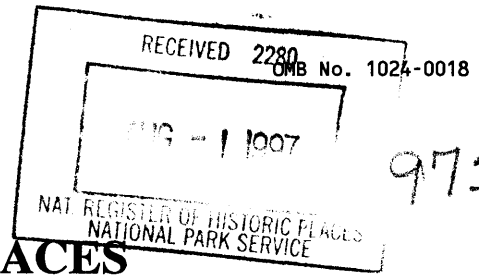


United States Department of the Interior
National Park Service



NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

1. Name of Property

historic name: First State Bank of Chester

other name/site number: Westland Building

2. Location

street & number: Washington Avenue & First Street East

not for publication: n/a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

city/town: Chester

state: Montana

code: MT

county: Liberty

code: 051

zip code: 59522

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this 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 meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide locally.

Signature of certifying official/Title

Date

Montana State Historic Preservation Office

State or Federal agency or bureau

(See continuation sheet for additional comments.)

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

4. National Park Service Certification

I, hereby certify that this property is:

- entered in the National Register
 see continuation sheet
- determined eligible for the National Register
 see continuation sheet
- determined not eligible for the National Register
 see continuation sheet
- removed from the National Register
 see continuation sheet
- other (explain): _____

Signature of the Keeper

Edson H. Beall

Date of Action

8/29/97

5. Classification

Ownership of Property: private	Number of Resources within Property	
Category of Property: building	Contributing	Noncontributing
Number of contributing resources previously listed in the National Register: 0	<u> 1 </u>	<u> </u> building(s)
Name of related multiple property listing: n/a	<u> </u>	<u> </u> sites
	<u> </u>	<u> </u> structures
	<u> </u>	<u> </u> objects
	<u> 1 </u>	<u> </u> TOTAL

6. Function or Use

Historic Functions:

COMMERCE/TRADE: Financial Institution

DOMESTIC: Multiple Dwelling

HEALTH CARE: Hospital

Current Functions:

COMMERCE/TRADE: Business, Professional

7. Description

Architectural Classification:

Other: Corner Entrance Bank

Materials:

foundation: stone
walls: brick
roof: asphalt
other: n/a

Narrative Description

The First State Bank of Chester is located on the corner of Washington Avenue (also designated Highway 2) and First Street East in the town of Chester, the seat of Liberty County, Montana. The "Heart of the Hi-Line," Chester lies between Lake Elwell and Sweet Grass Hills, on the banks of Cottonwood Creek. Chester's one-side-of-the-street business district faces the Burlington Northern Railroad's mainline (formerly the Great Northern Railway). The building is in the center of this railroad town, and is highly visible on Highway 2.

The First State Bank of Chester was constructed in 1910 by the Williston Construction Company. Prior to beginning construction in May 1910, a frame building which formerly occupied the site was moved. The two-story, rectangular brick building measures 30 feet by 60 feet. Its design is representative in scale, materials and detailing of the hundreds of homestead boom era banks constructed across Montana during the 1910s.

Located on a corner lot, the two primary facades of the building present an appearance of permanence and stability. The red brick walls are juxtaposed against two sandstone belt courses---one at the second floor level and one at the second floor ceiling level. The dentiled concrete cornice is topped by a brick parapet. The second floor is divided into bays by brick pilasters. The piers' concrete bases slope back to the building and the simple capitals appear to support the belt course.

The entrance to the bank is diagonally set at the northeast corner. Ionic columns of sandstone support extended swan's neck brackets. The paired entrance doors are solid oak with full-lights and brass hardware and are approached by three slightly curved steps. The original doors are topped with a full-length transom. A new set of doors is now located in front of the historic doors,

creating a vestibule. A prominent second story turret originally projected over the entry. Its detailing matched the rest of the building, and it contained three double-hung windows. A conical shaped roof with tile or metal simulated tile topped the turret. It was removed in the 1950s after concerns were raised about its structural stability.

The first floor of the north facade features a centered replacement window of tripartite design with a full-length transom (in filled with boards). Flanking it to the east is the entrance door to the upper floor. The original door has been replaced with a full-light metal door. The first floor of the west facade has two original one-over-one double hung windows at the east end. Toward the rear of the building are two doors flanked by windows. The original window sash have been replaced with smaller windows and boards. The doors are also new.

