

1941

**United States Department of the Interior
National Park Service**



**NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM**

1. Name of Property

historic name: **State Bank of Townsend**

other name/site number:

2. Location

street & number: **400 Broadway**

not for publication: **n/a**
vicinity: **n/a**

city/town: **Townsend**

state: **Montana**

code: **MT**

county: **Broadwater**

code: **007**

zip code: **59644**

3. Classification

Ownership of Property: **private**

Category of Property: **building(s)**

Number of Resources within Property:

Contributing

Noncontributing

 1

 building(s)

 sites

 structures

 1

 objects

 Total

Number of contributing resources previously listed in the National Register: **0**

Name of related multiple property listing: **n/a**

4. Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this X nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property X meets ___ does not meet the National Register Criteria.

Maude Day _____ Date 12-6-91
Signature of certifying official

MONTANA STATE HISTORIC PRESERVATION OFFICE
State or Federal agency and bureau

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting or other official Date

State or Federal agency and bureau

___ See Continuation Sheet

5. National Park Service Certification

Entered in the
National Register

I, hereby certify that this property is:

entered in the National Register Andrew Byer 1/13/92

___ See Continuation Sheet

___ determined eligible for the National Register _____

___ determined not eligible for the National Register _____
___ See Continuation Sheet

___ removed from the National Register _____
___ See Continuation Sheet

___ other (explain): _____

Signature of Keeper Date of Action

6. Function or Use

Historic: Commerce/financial institution

Current: Commerce/financial institution

7. Description

Architectural Classification: Late 19th and 20th Century Revivals: Neo-Classical Revival

Materials: foundation: concrete
 roof: asphalt
 walls: brick

Describe present and historic physical appearance.

The State Bank of Townsend is a two-story brick bank building. Employing Neo-Classical style architecture, the designers created a temple front format, dominated by an imposing entrance enframed by columns, pilasters and a pediment of buff colored sandstone on a base of polished Helena granite. The northwest and southwest facades are finished with tan-brown brick and sandstone; the southeast and northeast facades are finished with common red brick. All are laid in running bond.

The bank's offices occupy 3,200 square feet with 75 feet of frontage on the busy street corner of Broadway and Cedar Streets, in the heart of downtown Townsend, Montana. The bank building is oriented northwest toward Broadway, with a parking lot at the rear which is bounded by an alley. As originally designed, there was a small single story commercial building built along the side of the bank, of similar design, on the northeast side.

The average depth of the building from Broadway Street is 134 feet. The foundation is formed of concrete bearing walls 12 inches thick. The base course of granite was quarried in nearby Helena. The structure's exterior consists of 8-inch thick brick with a facing of common brick. The roof is flat, constructed of wooden rafters and sheathing covered by tar and gravel.

The main entrance to the bank is located on the northeast elevation. The design is characteristically symmetrical, with an enframed central entrance. The doorway is surrounded by carved sandstone molding along the sides, with scrolled brackets supporting a cornice with a broken scroll pediment. Carved garlands accent the panels to either side. The temple front is executed in sandstone and composed of monumental Ionic columns and pilasters, both featuring floral carving on the capitals. These support a full entablature, capped by a slightly gabled, stepped pediment. The pediment coping, the architrave and the cornice on the temple front extend to form a continuous belt coursing around the northwest and southwest elevations.

The sandstone temple front is set between brick piers, which form the northeast and northwest corners, and repeat along the southwest facade. Raised at every sixth course, the piers add rusticated texture to the composition. Along the southwest facade, tall window openings are placed between the piers. The window openings feature brick surrounds, stacked at the sides with soldier courses across the heads. A side entrance is located at the southwestern corner. Above this first floor doorway, a raised brick panel infilled with brick header courses echoes the rhythms of the fenestration.

The original window units and doors were replaced during the 1960s, and again in 1978. The original window openings on the southeast and southwest elevations were barred on the upper levels; double-hung, 1-over-1 sash windows were installed on the lower portion of the window openings. By the 1960s, these had been replaced with glass blocks. During the 1978 renovations, the historic frames were retained, while glazing on the northwest facade was replaced with single panels of thermapane glazing.

During the 1960s, the bank's original copper clad entrance doors were replaced with an aluminum-framed glass door; in 1978, a single glazed door with narrow transom and sidelights in anodized aluminum framing was installed on the main entrance, a single metal door with narrow light was installed on the southwestern corner.

