

**United States Department of the Interior  
National Park Service**

**National Register of Historic Places  
Continuation Sheet**

_____
Name of Property
_____
County and State
_____
Name of multiple listing (if applicable)

Section number \_\_\_\_\_ Page \_\_\_\_\_ 1 \_\_\_\_\_

**Supplementary Listing Record**

NRIS Reference Number: SG100002983

Date Listed: 09/24/2018

Property Name: Farmers' State Bank

County: Clayton

State: IA

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This Property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation

  
\_\_\_\_\_  
Signature of the Keeper

9/24/2018  
\_\_\_\_\_  
Date of Action

=====  
Amended Items in Nomination:

The box for *Not for Publication* was incorrectly checked. There is no restriction on the nomination.

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The IOWA SHPO was notified of this amendment.

**DISTRIBUTION:**

- National Register property file
- Nominating Authority (without nomination attachment)

562983

United States Department of the Interior  
National Park Service



# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

### 1. Name of Property

historic name Farmers' State Bank

other names/site number Iowa State Savings Bank; Volga State Bank; Central State Bank; Dillon Law PC

Name of Multiple Property Listing N/A

(Enter "N/A" if property is not part of a multiple property listing)

### 2. Location

street & number 502 Washington Street  not for publication

city or town Volga  vicinity

state Iowa county Clayton zip code 52077

### 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,  
I hereby certify that this  nomination \_\_\_ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property  meets \_\_\_ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance: \_\_\_ national \_\_\_ statewide  local

Applicable National Register Criteria:  A \_\_\_ B  C \_\_\_ D

[Signature] 14 AUG 2018  
Signature of certifying official/Title: Deputy State Historic Preservation Officer Date

State Historical Society of Iowa  
State or Federal agency/bureau or Tribal Government

In my opinion, the property \_\_\_ meets \_\_\_ does not meet the National Register criteria.

\_\_\_\_\_  
Signature of commenting official Date

\_\_\_\_\_  
Title State or Federal agency/bureau or Tribal Government

### 4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register \_\_\_ determined eligible for the National Register
- \_\_\_ determined not eligible for the National Register \_\_\_ removed from the National Register
- \_\_\_ other (explain:)

[Signature] 9/24/2018  
Signature of the Keeper Date of Action

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**5. Classification**

**Ownership of Property**

(Check as many boxes as apply.)

- private
- public - Local
- public - State
- public - Federal

**Category of Property**

(Check only **one** box.)

- building(s)
- district
- site
- structure
- object

**Number of Resources within Property**

(Do not include previously listed resources in the count.)

<u>Contributing</u>	<u>Noncontributing</u>	
<u>1</u>		buildings
		site
		structure
		object
<u>1</u>	<u>0</u>	<b>Total</b>

**Number of contributing resources previously listed in the National Register**

N/A

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

- COMMERCE/financial institution
- EDUCATION/library
- GOVERNMENT/city hall
- 
- 
- 
- 

**Current Functions**

(Enter categories from instructions.)

- COMMERCE/professional
- 
- 
- 
- 
- 
- 

**7. Description**

**Architectural Classification**

(Enter categories from instructions.)

- Late 19th And Early 20th Century Revivals/
- Beaux Arts
- 
- 
- 

**Materials**

(Enter categories from instructions.)

- foundation: BRICK
- walls: BRICK
- STONE
- roof: ASPHALT
- other: GLASS
-

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## Narrative Description

**Summary Paragraph** (Briefly describe the current, general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

The Farmers' State Bank is a one-story commercial bank building located on the west side of Washington Street, one town lot south of Dean Street in the historic commercial district of Volga, a small community in the west-central section of Clayton County in northeastern Iowa. The commercial district extends approximately one and one-half blocks on each side of Washington Street – from Dean Street to just south of Iowa Street – and is comprised of mostly free-standing one and two-story commercial buildings built in the late nineteenth and early twentieth centuries. The Volga River borders the community on the north and east sides. The town was once a station on the Volga Branch of the Chicago, Milwaukee & St. Paul Railway, the tracks of which bordered the southern town limits, but these and all associated buildings were abandoned and removed in the late 1930s. Completed in 1912, the bank displays a Beaux Arts style façade adapted to a small, one-story, brick commercial building. The façade is asymmetrical and divided into two bays of unequal width by three full-height engaged Ionic columns, each with a limestone base, granite shaft, and scrolled capitals that appear to be made of either metal or molded clay. The two outer columns serve to enframe the façade. The third column is placed off-center, enframing the narrow entry door bay on the south side and the wide bay with elliptical-arch 6-divided-light window that dominates the rest of the façade.

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**Narrative Description** (Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable.)

(**Iowa SHPO Additional Instructions:** After the main **Narrative Description**, discuss any physical alterations since the period of significance under the subheading **Alterations**, the seven aspects of integrity as it applies to the property in a **Statement of Integrity**, and any future plans for the property under the subheading **Future Plans**.)

The historic Farmers' State Bank building, which faces east, is 22 feet wide and 45 feet long. The building has a brick masonry foundation with a raised basement level on the façade and north sides. Exterior masonry walls are clad with a light brown face brick on the façade and north side and a red common brick on the south side and rear, all laid in a running bond pattern with concave masonry joint profiles. Beneath the face brick are load-bearing masonry walls also laid in a running bond that require metal ties. The building's flat roof features a tall pedimented brick parapet on the east façade and flat parapets on the north and south sides. The parapet on each long side steps back toward the rear of the building, which has no parapet.

The narrower entryway bay of the façade includes a shallow stone slab threshold accessed by three concrete steps flanked by small wrought iron bannisters, an inset stone door frame, a glass-and-panel door with an exterior wood-frame screen door, a two-light frosted glass transom, and a slightly projecting stone entablature. Directly above the cornice is a decorative 6-divided-light circle window with frosted glass panes with wood frame and muntins. The wood frame is surrounded by an elaborately carved circular limestone frame embellished with a bilateral floral and cornucopia pattern and topped with a decorative keystone with garland swags on either side. Smooth cut limestone veneer surrounds this decorative window, completely covering the brick wall beneath.

The larger bay contains a wide elliptical-arch window with a wood outer frame and thick muntins that appear to be original. The window is 6-divided-light window unit with upper and lower lights divided by a horizontal muntin. Upper panes are frosted glass. Originally, the lower panes were comprised of a central fixed pane flanked by two 1/1 double hung sash windows. All three are now fixed panes. A cut limestone frame surrounds the wood frame of the window and includes a keystone, to which is affixed modern electric signage. The continuous limestone sill of the window sits atop the smooth cut limestone veneer of

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the raised basement level, which includes one horizontal window with exterior metal bars at ground level, centered beneath the arched window.

