

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.

RECEIVED 2280

JUL 17 2015

Nat. Register of Historic Places
National Park Service

1. Name of Property

Historic name: First National Bank, Freeman
Other names/site number: _____
Name of related multiple property listing:
N/A
(Enter "N/A" if property is not part of a multiple property listing)

2. Location

Street & number: 394 South Main Street
City or town: Freeman State: SD County: Hutchinson
Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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 at the following level(s) of significance:

___ national ___ statewide X local

Applicable National Register Criteria:

X A ___ B ___ C ___ D

<u>Jay D. Vogt</u>	<u>06-24-2015</u>
Signature of certifying official/Title:	Date
<u>SD SHPO</u>	
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

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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:)

for Alexis Oberkay 9/1/15
Signature of the Keeper Date of Action

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

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Number of Resources within Property

(Do not include previously listed resources in the count)

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

6. Function or Use

Historic Functions

(Enter categories from instructions.)

Commerce: Financial Institution

Current Functions

(Enter categories from instructions.)

Work in Progress

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7. Description

Architectural Classification

(Enter categories from instructions.)

Late 19th and Early 20th Century American Movement

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

BRICK

STONE: Sandstone

STONE: Sioux Quartzite

STUCCO

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the 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.)

Summary Paragraph

The First National Bank in Freeman, South Dakota, is a two-story bank building on the northeast side of the intersection between 4th and Main Street. The narrower west façade is aligned to Main Street, which is three-and-a-half blocks long with predominately one-story modern or modernized commercial buildings. The bank is one of the few two-story buildings on Main Street and is approximately twenty-seven feet wide and ninety feet long. Construction of the building started in 1906, with the bank starting operations in 1907. It has a flat roof, brick walls with stone trim around entrances and running in horizontal bands around the west and south façades. Despite alterations to the windows dating to the 1980s, the bank retains good integrity in overall design and materials through fenestration patterns and the brick and stonework. Rehabilitation work was started in 2014 to remediate non-historic alterations.

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Narrative Description

Setting

The First National Bank of Freeman sits on the northeast corner of 4th and Main Streets. The lot directly north of the bank is currently vacant. The railroad formerly cut through town at a slight diagonal from northeast to southwest and downtown businesses built on lots extending south from the railroad. Main Street in Freeman is approximately three-and-a-half blocks long and consists mainly of one-story masonry commercial buildings with storefronts that were modernized from the 1950s to the 1980s. A few large one-story buildings were built in the early 2000s. Main Street is wide enough for two-way traffic and diagonal parking.

Exterior

The First National Bank is a corner building with a Sioux quartzite stone foundation, yellow brick walls in running bond with sandstone trim, and a flat roof with parapet. On the southwest corner of the building, behind a brick pier with a sandstone base, there is a recessed entrance. The entrance has squared walls with a glass door and transom on the west-facing side. Thin, rusticated sandstone bands run at the sill level of windows on both floors. Windows have thick, smooth sandstone lintels. Flush sandstone bands run at a level mid-height to the windows on both floors. Four rows of corbelled brick run above the window lintels on both floors. The west façade facing Main Street has three bays, two large window openings on the first floor, and, on the second floor, two windows flanking a central blank window. There are six bays along the south elevation facing 4th Street. There is an entrance leading to the rear stairwell at the east end of the south elevation; it presently consists of a mid-century door with tall transom currently covered in shingle siding. The parapet cornice features recessed corbelled panels above each bay, a brick dentil band, and a sandstone cap. On the east rear elevation, there is another entrance to the first floor. There was a small one-story addition on the north half of the rear elevation that had deteriorated and was removed in 2014.

The bank building went through multiple alterations in the 1980s. Owners remodeled the entrance with a glass door, tall windows, and lapped siding enclosure. Within the historic window openings, they installed shorter sliding windows and wood shingles. The common brick on the north elevation facing the vacant lot has been covered with stucco (date unknown) and rear window openings have been closed with glass block. According to historic photos, windows used to include two fixed display windows with transoms and cloth awnings on the first floor of the façade, two-over-two windows on the second floor of the façade, one-over-one windows with transoms on first floor of the south elevation, and one-over-one windows on the second floor of the south elevation. In 2014, the altered entrance was replaced, the roof repaired, the deteriorated one-story rear addition removed, and the stucco on the rear elevations re-finished. As part of the ongoing rehabilitation, the non-historic shingle siding and smaller windows will be replaced with windows to match the historic design.

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Interior

On the interior, the main floor is largely open excepting the vault, which is located mid-length against the north wall. The large vault is encased in thick concrete and the vault door has an elaborate classical surround with pilasters, dentil cornice, and an eagle relief. Based on historic photos, during the period in which it functioned as a bank, the first floor had wood-paneled teller cages running east to west through the front room with a cashier window on the southwest facing diagonally and another facing south; the ceiling was covered in pressed tin and there were schoolhouse pendant lights.¹

A staircase to the basement is accessed through a door on the rear, east wall of the first floor. Another staircase to the second floor is located through a door in the southeast corner of the first floor. It turns at the top and leads to a hall running along the north elevation of the building. The second floor bathroom and three rooms run along the hallway. There is a larger room on the west end at the end of the second floor hallway.

Most doors, transoms, and woodwork from the historic period have survived on the second floor. The one altered door to the room at the end of the hall is being replaced as part of the rehabilitation. The hall doors are comprised of a larger pane of glass above three wood panels and each has a single-pane transom hinged at the top edge. The top third of some hall doors include glass with signs indicating the purpose of the room behind the doors, like “private” and bathroom symbol signs. Along the hallway and in portions of the rooms, baseboard trim and chair rail trim are extant. Doors between rooms have decorative hinges, thick surrounds, and large panes of glass between panels of wood. On one side, the doors have some dentil molding below the window and carved reliefs on the two square panels below the window. Wall surfaces, ceilings, and most flooring (excepting sections of the upper floor) were damaged by neglect and were refinished during the 2014 rehabilitation effort after the roof was repaired.

