pair of swinging double doors behind the gates were made to order from imported oriental teak, a durable wood proved capable of withstanding the ravages of West Virginia weather for seventy years, and appearing to have

at least that much more life in it.

A description of the Citizens Bank's interior begins with *imposing* and moves to *magnificent*. The vestibule walls are of Pyrenees marble; the ceiling above is plastered in a sculptured design, decorated with silver leaf. The floor here and in all of the south wing lobby (the latter area as well as the north wing concrete floor now carpet covered) is Roman travertine, a natural stone of the marble class, bordered with Pyrenees marble.

In the lobbies and customer service areas throughout the bank, the woodwork is oriental walnut crowned with inlaid French walnut burl, their rich colors a dominating amber-gold.

The extensive numbers of wrought iron utilities inside as well as on the exterior -gates, grilles, teller window screens, railings, etc.- are the creation of America's foremost 20th century artisan in the medium, Samuel Yellin, of Philadelphia. (Weston is believed to be the only small American town in which Yellin worked.)

The south lobby ceiling is the highlight of interior decor; its so-called stepped up effect is modeled on the features of Assyrian temples. At the time of its installation in 1929, this ceiling was the largest piece of ornamental plasterwork without repetition of design in the United States; its standout is the Great Seal and map of West Virginia wrought in gold and silver.

The two south lobby chandeliers, created in bronze and sandblasted glass, are among the largest such in the country and are themselves marvelous works of art.

Both lobbies' wooden furniture, also Art Deco in style, of course, is fabricated from exquisite veneers from all parts of the world: African zebra, Amboynu tulip and ebony, white mahogany, and imported and American walnut.

At the rear of the south lobby is the bank's Mosler vault, a formidable chamber of reinforced concrete and steel; the vault door weighs just short of thirty

tons. (In spite of its immense weight, it is so perfectly balanced on roller and ball bearing hinges that a child can move it.) Its interior holds the bank's dozen money vaults and customers' safety deposit boxes. In a recess above the vault is the board of directors' room, paneled with oriental walnut. The directors' table is a combination of various rare woods.

The original ladies' room is of rare prima vera. Panels running to its ceiling are inlaid with white holly and ebony.

The original part of the bank, what is now the south wing, was the dream and then reality of the bank's cashier and principal stockholder, Thomas A. Whelan, who, in 1927, purchased and razed the old and famous Weston hotel, the Bailey House, which had occupied the site since 1851.

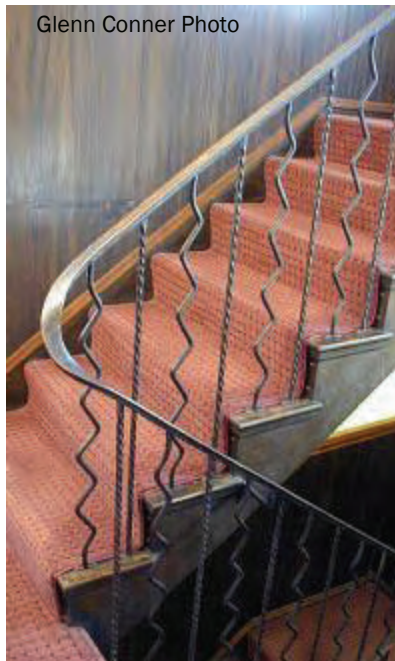
Construction began in 1928 and was completed in the spring of 1930, just as the Great Depression was becoming more pervasive and destructive. On October 13, 1931, after a three-day run on its cash assets, the bank was "temporarily" closed, the closing lasting for exactly three years. The doors reopened on October 13, 1934, with no loss of principal funds to depositors or stockholders, and immediately recaptured its lead in Weston banking.

Whelan died in 1966. His successors in management, George Linn Bland, Geraldine Watson and Gene Edwards, with the blessing of the Board of Directors, began the planning for enlarging the building. The initial project, completed in 1968, was an extension of the south wing westward, with the inclusion of the institution's first drive-in banking unit and a new book-keeping department above it. The second and last addition, in 1979, was the north wing, which occupies what had been the property's side yard.

*This article will appear in Mr. Adler's forthcoming book, "A Walking Tour of Historic Weston." All rights*



Glenn Conner Photo



Glenn Conner Photo

## A Man and His Bank

By Phil Conley  
 Appeared in the *West Virginia Review*

There are a few experiences one is unable to forget, just as there are a few towns and places which he cannot wipe from his memory. And there are a few individuals who impress themselves upon one so that he is never able to get away from them.

