

United States Department of the Interior  
National Park Service

56-952

# 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.



### 1. Name of Property

Historic name: Farmers State Bank of Cope

Other names/site number: 5WN.250

Name of related multiple property listing:  
N/A

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

### 2. Location

Street and number: 45450 Washington Avenue

City or town: Cope State: CO County: Washington

Not For Publication:  N/A Vicinity:  N/A

### 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 X C \_\_\_ D

<u>Abby K. Norton</u>		<u>2017</u>	
Signature of certifying official/Title:	Deputy State Historic Preservation Officer	Date	
<u>History Colorado</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:)

*Joe Edson H. Beall*  
Signature of the Keeper

5.8.17  
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>          </u>	buildings
<u>          </u>	<u>          </u>	sites
<u>1</u>	<u>          </u>	structures
<u>          </u>	<u>          </u>	objects
<u>2</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register N/A

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**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

COMMERCE/FINANCIAL INSTITUTION/SPECIALTY STORE  
RELIGIOUS/RELIGIOUS FACILITY

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Current Functions**

(Enter categories from instructions.)

RELIGION/ RELIGIOUS FACILITY  
RELIGION/CHURCH SCHOOL

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## 7. Description

### Architectural Classification

(Enter categories from instructions.)

Late 19<sup>th</sup> and Early 20<sup>th</sup> Century American Movements

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**Materials:** (enter categories from instructions.)

Principal exterior materials of the property:

FOUNDATION: Concrete; WALLS: Poured concrete; ROOF: wood, tar

### 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.)

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### Summary Paragraph

The one-story Farmers State Bank of Cope is a poured concrete building constructed in 1918 as a bank. It exhibits features of the Late 19<sup>th</sup> and Early 20<sup>th</sup> Century American Movements style and occupies less than an acre in the small rural eastern-plains town of Cope. Atypical for the town, it has a corner entrance and is the only building in town with a sidewalk on the front and side of it. The building has excellent integrity with only minor alterations, most of which were completed in the 1950s.

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### Narrative Description

#### General Description

Farmers State Bank of Cope is on the southwest corner of U.S. Highway 36 (referred to as Main Street through Cope) and Washington Avenue in Cope. Cope is a small rural

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town in southeastern Washington County. U. S. Highway 36 is a two-lane paved highway, running in a mostly north to south direction, and is the main thoroughfare through town. Washington Avenue is a two-lane gravel road that extends for one block south of U.S. Highway 36. South of the bank building, by approximately 50', is the 1880s Cope Community Church, which owns the Farmers State Bank building. West of the bank property, by approximately 75', is a single-family residence. Across Washington Avenue to the north is the Cope Memorial Park and to the east, across U.S. Highway 36, is a vacant lot, single-family residence, and a small vacant commercial building. The Farmers State Bank building is located in the center of town and what was the commercial core during the height of its early-twentieth commercial growth.

A 6'-wide concrete sidewalk extends along the east and north-facing sides of the building. Between the sidewalk and U.S. Highway 36 is a dirt parking area, about 12' wide, which was one of the original parking areas for bank customers. Customers also parked along Washington Avenue. Grass surrounds the building on the west and south-facing sides. An original domestic well sits at the southwest corner of the nominated property. It provides domestic water for the bank building and the Cope Community Church, and the water rights are owned solely by the Church.<sup>1</sup> No evidence of a privy pit exists on the nominated property. It is likely that Farmer State Bank shared the outhouses located on the church property, south of the bank. Indoor plumbing was added to the bank building in the 1950s.

### **Farmers State Bank building, 1918, contributing building**

The one-story bank building has a rectangular plan measuring roughly 27'-6" x 36'-6", a concrete foundation, partial basement, and a flat roof that slopes downward from the east to the west (rear). The roof is comprised of wood, tar paper, and tar. A parapet on the east, south, and north-facing sides steps down by about 6" in the middle of the parapet before rising again at the street-facing corners. The parapet does not continue to the rear-facing (west) side. Concrete coping tops the parapet. With the exception of the rear-facing wall, the walls feature a 3"-wide concrete stringcourse, about 4'-6" above the ground. All of the bank's doors and windows are original, with the windows being double pane and ½" thick.

#### *East-facing side and northeast entrance (Photos 1, 2, and 5)*

The east-facing side of the bank contains one centrally-positioned fixed wood window, measuring 5'-11" wide x 6'-4" high. It allowed a good source of natural light into the lobby of the bank and provided the bank staff at the teller window an opportunity to see patrons before they entered the bank. Between the window and the stepped-down portion of the parapet is an indented rectangular sign panel for a no-longer extant sign that read "Farmers State Bank." At the lower level of the sign panel is a metal-covered

<sup>1</sup> Pursuant to 36 CFR 60, only real property is subject to the nomination, not water rights.

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spotlight extending from metal conduit. It is unknown when this light was added. Another sign once occupied a small area north of the window where only sign fasteners and a ghost shadow remain. The origin or content of this sign is unknown. Facing Main Street (U.S. Highway 36), an angled entrance faces northeast and features a centered door with an arched, operable double-paned transom above it. The angled portion measures 6'-9". A ca.-1980s storm door now protects the original wood door, which contains a full light surrounded by wood painted white. The wood kickplate extends upward to about 10" while the remainder of the wood surrounding the light is approximately 6" wide. On the north, east, and at the corner below the parapet are indented areas for sign panels. Originally, signs reading "Farmers State Bank" existed in these spaces. The concrete stringcourse on the north-facing wall continues around the arched entrance. A narrow concrete hoodmold tops the stringcourse above the arch. The parapet above the entrance extends from the east and north sides, both sloping upward to meet at a modest peak above the entrance. Between the entrance and the parapet is an indented square sign panel with a peak at the top, which mirrors that of the parapet and may have had a sign for the bank.

#### *North-facing side (Photo 2)*

The north-facing side of the bank features a large original fixed wood window, measuring 5'-11" wide x 6'-4" high toward the east end. This was another window into the bank lobby allowing natural light to flow in and for bank staff to see customers coming and going. The portion in the west two-thirds of this side consist of two one-over-one double-hung windows (each measuring 3'-6" x 6'-4") flanking two mirrored entrances. The window and door are towards the middle of this side in what has been called the coat room and the western-most window and door enter into the large rear room. Operable square transoms top both the wood entrance doors, which have recessed wood panels in the lower portion and a single rectangular light in the upper portion. Original doorknobs are intact and the doors are mirrored in that the middle door swings to the left and the western-most door swings to the right. A small wood ledge hood is between the door and transom.

Between the window and the stepped-down portion of the parapet is an indented rectangular sign panel for a no-longer extant sign that read "Farmers State Bank." A tie-rod anchor, for a tie-rod that supports the east-facing parapet, is near the roof line of the on the north-facing wall toward the east end.

#### *West-facing (rear) side (Photo 3)*

The west-facing (rear) side features a single one-over-one double-pane window slightly off center. A small rectangular air vent pierces the wall near the roofline and above the window. A 2" x 4" piece of wood extends horizontally from below the window to a drain pipe from the roof. The wood presumably was added to support the drain pipe. Electrical lines and meter are also present on this rear wall.

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### *South-facing side (Photo 4)*

The south-facing side features, from west to east, a rear entrance, two one-over-one single-hung wood windows (with the west-most window measuring 2'-6" wide x 6'-4" high and the east-most window measuring 3'-6" wide x 6'-4" high) and a smaller one-over-one wood window measuring 2'-9" wide x 3'-5" wide, which provides additional light and ventilation to the lobby. The west-most window provides light into the large rear room with the second, matching window, providing light to a small room/office (see figure 1). The second window has an additional vertical wood post, about 1" x 24" for added support due to the poor condition of the window. The wood and glass door has a divided recessed wood panel in the lower portion and a four-pane light in the upper portion. The wood is painted green. Providing an opportunity for ventilation to the large rear room, the original wood screen door covers the entrance door. Screen is in the upper two-thirds and surrounded by wood. The lower one-third contains wide horizontal wood. A concrete pad, measuring approximately 3' x 3' occupies the space in front of the rear entrance.

### ***Interior***

Inside the bank, there are four rooms, a vault, and a bathroom that was added in the 1950s. It has 12'-high ceilings in all rooms except in the vault and the added bathroom. There is also a concrete basement, which stored coal, and extends the length of the large rear room. All rooms have a 2" oak picture rail molding about 12" from the ceiling and 4"-wide oak trim around the windows.

***Lobby*** (Photos 5, 6, 7, and 8): The front or main room is 25'-5" x 17' and served as the bank lobby and originally had a teller counter. It has two large fixed windows (described previously) to allow natural light in to the lobby. It also has a smaller operable window on the south wall that is in the upper 4' of the wall (previously described). It not only allowed natural light in, but also provided ventilation. There is 8" black and green swirled marble baseboard trim on each side of the front door. The marble baseboard ends and an 8"-wide oak baseboard begins where the teller counter likely began, thereby giving the appearance of more opulence to the bank customers at the entrance. To save money, the oak baseboards continued through the remainder of the bank. Originally, the lobby had narrow plank oak floors, as in the other rooms; in 1962, the then owner installed linoleum over the hardwood floors.