The Ionic unglazed terra cotta capitals of the three engaged columns support an entablature, which includes: a stone architrave; a plain frieze comprised of exterior wall face brick embellished with three stone patera (i.e., disk-like ornaments), one above each engaged column; and an unglazed terra cotta or carved stone cornice with dentils and simple brackets. This cornice shows deterioration, with staining and water damage evident. Above the cornice is a centered, segmental-arched pediment arising from the brick parapet capped with stone. The pediment itself is unadorned face brick, although it originally bore the name "FARMERS STATE BANK" spelled out in what appears to have been a contrasting color brick (see Figure 1). A header course outlines the face brick on the pediment in a running bond pattern.

The long north side of the building is clad in the same light brownish face brick as the façade that wraps around the north end wall of the rear. Fenestration on the north side includes three 2/2 double hung sash windows with plain stone sills that light the interior behind the teller counter. On the south side, the light brownish face brick of the façade wraps around east end wall, while the rest of the south side is clad in common (or unfinished) red brick. The south side is also blind, suggesting the builders anticipated a future adjoining commercial block. The rear of the building, also clad in common brick, has a single glass and panel door at the north endwall that opens onto the first landing of the basement stairwell. Two windows, one tall 1/1 double hung sash with plain stone sills near the center of the rear wall lights the rear office space, and a smaller 1/1 double hung sash window near the south endwall lights the southwest corner restroom. These two metal-framed windows appear to be late twentieth-century replacements. The masonry surrounding the two windows on the rear wall appears to have been extensively repaired or rebuilt.

**Interior** - The interior of the building retains a remarkable amount of original detail, including the floor plan, which comprises a front room (lobby/teller counter), back office, and vault. The lobby, which occupies roughly the southern half of the front room, features a mosaic tile floor with Greek key border, wide marble baseboards, and a pressed-metal coffered ceiling, the latter of which is also found in the back office. Also original is a prominent multi-paned frosted glass transom above the private and public doorways into the back office. The teller counter, which divides the lobby area from the teller space occupying the northern half of the front room, is not original to the bank, but likely dates to a 1947 interior remodel. The original teller counter may have matched the wall-mounted customer desk on the south wall, which may be original. This small wood desk for bank customer use has a rectangular surface with small upright compartments for deposit and withdrawal slips and is supported by two scroll-shaped modillions with acanthus leaf motifs beneath each end.

The vault, located on the north wall, is accessed from two doors: one behind the teller counter and one in the back office. The two-room bank vault is original, with the front section of the vault separated from the back by a metal grate. The front section extends into the teller space and is accessed through the vault door on the east side. The front section contains metal shelves and cubby holes on the north wall and a set of safety deposit boxes on a table on the south side. The rear section contains a wall of safety deposit boxes along the north wall. These interior vault features appear to be original or at least historic.

The back office, which can be accessed via a door along the west wall of the lobby, is a large open space with three doors (vault, closet/elevator, and stairs) along the north side. Both the vault door and five-panel door of the closet are original. The door to the stairs and the elevator door were originally a paired door and share a common crown molding and trim. A narrow wood chair rail that may be original lines the south wall, the wall between the two doors beneath the transom, the wall between the teller entrance and the vault door, and the wall between the vault door and closet/elevator door. The enclosed room in the

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southwest corner contains the restroom and is likely not original. Like the vault, the ceiling of this room is lower than the ceiling of the office and lobby.

Other original features include wood trim around windows and doorways, crown molding above front vault room bump-out, and cymatium moldings above window and door openings. The light fixtures throughout the bank appear to be modern. The floors behind the teller counter, in the vault, and in the back office, all of which may be tile or hardwood, have been carpeted. (It is unknown at this time whether surviving original floors still exist beneath the carpet.)

The basement level, which is largely empty but does house the mechanical systems for the building, is accessed by a dog-leg staircase in the northwest corner of the back office. A narrow elevator shaft with sliding gate is positioned just below the five-paneled door on the north side of the vault on the main floor.

## Alterations

Exterior alterations of the Farmers' State Bank have been confined mainly to the replacement of a few windows and possibly the addition of two new window openings in the rear. Originally, the triple window of the large front window was comprised of a central fixed pane flanked by two 1/1 double hung sash windows. All three have been replaced with fixed panes. The name "FARMERS STATE BANK" was removed from the brick pediment, probably during the 1947 remodel, when the bank reopened as the Volga State Bank. The masonry surrounding the two windows on the rear wall appears to have been repaired or rebuilt, and the flat masonry headers of the rear window openings do not match the double arched header above the exterior rear door, suggesting the two window openings may not be original.

The interior of the bank has seen more changes over the years, particularly in 1947 when an interior remodel took place prior to the opening of the Volga State Bank. The teller counter likely dates from this 1947 interior remodel. The original teller counter may have matched the more ornate customer desk – which appears original – affixed to the south wall. Light fixtures throughout have been replaced with modern fixtures, and the floors behind the teller counter, in the vault, and in the back office have been carpeted, likely covering original floor materials. The small southwest corner room, now a restroom, is likely not original. The basement level is largely empty, having endured a recent flood and subsequent clean-up.

## Statement of Integrity

The well-preserved Farmers' State Bank reflects its period of significance (1912 to 1931) and meets the National Register's seven aspects of integrity.

**Location** - This is the location where the Farmers' State Bank was built in Volga in 1912.

**Setting** - The setting of the Farmers' State Bank is a late-nineteenth and early-twentieth-century small town commercial district, and this setting remains intact. The bank building and the surrounding buildings of the historic Volga commercial district retain their original relationships to one another. Adjacent buildings are mostly late-nineteenth and early-twentieth-century one and two-story commercial buildings, including the other one-story bank building across the street. A few of the buildings in the commercial district are mid-twentieth-century replacements, while other historic buildings have been lost and the lots left vacant.

**Materials** - The original materials of the Farmers' State Bank have been preserved, including the exterior masonry, stone, wood, metal, and most of its windows, including frosted panes. Exterior materials, particularly mortar and stone, are in fair condition at best. Many original and historic

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interior features have been retained as well, including mosaic tile floor, pressed metal ceiling, interior transom, vault, doors, and moldings that date to its original construction in 1912. The 1947 additions of the teller counter and new lighting fixtures plus the carpeting of the teller area and back office do not compromise the integrity of the original, intact materials.

**Design** - The design of the Farmers' State Bank in Volga retains the original features of its Beaux Arts style façade adapted to a small, one-story commercial building. Details of the style include smooth cut stone veneer; three full-height engaged Ionic columns of granite; a wide elliptical-arch 6-divided-light window unit with upper frosted glass panes; a decorative 6-divided-light circle window with frosted glass panes surrounded by a circular stone frame inscribed with garlands and swags; and a classical entablature, which includes: a stone architrave; a plain frieze comprised of exterior wall face brick embellished with three stone patera, one above each engaged column; an unglazed terra cotta or carved stone cornice with dentils and simple brackets; and a centered, segmental-arched pediment arising from the brick parapet capped with stone.

