OMB No. 1024-0018

## 1189

## United States Department of the Interior

National Park Service

SEP 1 6 2005

# 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 The First National Bank of Norden
other names/site number Farmers State Bank of Norden; First National Bank & Trust Co.; First State Bank; First Premier Bank
Thot State Bank, Thet Former Bank
2. Location
street & number _503 Main Avenue not for publicationN/A
city or town Lake Norden Vicinity N/A
state <u>South Dakota</u> Code <u>SD</u> county <u>Hamlin</u> code <u>057</u> zip code <u>57248</u>
3. State/Federal Agency Certification
As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this x 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 x meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide x locally. ( See continuation sheet for additional comments.)
Signature of certifying official Date
Signature of certifying official Date
South Dakota 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

Number of contributing resources previously listed in the National Register 0

listing.)

N/A

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

First National Bank Name of Property	Hamlin County, South Dakota  County and State
6. Function or Use	
Historic Functions (Enter categories from instructions) Cat: Sub: Commerce/Trade Financial institution	- - -
Current Functions (Enter categories from instructions)	
Cat: Sub: Commerce/Trade Financial institution	
7. Description	
Architectural Classification (Enter categories from instructions  Late 19 <sup>th</sup> & 20 <sup>th</sup> Century Revival  Classical Revival	
Materials (Enter categories from instructions)	
Foundation Stone: Limestone; brick Roof Rubber Walls Stone: Limestone Brick Other	
Narrative Description (Describe the historic and current condition continuation sheets.)	on of the property on one or more

See Continuation Sheets

		amlin County, South Dakota ounty and State
8. S	Statement of Significance	
	olicable National Register Criteria (Mark "x" in one or more boxes for perty for National Register listing)	or the criteria qualifying the
X	A Property is associated with events that have made a significar	nt
_	Contribution to the broad patterns of our history.	
E	B Property is associated with the lives of person significant in oupast	ır
$\overline{X}$	·	
	period, 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.	
C	Property has yielded, or is likely to yield information important in prehistory or history.	
Crite	eria 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	
	<b>G</b> less than 50 years of age or achieved significance within the p	east 50 years.
Area	as of Significance (Enter categories from instructions)	

Architecture			
Economics			

**Period of Significance** 

1920-1955

Significant Dates 1920-1921

Name of Property	County and State	
	County and State	
Significant Person	N/A	
Cultural Affiliation	N/A	
Architect/Builder	Louis F. Dow Co.	
Arcintectibunder	Louis 1 . Dow Co.	
Narrative Statement continuation sheets.)	t of Significance (Explain the significance of the property on one of	or more
See Continuation Sh	eets	
occ continuation on		
9. Major Bibliograph	nical References	
(Cite the books, artic	nical References les, and other sources used in preparing this form on one or more of	continua
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### **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)

Name of Property	County and State		
Property Owner			
(Complete this item at the request of the SHPO or FPO.)			
name T. Denny Sanford			
street & number 601 S. Main	telephone		
city or town Sioux Falls	state SD zip code 57104		

Hamlin County, South Dakota

First National Bank

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.0. 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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Name of Property	County and State		

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# **National Register of Historic Places Continuation Sheet**

### NARRATIVE DESCRIPTION:

The First National Bank building is located in the town of Lake Norden, Hamlin County, South Dakota. The building is situated on Main Avenue, which is historically the town's commercial district. The building is a one and a half story brick reinforced concrete free-standing structure, with a concrete foundation and a pink Kasota limestone façade. Designed by the Louis F. Dow Company, stationers and bank designers, with offices in St. Paul and Minneapolis, Minnesota, at an estimated cost of \$30,000 in 1921, the First National Bank building is an excellent example of architect designed commercial urban architecture in a small rural agricultural town. The First National Bank building retains a high degree of exterior and interior materials, design, workmanship, and overall integrity. The building has been in continuous use in its original function as a financial institution.

### **Exterior Description:**

The building façade faces north onto Main Avenue, a linear commercial strip, that historically was perpendicular to the railroad tracks thus forming a "T-town." The majority of the commercial buildings are one story, therefore the First National Bank building projects an imposing presence on the streetscape, particularly since the building measures approximately 40 feet wide and 60 feet long. The building sits on two lots with a combined measurement of 50 feet by 140 feet. The First National Bank building, constructed in 1920-1921, is a one and a half-story brick building with a basement. The front sidewalk is constructed of cement, changed at some point from the original common brick sidewalk. The specifications compiled by the architectural firm, Louis F. Dow Co., recorded the front sidewalk to be of brick, except for a ten foot panel near the front. The entire front facade is covered with pink Kasota limestone with a rubbed face. The first two courses have their joints displaced by half the length. The remaining stones are placed in a stack bond formation. The mortar joints are 1/4" wide with mortar matched to the color of the stone. The north (façade) elevation features four windows on the first floor. Each window has a single wood sash four pane storm window. The storm windows are original. Each window has a limestone lug sill and flat lintel. There is a two-paned transom wood storm window above each first floor window. The original fixed single pane windows and transoms remain and are visible behind the storm windows. The first floor transom windows are leaded glass in a diamond pattern. The original fenestration and window size has not been altered.