Historic wall sconce lamps on the west and south walls, which would have been behind the teller counter, remain on the walls. A propane stove exists on the south wall, which replaced the original coal-burning stove, ca. 1962. Also the lobby's south wall features the front entrance to the original Herring-Hall-Marvin safe made in Hamilton, Ohio by the Herring-Hall-Marvin Safe Co (see photos 7, 8 and 9). It has the special feature of being a double-door walk-in vault, which gives access to the vault from the two large

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rooms. The concrete-enclosed vault is an 8'-9" x 7'-11" room with an 8'-10" high ceiling. On the interior of the main door, annual inspection tags remain from The Charpiot Safe Co., Inc. of Denver, Colorado for 1924 and 1925.<sup>2</sup> This was likely the company that sold and installed the safe at the Farmers State Bank. The safe is still operable. Based on information from Ellen Cecil, a Cope resident who remembers the bank building prior to 1956 alterations, the vault was behind the teller counter.<sup>3</sup>

**Coat Room:** Connected to the lobby on the northwest side is a small room (8'-9.5" x 7'-8") referred to as the coat / staff entrance room. It has an entrance door and a window (described previously) on the north side of the building and has enough room for a small desk. It has the original oak floor, doors, window, and trim. A coat closet does not exist, however, a modern coat rack exists opposite the exterior door. Originally, hooks or a coat rack may have existed in the room.

**Rear Room** (Photos 10, 11, and 12): The rear room is a large open room matching the size of the front lobby and entered from the coat room. It contains an exterior entrance on the north side along with a window (previously described). On the east wall is the second entrance to the vault. The vault door in this room has the added logo of Charpiot Safe Co., Denver, Co., which operated from 1910-1930. On the west wall is one window and a 7'-high enclosed area, toward the south, for the basement stairway and rear entrance to the south. The enclosure is covered with wainscoting and contains an original interior door with recessed panels. A window pierces the south wall, but is partially covered by another enclosure with 7'-high walls. This enclosure is a 1956 added bathroom measuring 4'-1" x 4'-8". In addition to a toilet and sink, it has a hole cut in the oak floor for a drain, which is under a shower head.

This large rear room may have served as a meeting room and the bank's president's office. The oak floors are partially covered by a removable carpet. A propane stove, which replaced the coal-burning stove in 1956, sits on the east wall next to the vault. Two historic single pendant light fixtures are equally spaced in the center of the ceiling. They each have approximately 24" drop-down chains connected to round shades, which have a raised relief extending from the top of the shade to the bottom all at equal intervals. The relief extends just beyond the shade to create a slightly ruffled appearance. Although the Rural Electric Association did not arrive in Cope with individual building-based electricity until 1951, several businesses had electricity from a generator supply station located about one block northeast of the bank prior long before 1951. The Davis Brothers operated the generator supply station by at least the 1930s.<sup>4</sup>

<sup>2</sup> It appears that other inspection tags once existed on the door, but were torn off at a date unknown.

<sup>3</sup> Ellen Cecil. Personal interview with Patricia Covert at the Farmers State Bank, Cope, Colorado 24 October 2016, transcript on file with Patricia Covert, Cope, Colorado.

<sup>4</sup> Ibid; Cope Homemakers Club. *Heritage of Cope 1888-1988*. Dallas, TX: Curtis Media Corporation, 1988.



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**Storage Room:** To the east of the bathroom is a small room measuring 8'-10" x 7'-10" that is currently being used for storage. It is unknown what its original function may have been, but could have been an office or for storage. It features one window on the south wall (previously described) and an entrance on the north wall next to the ceiling to a crawl space above the vault, which also provides space and access to the stove pipes.

**Basement:** A concrete basement exists under the large rear room with access at the southwest corner of the first floor. Originally, it was used for coal storage. Today the owner uses it for storage. Two window openings exist on the north wall, however, due to water coming in, the current owner filled the openings with concrete.

#### Alterations:

It is likely that the original lights were gas lamps. At least by 1930, and possibly before that, electrical lamps and light fixtures were installed in the bank and operated by the generator supply station one block away. Electricity became available to Cope residents and businesses in 1951, but electrical service was not added to the building until the Pioneer Construction Company purchased the building in 1956. The construction company also replaced the coal-burning stoves with propane stoves to heat the two large rooms. At the same time, it added the bathroom with a 7' ceiling. In 1962 the Things to Come Mission, the then owner, added tile linoleum to cover the oak floor in the lobby.

Originally an ornate iron gate existed in the vault, behind the main lobby vault door. The gate has twelve brass finials at the top. It was removed at an unknown date and stored in the basement. The current owner currently has the gate displayed at the Cope Community Church (see photo 9). A storm door was added ca. 1980 to the front door. Ceiling fans with lights were added to the main room in 2003 by the then owner Eldred Sidebottom. The current owner, Cope Community Church, has filled in the two basement windows with concrete to prevent water draining into the basement, which had been a problem when the church purchased the building in 2005.

#### ***Domestic Well and faucet, ca. 1918, contributing structure (faucet in photos 3 and 4)***

Approximately 20' southwest of the bank building is a covered domestic well. It serves the bank building and the adjacent church with all water rights owned by Cope Community Church, the owner of both buildings. In the last twenty years it has been upgraded for digital monitoring. Grass covers the well. On the south side of the bank building is a metal faucet, about 36" high, which allows the owner to connect to a hose and dispense the well water.

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## **Integrity**

The Farmers State Bank of Cope maintains a high level of integrity of location, setting, feeling, association, design, materials, and workmanship. It remains at its original location with a comparable setting including the late nineteenth-century church to the south, the Cope Memorial Park to the north, early-twentieth residential buildings to the west, and commercial buildings to the east. Alterations as described previously are minor and do not diminish the overall integrity of the building. With its original hardwood floors, windows, doors, and vault along with its historic light fixtures, the bank building retains a high degree of integrity for materials and workmanship. The floor plan is the same as it was historically and therefore has a high degree of design. The building has a high degree of integrity for feeling as it continues to provide a sense of an early twentieth-century rural bank. As the only bank Cope ever had, it has a high degree of integrity of association with the commercial past of this rural town.

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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

ARCHITECTURE

SOCIAL HISTORY

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Period of Significance**

1918 – ca. 1940

\_\_\_\_\_

\_\_\_\_\_

**Significant Dates**

1918

1934

\_\_\_\_\_

**Significant Person**

(Complete only if Criterion B is marked above.)

N/A

\_\_\_\_\_

\_\_\_\_\_

**Cultural Affiliation**

N/A

\_\_\_\_\_

\_\_\_\_\_

**Architect/Builder**

Bert Phipps

Edd Galbreath

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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 1918 Farmers State Bank of Cope is locally significant under Criterion A for Commerce as an early twentieth-century bank operating until 1934 and continuing as a commercial business building until ca. 1940. Although it only operated as a bank for 16 years, it is the only bank that ever operated in the rural town of Cope. The building continued to be used as a local liquor store and pharmacy until ca. 1940.

The bank is also locally significant under Criterion C in the area of architecture as a good example of a poured concrete building in the Late 19<sup>th</sup> and Early 20<sup>th</sup> Century American Movements style. Although an architect for the building has not been identified, the design and construction is common for the era and one typical for a commercial main street. It is the only building of this style and method of construction in Cope.

Further, the Farmers State Bank of Cope is locally significant under Criterion A for Social History: Women's History for its association as a mostly women-owned bank with a woman president for the entire tenure of the bank. Although the bank closed in 1934, two women continued operating and owning a retail business from the bank building.

The period of significance begins in 1918, the year the bank was completed and opened and continues until ca. 1940, the year it closed as a main-street commercial business.

Because the property has achieved its significance through its commercial, social, and architectural history, it meets the burden of Criteria Consideration A for being owned by a religious organization and used for religious purposes. Additionally, the church ownership began in 2005, after the period of significance for the Farmers State Bank of Cope ended.

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

**Criterion A – Commerce**

The Farmers State Bank of Cope played a significant role in the commercial history of the small northeastern Colorado town. Although it served as a bank for only sixteen years, it was the first and only bank in Cope and the surrounding vicinity. Construction began in 1917 and it opened in 1918 to a then-thriving community of about 100 people. The Farmers State Bank was started when homesteading was encouraged in Colorado's semi-arid northeastern plains. Land agents ran frequent advertisements in the *Wray Rattler* that noted the land opportunities for farming and ranching. With the

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start of World War I, there was demand for agricultural products, which also promoted farming and ranching. There had been several years of good moisture in the northeastern plains and hopes were high as the farmers plowed up the natural grasses and planted wheat.

The Colorado Farm Lands Company bought, sold, owned, and managed farm land in eastern Colorado. Four members of this company believed that with the agricultural conditions right, it made sense to start the Farmers State Bank in Cope to lend money to potential land purchasers and provide a safe place for the public to deposit their savings. Members of the Colorado Farm Lands Company who originated the bank were: Nellie L. Fastenau, William E. Foran, Murray Edward Gilderbloom, and Carrie Ingersoll. They signed and filed a certificate of intent to open the Farmers State Bank of Cope, Colorado in February 1917 with the Colorado State Bank Commission. The certificate of intent listed the initial twelve investors and their investments as shown in the following table.

<b>Initial Investment \$2,000 each</b>	<b>Initial Investment \$1,000 each</b>	<b>Initial Investment (&lt; \$1,000 each, but totaling \$1,000 for all six of these individuals)</b>
Nellie L. Fastenau William E. Foran Murray E. Gilderbloom	Carrie Ingersoll Eva Ingersoll Maude Foran	Alli Campbell Marion Campbell Hugh Campbell Alice L. Laybourn H.P. Nickle F.L. Stratton

Only Maude Foran (a relative to William) and Eva Ingersoll (Carrie's older sister) lived outside of Colorado.<sup>5</sup> In the October 11, 1917 issue of the *Wray Rattler* the public was informed of the new bank:

We understand that Cope is soon to have a new bank. Plans are completed for the erection of a three thousand dollar bank building there and the new institution will be headed by Murray E. Gilderbloom as president. As yet the cashier has not been named.