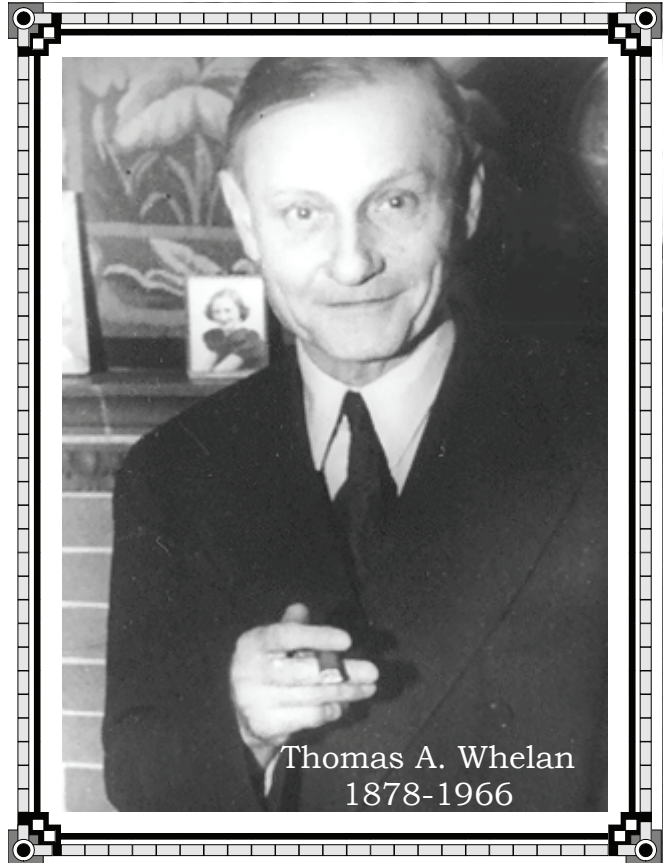
Three years ago, on the third of October, I had an experience which I shall remember as long as I live. I recall minutely the events of that autumn morning when I drove into Weston, at nine o'clock, with Boyd Stutler to attend the funeral of my good friend, one of West Virginia's outstanding newspapermen, David Bird Cook.

When we stopped at a gasoline station, we noticed a large crowd of people on the street. The attendant told us there was a "run" on the Citizens Bank, that the Exchange Bank had closed the day before and that the Bank of Weston had been closed a week. I was shocked. I knew that the Citizens Bank was one of the most substantial financial institutions in West Virginia. The man who ran it, T. A. Whelan, was known widely to be a conservative who possessed good judgment and who was strictly honest in every respect.

We walked across the street where we saw Andy Edmiston (now congressman) talking to a few men. They deplored the fact that some of the depositors had lost their sense of values under abnormal conditions and were taking their money out of the last bank in town. Jack Arnold, a veteran of two wars and former superintendent of the State Police, joined the group. He announced calmly that he would kill anyone who attempted to harm Tom Whelan, and he meant what he said.

While we were looking at the crowd in the street, I noticed a man with a camera on top of a building. I mentioned the matter to Edmiston. He returned in a few minutes with the information that the plates would be destroyed.

Then we noted a commotion in front of the



bank. A man began to speak, and he emphatically stated that the bank was solvent and urged the people to have confidence in it. He was L. R. Charter, Jr., State Banking Commissioner. I detected what I thought was an expression of chagrin on the faces of some of the people in line, but they continued to hold their positions.

At noon, I returned and entered the bank. It was a grim visaged group of people who were receiving their money over the counter. There was not a smile. The loyal friend and adviser of many of those depositors, T. A. Whelan, cashier of the bank, stood at the little gate near his desk on the left side of the room as I entered. He shook my hand warmly and said: "We are going to do the best we can to keep the bank open. What hurts me down deep is the fact that among the first men to get in line are those I have given financial assistance for more than thirty years. This is how they repay me. But I suppose they want to protect their own small savings at the expense of the bank."

The following Monday, I passed through Weston on my way to Clarksburg. The crowd had dispersed; there were probably half a dozen people in the bank, and my friend Whelan told me he thought the situation was well in hand. His business associate and close

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personal friend, Oscar Nelson, president of the United Carbon Company, had brought his wife and spent Sunday with him. That had given him renewed confidence.

Ten days after the "run" started on the Citizens Bank, October 13, 1931, a notice was posted on the door: "Owing to unusual withdrawals and in order to conserve the assets of this bank for the depositors to the end that all may be treated equitably, the board of directors has deemed it advisable to place the bank in the hands of the State Department of Banking."

A few weeks later I was in Clarksburg and in conversation with my friend, E. B. Deison, president of the Empire National Bank, and he said: "I was in Baltimore when I learned of the trouble in Tom Whelan's bank.

"I called him on long distance and told him we would let him have a hundred thousand dollars. He thanked me and said he was going to close the bank. I walked around the block, came back, called him again on the telephone and offered to send him a quarter of a million dollars. He again expressed his appreciation but declined to accept. Tom said it was not fair to the loyal depositors to permit those who were panicky and selfish to force the bank to close."

When I related this conversation to Mr. Whelan, he said: "The Chase National Bank and the Guaranty Trust Company in New York sent me a half million dollars which I returned to them. The bright spot of this affair was the confidence my loyal friends had in me and their kind offers to help me out of the difficult situation."