¹ Freeman Centennial Committee, *Freeman Facts*, 258.

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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.)

- 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.)

Commerce

Period of Significance
1906-1964

Significant Dates
1906, 1907

Significant Person
(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder
Bowyer & Bowyer (builder)

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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 First National Bank building in Freeman is eligible at a local level under Criterion A for Commerce as an example of the small-town banking industry in South Dakota. One of two banks founded early in Freeman's history that had long-term roles in its commercial history, the First National Bank operated from this building after its construction in 1906 until they constructed a new building in 1976. The corner block was an anchor for agricultural, financial, and other business transacted in the rural town of Freeman for seventy years during tumultuous periods of agricultural and financial boom and crisis. Despite alterations to the windows, the bank retains good integrity in overall design and materials through fenestration patterns and the brick and stonework. Its location, setting, feeling, and association continue to represent its role in the commercial history of the community.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

History of the First National Bank in Freeman

The articles of incorporation for the First National Bank were signed January 17, 1902 by Joseph P. Graber, Benjamin Waltner, Jacob J. Waltner, and John J. Waltner. The Waltners were Swiss Mennonite immigrants (a group of German-speaking Anabaptists of Swiss origin by way of the Ukraine) who settled in the East Freeman area.² The First National Bank was chartered on March 29, 1902 with \$25,000 in capital assets, and they set up the business in rented quarters of the Kaufman Jewelry store building, then owned by Benjamin Waltner.³ The bank's first officers were Jacob J. Waltner, President; John C. Mueller, Vice President; Benjamin Waltner, Second Vice President; Andrew J. Waltner, Cashier; and Emil J. Waltner, Assistant Cashier.⁴ By October, the bank had assets totaling \$49,979.62 and was investing in new equipment like a typewriter.⁵ In 1906, the bank built its own building across the street on the northeast corner of

² Freeman Centennial Committee, *Freeman Facts—Freeman Fiction* (Freeman SD: Pine Hill Press, 1979), 3.

³ The Kaufman building was located on the southeast corner of Fourth and Main Street and was eventually demolished in 1962. Jeffrey M. Waltner, "A Brief History of the First National Bank of Freeman, SD," 2014; JJ. Mendel, *History of Freeman, from 1879 to 1958* (Freeman, SD: Pine Hill Printery, 1958), 5; Ben Bengston, "Businesses on the 400 block of east Main Street," Freeman South Dakota History, accessed August 15, 2014, <http://freemansd.webs.com/400-block-east>.

⁴ Jeffrey M. Waltner, "A Brief History of the First National Bank of Freeman, SD," 2014; JJ. Mendel, *History of Freeman, from 1879 to 1958* (Freeman, SD: Pine Hill Printery, 1958), 5.

⁵ Freeman Centennial Committee, *Freeman Facts*, 257.

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Fourth and Main Streets. Bowyer & Bowyer Contractors and Builders of Yankton constructed the building, which was operational in 1907.⁶ Over the years, the office space on the second floor of the First National Bank building housed an attorney, dentist, doctor, beauty shop, a livestock dealer, and an oil company.

In about 1913, John J. Waltner bought controlling interest in the bank from his brother Jacob, but his main occupation was farming in Childstown Township southeast of town.⁷ John's sons Jonathan J. (Jonas) and Adolph J. were more active managers of the banking operation.⁸ For multiple generations, John J., Jonas J., his son Glenn H., and his son John R. served as bank president.⁹ Jonas received an education in business and banking at Dakota Wesleyan University in Mitchell, served in World War I and, in 1950, received a gold pin from the South Dakota State Bankers Association for over forty years of service in the industry.¹⁰ Glenn started at the bank after serving in World War II. In the 1970s, Glenn's son John R. took over bank operations, and both served terms as president of the South Dakota Bankers Association.¹¹

In 1910, an advertisement in the Hutchinson County atlas listed the bank's specialties as lands, farm loans, collections, and insurance.¹² In 1917, the newsworthy addition of a Burroughs Ledger/Posting Machine automated several banking functions such as tracking account balances and producing statements.¹³ Advertisements throughout the early twentieth century encouraged small depositors to open accounts, offered to protect personal valuable papers against fire or theft, promoted the use of travelers' cheques [sic], and extolled the benefit of Federal Deposit Insurance.¹⁴ The bank advertised that checking and savings accounts helped control spending, kept business transactions more accurately, helped build a good credit rating, and provided the community at-large with "active working capital."¹⁵ In one ad from 1918, the bank "invited the accounts of women" and offered to advise wives and daughters on financial matters.¹⁶ In 1944, total deposits reached over \$939,000 and in ten years, they exceeded \$2,500,000.¹⁷ For a time, the bank was designated the official depository of city funds.¹⁸ In 1954, a news feature on the town's 75th anniversary claimed that First National Bank was then "the largest bank in this part of South Dakota."¹⁹

⁶ Mendel, *History of Freeman*, 5.

⁷ Waltner, "A Brief History"; *The Freeman Courier* (SD), August 12, 1954.

⁸ Waltner, "A Brief History."

⁹ Ibid.

¹⁰ Ibid.

¹¹ Ibid.

¹² *Standard Atlas of Hutchinson County* (Chicago: Geo. A. Ogle & Co., 1910), 84.

¹³ *The Freeman Courier* (SD), March 1, 1917.

¹⁴ *The Freeman Courier* (SD), November 7, 1907-August 26, 1954.

¹⁵ *The Freeman Courier* (SD), October 25, 1906-April 22, 1954.

¹⁶ *The Freeman Courier* (SD), May 16, 1918.

¹⁷ *The Freeman Courier* (SD), April 27, 1944 and August 12, 1954.

¹⁸ *The Freeman Courier* (SD), May 29, 1947.

¹⁹ Reprinted in Freeman Centennial Committee, *Freeman Facts*, 513.