After receiving its charter on April 10, 1918, the bank opened one month later on May 10 with the \$10,000 capital provided by the twelve investors.<sup>6</sup>

<sup>5</sup> Farmers State Bank of Cope Certificate of Intent, original on file with Eldred Sidebottom, copy on file with Patricia Covert, Cope, Colorado; Twelfth Annual Report of the State Bank Commissioner of Colorado, from January 1, 1918 to January 1, 1919. Colorado State Bank Commission, 1919, on file with Google Books; U.S. Census for 1900 - 1920.

<sup>6</sup> Annual Report of the State Bank Commissioner of Colorado, 1920, from January 1, 1920 to January 1, 1921. On file with the Stephen H. Hart Library, History Colorado, Denver, Colorado.

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The annual report of the State Bank Commissioner of Colorado 1918 listed the Farmers State Bank of Cope with N. L. Fastenau as president; John A. Crowley, vice president; Murray Edward Gilderbloom, cashier; and Allie Campbell, assistant cashier. The directors were N. L. Fastenau, W. E. Foran, and Murray E. Gilderbloom.

John Ashton Crowley had previous banking experience for his appointment of vice president, when he was the assistant cashier of the First National Bank of Yuma, a town about 30 miles northeast of Cope. Although it is unknown when he began his career there, by the time he was 17 in 1910, the U.S. Census listed his occupation as the assistant cashier at the Yuma bank. He listed this occupation again in 1917 on his World War I Draft Registration Card. John, his wife, and two children lived near Yuma. By 1920 he was listed as a farmer near Yuma with three children and no longer associated in an officer or director role with the Farmers State Bank of Cope.

By June 29, 1918 the bank had deposits totaling over \$23,000 and loans of over \$15,000. Just four months later on November 1 the deposits totaled over \$32,000 with loans totaling over \$47,000. The primary officers and directors, Nellie Fastenau, William Foran, and Carrie Ingersoll, continued successfully operating the bank, with Allie Campbell promoted to cashier by 1921 and William Foran leaving to pursue other interests. By February 1920, deposits totaled over \$72,000 and total resources equaled \$103,283.43. Although deposits had decreased some toward the end of the decade as had profits, the bank survived the 1929 stock market crash.

Various factors, though, began negatively impacting the bank's ultimate survival. Colorado's eastern plains had received little precipitation in the early 1930s, resulting in fewer crops to sell and less feed for livestock. A large infestation of grasshoppers feeding on the sparse crops left little, or nothing, for farmers to harvest. Dust was common on Colorado's semi-arid plains when wind blew, so a few dust storms were typical. However, with the lack of precipitation combined with farming practices of the era, not suited for the semi-arid plains, disaster struck. The severe wind storms produced black blizzards of dust and caused severe erosion on the farm lands in eastern Colorado and the Great Plains. It was a catastrophic event later referred to as the Dust Bowl. Banking had suffered two severe hits with the stock market crash and the depressed agricultural economy that dealt many small independent banks a death sentence and eventually included the Farmers State Bank of Cope. On March 31, 1934 the stockholders of the bank met and cast a unanimous vote to close the bank. In May 1934 the Farmers State Bank liquidated the bank and paid off the depositors in full. According to the Colorado Department of Regulatory Agencies, with all of the depositors paid in full and assets liquidated, the bank officially ceased business on July 31, 1934.<sup>7</sup>

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<sup>7</sup> M. Jennifer Kim, Colorado Division of Banking, Department of Regulatory Agencies, e-mail correspondence to Heather Peterson, November 4, 2016. On file with Office of Archaeology and Historic Preservation, Denver, Colorado.

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Under the name of Colorado Farmers Land Company, Nellie and Carrie continued ownership of the building after the bank closed. After the Repeal of Prohibition on September 26, 1933, Nellie and Carrie operated the Cope Liquor Store and pharmacy, for over the counter medicine, out of the building beginning ca. 1934. It was the only liquor store in town through ca. 1940.<sup>8</sup> In 1941 no liquor store was listed in the *Colorado State Business Directory* for Cope. It is unknown how long Carrie continued working with Nellie. Carrie died in June 1938, at the age of 55, and was buried in her home town of Vernon, Wisconsin. Although other organizations have owned and occupied the building since, none have been a main-street commercial enterprise as the bank had been.

### Criterion C – Architecture

The poured concrete building is a modest and small example of the Late 19<sup>th</sup> and Early 20<sup>th</sup> Century American Movements style as applied to a commercial building. Character-defining features of the style include an angled entrance, stepped-down parapet, and an arched entrance transom. It is significant as the only concrete-poured commercial building and the only Late 19<sup>th</sup> and Early 20<sup>th</sup> American Movement style building in Cope with an angled entrance, sidewalk, and constructed from poured concrete. The poured concrete construction became more popular after the turn of the twentieth century in commercial buildings. Most buildings from the early settlement period of Cope were constructed from wood or sod, with the sod buildings no longer extant. Concrete construction of the bank was a statement regarding the solidity of the bank and stability for the community and that it would be there for its patrons for many years to come. For the small growing town, it also spoke of dreams and success for the Cope area.

Concrete construction has been used as early as 200 BP when Romans discovered that mixing lime putty with pozzuolana hardened with water.<sup>9</sup> It became a major feature of construction practice by the Romans. The use continued through the Middle Ages in Spain and Africa; Spanish explorers introduced it to America in the early decades of the sixteenth century. Once the mixture was at its necessary consistency, “this mass of material was placed between wooden forms, tamped, and allowed to dry, the building arising in layers, about one foot at a time.”<sup>10</sup>

Despite its long use, concrete as a widely-used building construction material in the United States was slow. Gravel wall buildings began appearing about 1853 after Orson Squire Fowler published the second edition of his book, *The Octagon House: A Home for All*, in which he discussed the advantages not only of an octagon plan house, but also the use of poured gravel walls. He noted that they were more economical, cooler

<sup>8</sup> *Colorado State Business Directory*. Denver, CO: The Gazetteer Publishing Co., 1933-1941 for Cope, Colorado.

<sup>9</sup> Pozzuolana is a volcanic ash found near Pozzuoli in the bay of Naples; R. E. Shaeffer “History of Concrete” from *Reinforced Concrete: Preliminary Design for Architects and Builders*. New York: McGraw-Hill, 1992.

<sup>10</sup> William B. Coney. “Preservation of Historic Concrete Problems and General Approaches.” Preservation Brief 15, Technical Preservation Services, National Park Service, 1987.



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in the summer, and required less maintenance. These homes made from “lime water” and gravel were particularly popular in Seguin, Texas, boasting 90 poured concrete or “gravel” buildings. Some military posts also began using this construction material at several western posts, including Fort Laramie, Wyoming between 1872 and 1885. In 1880 Ernest L. Ransome made reinforced concrete more feasible with the invention of the horizontal rotary kiln. It provided less expensive, more reliable cement, and prompted an increased acceptance of concrete buildings across American after 1900.<sup>11</sup>

Poured concrete buildings became more accepted in Colorado as well after 1900, although not a common building material in the early-twentieth century. Wray, Colorado, 60 miles northeast of Cope, has an extant ca. 1906 poured concrete, angled-corner entrance building on its main street. It was constructed and served as the town bank in 1909. Because Nellie Fastenau conducted business in the Wray area including at the bank prior to arriving in Cope, it may have had an influence on the Cope bank’s architectural style and construction material.

Although an architect has not been identified, and one may not be associated with the bank, one of the original investors, directors, and officers, Murray Edward Gilderbloom, was a civil engineer and in the 1920 *Colorado State Business Directory*, he is listed as a surveyor. It is possible that Gilderbloom had involvement in designing the bank and determining to use poured concrete. Several local men constructed the Farmers State Bank of Cope in 1918, with Bert Phipps and Floyd Elsworth Galbreath (referred to locally as Ed or Edd) as the supervisors.

### **Criterion A – Social History**

The Farmers State Bank of Cope is also important in the area of social history for its association with women’s history. Of the primary twelve original investors, seven of them are women. Two of the initial investors were listed with initials only, so it is unknown whether they were male or female (H.P. Nickle and F.L. Stratton). Nellie L. Fastenau, who was an initial investor, director, and president of the bank for the duration of its business, was responsible for the primary operation of the bank during a time when it was uncommon for women to have such roles. Nellie also employed other women to work at the bank, including the cashier position, a role typically held by men. Although Colorado passed an amendment to its state constitution in 1893 allowing women the right to vote, and was the second state in the nation to do so, it has taken much longer for women to have equal rights in the workplace in Colorado or elsewhere in the nation. The Farmers State Bank of Cope represents an atypical women workforce and leadership.

Nellie found that many of Colorado’s eastern plains residents, in step with the rest of the nation for the time regarding gender-based discrimination, were not ready for the local bank’s woman president to be responsible for their money. She reviewed their financial

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<sup>11</sup> Ibid.

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information and made crucial decisions on whether they were financially qualified for loans on land, homes, and businesses. Likely she realized this quickly after opening the bank, as only one of the early notices of the bank listed Nellie L. Fastenau as president. Although it is unknown exactly what prompted it, soon all notices, court filings, and registrations involving the bank or her personal property transactions referenced N. L. Fastenau, president or N. L. Fastenau for her personal business. The Colorado State Bank Commissioner's report also referred to N. L. Fastenau as the president and one of the directors.

