

United States Department of the Interior
National Park Service
National Register of Historic Places
Registration Form

1317

This form is for use in nominating or requesting determination for individual properties and districts. See instruction 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 an 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 Montezuma Valley National Bank and Store Building

other names/site number Citizens State Bank / Basin Industrial Bank; Kermode Bakery / Moffit Drug; 5MT.19093

2. Location

street & number 2-8 Main Street [N/A] not for publication

city or town Cortez [N/A] vicinity

state Colorado code CO county Montezuma code 083 zip code 81321

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 [] nationally [] statewide [X] locally. ([] See continuation sheet for additional comments.)

Edward C. Johnson State Historic Preservation Officer 11/25/08
Signature of certifying official/Title Date

Office of Archaeology and Historic Preservation, Colorado Historical Society
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 certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

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

Edson W. Beall Signature of the Keeper 1.15.09 Date of Action

Montezuma Valley National Bank
Name of Property

Montezuma County/ Colorado
County/State

5. Classification

Ownership of Property

(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property

(Check only one box)

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

Number of Resources within Property

(Do not count previously listed resources.)

Contributing	Noncontributing	
<u>2</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>2</u>	<u>0</u>	Total

Name of related multiple property listing.

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

N/A

Number of contributing resources previously listed in the National Register.

0

6. Function or Use

Historic Function

(Enter categories from instructions)

COMMERCE/ financial institution
COMMERCE/ specialty store

Current Functions

(Enter categories from instructions)

SOCIAL/ meeting hall
COMMERCE/ specialty store

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH & 20TH CENTURY REVIVALS/
Classical Revival

Materials

(Enter categories from instructions)

foundation STONE/ sandstone
walls STONE/ sandstone

roof ASPHALT
other METAL

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

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

- [X] 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.
[X] C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
[] D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

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

Property is:

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

Areas of Significance

(Enter categories from instructions)

COMMERCE
ARCHITECTURE

Periods of Significance

1909-1957

Significant Dates

1909
1910

Significant Person(s)

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

BAXSTROM, PETER
BAXSTROM, A.H.
STROEHLE & LEMMON

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

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

Primary location of additional data:

- [X] State Historic Preservation Office
[] Other State Agency
[] Federal Agency
[] Local Government
[] University
[] Other

Name of repository:
Colorado Historical Society

Montezuma Valley National Bank
Name of Property

Montezuma County/ Colorado
County/State

10. Geographical Data

Acreeage of Property less than one

UTM References

(Place additional UTM references on a continuation sheet.) (NAD 27)

1. 12 713981 4136112
Zone Easting Northing

2. Zone Easting Northing

3. Zone Easting Northing

4. Zone Easting Northing

The UTMS were derived by OAHP from heads up digitization on Digital Raster Graphic (DRG) maps provided to OAHP by the U.S. Bureau of Land Management

[] See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Jeffrey Pope (OAHP staff supplied additional material)

organization Community Radio Project date August 27, 2008

street & number P.O. Box 116 telephone (970) 564- 9727

city or town Cortez state Colorado zip code 81321

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

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

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

Photographs

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

Additional Items

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

Property Owner

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

name Charles and Mary Beth McAfee

street & number P.O. Box 7 telephone _____

city or town Lewis state Colorado zip code 81327

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 time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

**National Register of Historic Places
Continuation Sheet****United States Department of the Interior
National Park Service**Montezuma Valley National Bank
Montezuma County/ ColoradoSection number 7 Page 1**DESCRIPTION**

Completed in 1909, the Montezuma Valley National Bank is a commercial building constructed of native sandstone masonry with Classical Revival sheet metal detailing. The following year a second phase of L-shaped construction created another commercial building along the bank's east wall and an office off the bank's north end. This work was carefully constructed to blend with the original bank with the masonry, coursing, and ornamental trim matching exactly. The buildings occupy two lots at the northeast corner of Main and Market streets in the center of Cortez. Facing south onto Main Street, the bank building and north office [formerly 5MT.11979; listed in the Colorado State Register] sit on lot 12 and the store building [formerly 5MT.11980] occupies lot 11.

The rectangular plan bank building is one story with a raised basement that is partially exposed on its two street elevations; the north office and store building are at-grade. The basement is accessible via a below-grade exterior stairway on the west (Market Street) side. A stone parapet wall conceals a low pitched roof. Classically inspired architectural detailing is composed of pre-fabricated sheet metal backed by wood blocking. This sheet metal forms extensive moldings for a primary and secondary cornice, the parapet cap, and the pediments that mark the corner entry. While the metal trim was historically all one color, it is currently painted in contrasting colors of cream, rust, and green.

The south and west walls of the bank building consist of quarry-faced rectangular ashlar sandstone with dressed edges set in concrete mortar. The stones are approximately 16" thick and laid up in alternating courses of 10" and 6" high blocks of varying widths. This carefully arranged stonework continues across the façade of the store building. The north (rear) wall of both buildings, the east wall of the store, and the original east wall of the bank which now serves as a common interior wall for both buildings are all constructed with irregular sandstone blocks of varying sizes with irregular concrete mortar joints. This was a common practice for walls that would eventually be hidden by neighboring buildings on the block.

While there are no passageways between the bank and the store, the two buildings share not only a common wall but also a single roof plane. The exterior east, south and west walls extend upward to form a parapet that conceals a low pitched roof that drains to the north (rear) of the building. The roof is built-up asphalt composition roofing with a reflective paint/sealant. The roofing material extends up the parapet walls and terminates under a sheet metal cap.

The original bank building was approximately 25' wide and 42' deep. The second construction phase created the north office that added approximately 18' to the length of the building. This north office is currently accessible through an exterior door on its north side and through an interior doorway from the original bank building. The office may have been a separate commercial space originally as indicated in the 1919 Sanborn map and a 1913 photograph. The 1919 Sanborn makes for a curious inconsistency as it indicates there was an interior passageway between the office and store. However, there is no physical evidence of this now and doors to a closet and restroom punctuate that wall of the office.

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The west wall of the bank, from south to north, has three large double-hung, wood-framed windows grouped together, then a short section of stone wall followed by two slightly narrower double-hung wood-framed windows. On the west wall of the north office are two large wood-frame, sash and transom windows. Originally this area contained a recessed entry at the north end of the west wall and two large storefront windows (see 1913 photograph). The date of this alteration is unknown. It is assumed to be an historic change as the stone matches the original, but this cannot be confirmed.