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The bank weathered the 1907 financial panic, the 1920s agricultural crisis, and the Great Depression. At the start of the Great Depression, depositors withdrew funds from the bank, as many did across the country. According to an account from Glenn Waltner, the family provided personal funds to have cash on hand and keep the bank open; Glenn recalled that he, then about twelve years old, even emptied his piggy bank at his father's request.²⁰ The other major bank in town, Merchants State Bank, closed for a few years before being able to reopen.²¹ First National Bank was one of two banks in Hutchinson County that never closed its doors or reorganized.²² In that time of economic hardship, the bank had its most dramatic moment. On May 27, 1935, the bank was robbed by four men from Freeman, Viborg, Burke, and Yankton.²³ A dentist in an upstairs office heard the commotion and called the town operator to start the fire siren. At the siren, the robbers left with \$1,228.21 and took Jonathan J. Waltner with them. Outside of town, Jonathan was pushed out of the car unhurt, and the car was abandoned along the James River shortly afterwards. Insurance covered the monetary loss eight days after the theft. The robbers were eventually apprehended in Rapid City while planning additional robberies and sentenced to life in prison on June 20, 1935.²⁴

The bank business was in the hands of the Waltner family for four generations until CorTrust Bank took over operations on September 22, 2000. John R. Waltner was the last member of the family to run the bank, in which he started working in 1956 as a high school student. He reflected on the transfer: "You don't close out 98 years, four generations, and thousands of friendships and account relationships without a lot of emotion."²⁵

In 1976, the bank erected a new building half a block to the east.²⁶ Dale Goertz opened Dale's Shoes in the building after the bank moved out.²⁷ In 1983, Gillas and Garnet Stern bought the building for the Stern Oil Co. and, in 2005, new owners Gaarith and Toivo Kivijäri set up an information-technology business, Tech Treasury, which operated until 2010.²⁸ Darren and Dawn Walz bought the building from Toivo Kivijäri in 2014.²⁹

The First National Bank is a vernacular two-part commercial block, but has strong rectilinear design elements of horizontal banding in both rough and smooth-faced stone as well as corbelled

²⁰ Waltner, "A Brief History."

²¹ Ben Bengston, "Businesses on the 300 block of west Main Street," Freeman South Dakota History, accessed February 20, 2015, <http://freemansd.webs.com/300-block-west>.

²² *The Freeman Courier* (SD), August 12, 1954.

²³ Jeffrey M. Waltner, "The Bank Robbery," 2014.

²⁴ Waltner, "The Bank Robbery."

²⁵ Erik Kaufman, "First National Bank, CorTrust Transfer to Take Place Friday," *Freeman Courier* (South Dakota), September 20, 2000.

²⁶ Waltner, "A Brief History."

²⁷ Freeman Centennial Committee, *Freeman Facts*, 249; Ben Bengston, "Businesses on the 300 block of east Main Street," Freeman South Dakota History, accessed August 15, 2014, <http://freemansd.webs.com/300-block-east>.

²⁸ Hutchinson County Register of Deeds, Book CG, page 649; Book DF, page 359.

²⁹ Hutchinson County Register of Deeds, Book DK, page 390.

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brick. The corner block also has a notable cut-out corner entrance. Despite the lack of stylistic elaboration, the prominence of the placement and conservative design communicates the solid dependability that was the hallmark of main street banks in the early twentieth century. Over the years, modest changes to the building were made. In 1941, fixtures and interior décor were remodeled.³⁰ A photograph from 1953 shows an angled entrance with glass block surround and a newly-installed large perpendicular “1” sign hanging from the Main Street façade.³¹ Sometime after 1980, the windows were reduced with wood shingles surrounding them in the original openings and the entrance remodeled with wood paneling.³² In 2014, rehabilitation started on the entrance, interior, and windows.

The original builders, Bowyer & Bowyer, were a general contracting firm from Yankton who were in business in the early twentieth century. Amos and Charles Bowyer were immigrants from England who came to the United States in about 1876 and 1887 respectively.³³ Other projects worked on by the firm included commercial buildings in Tyndall, Viborg, Armour and Yankton, and waterworks improvements like putting up a concrete reservoir in Tyndall.³⁴

History of Commerce and Development in Freeman

At the site of present day Freeman, only a few homesteads preceded the extension of the Chicago, Milwaukee, and St. Paul Railway line from Marion through Freeman to Menno in 1879.³⁵ In South Dakota, town platting was often connected to railroad expansion: “Of the nearly 500 towns platted in South Dakota between 1860 and 1930 a total of 244 towns, or roughly half, were platted by railroad companies, and 230 by private interests.”³⁶ The town was incorporated in 1893, and is located in an area that was heavily settled in the 1870s by groups of Germans-from-Russia immigrants.³⁷ East Freeman was heavily settled by Swiss Mennonite groups and West Freeman by Prairieleut Hutterians, both of whom had roots in the Anabaptist reformation movement and had faced increasing government interference in their lives in Russia

³⁰ *The Freeman Courier* (SD), June 26, 1941.

³¹ Ben Bengston, “Businesses on the 300 block of east Main Street,” *Freeman South Dakota History*, accessed February 20, 2015, <http://freemansd.webs.com/300-block-east>; Waltner, “A Brief History.”

³² *Ibid.*

³³ U.S. Census Bureau, Thirteenth Census of the United States, 1910, Yankton Ward 3, Yankton County, Enumeration District 440, Sheet 5A; U.S. Census Bureau, Fourteenth Census of the United States, 1920, Yankton, Ward 4, Yankton County, Enumeration District 268: Sheet 12B.

³⁴ *The Construction News* 35 (June 7, 1913), 39, 45; *The Construction News* 35 (June 14, 1913), 40; *The American Contractor* 31 (July 2, 1910), 45.

³⁵ Mendel, *History of Freeman*, 1; Freeman Centennial Committee, *Freeman Facts*, 6

³⁶ Michael P. Conzen, “Understanding Great Plains Urbanization through the Lens of South Dakota Townscapes,” *Journal of Geography* 109 (2010), 9.