I have been in Weston a number of times in the past few years. I always stop to see Tom Whelan, and frequently I have stayed overnight with him. Recently he said to me: I have learned more about banking in the past three years than I had in the past forty years. The human element enters into every transaction. I have discovered that the average person who owes a hundred dollars on a note which is secured by a deed of trust on a small farm up a hollow is much more reasonable and fair in his dealings than the average one who owes several thousand dollars which is secured by business property."

In the last twelve years since I have been traveling extensively in every section of West Virginia, I have met and become fairly well acquainted with many of the outstanding business and professional men. In my opinion, Tom Whelan is one of the most honorable gentlemen I have ever had the pleasure of knowing. He is absolutely reliable, faithful to every

promise, a man of the highest integrity, thoroughly capable, and possessed of unusual judgment and good sense. I do not believe he would under any circumstances take a penny that did not belong to him.

Shortly after the Citizens Bank closed, Mr. Whelan said to me: "I could sell a lot of farms in Lewis County, close up a number of business houses in Weston, take the homes of some of the people I have known all my life, and liquidate this bank. What good purpose would that serve? I would have to park my heart somewhere, and when I came back to get it, it would not be where I left it."

This man Whelan is a modest chap. I stopped in his bank a few days before it was reopened, and he said to me: "I don't deserve any credit for opening the bank. Mr. C. E. Lawhead, the receiver; his assistant, Mr. M. L. Fletcher; Mr. L. R. Charter, Jr., the State Banking Commissioner when the bank closed; and the present Commissioner, Mr. George Ward, made it possible for us to work out our problems. I cannot give too much credit to Mr. Lawhead and Mr. Fletcher, who were patient, considerate, and gave us every assistance possible."

It happened that Mr. Fletcher was standing by when Mr. Whelan made that statement. He commented: "Mr. Whelan deserves full credit for working out the plans for this bank. We merely did what we could do to assist him. He is the Citizens Bank of Weston."

It was indeed a proud day in the life of T. A. Whelan when he threw open the hand-wrought iron-grilled doors of his bank on October 13, exactly three years to the day after it was closed. A few days prior, he had made a public statement: "With deposits of \$1,774,280.68, the bank reopens in a most unusually solvent position, having cash and due from banks of \$1,516,449.61." Among other assets he listed: "Bank building, furniture and fixtures, which originally cost \$385,000.00, are now carried at \$75,000.00." He stated further that because of the solvent and liquid condition of the bank that it had not applied for the temporary Federal Deposit Insurance.

Fletcher called Mr. Whelan on the telephone on the evening of the thirteenth. It was a happy voice that said: "We have had a good day. Deposits are about ten to one as compared to withdrawals." It was certainly a great victory. Thousands of people in Lewis County and in other sections of West Virginia had confidence in this man. They trusted him and knew that he would do everything humanly possible to open the bank and to make their savings secure.

*(Continued on page 5)*

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This is the first time in the history of banking in this country that a bank has opened on the same basis it stood when it closed. There was no reorganization, no additional stock sold, no new money, no money borrowed from the government, and no restrictions of any kind. It is really a remarkable event in the history of financial institutions. And the credit is due to the financial wizard, the man who was willing to sacrifice himself for the benefit of those who trusted him.

Just prior to the opening of the bank, Mr. Lawhead, the receiver, issued a public statement in which he said: "The Citizens Bank of Weston analyzes in a liquid position of better than ninety per cent, and every note in which there exists the slightest question as to its worth, has been charged out, so that the bank is now turned back to you depositors and stockholders in a condition of solvency beyond question, and all deposits are set up in full to the credit of each depositor without restrictions of any nature whatsoever." Mr. Lawhead further praised the integrity and ability of Mr. Whelan and expressed his appreciation for the assistance the cashier rendered the receiver and his assistants in their work.



Glenn Conner Photo

Let us take a little backward look. On February 8, 1892, the doors of the Citizens Bank were opened for business. Three weeks prior to this a meeting of the charter members and stockholders was held, at which time the following board of directors was named: William L. Dunnington, merchant; James W. Jackson, farmer; J. G. Jackson, merchant; T. M. Hood, physician; Er Ralston, jeweler; and John Morrow, druggist. Douglas M. Bailey was selected as cashier and J. Scott Vandervort, assistant cashier. William L. Dunnington was elected president, which position he held until his death on January 9, 1913, when Er Ralston was chosen. He continued as head of the bank until October 14, 1914, when Mr. R. H. Hall, who had served as a director since 1902, was elected president. Mr. Hall is still president of the bank. A. F. Whelan, Sr., one of the original directors, was made vice president in 1915, which position he held until his death, January 1, 1928. He was succeeded in that of-

fice by his son, A. F. Whelan, Jr., an outstanding citizen of Lewis County. The younger man also continued to carry on the store which his father established in Weston in 1868, shortly after he was discharged from the Union Army.

