



## 7. Description

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input checked="" type="checkbox"/> fair	<input type="checkbox"/> unexposed		

### Describe the present and original (if known) physical appearance

The Gilman State Bank Building is situated on the corner of Main and Center Streets and is the only standing structure remaining from the original townsite development of Gilman, MT. This one story, rectangular, brick building rests on a brick foundation, has a full basement, and exhibits the systematically organized design, Prairie School influenced detailing, and material characteristics typical of homestead era bank construction in Montana. The building measures 30' x 60'. The two primary facades of the building, to the north and east, are carefully articulated, exhibiting contrasting red colored brick corbelling which is set off by the pressed, buff colored brick walls. The south and west walls of the building were clearly intended to serve as party walls, although no adjacent commercial structures were ever constructed. These walls are composed of a low-fired, less expensive brick, set in common American bond and featuring no decorative detailing.

The regularly patterned windows of the Gilman State Bank are separated by brick pilasters on each of the two primary facades. The base of these pilasters are of red brick, set above a red brick water table. The pilaster crowns, also of red brick, feature corbelled Prairie School detailing. A contrasting band of red brick circles the building above the pilaster caps. Above this stringcourse runs a simple, pressed metal cornice with a band of egg and dart pressed metal molding beneath. The contrasting colored Prairie School detailing of the pilaster crowns is echoed on the parapet. The parapet is finished by a concrete coping.

The main entrance and two windows are located on the north facade of the building. The cast concrete sign that spans this facade reads: "The Gilman State Bank." Another entrance is located toward the back of the building on the east facade. All of the original hard wood window framing remains in place. The repeated window configuration is composed of a large, rectangular fixed pane with an operable transom window above. On the east facade, the four evenly spaced windows reflect the interior public space of the building. One additional window is placed on the east facade adjacent to the rear entrance. Beneath each of the windows on the main facade is set a narrow basement window opening.

The flat roof has recently been repaired. A single chimney rises at the rear of the building on the south facade. Except for the deterioration which the Gilman State Bank has experienced due to its long abandonment, the exterior has retained an extraordinary degree of historic architectural integrity. All of the original fabric remains in place except for the loss of the original entrance door and transom glass. The interior fixtures of the Gilman State Bank were removed a number of years ago, although previous owners of the building did save the teller cage and a portion of the original interior wooden moldings. The present owners plan to reinstate these original interior features.

## 8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/ humanitarian
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> theater
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> transportation
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> other (specify)
		<input type="checkbox"/> invention		

**Specific dates** November, 1912 **Builder/Architect** Unknown

### Statement of Significance (in one paragraph)

As the only remaining standing structure in Gilman, Montana, the Gilman State Bank building is a particularly poignant reminder of the role local banking institutions played in encouraging a small community's aspirations for permanence, prosperity, and prominence during Montana's homesteading period. During the years between 1910-1917, when tens of thousands of new settlers took up homestead claims in Montana, 397 new banks were chartered in the State, many to serve the needs of the numerous fledgling, rural communities. The town of Gilman was founded when the Great Northern Railway bypassed the established town of Augusta and platted the town of Gilman, named after a railroad employee, approximately two miles to the north. In contemplation of a move to the new townsite, a stockholder of the Augusta State Bank wrote the following in March, 1912: "The townsite company has offered us two lots, free on the best corner in town if we will erect a brick or stone building...I think we can greatly increase our business when we have a building that looks like a bank."<sup>1</sup> The Augusta State Bank reincorporated as the Gilman State Bank in 1912 and the one story, polychrome brick Gilman State Bank building indeed typifies the 1910's ideal of how a bank in a rural Montana farming community should look. In design and construction, the building denotes stability and certainly represented prosperity for the community, however shortlived.

The closure of the Gilman State Bank on November 28, 1923, followed a pattern experienced by many of the 214 banks in Montana that failed during the early years of the 1920's. The Gilman Bank was located in an area of fairly sparse population, supported by somewhat marginal agriculture and livestock production. The dry years after 1917 and the falling agricultural prices caused a chain reaction of events.. Homesteaders were forced to seek aid from the local bank during the continued years of poor harvest that followed, thereby annually extending their credit lines and severely reducing the bank's reserves. In order to avoid foreclosure upon the indebted homesteaders, the president of the Gilman State Bank, A. L. Bradley, was forced to seek additional help from correspondent banks in the East. These institutions generally granted the requests for additional money until their stockholders, skeptical of Montana's agricultural solvency, demanded repayment. At this point, the cycle was reversed. The Gilman State Bank could not maintain an adequate reserve to meet its financial commitments. Thousands of farmers filed bankruptcy and over half of Montana's state or national commercial banks failed during this period.

When the Gilman State Bank failed and the Great Northern Railroad extended its line to Augusta in 1923, Gilman residents deserted their community, moving many of their buildings to Augusta. In 1925, the Great Northern hauled the Gilman Depot to Augusta, The Post Office closed in 1942. Only building foundations and the Gilman State Bank building remain as evidence of the ambitious town that briefly existed at this location.

1. Letter, Percy Abbey to Orin T. Brown, March 2, 1912, Gilman Papers, quoted by Jeffrey L. Cunniff, "The Gilman State Bank: Case Study of a Montana Bank Failure (1910-1923)," Masters Thesis, U of Montana, 1971, p. 31.

# 9. Major Bibliographical References

Cunniff, Jeffery L., "A Tale of Two Towns", Montana, the Magazine of Western History, Montana Historical Society, Vol. XXVI, No. 2, Spring, 1976, pp. 42-53.  
\_\_\_\_\_, \_\_\_\_\_, "The Gilman State Bank: Case Study of a Montana Bank Failure (1910-1923)", University of Montana, M.A. Thesis, 1971.

# 10. Geographical Data

Acreeage of nominated property less than one

Quadrangle name Gilman, Mont.

Quadrangle scale 1:62,500

### UMT References

A 

1	2	3	9	7	6	2	5	5	2	6	2	4	7	5
Zone				Easting				Northing						

B 

Zone				Easting				Northing						

C 

Zone				Easting				Northing						

D 

Zone				Easting				Northing						

E 

Zone				Easting				Northing						

F 

Zone				Easting				Northing						

G 

Zone				Easting				Northing						

H 

Zone				Easting				Northing						

### Verbal boundary description and justification

Block 21, lots 29 & 30, Original Townsite of Gilman, Montana

Township 20 N; Range 6 W, Section 3

### List all states and counties for properties overlapping state or county boundaries

state N/A code \_\_\_\_\_ county \_\_\_\_\_ code \_\_\_\_\_

state \_\_\_\_\_ code \_\_\_\_\_ county \_\_\_\_\_ code \_\_\_\_\_

# 11. Form Prepared By

name/title Tona Blake, owner, and Patricia Bick, SHPO staff

organization \_\_\_\_\_ date July 1983

street & number P.O. Box 423 telephone (406) 562-3422

city or town Augusta state Montana

# 12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national  state  local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature Marcella Steyer

title Deputy SHPO date 10-24-83

Entered in the National Register  
\_\_\_\_\_  
Chief of Registration