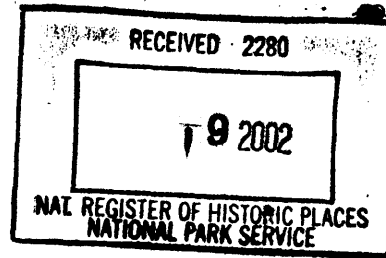


United States Department of the Interior
National Park Service



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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 How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. 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 entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Security State Bank
other names/site number N/A

2. Location

street & number Garfield Street not for publication N/A
city or town Willow Lake Vicinity N/A
state South Dakota Code SD county Clark code 025 zip code 57201

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, 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 nationally statewide locally. (___ See continuation sheet for additional comments.)

Jay D. Vogt
Signature of certifying official

04-18-2002
Date

SD SHPO
State or Federal agency and bureau

In my opinion, the property ___ meets ___ does not meet the National Register criteria. (___ See continuation sheet for additional comments.)

Signature of commenting or other official

Date

Security State Bank
Name of Property

Clark, South Dakota
County and State

4. National Park Service Certification

I hereby certify that the property is:

- entered in the National Register.
 See continuation sheet
- determined eligible for the National Register.
 See continuation sheet
- determined not eligible for the National Register
- removed from the National Register.
- other,

(explain:)

Signature of the Keeper: Edson H. Beall Date of Action: 5/30/02

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

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	Buildings
<u>0</u>	<u>0</u>	Sites
<u>0</u>	<u>0</u>	Structures
<u>0</u>	<u>0</u>	Objects
<u>1</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register 0

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

Security State Bank
Name of Property

Clark, South Dakota
County and State

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: Commerce/ Sub: Financial Institution
Trade

Current Functions (Enter categories from instructions)

Cat: Work in Sub: _____
Progress

7. Description

Architectural Classification (Enter categories from instructions)

Late 19th & 20th Century American Movements:
Commercial Style

Materials (Enter categories from instructions)

Foundation Brick
Roof Asphalt
Walls Brick
Other _____

Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

See Continuation Sheets

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.)

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

Areas of Significance (Enter categories from instructions)

Architecture _____
 Commerce _____
 Economic _____

Period of Significance

1909 _____

Security State Bank
Name of Property

Clark, South Dakota
County and State

Significant Dates 1909

Significant Person N/A

Cultural Affiliation N/A

Architect/Builder Unknown

Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)

See Continuation Sheets

9. Major Bibliographical References

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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 #

Primary Location of Additional Data

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository: SD State Historical Society, Pierre, SD

Security State Bank
Name of Property

Clark, South Dakota
County and State

10. Geographical Data

Acreege of Property Less than one acre

UTM References

(place additional UTM references on a continuation sheet.)

1	<u>14</u>	<u>608268</u>	<u>4942447</u>	3	<u> </u>	<u> </u>	<u> </u>
	Zone	Easting	Northing		Zone	Easting	Northing
2	<u> </u>	<u> </u>	<u> </u>	4	<u> </u>	<u> </u>	<u> </u>

See continuation sheet

Map: Willow Lake

Verbal Boundary Description (Describe the boundaries of the property on a continuation sheet.) See Continuation Sheet

Boundary Justification (Explain why the boundaries were selected on a continuation sheet.) See Continuation Sheet

11. Form Prepared By

Name/title Michelle C. Saxman
Organization SD SHPO date
Street & number 900 Governors Dr telephone 605-773-6296
City or town Pierre State SD zip code 57501

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.

A sketch map for historic districts and properties having large acreage or numerous resources.

Photographs

Representative **black and white photographs** of the property.

Additional items (Check with the SHPO or FPO for any additional items)

Security State Bank
Name of Property

Clark, South Dakota
County and State

Property Owner

(Complete this item at the request of the SHPO or FPO.)

Name Kris Ferkin

Street & number P O Box 197 telephone _____

City or town Willow Lake State SD zip code 57278

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. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the 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 Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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Section number 7 Page # 1

The Security State Bank in Willow Lake is a two-story brick, rectangular shape, flat roof commercial building representative of early twentieth century commercial building. The bank is located on Garfield Street. It features an exposed brick foundation on the south and east elevations. The exterior brick used on the south and east is a red color with some sections covered with concrete. The south elevation shows spalling bricks due to application of concrete on the wall. The north elevation (façade) features white painted brick and a brick belt course.