But the credit for establishing an outstanding bank is due to the energy, honesty, integrity and sound judgment of Thomas A. Whelan. He entered the bank a few months after it was opened, as a small boy, sixteen years of age. When the first cashier died, on November 14, 1903, Tom Whelan was advanced to that responsible

position. He was one of the youngest men ever to hold such a position in a bank in West Virginia.

It was thought by some of the old conservative men that he would not be equal to the task. But the young man soon proved his worth. At that time the bank had a capital stock of \$50,000 and a surplus of \$45,000. It was not long until he had replaced the old equipment with new furniture and new facilities.

The modest youth soon had the confidence of the people in the county. He was not content with merely doing the routine business of the bank, but he

reached out and spread the influence of the institution to the surrounding sections. The people early began to realize that they had a financial genius in their community.

Twenty-four years after Tom Whelan became cashier of the Citizens Bank, he acquired the site of the old "Bailey House," one of the historic hotels in West Virginia, which was established in 1852 by Major Minter Bailey, father of the first cashier of the bank. Then began plans for the erection of a building on the principal business corner of Weston.

It required three years to plan and complete the building. But when it was finished, it was a marvel of architectural beauty; the most remarkable bank building used exclusively for banking purposes to be found in the United States. It is again being used and the people in Lewis County and West Virginia are proud of the fine record made by the man who has intelligently and faithfully served them.

# Samuel Yellin's Gift to WV

By George Nichols (Dec. 1976)



*George Nichols, a blacksmith who resides on the Right Hand Fork of Freeman's Creek, Lewis County, has researched the background of a significant landmark and its iron work. The Citizens Bank of Weston stands as one of several masterpieces Yellin completed in this country and is the only one in West Virginia and Nichols provided the following information concerning the local work and its master craftsman.*

In this year of bicentennial awareness, communities around the country begin a search for those artifacts, large and small, commemorated and forgotten, which provide that all important link either directly with our forefathers or at least with the customs and practices of their 1776 period.

Blacksmithing or forging wrought iron or mild steel on an anvil with hammer and tongs has historically been a very important part of our heritage.

Smithing was, until the early 1900's, a craft which produced items of a functional nature, Many of the items were beautiful in their simplicity but were rarely works of artistic expression combined with functionality.

SAMUEL YELLIN, American master of wrought iron-1885 to 1940-changed all of this. At the age of 22, he came to America as a master blacksmith. Having started his training at age seven in the village of Mogiler, Poland, under a Russian taskmaster, at the age of 17 he was a master smith in the old world tradition of fine craftsman.

As is the tradition of new masters in all trades, he set out to see the world, earning his way with the tools of his trade-spending three years in Belgium, two years in England, and in 1906 coming to America and working in Philadelphia. Later he established his own shop and by the early twenties employed over 200 craftsmen. "Blacksmith" rather than "artisan" was how he preferred to refer to himself; nevertheless he was a complex man and a recognized genius.

In 1920, the American Institute of Architects presented him with a medal for his extraordinary work. This was the first time that a craftsman rather than an architect had been given such an honor in America.

In 1925, he was voted Outstanding Citizen of Philadelphia and given \$10,000. He was acknowledged to be America's foremost authority on history and technique of decorative ironwork, and in 1940 was asked by Encyclopedia Britannica to write the section "Modern Technique and Practice" on ironwork.

Of all his objectives, Samuel Yellin's greatest efforts were directed toward rekindling a real love of craftsmanship and bringing about a real renaissance in handmade crafts. In his zeal for his art and because of his deep concern over the lack of thorough training for iron craftsmen, he threw open the gates of his shop after a strenuous workday to all who wished to learn the craft. He gave his guidance, facilities of his shop, his library, and in the words of Emerson, "his philosophical inspiration that the beautiful rests on the foundation of the necessary."

Yellin mentioned that a craftsman's first preoccupation should be with learning the capabilities of his own material and that this material must be suited to the meaning he wished to convey.

Samuel Yellin sketched with a "hammer for a pencil and the red hot iron for the drawing paper." Ideas were hammered out at the anvil in his belief that



(Continued on page 7)



# The Bank as a Work of Art



(Continued from page 6)

it was the sketch which furnished the character, quality, and the inspiration for the finished work. Before detailed architectural drawings, study sketches in the actual material were made, for here many things are revealed which could not possibly be shown on paper: for example, the character of a twisted member or the flexibility of the material. His craftsmen completed a work from these sketches and careful shop drawings. Yellin supervised very closely the work from rough drawings to final buffing.

