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United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

RECEIVED  
OCT 9 1 2019  
Natl. Reg. of Historic Places  
National Park Service

### 1. Name of Property

Historic name: Forest River State Bank

Other names/site number: Walsh County State Bank, Walsh County Bank, First American Bank & Trust, Bremer Bank

Name of related multiple property listing:

N/A

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

### 2. Location

Street & number: 110 Front Street

City or town: Forest River State: ND County: Walsh

Not For Publication:  Vicinity:

### 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

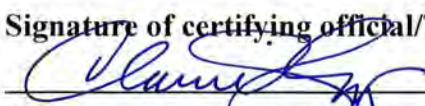
I hereby certify that this X nomination     request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets     does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

    national     statewide X local

Applicable National Register Criteria:

X A     B X C     D

Signature of certifying official/Title:		Date
		10.4.2019
Claudia J. Berg North Dakota State Historic Preservation Officer		

In my opinion, the property <u>   </u> meets <u>   </u> does not meet the National Register criteria.	
Signature of commenting official:	Date
Title :	
State or Federal agency/bureau or Tribal Government	

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**4. National Park Service Certification**

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:) \_\_\_\_\_

*For [Signature]*  
Signature of the Keeper

12/5/19  
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

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Structure

Object

**Number of Resources within Property**

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>1</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register 0

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

Commerce/Trade: Financial institution; Bank

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

**Current Functions**

(Enter categories from instructions.)

Commerce/Trade: Financial institution; Law Office

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

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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; Prairie School

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

Principal exterior materials of the property: Foundation: concrete; Walls: Brick; Roof: synthetic membrane; Other: terra cotta

### 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 Forest River State Bank is located on Front Street, the town's main street, in Forest River, Walsh County, North Dakota. The Prairie School style bank was built in 1919 after the town's original bank building burned in one of the fires that reshaped Forest River's business district. The rectangular massing and strong, symmetrical geometry of this brick Prairie School style bank paired with the intricate details seen in the terra cotta ornamentation makes this building a classic example of Prairie School style architecture in the upper Midwest. Although the expansive transom windows have been altered from the original design, the basic scheme of the original design has been retained. In addition, the integrity of the Forest River State Bank's exterior design, materials, and workmanship remains quite high. The building is the last remaining historic structure of Forest River's once thriving main street and is a testament to the bustling community that the town once was.

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## Narrative Description

### LOCATION AND SETTING

The Forest River State Bank is located at 110 Front Street in Forest River, North Dakota situated in south central Walsh County, approximately one mile north of the boundary with Grand Forks County. The area was settled in the 1870s south of today's Forest River, which at the time the area was settled, was called the Big Salt River. The heavily wooded area around the river is in stark contrast with the open, flat prairie of the surrounding landscape. The town of Forest River was incorporated in 1893 and soon grew to be a bustling small town. It boasted a bank, two general stores, a garage, two blacksmith and repair shops, three elevators, a hotel, a barber shop, among other smaller businesses. The town had a relatively steady population of the first half of the 20<sup>th</sup> century with approximately 200 to 230 residents. However, the town's population has been declining since the 1950s. This decline is typical of many small-town communities as the depopulation of rural America continues. Even so, Front Street, the town's business district running north and south for two blocks, is still the center of local activity. Townsfolk and people from the surrounding rural area still support the café, post office, law office, fire department, community center, and bar that remain in operation today. Across the main street, a community park runs the length of the north block and there is an open lot and some agricultural related buildings across from the south block. A branch of the Northern Plains Railroad (originally a Northern Pacific Railroad line) runs parallel to Front Street on the opposite side (west) of the park and is adjacent to a paved county road bordering residential lots. Residential lots are found immediately adjacent to the east of the property, across the alley, at the building's rear. This central district of Forest River has remained the nucleus of the town and remains a testament to the town's past, culture, and identity.

The Forest River State Bank is a distinctive structure located on the south block of Forest River's main street. The bank occupies a corner lot at the intersection of Front Street and Third Street. Located on Lot 24, Block 4 of the original townsite, it employs zero lot line setbacks at the front and sides with the neighboring building to the south built right up to the shared property line. A sidewalk runs along the west (front) elevation with parking at the street and another

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sidewalk runs along the north (side) elevation with a wide, grassy planting strip between the sidewalk and street. The rear yard is open and planted with grass along with two mature Ash trees.

Like many early towns in the region, the original main street buildings were mostly wooden structures with a few exceptions. This brick constructed Prairie School style bank that anchors the streetscape today was built in 1919 to replace the town's original bank after a fire razed all the structures on the south block of main street in 1918. Several major fires have reshaped the town's main street throughout time. Today, the Forest River State Bank is the sole remaining historic structure (constructed before 1950) of Forest River's once thriving main street businesses. This building has stood the test of time enhancing Forest River's main street and is the historic core of the community.

#### DESIGN, MATERIALS, AND WORKMANSHIP

The Forest River State Bank is a tall single-story rectangular brick structure, approximately 25-feet by 50-feet, has a flat (or low-slope) roof with a parapet, and is built over a board-formed concrete basement foundation. Situated on a corner lot, the west (front) and north (side) elevations are exposed to the street and are simple in form and mass conveying solidity and strength. The Forest River State Bank has a strong, recognizable presence with vertical scratch red brick (typically observed in a running bond pattern). The handling of the supporting pilaster elements on these elevations creates a pleasing series of rhythms, and the strength of the corner cantons is augmented by the restrained use of terra cotta ornamentation with foliate design. The smooth finish and delicate detailing of the white terra cotta elements contrast with the earthy colored, coarsely textured brick. The terra cotta capitals and escutcheons depict fine, abstract Prairie School foliated motifs drawn from classical forms. The glazed terra cotta decorative elements and strong, balanced geometry seen in this bank are indicative of Prairie School ideals.

The west (front) elevation is symmetrically composed of a rectangular frame with brick cantons and a broad entablature. The façade is subdivided by a pair of brick pilasters with fine Prairie School terra cotta capitals framing each opening and forming a broadly proportioned entrance. Paired windows flank each side of the entrance at street level which are divided by the

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pilasters. The outermost windows are about half the width of the inner windows. The aedicular door surround with foliated corbels emphasizes the entry. On the surround, directly above the doorway, the lettering "BANK" is noted in raised letters. The door is a 6-lite, single panel hinged entry door. Overhead, a glass block transom spans the entire front between large brick cantons that are adorned with terra cotta escutcheons. In the earliest completed historic photo (*Additional Documentation, Fig. 14*), the expansive transom appears to be a metal window with a muntin grid. The transom window was replaced with the glass block in 1977 as part of a "face lifting" project to the bank's interior and exterior. A simple entablature spans across the front elevation and wraps continuously across the north (side) elevation with a white glazed terra cotta cornice and bed moulding above a running bond brick frieze and white single step terra cotta architrave. White terra cotta string (sill) courses below the upper transom and street level windows in addition to a white terra cotta water table, de-emphasize the vertical elements.

The north (side) elevation is a continuation of the detailing found at the west elevation for the westernmost two-thirds of the building echoing the proportions of the interior's lobby and banking area. The elevation is divided by a large full height pilaster that separates the front two-thirds of the elevation from the rear third. The large pilaster echoes the size and detailing of the front corner canton. Both are adorned with terra cotta escutcheons. The entablature spans the full elevation from the front canton to the rear corner interrupted only by the large intermediate pilaster. Windows at the street level are paired on each side of the three secondary pilasters that divide the front portion of the bank. The pilasters are identical to those on the west elevation with the same terra cotta capitals.

A glass block transom spans the north side in similar fashion to the front elevation. String (sill) courses of white terra cotta are located below the upper transom and street level windows, interrupted only by the pilasters. These bands compose prominent horizontal lines characteristically found in Prairie School architecture. This horizontality is continued with the terra cotta water table found continuously along the entirety of the north elevation interrupted only at four utilitarian at-grade basement windows that have been infilled with concrete masonry units. At the easternmost third of the bank's north elevation, where the vault and support areas

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are located on the interior, the brick plane is void of openings. Two rectangular brick details composed of soldier and stacked bond courses inset with rowlock and header coursers are adorned with flat glazed terra cotta tiles at the corners and center. These forms add a level of ornamental detail to this flat plane.

A patch in the frieze of approximately six bricks is located above the center pilaster on the north wall. Although it is hardly noticeable, in the course of evaluating historical photographs it is evident that some element, possibly a light fixture, was added and then removed at a later date. In a photograph taken during the 1938 celebration parade (*Additional Documentation, Fig. 19*) as well as another photograph (date unknown, *Additional Documentation, Fig. 17*), this wall mounted fixture is exhibited on the north. However, in a photo dated 1920 (*Additional Documentation, Fig. 14*), taken a year after the Forest River State Bank was constructed shows that this element was not part of the original design. No longer present, it evidently was later removed and the brickwork patched.

The east (rear) elevation is less ornate than the street facing elevations. The type of brick transitions on this east side changes to lighter colored stock modular bricks. Most of the east face is comprised of a running bond brick pattern with the exceptions of a rowlock course at the top of the parapet and a projecting belt course in a soldier bond that is a continuation of the architrave band on the north and west elevations. The parapet is capped with metal. A solid steel door is located at the south east corner of the building with concrete steps leading up to it. Obscured behind this steel door is a 6-lite, single panel hinged entry door that matches the front door on the west elevation. On the north side of the door, two single hung windows are paired with a terra cotta sill. These windows do not appear to be original to the structure, but the opening where they are located does appear to be original to the design. Utilities enter the building through two concrete masonry infilled basement windows located at grade.

The south (side) elevation is situated on a zero lot line setback. The adjacent brick and clay block structure of the Masonic Temple (built in 1950) matches the bank in length but is lower in height, making the upper portion of the bank's south side visible. At the west (front) corner of the bank, a transition from the vertical scratch red brick seen on the west elevation shifts to the



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lighter colored stock brick. Similar to the east elevation, the stock brick is laid in a running bond across the entire visible surface with the exception of a rowlock course at the top of the parapet which is capped with metal.