The front door is a glass and metal modern door with rectangular transom and side lights. The transom contains the name "First Premier Bank" painted on its surface. The original door was removed for security reasons approximately thirty-three years ago, and the door transom's original leaded glass panel was removed. Above the door there is a limestone entablature with a dentil course supported by two unadorned limestone brackets. The second floor contains four single wood sash four pane storm windows. The storm windows are original. The original windows are visible behind the storm windows. The second floor windows retain their leaded glass in a diamond horizontal pattern across the bottom and top portion of the window pane. Each second floor window has a limestone lug sill.

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The façade is set back. Tuscan pilasters of horizontal rectangular limestone are located inward eight inches from each corner of the building on the façade. Separating the first set of windows on the first floor is an lonic column, which is repeated on the opposite side separating the second set of windows. The front entrance is centered in the façade. Centered above the door is a Diebold burglar alarm box, which is currently not in use.

Above the columns and pilasters, is the entablature featuring the name of the bank "First National Bank" scribed on the center portion of the frieze. Dentils run the entire length of the cornice. Above the cornice, on each end corner of the building, is a balustrade section, complete with a wide pedestal on the outer edge, seven balusters and a narrower pedestal on the inner end; separating the two balustrades is a section of horizontal limestone blocks. The original flag pole with pulley braces was removed from the roof at an unknown time.

The west elevation is comprised of brick in various tones of red. Starting from the north, the façade's Kasota limestone continues as a corner quoining, then approximately one sixth of the building's brick veneer (historically the portion most visible to the passerby from the sidewalk or street) is various tones of red pressed brick in a stretcher bond pattern. Dividing the pressed brick from the remaining west elevation's common brick veneer is a vertical quoin-like divisional row. The one original basement window was removed and cemented up in July, 1980. Approximately three feet from the floor line begins a row of five windows. The four identical windows are narrow, elongated double hung windows with a three divided light transom. The windows are original, and are covered by swinging metal white painted security bars. The windows have limestone lug sills and arched header bricks in three rows as lintels. The fifth window does not have a transom (as per the original blueprint), nonetheless, has the same limestone lug sill and arched brick lintel as the first four windows. The roof line is a stepped three level line, the highest end at the front of the building and the lowest end at the back of the building. The roof line is edged with coping which appears to be the original salt glazed tile coping.

The east elevation is identical in brick work. The east elevation does not have the fifth smaller window (as per the original blueprint). The east elevation contains a brick chimney. The two original basement windows were removed and cemented up in July, 1980.

The south elevation, or rear of the building, is comprised of common red brick. The first level consists of two windows, with metal white painted security bars and a rear entrance. The windows have limestone lug sills and arched brick lintels. The double hung windows and four pane storm windows are original. The back door was replaced with a metal door for security reasons approximately thirty-three years ago. The second floor contains a row of four windows. Three are double hung three over one windows, the fourth was replaced with a contemporary double hung one over one window at some point in time. Each window has a lug sill and brick arch. The original fire ladder was removed at an unknown date and the original gutter was replaced.

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### **Interior Description:**

The main lobby retains a large portion of original materials, including the Madria vein marble teller stations and wall wainscoting, Verde Antique marble ledges, pink Tennessee marble block floor, and ceramic bathroom tiles; and finishes, including interior windows, doors, and partition woodwork. The ceiling beams appear to have been repainted and the original wall stenciling has been painted over. The interior office partitions footprint and floor plan space use has not been altered. The office partitions retain their original wavy decorative glass. The original teller security tear gas guns have been retained (though been removed from original location and placed, non-secured, on top of one office wall); nonetheless, the teller stations retain the original buttons to release the gas. The original vault remains and is used for its original purpose. The vault contains the original safety deposit boxes, and the chrome steel safe. The original clock over the vault door was removed and replaced with a contemporary one. The original ceiling lights were removed and light panels were installed, along with an acoustic ceiling; nonetheless, the original teller light fixtures remain. The original teller station security bars were removed at an unknown date, however, one remains fixed in place, and the others are stored in the basement. The original water fountain, although not in working order, remains in the lobby.