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 7

State Bank of Townsend

Page 1

Fenestration on the southwest facade was also updated in 1978. The original wooden window frames, with decorative cornices across the lower opening were retained. These still are grouped in triplets on the central windows, and single units on the ends. However, the original glazing was replaced, and the upper portions of the windows were paneled with textured metal.

The southeast facade (rear) includes window openings on the first and second stories, having brick sills and segmental brick arches. In 1978, the openings on the first story were infilled with brick; on the second story, original double-hung sash units were replaced with modern, like units.

In 1978, the bank owners decided to expand banking facilities, expanding the office space and adding an autobank. This included office space fronting onto Broadway, with an autobank at the rear accessed through the parking lot. On the northeast elevation, the attached, historic building was removed in 1978, and replaced with a single-story addition. Above the first story level, the original red brick construction is evident. A single chimney is attached to this wall near the centerpoint; original rooflines of the historic building are indicated by tar marking the brickwork.

The 1978 addition was designed to read as a separate building. It is clad with stucco-like panels and finished with metal coping. On the northwest facade it has a recessed entrance offset to the west, and large, single panel windows. A metal awning projects above these openings; a simple poured concrete base finishes the bottom. A drive-up auto window and rear entrance are located on the southeast facade (rear). Above this the upper parapet is finished with metal panelling.

The building rises to a height of two stories, although on the interior, only 18% of the area along the rear of the building is apportioned into a second story space. On the interior, the main entry foyer rises to a height of 22 feet. The foyer is finished with walls plastered to imitate ashlar stone, gray Tennessee marble flooring with a black Glens Falls marble border, and trim of American black walnut, birch and oak. Botticieno marble was employed on the main teller counter and screen. Each wicket features dealing plates of black Glens Falls marble, and electroplated bronze screens. Small offices occupy each corner flanking the main entrance.

The upper walls enclosing the lobby are finished with raised, plastered panels, enframed by raised molding, painted with gold leaf at the borders and light green frescoed interiors. Above the teller windows, a second floor conference room overlooks the lobby through balconied French doors. The second story has hardwood floors and plaster walls. On the first floor rear, there are two toilet rooms with ceramic tiled floors.

The interior of the bank was altered in 1978 when the addition was made. The original lathe and plaster ceiling was covered with acoustic tiles, and fluorescent lighting replaced original fixtures. The east wall of the lobby was opened out into the addition. Its design includes oak trim, panelling and furniture.

Concurrently, an effort to weatherize the building resulted in further alterations. Thermal glazed doors were installed at the entrances. Upper portions of the original west windows were covered with insulated metal panels.

A basement underlies 37% (26 x 42 feet) of the bank's total area. It contains two vaults, one for fireproof storage of papers with a light door, the other with a heavy door for security of safe deposit boxes. The first vault is 6 x 10 x 8 feet, the second is 10 x 10 x 8 feet. The floor is cement, covered with carpet and vinyl asbestos tile. The basement also contains a boiler room, fuel room and ash pit.

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 7

State Bank of Townsend

Page 2

Renovations made to the State Bank of Townsend in 1978 resulted in a definite loss of integrity. Loss of original fenestration by the 1960s, and the attached historic building in 1978 is indeed unfortunate. However, the major elements of the temple front design and all masonry elements are intact, and the interior remains largely intact, enabling the strength of that original design still to be conveyed. Design of the 1978 addition, intended to read as a separate building compatible in scale with the historic streetscape, does not interfere with the ability of the State Bank building to accurately reflect its original design. The State Bank of Townsend remains in its original location on a prominent corner in downtown Townsend, and still vividly recalls the period of its construction and its associations with historic Montana banking and the growth of this community.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties: **Locally and statewide**

Applicable National Register Criteria: **A, C**

Areas of Significance: **Architecture
Commerce**

Criteria Considerations (Exceptions): **n/a**

Period(s) of Significance: **1918-1941**

Significant Person(s): **n/a**

Significant Dates: **1918**

Cultural Affiliation: **n/a**

Architect/Builder: **Moorman, A., and Co.**

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The State Bank of Townsend is a significant building in downtown Townsend, and has held a commanding institutional presence in this small town since its construction in 1918. The building is significant for its associations with Montana banking history during the early 20th century. The bank gains significance as a good example of Neo-Classical architecture, as evidenced in the temple front building form which achieved popularity in the design of Montana's financial institutions during the first decades of the 20th century. In addition, it is representative of the work of A. Moorman and Company, an architectural firm specializing in bank design and construction during that era.

