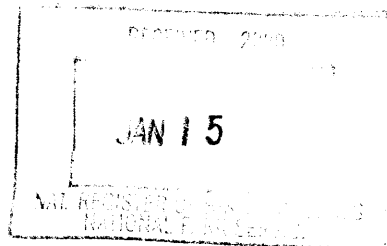


United States Department of the Interior
National Park Service

261



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 *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name First National Bank Building

other names/site number State Bank Building; Beh Building

2. Location

street & number 629 Central Avenue n/a not for publication

city or town Fort Dodge n/a vicinity

state Iowa code IA county Webster code 187 zip code 50501

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide x locally. (See continuation sheet for additional comments.)

Ronellj. Sork Signature of certifying official/Title
STATE HISTORICAL SOCIETY OF IOWA
State or Federal agency and bureau

January 14, 2003 Date

In my opinion, the property x meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title

Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

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

Edson H. Beall for Keeper

2/27/03

5. Classification

Ownership of Property

(Check as many boxes as apply)

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

Category of Property

(Check only one box)

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

Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Name of related multiple property listing

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

n/a

Number of contributing resources previously listed in the National Register

n/a

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE: financial institution: bank

COMMERCE/TRADE: business: office building

Current Functions

(Enter categories from instructions)

VACANT/NOT IN USE

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH AND EARLY 20TH CENTURY

AMERICAN MOVEMENTS: Commercial Style

Materials

(Enter categories from instructions)

foundation CONCRETE

walls BRICK

roof OTHER

other

Narrative Description

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

(see continuation sheet)

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)

Property is:

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

Areas of Significance

(Enter categories from instructions)

COMMERCE

ARCHITECTURE

Period of Significance

1907-1952

Significant Dates

1907-1908

Significant Person

(Complete if Criterion B is marked above)

n/a

Cultural Affiliation

n/a

Architect/Builder

Liebbe, Nourse and Rasmussen

Atkinson, C.E.

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

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

Primary location of additional data:

- State Historic Preservation Office
 - other State agency
 - Federal agency
 - Local government
 - University
 - other
- name of repository:
-

10. Geographical Data

Acreage of Property less than one**UTM References**

(Place additional UTM references on a continuation sheet)

1 15 402330 4706300
zone easting northing2 _____
zone easting northing**Verbal Boundary Description**

(Describe the boundaries of the property on continuation sheet)

Boundary Justification

(Explain why the boundaries were selected on continuation sheet)

11. Form Prepared By

name/title Clayton B. Fraser, Principal
organization FRASERdesign date 5 May 2002
street & number 420 South County Road 23E telephone 970.669.7969
city or town Loveland state Colorado zip code 80537

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets**Maps**A **USGS map** (7½ or 15 minute series) indicating the property's locationA **Sketch map** for historic districts and properties having large acreage or numerous resources**Photographs**Representative **black and white photographs** of the property**Additional items**

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

Property Owner

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

name/title MDI Limited Partnership No. 62
street & number 1600 University Avenue, Suite 212 telephone 651.646.7848
city or town St. Paul state Minnesota zip code 55104**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 *et seq.*).**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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National Register of Historic Places
Continuation Sheet

section number 7 page 1

FIRST NATIONAL BANK BUILDING

Webster County, Iowa

The First National Bank Building is located within the central business district of the north-central Iowa city of Fort Dodge [See Figure 1]. Fort Dodge's business district is oriented in a traditional gridiron pattern, with Central Avenue forming the principal east-west axis through the center of the city. Situated on the corner of Central and Seventh streets, across the street from the Classical Revival Webster County Courthouse [1902], the bank forms a visual cornerstone for the downtown area. Typical for its time and place, Fort Dodge's business district consists primarily of low- and medium-rise commercial and institutional buildings, built and modified over an extended period. All about the sidewalks and use similar proportions and scale. Integrity of these buildings ranges widely, with the most serious alterations generally occurring on the street-level storefronts.