The bank's south façade displays two large wood-framed, sash and transom windows directly east of the entry area. Originally there were two garden-level windows openings below these main windows to provide illumination to the basement. The one to the west has been in-filled with stone and a small metal drawer; the date of this alteration is not known. Sandstone steps with modern wrought iron handrails on both the south and west sides lead to an inset entry door. The door faces west and is surmounted by a leaded glass transom. A second leaded glass transom is positioned perpendicular to the entry door (it is on the wall facing south and in line with the south entry steps). The pediments rest on a cornice accented with paired scroll-like modillions and dentils. The dentilled cornice continues along the south façade of the bank and the store. The cornice without dentils runs the length of the bank's west side. A lower, slightly smaller, secondary cornice also marks the entry and then runs the length of the south and west walls at the top of the window heads.

The bank's carefully arranged stonework and sheet metal cornice continues across the south façade of the store building. Beveled plate glass windows on low concrete walls flank the store's central recessed entry surmounted by a transom. The current storefront differs from that seen in a ca. 1915 historic photograph and these changes probably occurred mid-century. These alterations include the covering of the area below the cornices with a plaster finish inscribed to imitate masonry joints, the addition of a large corrugated metal panel that hides the storefront's clerestory windows, the installation of glass block sidelights around the door, and the addition of a flat metal awning/canopy in place of the original cloth awning. Some of the disguised upper windows can be observed from inside the ceiling cavity. It is possible that these are elements of the original storefront that could provide further details for restoration of the building.

As other buildings crowd closely around the north and east walls, there is very little to see of these elevations. A short expanse of stone wall extends above the immediately adjacent brick building on the east. There is only a small section of the north office wall exposed and it contains a door. There are no window openings on either elevation.

Projecting from the southwest corner of the bank building is a large two tiered sign with neon lettering displaying the name of the last bank to occupy the building—Basin Industrial Bank. The sign was constructed with a classic font, overlaid with neon and is historic in its own right. It is attached in multiple places to the stone column which supports the inset entry area.

Overall, the buildings are in good shape with some areas in fair condition and in need of maintenance and repair. The bank building is largely intact with most of its changes considered historic as they occurred shortly after construction and great care was taken to match the original materials and

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method of construction. The integrity of the associated building has been somewhat diminished with the mid-century alterations to its storefront.

Interior

When the Bank Building was listed in the Colorado State Register in 1993, the nomination indicated that the marble floors and counter were original. However, the historic structure assessment states that the marble was part of a remodeling sometime before 1940. The 1993 nomination also noted that some remodeling of the interior occurred in 1966-67 with the addition of new drapes, flocked wallpaper and chandeliers. The metal framing for the "teller cages" was found in the basement. Vertical wooden bars were added to the frames, which were installed for the 1986 filming of the movie "Made in the USA." As evident in the current photographs, much of those remodeling efforts were removed. Historic features that do remain include the wood architrave window surrounds, the enclosure around the recessed entry, wood wainscotings encircling the walls of the main space, and the vault door. Easily seen from the entrance and the lobby, the vault door is a good example of industrial arts. There is another vault in the basement.

The north office, which once served as the bank president's office, currently has a suspended acoustical ceiling that hides the sash portion of the windows and the original tin ceiling, which is in good condition except for the insertion of a cooling duct. The store building originally had a stamped tin ceiling which has been obscured by a dropped ceiling, then a more recent suspended acoustical ceiling. The majority of the tin tiles are in place however two rows running the length of the building were removed to install struts that support the framing of the first dropped ceiling. Drywall has been applied to the stone walls of the original bank as well as the store.

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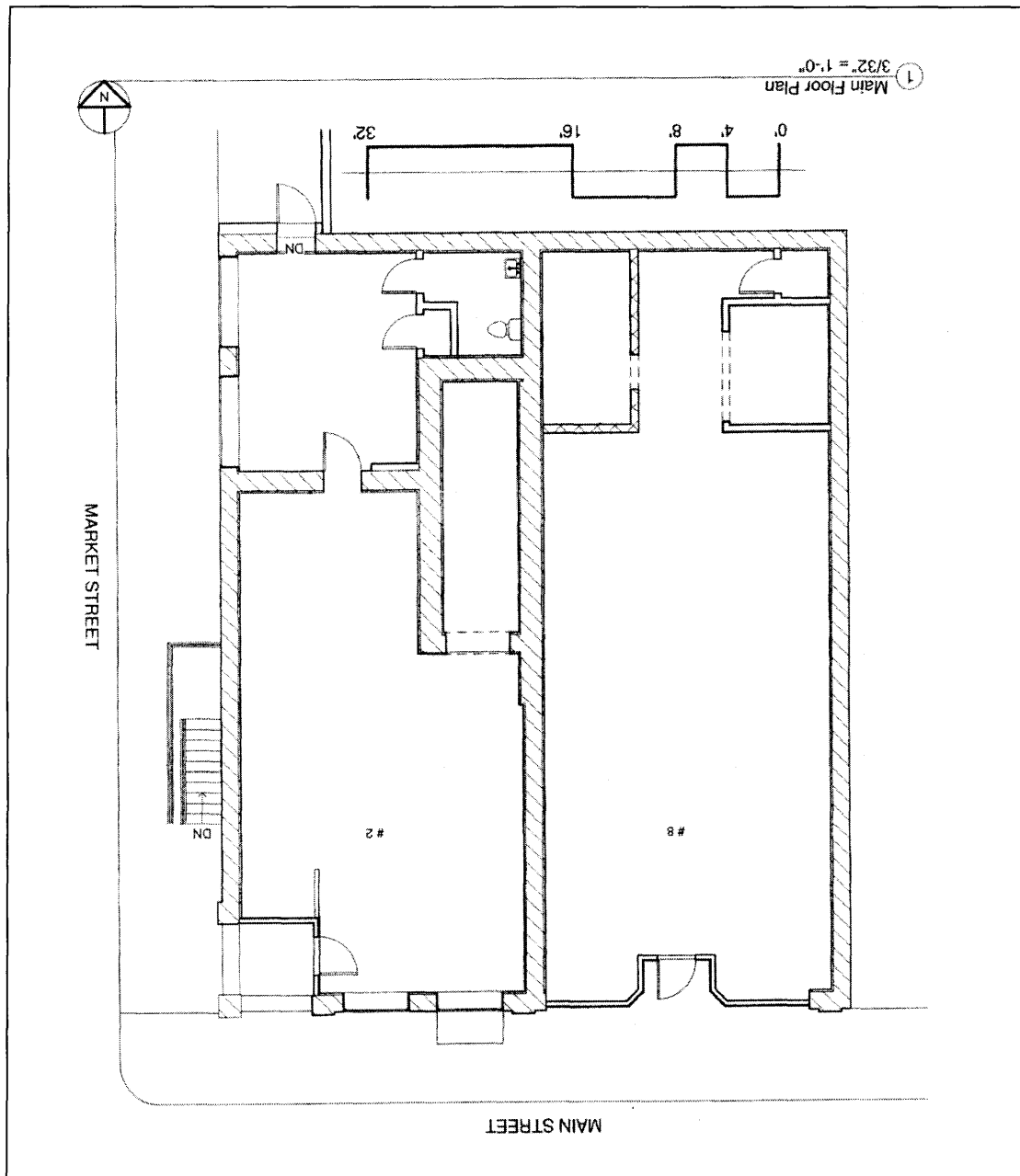
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Main Floor Footprint