³⁷ Mendel, *History of Freeman*, 9; John Edward Pfeiffer, “The German-Russians and Their Immigration to South Dakota,” *South Dakota Historical Collections* 35 (1970), 303-321;

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where they had settled for almost a century.³⁸ The first city council minutes in Freeman were even recorded in German.³⁹ By the 1920 census, Hutchinson County had the highest number of Russian-born immigrants of any South Dakota county at 1,529.⁴⁰ Mennonites established a junior college in Freeman in 1903 with support from other Hutterian groups in the area.⁴¹

Freeman's business community was closely tied to surrounding farms and served to supply farmers as well as market and ship agricultural products.⁴² In 1879, Christian Buechler, the "Father of Freeman," moved from Yankton to Freeman. His general merchandise business was the first store in Freeman, he was the first president of the Farmer's Co-op, and his family was the first to move there after railroad employees.⁴³ The first building boom in Freeman occurred in the 1880s with the construction of a saloon, hardware store, implement business, harness shop, hotel, lumber yard, drug store, Lutheran church, general store, school, and many houses.⁴⁴ The town had a livery barn, a bakery, a flour mill, and multiple saloons. In 1900, there were ten stores on Main Street, including stores for general merchandise, hardware, and furniture. The *Freeman Courier*, the town's newspaper, had its first issue on April 11, 1901.⁴⁵ In 1902, cement sidewalks were added to Main Street and a telephone exchange was established.⁴⁶ In 1905, the town had a population of 602.⁴⁷ The next big improvement came in the 1920s, when U.S. Highway 81 was built along the east end of Freeman; it was notable for extending from Canada to Mexico and was promoted as the Meridian Highway, "The Main Street of North America."⁴⁸ Access to shipping by vehicle on the highway opened new trade options for local farmers and businesses. Freeman's Main Street was first oiled in 1936, and concrete pavement was added in 1953. A water tower replaced the underground pressure water system in 1958.⁴⁹

In 1883, Christian Buechler started the first bank in Freeman. Others were opened by Ernest Reif of Marion (Turner Co.) and Frank Buck, but these first few went out of business shortly.⁵⁰

³⁸ Horst Gerlach, *My Kingdom Is Not of This World: 300 Years of the Amish, 1683-1983* (Morgantown PA: Masthof Press, 2013), 294-296; Rod A. Janzen, *The Prairie People: Forgotten Anabaptists* (Hanover NH: University Press of New England, 1999), 41, 244-246; Benjamin Waltner Goossen, "Indians and Boa Constrictors: The Making of a Swiss Volhynian Community in the Dakota Territory," accessed online: http://www.swissmennonite.org/feature_archive/2012/benjamin_w_goossen.pdf.

³⁹ Freeman Centennial Committee, *Freeman Facts*, 19.

⁴⁰ Pfeiffer, "The German-Russians," 311.

⁴¹ Freeman Centennial Committee, *Freeman Facts*, 86; Janzen, *The Prairie People*, 60; Goossen, "Indians and Boa Constrictors."

⁴² *Ibid.*, 50-51.

⁴³ Mendel, *History of Freeman*, 2.

⁴⁴ Freeman Centennial Committee, *Freeman Facts*, 16-17.

⁴⁵ Mendel, *History of Freeman*, 4-10.

⁴⁶ *Ibid.*, 15.

⁴⁷ *Ibid.*, 16.

⁴⁸ Freeman Centennial Committee, *Freeman Facts*, 42.

⁴⁹ Mendel, *History of Freeman*, 17, 27.

⁵⁰ *Ibid.*, 4-5.

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Buechler's second attempt, the Freeman State Bank also went out of business.⁵¹ The Merchants State Bank was the first successful bank in Freeman and was started by M.J. Gotthelf of Parker and John Schamber of Freeman in 1899.⁵² In 1913, the Merchants State Bank built a two-story Classical temple-front block designed by Sioux Falls architect Joseph Schwartz on the 300-block of west Main Street. The bank closed in 1929 when correspondent banks in Sioux Falls crashed, but it coordinated local resources to reopen in 1931.⁵³ In 1979, the Merchants State Bank built a new building immediately to the south and the temple-front building was demolished in 1998 for an addition to the 1979 building (see Figure 2).⁵⁴



Figure 2: Merchants State Bank, Liz Almlie, SD SHPO, February 17, 2015.

One of the largest businesses in downtown Freeman, the Associated Milk Producers, Inc. (AMPI), has origins in a 1915 produce and dairy business started by Jake T. Gross, which grew in multiple phases before joining AMPI in 1969.⁵⁵ As rural population numbers started declining in the mid-twentieth century, residents took an active approach to commercial development by establishing a Chamber of Commerce in 1961 and a Community Development Corporation in 1963.⁵⁶ The city's industrial park addition was established in 1976.⁵⁷ First National and Merchants State Banks built new buildings in 1976 and 1978. In a section devoted to developments in 1978, a local history notes a new business called Triple T, with supportive businesses Frontier Specialties and Mike's Shoe Repair, opened to produce horse tack and saddles.⁵⁸ The same year a bond issue was passed to build a new sewer facility, Raven Industries

⁵¹ Mendel, *History of Freeman*, 5.

⁵² Ibid.

⁵³ Freeman Centennial Committee, *Freeman Facts*, 289-291.

⁵⁴ Ben Bengston, "Businesses on the 200 block of west Main Street," Freeman South Dakota History, accessed February 20, 2015, <http://freemansd.webs.com/200-block-west>.

⁵⁵ Freeman Centennial Committee, *Freeman Facts*, 231-232.

⁵⁶ Ibid., 202, 322.

⁵⁷ Ibid., 323.

⁵⁸ Ibid., 320.

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(of Sioux Falls) established a sportswear sewing operation at the industrial park, and other business including Mehlhaf Machine & Manufacturing, AMPI, and the Freeman Community Hospital were busy constructing new additions.⁵⁹

Main Street, Freeman

Today, Main Street in Freeman is about three-and-a-half blocks long running south from Railway Street that cuts at a diagonal southwest to northeast. Business on the south end of downtown are primarily automotive and repair businesses, and the half-block to the north contains elevators and agribusiness buildings that abut the former junction with the Chicago, Milwaukee, & St. Paul Railroad. There are few historic buildings remaining without substantial alterations.