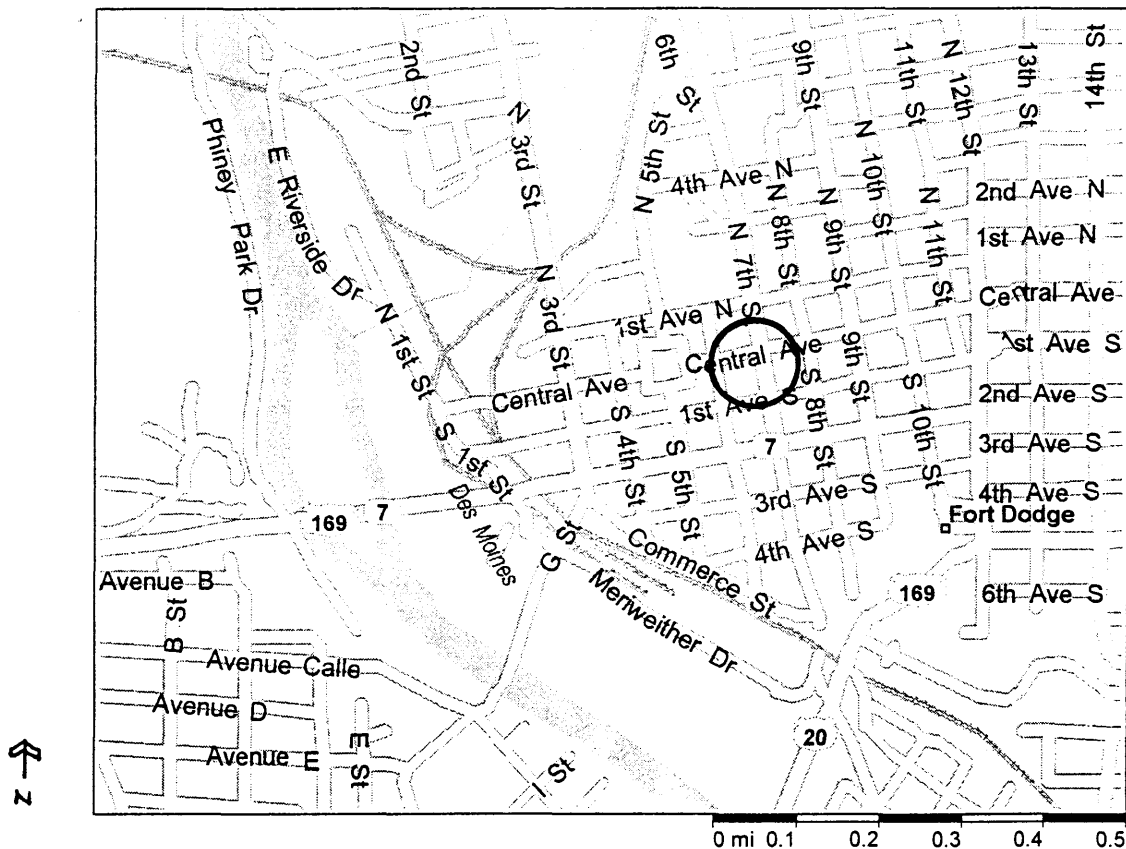


Figure 1. Location map, from Microsoft Streets and Trips, 2001.

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Continuation Sheet

section number 7 page 2

FIRST NATIONAL BANK BUILDING

Webster County, Iowa

The First National Bank Building is positioned in the northeast corner of Block 14 in the Original Town of Fort Dodge, facing north toward Central Avenue. Adjoining this building on the west is a two-story storefront that is presently vacant. Across Central to the north is a heavily modified one-story brick building that houses the Webster County Abstract Company. Across Central Avenue to the northeast are a couple of two-story Victorian storefronts, and across Seventh Street to the east is the courthouse. An alley abuts the bank at its south (rear). Immediately south of this is a parking lot, which is the site of former commercial buildings [see Figure 2].

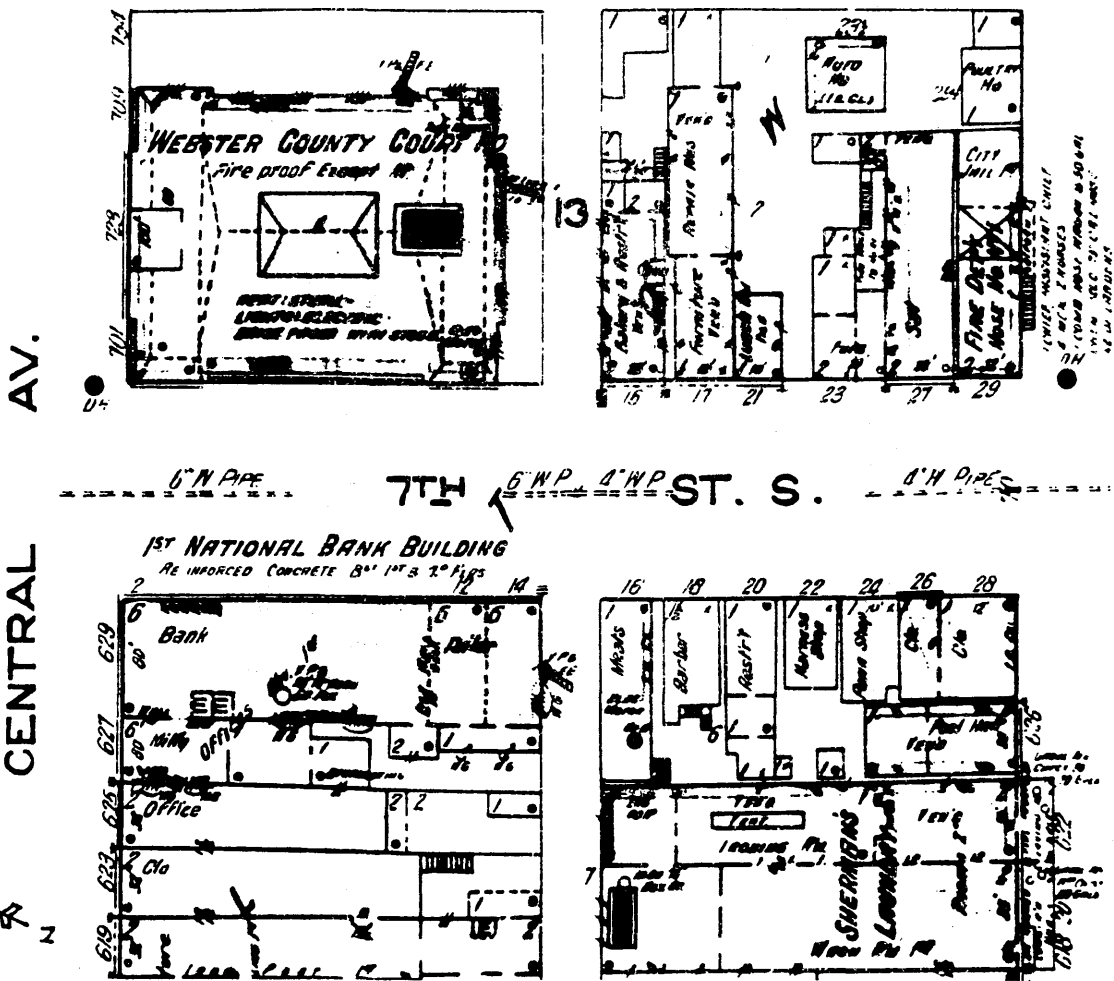


Figure 2. Site plan, from 1925 Sanborn Insurance Map.