Taken from SHF-funded Historic Structure Assessment Report



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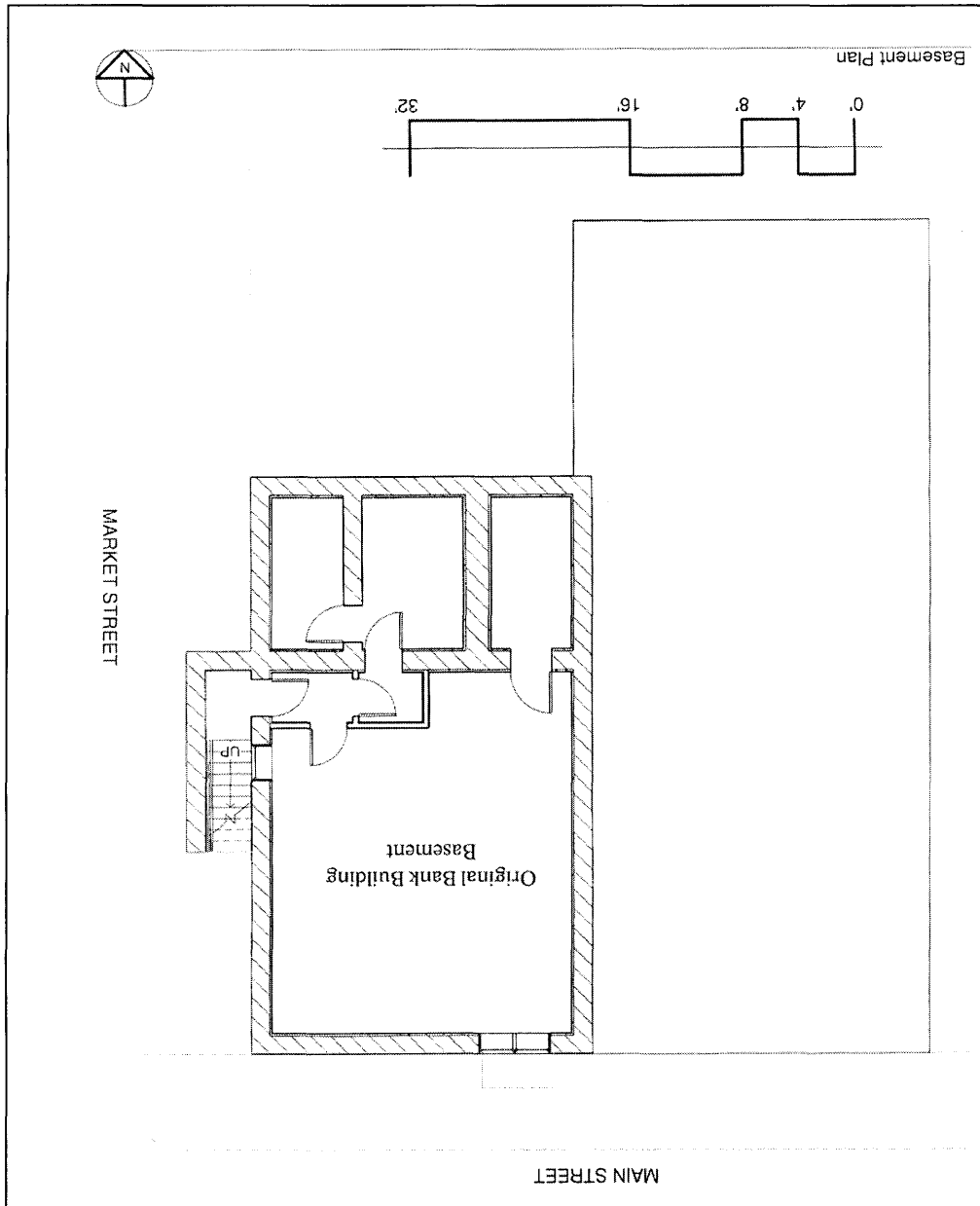
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Basement Footprint

Taken from SHF-funded Historic Structure Assessment Report



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SIGNIFICANCE

The Montezuma Valley National Bank and its associated store building are eligible to the National Register under Criterion A for **Commerce** having played a significant role in the commercial history of Cortez. For over four decades the building with its classical decorative elements anchoring the northeast corner of Market and Main served as the only bank in Cortez. Founded in 1905, Montezuma Valley National Bank was one of the earliest banking institutions in Cortez. Construction began in the fall of 1908 on this stone building, which served as the bank's home until 1936. That year Citizens State Bank acquired the property and remained in the building until 1957 when it moved to another location in town. The property was sold to a local couple and Basin Industrial Bank leased the building until 1996. From 1915 through 1957, the building housed the only bank in town. Although bank operations continued in the building until 1996, the period of significance ends in 1957. Shortly after the construction of its stone edifice, Montezuma Valley National Bank continued the masonry walls onto the adjacent lot it owned creating another commercial building that became an investment property for the bank. This ca. 1910 building housed a series of commercial enterprises including one of the town's first bakeries, a drug store and a grocer/butcher shop.