Between each of the pilasters at the second floor on the west facade is an awning window which replaced the earlier one-over-one double-hung sash. The second floor of the north facade is divided into three bays. The central bay has two windows; the southern bay has a narrower window. All window openings have concrete lug sills and flat, brick arches.

The interior of the building remains much as it was constructed. The banking lobby retains the original pressed-metal ceilings, bank vault, and woodwork. The second floor has been remodeled several times, but the original floor coverings, woodwork, and doors with transoms are still in place.

Integrity

The First State Bank of Chester retains a high level of architectural integrity, and clearly reflects its association with Montana's early 20th century homestead era and its function as a bank. The original design of the building is intact except for the replacement windows and doors and removal of the turret. The interior public spaces also retain high level of integrity of design and materials.

8. Statement of Significance

Applicable National Register Criteria: A

Areas of Significance: Commerce, Health/Medicine

Criteria Considerations (Exceptions): n/a

Period(s) of Significance: 1910 - 1947

Significant Person(s): n/a

Significant Dates: 1910

Cultural Affiliation: n/a

Architect/Builder: W.W. Horton,
Williston Construction Company

Narrative Statement of Significance

Historical Significance

The First State Bank building was constructed in 1910, the year the community of Chester was incorporated. The bank has been a landmark in Chester since its construction. A substantial brick building, the bank has stood the test of time, reflecting the history of the community's growth and change from the homestead era to the present day. Its story is representative of the hundreds of rural banks constructed during the homestead settlement period, whose history was short-lived. For its important associations with these patterns of state and local history, and for its architectural merits, the building is eligible for the National Register of Historic Places according to criterion A.

History of Chester

The community of Chester is one of the oldest settlements in the north-central Montana region known as the Hi-Line. Located on Montana's windswept high Northern Plains, the Hi-Line was once the sole domain of the Blackfeet and other native people who hunted the buffalo that roamed the prairies surrounding the Sweet Grass Hills. For thousands of years these northern plains were renowned buffalo country, and as late as 1859, it was observed that as "far as the eye could reach, these plains were covered with troops of buffalo, thousands and thousands were constantly in sight."

The first European-Americans to venture into the area were the Verendrye Brothers in 1743. Following the Lewis & Clark Expedition 1804-1806, white entrepreneurs began to venture along the upper Missouri River to trade furs, whiskey and other goods with the Indian tribes in the region. Later, as settlers came to the newly created Montana Territory, open range cattle ranching was introduced. By the late 1880s, the banks of Cottonwood Creek became a resting spot on the long trail drive to the railhead at Minot, North Dakota (opened in 1886), and seeds for the town of Chester were sown.

In 1887, the Manitoba Railroad laid track across much of northern Montana, to Havre, and then on down to Great Falls. Gold discoveries near Chester in the Sweetgrass Hills drew hopeful miners during the late 1880s-early 1890s, and the stopping place on Cottonwood Creek became popular with freighters traveling the "Old Freight Road" from the rail hubs, to and from the mines.

The completion of the transcontinental Great Northern Railway (successor to the Manitoba) in 1893 soon transformed the character of Chester and the surrounding countryside, as tracks were finished and communities founded all along the Hi-Line route. A post office in the Chester Trading Company store was established November 22, 1895; the name Chester was chosen for the Pennsylvania hometown of the town's first telegraph operator. The town emerged from the railroad-building era as one of the most developed along the rail line, as homestead and dryland farming began to draw settlers to the area. Wheat, barley and livestock raising became mainstays of the local economy.

The original town stood on the north side of the Great Northern line, along a curve in the line. When the line was straightened a quarter of a mile to the south in about 1907, the community picked up and relocated to a spot just south of the newly-aligned track.

The town of Chester was incorporated in 1910, and held the first council meeting on November 29, 1910. The population at that time was about 500, and a bustling business community existed. The 1913-14 Polk City Directory reported that the community had grown to some 750 residents. In 1920 however, the census listed the population again at 500. That year, Liberty County was formed and Chester became the county seat.

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Founding of the First State Bank of Chester

On July 22, 1909, C.M. Atkins printed an announcement of his intention to open a bank in Chester:

“The undersigned desires to say to the citizens of Chester and vicinity after looking over the situation he is determined to locate in Chester. He is now arranging for the establishment of the FIRST STATE BANK of Chester with temporary quarters in the Prairie Inn building. Having had banking experience in the State of Montana and being familiar with the conditions he will be glad to have your business. The bank will be a Chester institution, pure and simple, and will not be a branch of some big bank.”