The main (west) entrance opens at grade to an interior vestibule where underfoot is an eye-catching mosaic of white hexagon tile with the lettering "BANK" in black. The mosaic is bordered with a fret pattern composed of square tiles. A green marble baseboard and series of white marble steps draw one up into the bank's lobby through a 6-lite, single panel hinged door that matches the exterior entry door. This change in level helps to demarcate space between the exterior street and banking spaces. The vestibule opens to the public lobby which is south of an approximately 6-foot tall barred teller counter / cage and partition that divides the otherwise open, asymmetric layout of the front (main) room of the bank. North of the vestibule and partition are the cashier's area and teller working space.

The public lobby is accentuated with the significant use of stone. The white hexagon tile flooring seen in the vestibule is continued at the lobby with interspersed black dot hexagons. The perimeter of the lobby is outlined in a continuous mosaic fret pattern composed of square tiles along the east, south, and west walls as well as along the undulating face of the teller counter / cage and cashier's space. Generous accents of dark green marble baseboard and plinth blocks at doors compliment the barred teller cage and cashier's partition faced with light grey marble. A freestanding check writing desk is constructed of the same marble while the legs are wrapped with the green marble base. Two half-lite obscure glazed doors are located on the east wall of the lobby. One connects to the service hallway in the rear portion of the building and the other opens to a storage closet. The barred teller counter / cage separates the public lobby from the bank workspaces. The partition runs east to west with an angled portion offsetting the larger teller workspace from the smaller cashier's space tucked behind the north side entry vestibule.

The cashier's space is separated from the lobby with the marble public-faced partition and a counter swing door. The partition has a framed opening infilled with a plastic grid panel, likely added during the 1977 remodel (it is unknown what was originally found in this opening). The open cashier's area has ample floor space (carpeted) and two windows at the west along with

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three windows to the north. The sills of the windows are placed below desktop height which would have allowed personnel to easily see the streetscape outside while they were working. Wood panel wainscoting is observed below a chair rail on the south and west walls in the cashier area. This paneling is presumably continuous on all four walls of the main room below the visible chair rail, however, it has been covered with wall paper in the lobby and cashier's workspace as well as the north wall of the cashier's area.

The cashier's area is separated from the teller's workspace by a half-lite obscure glazed door, located in the barred teller partition. The remainder of the partition provides counter space for the personnel. There are two teller windows, one located midway on the portion of the counter running east-west, and another centered on the angled portion of the teller counter / cage near the entry vestibule. The carpeted floor area of teller workspace is wide and open. At the east wall, a half-lite obscure glazed door leads to the service hall in the rear portion of the building and a door to the vault is prominently in view. The vault door matches a second vault door in the service hall, however at some point the exterior of the door in the teller area was repainted. The vault door's lock assembly and an ornately shaped hinge are visible from the main room. This vault door may have originally had gold leaf detailing similar to the similar vault door seen at the service hall.

The open plan of the lobby, cashier's area, and teller working space is reflected in the division of the exterior elevation's massing and fenestration. Prior to the 1977 remodel, the banking and lobby area had a high-ceiling. One can image how the original large transom window's muntin grid would have cast a patterning of light throughout the interior. The space is well lit even though the remodel included the installation of a drop ceiling that obscures half of the large span transom windows on the west and north. The ceiling of the vestibule is flattened at the same level of the large transom window's sill allowing light to pour in over and above. The street level windows are located the level of the occupants within, connecting the interior and exterior spaces. The wall finishes in the room are two tones of yellow wallpaper in a linen finish.

Above the drop ceiling, the original wall and ceiling finishes remain intact. The walls appear to have been painted a light yellow and may have transitioned to white approximately two feet

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below the top of the transom windows. The lath and plaster ceiling was also painted white. Two beams run north-south across the open plan of the main room. Crown moulding outlines the ceiling bays between the beams and where walls meet the ceiling.

The rear of the bank houses the vault, a service hall, storage closet, restroom and stairs leading to the basement. The service hall connects the lobby and teller workspace to the rear entry door lit by the two windows on the east elevation. The hall also has the secondary access to the bank's vault. This vault door still displays the original paint scheme. The vault door panel is painted black, outlined in gold leaf striping, and reads "FOREST RIVER STATE BANK." in gold leafed lettering at the top. It also notes "VICTOR SAFE & LOCK CO., CINCINNATI, O." The door's lock mechanics are prominently exhibited along with the ornately shaped hinge (outlined in gold leaf) and the opening is trimmed in steel casing with a fan shaped brushed finish.

Extensive use of detailed wood millwork, simplistic in form, is noted throughout the bank. A continuous apron stretches below the west transom window aligning with the crown moulding that caps the vestibule. The top and sides of the street level windows and doors are trimmed using a buildup of flat casing with a cove shaped interior edge and backband moulding at the outer edge. Below the windows, stools project on both sides with an apron beneath. A continuous flat chair rail with rounded edges encircles the main room interrupted only by door and window openings and continues into the service hall. A tall wood baseboard is found in the working and service spaces. The partition found at the cashier's space as well as the barred teller counter / cage are composed of linear built-up wood detailing on the nonpublic side that compliments the other millwork in the room.

The open floor plan, connection between interior and exterior with working level window configurations, and solutions to allow natural light to penetrate interior spaces with the expansive transom windows were indicative of progressive Prairie School ideals. This gave the lobby and banking area a contemporary feeling and America aesthetic for a modern age. Intentional architectural moves such as using a change in level to demarcate space, open planning, indirect lighting, horizontal banding, and abstract ornament can all be traced to this modern, American

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style. These concepts linked the architecture to the broad landscape of the prairie and the Progressive Era that championed application of principles of social activism and reform to almost every aspect of American life.

## ALTERATIONS

In July of 1977, the bank was remodeled to “up-grade” the bank building’s interior and exterior. Dan Lessard, the president of the bank (at the time doing business as the Walsh County Bank and Trust), was quoted stating, “We feel our customers in the Forest River area deserve nice facilities to conduct their financial business and this improvement should make it more efficient for all of us.” (*Forest River North Dakota 1887-1987*, 1987) The community was pleased with the bank’s upgrades with community leaders commenting, “These improvements help keep our community progressive, and prove that the bank is really interested in us.” (*Forest River North Dakota 1887-1987*, 1987) Alterations included a new heating and air control system, new windows, new wall coverings, new carpeting, a new customer courtesy desk, new alarm system, vault improvements, a new acoustical ceiling, and the electrical wiring was replaced. It was during this renovation that the large upper windows that once spanned the west (front) and north (side) elevations was replaced with the glass block. Exterior renovations also included repointing the brick mortar and replacing the sidewalks.

## CONCLUSION

The Forest River State Bank is a fine example of small-town banks designed in the Prairie School style. Its architecture is expressed through crisp, rectangular openings organized in horizontal compositions, simple lines, and strong, balanced geometry. The fine detailing through the use of abstract, decorative terra cotta embellishments in foliated motifs elevates the beauty of the architectural forms. The design, materials, and workmanship were of high quality, and for the most part, have been well maintained. The open, flowing floor plan illustrates the progressive planning and design philosophies associated with the Prairie School movement. The design proved to be adaptable allowing the space to be continuously used as a banking institution for 84 years.

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Although minor alterations have masked some of the historic qualities of the Forest River State Bank, the building still retains much of the historic quality. The alterations that have proved to be the most disruptive to the original design were the installation of the glass block where the large span windows once were and the installation of the suspended ceiling. Despite these alterations, the basic scheme of the original design has been retained. Additionally, many of the historic principal elements remain intact at the interior including the detailed woodwork, decorative tile work, and the unique vault doors. At the interior, the original ceiling remains intact above the suspended ceiling, which makes this building a prime candidate for restoration. In addition, the integrity of the Forest River State Bank's design, materials, and workmanship remains quite high both inside and out. It is undisputedly a striking architectural symbol of Forest River's history and community.

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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.)

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- 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

**Areas of Significance**

(Enter categories from instructions.)

Economics  
Architecture  
Commerce  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Period of Significance**

1919 (Construction) – 1937 (became a paying and receiving station for the Walsh County State Bank)  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Dates**

1919 - Construction  
1930s - Economic depression, collapse of many banks  
1937 - Became a paying and receiving station for the Walsh County State Bank  
1977 – Alterations made to the interior and exterior

**Significant Person**

(Complete only if Criterion B is marked above.)

N/A  
\_\_\_\_\_  
\_\_\_\_\_

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**Cultural Affiliation**

N/A  
\_\_\_\_\_  
\_\_\_\_\_

**Architect/Builder**

Architect: Joseph E. Rosatti and/or Henry J. Scherer  
\_\_\_\_\_  
\_\_\_\_\_

**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 Forest River State Bank is significant both for its clear expression of a distinctive architectural style and its role in community economics and commerce. The building has significance under Criterion "C" for its architecture and construction for it is an excellent example of Prairie Style architecture and it exemplifies early twentieth-century small town bank architecture in North Dakota and the upper Mid-west. Furthermore, the Forest River State Bank has significance under National Register Criterion "A" as it is a notable example of a commercial institution vital to the economic development of many small towns in North Dakota in the early 1900s. Due to its location and the quality of agricultural land, Forest River has been a prosperous community, despite its small size. Although the town has faced hardships including fires, floods, blizzards, drought, and depressed crop prices, the town has been resilient and its businesses have been successful. Several of Forest River's businesses have extended their economic roles far beyond the limits of this small town and owe some credit to the banking institution that helped pave the way. The Forest River State Bank has outlasted many other structures in the community's small commercial district and is a well-preserved remnant of an important period in Forest River's history. The building's faithful application of Prairie School design principles is unique in this small-town and shows the progressive nature that the town once held.

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

## HISTORIC CONTEXT

The town of Forest River, located in south central Walsh County, was settled approximately one mile south of the river named Forest River (the town's namesake). At the time settlers first started arriving to the area, this watercourse went by the name Big Salt River and the settlement was called "Big Salt Settlement" (*Forest River North Dakota 1887-1987*, 1987). The name was later changed to note the heavy growth of trees along the river's banks. The site along the river, provided early settlers with good grounds for hunting, several species of fish, and was a good source of timber. Additionally, the soil in the area – a rich, black loam with a clay sub soil that was notably level and well drained – was perfectly suited for farming and available through homesteading, which drew settlers to the area.