The bank and its associated store building are also eligible under Criterion C for **Architecture** as they represent a distinctive period and method of construction. Built between 1908 and 1910 the buildings easily reflect the early commercial development of Cortez. Built of locally quarried sandstone by prominent local stonemasons Peter Baxstrom and his son A. H. (Harry), these two buildings are also distinguished by their method of construction. Few stone buildings have been identified in Cortez and these two are the only stone commercial buildings with classical ornamentation. These buildings are further distinguished by the use of pressed sheet metal that forms the classical decorative elements.

Most of the alterations to the bank's exterior are considered historic changes having occurred shortly after the initial construction utilizing the same materials and craftsmanship. The alterations to the store's façade are more recent. Despite the changes, both buildings retain integrity of location, setting, design, materials, workmanship, feeling and association.

HISTORICAL BACKGROUND

Cortez first appears in the 1888 *Colorado State Business Directory* where it is described as "a new and rapidly growing town in La Plata County" with a population of 300. Cortez is further described as 50 miles from Durango, the nearest railroad point, with daily mail and stage service from that town. Agriculture is the principal industry. The beginnings of Cortez were tied to the development of an irrigation system in the Montezuma Valley (Freeman 1958:69). An engineer for the Montezuma Valley Water Supply Company, M. J. Mack, laid out the town in 1886 on lands owned by the manager and part owner of the company. By the spring of 1887 there were hundreds of men and teams of horses at work on the new ditch system. The post office was established that same year. The description of the town changed in the 1890 business directory; it was characterized as the [Montezuma] county seat. Cortez was incorporated in 1902.

Although some sources state that the Montezuma Valley National Bank was the first banking institution in Cortez having been established in 1905, *Colorado State Business Directories* seem to indicate otherwise. The 1888 business directory (the first time Cortez is included) has a listing for a Montezuma Valley Bank, H. A. Harrison, cashier. The bank is listed the following year with E. Turner as president. The 1890 listing has J. J. Smith as cashier. Montezuma Valley Bank appears one last time in the 1891

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directory. There are no listings for banks until the 1906 directory when a First Bank of Montezuma Valley appears.

The Montezuma Valley National Bank was founded in September 1905 "with the following officials: W.H. Ostenberg, president; W.I. Myler, vice-president; Guy O. Harrison, cashier; John Wesch, assistant cashier...The capitalization is \$30,000, with a surplus fund of \$7,500." The bank was located in the Creighton Raugh office.

The Montezuma Valley National Bank soon had competition as the Cortez National Bank received its charter on 20 November 1907. Incorporators of the new bank included the Guillet brothers, who established a mercantile business in the large Stoneblock building at Market and Main. The bank operated out this building. The Cortez National Bank first appeared in the 1908 business directory. The 13 February 1908 front page of the *Montezuma Journal* included an announcement for the opening of the Cortez National Bank, which occurred on 13 January, as well as an advertisement for the First Bank of Montezuma Valley. Perhaps in an effort to distinguish itself from its competition, another advertisement in the May 14th issue touted the Montezuma Valley National Bank as "the oldest bank in the Montezuma Valley." The *Journal* continued to carry front page ads for both Cortez National Bank and the Montezuma Valley National Bank.

In May 1908, Montezuma Valley National Bank purchased lots 11 and 12 in block 30 of the original town site (Warranty deed 5/19/1908). In July, a notice to contractors appeared in the local paper requesting sealed bids "for the construction of a Bank building constructed of brick or stone as per plans and specifications" (*Montezuma Journal*, 30 July 1908). The local newspaper closely followed the construction of the building.

Next month the paper reported that Carl Davis and Ben Horning secured the contract to excavate the bank basement and "are now at work on the job. That corner will never look natural to an old-timer again....This corner lies just across the street from the stone block [the 1889 Stoneblock building] and is rated one of the best locations in the city" (*Montezuma Journal* 20 August 1908). A week later the newspaper reported the firm of Stroehle & Lemmon of Durango, which secured the contract for the bank and the new [Calkins] school, were expected to begin work on the two buildings (*Montezuma Journal* 27 August 1908).

In early September the newspaper reported the stone work had begun and the heavy vault doors arrived serving as a reminder that the bank "will soon be in a home of its own....A large and well lighted basement will be under all, making a fine office room" (*Montezuma Journal* 3 September 1908). In October, the newspaper stated the bank building "is beginning to assume shape under the steadily hammering of the stone masons" (*Montezuma Journal* 15 October 1908). In February it was announced that the "bank people moved into their new quarters" and "a visit to that institution in its new home will show you elegant steam heated rooms and as fine fixtures as can be found in the southwest" (*Montezuma Journal* 18 February 1909).

Hartman noted in her 29 December 1909 publication that "the business is carried on in a handsome new stone building, lately constructed for that purpose." Her article includes an image of the compact stone building. Below the two pediments are signs stating Montezuma Valley National Bank and the word "bank" is painted on one of the large plate glass windows facing Main Street. The bank already shared the building as a sign above the stairwell to the basement entrance on the west (Market Street) elevation reads "Bozman Realty Co."

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A curious "Notice for Bids" appeared in the November 12, 1908, *Montezuma Journal* announcing that plans and specifications can be seen at the Montezuma Valley National Bank for a stone building 25 x 76. As the original bank building (under construction at the time) is only approximately 42 feet long, could this be a reference to the store building? If so, the bank wasted no time constructing its investment property. The newspaper reported in 25 August 1910 that the Kermode brothers signed a lease for the Montezuma Valley National Bank *Store Building* and later that year (6 October 1910) they moved their bakery operations into the new building. This second phase of construction included not only the commercial building sharing a common wall off the bank's east side but also a small office directly at the rear (north end) of the bank building. A historic photograph dated 1913 shows the nominated property in its current footprint with the north office and the east store building in place (see H3).

The competition between the two banks in town was short-lived as the 19 August 1915 issue of the *Montezuma Journal* includes a notice that the First National Bank "is closing its affairs." The First National Bank of Cortez and the Montezuma National Bank consolidated their business in June 1915 with the latter continuing at the same place of business with the same officers in charge (Freeman 1958:270). First National Bank no longer appears in the business directories after 1915. Business directories from 1916 through 1933 list Montezuma Valley National Bank as the only bank in Cortez.