**Workmanship** - The Farmers' State Bank in Volga retains original configurations, fenestration patterns, exterior materials, and architectural embellishments that show the workmanship of original builders and contractors. The historic bank also retains original and historic interior features, including a mosaic tile floor, pressed metal coffered ceiling, bank vault, elevator, wood trim around doors and windows, and frosted glass panes.

**Feeling** - The Farmers' State Bank in Volga still reflects the sense of time and place of the property during its period of significance. The exterior is nearly unchanged from its 1912 appearance, and the interior reflects both its early twentieth century history as well as its updated mid-twentieth century history as a small-town bank.

**Association** - Through its original exterior architecture and original and historic interior bank features, the Farmers' State Bank in Volga retains strong associations with its history as an early-twentieth-century "Main Street" bank.

## Future Plans

Pat Dillon, an attorney and native of Volga, is the current owner of the Farmers' State Bank building at 502 Washington Street. He purchased the building in 2017 and subsequently opened a law office. By listing the building on the National Register of Historic Places, Dillon hopes to take advantage of the financial incentives (i.e., historic rehabilitation tax credits and historic preservation grants) available to National Register-listed properties to ensure the preservation of this historic Volga bank. Specifically, Dillon is planning future rehabilitation work, including exterior tuck-pointing, roof maintenance, and the installation of historically appropriate light fixtures throughout the interior.

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**8. Statement of Significance**

**Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A Property is associated with events that have made a significant contribution to the broad patterns of our 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 or history.

**Criteria Considerations**

(Mark "x" in all the boxes that apply.)

Property is:

- A Owned by a religious institution or used for religious purposes.
- B removed from its original location.
- C a birthplace or grave.
- D a cemetery.
- E a reconstructed building, object, or structure.
- F a commemorative property.
- G less than 50 years old or achieving significance within the past 50 years.



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**Areas of Significance**

(Enter categories from instructions.)

ARCHITECTURE

COMMERCE

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Period of Significance**

1912-1931

\_\_\_\_\_

**Significant Dates**

1912

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Significant Person**

(Complete only if Criterion B is marked above.)

N/A

\_\_\_\_\_

**Cultural Affiliation** (if applicable)

N/A

\_\_\_\_\_

\_\_\_\_\_

**Architect/Builder**

Stratton, Bowman L.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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### Statement of Significance

**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations).

The Farmers' State Bank building is locally significant and eligible for the National Register of Historic Places under Criterion A for historical significance in the area of commerce and Criterion C for its Beaux Arts style of architecture. The Farmers' State Bank building derives its historical significance from its association with the golden age of Volga's agriculture and railroad economy in the early twentieth century. The Farmers State Bank building was completed during a prolonged period of growth and development from roughly 1890 to 1920 in Volga, a small Clayton County community once situated on the Volga Branch of the Chicago, Milwaukee & St. Paul Railroad. The establishment of this state bank, the second financial institution in the small community, reflects the economic strength of Volga's rural community in the early twentieth century. In addition to its historical significance, the Farmers' State Bank building is also significant as a well-preserved example of a small, early-twentieth-century Main Street commercial bank building with a well-executed Beaux Arts style façade. The Beaux Arts details of the Farmers' State Bank façade include the large elliptical-arch window, Ionic engaged granite columns, classical entablature, and a stone garland-framed circle window. Like all banks of the period, investors in the newly incorporated Farmers' State Bank would have "wanted to express stability and prosperity" to potential depositors, and the classical details and ornate embellishments of the Beaux Arts style façade would have helped convey these attributes to the Volga community. The period of significance for Farmers' State Bank is 1912 to 1931 from the year the bank opened for business to the year it closed. In 1930, the town's two banks merged, becoming Iowa State Savings Bank, which continued to operate for another year in the Farmers' State Bank building. In 1931, the Iowa State Savings Bank failed and the building ceased functioning as a bank for the next 16 years.

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### Narrative Statement of Significance

 (Provide at least one paragraph for each area of significance.)

(Iowa SHPO Additional Instructions: For properties not nominated under Criterion D, include a statement about whether any archaeological remains within or beyond the footprint of the property were assessed as part of this nomination under the subheading **Archaeological Assessment**.)

#### **Significance under Criterion A: Commerce and the History of the Farmers' State Bank in Volga**

The Farmers' State Bank reflects the golden age of commerce in the small market town of Volga, Iowa, in the early twentieth century. Volga (also known as Volga City) has always been a small community of less than 500 residents. Volga was platted in 1851 by W.H., Mary J., and A.L. Gould. W.H. Gould also served as first postmaster. Additions to the original town plat were made in 1857, 1867, and 1877. Beginning in 1871, the Volga Valley Railroad (which later became the Volga Branch of the Dubuque Division of the Chicago, Milwaukee & St. Paul) was built east to west along the Volga River through Clayton County from Turkey River to Wadena with stations at the towns of Osterdock, Elkport, Littleport, Mederville, Osborne, and Volga. During construction, each of these towns "boomed, particularly, while it was the terminus of the line." In Volga, the tracks were laid south of the original plat. In 1877, White's Addition extended the town south to the tracks, and the north-south oriented Washington Street subsequently developed as Volga's commercial district. Volga was incorporated in 1896 (Price 1916:210; 368).

By 1911, Volga's population stood at 414, having dropped slightly from its peak of 444 residents in 1900. It was described in the *Arlington News* by one of its citizens as "a nice little town:"

Although we do not have a newspaper to blow our horn and tell the world what we are doing yet Volga is a real live little town. We have three general stores, two drug stores, one hardware store, two implement stores, two blacksmith shops, one harness shop, a first class hotel, a fine high school, a restaurant, two meat markets, one creamery, one grist mill, a first class livery barn, a furniture store and undertaker. Volga City is headquarters for eggs and poultry, two lumber yards, up to date. Volga has three fine

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churches, two Sabbath schools, that a much larger town might well feel proud of. We have two barber shops. During the last year Volga City has shipped 175 carloads of cattle and hogs and 150 carloads of eggs and poultry besides Volga has shipped out 6,000 bushels of barley, and they have bought 20,000 bushels of corn during winter. We have one bank and will soon have another as the contract is let to build a new fireproof bank building and work has begun. Everybody is busy and there will be many improvements this summer. Volga City is a good place to live (*Arlington News*, May 4, 1911).