Historical Significance

The U.S. Congress set up a national banking system in 1863. The territorial legislature in Montana made no provisions for incorporation of territorial banks, so Montana's first banks were all owned by individuals and partnerships. These banks were first opened in Helena (1872), Bozeman (1872), Deer Lodge (1872), and Missoula (1873).

In 1873, the United States experienced financial depression¹; however, Montana's economy rebounded, and the late 1870s and early 1880s witnessed a tremendous growth in banking in Montana as the territory grew steadily and arrival of railroads became imminent. Railroad entry and corporate growth resulted in eight new private banks in 1879 and 17 in 1883. The climax of private banking in Montana occurred in 1883 with national banking gaining ascendancy after that time.² In 1887 the territorial legislature enacted a law to incorporate state banks in Montana with a minimum capital investment stock of \$20,000. Five state banks were established between that time and statehood in 1889. Townsend State Bank followed ten years after Montana became a state.

J.P. Kearns, founder of the State Bank of Townsend, was the son of James Kearns who emigrated from Ireland in 1848. J.P. was educated in Boston schools, and went on to Bayless Business College in Dubuque, Iowa.³ J.P. Kearns and his wife, Sarah, were born, reared and married in Wisconsin. He owned part interest in a store and was the Postmaster at Benton, Wisconsin from 1893-1897. He sold his interest in the store and came to Montana, arriving in Townsend in April 1899.⁴ The bank opened in June of that year.

Settlement of the Missouri River Valley was initiated during the gold mining era of the 1860s. The first communities to form were small mining camps such as Beavertown, Springville, and Crow Creek City -- communities which became defunct once the mineral resources played out. These camps were soon followed by a number of small agricultural communities, which profited by selling provisions to mining camps and emerging communities in nearby Helena and the greater Rocky Mountain mining region. By the early 1870s, the area had developed a strong ranching, farming, dairying, mining and lumbering economy; two flour mills and a smelter operated in Toston, just 30 miles from the future site of Townsend.

X See Continuation Sheet

¹McClellan, 1957.

²McClellan, 1957.

³A.W. Bowen, 1899.

⁴Broadwater Bygones.

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 8

State Bank of Townsend

Page 1

The town of Townsend, Montana was born with the construction of the Northern Pacific Railroad line through the Missouri Valley enroute to Helena. With the line sited through a ranch belonging to Governor Benjamin K. Potts, Northern Pacific purchased the 160 acre townsite from Potts, and in 1882, officially platted the town and began selling building lots.

The Townsend railroad depot was completed in 1883, and in May of that year the first train arrived at the depot. By 1885, in the surrounding townsite, approximately 80 businesses of all kinds stood ready to accommodate new residents, travellers and the railroad. Overnight it seemed, Townsend became a most urbane place to live. Agricultural producers soon gravitated to the rail center in Townsend; livestock and crops of grains, potatoes, peas and sugar beets formed the basis of the region's rural economy. In 1897, when Broadwater County was created, Townsend was named the county seat.

Four banks have operated in Townsend during its 98-year history. The town's first bank organized in 1890 as the Bank of Townsend. Operating until 1898, it was succeeded by the Hyatt and Dolenty Bank, which organized and operated for just one year. The year 1899 saw the founding of the State Bank of Townsend. The fourth bank, the First National Bank of Townsend, was founded in 1910. The First National Bank operated until the early 1920s, when financial conditions forced its closure.

For the first two decades of its operation, the State Bank of Townsend was located in a building which still stands at 312 Broadway Street. In 1916, the bank purchased two lots at 400 Broadway which encompassed one of the town's first buildings, a small single story dwelling which served as a doctor's office occupied by Fred Schmitz.

To allow room for construction of the new bank building, the early residence was moved to the back of the lots along the alley. It was removed in later years to provide bank parking. The architectural firm of A. Moorman and Co. was employed to design the two story State Bank of Townsend building. This new building was completed and opened April 20, 1918.

The timing of the construction and opening of the new bank building is of particular interest in the context of agriculture and banking in Montana during the period. From 1909 to 1916, visions of prosperity prompted by unusually moderate weather, generous rainfall, and heavy railroad promotion brought thousands of hopeful newcomers to take up homestead claims in Montana. Scratching out a living dry land farming was a challenge in the best of years, as the weather cycled into a drier period. Few had farming experience and struggled in the pre-war years. Severe drought began in 1917 and lasted several years, yet in 1917, 176 new banks were chartered in the United State, 41 of these in Montana.