Furthest north, on Railroad Street, the Associated Milk Producers, Inc. have several one-story brick buildings including a three-bay building with decorative parapet that was built as a garage c.1918.⁶⁰ On the west side of that block there are two two-story brick buildings of significant comparison value to the First National Bank (see Figure 1). The building at 231 S. Main was built in 1916 for the Red Cross Pharmacy.⁶¹ It has a brick façade, corbelled parapet and decorative banding. The two upper story windows have been downsized with wood paneled fill and the storefront (now a restaurant) has been remodeled with large plate glass windows, an off-center recessed entrance, and a large wood-paneled sign board. The Chambers Block at 263 S. Main was built in 1900 for a grocery/dry goods business; it became a Ben Franklin store in 1975 and Prairie Town Plaza in 1989.⁶² It has a prominent parapet with arcaded brickwork, nameplate, and arched upper-floor windows. Its storefront was remodeled c.1975 with a metal signboard, large aluminum-framed windows with brick veneer kickplate, and, by 1989, a wood-shingled shed roof was built extending over the sidewalk on narrow square post supports.

⁵⁹ Freeman Centennial Committee, *Freeman Facts*, 320-322.

⁶⁰ Ben Bengston, "Businesses on the 200 block of east Main Street," Freeman South Dakota History, accessed February 20, 2015, <http://freemansd.webs.com/200-block-east>.

⁶¹ Ben Bengston, "Businesses on the 200 block of west Main Street," Freeman South Dakota History, accessed February 20, 2015, <http://freemansd.webs.com/200-block-west>.

⁶² Ibid.

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Figure 1: Schambers Block to furthest left and 231 S. Main is mid-photo. View of 200-block of west Main Street, Liz Almlie, SD SHPO, February 17, 2015.

South, on the west side of the 300-block, all are one-story modern buildings (including the Merchants State Bank) except for a one-story historic brick building on the south corner. The older building has basketweave brickwork above a storefront with wood paneled signboard, wood panel-surrounded tall triple casement windows, and an aluminum canopy. On the east side of the block, there is a modern retail building with an extended low-pitched hip roof, an older one-story newspaper building with a brick parapet and modern storefront, a 2007 one-story brick library, a mid-century one-story brick building with decorative glass block accents along the two angled recessed entrances, and a historic wood-frame building (historically a butcher) with a remodeled brick veneer storefront and a large metal false-front façade. The First National Bank sits on the southern corner of this block.

The west side of the 400-block includes a long mid-century one-story brick business building with a large fixed cloth awning. On the east side of the block, there are car dealership, laundromat, and tire sales businesses in several one-story or false-front buildings with remodeled storefronts. Mid-block there is a historic 1916 Schrag Garage building. It has a metal gable roof behind a five-bay stepped parapet façade with a corbelled brick cornice, a paired window in arched opening in the center bay, and a recessed entrance in the center bay. Display windows were modified by the 1940s when the building became a hardware store.⁶³

Banking History in South Dakota

In Yankton, their First National Bank was founded in 1871 and is considered the state's oldest bank, though some private banks of short duration preceded it.⁶⁴ The period between 1849 and 1893 was a largely unregulated period in banking nationwide, leaving the industry to largely

⁶³ Ben Bengston, "Businesses on the 400 block of east Main Street," Freeman South Dakota History, accessed February 20, 2015, <http://freemansd.webs.com/400-block-east>.

⁶⁴ Proceedings of the Annual Convention South Dakota Bankers Association. *Commercial West* (Minneapolis MN: July 23, 1934), 2.

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regulate itself.⁶⁵ The reputation of a bank was dependent upon the personal reputation of the bankers themselves. This dynamic began to change in 1893 when national laws, rules, and regulations were strengthened and banking became more standardized.⁶⁶ This allowed for banks to develop nationwide and the number of banks rose from 8,000 in 1895 to 21,000 in 1912.⁶⁷ In 1899, all the national banks in South Dakota held about \$12,750,000 in total assets with merchants/businessmen holding 38.8% of those assets and farmers/stockmen holding about 32% of those assets.⁶⁸ In 1901, there were also 196 state-chartered banks with slightly more than \$15,000,000 in total assets.⁶⁹

In 1907, a national financial panic occurred chiefly because of speculation and activities of trust companies who were acting as commercial banks without adequate reserves.⁷⁰ In the aftermath of the 1907 panic, Congress passed the Federal Reserve Act in 1913, creating twelve districts with Federal Reserve banks in each district.⁷¹ The First National Bank in Freeman became part of the ninth federal district headquartered out of Minneapolis. An additional feature of the legislation that impacted South Dakota was a clause that gave member banks the right to loan against farm mortgages, which until this time was an illegal practice for national banks.⁷² The legislation spurred an increase in farm mortgage loans. In 1910, farm mortgage indebtedness had reached nearly \$5,000,000, with some of it loaned at ten and eleven percent interest.⁷³ The nation's farm economy was good during this period and only increased during World War I. As a result of high demand and good prices, farmers expanded both their holdings and their debt. By 1915, farm loans outstanding nationwide totaled more than \$1,600,000,000 and, by 1920, the number reached \$3,800,000,000.⁷⁴

With Europe at war and not producing enough crops to feed itself, prices for commodities increased with the vast demand and farmers made record profits. Farmers used those profits and the credit they generated to buy more machinery and more land, often at inflated prices. In South Dakota, the establishment of the state-financed rural credit system also contributed liberally during the wartime speculation.⁷⁵ When the war ended and European farmers began producing food again, the bubble burst. For example, in 1920 a bushel of wheat sold for \$2.96;

⁶⁵ Proceedings, 19.

⁶⁶ Ibid., 53.

⁶⁷ E.F. Hutton and Co. *Famous Last Words of the Dalliance of Banks in Commerce, 1817-1935* (1984), 4.

