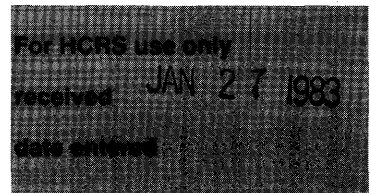


**United States Department of the Interior
Heritage Conservation and Recreation Service**

**National Register of Historic Places
Inventory—Nomination Form**



See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic ~~The~~ First National Bank of White Bear

and/or common The Timberdoodle Clothing Store

2. Location

street & number 4744 Washington Avenue N/A not for publication

city, town White Bear Lake N/A vicinity of congressional district

state Minnesota code 44 county Ramsey code 123

3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
<input type="checkbox"/> object	N/A in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
		<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

4. Owner of Property

name Lenor Inc. and Ward Partnership

street & number 4744 Washington Avenue

city, town White Bear Lake N/A vicinity of state Minnesota 55110

5. Location of Legal Description

courthouse, registry of deeds, etc. Ramsey County Courthouse

street & number 15 W. Kellogg Boulevard

city, town St. Paul state Minnesota 55102

6. Representation in Existing Surveys

Historic Sites Survey of title St. Paul and Ramsey County has this property been determined eligible? yes no

date 12/80 - 11/82 federal state county local

depository for survey records Ramsey County Historical Society, 75 W. Fifth Street

city, town St. Paul state Minnesota 55102

7. Description

Condition		Check one	Check one
<input checked="" type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Describe the present and original (if known) physical appearance

The First National Bank Building, now the Timberdoodle Clothing Store, built in 1921, is located at 4744 Washington Avenue, formerly Railroad Avenue, in the heart of the central business district in White Bear Lake. The one story building is part of a row of attached commercial buildings which date from ca. 1886 to the present, and which face a city park. The structure is twenty-eight feet wide, and sixty feet long. The only exterior element visible from the street is the three bay main facade. Though the symmetry and much of the detailing on the structure suggest a neo-classical inspired design, the building has an unusual small red ceramic tile eave which adds a Spanish Mission Revival flavor to the design. The bank building is faced in brown pressed brick with brown mortar joints. It has a base, frieze with dentils, quoins, and window and door surrounds, all of smoothly dressed cut stone. One of the most lavish features of the design is the large richly carved pediment crowning the central slightly projecting entrance bay. The pediment is topped by acroterions and has dentils and sculpted cornucopia filled with fruits and vegetables, which are flanked by cornucobs and foliated motifs. The building has tall, very narrow rectangular window openings, and the entrance is topped by a tall rectangular transom window, set within a cut stone, quoin-like surround.

Though the building is relatively small, at the time of construction it was one of the most lavish and most substantial structures in White Bear Lake. The local newspaper reported that the bank was the only commercial building in the city with a waterproof basement, that it was the best lighted building in the city, and that it was "as nearly fireproof as modern methods can make it." The newspaper explained further:

The front is of rug texture face brick trimmed with Dunville stone, and a small portion of red Spanish tile roof. The pediment is enriched with heavy carving in Dunville and Bedford stone, depicting the fruits and products of the state in the horn of plenty, surmounted by a large white bear which is the emblem of the bank.*

The main facade of the building is remarkably intact though the large bear once located at the center of the tympanum has been removed, probably shortly after the First National Bank of White Bear folded during the Depression. Other exterior alterations which have been made include chemically cleaning the brickwork, installing two new signs, replacing the original windows and front door, and adding awnings. The interior of the building has been extensively remodelled. The building is in excellent condition, and is one of the best preserved business structures in White Bear Lake.

*"First National Bank Moves to New Home." White Bear Press, vol. 25, no. 35 (11/24/1924), p.1.

8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1921 **Builder/Architect** Clark E. Van Kirk

Statement of Significance (in one paragraph) Contractor: Steenberg Construction Company

The First National Bank of White Bear, (now the Timberdoodle Clothing Store), is one of the most sophisticated commercial buildings constructed in White Bear Lake before World War II. The building was constructed in 1921, the year the City of White Bear Lake was incorporated, and its builders hoped that it would establish a precedent for the construction of "artistic as well as utilitarian business homes." The First National Bank of White Bear is not only architecturally significant, but also holds an important position in the early economic history of White Bear Lake.