Carrie Ingersoll was one of the initial investors in the bank and was one of the directors. She and Nellie both worked for the Charles B. Marvin Investment Company from 1916 until they started the bank. The Charles B. Marvin Investment Company based out of Yuma, purchased land at tax sales and homesteads with cash entries. It then resold quarters of land at a profit. The company also made loans to land purchasers, up to \$20,000, to provide settlers a start. The loans carried a ten percent interest rate and if they defaulted on the loan, Carrie and Nellie were responsible for filing foreclosure documents with the courts, resulting in a reversion of ownership to the investment company.<sup>12</sup>

Alli (or Allie) Campbell's family lived in Mattison, Elbert County, Colorado before moving to Cope by 1910. Alli's father and mother, Alexander and Jessie Campbell, opened a general store in Cope where Alli was a salesperson before she became an initial investor in and began working at the bank. Alli was the assistant cashier and promoted to cashier in 1921, when she was approximately 28 years old. She continued as the cashier at the bank until at least 1926. By 1930 Alli had left the bank. The U.S. Census for that year reflected that Alli and her mother resided in Vona, Kit Carson County, about 30 miles south of Cope. Alli continued in her financial occupation, working as bookkeeper for an oil company.

Other women were early investors including Eva Ingersoll, Carrie Ingersoll's older sister. Eva was a stenographer for a law firm in Illinois, a position she held for at least 20 years. Marion Campbell, Alli Campbell's younger sister, was also an initial investor. She later married Bert Rapp and they continued living in the Cope area where they farmed with their two children. Maude Foran, a relative of William E. Foran, was also an initial investor from out of state. Additionally, Alice L. (Mack) Laybourn was an initial investor. Little is known about Alice's connection to the bank. She and her husband Frank operated a sheep ranch near Cope with their four children.<sup>13</sup>

Exhaustive research has not been completed related to other Colorado women bank presidents or other prominent roles women have played in Colorado's banking industry. However, one indication of how progressive the Farmers State Bank of Cope was in

<sup>12</sup> *Wray Rattler and Yuma Pioneer*, various advertisements and personal notes regarding the Charles B. Marvin Investment Company, 1915-1916.

<sup>13</sup> U.S. Census, 1900-1940.

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1918 was revealed by an online interview with LaRae Orullian, a 1988 Colorado Business Hall of Fame Laureate and founding president of the Women's Bank of Denver.

To save money for college, Orullian began her 48-year banking career as a messenger for a Salt Lake City bank in the 1950s. At the bank she worked her way up to coin wrapper, file clerk, and eventually loan processor. When she moved to Denver and began working at Guaranty Bank her goal was to become a bank officer in "mahogany row."<sup>14</sup> However, she accepted a secretarial position for the bank as only men were employed as bank officers at the time. After receiving three certificates from the American Banker's Society and a graduate degree from Ohio State University Graduate School of Banking that focused on real estate finance, she returned to Guaranty Bank only to train new bank presidents and perform duties of the president in his absence.

She asked the board president why he didn't give her the job of bank president. He said it was because Denver wasn't ready for a woman bank president and because she didn't have enough grey hair. She eventually worked her way to vice president.<sup>15</sup>

It was not until 1977 that Orullian and three other women founded the Women's Bank of Denver with Orullian as president and CEO; this was nearly sixty years after Nellie Fastenau became a bank president in Cope. The Women's Bank of Denver operated until 1997.<sup>16</sup>

## HISTORIC CONTEXT

### ***Cope Settlement***

Early Euro-American settlement on Colorado's northeastern plains largely followed stagecoach and railroad routes to Denver; the settlers primarily migrated from eastern states. Although a stagecoach route first traveled over Colorado's plains in 1859, typically only those involved with the stage lines settled on the northeastern plains prior to 1862, not including military posts that occupied various points on the plains. The 1862 federal Homestead Act prompted new interest in Colorado's plains as potential farm and ranch property and attracted many more settlers to the area. With the arrival of the Kansas Pacific Railway from Kansas City, Kansas to Denver, Colorado in 1870,

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<sup>14</sup> Orullian referred to mahogany row as the area where the male officers and directors had their offices that were furnished with higher quality furniture, including mahogany desks and furniture, than the lower-paid bank employees.

<sup>15</sup> Linda Wirthman. "Legacy Award: LaRae Orullian stepped up to prove women have a place in banking" Video, *Denver Business Journal*, June 13, 2014, accessed 10 November 2016: <http://www.bizjournals.com/denver/print-edition/2014/06/13/laraeorullian-stepped-up-to-prove-women-have-a.html>

<sup>16</sup> Ibid; LaRae Orullian interview video on file with Colorado Business Hall of Fame website: accessed 10 November 2016 <http://www.coloradobusinesshalloffame.org/larae-orullian.html>;

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additional interest in settling the plains resulted, including town promoters arriving near the railroad stops.

Jonathan Calvin Cope (1836-1922) and Mary Ann (née Neil) Cope (1840-1912) were married in Indiana in 1859 where they farmed and raised horses. In the 1870s they moved to Nebraska where they homesteaded with their five children: William, Eva, Isabel, Elizabeth, and Alice. In 1886 Jonathan and his son-in-law, E. E. Brown, came to Colorado in search of better farm and ranch land and explore possibilities to file for land under the Timber Culture Act, passed in 1873. A land agent showed them property near present-day Cope, just north of the Arikaree River. Although the Arikaree River runs relatively dry in most years, 1886 happened to be an uncommonly wet year with the river flowing to capacity. Impressed with the apparently fertile land, Jonathan made a homestead claim on the northwest quarter of section 34, township 4 south, range 49 west (the site of the Farmers State Bank and town of Cope) in 1886. By 1887, when his family moved to the area, other homesteaders began arriving.

The Cope family lived in a sod house. The area settlers also built a sod church that doubled as a school; it was near the present-day Cope Community Church, just next to the Farmers State Bank building. Jonathan Cope also filed a timber claim under the Timber Culture Act in the northeast quarter of section 34, township 4 south, range 49 west. He brought tree slips from Nebraska and also received tree slips from the government under his claim. Additionally, Cope planted a fruit orchard containing plum, apple, apricot, cherry, and chokecherry trees along with several gooseberry shrubs. Once the grove was mature, the Cope family began hosting summer community picnics under the shade trees, which were near the Arikaree River.<sup>17</sup>

Although a railroad never came to Cope, the Chicago, Burlington and Quincy Railroad went through Yuma, forty miles northeast of Cope, and the Chicago, Rock Island and Pacific Railroad traveled to Seibert, twenty miles south of Cope in 1888. Cope nonetheless continued to attract settlers to the area to farm or find other endeavors. According to the *Colorado State Business Directory*, by 1915 the town had an opera house, general store, music teacher, blacksmith, church, post office, restaurant, barber, school, dentist, physician, and a daily stage line that operated between the two rail lines north and south of the town. The population was about 100.<sup>18</sup> The closest bank was in Yuma, the First National Bank. When the Farmers State Bank of Cope closed in 1934, the nearest bank was in Kirk, nineteen miles southeast of Cope.

<sup>17</sup> Bureau of Land Management, General Land Office Records, accessed 4 November 2016 at: <http://www.glorerecords.blm.gov/>; Luella Bell McKenzie. Civil Works Administration Interview, by B. B. Guthrie. Pamphlet 350, Document 1, p. 1, January 9, 1934. On file with the Stephen H. Hart Research Library, History Colorado, Denver, Colorado; Mrs. A. R. Williams, "Jonathan Calvin Cope Story," in Washington County Museum Association's *The Pioneer Book of Washington County Colorado*. Denver, CO: Big Mountain Press, 1959, pp 71-73.

<sup>18</sup> *Colorado State Business Directory*. Denver, CO: The Gazetteer Publishing Co., 1915.

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### ***Nellie Louise (N. L.) Fastenau***

Nellie Fastenau was born in August 1883 in Pekin, Illinois to Henry and Dena Fastenau, who were both born in Germany. Nellie was the second of five children (Lillian-1874, Nellie-1883, Anna-1888, Elsie-1891, and Karl-1893). According to the 1910 U.S. Census, Dena and the four younger children were living in Minneapolis, Minnesota where Nellie was listed as a stenographer with two years of college. Nellie's younger sister Anna K. was also working as a stenographer.

It is unknown what prompted Nellie to move to Colorado, but she was living and working in Yuma by 1914. The March 6, 1914 *Yuma Pioneer* reported that she was the private secretary of Charles B. Marvin, a land investor new to the area. Nellie traveled back and forth to Denver throughout 1914 for the investment company occasionally conducting business at the state capital. She also filed various legal documents at the Yuma County courthouse in Wray and is mentioned various times in the *Wray Rattler* as doing business for Charles Marvin at the courthouse. The *Wray Rattler* referred to Nellie as a "land hustler" in one of its many reports of Nellie's trips to Wray.<sup>19</sup> In the June 6, 1915 edition of the *Yuma Pioneer*, an advertisement that Marvin placed offered \$20,000 loans for land purchases to anyone who qualified. Part of Nellie's responsibility was filing foreclosure notices and attending court proceedings when borrowers defaulted. She worked to have the title reverted to the investment company. In April 1915, Nellie was living with Charles Marvin and his wife when Charles placed an advertisement in the *Yuma Pioneer* for a housekeeper for the Marvin household in Yuma. The advertisement indicated there were three adults and no children.<sup>20</sup>

Business increased for the Charles B. Marvin Investment Company and in January 1916 Carrie Ingersoll joined the C. B. Marvin Investment Company, as it became known locally. Carrie knew Nellie and her family from Minnesota and Nellie likely recommended the job to her. By December 1916, Nellie joined the Colorado Farms Loan Agency and continued in a similar role that she had with C. B. Marvin. She continued to work some for C. B. Marvin; in October 1917 Nellie and William E. Foran, also an employee for C. B. Marvin and a Cope bank investor, are reported in the *Wray Rattler* as representing the C. B. Marvin Investment Company at the county courthouse.

After the Farmers State Bank of Cope opened, the 1920 U.S. Census listed Nellie, Carrie, William E. and Ella Foran (Bruen) as living together in Cope. William listed his occupation as a painter, Carrie as a salesman, and Nellie in banking. By 1920 the C. B. Marvin Investment Company seems to have left the area and a U.S. Census listing for Charles B. Marvin was not found.