⁶⁸ Proceedings, 4.

⁶⁹ Ibid.

⁷⁰ Suzanne Julin, *Pierre National Bank/Bankwest: One Hundred Years 1889-1989* (Pierre SD, 1989), 12.

⁷¹ Julin, *Pierre National Bank*, 12.

⁷² Ibid.

⁷³ Ibid., 17.

⁷⁴ Harold Chucker, *Banco at Fifty: A History of Northwest Bancorporation* (Minneapolis MN, 1979), 3.

⁷⁵ Gilbert Fite, "South Dakota Rural Credit System," *South Dakota Historical Collections* 24 (1949), 268.

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by 1922 that number dropped to \$0.92/bushel. Adequate moisture allowed many farmers to hold on, but failures were eminent. These failures would drastically affect South Dakota banks that were largely invested in farm mortgage debt.

As farmers were forced to default on their loans, the banks found that the first and second mortgages they held – once considered gilt-edged collateral – were rapidly becoming ragged-edge.⁷⁶ Rural banks were facing decreased deposits and increased demands from farmers trying to hold their farms together. The rural banks attempted to sell their real estate mortgages, but the once thriving market for such paper had vanished.⁷⁷ The result of this crash was that many debtors were unable to repay their loans and even though collateral and the possibility of eventual payment existed, banks could not collect money on these debts.⁷⁸ Governmental attempts to help the situation had limited effects and banks began to fail. During the period from 1920 to 1934, the number of state-charted banks in South Dakota dropped from 557 to 148 while the number of national banks went from 135 to 64.⁷⁹

South Dakota's agriculture-driven economy was already in a tailspin by the time the stock market crashed in 1929. Between 1921 and 1929, 268 South Dakota banks failed. This failure rate was over 8%, which was the highest failure rate in the nation.⁸⁰ The crash of the national economy only exacerbated problems. Grain and livestock prices continued their decline in the early 1930s losing as much as one-half to two-thirds of their values.⁸¹ The Emergency Banking Relief Act of 1933 helped to stabilize the banking situation by giving President Roosevelt and the Federal Reserve more control over the financial situation. The insurance of member banks of the Federal Reserve against failure would eventually develop into the Federal Deposit Insurance Corporation (FDIC).

Banks on Main Street

The First National Bank in Freeman is what Richard Longstreth classifies as a two-part commercial block in his study of commercial architecture, *The Buildings of Main Street: A Guide to American Commercial Architecture*. Two-part commercial blocks are the most common building type used for small and moderate-sized commercial buildings across the country.⁸² This type was generally limited to two to four stories and had a distinct design change between zones. The single-story lower zone at street level was used for public spaces, such as

⁷⁶ Chucker, *Banco*, 4.

⁷⁷ Ibid.

⁷⁸ Julin, *Pierre National Bank*, 19.

⁷⁹ Tom Bengston, "South Dakota's Banking History: From Gold Rush to Gold Cards," *South Dakota Banker* (June 1992), 5.

⁸⁰ Fite, "South Dakota Rural Credit," 236.

⁸¹ Chucker, *Banco*, 5.

⁸² Richard Longstreth. *The Buildings of Main Street: A Guide to American Commercial Architecture* (Walnut Creek: CA, Alta Mira Press, 2000), 24.

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retail stores, banking rooms, insurance offices, etc. The upper stories offered a more private use, such as meeting halls, hotel rooms, and private offices.⁸³

In the small towns of South Dakota and the Great Plains, banks have long been community symbols; they were often located on corner lots and were “designed to project solidity and style.”⁸⁴ The majority of early bank buildings in South Dakota were constructed during the 1880s and from 1900-1920 when local and national economies were strong.⁸⁵ To convey a sense of security and prosperity, banks were often constructed of brick and stone. The bank building itself constituted a symbol of safety, perhaps the most significant of all the symbols that banks displayed to the public.⁸⁶ The vault also performed a practical and symbolic function that was often directly visible to patrons visiting the bank.⁸⁷ Since they were visible, vault doors and surrounds were often decorated attractively to be compatible with the finished interior of the bank, such as the classical detailing around the First National Bank’s vault door.

Conclusion

The First National Bank in Freeman is eligible for the National Register of Historic Places at a local level under Criterion A in the area of Commerce. First National Bank was one of two major banks in Freeman that served the town and its surrounding agricultural community throughout the twentieth century. The other, the Merchants State Bank, building was demolished in 1998. The First National Bank was also one of two banks in the county to never close or reorganize during the Great Depression as its owners the Waltner family pulled together private funds to withstand the initial financial panic. The corner location and solid rectilinear construction of the bank continue to signify the role of the bank on Freeman’s Main Street. Despite late-twentieth century alterations that are being addressed in an ongoing rehabilitation effort, the current bank retains a continuity of setting, association, design, and materials to convey its historic integrity.

⁸³ Longstreth. *The Buildings of Main Street*, 24.

⁸⁴ Conzen, “Understanding,” 11.

⁸⁵ 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), 142.

⁸⁶ Lynne Pierson Doti and Larry Schweikart. *Banking in the American West: From Gold Rush to Deregulation* (Norman: OK, University of Oklahoma Press, 1991), 38.

⁸⁷ *Ibid.*, 43.

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- U.S. Census Bureau, Fourteenth Census of the United States, 1920, Yankton, Ward 4, Yankton County, Enumeration District 268: Sheet 12B.
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- Waltner, Jeffrey M. "The Bank Robbery." 2014. Family history provided by property owner, on file with South Dakota SHPO.

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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): HT00000571

10. Geographical Data

Acreeage of Property less than one

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

- | | |
|--------------|------------|
| 1. Latitude: | Longitude: |
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

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Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|-------------|----------------------|------------------------|
| 1. Zone: 14 | Easting: 626655.3814 | Northing: 4801057.2838 |
| 2. Zone: 14 | Easting: 626679.3731 | Northing: 4801057.6419 |
| 3. Zone: 14 | Easting: 626679.3731 | Northing: 4801049.4060 |
| 4. Zone: 14 | Easting: 626655.7395 | Northing: 4801049.4060 |

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

The boundary of the First National Bank property falls within the stated UTM points on the northeast corner of Main and 4th street in Freeman, within Lot 7, in Block 10, of the Original City of Freeman, Hutchinson County, South Dakota.

