



824

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.

1. Name of Property

Historic name: Raymond Farmers and Citizens State Bank

Other names/site number: Raymond Co-op Store; Lobitz Store

Name of related multiple property listing:

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

2. Location

Street & number: 202 Flower St

City or town: Raymond State: South Dakota County: Clark County

Not For Publication: Vicinity: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

<u>Jay D. Vogt</u> Signature of certifying official/Title: <u>SD SHPO</u> State or Federal agency/bureau or Tribal Government	<u>09-20-2016</u> Date
--	---------------------------

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

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

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:)

Jon Olson K. Beall 12.6.16
Signature of the Keeper 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
- Structure
- Object

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

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 N/A

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/financial institution

COMMERCE/department store

COMMERCE/professional

SOCIAL/meeting hall

Current Functions

(Enter categories from instructions.)

OTHER

WORK IN PROGRESS

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

7. Description

Architectural Classification

(Enter categories from instructions.)

Other: two-part commercial block

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

BRICK

CONCRETE

SYNTHETICS: Rubber

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.)

Summary Paragraph

The Raymond Farmers and Citizens State Bank building is a two-story brick two-part commercial block that stands on the northwest corner of Flower Street (the town's main street) and Ward Street. It has an east-west oriented trapezoidal footprint, created by a slightly angled south wall, and is built over a poured concrete basement (the walls of which are thicker under the bank section). In a testament to the importance of the railroad at the time of its construction, the angled south façade along Ward St. runs parallel to the railroad grade beyond. The façades are faced with red brick veneer while the secondary west and north walls are yellow brick of which the building is constructed. The façades contain a wealth of ornamental masonry including stone sills, keystones on window openings, recessed second-story window bays bracketed by a rowlock brick course, a brick belt course, a cornice accented by evenly spaced soldier bricks, and a Romanesque arch with quoining prominently marking the recessed bank entrance. The rubber membrane flat roof behind the parapet descends slightly to a gutter at the southwest corner.

Some changes have occurred on the exterior since construction. Due to brick damaged, the raised central part of the east parapet, including the name block, was removed. The first floor window openings were blocked, likely in the 1950s or early 1960s when the building was used by the

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

American Legion and Masons. The second floor one-over-one wood windows have been covered with protective plywood. However, the rhythm of the original openings remains apparent. The Raymond Farmers and Citizens State Bank is the only example of a two-part commercial block remaining in Raymond. With its relatively elaborate façade and prominent corner location, the two-story brick building is a key structure for the small town of Raymond's main street, and continues to have sufficient integrity to convey its significant local historic and architectural associations.

Narrative Description

Exterior—East Façade

The primary entrance, centered on the east façade, is marked by a Roman arch and keystone block inscribed with the date 1911, and was originally open, leading to three recessed doorways that accessed the upstairs and the north and south sides of the building. The Roman arched entry opening has been filled in with cinder blocks, a flush steel door, and a one-light wood-frame awning window. North of the entry is a large floor-to-ceiling storefront window opening, now filled in with cinder blocks and two small one-light wood-frame awning windows. A smaller window opening to the south of the main entry has also been filled in with cinderblocks, and contains a three-light wood-frame casement window. On the second floor, there are three recessed brick bays containing window openings: two windows in the bay at the south end, two in the central bay, and three in the bay at the north end. The original one-over-one double-hung sash wood-frame windows remain in place beneath protective plywood.

Exterior – South Façade

On the first floor of the secondary façade (Ward St.), there are two large square windows (now blocked in) at the east end. Historically, there was a matching window opening just west of center. The opening was extended to the ground, blocked, and a glazed-and-paneled wood pedestrian door with aluminum storm door was added. There was originally a floor-to-ceiling storefront window opening at the west end of this façade. It is filled with cinder blocks, an overhead metal garage door (west end) and a steel pedestrian door. A metal masonic symbol is positioned over the later door. On the second floor, there are three recessed brick bays containing window openings: four windows in the bay at the west end, two in the central bay (originally two paired windows), and four in the bay at the east end. The original one-over-one double-hung sash wood-frame windows remain in place beneath protective plywood.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Exterior—West Elevation