With Nellie's successes, she purchased land northeast of Cope and had a kit-house constructed on it. It is still extant off of present-day State Highway 59. The 1930 U.S.

<sup>19</sup> *Wray Rattler*, 6 June 1914.

<sup>20</sup> *Yuma Pioneer*, 16 April 1915.

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Census listed Nellie Fastenau and Carrie Ingersoll as still living together in Cope, with Nellie listed as the head of the household and Carrie referred to as the lodger. The local *Heritage of Cope 1888-1988* book mentioned that W. E. Foran died before the bank closed in 1934.<sup>21</sup>

Nellie was an ambitious and adventurous woman. She enjoyed rabbit hunting and was known for answering the door in her long underwear. One life-long Cope resident, James Perkins, recalled when he was a young man he helped move Nellie's still out of the river bed where she had it buried during Prohibition. She ran sheep in the riverbed over the top of the still.<sup>22</sup>

The 1940 Census records Nellie's occupation as farmer/ druggist. Several senior Cope citizens, interviewed by the preparer, remember the druggist part of Nellie's occupation was being a liquor store owner with the liquor store in the Farmers State Bank building she owned. The liquor store sat right next door to the only church in town, now the Cope Community Church. After funerals, local men were known to walk next door, buy whiskey, then sit on the only sidewalk in town and drink. This irritated some of the church members. A petition was circulated by some of the members to close the liquor store. This infuriated Nellie. The senior citizens recalled that Nellie vowed to go after land owned by anyone who signed the petition. The general feeling was that she was somewhat successful in that endeavor; however, specific cases could not be substantiated.<sup>23</sup> Nellie was also known to be very generous. She offered to pay the college tuition for a local girl, Hilma Cope, whose father did not sign the petition. Hilma did not take her up on the offer and indicated that it was uncommon for rural eastern Colorado plains women to go to college or venture very far away from home during that time.<sup>24</sup>

During Nellie's tenure at the bank and well after the bank closed, Nellie invested in land. She learned the trade well from the Charles B. Marvin Investment Company and the Colorado Farms Lands Agency. She often purchased land by paying the back taxes that the land owner could not or did not pay. There was a waiting period after she paid the taxes for the original owner to come forward and pay all back taxes, court costs, and any fees before she could receive title. Often during the 1930s Great Depression, the owner left the area or simply could not afford to pay the back taxes and Nellie received the land for a small amount of money. She purchased land not only in Washington County, but also in surrounding counties including Yuma, Lincoln, and Kit Carson.

<sup>21</sup> Cope Homemakers Club. *Heritage of Cope 1888-1988*.

<sup>22</sup> James Perkins, Personal interview with Patricia Covert, personal interview with Patricia Covert, July 2013. Transcript on file with Patricia Covert, Cope, Colorado.

<sup>23</sup> Avis Galbreath and Virginia Laybourn. Personal interview with Patricia Covert, personal interview with Patricia Covert, 2011. Transcript on file with Patricia Covert, Cope, Colorado; Dean Laybourn. Personal interview with Patricia Covert, personal interview with Patricia Covert, July 2013. Transcript on file with Patricia Covert, Cope, Colorado.

<sup>24</sup> Hilma Cope Madison., Personal interview with Patricia Covert, personal interview with Patricia Covert, 31 July 2013. Transcript on file with Patricia Covert, Cope, Colorado.

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With all of these land transactions, there were occasionally errors in the filing process on the trustee's deed or other miscellaneous situations. Nellie was persistent in maintaining that she owned the land. This ended up in various lawsuits, five of which were heard by the Colorado Supreme Court. The high court cases involved land transfers beginning in the early 1930s and continued through the 1940s. However, with court appeals, these were not heard for several years. The last case heard by the Colorado Supreme Court was in 1960. Nellie was unsuccessful in all five of the Supreme Court cases in retaining title to the land. However, it is unknown how many successful cases were heard only by district courts with Nellie retaining title.<sup>25</sup>

On October 4, 1939 the bank building title was filed under the Colorado Farm Lands Company, but on the same day its ownership was canceled and filed under the ownership of N. L. Fastenau. The Washington County Clerk and Recorder, Garland Wahl, indicated that she has never seen anything with Nellie's given name on it for Washington County land records.<sup>26</sup>

In 1949, a passenger manifest from the Ancestry website listed Nellie L. Fastenau as a passenger on a ship going to Honolulu, Hawai'i. She traveled with her younger sister, Anne K. (Fastenau) Root and brother-in-law George E. Root. The return trip manifest was two months later aboard the Lurline. On this manifest Nellie was listed as 66 years old.

In 1950 she sold her Cope house and land with locals remembering that she lived in the bank building for a few months. Cope residents remembered Nellie leaving the area shortly after she sold her house. She then moved to Colorado Springs and lived with Anne and George Root in 1951 and 1952. The Roots moved to Santa Barbara by 1953 and Nellie moved to Denver and lived at 1960 Sherman Street for about one year.

Nellie moved to Santa Barbara to retire ca. 1954, at first living with her sister and brother-in-law and later living in other places. Her real estate investments allowed her to travel and retire in comfort. She traveled again by ship, the Westerdam, leaving New York and traveling for Rotterdam, Netherlands on November 10, 1953, traveling with her sister Anne. Nellie took another trip to Honolulu, Hawai'i on March 25, 1957.<sup>27</sup>

Nellie sold the bank building to R. F. Heady on February 18, 1955, but Heady may have used it only for storage. Heady then sold it on March 2, 1956 to the Pioneer

<sup>25</sup> Colpitts v. Fastenau. Supreme Court of Colorado. Decided 22 March 1948. Case No. 15,667. 117 Colo. 594; 192 P.2d 524; 1948 Colo. LEXIS 337; Fastenau v. Asher. Supreme Court of Colorado. Decided 27 August 1951. Case No. 16,301. 124 Colo. 161; 235 P.2d 587; 1951 Colo. LEXIS 187; Fastenau v. Engel. Supreme Court of Colorado. Decided 24 May 1954. Case No. 17,100. 129 Colo. 440; 270 P.2d 1019; 1954 Colo. LEXIS 431; Fastenau v. Wiant. Supreme Court of Colorado. Decided 19 December 1960. Case No. 18,962. 145 Colo. 97; 358 P.2d 617; 1960 Colo. LEXIS 385

<sup>26</sup> Garland Wahl, Washington County Clerk and Recorder, Personal Interview with Patricia Covert, May 2016  
Transcript on file with Patricia Covert, Cope, Colorado.

<sup>27</sup> *Denver City Directory*, 1953; *Colorado Springs Directory* 1951 and 1952; Virginia Laybourn and Dean Laybourn Interview, 2013; *Santa Barbara City Directory*, 1954; Passenger manifest, Ancestry.com accessed May 2016.

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Construction Company of Pueblo, owned by Clarence Brown. The Pioneer Construction Company used the building as their main office during the time the company built U.S. Highway 36 through the area and the Arikaree River Bridge, south of Cope. The construction projects continued until 1957.<sup>28</sup>

The building again sat vacant until 1962 when the Things to Come Mission organization, along with Eldred Sidebottom the pastor of Cope Community Church, bought the building. The Pioneer Construction Company sold the building to the missionary organization for half price, around \$1,200 and a tax receipt for the other half. In 1990 the Mission was offered the use of a building in Indianapolis, Indiana. Things to Come Mission board members decided to move the Mission because of better accessibility to airport travel. Sidebottom, who had resigned from the church to become the director of Things to Come Mission in 1963, decided not to make the move. The bank building was sold to him for \$1.<sup>29</sup> In 2005 Sidebottom sold the Farmers State Bank building for the sum of \$5,000 to the Cope Community Church, which remains its current owner.

Nellie Fastenau died in Santa Barbara, California in 1978 where she had lived near her sister Anne for several years; Anne died in 1973. Local residents of Cope continue to remember Nellie's legendary role she played in real estate, banking, and commerce in their small town with the bank building as evidence of her talents, influence, and power.

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<sup>28</sup> Washington County Land Records, Washington County Courthouse, Akron, Colorado.

<sup>29</sup> Eldred Sidebottom interview with Patricia Covert.



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- "Local News." 7 June 1917.
- "New Bank." 11 October 1917.
- "Personal News." 8 August 1918.

*Yuma Pioneer*

- "New Firm Make Headquarters Here." 6 March 1914.
- "Entertain at Five Hundred Party." 16 April 1915.
- Untitled local news. 21 May 1915.
- Advertisement. Colorado Farms Agency / C. B. Marvin Lands. 23 July 1915.
- "Population of Yuma Shows High Increase." 6 August 1915.

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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: Patricia Covert, Cope, Colorado

**Historic Resources Survey Number (if assigned):** 5WN.250

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Farmers State Bank of Cope  
Name of Property

Washington, Colorado  
County and State

### 10. Geographical Data

**Acreege of Property** less than one

#### UTM References

Datum (indicated on USGS map):

NAD 1927 or  NAD 1983

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

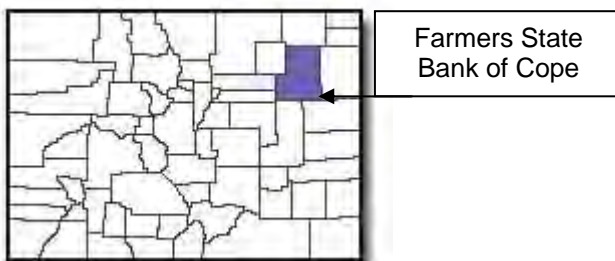
1. Zone: 13 Easting: 684 320 Northing: 439 2619

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

The Farmers State Bank of Cope is on the southwest corner of U.S. Highway 36 (also known as Main Street Avenue) and Washington Avenue with the address of 45450 Washington Avenue, and is further described as Block 18 of the original Cope Plat, in the central portion of the west half of the southeast quarter of the southeast quarter of the northwest quarter of section 34, township 4 south, range 49 west, 6th Principal Meridian, Cope, Washington County, Colorado.