The city of White Bear Lake is located on the northwestern shores of White Bear Lake. The site was first platted in 1871, but the town was not incorporated until 1881. Many of the first people in the area were vacationing St. Paul residents who built summer cabins on the lake shore, while many of the first year-round residents operated businesses catering to the resort community. Though railroad lines linked White Bear with the Twin Cities by 1868, streetcar service between St. Paul and the town of White Bear was not established until 1904. Then a line which had previously connected St. Paul with the Wildwood Amusement Park, on the southeastern shore of the lake, was extended north around the east side of the lake to the town. By the turn of the century, White Bear began its transformation from a resort community to a sizeable town of year-round residents. Many commuted to the Twin Cities by streetcar and automobile. By 1920, the permanent population of White Bear was 2,022, and the following year the First National Bank of White Bear was constructed.

Only two financial institutions have operated in White Bear and the similarity in the two institution's names confuses the history of banking in the community. The first bank in White Bear was the First State Bank of White Bear which was founded in 1902 by Alan Warner. This bank claimed in its advertisements in the White Bear Press that it was the oldest bank in rural Ramsey County (i.e. out of St. Paul).

The precursor to the First National Bank of White Bear, the White Bear State Bank, was established on December 22, 1913 by James Cooper Fulton and Fred H. Murray, two long-time residents of the area who were promoters of civic improvement through business, local government and social organizations. James Cooper Fulton, the president of the bank from its founding until his death in 1929 at the age of fifty-five, was born in Pittsburgh, and spent his summers in White Bear with his family until he was twenty when they settled there permanently. He was the son of Thomas C. Fulton who worked as an engineer on steamboats on the Ohio and Mississippi Rivers before settling in White Bear, and who was reputedly the son of Robert Fulton, the developer of the steamboat. The Fulton family also established and maintained the first electric company in White Bear. The vice-president of the bank was Fred H. Murray who was the son of a local farmer, James C. Murray, and the grandson of one of the first farmers in the area, James F. Murray. In fact, the city of White Bear was built on land once farmed by James F. Murray. Fred Murray was involved in the real estate and insurance business in White Bear and in St. Paul. He was married to Fulton's sister, Jane M. Fulton, thus the two were related by marriage as well as being business partners. Murray and Fulton also lived next door to one another in two of the most imposing houses built on Lake Avenue in White Bear. Another important bank officer was Frank C. Reif

(see Continuation sheet)

9. Major Bibliographical References

"Banks--8-Day Holiday Closed." White Bear Press, vol. 38, no.1 (3/17/1933), p.1.

"Bank--Geiss is Conservator--Says Congestion in Washington Makes Progress Slow; Asks Patience While Plans Are Working Out." White Bear Press, vol. 38, no. 3 (3/31/1933), p.1. (see continuation sheet)

10. Geographical Data

Acreege of nominated property less than 1

Quadrangle name White Bear Lake West, Minn.

Quadrangle scale 7.5

UMT References

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4	9	9	2	1	8	0
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Verbal boundary description and justification

West 91 feet of southerly 27.9 feet of Lot 9, Block 53, White Bear, Ramsey County, Minnesota.

List all states and counties for properties overlapping state or county boundaries

state N/A code N/A county N/A code N/A

state N/A code N/A county N/A code N/A

11. Form Prepared By

name/title Patricia Murphy, Survey Director; Mathew T. Michaud, Student Intern

organization Historic Sites Survey of St. Paul and Ramsey County

date June 1982

street & number 75 W. Fifth Street

telephone (612)292-0090/222-0701

city or town St. Paul

state Minnesota 55102

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the Heritage Conservation and Recreation Service.

State Historic Preservation Officer signature

Russell W. Fridley

Russell W. Fridley

title State Historic Preservation Officer

date 1-12-83

For HCPS use only

I hereby certify that this property is included in the National Register

J. Nelson Bryan
Keeper of the National Register

Entered in the National Register

date 2/24/83

Attest:

date

Chief of Registration

United States Department of the Interior
National Park Service

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Continuation sheet

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who served as treasurer and cashier, and operated a local insurance agency. Before joining the bank, Reif and his brother Louis M. Reif operated a meat market which was probably located in the building next door to the First National Bank of White Bear, now the Wayzata Children's Shop, built in 1886.

Even with competition from an already firmly established financial institution in White Bear Lake, Fulton and Murray's bank thrived. Soon they had outgrown their quarters in a small frame building and they began plans to construct a new building on the same site. At the time the contract was let for the new building, the bank received its national bank charter and was renamed the First National Bank of White Bear.