It is generally agreed that Jesse Warren was the first settler in the area. He arrived with a surveying party in 1877 and decided to stay. In the spring of 1878, he returned to eastern Ontario and spread the word among friends and family about opportunity in the area (*Forest River North Dakota 1887-1987*, 1987). Over the next four to five years word spread and a large influx of settlers began arriving via Fisher's Landing (near present day Fisher, MN). At the time, Fisher's Landing was the end of the railroad and the early settlers continued westward by foot, horse, or wagon.

In 1882, access to the area was easier as the railroad had reached Ardoch (approximately 6-miles from Forest River), Minto, and Grafton. It is said that the very best land in the area was already taken by the end of 1882 going into 1883. A post office was established on September 20, 1878 with Jesse Warren appointed as postmaster. It is plausible that town and river were both renamed Forest River at the time the application for a new post office was filed. The application and diagram of the site filed for the new post office originally indicated Big Salt for the name of the town and river, however, this was crossed out and renamed Forest River. When the post office and settlement were originally established, they were located north and east of the present-day location of the town.



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The settlement moved to the present-day townsite likely around 1887, as a result of the Northern Pacific Railroad being constructed through the area that year (*Forest River North Dakota 1887-1987*, 1987). The original settlement was located nearly two miles from the planned location of the railroad. Records indicate a new townsite was surveyed and platted in September of 1887 at the town's present location on land obtained from W. J. Brennan (*Forest River North Dakota 1887-1987*, 1987). At the time, this area was included as part of Grand Forks County but the boundary was later relocated and Forest River became part of Walsh County. Post office records indicate that the post office was also moved to the new townsite in 1887 (*Forest River North Dakota 1887-1987*, 1987).

The railroad undoubtedly was an important factor in the town's growth. An influx of settlers to the region was observed regionally, dubbed the "Dakota Boom," in the late 1870s into the 1880s as extensive railroad construction and improvements in flour milling led to a period of rapid industrialization in the region (Robinson, 2017). The railroad in Forest River connected the Red River Valley farmers with flour mills in Minneapolis, which had become the flour-milling center of the United States. Traffic into and through the Forest River area increased, followed by a variety of businesses established in the town. Farmers in the surrounding area were producing successful yields which were more easily shipped bolstering the local economy. In 1890, the combined population of the town and township had grown to 586 people (*Forest River North Dakota 1887-1987*, 1987). The Forest River State Bank was organized in 1892 to support the thriving, growing community. The town of Forest River was officially incorporated in 1893 (*Forest River North Dakota 1887-1987*, 1987).

By 1900, the combined population of the Forest River area reached its combined peak population of 631 people (252 were reportedly located in town) (*Forest River North Dakota 1887-1987*, 1987). The town reportedly continued to grow, however, boosted by another railroad, the Soo Line, extending through Forest River in 1905. Located at the junction of the Soo Line (running east and west) and Northern Pacific (running north and south), the town was then served by two railroads, both of which provided shipping facilities and passenger services.

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Forest River's development echoed the trend observed throughout the Midwest as the region grew and transitioned from an agrarian society to a mixed agrarian, industrial and commercial economy between approximately 1900 and 1925. With this shift, the Midwest started to play a leading role in the nation's affairs. The Progressive Era also took place during this period, mainly between 1900 and 1915. Although much of the focus on Progressivism is in an urban context, the movement also played an important role in Midwestern states and rural communities. Historian Elwyn B. Robinson wrote in his book *History of North Dakota* (2017), "For a time, everyone in North Dakota was a progressive, or at least wore a progressive mask." Many progressive reform leaders were from urban upper middle class, but the lower-middle class farmers were also instrumental in the Progressive Movement, specifically with their role in North Dakota's Nonpartisan League political movement. The farmers' interest focused on political reform, regulation of grain markets, railroad rates, as well as social activism and reforms for civil liberties. These principles of social activism and reform were thought to be able to be applied to almost every aspect of American life.

What initially started as a movement that backed any candidate that started farm-friendly economic policies, regardless of political party affiliation, grew into a movement that empowered regular citizens across the Midwest to see themselves and society anew (Lansing, 2018). Due to North Dakota's economy that hinged heavily on agriculture, the indirect control of state politics by Minneapolis based companies (flour millers, wheat traders, and transportation companies) that dominated the commodities markets left North Dakota farmers with little profit from their crops. Much of rural America in the 1910s experienced an agricultural boom, but failed mortgages and hard times defined farm life on the Northern Plains (Lansing, 2018). North Dakota's farmers started their own organizations to promote reform. Responding to the economic hardship, farmers in North Dakota, Minnesota, South Dakota, and Montana organized into cooperatives as an attempt to build power without getting involved in politics and make a more equitable market. These cooperatives led to a foundation for the Nonpartisan League that endorsed farmers for state offices, and supported the creation of a state-owned bank, grain elevator, and flour mill (Lansing, 2018).

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Elwyn B. Robinson indicates the progressives found their strongest support in the eastern portion of the North Dakota (Robinson, 2017). Economic growth and prosperity of the area came along with the social and political developments with the Progressive Era. In the 1910s, the town of Forest River, too, became known as a progressive place of importance both commercially and socially. The business section of town in the early 1900s was comprised of the Forest River State Bank (in its first location), two general stores, a garage, two blacksmith and repair shops, three elevators, a hotel, a barber shop, among other smaller businesses. Additionally, there were two churches. The agriculturally based community was becoming modernized with telephone services arriving in 1909 and electricity powering the town with a power generating plant built around 1910 or 1912. The town of Forest River was noted in an article in the *Grand Forks Daily Herald* from June 13, 1916, as “one of the prettiest to be found in the state, having hundreds of fine shade trees, well kept streets, fine residences, and cement sidewalks.”

Given the availability of lumber from the neighboring river, most of the early buildings in Forest River were locally milled wooden structures with a few exceptions. As a result, several major fires have reshaped the town’s main street including major fires in 1916, 1918, 1921, and 1927. Within eleven years, fires had destroyed most of Forest River’s main street businesses. These fires were a severe blow to the developing town, but the town rebounded by rebuilding and starting new businesses. Unfortunately, the fires in the 1910s and 1920s were not the last of Forest River’s fires to disrupt the town’s businesses. Additional fires in the business district were recorded in 1950, 1951, and 1986. These fires, along with the test of time, have destroyed most of the historical structures along Front Street (main street) leaving the Forest River State Bank as the only remaining structure built prior to 1950.

Floods have also been destructive to the town over the years. Being located so near the Forest River, the area has been prone to springtime floods. Floods affecting the town of Forest River have been noted in 1897, 1907, 1948, 1950, and 1979. The flood of 1950 was the most detrimental to the town, washing out railroad tracks and flooding the streets with several inches of water. There was substantial damage to buildings and personal property. Historic photographs show Front (main) Street with several inches of standing water during the 1950 flood (*Forest*

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*River North Dakota 1887-1987, 1987*). It is unknown if the Forest River State Bank was damaged in the flood.

Despite some of the town's adversities, the town has been resilient. The town of Forest River had a relatively steady population for the first half of the 20<sup>th</sup> century fluctuating between approximately 200 to 230 residents. The town's peak population differs between sources. Forest River's centennial book (*Forest River North Dakota 1887-1987*) reports 252 residents were located in town when Forest River's combined (town & surrounding community) population reached its peak in 1900. However, the Walsh County Historical Society reports a peak population of 236 residents in 1950. Nevertheless, since the 1950s, the population of this town has been steadily declining. Similar to many other small-town communities, the depopulation of rural America has taken its toll on the Forest River community with the 2010 census reflecting a population of 125 people. This trend of populations shifting from rural to urban began in North Dakota during the 1920s, and was reinforced by falling wheat prices that sparked a statewide economic depression post WWI. This trend of urbanization was occurring at a national level as well, although the great plains were affected at a greater scale than other regions.

Despite the continued depopulation trend of rural America, Forest River is still a quaint and well-maintained small town. The law office that now is located in the Forest River State Bank building serves the community as well as a Post Office, café, bar, community hall, and fire department along Front Street – the town's main street. While many of the businesses that once fueled the town are gone, some have continued to serve the surrounding rural area and others have expanded far beyond the small community they were founded in.

#### ROLE IN ECONOMICS & COMMERCE

In 1892, a new banking law added over \$1,000,000 to the taxable property of the state of North Dakota which compelled the organization of many new private banks. In 1892, between July and October alone, there were seven new banks established in the state, including the state-chartered bank in Forest River. Criticism over the new law stated that the chief defect of the law was that the capital stock required to start a bank was too small at \$5,000. However, the law

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worked satisfactorily and provided the opportunity for private banks to be established at convenient points throughout the state.

Within five years of the expansion of the railroad and settlement of the Forest River's townsite (1887), the town already listed numerous businesses and traffic into and through the town increased. The need for a local financial institution arose. The Forest River State Bank was organized September 6, 1892 by Sidney Clark, David H. Beecher, and W. B. Ballack. The stockholders were a number of capitalists from Grand Forks, North Dakota along with W. G. Ballack who had been associated with the First National Bank of Hillsboro and the State Bank of Grandin. Beecher was the first president, Ballack the first cashier. The bank was originally located one lot south of the present-day location.

The economy in North Dakota and its towns during the early 1900s was based on agriculture. Forest River is located in one of the most fertile and productive agricultural areas of the United States: The Red River Valley. Due to its location and the quality of agricultural land, Forest River has been a prosperous community, despite its small size. Although the town has faced hardships including fires, floods, blizzards, drought, and depressed crop prices, the town has been resilient and has experienced much prosperity. The area has had the advantage of being able to produce a more diverse selection of crops compared to many other agricultural areas, regularly producing high yields, and the soil is known for its ability to produce bumper crops without the use of irrigation. Grains, sugar beets, potatoes, and later beans have been the main agricultural crops. Additionally, the success of the area is credited to the people that settled Forest River and the surrounding area, known for their "hard work ethic and pioneer spirit" (*Forest River North Dakota 1887-1987*, 1987).