A month later, the newspaper reported that Henry C. Delaney had purchased lots just west of the Prairie Inn, and by November, the new bank was eagerly awaited. On December 1, 1909, the First Bank of Chester opened for business, and advertised “Money to loan on improved farm land, interest paid on time deposits at 5%... This bank solicits your accounts and offers absolute security and prompt and careful attention.”

When the bank was incorporated at the beginning of 1910, they declared a stock of \$20,000. Incorporators were listed as Henry C. Delaney of Havre, H.F. Smith of Whitlash; and L.D. Pugsley, Joseph Rehal and Clarence E. Biggs of Chester.

By March of 1910 the First State Bank of Chester announced plans to “erect a fine brick building on the corner where their current building now stands.” It was to be “two stories high with a full basement and ... a model of convenience.” The second story would hold offices. Completed in September by W.W. Horton of the Williston Construction Company, the bank was “modern in every respect”. It was the first substantial building, decidedly the most handsome and extravagant building, in early Chester. The red brick used in its construction was most probably from the brick factory in Havre, MT.

During the era of railroad expansion and homestead settlement, the population and economic base in rural Montana boomed. Thanks to unusually generous rainfall during the early teens, newly arrived homesteaders prospered. Claims were proved up, settlements expanded and the financial health of the region promised a bright future.

Between 1910 and 1920, homestead populations swelled, communities boomed, and the number of banks in Montana rose from about 150 to over 400. Farmers, encouraged by benevolent conditions, extended their capital by borrowing heavily to finance new equipment. Several years of drought in the late teens and early twenties resulted in great financial difficulties across the homestead frontiers of Montana. Like small banks in many rural communities, the First State Bank fell upon hard times, and shut its doors for good in December of 1920. The numbers of banks dropped away just as dramatically as they had risen; by 1930, there were fewer than 200 remaining in the state.

Following his resignation in November 1920 and closure of the bank the following month, the bank’s cashier of 10 years, J.N. Harvey, was found shot to death in his garage. The Chester Democrat reported the suicide, noting that “financial worries, resulting from repeated crop failures and the closing of the doors of the First State Bank had been preying on his mind for some time, and believing it unbearable, he committed the rash act.”

Despite the bank closure, the building continued to play a key role in the community. It has been utilized for over a dozen purposes from professional offices, to apartments, to a bakery, pool hall and barbershop. The front pillars still bear faint traces of paint for a barber pole advertising the basement business. Even the local Boy Scout troop met in the building. The second floor has seen a rooming house and a single residence in addition to a local hospital.

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During the 1920s, the Chester hospital operated in the bank building. Following passage of a bond issue that was not big enough to build a sizeable hospital, the city council decided to locate the hospital in the bank building until more money could be acquired to build a new one. Dr. Thomas Ewart practiced medicine on the second floor of the building when it was a hospital in the early 1920s. The second floor was used for a hospital off and on through the 1940s. A current resident of Chester, Georgia Wilcox R.N., worked as a nurse in this hospital as well as in the Mayo Clinic in Minnesota. Allen Kolstad, former Lieutenant Governor under Governor Stan Stevens, was born in this second floor hospital.

Architectural Significance

With its Neo-Classical detailing, and popular diagonal entrance format, the First State Bank of Chester is a strong representative of the country banks that proliferated across Montana's rural frontiers during the homestead period of the early 20th century. Employing brick and affordable concrete, the bank is a monument to the industriousness and pragmatism of community founders and boosters. Like many of the 200 or more similar banks founded during the period, the First State Bank elected to use classical design motifs to convey democratic ideals, a sense of security and permanence, and aspirations for success of the community.

Today, despite removal of the corner cupola for safety reasons, and modification of some door and window elements, the strength of the original design comes through. Interior elements further the understanding of the original design and function of the building. The First State Bank of Chester is a prominent architectural feature in the local vicinity, and takes its place regionally as one of the more substantial and prominent bank buildings to be constructed in the Hi-Line communities.

Since 1958 the building has housed a law office and insurance agency. Insurance agent Darby O'Brien gave the building its present name of the Westland Building from his crop and hail insurance business. The building was purchased in 1965 by Don Marble, attorney, who currently has the offices on the second floor.

The nomination of the First State Bank of Chester was researched and prepared by Chester's graduating class of 1997 in conjunction with the Montana Heritage Project.

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