Plans for Fulton and Murray's building were ambitious. The White Bear Press reported on May 26, 1921 that:

It is expected that the new home of the bank will ... represent an appearance much to the credit of White Bear, containing every feature that the larger banks in the cities possess and rivaling in appearance and construction any bank in the United States, though necessarily it will be on a considerably smaller scale than those in the cities. ... In towns of this size there will be none to compare with it.²

A St. Paul architect living in White Bear, Clark E. Van Kirk, was hired to prepare the plans for the new building. Van Kirk is first listed in the St. Paul City Directory in 1906 when he was employed as a draftsman for Reed and Stem, a prominent St. Paul architectural firm. Van Kirk worked for Reed and Stem at least until 1911, and served as superintendent of construction for the St. Paul Hotel (1910), one of the firm's best known local works. In 1916-17 Van Kirk was in partnership with an architect named Cederberg in offices located in the Endicott Building in downtown St. Paul. From 1921 until his death in 1927 at the age of 45, Van Kirk's practice was located in the Oppenheim Building in downtown St. Paul.

The Paul Steenberg Construction Company of St. Paul began building the new bank in June and it opened for business late in November of 1921. Many of the town's businesses participated in the opening festivities by holding sales, and publishing congratulatory advertisements in the White Bear Press.

The bank prospered during its first decade in the new building, but like many banks throughout the country, it closed during the Depression. When Franklin Delano Roosevelt declared a bank holiday on March 6, 1933, the First National Bank of White Bear closed its doors for the last time.³ Two weeks later the local paper reported that the United States Government had appointed F. W. Geiss to serve as a mediator between the public, the officers of the First National Bank, and the U. S. Government. The paper quoted Geiss as saying:

The bank and its condition stands exactly as it did when the National bank holiday was declared, except it is necessary that a revision of the procedure is required before resuming open business. In order that this may be accomplished all matters must be taken up with Washington, and the volume of work required there has caused a congestion in the Department which makes it impossible for all banks to open at once.

There are many National and State banks over the United States which
(see continuation sheet)

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are going through this process, hence it will readily be seen
(sic) that delay is unavoidable.⁴

Evidently Geiss was unable to resolve these problems. Subsequent issues of the White Bear Press make no mention of the fate of the First National Bank of White Bear. Soon after this bank folded, the building at 316 Washington Avenue was purchased and occupied by its competitor, the First State Bank of White Bear. In 1961, the First State Bank of White Bear became part of the First National Bank system, headquartered in St. Paul, the bank was renamed the First National Bank of White Bear, and moved to its present quarters at 200 Clark Avenue. From 1961 to 1980 the building at 316 Washington Avenue was used as a professional office building. In 1980, the building was extensively renovated and became the home of the Timberdoodle Clothing Store.

Notes

¹"First National Bank Moves to New Home." White Bear Press, vol. 26, no. 35 (11/24/1921), p. 1.

²"Removal of Bank Building Started." White Bear Press, vol. 26, no. 9 (5/26/1921) p. 1.

³"Banks--8-Day Holiday Closed." White Bear Press, vol. 38, no. 1 (3/17/1933), p. 1.

⁴"Bank--Geiss is Conservator--Says Congestion in Washington Makes Progress Slow; Asks Patience While Plans are Working Out." White Bear Press, vol. 38, no. 3 (3/31/1933), p. 1.

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

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Continuation sheet

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Burnquist, Joseph A. A., ed. Minnesota and Its People. 4 vols. Chicago: S. J. Clark Publishing Company, 1924.

"C. E. Van Kirk, St. Paul Architect, Succumbs." St. Paul Dispatch, 5/20/1927.

"Contract Let for New Bank Building." White Bear Press, vol. 26, no. 7 (5/12/1921), p. 1.

"Cooper Fulton Answers Call to Great Beyond." White Bear Press, vol. 34, no. 25 (8/29/1929), p. 1.

"First National Bank Moves to New Home." White Bear Press, vol. 26, no. 35 (11/24/1921), p. 1.

R. L. Polk's St. Paul City Directory, 1910-1935.

"Removal of Bank Building Started." White Bear Press, vol. 26, no. 9 (5/26/1921), p. 1.

"White Bear Bank President Dies." St. Paul Pioneer Press, 8/24/1929.

"White Bear State Bank to Erect New Structure." White Bear Press, vol. 26, no. 1 (3/31/1921), p. 1.

Woolworth, Nancy. The White Bear Lake Story. White Bear Lake: White Bear Lake Area Chamber of Commerce, 1968.