Boundary Justification (Explain why the boundaries were selected.)

The boundaries were selected to correspond with the First National Bank building and its immediate surroundings.

11. Form Prepared By

name/title: Menno Schukking, Liz Almlie, Chris Nelson
organization: SD Historic Preservation Office
street & number: 900 Governors Drive
city or town: Pierre state: SD zip code: 57501
e-mail shpo@state.sd.us
telephone: (605) 773-3458
date: December 12, 2014

First National Bank, Freeman
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Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, 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: First National Bank

City or Vicinity: Freeman

County: Hutchinson

State: South Dakota

Photographer: Liz Almlie

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

SD_Hutchinson_First National Bank, Freeman_0001
Oblique view of west and south façades, camera facing northeast.
Taken February 17, 2015

SD_Hutchinson_First National Bank, Freeman_0002
South façade, camera facing north.
Taken March 26, 2014

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SD_Hutchinson_First National Bank, Freeman_0003
West façade, camera facing east.
Taken February 17, 2015

SD_Hutchinson_First National Bank, Freeman_0004
East elevation, camera facing west.
Taken October 28, 2014

SD_Hutchinson_First National Bank, Freeman_0005 - not included in file
North elevation, camera facing south.
Taken October 28, 2014

SD_Hutchinson_First National Bank, Freeman_0006
Interior view of entrance and main room, camera facing west.
Taken February 17, 2015

SD_Hutchinson_First National Bank, Freeman_0007
Interior view of back space looking towards entrance, camera facing west.
Taken February 17, 2015

SD_Hutchinson_First National Bank, Freeman_0008
Interior view of upstairs hall, camera facing west.
Taken March 26, 2014

SD_Hutchinson_First National Bank, Freeman_0009
Interior view of upstairs room, camera facing south.
Taken March 26, 2014

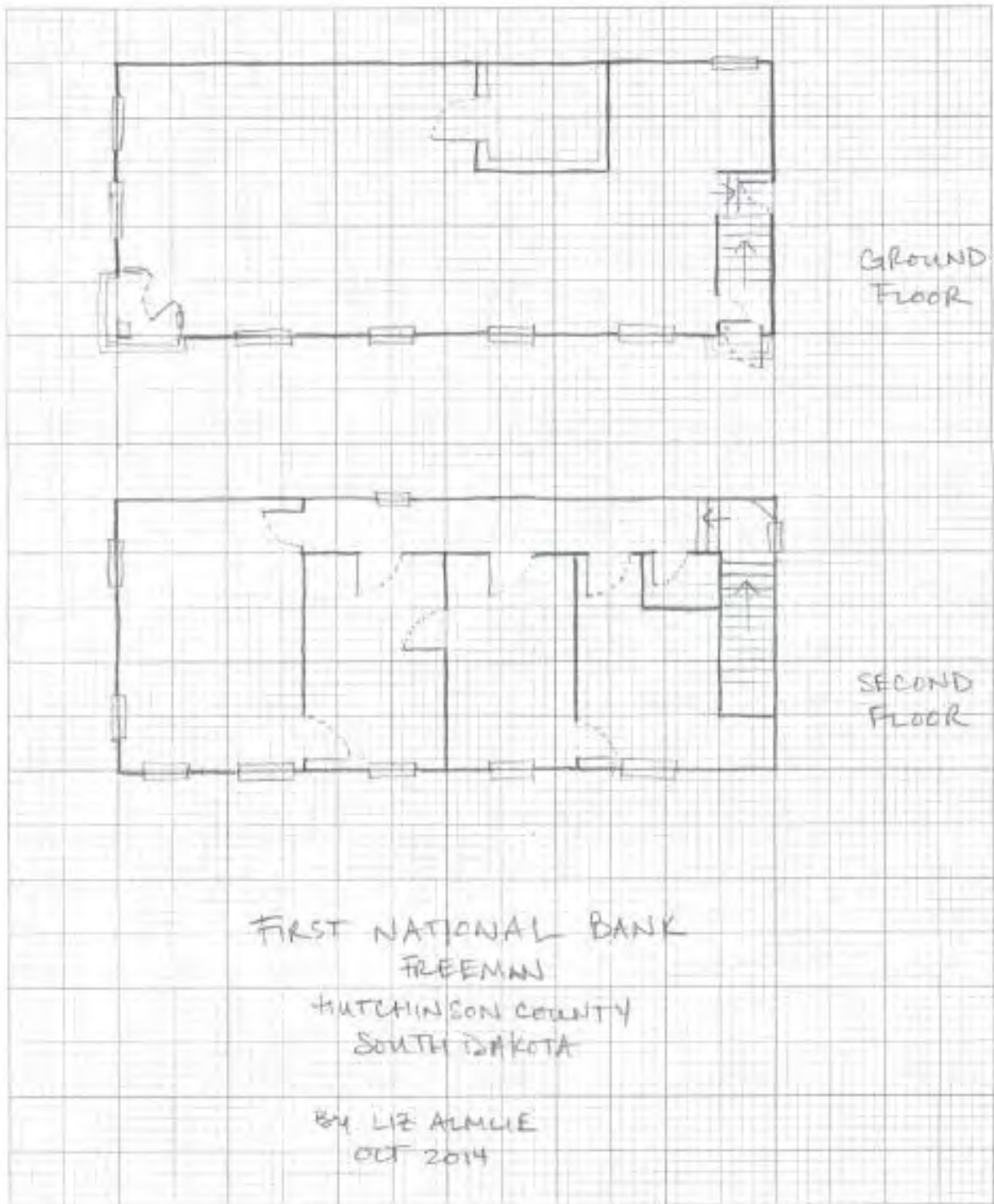
SD_Hutchinson_First National Bank, Freeman_0010
Street view of east side of Main Street from 4th Street, camera facing northeast.
Taken March 26, 2014

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.