The façade elevation has a triple window with a transom above with a keystone lintel. The main entrance features a pediment frontispiece on the main floor. The entrance has a triangular pediment and pilasters. The original doors were removed at an unknown date and replaced with a single door and a small one-over-one window. Two triple windows with a transom above are located on the second floor. A metal awning is across both windows. The brick belt course is used on the sill for both second floor windows. Above the windows is a cornice that features dentils and brick corbels. The east elevation is a blank wall.

The west wall is a shared wall and has no openings. The south wall contains the rear entrance to the building. The first floor had a pair of one-over-one windows, an entrance and a single one-over-one window. At an unknown date, the first floor windows were enclosed. The second floor features from west to east, a pair of one-over-one windows, an entrance, and a pair of one-over-one windows.

The interior of the building has had very little changes. The main floor features a large room, a small room, and a vault. The second floor has been used as apartment and office space. The last use of the space was a one-bedroom apartment.

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Statement of Significance

The Security State Bank of Willow Lake was constructed in 1909. The bank is significant under criterion A for its contribution to commerce and economic development in Willow Lake, South Dakota. Willow Lake is a rural community whose primary source of economic activity is agricultural. Rural banks of this type were critical for the economic stability of this community and conservatism.

The bank is also significant under criterion C for its architecture. The bank is a representative example of an early 20th century commercial building. The building is a well-preserved example of a bank for a small community.

Historical Background

The town of Willow Lake was platted in 1884 on the shores of Willow Lake. The town grew slowly due to the lack of train service to the area. In 1887, the Manitoba planned a rail line near the town, but the route would miss Willow Lake. The citizens decided to move the town to Collins Township in 1888. This move allowed for rapid growth for the town. The citizens of Willow Lake saw prosperity and tragedy in 1888. A fire destroyed most of the new town and left many homeless for a few months. Citizens that were fortunate not to lose their home provided housing for the homeless.

The town quickly rebuilt, but was hit by another act of nature in 1905. A tornado again destroyed a large number of buildings in Willow Lake. The clean up of the town led to a city ordinance in 1909 that no wood buildings could be built along Garfield Ave. The first brick buildings began appearing on Garfield in 1909. The Security State Bank building was one of the first brick buildings built on Garfield Ave.

The Security State Bank was established in 1904. As business grew it became evident that more space and a more permanent structure was needed. In 1909, the bank purchased lot 25 of block 27 from Mr. Miles. On this lot, a two-story "Saint Louis" pressed brick building was built. This two-story brick commercial bank building was constructed to better serve the needs of the agricultural community. The agricultural economic growth in the 1900s was dependent on a reliable source of credit as well as a secure depository. Despite successful business practices in the past, the bank fell victim to the Great Depression. The Security State Bank merged with the Farmers and Merchants Bank in 1929. All records and deposits from the Security State Bank were moved to the Farmers and Merchants Bank.

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In the mid-1930s, the United State Post Office moved into the first floor of the building. The Post Office occupied the building until 1985. The second floor has had many uses over the years, such as a doctor's office, an attorney office and most recently an apartment. Currently the building sets vacant, but a new owner has plans to renovate the building.

The bank is significant for its architecture as a commercial building built in the early Twentieth Century. The building features a decorative entrance, a brick belt course, and cornice. The bank is one of only a few architectural intact buildings in Willow Lake. The building is also significant for its contribution to commerce. The town of Willow Lake, South Dakota has undergone a fate similar to other small rural towns. It has become a bedroom community of the larger cities of Watertown and Clark, South Dakota.

Security State Bank
Name of Property

Clark, South Dakota
County and State

NPS FORM 10-900-A
(8-86)

OMB Approval No. 1024-0018

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National Register of Historic Places Continuation Sheet

Section number 9, 10 Page # 4

Bibliography

Southern Clark County History. Clark, S. D.: Clark History Book Committee, 1976.

Seventy-Fifth Anniversary Willow Lake South Dakota Diamond Jubilee June 8 and 9, 1958. Willow Lake, S. D.: Willow History Book Committee, 1958

Jennings, Jan & Herbert Gottfried, American Vernacular Interior Architecture 1870-1940, Iowa State University Press, 1993.

Verbal boundary Description

Lots 24 & 25 of Block 17 of the original plat of Willow Lake.

Verbal boundary Justification

The nominated property include building. It coincides with the legal description of the tract of land historically set aside as the grounds.