As the bank continued its operations on the main floor, the basement of the building was leased to a variety of attorneys and real estate agencies. Over the years the store building housed various businesses including Moffit Drugs and Wheeler's Meat Market. The town of Cortez continued to grow and the 1929 business directory cited a population of 1,000. But the Great Depression led to changes.

On 4 March 1933, FDR declared a bank holiday. Soon after the Montezuma Valley National Bank began operating on a restricted basis as the liquidation process began. The 1935 business directory does not list any banks in Cortez. In March 1936 final dividend payments to the bank's creditors was completed with the bank paying "a total of 95.5% of its liabilities" which seemed to "indicate that there was no real reason for closing the bank" (Freeman 1958:290). In June 1936 the Citizens State Bank opened for business occupying the building vacated by Montezuma Valley National Bank (Freeman 1958:289). A receivership deed dated 17 August 1936 officially transferred ownership of Lots 11 and 12 from the Montezuma Valley National Bank to Citizens State Bank of Cortez. The 1937 business directory included the first listing of the Citizens State Bank and its entry as the only bank in Cortez continued through 1941. The collection of business directories at the Colorado Historical Society is limited after this period but of those available (1943, 1950, and 1956) the Citizens State Bank remains the only bank in town.

In 1946, the Citizens State Bank sold off the northern portions of the two lots. In 1957 Citizens State Bank moved to another location. A 1969 Cortez City Directory has advertisements for two banks--1st National Bank at 140 West Main and the Citizens State Bank in a modern building on 350 West Montezuma. In a warranty deed dated 18 January 1957, Citizens State Bank sold the land on which the bank and its investment property sit (the southern portion of lots 11 and 12) to C.C. and Ada McAfee, a local couple. A lease agreement was recorded in January 1958 between the McAfees and Basin Industrial Bank. Basin Industrial Bank continued their lease arrangement through 1996.

Architecture

Very few buildings constructed of stone have been identified in Cortez. A search of the database at the Office of Archaeology and Historic Preservation, Colorado Historical Society produced only three other

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stone buildings in Cortez. One is a school and the other two are commercial buildings. Constructed at the same time as the bank, the Calkins School [MT.12697] is a two-story building devoid of any ornamentation except for the coping along the parapet wall. The oldest stone construction is the 1886 building at 34 West Main [5MT.6905], which once housed the post office. Unfortunately this building has undergone major alterations with wood siding and a shake roof canopy obscuring the entire stone façade. The Stoneblock Building [5MT.6906], also known as the Wilson Building, was constructed in 1889 on four lots at the northwest corner of Market and Main (across the street from the bank). This large, two-story building lost its original stone roofline balustrade in a 1908 fire and a shaped parapet wall with panels was installed in its place. Other alterations include ca. 1960s aluminum storefronts and a ca. 1940s concrete block (CMU) rear addition. Most of the transom windows are obscured or filled-in. While its associated building also has undergone changes to its storefront, the bank has remained remarkably intact, as has the decorative ornament that trims both buildings. Unlike the school and the large commercial block building, the Montezuma Valley National Bank Building and its associated building are adorned with pressed metal that forms a dentiled molding, a secondary cornice and the pediments above the bank's corner entry. No other stone commercial building in Cortez has this classical ornamentation.

Classical decorative elements were popular with banking institutions, which were growing in large numbers at the time. From 1879 to 1920, the number of banks in this country increased from some 3,000 to more than 30,000 (Chambers 1985:20). "Although banks early adopted the canons of classical architecture as appropriate forms to house their functions, the less tangible attributes of strength, security and stability characterize them as a distinguishable building type" (Chambers 1985:20). Masonry walls and classical decoration conveyed an air of stability, security and dignity--all qualities that a banking institution endeavored to project. The Montezuma Valley National Bank was no exception. The bank even continued this "air of stability" in its adjacent investment property, utilizing the same quarry-faced ashlar sandstone laid in the same coursing.

The bank building is defined horizontally not only through its stonework but also through the use of stamped metal banding forming a primary and secondary cornice that runs along both street elevations. The fabricated sheet metal ornamentation also includes pediments over the southwest corner entrance. "While decorative architectural elements made of sheet iron and steel were most common in the last half of the nineteenth century, one of its most popular forms, the sheet metal cornice, originated in the 1830s" (Simpson 1999:35). According to legend, a Cincinnati tinsmith made the first sheet metal cornice in 1834 after witnessing a construction accident where a stone cornice crushed two workmen. He applied his tinsmithing skills to create a lighter substitute. As the first cornice brakes (machines that bend sheet metal into decorative profiles) were patented in the late 1830s, there may be some truth to the story.

Although a lighter, safer, and cheaper building material than stone, sheet iron for cornice work was not widespread until the 1850s and later.

Galvanized sheet iron could be bent, cut, and soldered until it emulated all the elements of a classical cornice or any other architectural fashion as well. The popularity of the commercial Italianate style corresponded with the growth and development of the sheet-metal cornice industry. In fact, some have argued that the sheet-metal cornice was an essential feature of the style (Simpson 1999:35).

Although strongly associated with Italianate, sheet metal cornices can be found in every popular architectural style of the late nineteenth and early twentieth centuries. While galvanized sheet iron

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stood up well to the cutting and bending necessary for cornice work, it was too brittle for embossing. The softer and more malleable zinc was better suited to the stamping that created the decorative ornament. A tinsmith armed with a brake, tongs, tinsnips, seamers, mallets, and solder could easily make moldings, brackets, dentils and pediments.

Ornamental sheet metal reached the peak of its popularity in this country during the last decade of the nineteenth and the first decade of the twentieth centuries. Its chief selling point was that it was an economical means of ornamentation that was also durable and fire-resistant. The popularity of ornamental sheet metal began to decline in the late 1920s. This was partly due to change in aesthetic ideas as metal facades and cornices were associated with Italianate and other ornate styles which had fallen out of fashion.

Local stonemason Peter Baxstrom and his son A. H. (Harry) are both credited with the construction of the Bank Building. Sometime around the Civil War, Peter immigrated to the United States from Sweden. After working for twenty years as a stonemason in other parts of the country, Peter came to southwest Colorado in 1884 and opened a quarry on Hartman Draw west of Cortez (Seyfarth 2006:7).