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### NARRATIVE STATEMENT OF SIGNIFICANCE

The First National Bank building is eligible for the National Register of Historic Places under Criterion A for its contribution to economic development in Lake Norden, South Dakota. Lake Norden is a small rural community historically rooted in an agricultural economy. The First National Bank played a vital role in the economic stability of Lake Norden, South Dakota.

The bank building is also eligible under Criterion C for its architectural significance as an excellent example of the distinctive architectural style of Neo-classicalism. The bank, constructed in1920-1921, is a well-preserved example of the Neoclassical Style in a rural town setting. Designed by the Louis F. Dow Company, the building, for its time, indicated a design sophistication which reflected the economic vitality of the town, and its need to emulate larger urban areas.

## **Historical Background and Significance**

Hamlin County, South Dakota was created by a Dakota Territorial Act in 1872, from reservation lands of the Santee Sioux, land from which President Ulysses Grant rescinded their ownership and placed into public domain in 1869. The county, named for Hannibal Hamlin, who served as Abraham Lincoln's first Vice President, was officially organized in August, 1878.<sup>1</sup>

The Homestead Law was submitted by the Thirty-Seventh Congress, Session II, Chapter 75, in 1862. The law stated that any United States citizen or person who had filed an intent to become a citizen, and was the head of the household over the age of twenty-one could acquire a quarter section (160 acres) of land in public domain. The Civil War, conflicts with the Native Americans defending their way of life, and the 1873 depression, curtailed the expansion into South Dakota, particularly by the railroads. Without railroads to support the farmers' need to take their products to market and receive supplies, towns could barely exist. This would all change during the Great Dakota Boom from 1879 to 1886, when almost half the towns platted in South Dakota were founded by the railroads. Arriving by rail were white immigrants and the county of Hamlin became the home of mostly Norwegian and German folk (upwards from 20 to 50% of the population), with Danish, Swedish, and Finnish folk (9 to 20% of the population) who homesteaded and farmed the land.<sup>2</sup>

In 1906, homesteaders living in Norden Township, South Dakota, met to discuss the necessity of a railroad and the formation of a town site, both to better serve farming needs of the area. The South Dakota Central Railroad Company proposed to lay tracks from Sioux Falls, South Dakota, north to Watertown, South Dakota, upon the pledging of a minimum of \$100 dollars per quarter of land by the local farmers. Homesteaders Martha Olson, Charles L. Johnson, Mr. and Mrs. Iver Rosium, and John Olson thereby donated a total of thirty-five acres of land for the formation of the town of Lake Norden, South Dakota in 1907. J.L. Wagner staked out the town on October 15, 1907, and the next day, residential and business lots were purchased by Charles H. Larson-who constructed the first building and hardware business in the new town-and A.N. Johnson who moved his general store from the nearby town of Dolph, South Dakota. Realizing the importance

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of the railroad to	commerce and	survival of the	e community, al	of the inhabitants	of Dolph moved	l to Lake

of the railroad to commerce and survival of the community, all of the inhabitants of Dolph moved to Lake Norden. The railroad line reached Lake Norden, South Dakota in November 1907, and continued on to Watertown, South Dakota; however, the line ended there.<sup>1</sup>

On February 29, 1908, G. W. Carpenter surveyed and platted the town of Lake Norden, South Dakota, and recorded the town at the Register of Deeds, Hamlin County, South Dakota. By 1909, the town had a hotel, restaurant, barber shop, hardware stores, lumber yard, drug store, photo gallery, four grain elevators, meat market, post office, and two banks. The town of Lake Norden had a total of 215 citizens per the first official census taken in 1909.

The bank building is eligible under Criterion A for its contribution to economic development to the town of Lake Norden, South Dakota. The evolution of the First National Bank, from a state bank to a national bank, corresponds to the growth of the town and the changing needs of the townspeople and local farmers. Initially a source of credit and a safe depository, the bank became a full service bank, offering services from household accounts to income tax preparation.

The Farmers State Bank of Lake Norden was established by E.A. Syverson and operated by his son-in-law H.P. Hanson, and opened for business on November 4, 1907. Originally set in a small frame building, later the bankers constructed a brick building on the south side of Main Street in 1908. The other bank in town, The Norden Bank, was located on the north side of Main Street in a one story frame building. During 1909, The Norden Bank was robbed, and later merged with Farmers State Bank. The Farmers State Bank narrowly missed destruction in the fire that destroyed part of the south side of Main Street on December 22, 1910.