As mentioned in this description of Volga, the Bank of Volga City, the town's first financial institution, was a private bank organized in 1893, and it remained the only bank until March 1911, when a group of farmers and businessmen (including Henry W. White, eponym of White's Addition), from Volga, Elkport, and Osborne met to organize a new state bank in the "nice little town":

On Friday a meeting was called to organize a State Bank in Volga City. There was large attendance and all were enthusiastic on the question. The meeting elected nine directors as follows: E.W. White, of Volga; Geo. Kriebs, of Elkport; H.W. White, T.J. Smith, and Thos. Duff, of Volga; John Becker and F. J. Uriell, of Elkader; Henry Behn, of Osborne and J.J. Burns, of Volga. The stock was all subscribed for \$25,000. Five shares was as much as any one person could have and stock of over subscribed. The officers elected were: E.W. White, President; Geo. Kriebs, Vice President; H.W. White, Cashier. There were 96 stockholders and many young ladies among them.

The name adopted was Farmers' State Bank. They intend to put up a first class modern fire proof building that would be a credit to any town. Saturday and Monday the directors were busy answering telephone calls for stock, but had to tell them that it was over subscribed now. Some of the stockholders holding five shares let one or two go so as to accommodate some of those wanting to come in. Success to the new bank (*Arlington News*, March 30, 1911).

On June 9, 1911, the contract for the Farmers' State Bank building was let to Bowman L. Stratton (a.k.a. B.L. Stratton) of Mason City. The next day, "excavation was begun" after James Hawthorne and James Craine, two of the bank's stockholders, "took out the first shovel-fulls of earth" during an official groundbreaking ceremony (*Elkader Register and Argus*, June 15, 1911; March 23, 1911). The Farmers' State Bank building was "to be a brick building 22 x 45 feet, and when completed," according to the *Fayette Reporter*, "will be one of the finest and most up to date banks in northeastern Iowa (*Fayette Reporter*, May 18, 1911). On January 4, 1912, the Farmers' State Bank was "nicely located in the new building" (*Elkader Register and Argus*, January 4, 1912).

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**Figure 1. Farmers' State Bank, Volga, c.1912**

Source: "Banks of Volga City"/Pat Dillon, Volga, Iowa

Farmers' State Bank was built during a prolonged period of growth and development in Volga lasting from roughly 1890 to 1920. Indeed, 1912, the year the bank opened for business in its new quarters, was, according to one citizen, a particularly prosperous year for Volga:

The year 1912 has been one of the best years for Volga. All branches of trade has [sic] prospered beyond any previous year. There has been a number of new buildings. The State Bank has a new building. There is a new opera house. Mr. Sorge [cashier of new bank] has built a fine new residence. Mr. Gifford has built a new house and barn. Several others have made additions and repairs to their property. There is a new cement walk from the Methodist Church to the cemetery, about one-half mile. Rawson & Richards have a new cement office, also a new building where they make cement blocks. There has [sic] been over 200 car loads of stock shipped from this town in this last year, also about 200 cars of eggs and live poultry. There has [sic] been many changes of citizens...The churches have had a very prosperous year, in all about 100 additions and the prospects for the coming year were never better. There are plans already made for a number of new residences to be begun in early spring. There is not one empty house in Volga. A new ice house is on the way to completion. C.E. Lovett keeps about 20 men in his poultry house dressing poultry, and the street is full of teams from the country almost any day. – A citizen" (*Arlington News*, January 2, 1913).

The Farmers' State Bank was just one of the banks built in Iowa between 1910 and 1920, during which time Iowa led all states in the total number of banks. Reasons for Iowa's unusually high number of banks, according to historian Howard H. Preston in 1922, included widespread popular patronage, the high per capita wealth of its citizens (nearly double that of the average for all of the states), but, of particular importance was the large volume of rural business tributary to the small towns of the state. This, Preston wrote, "seems to be the explanation for the establishment of such a large number of banks."

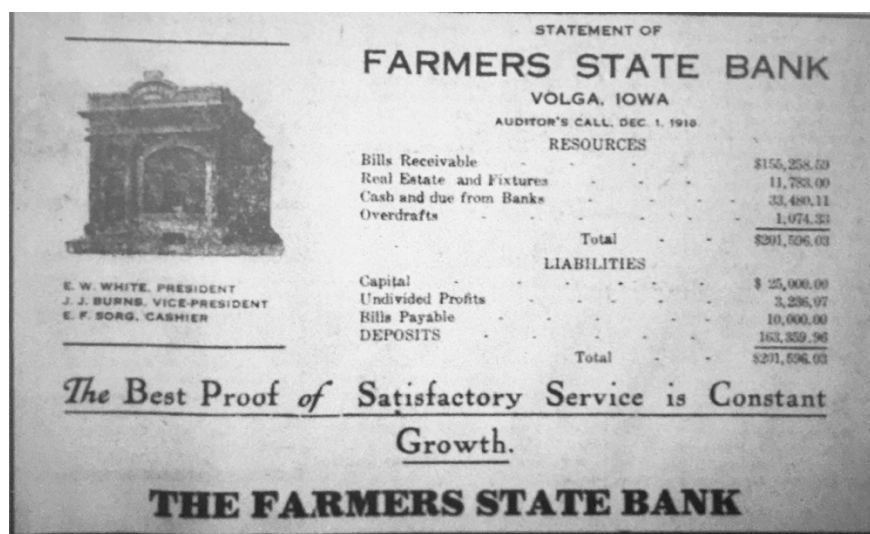
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The larger cities of the State are well supplied with banking institutions but the vast majority of Iowa banks are of necessity in small towns ... These small towns, a large percentage of which have less than 1000 inhabitants, are the location of a large number of Iowa's numerous banks ... The ability of these small towns to support banks is a source of surprise to many persons not accustomed to the Iowa situation. It must be remembered that banks can be established in Iowa with a minimum capital of \$10,000, hence many of these banks are small institutions. But, ... the banking capital and resources are often far more than might be expected in such small towns. The banks find a large demand for loans in financing the agricultural operations in the territory tributary to the towns. By offering liberal interest on savings... the banks are able to attract a large volume of savings deposits (Preston 1922:353-354).

The Farmers' State Bank remained in business for the next two decades, even weathering the post-WWI agricultural depression. A profile of the bank in 1925 described the institution's steady and solid growth:

Serving the patrons of this community in a most efficient and pleasing manner, the Farmers' State Bank of Volga City, has had, not a spectacular growth, but one that has been steady and solid. This bank incorporated in 1911 with a capital stock of \$25,000. . . The capital stock has never been increased but the surplus and undivided profits total \$6,100. . . The building, that houses this institution, is modern thruout [sic], and the interior equipment is the best that can be had. It includes a safety deposit vault, a main banking vault, adding machines, and other furnishings of the latest type and design (*Elkader Register*, September 10, 1925).