Colorado State Business Directories provide evidence of Peter Baxstrom's lengthy presence in Cortez. He first appears in the 1890 directory simply as "Baxstrom, Peter stonemason." This listing continues with only slight variations (misspellings of his name and descriptions such as "stone mason and lime") through 1917. During this time Peter constructed many local landmarks. His other Cortez buildings include the 1889 Stoneblock (Wilson) Building, an 1890 two-story schoolhouse at 23 East Montezuma Avenue, and the original portion of the Calkins School (constructed at the same time as the Bank Building). He was also responsible for a number of buildings in McElmo Canyon including the ca.1913 Battlerock School and the (date unknown) Zwicker House (Seyfarth 2006:7). Baxstrom's buildings are noted for their skillfully cut and carefully arranged stonework.

The great grandson of Peter Baxstrom believes that Peter was subcontracted as the mason for the Bank Building and A.H. Baxstrom, who was 21 at the time, was working for his dad (Baxstrom interview). Some sources claim A. H. as the builder of the bank. Since the Calkins School and the Bank were under construction at the same time, it is conceivable that A.H. was the primary on the bank while his father focused on the school.

Peter died in 1917 and his son A.H. (Harry) continued as a mason. Harry helped his son Howard build a stone homestead cabin in Trail Canyon (known as Baxstrom Upper Place Homestead House [5MT.12937], listed in the Colorado State Register.) Harry also trained the WPA workers who built the 1935 stone addition to the Calkins School (Seyfarth 2006:7).

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GEOGRAPHICAL DATA**VERBAL BOUNDARY DESCRIPTION**

South 61 feet and 6 inches of Lots 11 and 12, Block 30 of Town of Cortez, City of Cortez, Montezuma County, Colorado.

BOUNDARY JUSTIFICATION

The nominated property includes the land historically associated with the bank and its adjacent investment property.

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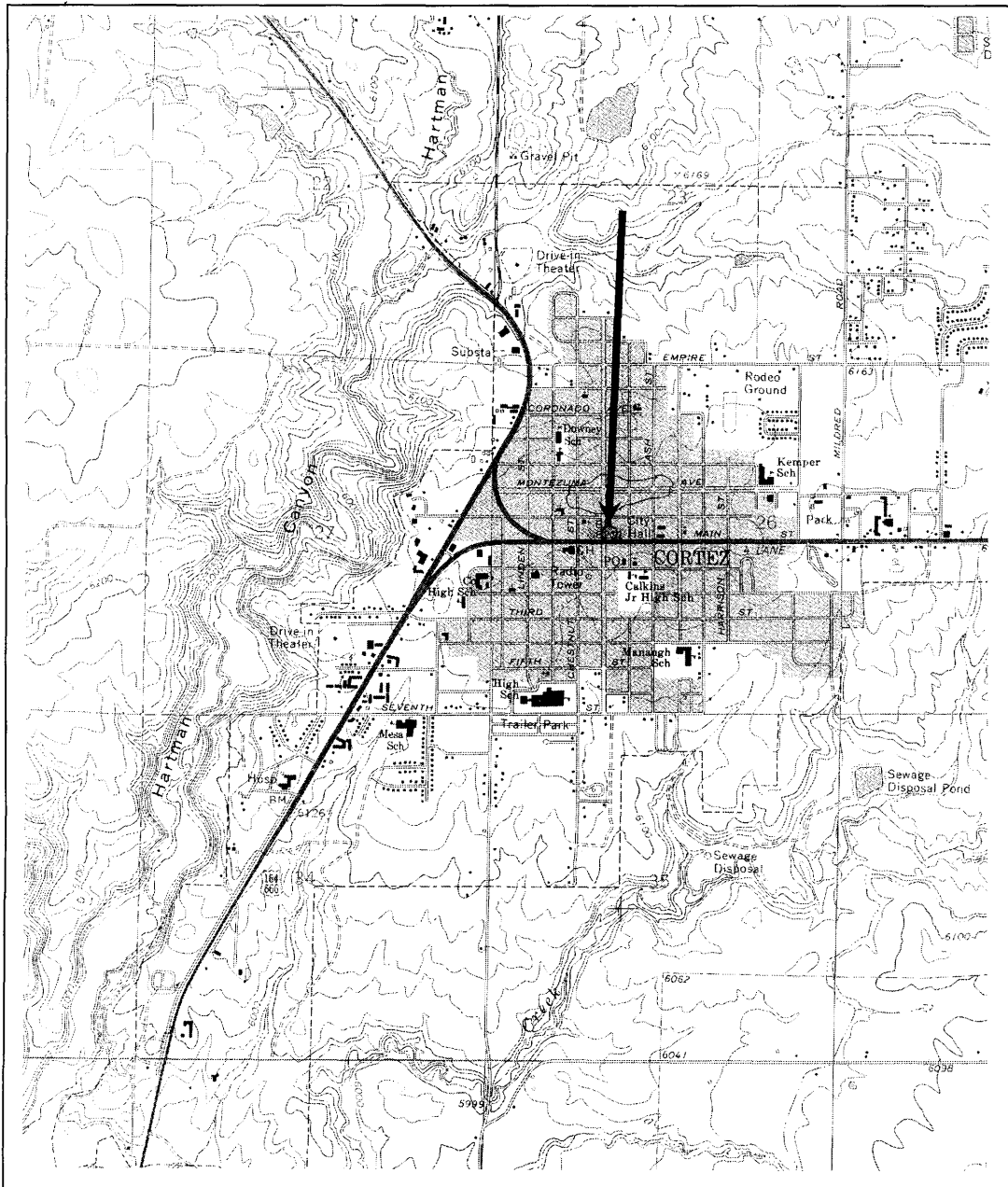
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USGS TOPOGRAPHIC MAP
Cortez Quadrangle, Colorado
7.5 Minute Series

UTM: Zone 12 / 713981E / 4136112N
PLSS: NM PM, T36N, R16W, Sec. 26
SE $\frac{1}{4}$, SW $\frac{1}{4}$, SE $\frac{1}{4}$, NW $\frac{1}{4}$
Elevation: 6201 feet



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PHOTOGRAPH LOG

The following information pertains to photograph numbers 1-16 except as noted:

Photographer: Robert Jensen
Date of Photographs: August 22, 2008
Negatives: tiffs on CD on file with NPS in Washington DC

Photo No.	Photographic Information
1	Oblique view of Bank and Store; view to northeast
2	South façade of Bank and Store; view to northeast
3	West side of Bank and staircase detail; view to east
4	South façade of Bank and Store; view to north
5	West side of Bank; view to east
6	Interior of Bank; view to southwest towards entrance
7	Interior of Bank; view to northeast
8	Interior of Bank view to south
9	Interior of Bank; view to north
10	Interior of Bank; view to south
11	Interior of north office; view to southwest
12	Interior of north office; view to southeast
13	Interior of north office; view to northwest
14	Interior of north office; view to northeast
15	Interior of store; view to south
16	Interior of store; view to north

PHOTOGRAPH LOG - HISTORIC

These photographs may not be included in Internet posted documents and other publishing venues due to copyright restrictions.