In 1913, D.F. Scott and A.S Bedford purchased the Farmers State Bank. Citing increasing business, the owners surrendered the bank's state charter and purchased a national charter, thus becoming The First National Bank in March 1915.<sup>6</sup> Newspaper advertisements for First National Bank, which mentioned the stability and progress of a bank that belonged to the United States Federal Reserve Bank system, clearly meant to show its superiority to the nine state banks in Hamlin County.

Further prosperity would be enjoyed by the farmers in Hamlin County due to the United States entry into World War I in 1917. The American government requested that farmers produce more crops; in fact, a popular slogan was "Food Will Win the War." South Dakotan farmers enjoyed such prosperity, on part due to the U.S. Grain Corporation that paid elevated prices for wheat during the war so much that South Dakota farmers' income reached near the highest per person than any other state. By 1919, Hamlin County had 1005 farmers and total acreage of 310,042 in farms per the *Farm Bureau News*.

In 1920, O.T. Bogstie and R.H. Raschke purchased The First National Bank, and started construction of a new building four doors west of their old location, and by May 4, 1921, moved into the new structure which is the nominated building. From its initial organization as Farmers State Bank with total resources of \$5030 in 1907, to 1920's total resources of \$555,612.53 as The First National Bank, the growth of the bank correlates directly to the development of the community. In 1920, three additional buildings-an eighty-foot brick building, a

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hardware store, and a creamery, at an estimated total cost of \$95,000-were slated to be constructed. <sup>10</sup> The First National Bank continued to stress its services to the local community-livestock, auto, tornado, and life insurance; real estate loans, trust department, income tax reporting, savings and checking accounts, were available. The 1920-21 advertisements also stressed banking services for women-since there were more women in business affairs along with those who managed the household accounts and many advertisements were directed to the farmers-not necessarily the bank services, but rather information and advice on current farming techniques and products.

Farm prices suddenly dropped in 1920; and wheat, once at \$2.21 per bushel fell to .90¢ by the end of the year. 11 Farmers, dependent on high market prices to fulfill guarantee loans, were now unable to make their payments to the banks. Any business associated with farming: railroads, grain elevators, and banks, in the ensuing years, were just as vulnerable to going out of business.

The First National Bank closed in 1926, becoming the third bank in Hamlin County to close that year. A newspaper article in the *Lake Norden Enterprise*, dated October 6, 1926, stated that the First National Bank's closing came as a surprise to the majority of the community.

The building did not stay empty for long. That same year, Martin Hanson managed an exchanges business in the building for a year and a half. The building was purchased in 1928, by Dr. L.S. Spencer, a Watertown, South Dakota resident. Spencer, an owner of the Lake Norden National Bank, started the First National Bank and Trust Company in the building. Two years later, the Great Depression began, and by 1934, seventy-one percent of all South Dakota banks had failed. Subsequent ownership changes occurred throughout the years. In 1965, Al Heggelund, Ted Bjorklund and John Nitteberg purchased the bank and changed the name to First State Bank. The building currently houses the First Premier Bank, Lake Norden branch.

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### **Architectural Significance**

The First National Bank building is also eligible under Criterion C for its architectural significance as an excellent example of Neo-classicism. In relation to other buildings on Main Avenue in Lake Norden, South Dakota, the bank building is one of perhaps two or three remaining historic buildings that retain integrity. Lake Norden's Main Avenue in recent years underwent a revitalization which resulted in some historic buildings being demolished on both sides of Main Avenue. In 1997, the middle section of the north side of Main Avenue was demolished and replaced with new buildings. The *Hamlin County Republican*, dated July 21, 2004, reported the demolition of the old Lake Norden Clinic and the Lake Norden Bar on the south side of Main and consequent replacement with new construction. Visually, the streetscape retains its historic one story facades, which only help to emphasize the First National Bank building's prominence and local significance as the last remaining historic building to retain excellent integrity.

The Neoclassical architectural style for banks in South Dakota is generally identified by a symmetrical front design, with the central bay topped by an accentuating pediment. The First National Bank building conforms to the turn of the twentieth century Neoclassical style, with classical features including its abstract temple protostyle front. For close to thirty years, this was the prevalent architectural style for banks throughout the United States. While the style was based upon ancient Roman architecture, one can find varying degrees of adaptation. The First National Bank's façade is subdued in ornamentation; however, the scale of the building and its features generates an imposing front. The span of the building was "unusually wide for a country bank," and the absence of interior columns called for the roof to be supported on massive steel beams. For the span of the supported on massive steel beams.