Fueled by the strong agricultural community, the Forest River State Bank grew steadily in the early years and into the 1910s. It was a period of prosperity for famers. An economic boom occurred bolstered by World War I (1914-1918) increased demand for agricultural products as European countries were unable to produce needed supplies. This shortage drove agricultural commodity prices for farmers in North Dakota and the Midwest to rise above the cost of production for wheat, corn, and other crops. With the extra income they were receiving, many

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farmers, encouraged by the U.S. government to increase production, borrowed money to purchase more land and equipment. In 1916 Congress passed the Federal Farm Loan Act which created twelve federal banks to provide long term loans for farm expansion. With this and other loan opportunities, banks throughout the U.S. were lending farmers the money they needed to expand their farms.

The Forest River State Bank provided general banking business but specialized in farm loans. It also provided a variety of insurance and made collections. The early officers of the bank were known to have built up the business by providing good service and courteous treatment to its customers. The bank became one of the leading financial institutions of Walsh County.

On November 19, 1918, the original Forest River State Bank building was destroyed in a fire that burned most of the buildings in the south block of main street (some buildings, perhaps the residences across the alley on the east side of the block, may have survived) (*Forest River North Dakota 1887-1987*, 1987). All of the businesses on this block were destroyed. The early morning fire, fanned by a strong north wind, destroyed the bank, a vacant building, the pool hall, hardware store, general store, a restaurant, auto garage, and several storehouses within an hour's time. The origin of the fire was unknown. The razed bank was replaced with a new progressive style of architecture; a brick Prairie School style bank building. The new Forest River State Bank was built in 1919 in the location where the drug store had been previously at the corner of Front Street and Third Street.

The new Forest River State Bank, designed by Joseph E. Rosatti, was a distinguished piece of architecture and unique for the small town. The selection of a new bank designed in the Prairie School Style illustrates that the bank's directors and officers sought to represent the bank as a progressive place of importance both commercially and socially. As Dyson and Rubano (2000) illustrate in *Banking on the Future: Modernism and the Local Bank*, bank buildings are a powerful symbol of a community's presence. They state:

The local bank building has long represented community prosperity, owner prestige, and fiscal security. Historically, these buildings, along with the train station, post office, and library, formed the social, institutional, and aesthetic cornerstones for their communities. The sumptuous materials and lavish ornamentation of bank

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buildings reflected their prestigious community position, while their classical monumental solidity embodied economic security and strength.

The new Forest River State Bank reflected the wealth of the community and progressive ideals of the town, despite its rural nature and small size.

Around the time the new bank was constructed (1918-1920), war relief efforts maintained the demand for U.S. agricultural products. Farmers continued to produce more anticipating demand and prices to remain stable. But as Europe began to recover, demand for U.S. crops diminished. Improved farming practices and equipment that had made farming easier, but combined with the mounting debts farmers had to pay, it was hard for farmers to reduce production. The resulting surpluses caused farm commodity prices to fall in the 1920s. The federal government created programs to bring prices back to prewar levels in order to equalize and stabilize the prices farmers received with the prices they paid for goods.

The State of North Dakota also made efforts to support agriculture and business in 1919 when the Bank of North Dakota was established. The Bank of North Dakota remains the only state-owned bank in the United States. Established when the Nonpartisan League controlled the North Dakota legislature and governorship, it was charged with providing credits at cost to the state's farmers. Its philosophy was to encourage and promote agriculture, commerce, and industry. Through its rural credit program, the bank made loans on farm land at reasonable rates. However, by 1936 the Bank of North Dakota had lost \$8.8 million on the rural credit program when it couldn't collect on many loans to farmers.

The 1920s and 1930s were difficult times throughout North Dakota. The Forest River area was hit with drought, hail, wind, insect infestations, and crop diseases that plagued farmers and ruined crops. At the same time, counties in North Dakota were raising taxes on real estate and farm land. The poor crop prices only added to the difficulty causing some farmers to give up farming or sell off land, while others were forced out of farming by foreclosures. The Great Depression of the 1930's brought on hardship throughout the country, but the Great Plains region felt its effects significantly. Failing crops led to failing banks. Many farmers were unable to make loan payments and banks began failing at alarming rates. In 1920 there were 898 national or state banks in North Dakota. By 1923, 99 banks had gone out of business and by 1933, 573

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banks had closed (*North Dakota People Living on the Land*). There were banks in the area surrounding Forest River that closed during the years of the depression, including the bank in nearby Minto (Berg, 1974).

Yet through these difficult times, Forest River's bank is said to have enjoyed the distinction of never experiencing a bank failure. This may to the credit of investors J. R. Carley and Otto Bremer. As discussed in *Walsh Heritage, Walsh County North Dakota* (Berg, 1974) and Forest River's centennial book (*Forest River North Dakota 1887-1987*, 1987), both Carley and Bremer were recorded to be involved with several local banks including the Forest River State Bank beginning in July of 1930. J. R. Carley was a banker and investor from Grand Forks. Otto Bremer (*Additional Documentation, Fig.18*) was a German immigrant who started as a bookkeeper for the National German American Bank in St. Paul, Minnesota and worked his way up in banking eventually buying his way into the American National Bank (the second largest bank in St. Paul before the stock market crash) where he was elected chairman. In addition to his banking interests, Bremer's personal wealth also came from the Schmidt Brewery in which partnered with his brother in the ownership and management.

Bremer became a leader in civic, financial, and corporate life and was well known for his commitment to invest in small town banks or "home banks" as he called them. He reportedly would show up in these small towns with a satchel of cash to save local banks from failing. By the mid-1930s his cash advances (using his own capital) had spared fifty-some banks in the Midwest (Galt and Schweibert, 1994). Whereas many bankers lost their wealth with risky and inflated investments in the 1920s, Bremer waited until the 1930s when the small towns he appreciated were in need to turn to a financial risk taker. He liquidated his own personal assets to strengthen and back these banks during these hard times. His investments in "home banks" nearly bankrupted Bremer in 1934, but with financial support from his brother Adolf Bremer, the two were able to save the small-town banks Otto had invested in from probable sale.

In the late 1930s Bremer's individual wealth and interest became further consolidated into the rural banks. Aware of the needs of small towns, in 1943 Bremer created the Otto Bremer Company (a holding corporation to consolidate his interest in these banks). The profits of this



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company were used to fund the Otto Bremer Foundation, founded in 1944. The foundation was established as a charitable organization for public purposes in small towns where there was a Bremer bank (Galt and Schweibert, 1994). The foundation continues to serve these communities with Bremer banks although its name changed to the Otto Bremer Trust in 2015.

Most small-town banks throughout the United States did not have the fortuitous luck of having investors like Otto Bremer come along. Many small unit banks came out of the 1920s in a fragile state, reflecting declining agricultural practices over supply after the First World War (Bordo, Landon-Lane, 2010). The bank failures reached a climatic point in 1933. Nearly 40 percent of America's banks had failed or had to merge and of those, 90 percent were rural small unit banks (*Banking 1929-1941*, 2002). By March 1933 when new president Franklin D. Roosevelt was inaugurated, numerous banks in all 48 states had either closed or placed restrictions on how much money depositors could withdraw. Within eight days of Roosevelt's inauguration, he took control of the banking system and was able to stabilize the situation with a nationwide "bank holiday" declaration and the Emergency Banking Act of 1933. These actions restored the public confidence in the banks. Provisions were set forth with the Banking Act of 1933 (commonly referred to as the Glass-Steagall Act) and the Banking Act of 1935 which led to reformed banking practices in the U.S. centered on maintaining financial stability (*Banking 1929-1941*, 2002). These reforms laid the foundation for changes in the U.S. banking industry including the establishment of the Federal Deposit Insurance Corporation (FDIC) and other "New Deal" legislation.

Authors Carol J. Dyson and Anthony Rubano (2000) discuss in *Banking on the Future: Modernism and the Local Bank*, the series of cultural, economic, regulatory, and technological changes that occurred the U.S. banking industry following reform. "Within the twenty short years between 1935 and 1955, banking as an industry moved from a staid conservative business into a highly competitive mass-marketed industry, enthusiastically selling new services with convenience and efficiency." Banks throughout the country were modernized on Main Street or built in new suburbs to make dramatic contemporary statements.

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Bremer was listed as stockholder of the Forest River State Bank in May 1937 when the bank assumed the assets and liabilities of the First State Bank of Fordville (another bank Bremer had invested in) and the name was changed to the Walsh County State Bank. The main branch of the Walsh County State Bank was located in Grafton and opened on May 1, 1937. The Forest River location became a paying and receiving station. Additional stations for the Walsh County State Bank were located in Hoople, St. Thomas, and Fordville. While the Walsh County State Bank was new in name and location, it was merely a continuation of the two long-standing local institutions; the Forest River State Bank and the Farmers and Merchants Bank of Fordville (which had consolidated with the First State Bank of Fordville in 1925) (Berg, 1974). The Forest River bank went through more changes in name over the years. In 1958, Walsh County State Bank changed its name to Walsh County Bank. In 1985, the bank's name again changed to the First American Bank and Trust of Grafton. Then in 1995, the bank became a branch of Bremer Bank.

There were two bank robberies noted in Forest River's banking history. The first occurred on August 11, 1904 when the Forest River State Bank was located in its first location. This attempt was unsuccessful owing to a neighbor who fired off a shotgun across the street, inciting the robbers to flee. However, the second heist on May 30, 1919, shortly after the completion of the new bank building (the subject of this nomination), was successful. The robbers gained entry into the bank via a window, pried the outer door of the vault open, and blew the inner door open with an "excessive amount of soup" (nitroglycerin). The force of the explosion blew the door 20-feet where it smashed into the counter of the bank. Despite several residents being awakened by the blast around 2:30 AM, the robbery was not discovered until the next morning. The "yeggmen" absconded with \$5,000 in currency and \$50,000 in coupon Liberty Bonds. Interestingly, "a large amount" of gold and silver was not taken from vault. It was reportedly the largest bank robbery in the state up until that time. The entire amount was insured, but the authorities never were able to track down the marauders.