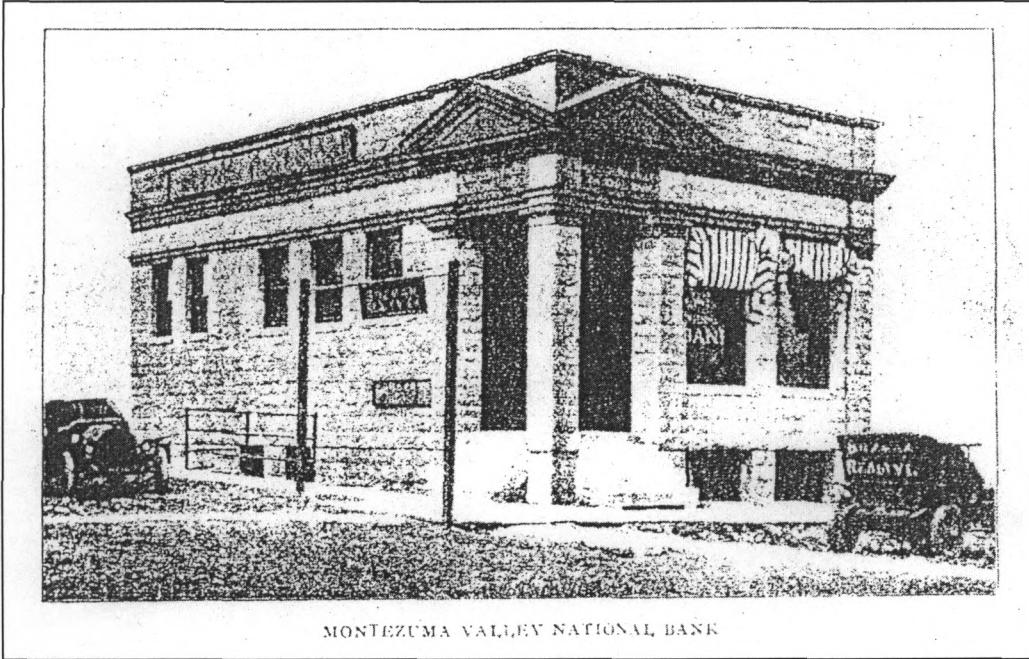
Photo No.	Photographic Information
H1	View of Bank, 1909
H2	View down Main Street, ca. early 1909
H3	Bank and North Office, 1913
H4	Bank and Store Building, ca.1915
H5	View down Main Street, ca. late 1930s
H6	1919 Sanborn Map - close-up
H7	1919 Sanborn Map

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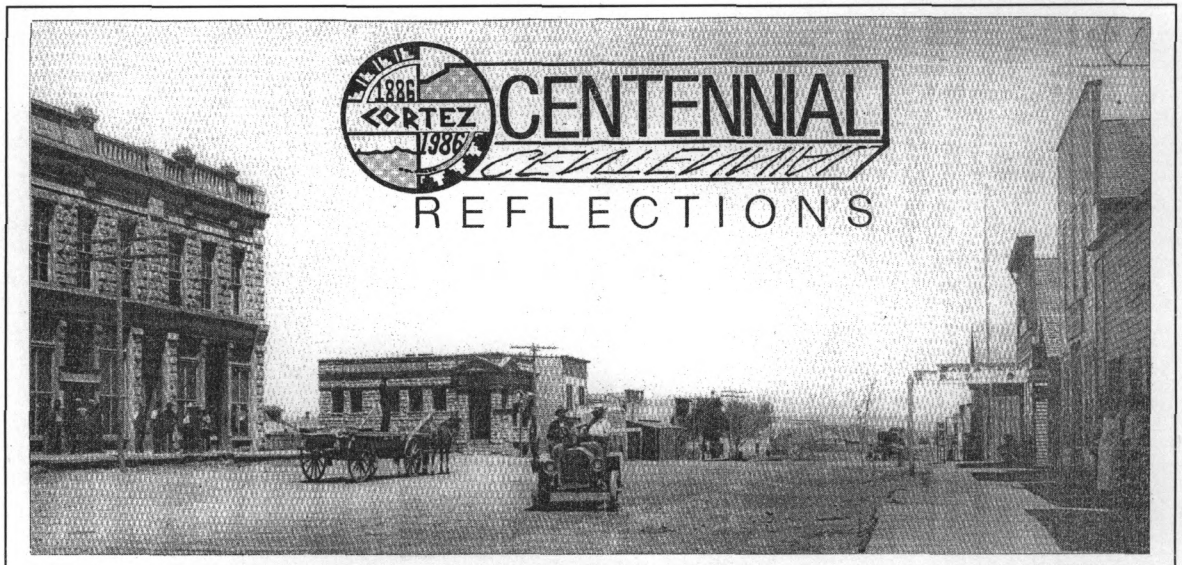
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H1: View of Bank, 1909

