

Snow's History of Adams County, Indiana, John Fletcher Snow, B. F. Bowen, Indianapolis, IN, 1907, p. 296-298 (image 605)

CHARLES STAVART NIBLICK.

Contemporary financiers of Indiana have a large amount of responsibility and a great trust imposed on them. The banks of the state, whether national or state institutions, are managing and conducting vast enterprises and a full share of the responsibility and integrity of these enterprises falls on the banks of the northeastern section of the state. The growth of the commercial importance of the state has developed men of unusual strength of character and financial ability and among them, occupying a trusted and honored place, is Charles Stavart Niblick, president of the Old Adams County Bank of Decatur.

Mr. Niblick was born in Decatur October 19, 1866. He is a member of a family that has been aggressively and prominently connected with the development of Adams county and long identified with its banking interests. He is a son of Jesse Niblick, who was a pioneer banker and merchant of Decatur, and who attained a high standing in the commercial life of his community. His father began his business life in a modest and small way. He conducted a small store for a number of years and later engaged in partnership in a general store that grew to large proportions. He also was instrumental in founding and organizing the Old Adams County Bank and was its president after its organization. He continued to act as president of the bank for a number of years and then resigned to devote his attention to his growing store. He was succeeded in the presidency of the bank by David Studabaker, but retained his place on the bank's directorate and was chosen vice president of the institution.

Charles S. Niblick was educated in the schools of Decatur and grew to manhood there. March 15, 1881, he entered the bank of which his father was the head in the capacity of a clerk. He had gained some commercial experience during the school vacations by clerking in his father's store. He filled various positions in the bank's employ for several years and was made assistant cashier. He learned the duties of a cashier under the able instruction of R. K. Allison, and when that gentleman resigned as cashier of the bank to engage in the lumber business Charles S. Niblick succeeded him. He assumed his duties as cashier of the bank November 12, 1906. During the time he had been associated in the bank with others a number of changes had taken place. David Studabaker, who was elected president of the bank to succeed Jesse Niblick, was in turn succeeded by William H. Niblick, August 1, 1894. December 26, 1906, Mr. R. K. Allison resigned his position as president of the bank, to which he had been elected after his resignation as cashier in November of the same year, and Charles S. Niblick was selected as his successor. This position he is still holding and in addition takes an active part in the management of the bank's affairs. On Mr. Niblick's elevation to the presidency of the bank he was succeeded as cashier by E. N. Ehinger.

During the years previous to and during the connection of Mr. Niblick with this bank it has grown to be one of the most important financial institutions in the northern section of the state. Its present capitalization is one hundred and twenty thousand dollars and its surplus is in excess of twenty thousand dollars. It is managed and conducted along the most conservative lines. The stock is held closely and a majority of it is in possession of the Niblick and Studabaker families.

In addition to his interest in the Adams County Bank Mr. Niblick is interested in a number of financial enterprises of the county. He is a stockholder and director in the bank of Wren, Ohio; a director of the German Building, Loan and Savings Association of Decatur, and a member of the Decatur Commercial Club. He is an active citizen and is interested in all movements to improve the city of Decatur and to advance its commercial interests. Although he is an adherent of the Democratic party, he is not in any sense a politician. He is essentially a business man, but finds enjoyment in his membership in the Knights of Columbus; also a charter member of No. 993, Benevolent and

Protective Order of Elks, of which he is treasurer, and it is no detraction from his standing as a financier to say that he enjoys a game of baseball and is an enthusiastic "fan."

Mr. Niblick was married to Miss Minnie Waldron, of Niagara Falls, New York, January 8, 1889. For a short time before her marriage Miss Waldron was a resident of Decatur. Five children have been born to Mr. and Mrs. Niblick. These children form a delightful family. They are: Naomi, Stewart, James, Charlotte and Margaret. Mrs. Niblick is a cultured woman and was educated in the best schools of Niagara Falls and Buffalo. She takes an active part in the intellectual life of Decatur and is a member of the city's literary clubs. Both Mr. and Mrs. Niblick are members of Saint Mary's Roman Catholic church and are devout and consistent Christians. Their home is one of the most attractive in Decatur and is a center of much social life and reflects an environment of culture and refinement.

"Standard History of Adams and Wells Counties Indiana," Chicago, Lewis Publishing Co., 1918, pp. 469-471.

The name Niblick is practically synonymous with banking at Decatur, and the family have been identified with the oldest bank in the county, the Old Adams County Bank, practically from its beginning. Charles S. Niblick is a son of one of the founders of this institution and is now the bank's president.

The history of the institution goes back to July, 1871, when Joseph D. Nutman and Jesse Niblick established a private bank under the firm name of Niblick & Nutman. They were subsequently associated with Robert Allison and David Studabaker, under the name Niblick, Nutman & Company. Mr. Nutman soon retired and the name was changed to Niblick, Studabaker & Company. The Adams County Bank was organized in 1874 with a state charter, and a capital stock of \$50,000. The capital was increased in 1882 to \$75,000. The first president of the bank was Jesse Niblick and the first vice president, David Studabaker. In 1887 the officers of the bank were David Studabaker, president ; Jesse Niblick, vice president ; William H. Niblick, cashier ; and Edward Ehinger, assistant cashier. The bank home has been a landmark in the Decatur business district and was erected by Mr. Jesse Niblick in 1876, a substantial brick structure at the northwest corner of Second and Monroe streets.