First National Bank, Freeman
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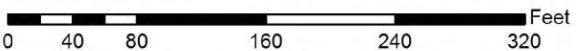
Hutchinson County, South Dakota
County and State



Approximate, not to scale.

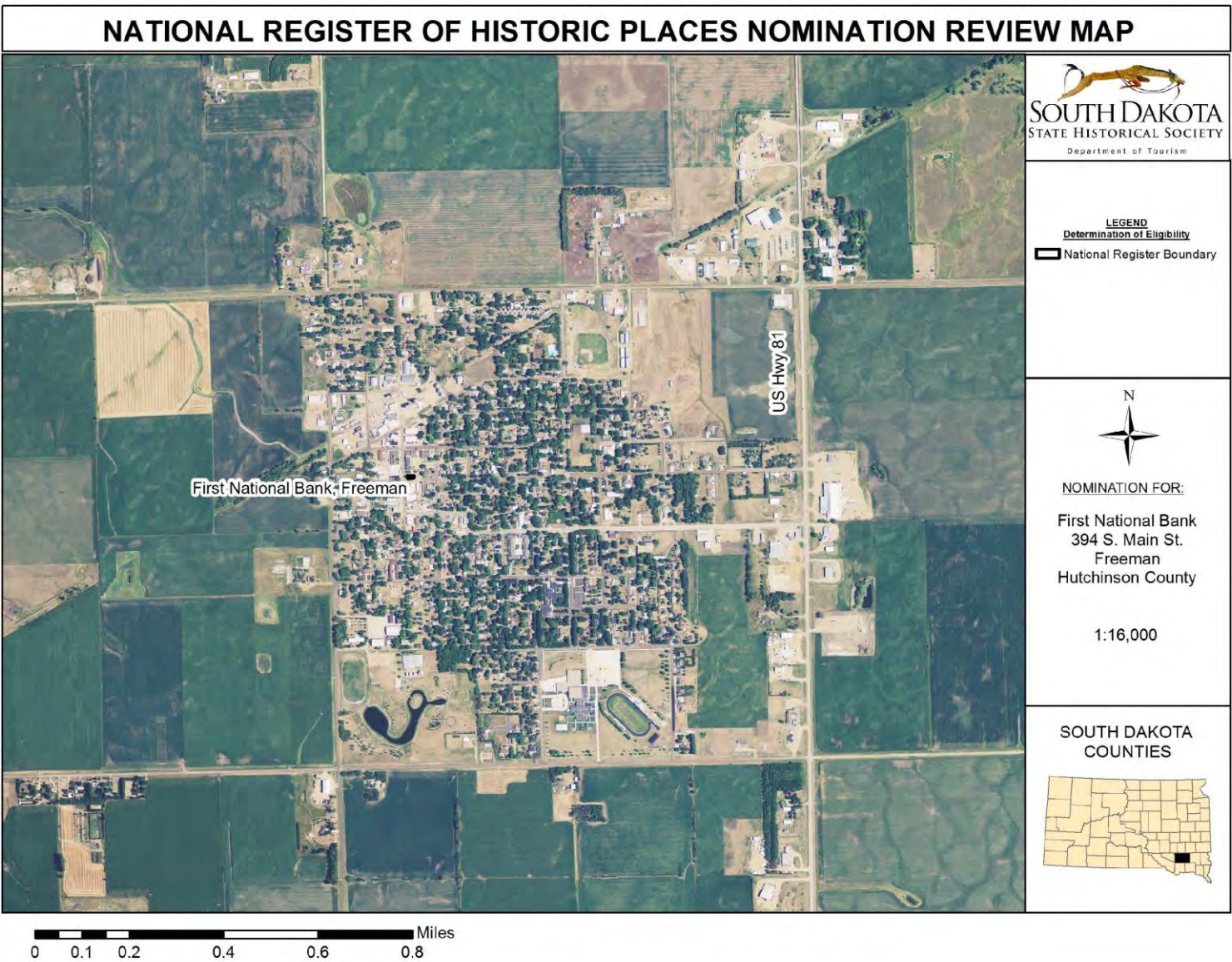
First National Bank, Freeman
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The Village
Tavern &
Emporium

TRUCK
ROUTE



North
Western

K
E

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North
Western

TRUCK
ROUTE

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY First National Bank, Freeman
NAME:

MULTIPLE
NAME:

STATE & COUNTY: SOUTH DAKOTA, Hutchinson

DATE RECEIVED: 7/17/15 DATE OF PENDING LIST: 8/19/15
DATE OF 16TH DAY: 9/03/15 DATE OF 45TH DAY: 9/01/15
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 15000564

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: N PDIL: Y PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: Y SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

ACCEPT RETURN REJECT 9/1/15 DATE
ABSTRACT/SUMMARY COMMENTS:

RECOM./CRITERIA _____

REVIEWER Abraham DISCIPLINE _____

TELEPHONE _____ DATE _____

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.



July 14, 2015

RECEIVED 2280

JUL 17 2015

Keeper of the National Register
National Register of Historic Places
National Park Service
1201 "I" (Eye) Street NW
8th Floor (MS 2280)
Washington DC 20005

Nat. Register of Historic Places
National Park Service

To Whom It May Concern:

The enclosed disks contain the true and correct copies of the following nominations to the National Register of Historic Places:

- Terrace Park and Japanese Gardens, Sioux Falls, Minnehaha County, SD
- First National Bank, Freeman, Hutchinson County, SD
- Harmony Friends Church, Jerauld County, SD

Also enclosed is an amendment to the Vermillion Historic District located in Vermillion, Clay County, SD. NR Ref #75001714. The request is for the approval of a change in name as noted on the continuation sheets.

Please feel free to contact me at 605-773-6056 or liz.almliie@state.sd.us with any questions.

Sincerely,

Liz Almlie
Historic Preservation Specialist