H2: View down Main Street, circa early 1909

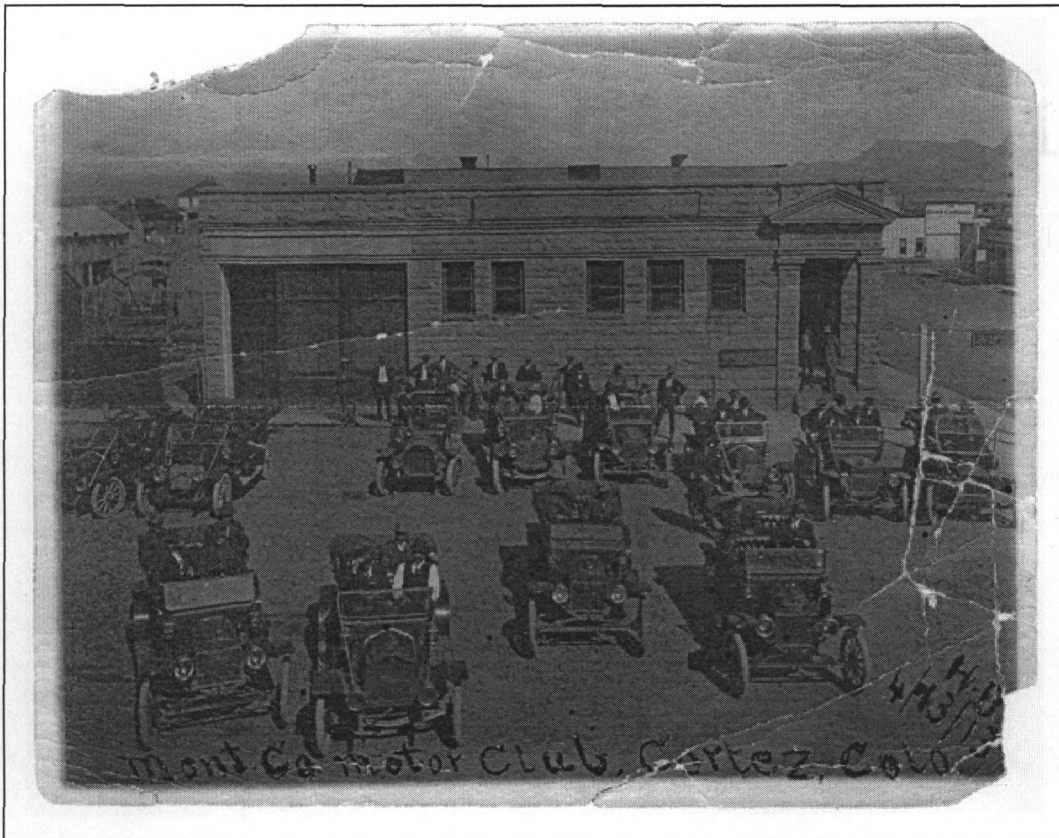


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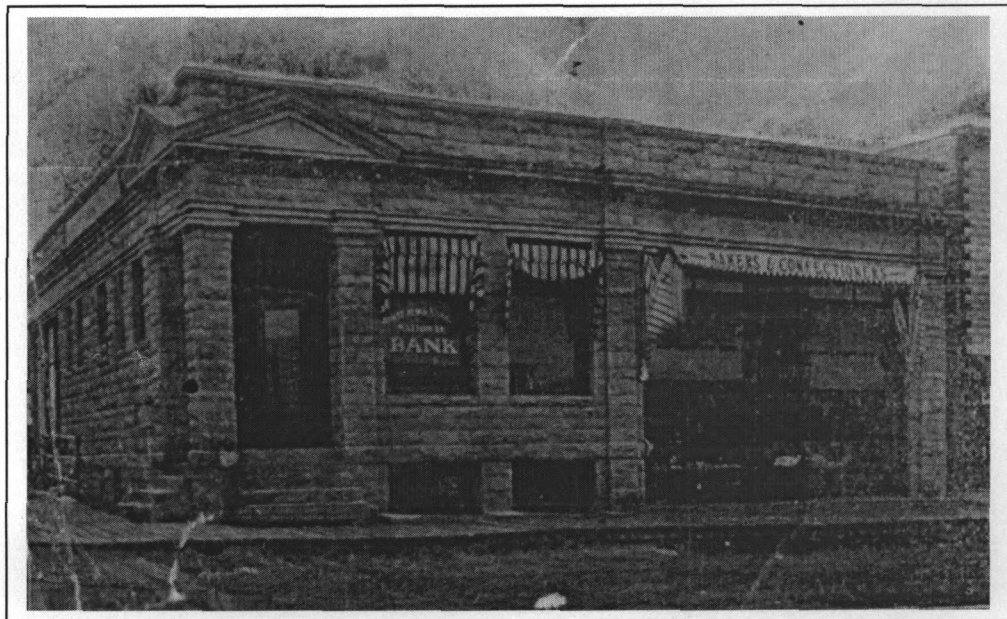
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H3: Bank and
North Office, 1913

H4: Bank and Store
Buildings, ca. 1915



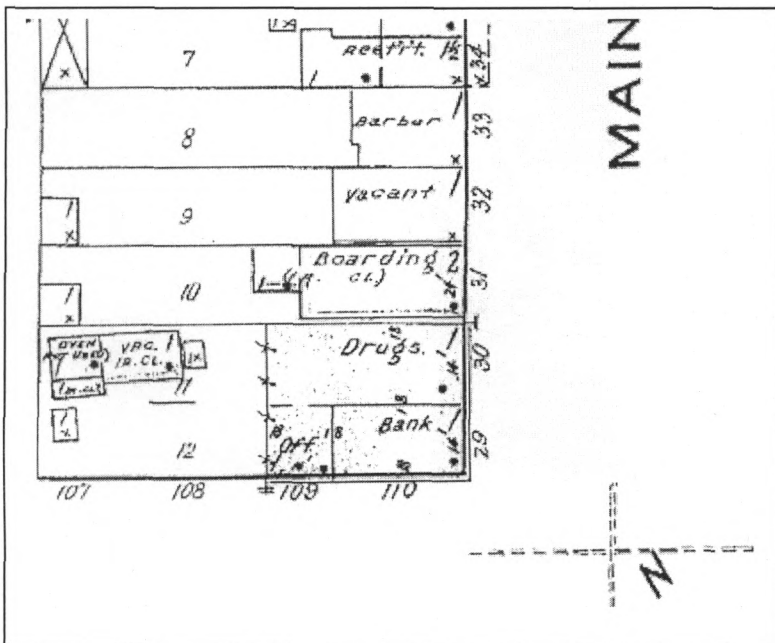
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15: View down Main street, ca. late 1930s



H6: Close up of
1919 Sanborn Map

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H7: 1919 Sanborn Map