The First National Bank interior also conforms to the late nineteenth and early twentieth century universal bank floorplan. It has a large interior public space, which allowed the banker to have increased contact with the public. An article in the *Lake Norden Enterprise* describing the new home of First National Bank in 1921, alluded to this more customer service oriented banker who "is of a different type from his forefathers and wants to deal out in the open." Banks also alluded to the security of their institution and dealings by highlighting the vault by placing a clock above its entrance to draw the eye of the customer. The exterior and interior Neoclassical elements of the First National Bank was a progressive representation of Lake Norden's similarity and aesthetics in its distinctive features like those of the larger city banks. Unlike many commercial buildings in South Dakota, the bank building has not been altered in either its architectural design or in its original function.

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The First National Bank building, first operated as a bank upon its completion in 1921, and has for the last eighty-four years continued to operate in its original function as a financial institution, and thus is eligible for the National Register of Historic Places under Criterion A for its contribution to the economic stability of Lake Norden, South Dakota. The First National Bank, constructed in 1920-1921, is eligible for the National Register of Historic Places under Criterion C for its significance as a Neoclassical building in Lake Norden, South Dakota.

The period of significance for the First National Bank has been defined here as beginning in 1920, the year the planning and construction of the building began. The building has been in continuous use as a financial institution to this day; therefore, the period of significance extends to 1955, the fifty year eligibility deadline.

<sup>&</sup>lt;sup>1</sup>Centennial Atlas Limited of Hamlin County, South Dakota (Watertown, SD: Centennial Atlas Limited, 1988), 5.

<sup>&</sup>lt;sup>2</sup>John P. Johansen, *Immigrant Settlements and Social Organization in South Dakota* (Brookings, SD: South Dakota State College of Agriculture and Mechanic Arts, 1937), 18.

<sup>&</sup>lt;sup>3</sup>75<sup>th</sup> Anniversary, 1907-1982, July 2-3-4, 1982, Lake Norden, South Dakota (S.I.: s.n., 1982), 10.

<sup>&</sup>lt;sup>4</sup>"Articles of Association," *Hamlin County News* (South Dakota) XI:10, 11 November 1907; "Our New Banking Home," *Lake Norden Enterprise* (South Dakota) III:2, 4 May 1921.

<sup>&</sup>lt;sup>5</sup>50<sup>th</sup> Anniversary, 1907-1957, June 23-24, 1957, Lake Norden, South Dakota (S.I.: s.n., 1957), 7.

<sup>&</sup>lt;sup>6</sup>"Announcement," Lake Norden Enterprise (South Dakota) 1:48, 10 March 1915.

<sup>&</sup>lt;sup>7</sup>David Miller and Nancy Veglahn, *The South Dakota Story* (Pierre, SD: Instructional Television Curriculum & Instruction, 1985), 103.

<sup>&</sup>lt;sup>8</sup>Our New Banking Home."

<sup>&</sup>lt;sup>9</sup>Our New Banking Home."

<sup>&</sup>lt;sup>10</sup> Much Building to be Done This Year," Lake Norden Enterprise (South Dakota) VI:33, 11 February 1920.

<sup>&</sup>lt;sup>11</sup>Miller and Veglahn, 106.

<sup>&</sup>lt;sup>12</sup>75<sup>th</sup> Anniversary, 1907-1982, 18.

<sup>&</sup>lt;sup>13</sup>Paula M. Nelson, "Everything I Want is Here!: The *Dakota Farmer's* Rural Ideal, 1884-1934," *South Dakota History* 22:2 (Summer 1992): 133.

<sup>&</sup>lt;sup>14</sup>Telephone conversation, Lake Norden City Office, June 27, 2005.

<sup>&</sup>lt;sup>15</sup>David Erpestad and David Wood, *Building South Dakota: A Historical Survey of the State's Architecture to 1945* (Pierre, SD: South Dakota State Historical Society Press, 1997), 144.

<sup>&</sup>lt;sup>16</sup>Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Walnut Creek, CA: AltaMira Press, 2000), 100.

<sup>&</sup>lt;sup>17</sup>"First National Into Their New Home," Lake Norden Enterprise (SD) VIII:2, 4 May 1921.

<sup>&</sup>lt;sup>18</sup>"First National Into Their New Home."

First National Bank	 
Name of Property	 

Hamlin County, South Dakota	
County and State	_

## United States Department of the Interior National Park Service

# National Register of Historic Places Continuation Sheet

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### **Verbal Boundary Description**

Lots 11 & 12, Block 6, original plat to the town of Lake Norden, Hamlin County, South Dakota

### **Boundary Justification**

The nominated property includes the entire parcel historically associated with the First National Bank.