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Continuation Sheet

section number 7 page 3

FIRST NATIONAL BANK BUILDING

Webster County, Iowa

Designed by Des Moines architects Liebke, Nourse and Rasmussen for the First National Bank, the building was constructed in 1907-1908. The *Fort Dodge Messenger* described the structure as it was proposed in April 1907:

The building is to be 60 x 140 feet and six stories high and finished basement. The first floor will be on the level of the side walks, the banking room without an exception will be the finest in the state, will be 28x100 feet with a 14 foot ceiling, marble wainscoting and mahogany finish and tile mosaic floor. The entrance to [the] building and elevators will be finished in the same with marble walls and mahogany finish, bronze elevator finish and marble staircase and mosaic tile floor; tile floor will be carried through the walls all over the building. On the ground floor are also three fine store rooms, in style and finish as elaborate as the bank rooms. The office floors show the best plan we have ever seen; every office, toilet and hall has large outside windows, all directly lighted. The halls are wide and the rooms can be combined or thrown together, making large or small offices.¹

Today, the defining elements of the building are essentially intact. The first floor occupies the entire property, and the upper floors are set back at the rear to form an el-shaped plan, with a light court in the southwest corner. The roof is flat, covered with composition roofing and lined with brick parapets on the front and sides. The roof is punctuated by a simple metal-sheathed, shed-roofed stairwell bulkhead and a flat-roofed elevator penthouse. The building's structure is comprised of concrete/stone foundations with masonry exterior bearing walls and wood- or steel-frame interior supports. The first and second levels feature concrete slab floors and were considered fireproof at the building's completion. The upper levels have traditional wood-joint floors, and the roof is supported by wood joists.

The building derives its architectural description from its facades. These are configured using the Commercial Style, with classical revival detailing. The north and east facades are divided vertically into a classical hierarchy of base, body and cap. Encompassing the first two floors, the base is comprised of brick walls divided evenly into bays by rustictaed pilasters with stone plinths and terra cotta cartouches at the capitals. The body is made up of window walls similarly divided into bays by brick pilasters, with terra cotta plinths and Ionic capitals. The building's cap is formed by an ornate terra cotta entablature, over which the parapet walls with terra cotta colonnades sit. The building's south and west walls, which face away from the streets, feature plain brick detailing and windows on all floors.

¹"C.E. Atkinson Is Successful Bidder," *Fort Dodge Messenger*, 5 April 1907.

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National Park Service**

**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

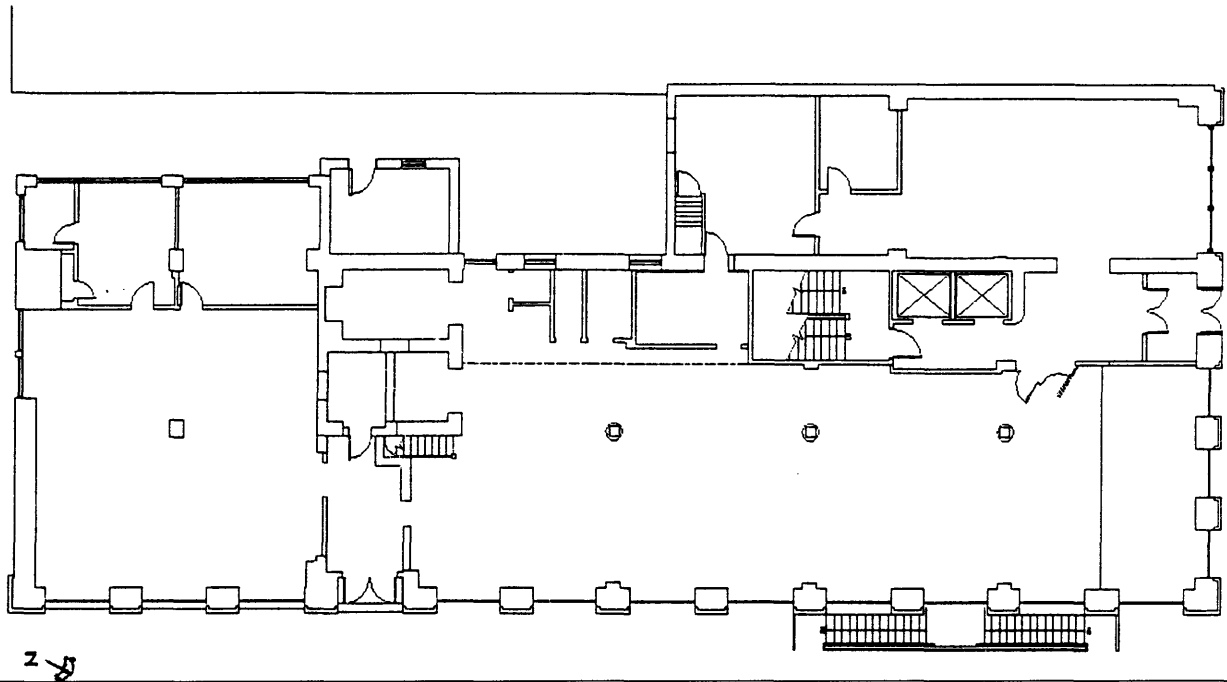


Figure 3. First floor plan, First National Bank, by Sikes Abernathie, Architects, 2002.

The fenestration is evenly spaced--six bays on the north and twelve bays on the east. Windows from the second floor up feature simply detailed 1/1 double-hung sash, with wood frames, steel-angle loose lintels and stone lug sills. With consideration for fire safety, windows on the south and west walls feature 2/2 double-hung sash, with steel frames and wire glass. The uppermost windows feature bracketed terra cotta aprons, and all of the upper-level window bays are separated vertically by brick spandrels with corbeled brick rectangular panels. The original first-floor showcase windows have been replaced with the existing aluminum storefront frames, installed in 1955. At that time the original pedimented entrance on the north facade was replaced with the existing tile surround. An open-tread steel fire escape is attached to the exterior wall on the building's south side.