The Forest River State Bank was a commercial institution vital to the economic development and commerce of the small town of Forest River throughout all of its years of operation. However, for the purposes of this nomination, the bank's period of significance began with the

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bank's construction in 1919 and continued to 1937 when the bank was consolidated with banks in Fordville and Grafton. After the consolidation, Forest River's bank became a paying and receiving station for the Walsh County State Bank. From that point on, it no longer operated as a main bank. Still, the Forest River State Bank building was used as a bank continuously until Bremer Bank closed its Forest River branch in September of 2003. Bremer Bank then moved local operations to its branch in Gilby. The bank in Forest River was the oldest business in town serving the community for 111 years. The increasing trend of closing of small-town bank branches is affecting communities across America. The closure of these banks often ends in decreasing foot traffic in the business districts and brings rising challenges to the businesses that remain in these small towns as they have to travel further to other banking institutions to complete basic financial transactions (Tausche, 2015). These bank closures are due to the combined effects of decreasing populations in small towns and the increase of online and mobile banking.

Clearly, Forest River's economy is rooted in the area's agriculture, but the small community as a whole has been successful over the years. The Forest River State Bank and the following bank operations that occupied the building helped to promote the development of agriculture, commerce, and industry in Forest River and the surrounding area. The Forest River State Bank had a significant role in starting and maintaining the local businesses and commerce in the area. Some of the businesses in Forest River have played a role in the economy that extends far beyond the locality of this small town. At one time there were four grain elevators located along the Northern Pacific track sending grains far and wide. The Forest River Farmers Elevator Co. was organized in 1912 and is still in operation to this day. The town's economy today, still rooted in agriculture, continues to extend its reach with local businesses such as the Forest River Bean Company that sells to domestic and global markets from Forest River, shipping a variety of edible beans around the world (North Dakota has been the among the leading producers of edible beans in the United States since 1991).

Some of the businesses that were first established with the help of the Forest River State Bank continue to prevail today. Black Gold Farms was a potato business that started in Forest River during the 1920s and is now one of the largest potato chip producers. It still operates its

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potato seed farm and warehouse site just outside of Forest River although it has moved its corporate office to Grand Forks, North Dakota. The corporation got off to an unlikely start when founder A. E. (Hallie) Halverson, a banker at Forest River, found himself the new owner of a 10-acre seed potato plot as trade for a failed loan collection. He farmed the land as a side business to his banking career and effectively launched Forest River into the Red River Valley's potato farming legacy (which according to the Northern Plains Potato Growers Association, has grown to the third largest potato-producing region in the country).

## ARCHITECTURE

In the reference book *Buildings of North Dakota* (2015), authors Martens and Ramsay suggest that the Forest River State Bank was based on a design proposal by Fargo architects Braseth and Rosatti, shown on an April 23, 1918 rendering of the principal façade (*Additional Documentation, Fig. 9*). The Braseth and Rosatti colored pencil sketch is reproduced in the museum catalog for "In the Architect's Eye: 100 Years of North Dakota Building" (Ramsay, 1989). However, Martens and Ramsey also state that the architect credited in local historical records for carrying out the design in 1919 "as built" was Jamestown/Devils Lake architect Henry J. Scherer. Scherer is also credited as the architect for the very similar design of the Bank of Gilby, 9-miles south of Forest River. Both banks were built around the same time and share likeness in their design and construction.

Joseph E. Rosatti (1888-1968) designed numerous residential and commercial buildings (including several banks) in the Fargo and Moorhead area in addition to other small towns and cities in North Dakota from the late 1910s through the 1930s. He was knowledgeable in array of diverse architectural styles, including Prairie School, and capable of designing as such. His varied works reflect this understanding of different styles which he applied as a marketing tool to work on a variety of projects, more than artistic convention.

Rosatti was a 1914 graduate of the architectural school at the University of Michigan. After graduation, he worked for the Saginaw firm of Cowles and Mutscheller. He may have worked for a brief period with a firm in Wassau, Wisconsin, before Rosatti moved to North Dakota (Wall, 1989). Shortly after arriving in Fargo, he formed a partnership with Ole E.

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Braseth. This partnership dissolved in 1922 at which time he started his own practice. In 1937, he was appointed to the North Dakota State Board of Architecture. Rosatti worked as an architect until the early 1940s when he changed disciplines to practice investment counseling. According to the National Register Nomination compiled for his Barrington Apartments in Fargo (National Register #88000982), Rosatti left his practice for another field because business was poor at that time, but also because his quiet personality was not well suited to architecture (Wall, 1989).

Henry J. Scherer was also well versed in Prairie School design, among other architectural styles. Scherer was educated at St. John's in Collegeville, Minnesota. His education and experience at firms in both Minneapolis and Chicago, may have influenced him with the philosophies of Prairie School design. The Alfred E. Dickey Library in Jamestown (National Register #80004545), designed by Henry J. Scherer and J.A. Shannon synthesizes Prairie School design influences of horizontality and banked windows with varied motifs, such as Egyptian Revival lotus flowers and Chicago School organic patterns. Shannon and Scherer partnered in 1917 and practiced out of Jamestown and Devils Lake, North Dakota. Scherer is credited with designing several banks in the region including banks in Gilby, Kindred, Minto, and Sanborn (Martens and Ramsey, 2015). Scherer returned to Minneapolis and opened a practice there in 1919.

Assigning credit of the architectural design of the Forest River State Bank is a bit problematic. The building, as constructed, clearly matches the Braseth and Rosatti rendering of the principal façade (*Additional Documentation, Fig. 9*). Additionally, the Forest River State Bank is strikingly similar to the Farmers State Bank of Breckenridge, Michigan. The Breckenridge bank design is attributed to Joseph Rosatti while he was working with the Saginaw firm of Cowles and Mutscheller in the spring of 1914 (Eaton, 1958). The two buildings are nearly identical in both elevations and plan, with minor adjustments attributable to Forest River State Bank's smaller size. The two banks also have slightly different ornamental terra cotta details and the Breckenridge bank had leaded, colored glass windows whereas the Forest River State Bank were likely metal windows with muntin grids prior to the 1977 alterations based on historic photographs. The bank in Breckenridge is still extant, but a 1980s renovation disfigured the building's front façade (*Additional Documentation, Fig. 12*). However, an illustration of the

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bank's exterior and floor plan (*Additional Documentation, Fig. 10 & 11*) were completed for Leonard K. Eaton's 1958 review, *The Louis Sullivan Spirit in Michigan*. The parallels between the Farmers State Bank of Breckenridge and the Forest River State Bank would in all probability indicate that these two buildings are designed by the same architect.

However, Martens and Ramsay (2015) state that local records (*Gilby Chronicle, 1887-1987, 1986*) identify Scherer as the bank's architect. The *Gilby Chronicle* asserts, with certainty, that Scherer was the architect of record for the bank in nearby Gilby (built in 1927) while also assigning design credit of the Forest River State Bank to Scherer. The Bank of Gilby is another small-town Prairie School bank that reflects similar design inclinations as the Forest River State Bank. The *Gilby Chronicle* records indicate that Scherer maintained a relationship with the owners of the Gilby and Forest River bank's owners and builders. The communities of Forest River and Gilby are closely connected and have influenced each other from the earliest days, so it would not be surprising if this were the case. The neighboring towns were settled about the same time and the communities were linked in many ways (socially, economically, transportation, etc.), so it is possible the two bank buildings and Scherer, the credited architect, are associated. It is also conceivable that Scherer was working with the owners of the Forest River State Bank. Newspaper records show that Shannon & Scherer were already procuring work in Walsh County in the spring of 1918, evident by the notices for bids in the *Grand Forks Herald* for a new Walsh County school designed by Scherer.

Nonetheless, based upon the Braseth and Rosatti rendering and the likeness of the Forest River State Bank with Rosatti's Farmers State Bank of Breckenridge, is almost certain that Rosatti was the primary architect behind the design concept for the Forest River State Bank. Rosatti, justifiably, claimed design credit for the bank. Still, the local records credit Scherer and it is quite possible he held a role in one or both of the Forest River – Gilby banks. It is clear both architects were skilled at designing in the Prairie School style and completed numerous projects in the region. Martens and Ramsay (2015) assert, "it is unthinkable that either architect would have misled the client or the public about their design contribution. Given the role of the client in completing a building project, it is conceivable that the bank owners might have 'changed horses mid-stream' in Gilby or Forest River, working with more than one architect to realize the design

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idea. Without equivocating, the authors suggest that either or both architects might have fairly claimed to be the source of the handsome design solution that was eventually built in both Gilby and Forest River.”

Regardless of the crediting of the design, the Forest River State Bank fully embodies the Prairie School style that was practiced in residential and commercial buildings including many small-town banks. This progressive architectural style enjoyed limited popularity in the Midwest from 1900 to 1930 and the style persisted in the region as late as into the 1950s. It was an American stylistic character that rejected the Neoclassical forms that were previously the predominant architecture form for commercial institutions. The movement drew inspiration from the works of major American architects of the Chicago School, including Louis H. Sullivan and Frank Lloyd Wright – both of whom were influenced by the progressive movement, as characterized in their attitudes toward architectural design. The Progressive Era concepts linked the architecture to the broad landscape of the prairie and applied principles of social activism and reform to the physical representations of those principles stressing light and order.

Some of the most notable commercial Prairie School buildings include Sullivan’s “Jewel Boxes,” a series of small-town banks built in the Midwest between 1909 and 1919 (Lewis, 2014). Sullivan’s concepts introduced a uniquely American solution for a specific building type – the modern, small town bank. Minnesota architects, Purcell and Elmsie, also drew inspiration from Sullivan creating their own reinterpretations of Prairie School banks. The Merchants National Bank (National Register # 74001045) in Winona, Minnesota, is a notable example of the Purcell and Elmsie’s eighteen bank commissions distributed throughout the Midwest.

The Forest River State Bank is comparable in form and style to several of Sullivan’s “Jewel Boxes<sup>1</sup>” and the series of banks designed by Purcell and Elmsie. The Forest River State Bank draws similarities to these banks through its simple massing of a single level, rectangular form with wide span window configurations on street facing facades. The use of materials, primarily constructed of red brick with terra cotta bands and ornamental features, is also seen in

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<sup>1</sup> Lewis, 2014. “Sullivan wrote about his “jewel box” bank designs within a series of articles entitled Kindergarten Chats, where he described how bank buildings ought to articulate their democratic function within American society. His bank design motif was so purely democratic that there were not even any offices wherein employees could hide.”