#### Boundary Justification (Explain why the boundaries were selected.)

The boundary encompasses the land and building, historically associated with the Farmers State Bank of Cope, Colorado.



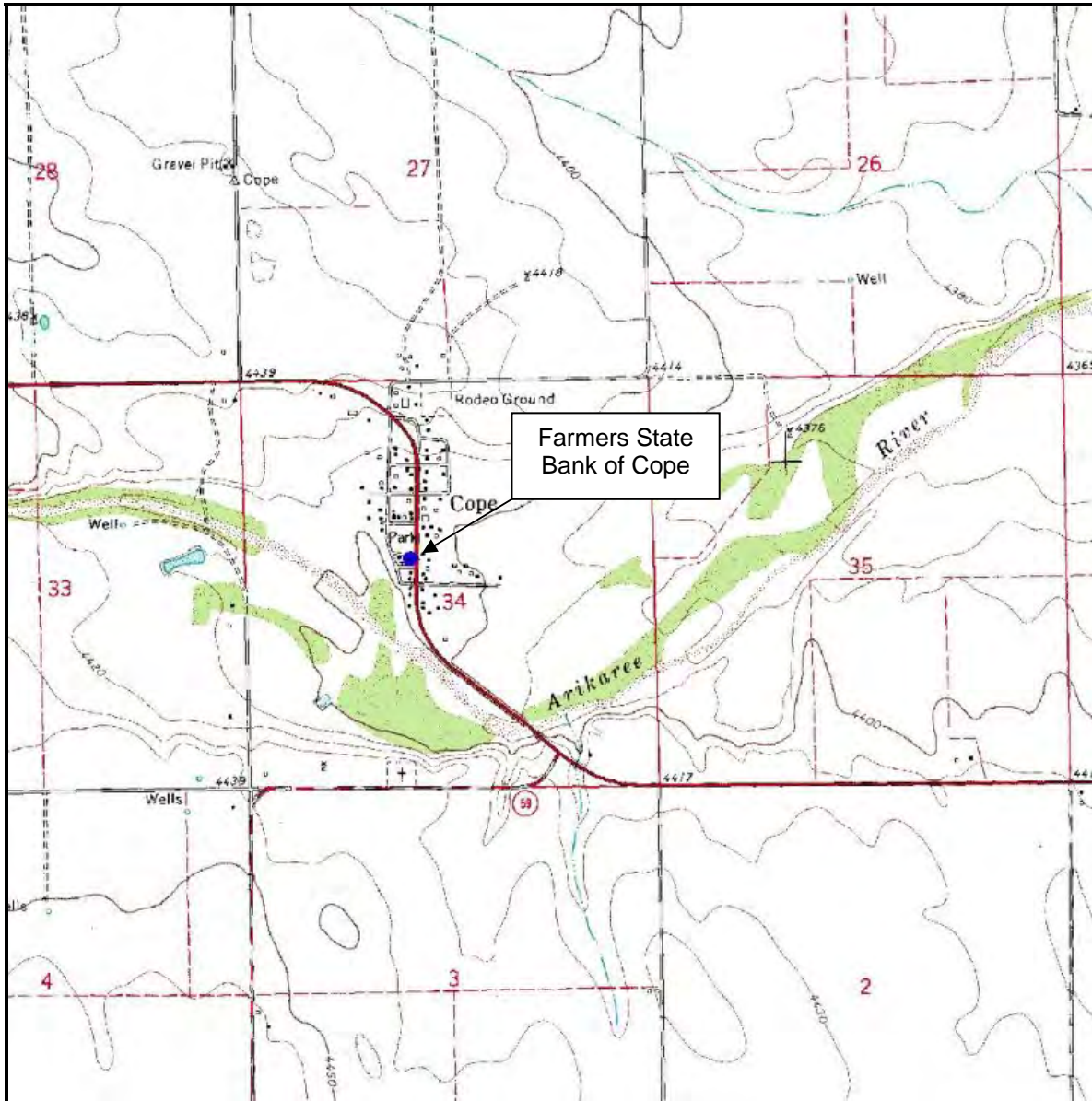
**State Perspective**

Farmers State Bank of Cope  
Name of Property

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County and State

**USGS topographical section – regional perspective**  
**Cope quadrangle**  
**7.5 minute series**

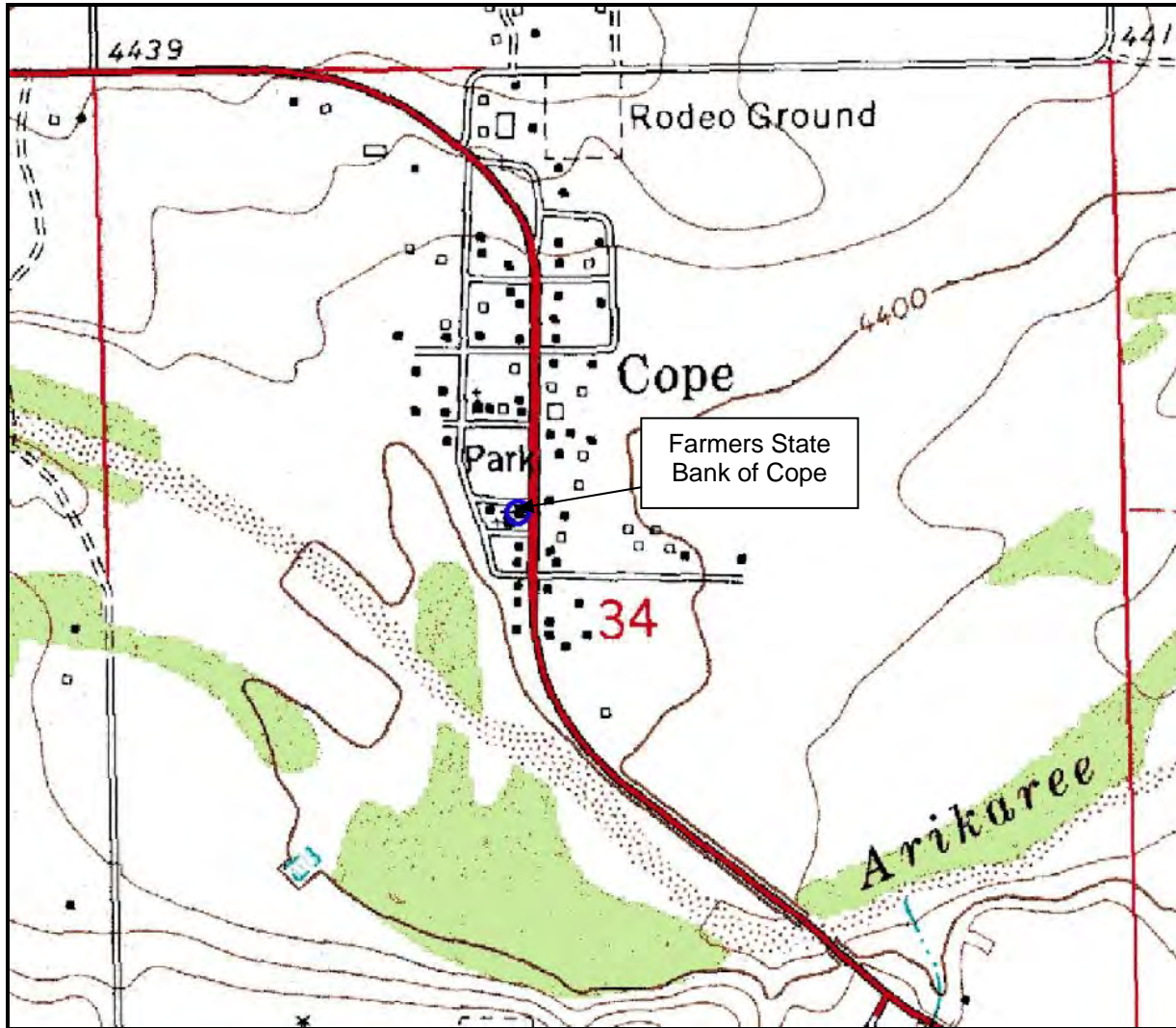
**Elevation 4400'**



Farmers State Bank of Cope  
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**USGS topographical section – close-up perspective**