The interior spatial arrangement of the First National Bank Building remains largely unchanged [see Figures 3, 4 and 5]. The first floor is subdivided into three major commercial spaces, with an entrance lobby centered on the north wall between the corner bank

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National Park Service**

**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

and the rental space. Accessed directly from the main entrance, this small lobby contains two elevators and the main cast iron staircase. This prefabricated staircase extends continuously through all six floors, with marble treads between the first two floors and slate treads in the floors above. The upper levels all consist of small office spaces that line along a single, asymmetrically positioned north-south hallway. These spaces have been subdivided in various sizes and fashions to accommodate the needs of successive generations of tenants.

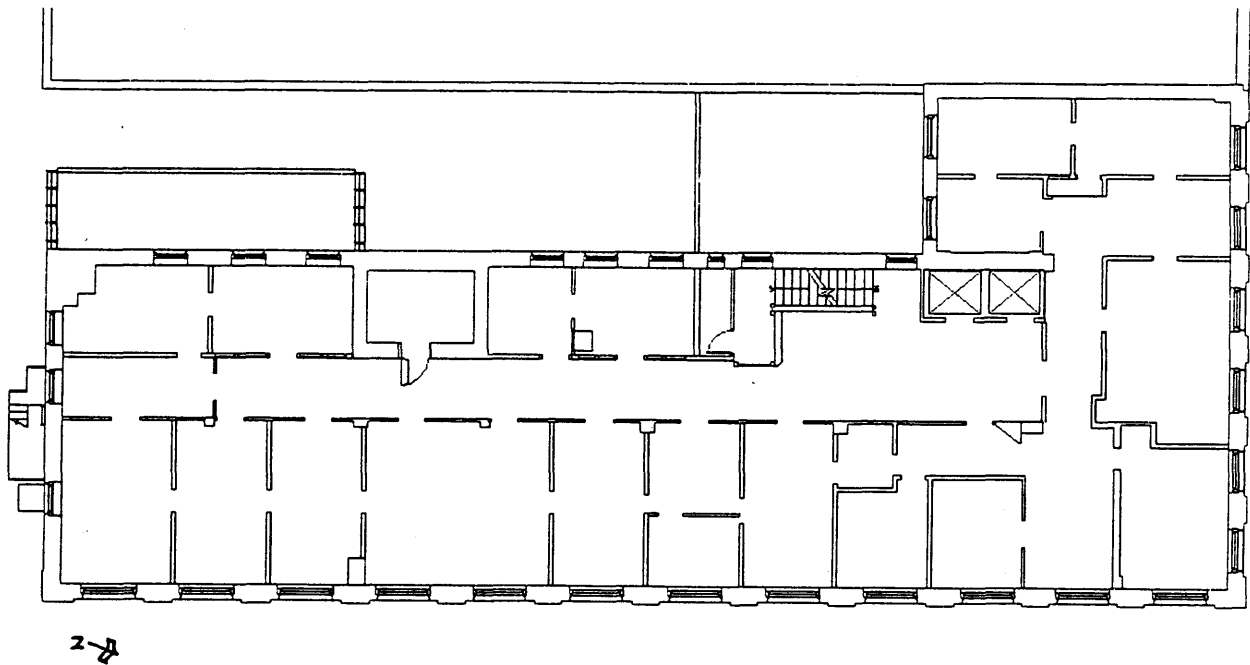


Figure 4. Second floor plan, First National Bank, by Sikes Abernathie, Architects, 2002.

The building's interior has suffered extensively from years of deferred maintenance and damage from the leaking roof, and as a result few of the interior finishes and structural elements remain undamaged today. Although it is difficult to imagine today, given the building's deteriorated condition, the First National Bank Building once featured elegant interior appointments. The *Messenger* described it at length at its grand opening in April 1908:

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**National Register of Historic Places
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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

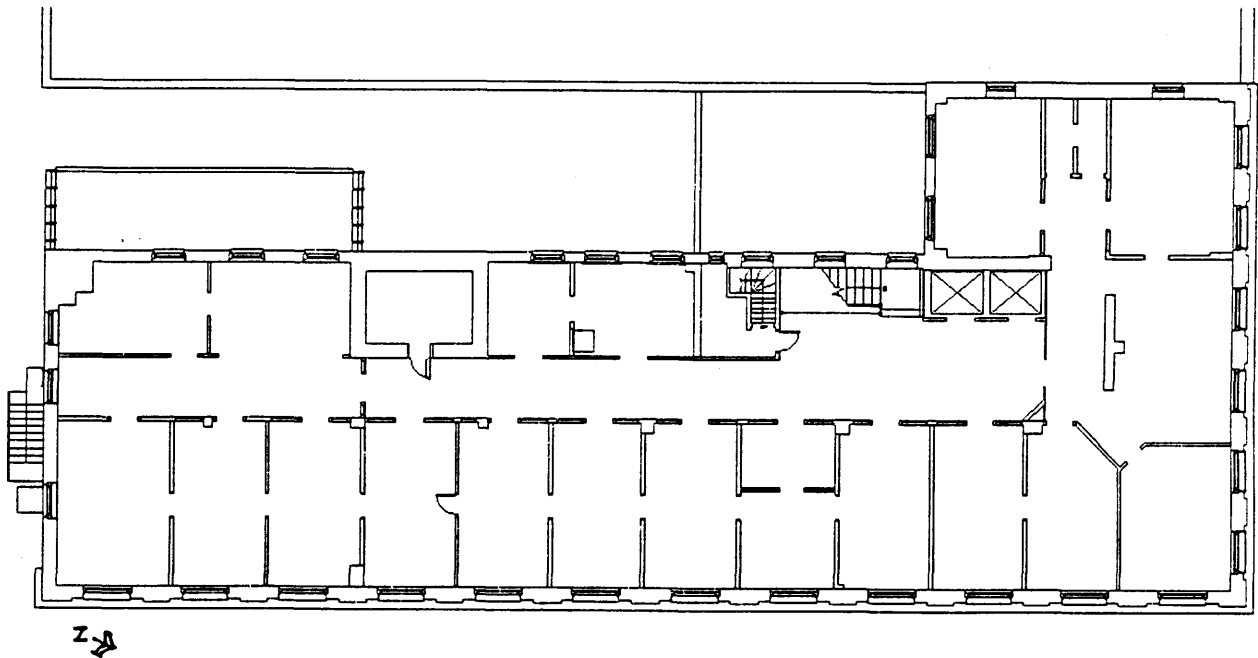


Figure 5. Sixth floor plan, First National Bank, by Sikes Abernathie, Architects, 2002.