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several of Sullivan's "Jewel Box" banks and Purcell and Elmsie's banks. Even the open floor plans that allowed patrons to have visual, if not physical, access throughout are rooted in these design concepts as discussed by Stephanie Lewis (2014).

The works of Sullivan as well as Purcell and Elmsie were widely published at the time in newspapers and magazines such as *Architectural Record*, *Inland Architect*, and *Western Architect* inspiring several architects in the region. It was likely that Rosatti was quite familiar with the works of these notable architects and may have been inspired by their buildings when designing the concept for the banks in Breckenridge and Forest River. The Breckenridge bank was built only one year after the completion of Purcell and Elmsie's Merchants National Bank. Additionally, the architecture program at the University of Michigan, where Rosatti studied, had ties to Chicago architects Louis Sullivan and Frank Lloyd Wright.

The Forest River State Bank is a fine example of small-town banks designed in the Prairie School style. This regional design movement was due, in part, to the support of such small towns. During the brief turn of the century era of Progressive politics, small Midwest towns abounded in the sort of idealism that that Sullivan and his contemporaries practiced. Utilizing the latest architectural styles was also used as a way for communities to apply these progressive concepts to their Main Streets. Many American banks have long been at the forefront of high style, traditional, design. But beginning in the twentieth century banks began to embrace nontraditional vocabularies more easily than less conservative building types. New materials, technology, and design were used to symbolize the seemingly divergent expressions of stability and progressivism (Dyson, Runano, 2000). Small Midwest communities and their leaders, were able to retain the creative talents rooted in this unique regional architectural culture and were often less susceptible to the neoclassic architecture that was more often seen in their big-city counterparts. Even so, the Prairie School banks sustained roots in classical forms that may have been used to retain the cultural reference of banks using Greek and Roman forms to convey permanence and security.

The architecture of the Forest River State Bank expresses the reinterpretation of classic motifs through the crisp, rectangular openings organized in horizontal compositions, simple



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lines, and strong, balanced geometry. The fine detailing through the use of abstract, decorative terra cotta embellishments in foliated motifs elevates the beauty of the architectural forms, but the use of ornament is restrained. The bank's design, materials, and workmanship were of high quality asserting the value of the banking institution. The open, flowing floor plan illustrates the planning and design philosophies associated with the Prairie School movement and reveals a shrewd knowledge of the requirements for a small-town bank in the day. In Eaton's 1958 assessment of the Farmers State Bank of Breckenridge, he describes this well:

The front portion of the building is essentially one large space with a working area for the banker and the few clerks whom he employed. A bank like this was usually a one-man operation. The banker knew most of his customers by their first names and ordinarily wanted to see them when they came in to do business. Privacy was not too important... Altogether the plan is a singularly direct and efficient creation.

The interior, like the exterior was simple in its basic geometric function, yet comprehensive and clearly well thought out in its execution and detailing.

The Forest River State Bank embodies the Prairie School concepts. Illustrating the famous maxim, "Form follows function," the bank's open plan of the lobby, cashier's area, and teller working space is distinctly different from the vault and service area at the back of the building. This is reflected in the division of the exterior elevation's massing and fenestration. By closely uniting the function with the structure and artistic form, this small-town bank clearly illustrates the basic tenets and motifs of Prairie School design. It is the combination of all of these concepts that made the design of the Forest River State Bank one that is classic, yet still retains some contemporary qualities, even 100 years after it was constructed. The Forest River State Bank property merits NRHP listing for its local and regional significance under both Criterion "C" and "A" as an excellent example of a distinctive architectural style and for the importance of small-town banking to the rural economy, commerce, and the life of local community.

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Name of Property

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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 # \_\_\_\_\_

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**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository: Grafton Public Library - Walsh County records collection

**Historic Resources Survey Number (if assigned):** \_\_\_\_\_

---

**10. Geographical Data**

**Acreeage of Property** less than one acre

Use either the UTM system or latitude/longitude coordinates

**Latitude/Longitude Coordinates (decimal degrees)**

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

- |                          |                        |
|--------------------------|------------------------|
| 1. Latitude: 48.213811 N | Longitude: 97.468733 W |
| 2. Latitude:             | Longitude:             |
| 3. Latitude:             | Longitude:             |
| 4. Latitude:             | Longitude:             |

**Or**

**UTM References**

Datum (indicated on USGS map):

NAD 1927 or  NAD 1983

- |          |           |           |
|----------|-----------|-----------|
| 1. Zone: | Easting:  | Northing: |
| 2. Zone: | Easting:  | Northing: |
| 3. Zone: | Easting:  | Northing: |
| 4. Zone: | Easting : | Northing: |

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

The boundary of the Forest River State Bank property is a parcel 25-feet by 140-feet encompassing Lot 24, Block 4 of the original townsite of Forest River located at Sec. 28-155-53, Forest River Township, Walsh County, North Dakota.

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

The parcel boundary contains all areas and extant features historically associated with the Forest River State Bank as defined on the plotted land parcel.

---

**11. Form Prepared By**

name/title: Agatha Frisby - Prairie Centre Architecture (consultant)  
(prairiecentresearch@gmail.com)  
organization: for the Walsh County Historic Preservation Commission  
street & number: Chase Building, 516 Cooper Ave. Suite 101  
city or town: Grafton state: North Dakota zip code: 58237  
e-mail cheryl@redriverrc.com  
telephone: (701)352-3550  
date: September 24, 2019

---

**Additional Documentation**

Submit the following items with the completed form:

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

**Photographs**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs

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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: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: West (front) and north (side) exterior elevations, photographer facing southeast

Image ID: ND\_Walsh County\_Forest River State Bank\_0001.tif

Photo number: 1 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

Description of Photograph(s) and number, include description of view indicating direction of camera: West (front) exterior elevation, photographer facing east

Description of view:

Image ID: ND\_Walsh County\_Forest River State Bank\_0002.tif

Photo number: 2 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: North (side) exterior elevation, photographer facing south

Image ID: ND\_Walsh County\_Forest River State Bank\_0003.tif

Photo number: 3 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby



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Date Photographed: September 30, 2017

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

Description of view: East (rear) elevation, photographer facing west

Image ID: ND\_Walsh County\_Forest River State Bank\_0004.tif

Photo number: 4 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: Detail of exterior terra cotta capital on north (side) exterior elevation, photographer facing south

Image ID: ND\_Walsh County\_Forest River State Bank\_0005.tif

Photo number: 5 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: Detail of door surround on front (west) exterior elevation, photographer facing east

Image ID: ND\_Walsh County\_Forest River State Bank\_0006.tif

Photo number: 6 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: Interior view of lobby and teller desk / cage, photographer facing north east

Image ID: ND\_Walsh County\_Forest River State Bank\_0007.tif

Photo number: 7 of 8.

Name of Property: Forest River State Bank

City or Vicinity: Forest River

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County: Walsh

State: North Dakota

Photographer: Agatha Frisby

Date Photographed: September 30, 2017

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

Description of view: Interior view of cashier's area, photographer facing west

Image ID: ND\_Walsh County\_Forest River State Bank\_0008.tif

Photo number: 8 of 8.

**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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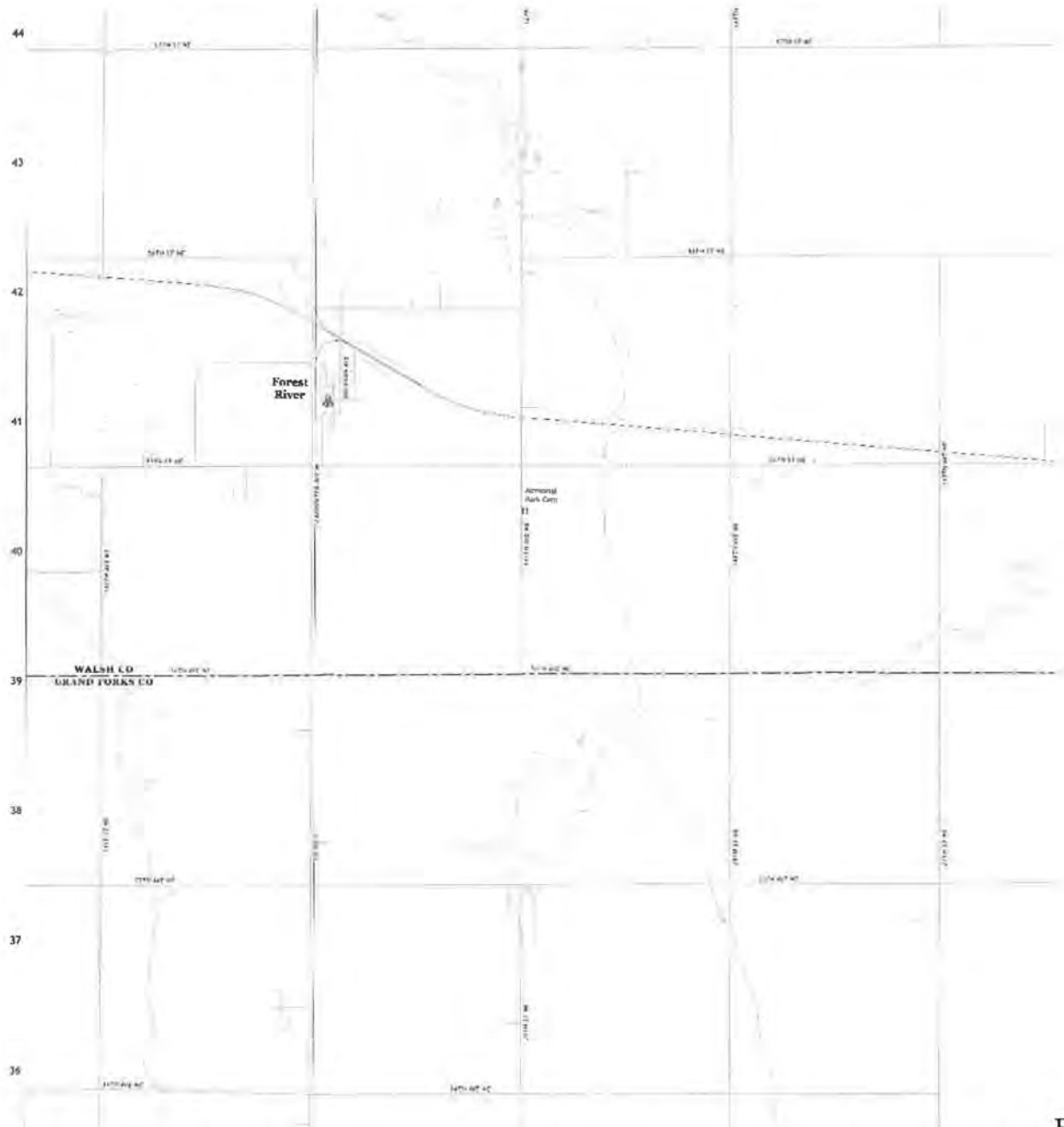