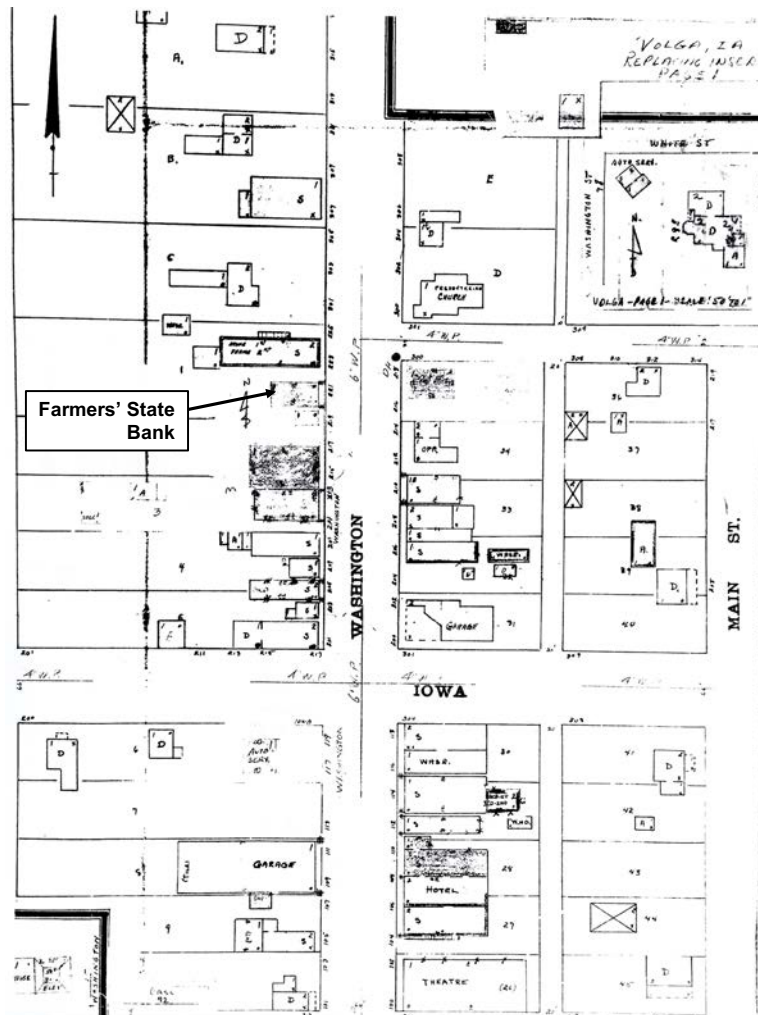


**Figure 2. Advertisement and Statement of Farmers' State Bank, 1915**  
 Source: *Volga City News*, December 20, 1915

In January 1930, just months following the 1929 stock market crash, Volga's two banks merged, becoming Iowa State Savings Bank located in the former Farmers' State Savings Bank. The merger was described as "in trend with the times, which is for fewer and better banks" (*Elkader Register*, January 16, 1930). Just one year later, however, the Iowa State Savings Bank closed, leaving the town of Volga without a bank for first time in 38 years. After the last of the banks' assets were sold at auction in 1935, Volga's town council purchased the former Farmers' State Bank building, where the Volga Public Library and eventually the town hall were then located (*Clayton County Register*, February 7, 1935; December 6, 1951). That same year, Volga also lost its railroad. In November 1935, the Chicago, Milwaukee & St. Paul Railroad ran its last daily scheduled train on the Volga Branch. In 1938, the railroad abandoned the line, dismantled the tracks, and transferred the right-of-way back to Clayton County. Without a railroad, Volga depended solely on Iowa Hwy 112 (designated in 1931; now County Road C24) and trucking to keep its agricultural-based economy going (*Postville Herald*, November 14, 1935; July 21, 1938; *Fayette Reporter*, February 10, 1938; Humbert 1961; Iowa Highways Page).

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State



**Figure 3. Iowa Insurance Bureau Map of Volga, Iowa, 1931, showing location of Farmers' State Bank. Since 1931, the Washington Street commercial district has lost approximately 12 of the historic buildings shown on this map.**  
Source: State Historical Society of Iowa, Iowa City

In January 1947, a new bank – the Volga State Bank – was organized with help from former Mayor Charles E. Lovett. Officers of the new organization included Arthur J. Johnson and State Senator F.E. Sharp, both of Elkader, and Creighton J. Orr, Ernest T. Smith, and Hugh A. Tenney, all of Volga (*Clayton County Register*, January 16, 1947). Plans were made to locate the bank in the former Farmers' State Bank building, and the interior was “decorated in preparation for the opening.”

New lighting equipment, a new oil burning furnace and new fixtures have been installed, and desks, chairs, filing cabinets and other office equipment have been moved in. The vault has also been cleaned and painted and new lights installed. The painting and varnishing was done by Albert Pink of Guttenberg. The fixtures were manufactured by the G. Olson company and installed by Vic Scheider of Elkader (*Clayton County Register*, March 13, 1947).

In 1966, Volga State Bank merged with Central State Bank in Elkader, which maintained a branch office in Volga, located in the same building. The Volga branch of Central State Bank remained open until 2015, after which the City of Volga purchased the property. The current owner, Pat Dillon, an attorney and native of Volga, purchased the former bank building in early 2017 and opened a law office.

Farmers' State Bank, Volga

Name of Property

Clayton County, Iowa

County and State

**Significance under Criterion C: Beaux Arts Architecture of the Farmers' State Bank, Volga**

The Farmers' State Bank building is locally significant as a well-preserved example of a small, early-twentieth-century Main Street commercial bank building with a Beaux Arts style façade. Unlike the first buildings on Main Street that served multiple functions, Main Street buildings of the late nineteenth and early twentieth centuries were tailored to their unique functions, particularly civic, religious, and educational buildings like courthouses and jails, churches, schools, and libraries. Banks, along with fraternal orders, constructed freestanding, often architect-designed, edifices intended to project messages of success, order, and stability. Banks, in particular, were one of the "few traditional Main Street residents" that "typically wanted to project more style and hired architects to plan their new buildings, wanting to express stability and prosperity." Bank buildings thus usually "incorporated the styles popular at the time of their construction" (Nash 2002:E22; E35).

Bankers' desire to project solidity, success, and order through more classically rooted architecture began in 1893, a pivotal year during which Americans experienced both a financial panic and the World's Columbian Exposition in Chicago. The financial panic of 1893, which subsequently ignited a two-year long depression in the United States, shattered public confidence in the country's banking system. When the initial panic ended in the fall of 1893, many bankers assessing the damage "agreed that a lack of confidence and cooperation between the banker and the depositor caused most of the trouble." One way bankers hoped to regain the public's confidence in their financial institutions "was through the physical appearance of the bank itself." As the *Architectural Record* explained in its overview of American bank architecture in 1909:

The designing of a bank is an important factor in its success, especially for an institution which depends upon the patronage of a very large number of depositors. The effect of the structure must be one of great importance and dignified simplicity. It must make on the depositors the impression of being a perfectly safe place in which to leave their money and valuables (*Architectural Record* 1909:4).