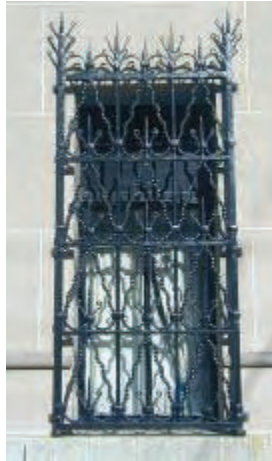
Nowhere in Yellin's work appears the stereotyped. Infinite variety was always his objective for it was this which gave life to the pattern. He said, "Only the imperceptive will ask why I avoid making every leaf in a foliated design just like every other leaf."

In 1940, Samuel Yellin died in Philadelphia, leaving a legacy of the highest artistic achievement in wrought iron work and providing a continuing inspiration and challenge for those who would follow him in his form of art.

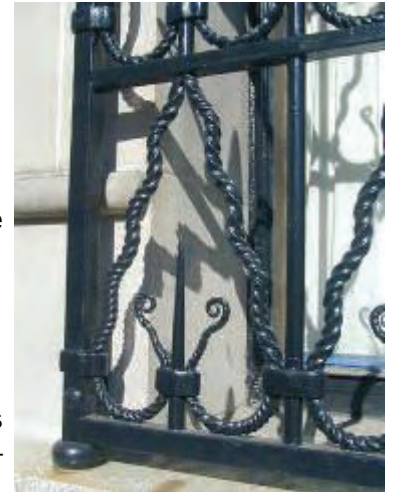
All of West Virginia can be thankful for and proud of its "artistic masterpiece."

That is the grilles, screens and lighting fixtures on and in the Citizens Bank of Weston.

The strength, security and beauty are conveyed in the artistically executed window grilles, door gates and lights in the bank. Look closely at the flowing twists of the main door members, the finials showing flame-like quality and the delicate



look of the foliated design attached to the main door members. Looking at them, you can almost hear the anvil's ring and see the glistening perspiration of the smith as he works to complete the details on each of the massive pieces before final assembly and installation.



Take the time to stop and look closely at the ironwork. Notice that the look is handmade. Touch the metal. Where today do you find such heavy material so skillfully rendered in the traditional manner? The design for the Citizens Bank, as far as this writer knows, is original. An original work of art by a master is to be treasured for sure, but thankfully can be shared by all who will but take the time. You need not have an account at the bank or feel embarrassed to step inside and admire the attractive and handsome lighting fixtures.

Officers of the bank will gladly share their masterpiece and extend an invitation for you to stop and examine it.

This writer is indebted to Harvey F. Yellin, Philadelphia, Pa., son of Samuel, and also Myra Tomash Davis of the Dimock Gallery, The George Washington University, Washington, D. C., for the information contained herein.

Glenn Conner Photos

Yellin has 79 major works in 19 states, only one in West Virginia. The distinguished list includes the following:

*Princeton University, Foulke and Henry Dormitories; Columbia University, gates; Cornell University, gates; University of Pittsburgh, six major buildings*

*George Eastman residence, Rochester, NY, grilles and gates*

*Federal Reserve Bank, New York City, grilles, gates, lighting fixtures, doors and hardware.*

*Andrew Jergens, Jr. residence, Cincinnati, OH, doors and gates*

*E. J. Kaufman residence, Pittsburgh, PA, grilles, lighting fixtures, fireplace tools, railings, beds, grilles, hardware*

*R. B. Mellon residence, Pittsburgh, Pa, grilles, gates and hardware*

*Rockefeller residence, Tarrytown, NY, balconies, railings and gates*

*Valley Forge Chapel, gates and brackets*

# Gene H. Edwards

## 1904-1981

Gene Edwards, a standout in sports at Weston HS, was recruited by Knute Rockne, the legendary Notre Dame coach to play football. In 1926, Gene quarterbacked the Fighting Irish to a 9-1 season. He also played in the 1924 Rose Bowl when Notre Dame beat Stanford.

After graduating, he coached at St. Vincent's College in Latrobe, PA and it was there that Art Rooney offered him the coaching position of the Pittsburgh Steelers. Gene declined—the Steelers couldn't match his college salary!

He left coaching in the mid-30's and then owned and operated a successful Miller beer distributorship in Beckley. Returning to Weston in 1956, he became affiliated with the Citizens Bank at the behest of his uncle, Tom Whelan.

Gene was elected Chairman of the Board of Directors of the bank in 1968 and it was during his tenure that the new wing was added.

Gene was inducted into the WV Sports Hall of Fame in 1970.