Combined with inflation, poor markets, and European recovery, years of devastating drought brought disaster to farmers and financiers alike. From 1917 to 1939, Montana recorded 17 years of below average moisture. Unable to collect on outstanding loans, many banks further extended themselves hoping to recoup. The homestead economy collapsed, farms went bankrupt and disillusioned farmers left the land and the state by the thousands. Half of Montana's banks, 214 of them, closed permanently between 1920 and 1926.⁵

The mid- to late-1920s saw some recovery of Montana's agricultural sector, but financial normalcy was not achieved prior to the October 1929 crash. Despair of the farmers continued through the 1930s due to drought, dust storms, hail, grasshoppers, and falling markets. Montana's agricultural depression blended with the national financial crash.

⁵Toole, 1957.

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 8

State Bank of Townsend

Page 2

Depression brought foreclosure of another series of banks. While not as severe as the early 1920s, more than 20 banks in Montana closed from 1929 to 1933.⁶

During this period, Montana was heavily "overbanked." Like banks across the United States, Montana's banks had loaned on war-inflated commodity and land values, with little supervision. The overbanked condition of the 1920s was due to state and federal "foolishness" in granting charters. Nationwide, from 1920 to 1929, 20 of every 100 banks failed.⁷

The profile of Montana banks which tended to fail during this period reveals that they were generally state-chartered, small, rural, young, and located east of the Continental Divide.⁸ Given those trends, the survival of the State Bank of Townsend, which matches the profile in all categories, was truly remarkable. Additionally, the economy of the vicinity served by the bank is primarily agriculture-dependent. These types of small banks were generally unable to diversify earning assets and were singularly dependent on the local economies. However, J.P. Kearns is remembered as a very conservative banker, who did not make loans readily. It is speculated that his cautious loan policies account in part for the ability of the State Bank of Townsend to survive in Townsend, while other banks failed.⁹

Architectural Significance

In 1916, the architectural firm of A. Moorman and Co. of St. Paul, Minnesota was selected to design the State Bank of Townsend. Constructed along classic lines of the Ionic order, the bank typifies many small banks constructed during the period when the temple front format became popular throughout Montana, as elsewhere in the nation.

Conveying a sense of solidity and security, the temple front format was most often employed on bank buildings of the early 20th century. Typical of such design as it evolved through the 1910s, the State Bank of Townsend employs Neo-Classical decorative elements in the temple front, the Ionic order columns, and refined symmetry of the building.

Albert Moorman, of A. Moorman and Co., was born in Germany in 1860, and immigrated to the United States as a child. Moorman was raised in Chicago and at the age of 12 he apprenticed to a wood carver, working on the Iowa State Capitol among other projects. In 1905, he established A. Moorman and Co. in St. Paul, Minnesota, which originated as a furniture company. The business quickly evolved from "manufacturers of bank, office, store and saloon fixtures" to designing interiors, to specializing in design and contracting of bank buildings and equipment by 1914.

The State Bank of Townsend is one of four known examples of Moorman's work in Montana. Active through a period when small rural banks proliferated, Moorman's firm contracted actively throughout the Midwest, and was responsible during the period for about a third of the architectural work for the Northwestern National Bank Company of Minnesota. Albert Moorman died in 1927; however, members of his family continued the business into the 1970s, specializing in later years in remodelling.

⁶Toole, 1957.

⁷Ibid.

⁸Toole, 1957.

⁹William J. Kearns, personal communication

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 8

State Bank of Townsend

Page 3

A major institution in Townsend, the State Bank of Townsend continues to lend its financial support to the development of ranching enterprises and community growth in Broadwater County. Still owned and operated in principal by members of the family which chartered it in 1899, the bank's current president, William Kearns, is the grandson of the bank's first cashier and major stockholder. The State Bank of Townsend has been operated by one family for over 90 years, a record unmatched by any other bank in the state.

The building and the institution of the State Bank of Townsend have been a stalwart financial anchor to local business for almost a century now. Entering the bank is like taking a step back in time, it remains one of the very last banks in Montana to retain and use its original, interior banking facilities. Proven by time to be a survivor, the bank today is one of the few small rural banks to remain vital, recalling a more vibrant era in the history of small town banking in Montana.

**United States Department of the Interior
National Park Service**

**NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET**

Section number 9

State Bank of Townsend

Page 1

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