After immersing themselves in the Classical Revival and Beaux Arts architecture on display at the Chicago World's Fair during their annual American Bankers Association convention in that city, the nation's bankers "realized that a bank designed in the classical manner could do just that." As architectural historian Charles Belfoure writes:

A depositor's mere perception of the bank's soundness often could determine whether there would be a run on the bank. And that perception could be influenced by granite, limestone, and Corinthian columns. The bank, whether it be on Wall Street or in Kinsley, Kansas, should be a dignified, magnificent structure that stands for solidity, strength, and above all trust. And so banks all over America became classically designed fortresses (Belfoure 2005:127).

Thus, the 1890s marked the beginning of the golden age of bank building in the United States. From the 1890s to the late 1920s, more than 12,000 banks were built. The prohibition and/or severe restrictions on bank branching until the 1920s made every bank in even the tiniest town an independent financial entity, exerting great economic power and influence. The banker expected his building to be the finest in town, and architects and builders eagerly obliged (Belfoure 2005:128). As the *Architectural Record* stated in 1909:

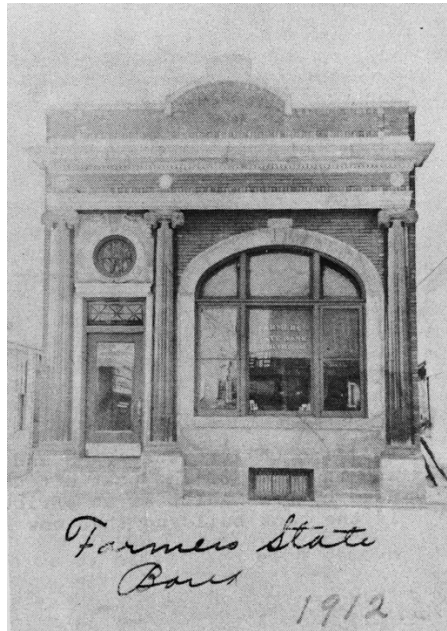
In proportion as the banks, as institutions, have become one of the most important elements of modern progress, so have the buildings which house them risen from a secondary position to one of great architectural prominence. Throughout the country there is hardly a small town which does not boast of one or more bank buildings, which though they may not invariably be of great architectural consequence, are yet among the most pretentious constructions in their respective localities (*Architectural Record* 1909:4).

Farmers' State Bank, Volga

Name of Property

Clayton County, Iowa

County and State



**Figure 4. Farmers' State Bank, Volga, 1912**

Source: Miller and Homewood 1992

When it was completed in 1912, the Farmers' State Bank, with its attractive and elaborate Beaux Arts façade, was one of the most ornate buildings in Volga's commercial district. Beaux Arts (meaning "fine arts" in French) refers to both the period of the style's popularity (1885-1920) and the École des Beaux-Arts, the era's premiere architectural school in France where most of the style's practitioners were trained. The Beaux Arts style was "based on classical precedents elaborated by lavish decorative detailing, and was perhaps the most typical of the many styles inspired by study at the École. More than any other style. . . the Beaux Arts expressed the taste and values of America's industrial barons at the turn of the [twentieth] century. In those pre-income tax days, great fortunes were proudly displayed in increasingly ornate and expensive houses." In addition to great mansions, the style greatly influenced the planning of the White City at the World's Columbian Exposition in Chicago in 1893, as well as the subsequent City Beautiful movement at the turn of the twentieth century.

The Beaux Arts details of the Farmers' State Bank façade include the large elliptical-arch window, Ionic engaged granite columns, classical entablature, and a stone garland-framed circle window. Like all banks, the newly incorporated Farmers' State Bank would have "wanted to express stability and prosperity" to potential depositors, and the elaborate and classical details of the Beaux Arts style façade would have helped convey these attributes to the Volga community (McAlester 380; Nash 2002:22).

### Archaeological Assessment

The potential for any prehistoric or historic archaeological remains within the property boundary was not assessed as part of the present National Register nomination. The parcel includes the open area west of the building in addition to the building's footprint. Because the building originally had no interior restroom, the possibility of extant outhouse evidence should be explored if any future development should take place in that area.



Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State

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### 9. Major Bibliographical References

**Bibliography** (Cite the books, articles, and other sources used in preparing this form.)

- Arlington News*, May 4, 1911; March 30, 1911; January 2, 1913.  
Belfoure, Charles. *Monuments to Money: The Architecture of American Banks*. Jefferson, NC: McFarland & Company, Inc., Publishers, 2005.  
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*Fayette Reporter*, May 18, 1911.  
Humbert, Zita, "Volga State Bank to be Established in Volga City," *Clayton County Register*, January 16, 1947.  
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McAlester, Virginia and Lee. *A Field Guide to American Houses*. New York: Alfred A. Knopf, 2006.  
Miller, Alice Fox, and Mary Jennings Homewood, comp. *Volga City, Iowa (and Surrounding Area of Sperry and Highland Townships)*. Elkader, IA: Clayton County Genealogical Society, c.1992.  
Nash, Jan Olive. "Iowa's Main Street Commercial Architecture." Multiple Property Document, National Register of Historic Places, National Park Service, Department of the Interior, Washington, D.C., 2002.  
"New Volga State Bank Will Open Wednesday, March 19," *Clayton County Register*, March 13, 1947.  
*Postville Herald*, November 14, 1935 and July 21, 1938.  
Preston, Howard H. *History of Banking in Iowa*. Iowa City: The State Historical Society of Iowa, 1922.  
Price, Realto E. *History of Clayton County, Iowa: From the Earliest Historical Times Down to the Present*. Volume I. Chicago: Robert O. Law Company, 1916.  
"Recent Bank Buildings of the United States," *Architectural Record*, 25:1 (January 1909): 4-66.  
"Volga City News," *Elkader Register and Argus*, June 15, 1911; January 4, 1912.  
"Volga Valley Branch Now Just a Chapter in History," *Fayette Reporter*, February 10, 1938.