Fig. 1:  
USGS Topographic Map 7.5-minute map for Forest River, ND excerpt [Site of Forest River State Bank indicated by red dot]

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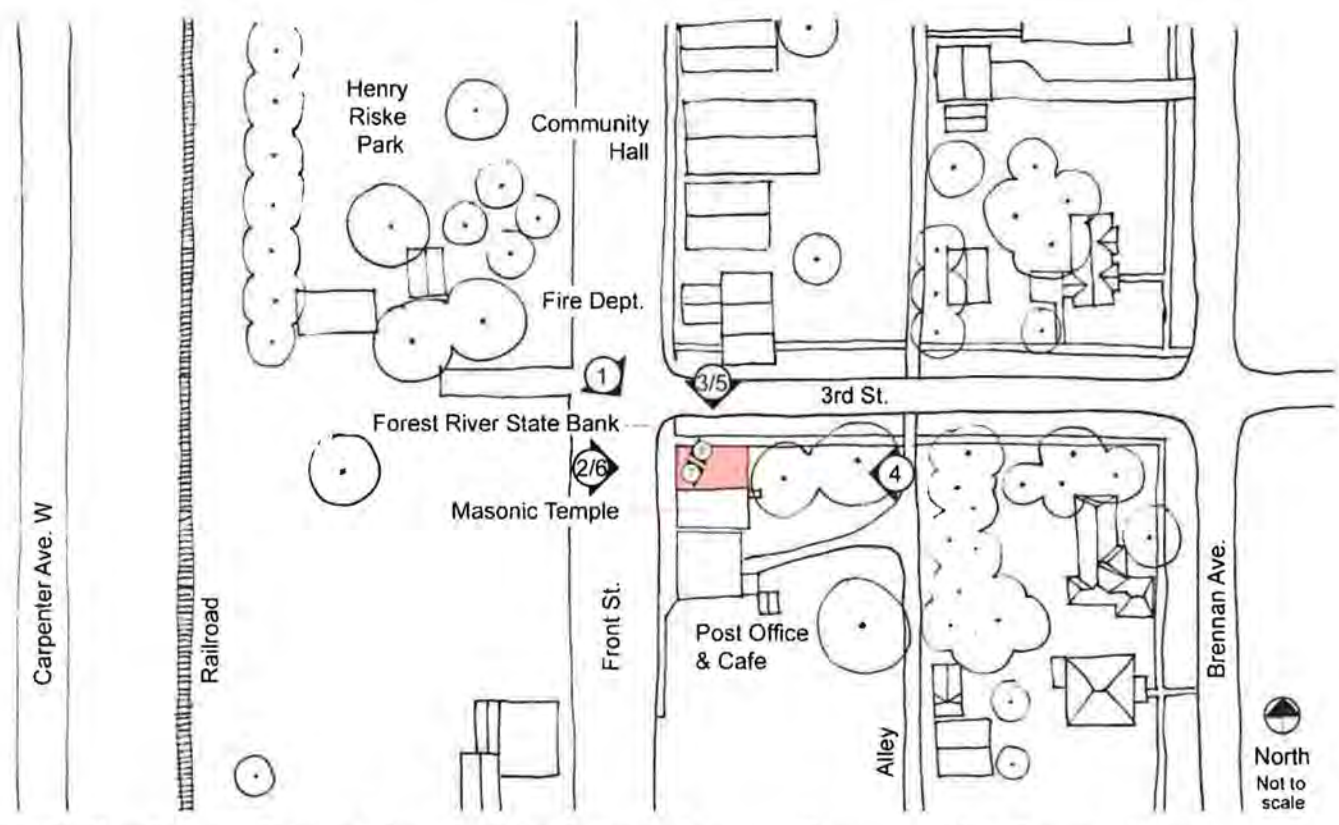


Fig. 2: Sketch map of Forest River State Bank site and surrounding area with reference photo standpoints indicated

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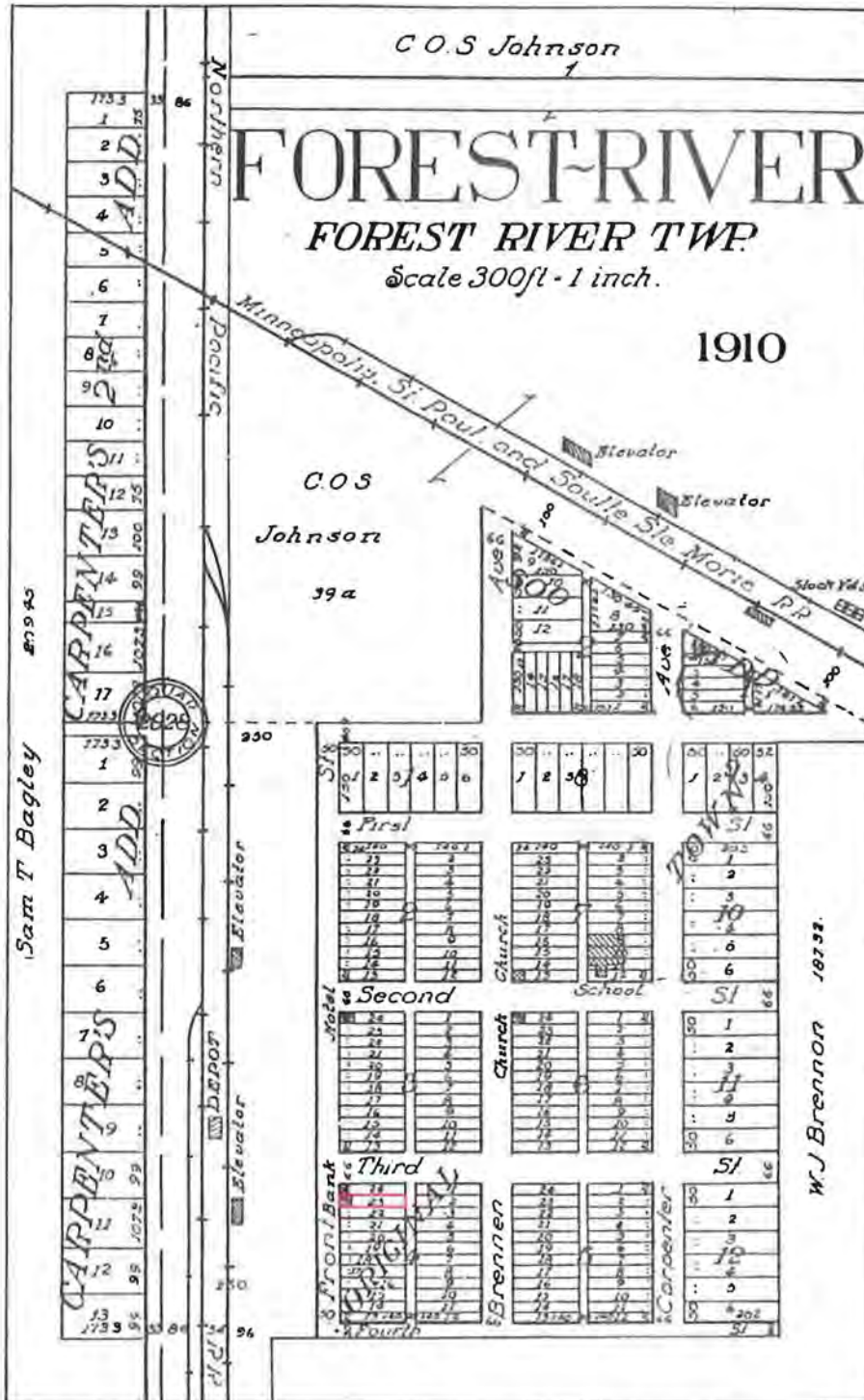


Fig. 3: Excerpt, Historical Plat of Forest River, 1910 [Site of Forest River State Bank at its former (before 1918 fire) location indicated by red outline] (Forest River North Dakota 1887-1987, 1987)