Gene H. Edwards—  
Notre Dame quarterback (below)  
and Coach at St. Vincent's (left)



### Sources

- 1) "A Walking Tour of Historic Weston", M. William Adler, prepublication.
- 2) "Samuel Yellin's Gift to WV: The Bank as a Work of Art", George Nichols. First appeared in *Weston Independent*, 12/15/76
- 3) "A Man and His Bank", Phil Conley. First appeared in the *West Virginia Review*, (ca. 1934).
- 4) "Lewis County WV: Her People and Places", 2000. Joy Gilchrist Stalnaker, Editor; Gene H. Edwards Jr., contributor.
- 5) Additional material & editing, David G. Allen, ABA Editor

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- 1) Bank Image, cover; courtesy of Claire Yellin, Samuel Yellin Co.
- 2) Tom Whelan, Gene Edwards; courtesy of Gene H. Edwards, Jr.
- 3) Stairway, Wicket; courtesy of Fred Crist
- 4) Yellin archive photos courtesy of Claire Yellin, Samuel Yellin Co.
- 5) All other photos for this series by Glenn Conner for the ABA

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 Mr. George Nichols, Mason, WV  
 Ms. Claire Yellin, Samuel Yellin Metalworkers Co., Philadelphia

**ART****DECO****1980****Re-**

## inventing the Original

When the Citizens Bank expanded in 1980, it fell upon Harvey Yellin and his crew at Samuel Yellin Metalworkers to recreate some of his father's Art Deco ironwork.

The first challenge? Build two teller's wickets that matched exactly the ones that were made some 50 years prior. Armed with Samuel Yellin's blueprints for the original wickets, lead blacksmith, Fred Crist, set about to do the job. One of the 'new' wickets is pictured above at Yellin's Philadelphia shop.

In an effort to make the bank's new addition match the Art Deco south wing, architects designed a gracious winding staircase. Crafting the flat brass stairway railing proved a monumental challenge for Harvey Yellin, Fred Crist, Pete Washquarak, and Lou Boccanera. After bending the brass to their survey, they still needed 6 days onsite fitting the railing to the staircase. After that, the brass went back to the shop for annealing. And then, it took them four more days onsite to complete the installation.

The other major task facing the Yellin shop was fabricating a new window frame. This is no mere window. At 33' tall and half as wide, the work had to be split into 3 sections for transport. This window matches the original arched windows of the bank although the earlier ones have detailed inlays.

All in all, the 1980 addition is faithful to the original bank. The main exception is the ceiling. To duplicate the plaster relief and the chandeliers was impossible, both in terms of cost and in finding craftsmen to do the work.

Were it not for the Yellin company, there is no doubt that the Art Deco metalwork would not match the original work. If there is a case for preserving the craft of blacksmithing, then this building may be the perfect example.

From interviews with Claire Yellin, Samuel Yellin Metalworkers, & Fred Crist. Fred Crist now operates Metalsmiths in Waynesboro, VA with David Munn.



Fred Crist Photos



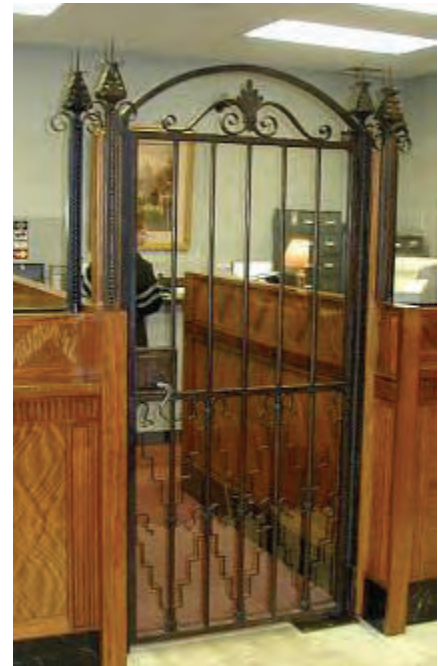
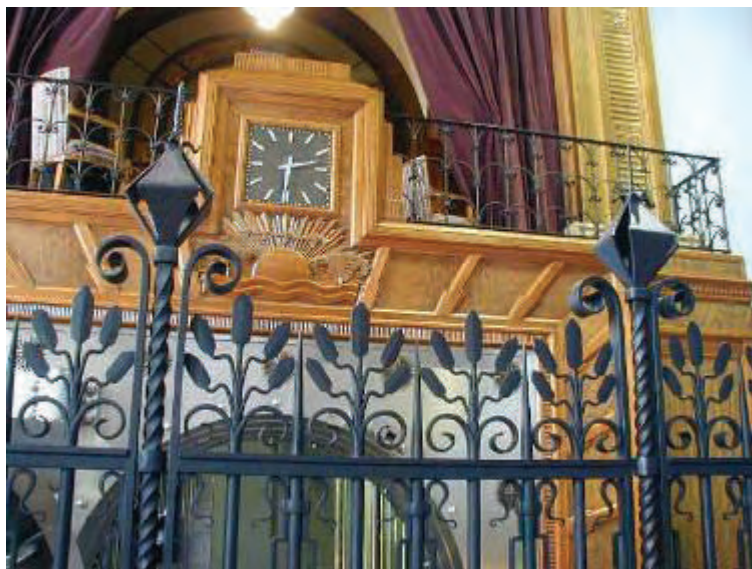
### Important Tour Information—

For over 70 years, The Citizen's Bank has welcomed visitors who wish to see the interior of the lobby. Please extend the courtesy of announcing your visit by contacting the bank at 304-269-2862 to make an appointment. The bank is a busy place, not a museum. Bank regulations may limit the size of your group and the time or date of visit.