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#### Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested  
 previously listed in the National Register  
 previously determined eligible by the National Register  
 designated a National Historic Landmark  
 recorded by Historic American Buildings Survey # \_\_\_\_\_  
 recorded by Historic American Engineering Record # \_\_\_\_\_  
 recorded by Historic American Landscape Survey # \_\_\_\_\_

#### Primary location of additional data:

- State Historic Preservation Office  
 Other State agency  
 Federal agency  
 Local government  
 University  
 Other  
Name of repository: \_\_\_\_\_

Historic Resources Survey Number (if assigned): \_\_\_\_\_

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State

**10. Geographical Data**

**Acreage of Property** less than one

(Do not include previously listed resource acreage; enter "Less than one" if the acreage is .99 or less)

**Latitude/Longitude Coordinates**

Datum if other than WGS84: \_\_\_\_\_  
(enter coordinates to 6 decimal places)

1 42.802964 -91.541258  
Latitude Longitude

3 \_\_\_\_\_  
Latitude Longitude

2 \_\_\_\_\_  
Latitude Longitude

4 \_\_\_\_\_  
Latitude Longitude

**Verbal Boundary Description** (Describe the boundaries of the property.)

The nominated property is a parcel located on part of Lot 1 in White's Addition to the Town of Volga. The east boundary (along Washington Street) is 24 feet, the north and south boundaries are 70 feet each, and the west boundary is 24 feet.

**Boundary Justification** (Explain why the boundaries were selected.)

The nominated property includes the entire parcel historically associated with the Farmers' State Bank at 502 Washington Street in Volga, Clayton County, Iowa.

**11. Form Prepared By**

name/title Jennifer A. Price, PhD/Consultant date 8/2018

organization Price Preservation Research telephone (319) 594-9513

street & number P.O. Box 5201 email pricepreservationresearch@gmail.com

city or town Coralville state IA zip code 52241

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State

**Additional Documentation**

Submit the following items with the completed form:

- **GIS Location Map (Google Earth or BING)**
- **Local Location Map**
- **Site Plan**
- **Floor Plans (As Applicable)**
- **Photo Location Map** (Include for historic districts and properties having large acreage or numerous resources. Key all photographs to this map and insert immediately after the photo log and before the list of figures).



502 Washington St, Volga, IA 52077

Location: 42.80296, -91.5413



**Figure 5. GIS Location Map N↑**  
**Farmers' State Bank, 502 Washington Street, Volga, Clayton County, Iowa**  
Source: Bing Maps 2018

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State



**Figure 6. Site Plan – Farmers' State Bank, Volga**  
Base map: Clayton County Assessor GIS Map 2014



Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State



**Figure 7. Exterior Photo Key**  
Base map: Clayton County Assessor GIS Map 2014

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State

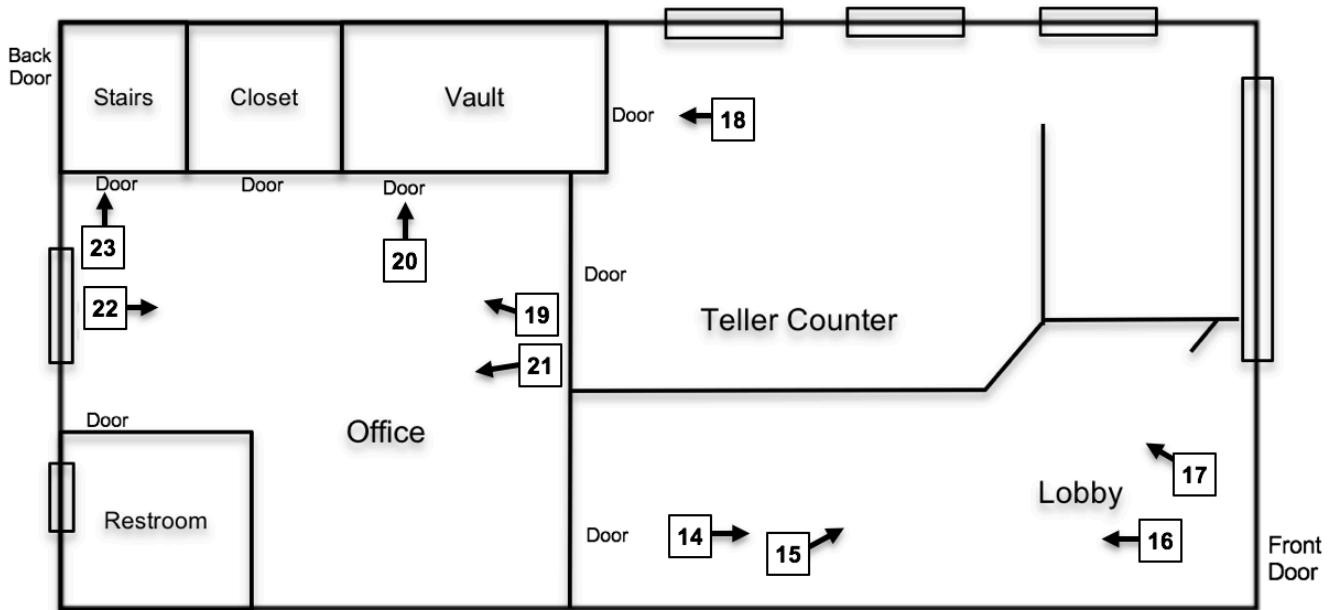


Figure 8. Main Floor Plan & Photo Key N↑

(floor plan not to scale)

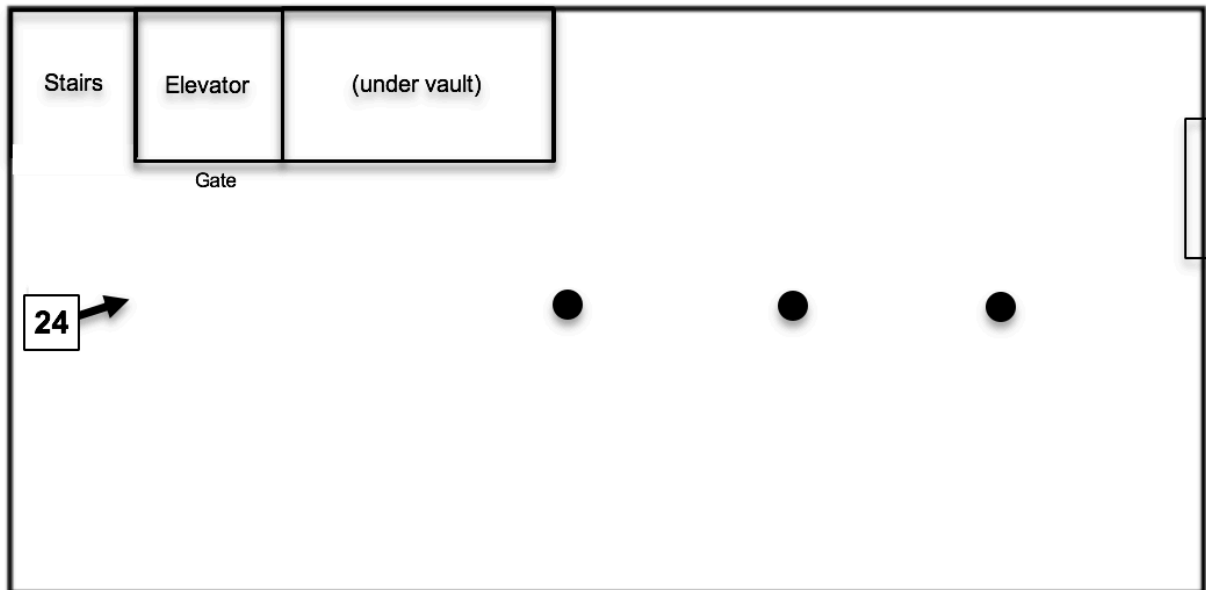


Figure 9. Basement Floor Plan & Photo Key N↑

(floor plan not to scale)