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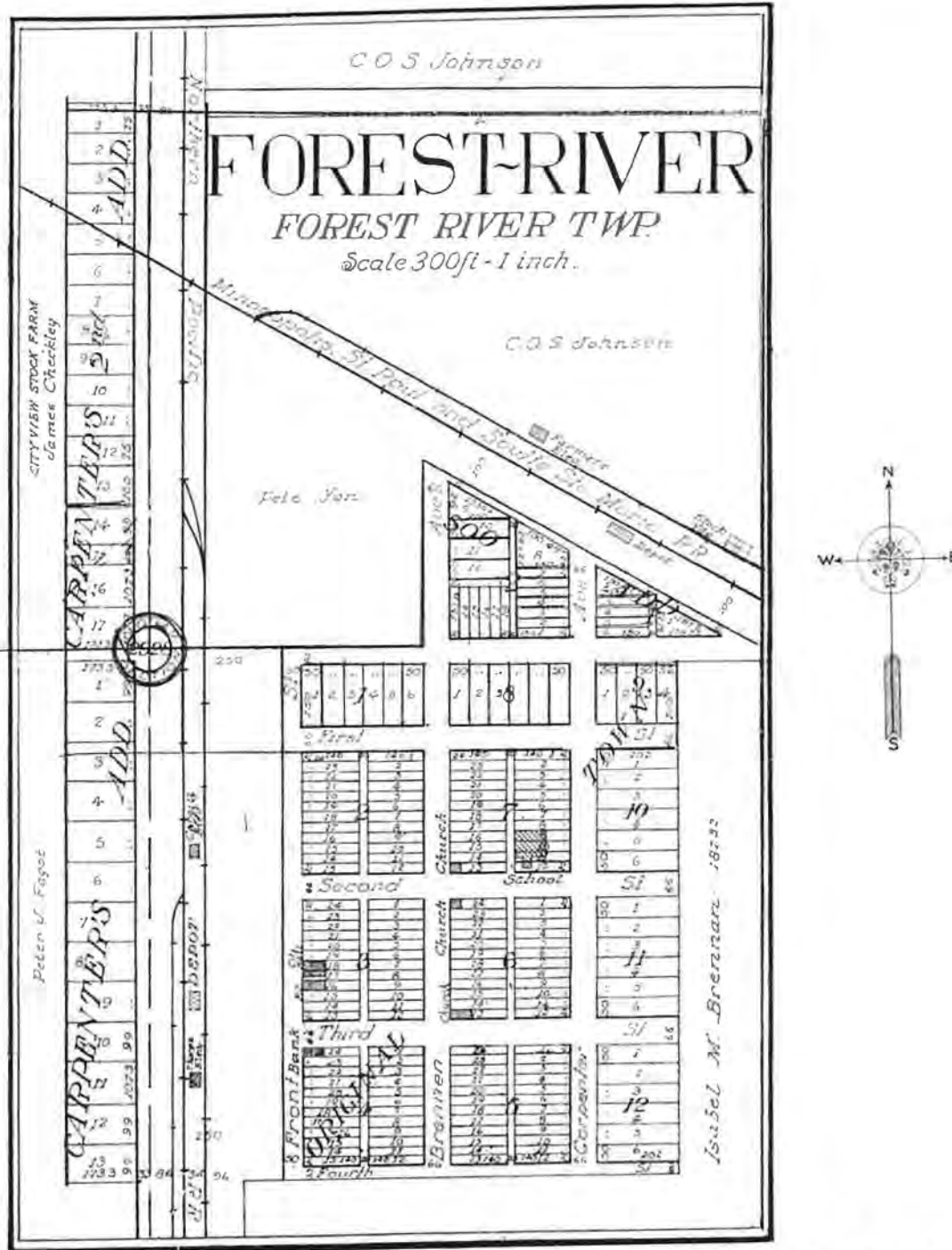


Fig. 4: Excerpt, Historical Plat of Forest River, 1928 [Site of Forest River State Bank at its current day location indicated by red outline] (Standard Atlas of Walsh County North Dakota, 1928)

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Fig. 5: Historic photo streetview of Forest River's main street – south block looking north prior to 1918 fire, 1916 (*Forest River North Dakota 1887-1987, 1987*)



Fig. 6: Historic photo streetview of Forest River's main street – south block looking south prior to 1918 fire [Original Forest River State Bank second from left] (Photo courtesy of Kay Nord)

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Fig. 7: Historic photo of original Forest River State Bank prior to 1918 fire (Photo courtesy of Kay Nord)



Fig. 8: Historic interior photo original Forest River State Bank, 1900 (*Forest River North Dakota 1887-1987, 1987*)



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Fig. 9: Braseth and Rosatti rendering of the principal façade, April 23, 1918 (Ramsay, Ronald. "In the Architect's Eye: 100 Years of North Dakota Building," 1989.)

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Fig. 10: Illustration of the exterior of the Farmers State Bank of Breckenridge, Michigan [Similar Rosatti bank design to the Forest River State Bank] (Eaton, *The Louis Sullivan Spirit in Michigan*, 1958)

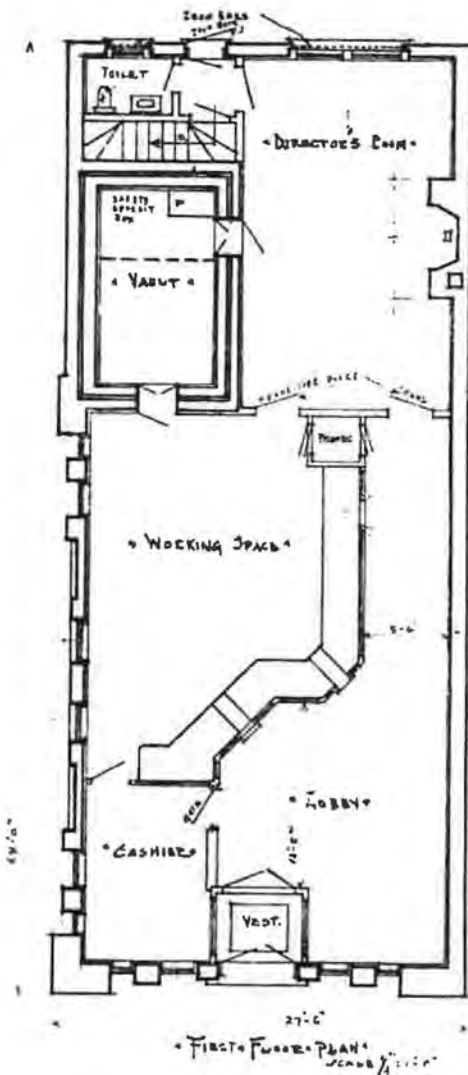


Fig. 11 (left): Illustration of floor plan for the Farmers State Bank in Breckenridge, Michigan [Similar Rosatti bank design to the Forest River State Bank] (Eaton, *The Louis Sullivan Spirit in Michigan*, 1958)



Fig. 12: Exterior view of the Farmers State Bank in Breckenridge, Michigan, 2018 [Similar Rosatti bank design to the Forest River State Bank] (Google maps, image capture: Jul 2018)

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Fig. 13: Historic photo of Forest River State Bank under construction, 1919 (*Forest River North Dakota 1887-1987, 1987*)



Fig. 14: Historic photo of Forest River State Bank, 1920 (Photo courtesy of Kay Nord)



Fig. 15: Historic photo streetview of Forest River's main street – north block, looking south before 1927 fire, about 1920 [Forest River State Bank located far right] (*Forest River North Dakota 1887-1987, 1987*)

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Fig. 16: Historic photo streetview of Forest River’s main street – north block, looking south before 1927 fire, about 1920s [Forest River State Bank located second from right] (NDSU Digital Horizons)



Fig 17: Historic photo bus used in transporting passengers from one railroad depot to another [background - Forest River State Bank], date unknown, 1920s or 1930s (*Forest River North Dakota 1887-1987*, 1987)

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Fig. 18: Otto Bremer, investor (Galt and Schweibert, 1994)



Fig. 19: Historic photo of Forest River Band [background - Forest River State Bank], 1938 (*Forest River North Dakota 1887-1987, 1987*)

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Fig. 20: Historic photo streetview of Forest River’s main street – north block, looking south 1941 [Forest River State Bank located far right] (*Forest River North Dakota 1887-1987, 1987*)



Fig. 21: Historic photo - View of Forest River’s main street from south, 1967 [Forest River State Bank located on the corner of south block, image center] (*Forest River North Dakota 1887-1987, 1987*)

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Fig. 22: Historic photo – Forest River State Bank, then known as First American Bank and Trust, 1986  
(*Forest River North Dakota 1887-1987, 1987*)



Fig. 23: Historic photo - Forest River's south block on main street, 1986 [Forest River State Bank located on far left] (*Forest River North Dakota 1887-1987, 1987*)

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National Register of Historic Places  
Continuation Sheet

Forest River State Bank

Name of Property  
Walsh County, ND

County and State

Name of multiple listing (if applicable)

Section number Additional documentation

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Fig. 24: Aerial view of Forest River's main street from south west, 1980s [Forest River State Bank located on the corner of south block, image center] (*Forest River North Dakota 1887-1987, 1987*)





BANK

UNITED STATES  
POSTAL SERVICE

HERALD



110

BANK







110

BANK



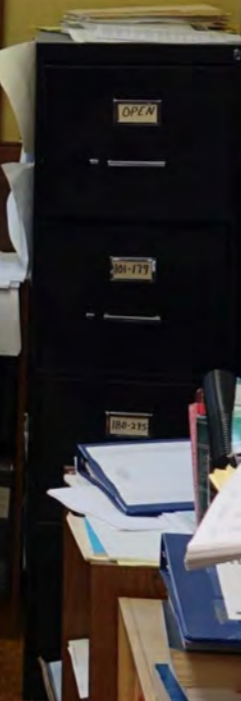




Friends don't let us plead guilty

- Certificate 1
- Certificate 2
- Certificate 3
- Certificate 4
- Certificate 5
- Certificate 6

- Certificate 7
- Certificate 8
- Certificate 9
- Certificate 10





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: 10/21/2019      Date of Pending List: 11/14/2019      Date of 16th Day: 11/29/2019      Date of 45th Day: 12/5/2019      Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

Accept       Return       Reject      12/5/2019 Date

Abstract/Summary  
Comments:

Recommendation/  
Criteria

Reviewer Roger Reed  Discipline Historian

Telephone (202)354-2278 Date 12/5/19

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.

To: Keeper, National Register of Historic Places  
From: Claudia J. Berg/ Lorna Meidinger  
Date: 18 October 2019  
Subject: National Register Nomination



The following materials are re-submitted on this 18th day of October 2019, for the nomination of the Forest River State Bank to the National Register of Historic Places.

- \_\_\_\_\_ National Register of Historic Places nomination form on archival paper
- \_\_\_\_\_ Multiple Property Nomination form on archival paper
- \_\_\_\_\_ Photographs
- \_\_\_\_\_ USGS map(s)
- \_\_\_\_\_ Sketch map(s)/figure(s)/exhibit(s)
- \_\_\_\_\_ Pieces of correspondence
- 2   CDs
- 1   Signature Page
- \_\_\_\_\_ Other: \_\_\_\_\_

COMMENTS:

- \_\_\_\_\_ Please insure that this nomination is reviewed
- \_\_\_\_\_ This property has been certified under 36 CFR 67
- \_\_\_\_\_ The enclosed owner objections \_\_\_ do \_\_\_ do not constitute a majority of property owners.
- \_\_\_\_\_ Other: \_\_\_\_\_