The banking room is 37x100 feet in size, including the vestibule which is also the hall for the tenants of the building. It is finished entirely in mahogany wood and marble. The floors are of tile of handsome pattern. The columns that support the ceiling are all encased in the English vein white marble which also forms the sides of the counters and the wainscoting of the walls. The top of the counters is of green Verde antique marble, which is imported from Italy. The tints of the walls were carefully chosen and harmonize perfectly with furniture and other equipment.

There are six cages for the various persons in charge of the departments of discounts, collections, paying, receiving and bookkeeping. The bookkeepers also have plenty of desk room in the rear of the room and in the basement below there is a fire proof vault of large size, well lighted by sidewalk lights which can be utilized for bookkeeping at any time in the future if the demand for more space is imperative.

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

The bank vaults are the pride of the institution. They are of the Marvin-Hall make and seem to bid defiance to the most scientific of bandits. There are three vaults; the safety deposit vault, the money vault, and the books storage vault. A special clerk will attend to the safety deposit vault; two keys are required to open the deposit boxes, the bank clerk having one of them and accompanying the renter of the box when it is opened.

The doors of the safety deposit and money vaults are huge affairs, weighing about ten tons each and yet they are hung so lightly that the pressure of a finger will swing them. There are two combinations on both the outer and inner doors and two employees each knows one of the combinations and operates it. There are three clocks on the time lock so that if one or even two should get out of order the mechanism might still be operated by the other and the bank be saved the embarrassment of not being able to open the vault. Within the money vault steel chests are used in place of safes as formerly. They are all believed to be as near burglar proof as it is possible to make.²

Today the first-floor bank space retains the original mosaic tile floors. Its wainscotting has been covered in most places by wood veneer, and the original coffered plaster ceiling has been hidden by a dropped acoustic ceiling. The upper floors feature most of their original finishes: painted plaster walls and ceilings, wood or tile floors and dark mahogany-stained woodwork. Despite the alterations to the first-floor exterior and some of the interior finishes, the bank maintains a high degree of integrity of design, workmanship, location, setting, materials, feeling and association. The building is an important landmark for the city, a visual anchor for the central business district. With its Commercial Style form and Classical Revival details, it is one of the most refined examples of early 20th century architecture in Fort Dodge.

²"Public Reception at Bank Building," *Fort Dodge Messenger*, 25 April 1908.

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**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

Built in 1907-1908, the First National Bank Building in Fort Dodge is a locally prominent landmark that derives its significance from two principal areas: commerce and architecture. The property is eligible for listing in the National Register under Criterion A for its singular role in the commercial development of downtown Fort Dodge. "The history of the First National Bank runs almost parallel with the development of Fort Dodge since 1866," the bank stated in 1916. "In the progress of the city, the bank has been an ever active force, inspiring confidence by invariably adhering to a sound conservative policy."³ The officers and directors of the First National Bank were among the city's most prominent businessmen, active in city commerce and politics as well as the regionally important gypsum extraction and milling industry. The bank itself was the most prominent financial institution in Fort Dodge. Costing over \$200,000 and rising six stories tall, this building was at its completion the city's most celebrated office structure. According to the *Fort Dodge Messenger*, its construction marked "the entrance of this city into its skyscraper era." For almost 60 years, the building housed one of Fort Dodge's most prominent banks--either the First National Bank or the State Bank--on its first floor. And during this time its upper-level offices were occupied by many of the city's most prestigious commercial and professional tenants. Erected by the city's principal financial institution at the height of its affluence, the First National Bank Building played a pivotal role in early Fort Dodge commerce.

The bank building is also significant under Criterion C for its embodiment of the distinctive characteristics of a period and style of construction. Designed by prominent Des Moines architects Liebke, Nourse and Rasmussen, it is important in Iowa architectural history as an intact example of commercial design by one of the state's most prestigious architectural firms. The structure displays the firm's trademark use of blonde brick facing and reliance on classical architectural motifs applied to essentially modern building forms. The First National's six-story massing and Commercial Style architecture distinguished it among its peers in downtown Fort Dodge at the time of its completion, which was certainly the bank's intent in commissioning the Des Moines-based architects for its design. It is thus important to Fort Dodge as one of the most architecturally accomplished commercial buildings in the city's downtown district. For decades Fort Dodge's premier office building, the First National Bank is a significant part of the city's material culture. As such it deserves to be listed on the National Register.

³*Fifty Years: 1866-1916* (Fort Dodge: First National Bank, 1916), n.p.

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**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

On August 2, 1850, the US Army established Fort Clarke on the east bank of the Des Moines River, at the mouth of Lizard Creek. A year later the Army changed the post's name to Fort Dodge, in honor of Colonel Henry Dodge. Two years after that it abandoned the fort altogether. Before leaving, the military constructed some 22 buildings here, all log cabins, most left unfinished. In 1854 the structures and post property were purchased from the government by the Fort Dodge Land Company, represented by former post sutler William Williams. On the site Williams platted a town named, naturally enough, Fort Dodge. The original post had been laid out in town-like fashion, with officers' quarters and barracks fronting on parallel streets. Incorporating the fort's layout, Williams' gridiron plat generally followed the angle of the Des Moines River. On the plat, the original parade ground became the City Square, flanked on all sides by east-west named streets and north-south numbered streets. Market Street, at the town's center, abutted the Square on its east and west sides. The more substantial fort structures fronted First Avenue North between Third and Seventh streets. These formed the nucleus for the new town.