Farmers' State Bank, Volga  
Name of Property

Clayton County, Iowa  
County and State

**Photographs:**

Submit clear and descriptive photographs. The size of each image must be 3000x2000 pixels, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

**Photo Log**

**Name of Property:** Farmers' State Bank  
**City or Vicinity:** Volga  
**County:** Clayton **State:** IA  
**Photographer:** Jennifer A. Price  
**Date Photographed:** May 11, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera:

- Photo 1 of 24 : General street view south
- Photo 2 of 24 : General street view north-northwest
- Photo 3 of 24 : General street view southwest
- Photo 4 of 24 : General street view northwest
- Photo 5 of 24 : General view southwest
- Photo 6 of 24 : General view west
- Photo 7 of 24 : General view northwest
- Photo 8 of 24 : Façade, view west
- Photo 9 of 24 : Façade, view southwest
- Photo 10 of 24 : Façade, view northwest
- Photo 11 of 24 : North side and rear, view southeast
- Photo 12 of 24 : Rear, view east
- Photo 13 of 24 : South side and rear, view northeast
- Photo 14 of 24 : Interior, lobby, view east of front entrance
- Photo 15 of 24 : Interior, lobby, view northeast front arched window
- Photo 16 of 24 : Interior, lobby, view west toward back office
- Photo 17 of 24 : Interior, lobby, view northwest toward teller's desk and vault
- Photo 18 of 24 : Interior, vault, view west from teller's entrance
- Photo 19 of 24 : Interior, back office, view northwest
- Photo 20 of 24 : Interior, vault, view north from back office entrance

Farmers' State Bank, Volga  
Name of Property

Clayton County , Iowa  
County and State

Photo 21 of 24 : Interior, back office, view southwest

Photo 22 of 24 : Interior, back office, view east toward lobby

Photo 23 of 24 : Interior, view north into basement stairwell with landing and rear entrance

Photo 24 of 24 : Interior, basement, view east-northeast

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**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.





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William Law P.C.





PATRICK R. DIXON P.C.

PATRICK R. DIXON  
Attorney at Law



Dillon Law P.C.







Dillon Law P.C.























PATRICK B. DILLON





































UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

Requested Action: Nomination

Property Name: Farmers' State Bank

Multiple Name:

State & County: IOWA, Clayton

Date Received: 8/15/2018      Date of Pending List: 8/31/2018      Date of 16th Day: 9/17/2018      Date of 45th Day: 10/1/2018      Date of Weekly List:

Reference number: SG100002983

Nominator: State

Reason For Review:

<input type="checkbox"/> Appeal	<input type="checkbox"/> PDIL	<input type="checkbox"/> Text/Data Issue
<input type="checkbox"/> SHPO Request	<input type="checkbox"/> Landscape	<input type="checkbox"/> Photo
<input type="checkbox"/> Waiver	<input type="checkbox"/> National	<input type="checkbox"/> Map/Boundary
<input type="checkbox"/> Resubmission	<input type="checkbox"/> Mobile Resource	<input type="checkbox"/> Period
<input checked="" type="checkbox"/> Other	<input type="checkbox"/> TCP	<input type="checkbox"/> Less than 50 years
	<input type="checkbox"/> CLG	

Accept       Return       Reject      9/24/2018 Date

Abstract/Summary Comments: The Farmers' State Bank is locally significant under National Register Criteria A and C in the areas of Architecture and Commerce. The one-story, brick bank building is a fine local example of early twentieth century Beaux Arts/Classical Revival style commercial design. Among the community's most self-assured commercial designs, the 1912 building served as home to a prominent local banking institution during a period of significant commercial growth in the trade and agricultural community of Volga.

Recommendation/ Criteria: Accept NR Criteria A and C

Reviewer: Paul Lusignan

Discipline: Historian

Telephone: (202)354-2229

Date: 09/24/2018

DOCUMENTATION: see attached comments : No      see attached SLR : **Yes**

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



CHRIS KRAMER, ACTING DIRECTOR

August 14, 2018

IOWA ARTS  
COUNCIL

PRODUCE  
IOWA

STATE HISTORICAL  
SOCIETY OF IOWA

STATE HISTORICAL  
MUSEUM OF IOWA

STATE HISTORICAL  
LIBRARY & ARCHIVES

STATE HISTORIC SITES

STATE HISTORIC  
PRESERVATION  
OFFICE OF IOWA

IOWA HISTORICAL  
FOUNDATION

Joy Beasley, Keeper of the National Register of Historic Places  
National Park Service  
National Register of Historic Places  
1849 C Street, NW, Mail Stop 7228  
Washington, DC 20240

Dear Ms Beasley:

The following National Register nomination(s) from Iowa are enclosed for your review and listing if acceptable.

**Farmers' State Bank**

The Farmers' State Bank building is locally significant and eligible for the National Register of Historic Places under Criterion A for historical significance in the area of commerce and Criterion C for its Beaux Arts style of architecture. It derives its historical significance from its association with the golden age of Volga's agriculture and railroad economy in the early twentieth century. The Farmers State Bank building was completed during a prolonged period of growth and development from roughly 1890 to 1920 in Volga, a small Clayton County community once situated on the Volga Branch of the Chicago, Milwaukee & St. Paul Railroad. The establishment of this state bank, the second financial institution in the small community, reflects the economic strength of Volga's rural community in the early twentieth century. The period of significance for Farmers' State Bank is 1912 to 1931 from the year the bank opened for business to the year it closed. In 1930, the town's two banks merged, becoming Iowa State Savings Bank, which continued to operate for another year in the Farmers' State Bank building. In 1931, the Iowa State Savings Bank failed and the building ceased functioning as a bank for the next 16 years.

Thank you for your consideration.

Sincerely,



Laura Sadowsky  
State Historian and National Register Coordinator  
State Historical Society of Iowa

Enclosures.