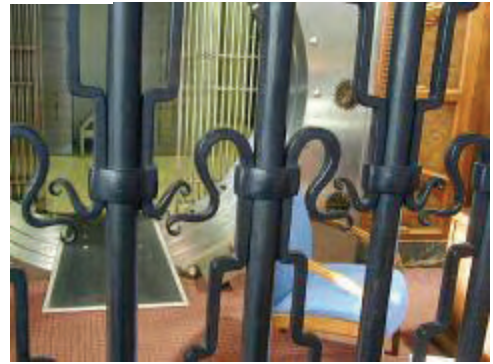
Location: Corner of Main Avenue and 2nd Street, (US 33W & US 19S) Downtown Weston. Use Exit 99 on I-79



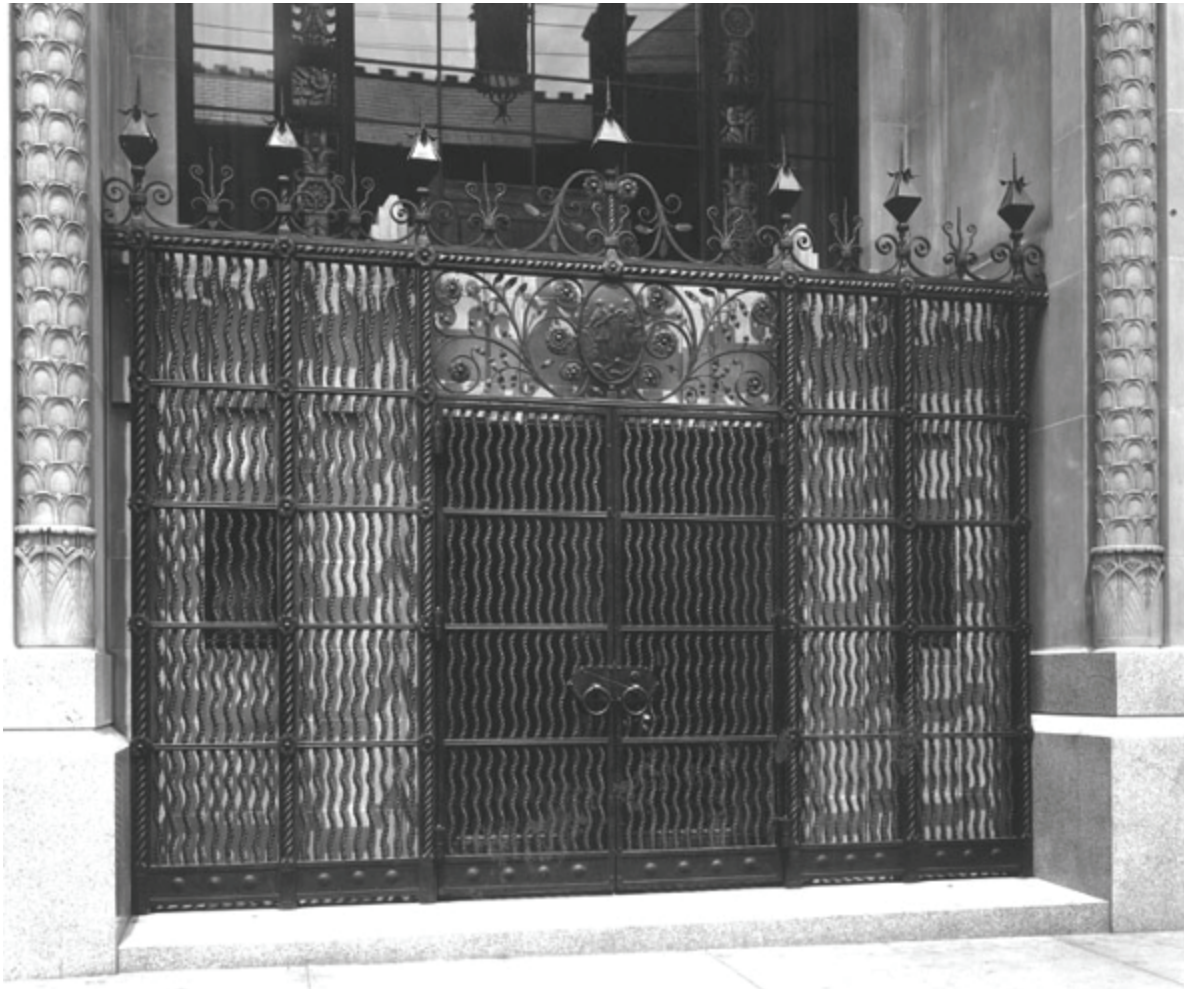
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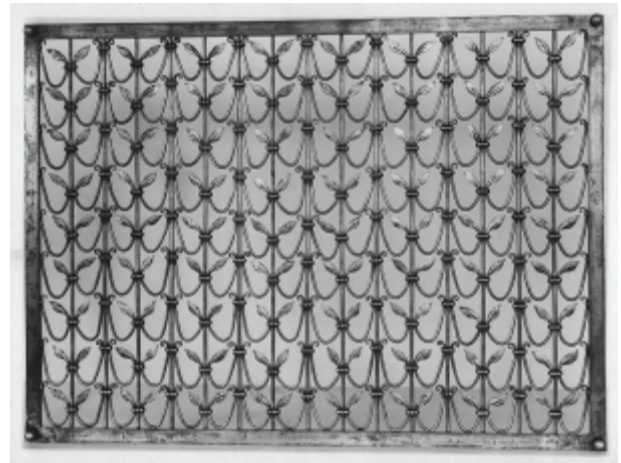
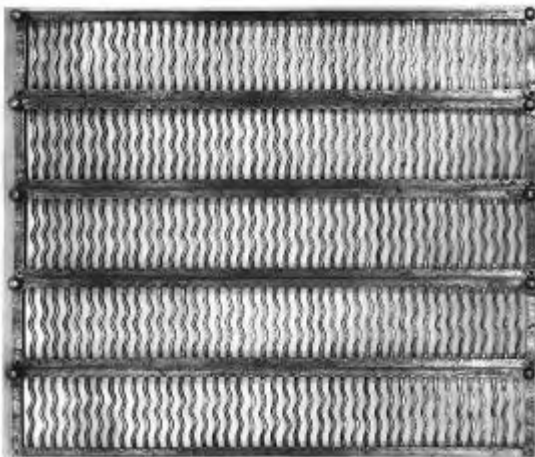
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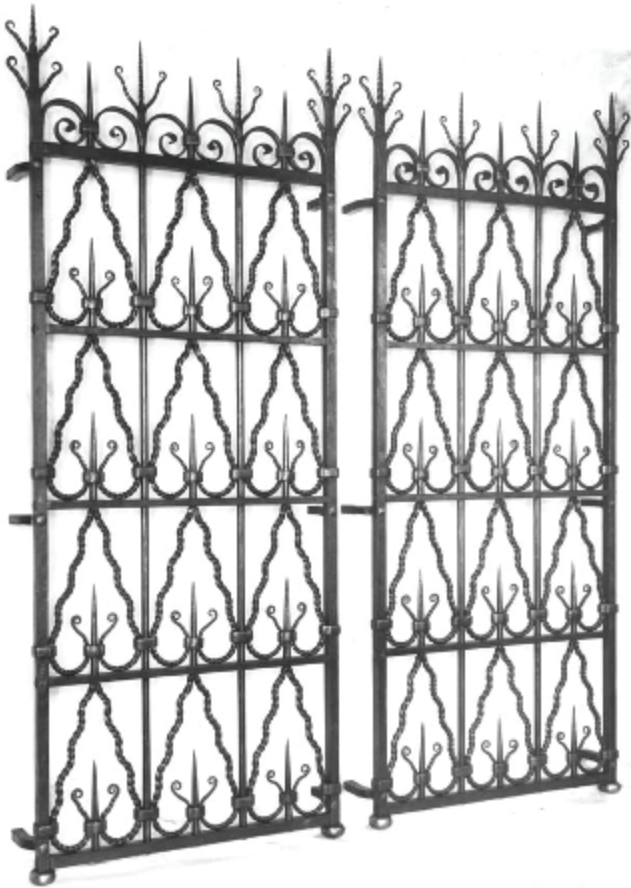
*The Citizens Bank of Weston  
began business in 1892*



Front Entry Gates; Radiator Grilles



Photos pages 12-13 taken by Samuel Yellin Co. in 1929-30. Provided courtesy of Claire Yellin, Samuel Yellin Metalworkers Co.



Exterior Window Grilles; Repousse of WV State Seal above front entry gates; Interior fence and gate; Table



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Newsletter Editor: David G. Allen  
640 Davisson Run Rd., Clarksburg, WV 26301  
304-624-7248  
anvilwork@aol.com

Asst Ed.: Glenn Conner  
607 Crestview Dr., Charleston, WV 25302  
304-344-4264  
blackstoneforge@yahoo.com

### ABA OFFICERS

President: Bill Fugate  
73 Greenwood Ave.,  
Wheeling, WV 26003  
(304) 242-2467  
ironqlt@stratuswave.com

Vice-President: Josh Schlicher  
P.O. Box 1076,  
Marietta, OH 45750  
(740) 376-0019

Secy/Treas.: Boyd Holtan  
505 Cosgray Run Rd.,  
Core, WV 26529  
(304) 879-5808  
bholtan@msn.com



ADDRESS SERVICE REQUESTED