The first charter expired in 1894, and it was renewed, but at that time the bank took the title of The Old Adams County Bank and in 1914 it was rechartered under this name. It is now operating under the third successive charter and it is a significant tribute to the personnel of the men who have presided as officers and directors that not a single dollar of the depositors money has ever been lost through mismanagement or any neglect. At the present time the capital is \$120,000, with surplus of \$10,000. It is doubtful if any city of the size in Indiana has a stronger and better conducted institution. Its total resources in 1917 aggregated over \$1,200,000, and over \$1,000,000 are on deposit. The first cashier was R. B. Allison. Jesse Niblick remained as an active officer until his death, and William H. Niblick was president of the institution at the time of his death in November, 1896. He was succeeded by R. B. Allison. Charles S. Niblick became an assistant cashier early in the history of the institution, was made cashier in 1896, and on January 1, 1907, succeeded Mr. Allison as president. Mr. Edward X. Ehinger has been cashier since January, 1907, and A. D. Suttles has filled the post of assistant cashier for the past ten years. In addition to the splendid management afforded the bank's affairs, the banking house has also been equipped with every modern facility to protect its funds from fire or burglar.

Mr. Charles S. Niblick was born in the city of Decatur, and grew up there, attending the common and high schools. While still in high school at the age of fourteen he became a bookkeeper in the bank, and has filled every position in the institution with the exception of vice president.

Mr. Niblick is a son of Jesse and Catherine (Closs) Niblick. The Niblick family originated in County Armagh, Ireland, and were Irish. As far back as the record goes they have been industrious, public-spirited citizens, well educated, and letters still preserved of the great-grandfather to his sons, James and Robert, show that this ancestor was a man of more than ordinary learning and of judgment. It has been characteristic of the family to get out and work for anything that would help the community, and this trait is as prominent today as it was in earlier times.

The late Jesse Niblick, father of Charles S., was born in what is now Carroll County, Ohio, August 12, 1826, son of James and Anna (Carter) Niblick. James Niblick and his brother Robert were among the earliest pioneers of Adams County. James was born in Ireland, January 19, 1803, and was brought to America by his parents, growing up in New York and in Tuscarawas County, Ohio. He was a cooper by trade, and followed that occupation in Adams County until November, 1836. He settled on a farm in Washington Township several miles from Decatur. In 1869 he moved to Missouri and died a few weeks later at the age of sixty-nine. He was a member of the Presbyterian church and filled several minor offices as a gift of the democratic party. His first wife, Anna Carter, was born in Maryland, and died at the family home near Decatur August 12, 1838. She was a member of the Methodist Episcopal Church. She had eight children, one of whom was the late Jesse Niblick. Jesse Niblick was ten years of age when brought to Adams County, and he grew up to manhood here, with the exception of one year spent attending school in Ohio. As a boy he learned the shoemaker's trade, and in 1846 engaged in that line of business for himself. In 1866 he entered general merchandising with John Crawford, under the name Niblick & Crawford, and that business is still continued under the name Niblick & Company at Decatur. He was prominent in many matters that advanced the commercial and civic welfare of Decatur. In 1848 he was elected clerk of Washington Township, and from that year until 1865 was either clerk or trustee, sometimes holding both offices. In the fall of 1865 he was elected treasurer of Adams County and reelected in 1867. For a number of years he was also a trustee or councilman of Decatur. October 16, 1851, he married Miss Catherine Closs, who was born in Germany and was brought to America by her parents, John and Catherine Closs, at an early age. Jesse Niblick and wife had eight children, seven of whom grew up. Their names were: William, John, James K., Mary, Amelia, Charles S. and Daniel. The mother of these children was a member of the Catholic Church and reared her family in the same faith.

On January 8, 1889, Charles S. Niblick married Miss Minnie Waldron. She was reared and educated in Niagara Falls, and was the child of Catholic parents. Mrs. Niblick is a woman of many splendid qualities of heart and mind and a leader in all local affairs. Mr. and Mrs. Niblick have four children: Naomi, born and educated in Decatur, attended school at Fort Wayne, and is now the wife of Perry A. Gandy, a banker and real estate man at Cherubusco, Indiana. James Stewart Niblick was educated in the public schools and in the Chicago College of Physicians and Surgeons, where he graduated M. D. in May, 1917, and is now finishing his preparation as an intern in a Chicago hospital. In June, 1917, he married Miss Elizabeth McLuckie of Chicago. The two youngest children of Mr. and Mrs. Niblick are Charlotta Z., aged fourteen, and Margaret, aged twelve, both attending the parochial schools. All the family are members of the Catholic Church, in which Mr. Niblick is church secretary. He is also treasurer of the Knights of Columbus of Decatur and is treasurer of the Local Lodge of Benevolent and Protective Order of Elks, being a charter member of both these organizations. Politically he is affiliated with the democratic party.