Even with its ready-made town core, Fort Dodge languished at first, with a population hovering around a dozen souls. Then in 1855 the federal government located its land office here. As the distribution center for public lands in northern Iowa, Fort Dodge soon began to prosper. Between 1855 and 1858, with land speculation in the surrounding area at full bloom, the town's population burgeoned to 729. The town was designated as the Webster County seat and in 1859 began construction of a massive new courthouse near the City Square. Although the speculation boom collapsed soon thereafter, Fort Dodge's population remained constant at just under 800 during the Civil War. After the war two major railroads--the Illinois Central and the Chicago, Rock Island & Pacific--extended tracks into town. Before the railroads' arrival in 1869, the town's economy had been supported largely by land speculation and retail trade within the immediate region. The railroads changed all that, serving to link Fort Dodge with outlying markets and forming the basis for several nascent manufacturing and wholesaling concerns. Soon an industrial area developed west of the Square, with roller mills, warehouses, factories, foundries and yards for lumber, hay and coal situated alongside the railroad tracks.

In the 1870s one industry among these emerged as the region's most important. Gypsum had been discovered in the hillsides along the Des Moines River as early as 1849. A sedimentary stone that formed a fine cementitious powder when pulverized, gypsum was integral in the production of architectural plaster and stucco. The local gypsum industry began in 1872, when three Fort Dodge entrepreneurs--George S. Ringland, Stillman T. Meservey

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**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

and Webb Vincent--formed a partnership for the purpose of mining, processing and selling gypsum. They called their venture the Fort Dodge Plaster Mills and in May began construction of the milling facilities near the Illinois Central tracks. The company quarried gypsum blocks from an outcropping along Two Mile Creek and later that year began crushing, grinding, processing, packaging and shipping gypsum powder to stucco manufacturers and suppliers in the Midwest. In 1873 the firm was renamed the Cardiff Plaster Mills to capitalize on the notoriety of the Cardiff Giant, "the most famous and amusing hoax of the Nineteenth Century."⁴

In 1881 the company acquired the gypsum-rich property of M.W. Welles in Gypsum Hollow, from which the Cardiff Giant had been quarried, and a year later the firm was incorporated as the Iowa Plaster Company, with a capitalization of \$100,000. Still controlled by Vincent, Meservey and Ringland, the new corporation issued stock and built a second mill. With a patent on gypsum processing and contract to produce all of the stucco for the Iowa State Capital then under construction, the firm enjoyed steady growth during the 1880s. In 1884 the Fort Dodge Gypsum Stucco Company organized. Seven years later it merged with the Iowa Plaster Company to form the Iowa Plaster Association.

Other mills, such as the Fort Dodge Gypsum Stucco Company and the Cardiff Gypsum Plaster Company, soon began operating in the area. As the mills proliferated and production increased, the region became one of the nation's largest gypsum suppliers. "Crops might fail, wars might rage, and banks might close," one historian stated in 1993, "but the industry that began at the edge of Gypsum Hollow remains the largest employer in Fort Dodge to this day. The working capital generated by the gypsum mines provided the fuel to fire the first significant expansion of the town."⁵

⁴*Tour of Discovery: A Guide to Historic Downtown Fort Dodge* (Fort Dodge: Main Street Fort Dodge, 1993), n.p. The saga of the Cardiff Giant was well-known in 19th Century America. In 1867 Connecticut native George Hull purchased an acre of land in Gypsum Hollow near Fort Dodge. From it he quarried an immense block of gypsum and sculpted the block into the form of an oversized human, patinating the sculpture to make it appear ancient. Hull then pretended to discover the giant on a farm in Cardiff, New York, and took it on tour around New England, billing his find as the "eighth wonder of the world" and charging admission to view it. Before his scheme was revealed as a humbug, he cleared an estimated \$20,000 in admission fees. Showman P.T. Barnum offered to buy the sculpture but Hull refused, and the Cardiff Giant eventually disappeared from public view. The figure was rediscovered in 1900 in an express company warehouse and was exhibited at the Pan American Exposition before touring the West and Midwest. The giant finally returned home to Fort Dodge in 1922 and was placed in storage. More recently it has resided at the Farmer's Museum in Cooperstown, New York.

⁵Ibid., n.p.

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**National Register of Historic Places
Continuation Sheet**

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

Propelled in large part by the gypsum industry, the population of Fort Dodge increased steadily from 1,395 in 1865 to 8,470 in 1890, and the small town evolved into a small city. The original log military buildings gave way, first to frame structures, and later to more substantial brick buildings. The downtown area developed along Central Avenue (Market Street, renamed) on either side of the City Square between Third and Seventh streets. This pattern was reinforced when the Illinois Central built its depot near the Square in 1869. Seventeen years later the Mason City & Fort Dodge Railroad constructed a depot at the corner of Twelfth and Central, and a street-car line was extended down Central to link the two railroad stations. This cemented Central Avenue as the city's commercial center, as subsequent businesses located along the trolley line between Third and Twelfth streets. By 1890, some twenty dry goods and clothing stores operated on Central between Fifth and Eighth streets. These stood alongside 22 grocery stores, six meat markets, four blacksmith shops and three livery stables. Fort Dodge in the late 19th century was thriving, as described by one gazetteer:

Fort Dodge is located practically in the center of a territory containing 65,625 square miles, with comparatively no competitors, and from which she can draw supplies and secure patronage for the numerous articles of manufacture and commerce which she produces. These advantages are enhanced by the excellent commercial facilities which are afforded by her numerous railroad lines, which have direct connection with all points within this territory as well as all important points in every direction. This circumstance, in connection with the unparalleled natural and developed resources of the city, county and surrounding country, the thrift, energy and intelligence of the citizens, has secured for Fort Dodge the enviable and merited reputation which it bears, of being the leading industrial center of Northern Iowa.⁶

Central Avenue was home to most of the city's financial establishments. Of the three major banks then operating in the city, by far the most prominent was the First National Bank. This institution had been founded on June 16, 1866, with an initial capitalization of \$50,000. Its first officers--Charles B. Richards, President; Charles C. Smeltzer, Vice

⁶*Illustrated Fort Dodge: Leading Features of the City* (Des Moines: Historical Illustrative Company, 1896), 13-14. The gazette continued:

The city of Fort Dodge is in every way in a most gratifying situation, and the citizens may justly feel proud of the advancement that has been made in the past few years, which have been fraught with financial calamities of every kind. For, notwithstanding these difficulties, the progress of the city has been unabated, and, in fact, an unprecedented degree of prosperity and growth have been experienced, and the condition is continually improving.