Farmers State Bank of Cope  
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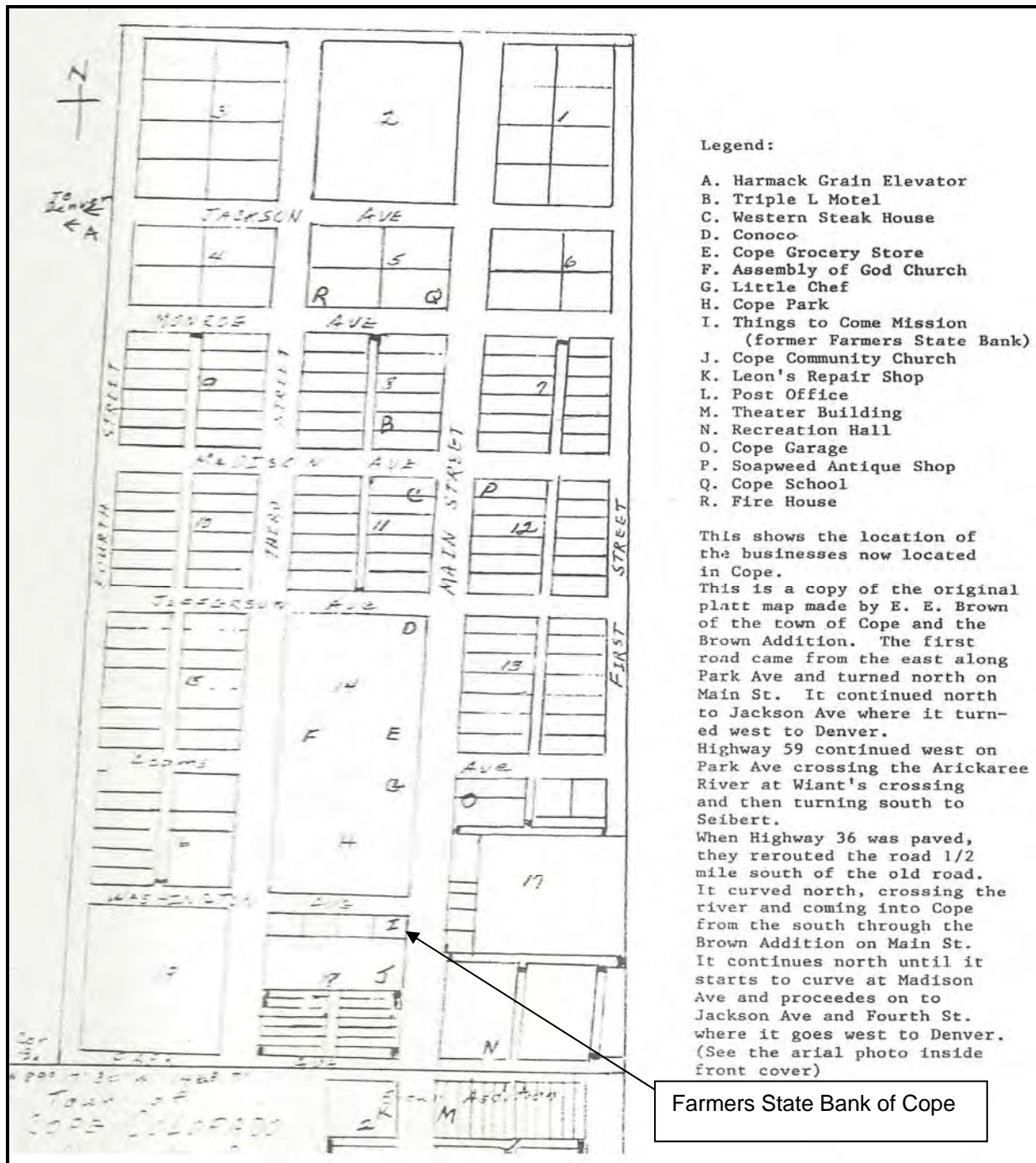


Figure 1. Annotated copy of ca. 1921 plat map of the town of Cope drawn by E. E. Brown, annotations completed in 1988. On file with the town of Cope.

Farmers State Bank of Cope  
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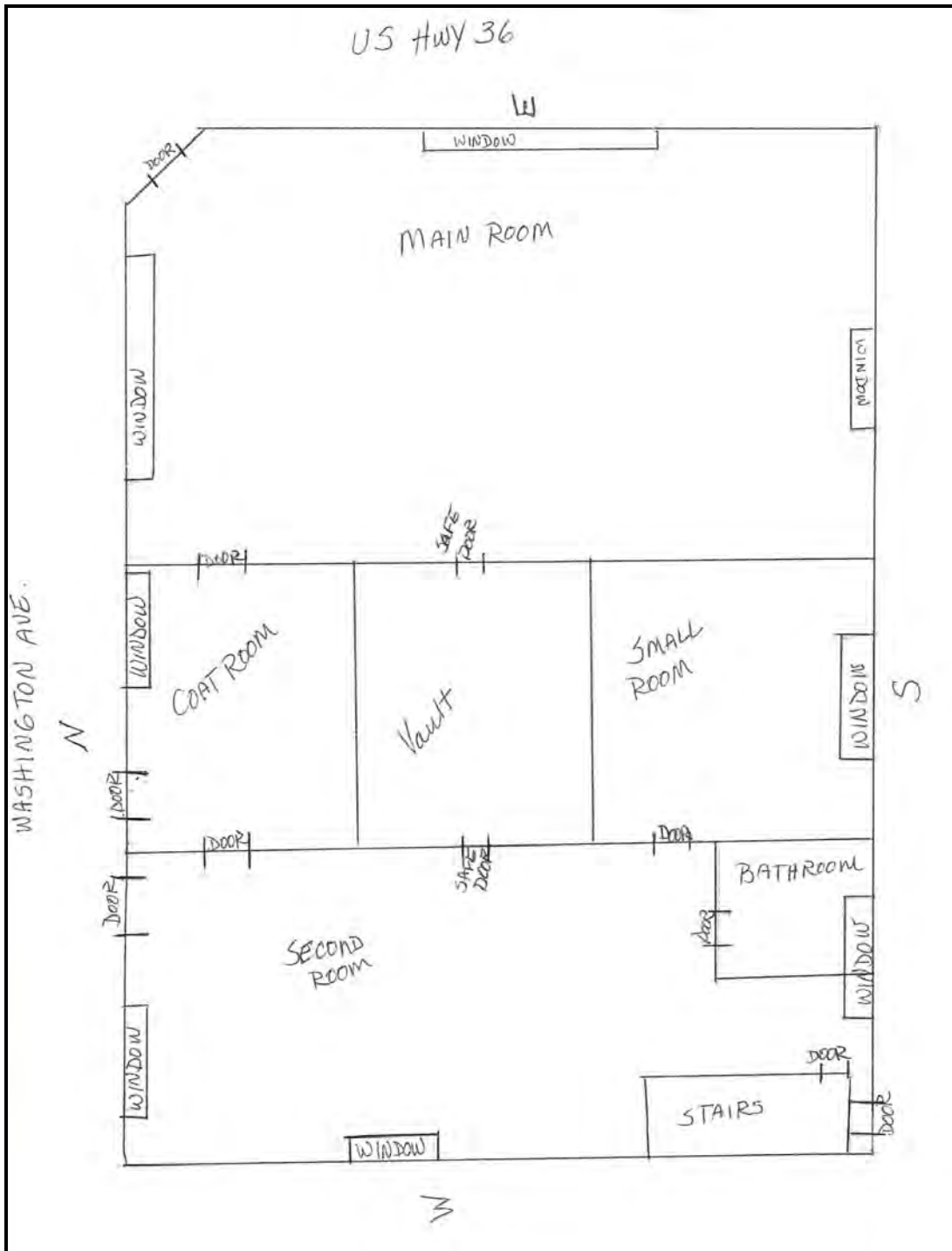


Figure 2. Floor plan, drawn by preparer, 2016



Farmers State Bank of Cope  
 Name of Property

Washington, Colorado  
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**Form Prepared By**

name/title: Patricia Covert (for owner)  
 organization: Cope Community Church  
 street and number: P.O. Box 38  
 city or town: Cope state: CO  
 zip code: 80812  
[e-mail pattcov@yahoo.com](mailto:pattcov@yahoo.com)  
 telephone: \_\_\_\_\_  
 date: September 25, 2016

**Current 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: Farmers State Bank of Cope  
 City or Vicinity: Cope  
 County: Washington State: CO.  
 Photographer: Patricia Covert (2, 6, 7, 12, and 13) and  
 Heather Peterson (1, 3-5, 8-11)  
 Date Photographed: May 9, 2013, Patricia Covert  
 October 24, 2016, Heather Peterson

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

Photo 1	Northeast entrance, east and north-facing sides. Camera facing southwest.
Photo 2	North-facing side. Camera facing southwest.
Photo 3	West-facing (rear) side. Camera facing east.
Photo 4	South-facing side. Camera facing north.
Photo 5	Main entrance from interior. Camera facing northeast.
Photo 6	Bank lobby; note marble baseboard. Camera facing north.
Photo 7	Bank lobby, behind where the teller counter originally stood, vault on right side; camera facing southwest.