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Continuation Sheet

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FIRST NATIONAL BANK BUILDING

Webster County, Iowa

President; and E.G. Morgan, Cashier--and its directors were prominent businessmen and capitalists in the developing town. Most of the bank's early officers and directors were directly involved in the gypsum industry, through both management and investment. Stillman Meservey and Webb Vincent, co-founders of the formative Fort Dodge Plaster Mills, served as bank presidents between 1890 and 1916. Additionally, directors such as Charles Smeltzer, John Duncombe and E.H. Rich were also heavily involved in the gypsum industry.

The bank initially did business from a tiny one-story brick building on the corner of Seventh Street and First Avenue South. When Richards resigned as president in 1874, his replacement, E.G. Morgan, moved the bank to 610 Central Avenue a year later. Morgan was succeeded by L. Blanden, bank president between 1875 and 1890, and Blanden was in turn succeeded by Stillman Meservey, who served between 1890 and 1902. It was Meservey who presided over the bank's next move in 1892 to larger quarters at the corner of Sixth and Central. After the turn of the century, Meservey turned over management of the bank to Webb Vincent.

A native of Pennsylvania, Vincent had been an important figure in Fort Dodge commerce for over three decades when he took over the helm at First National. He had first come to Fort Dodge with his family at the age of 14 in 1855, soon after the town's establishment. After fighting in the Civil War, Vincent returned to Fort Dodge, where he tried his hand at a variety of jobs--as a clerk in the government land office, executive in a coal mining concern, retail merchant and assistant cashier at the First National Bank (for six months in 1870)--before engaging in the gypsum business. Vincent formed the Fort Dodge Plaster Mills with Ringland and Meservey and undertook the financial management of the company as it prospered in the 1870s and 1880s. In 1889 Vincent sold his holdings in the gypsum company to George L. Rich, another Fort Dodge capitalist and First National director, for \$50,000. Vincent had been a member of the bank's board of directors since 1872 before ascending to the president's office in 1902.⁷

⁷Most of the biographical information for Vincent comes from "Webb Vincent, Pioneer Citizen of Fort Dodge, Passed Away Wednesday," *Fort Dodge Messenger*, 26 December 1930. The newspaper described some of Vincent's business and philanthropic interests:

Mr. Vincent was for many years connected with the First National bank of Fort Dodge as director, president and chairman of the board. He was a stockholder in the Fort Dodge Grocery company from its beginning. He favored numerous new industries with the support of his subscriptions and did his full share in efforts to develop them into successful institutions. In all progressive movements he could be confidently relied upon to do his part. Mr. Vincent was one of the founders and for a short time was president of the Associated Charities, now the Welfare association. He believed in its purposes and helped much with his clear thinking to make it the constructive influence that it has always been. In personal relations with those in need of assistance, material or by counsel, he lent a willing ear and a sympathetic heart. He was a friend to many and many were his friends.

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After the turn of the 20th Century, with the region's economy booming and Fort Dodge prospering, Vincent, Rich and the other First National directors began considering another move, this time into a multi-story building that the bank would build. The directors intended their building to serve as a landmark in downtown Fort Dodge, befitting the bank's prestigious standing in the community. Planning for a new structure began in 1906, when they purchased a two-story commercial building at the corner of Seventh and Central, a block down and across the street from their existing facility. In August 1906 the *Fort Dodge Messenger* announced under the headline, "Sky-Scraper Office Building to be Built," that the bank would raze the existing building on the site and construct a five- or six-story structure to house its offices and provide rental office space for many of Fort Dodge's professionals on the upper floors. To design their new edifice, the bank directors commissioned Liebbe, Nourse and Rasmussen, one of the state's most prestigious architectural firms.⁸

In hiring the Des Moines architects, Vincent and the First National directors were seeking one of the best design firms in the state. Henry F. Liebbe, Clinton C. Nourse and Edward F. Rasmussen had come together in 1899 to form their partnership. Although all three men eschewed the American Institute of Architects, their practice was among the most successful and most prolific in the state. The firm specialized in large-scale commercial, governmental and educational buildings, executed in various classical revival architectural idioms. This experience suited the architects well for the aesthetic needs of the First National's directors.

By the end of January 1907 the architects had drafted plans for the new bank building. "The plans that have been chosen by the First National bank show a massive structure of brick and terra cotta," the *Messenger* reported at that time. "The exterior of the building will be on the classical order, walls of granite brick and granite terra cotta; the base of the building and entrance of white stone. The corner room will be occupied by the bank and there will be a store room on the west side and one on the rear of the building, fronting on 7th Street. . . The building will cost more than \$100,000. It would be an ornament to the business district of a city many times the size of Fort Dodge. This move on the part of conservative financiers proves the confidence that is felt in Fort Dodge's future. This spirit of faith will spread and others may be expected to prove their belief in the city by their actions."⁹

⁸"Sky-Scraper Office Building to be Built," *Fort Dodge Messenger*, 7 August 1906.

⁹"A Six Story Structure Sure," *Fort Dodge Messenger*, 21 January 1907.

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In March 1907 the bank solicited competitive bids from area contractors to build the structure, despite the fact that the directors had not yet decided whether the building would be five or six stories tall. The following month four bidders submitted separate proposals for both building configurations.¹⁰ Low bidder among the four, C.E. Atkinson of Webster City, Iowa, was awarded the contract for the six-story iteration of the building. Atkinson's crew began work soon thereafter, demolishing the existing structure on the site and excavating for the foundations that spring. Despite minor delays due to material shortages, the contractors completed the new bank building in April 1908.