Farmers State Bank of Cope  
 Name of Property

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 County and State

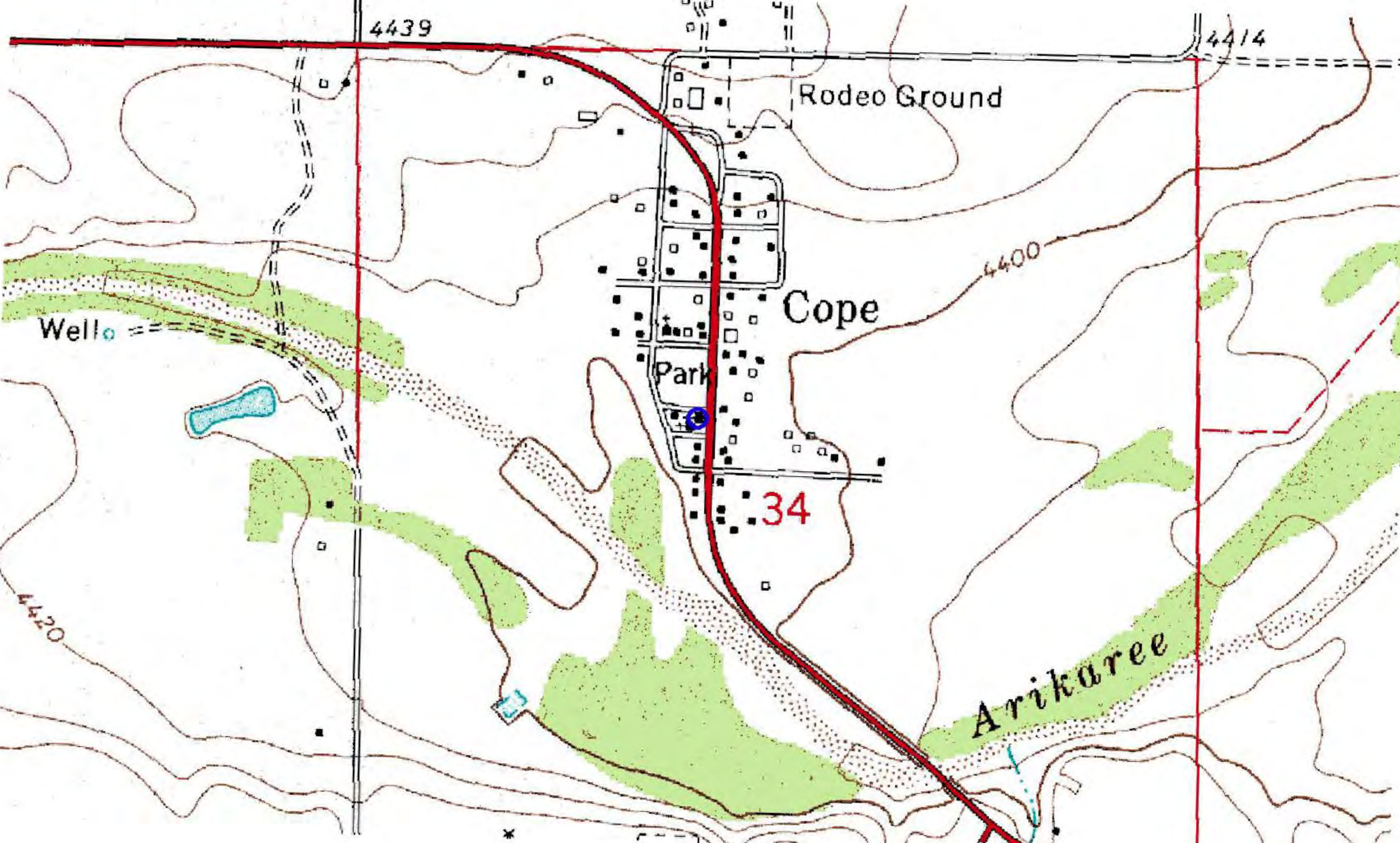
Photo 8	Bank lobby side of vault- close-up; camera facing west.
Photo 9	Vault gate now at Cope Community Church; camera facing east.
Photo 10	Back room, second vault entrance on right; camera facing north
Photo 11	1956 bathroom and entrance to south room, camera facing southeast
Photo 12	Back room, with half wall addition with bathroom on left and half wall with basement staircase and backdoor on right; camera facing south.
Photo 13	Street view of bank building (right) and church (left); camera facing west.

**HISTORIC PHOTO LOG**

Figure 3: "Hunting prairie chickens on the Bert and Marion Rapp homestead north of Cope in 1921. L to R: Nellie Fastenau, Carrie Ingersol, Genevieve Murfin, Allie E. Campbell and Marion Rapp." From Cope Homemakers Club. *Heritage of Cope 1888-1988*. Dallas, TX: Curtis Media Corporation, 1988.



Hunting prairie chickens on the Bert and Marion Rapp homestead north of Cope in 1921. L to R: Nellie Fastenau, Carrie Ingersol, Genevieve Murfin, Allie E. Campbell and Marion Rapp.



4439

4414

Rodeo Ground

Cope

Park

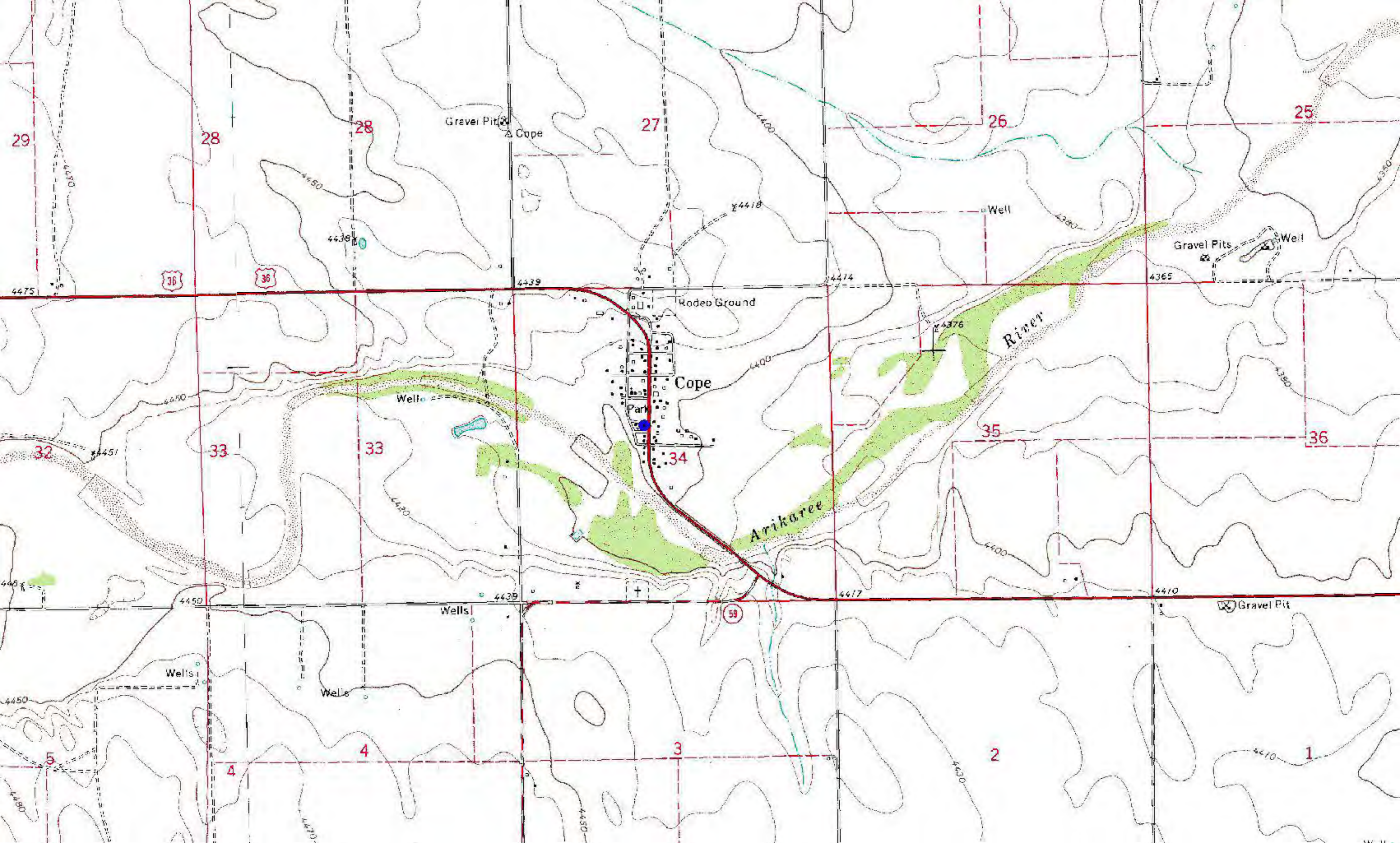
34

Wello

4400

4420

Arikaree



Gravel Pit

27

26

25

28

28

29

36

36

Cope

Well

Gravel Pits

Well

Rodeo Ground

Cope

River

33

33

32

35

36

Park

34

Arikaree

4450

Wells

4439

59

Gravel Pit

Wells

Wells

4

3

2

1

4

5

4450

4400

4410



Washington Avenue

45450



4550





COVE MEMORIAL

Entrance Area









THE FARMERS STATE BANK.









Water is off in  
Restroom for 7hrs.  
Water to not noc



DO NOT  
REMOVE  
THIS SIGN

Beck's  
Lemon  
Lime  
Soda





UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received:  Date of Pending List:  Date of 16th Day:  Date of 45th Day:  Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

Accept  Return  Reject  Date

Abstract/Summary Comments:

Recommendation/ Criteria

Reviewer Edson Beall Discipline Historian

Telephone \_\_\_\_\_ Date \_\_\_\_\_

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

  
HISTORY *Colorado*

OFFICE of ARCHAEOLOGY and HISTORIC PRESERVATION



March 17, 2017

J. Paul Loether, Deputy Keeper and Chief,  
National Register and NHL Programs  
National Register of Historic Places  
1201 Eye St. NW, 8th Fl.  
Washington D.C. 20005

Re: National Register Nomination for the Farmers State Bank of Cope, 45450 Washington Avenue,  
Cope, Washington County, Colorado (5WN.250)

Dear Mr. Loether:

We are pleased to submit for your review the enclosed National Register of Historic Places nomination for the Farmers State Bank of Cope in Cope, Colorado. In accordance with the submission policy, enclosed please find:

- CD with PDF of the nomination for the Farmers State Bank of Cope. Note: **The enclosed disk contains the true and correct copy of the nomination for the Farmers State Bank of Cope to the National Register of Historic Places.**
- CD with USGS Topo maps from ArcView GIS
- CD with TIF images
- Physical signature page to the nomination

The State Review Board reviewed the nomination at its meeting on January 20, 2017. The board voted unanimously to recommend to the State Historic Preservation Officer that the nomination met the criteria for listing in the National Register.

We look forward to the listing of this nomination. If you have any questions, feel free to contact me at (303) 866-4684 or at [heather.peterson@state.co.us](mailto:heather.peterson@state.co.us).

Best regards,



Heather Peterson  
National & State Register Historian

Enclosures as above noted