On a rainy evening late in April the bank opened the doors of its immense new building--"the finest banking rooms in this part of the state and probably all of Iowa"--signalling a new era in Fort Dodge architecture and commerce. Visitors that night were given carnations at the front door by wives of the bank officers. They were then shuttled around the bank facility--through the public lobby, into the vaults, through the tellers' cages and officers' offices--where bank employees and officials explained the features of the facility. Most of the tenants who had already moved into the upstairs offices, as well as the barber in the basement, also staged open houses, welcoming visitors into their quarters. "Altogether the evening was a complete success socially," the *Messenger* reported, "and will be pleasantly remembered by all who were there."¹¹

As the most ostentatious office building in town, the First National Bank Block immediately became home to many of the city's lawyers, doctors, realtors, accountants and gypsum companies. The 1917 city directory, for instance, listed fourteen doctors and dentists, twelve lawyers, seven real estate brokers, six insurance companies and an architect among its tenants. During the 1910s and 1920s, the bank continued to do business from its street-level offices as Fort Dodge's strongest financial institution. In September 1915 the First National acquired the Fort Dodge

¹⁰The bidders were: Gottlieb Proeschold, Fort Dodge; C.E. Atkinson, Webster City; W.J. Zitterell, Webster City; and the Capital City Brick and Pipe Company, Des Moines. Atkinson bid \$94,997 for the five-story building and \$102,349 for the six-story, with the upper two floors to be left unfinished. The proposal entailed building construction and did not include interior furnishings, elevators or electrical, heating and plumbing work. "C.E. Atkinson Is Successful Bidder," *Fort Dodge Messenger*, 5 April 1907.

¹¹"Public Reception at Bank Building," *Fort Dodge Messenger*, 25 April 1908. The paper reported:

At the First National bank reception on Friday evening the new quarters were thronged during the appointed time--from eight to ten o'clock. The flood of light from all occupied floors of the building made the scene an attractive one from the outside, particularly after the clouds which temporarily had rolled past reassembled and poured forth more rain. If the evening had been a pleasant one no doubt there would have been a still greater crowd, although as it was, the utmost capacity of the room seemed taxed.

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Savings Bank, the third such institution that it had overtaken since the 1880s. A year later Webb Vincent was succeeded as bank president by E.H. Rich, long-time bank director and one of the principal owners of the Iowa Plaster Association. For the bank's 50-year anniversary in 1916, the directors published its history. "The soundness and stability of a financial institution," the booklet stated, "may always be traced to the personal integrity, pecuniary strength and administrative capacity of the men who shape its affairs, and to the protection afforded depositors by reason of ample capital, surplus and resources."¹²

Sixteen years later the bank failed. In December 1930 the institution had been reorganized as the First State Bank and Trust Company. But First State was one of the many bank failures in the Great Depression. When President Roosevelt declared a bank holiday in March 1933, the bank closed and did not reopen under its own power. As the First National Bank, it had once boasted \$8 million in deposits. After years of decline, a downgrading of its charter and a massive run by its depositors in the 1930s, however, the bank's deposited assets had plummeted to only \$355,000 when it finally closed its doors. Placed under state receivership, First State reopened a short time later on a restricted basis, paying out 50 cents on the dollar to depositors while state auditors liquidated a trust fund formed from frozen assets and real estate holdings. In July 1934 First State closed altogether, and a new institution, the State Bank, opened in the original First National Bank Building.

The State Bank took on many of the depositors who had been burned by the First State's closure. The building itself soon became known as the State Bank Building. By that time several other office structures had been built in downtown Fort Dodge, but this building still housed many of the city's professional elite. When the State Bank moved to new suburban quarters in 1966, the downtown building was acquired by Carleton Beh, a Des Moines capitalist and real estate investor. Beh grandly renamed the structure after himself, though by now its clientele had begun to lack the luster of the bank's heyday. Fewer, less prestigious tenants occupied the building in the 1970s, and by 1980 the Beh Building was largely vacant. It has since been vacated by its few remaining occupants and now stands abandoned, its interior spaces severely deteriorated from water damage in the 1980s and 1990s. The property has recently been acquired by MetroPlains Development of St. Paul, Minnesota, which plans to adaptively reuse it to provide senior housing. Sensitively rehabilitated, the First National Bank will again offer an opportunity for preservation and interpretation of this important aspect of Fort Dodge history.

¹²*Fifty Years: 1866-1916* (Fort Dodge: First National Bank, 1916), n.p.

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Verbal Boundary Description

Lot 1, Block 14, Original Town of Fort Dodge, Iowa.

Boundary Justification

The boundaries of the nominated area coincide with the legal and historical boundaries for the property.

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INDEX TO PHOTOGRAPHS

Name of photographer: Clayton B. Fraser
Date of photographs: May 2001
Location of original neg.: FRASERdesign, Loveland, Colorado
Description of views:

- Photo number 1: General view of First National Bank and Central Avenue, with Webster County Courthouse at left foreground. View to west.
- Photo number 2: East and north sides of building. View to southwest.
- Photo number 3: North and west sides of building. View to southeast.
- Photo number 4: South and east sides of building. View to northwest.
- Photo number 5: South and west sides of building. View to northeast.
- Photo number 6: Detail of main entrance on north side of building. View to southeast.
- Photo number 7: Detail of cornice on northeast corner of building. View to southwest.
- Photo number 8: Interior view of first-floor bank lobby. View to north.
- Photo number 9: Interior view of first-floor storefront space next to bank lobby. View to south.
- Photo number 10: Interior view of third-floor office spaces. View to south.
- Photo number 11: Interior view of fifth-floor stair hall. View to south.
- Photo number 12: Interior view of sixth-floor office space. View to west.