The below-grade basement level of the west wall contains two openings at the north end, one for a loading door and one for a pedestrian door. The loading door is accessed by a narrow dirt ramp that descends to the opening, which is boarded in. The west wall features two openings with low segmental arches on the main level. One is a large door opening (north of center) that has been boarded in with plywood. The other is a window opening on the north end that has been partially filled in with cinder blocks, leaving a smaller opening that is boarded in with plywood. A discoloration on the west wall suggests that there was at some point a low attached addition that extended westward but has been torn off.¹ The second floor of the west wall contains, from north to south, two wide window openings, one narrow window opening, and central narrow door opening for a fire escape. The windows are boarded with plywood. The fire escape opening contains a wood door paired with a wood screen door and is accessed by metal stairs that descend to the south.

Exterior—North Elevation

The north wall is a blank brick wall, except for a pipe vent that extends from near the basement centered on the wall.

Interior—Plan

The first floor of the interior of the building contains two distinct spaces. Its plan is a product of its original functions. The southeast corner of the building was the bank section. It retains the original vault/safe made by the “Victor Safe & Lock Co., Cincinnati, OH.” “Farmers & Citizens Bank” is printed at the top of the vault door. The remainder of the first floor is an L-shaped store section, which originally held a mercantile that wrapped around the bank on its north and west sides. The mercantile section extended to the floor-to-ceiling storefront windows on the south and east facades.

In typical two-part commercial block fashion, the upper level contains a series of separate small rooms that open off of several hallways. These rooms originally functioned as professional offices, as well as a large meeting hall built for fraternal organizations. The offices occupy the south and east sides of the building while the meeting hall is located in the northwest corner.

Interior—Detail

The interior of the Raymond bank retains much of its original detailing. The original exterior entrance doors and hardware are intact, as are their sidelights and transoms. “BANK” is still

¹ A 1962 Fire Underwriters map of Raymond, located in the South Dakota State Archives (Pierre, SD), shows a one-story wood-frame addition on the west elevation. So, this one-story addition was removed some time after 1962.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

stamped in the pebbled cement at the bank entry door. Original wood flooring is visible throughout the building, as is original unpainted wood trim (except in the mercantile section). The original bank vault with its original door remains *in situ*. The original wood stair hand-rail is still attached to one wall of the stairwell. Upstairs, the doors, transoms, and windows to the numerous offices are intact, as is the large skylight at the top of the stairwell. Each office originally had its own woodstove and chimney. These have been removed.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

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.)

- 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

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Areas of Significance

(Enter categories from instructions.)

Commerce

Architecture

Period of Significance

1911-c.1964

Significant Dates

1911

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Unknown

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

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.)

Built in 1911 by banker Wilhelm Uecker and his partners, this brick two-part commercial block long housed the Farmers and Citizens State Bank and a mercantile on its first floor, along with professional offices and a fraternal hall on its second. It subsequently served a variety of purposes as the town of Raymond flourished and faded over the twentieth century, remaining throughout a center of community life. It is significant at the local level under Criterion A for its association with the historical theme of commercial development in Raymond. It is significant under Criterion C as the best local representative of the two-part commercial block, the most common form for small and moderate-sized commercial buildings in the United States. This form proliferated between 1850 and 1950, and was a fixture of main streets in small towns across the country. The period of significance is 1911 to c.1964, representing the years during the historic period in which it was significantly associated with Raymond's architectural and commercial history.

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

The Great Dakota Boom, 1878-1887

Coupled with ongoing railroad construction, military occupation of the northern Great Plains enabled wholesale settler colonization. The ten years between 1878 and 1887 witnessed unprecedented migration into the region, a phenomenon since known as "The Great Dakota Boom." Pulled by the "liberal land policies of the federal government" and by "the moist condition of the prairie in the early 1880s," and pushed by "severe depression in the east," people poured into Dakota Territory.² Before 1878, "agricultural settlement was still generally confined to the region south and east of a line running from the Yankton Reservation and the western part of Hutchinson County to the Minnesota border east of Brookings . . . by the middle of the 1880's settlers' shacks and little towns and villages had sprouted up throughout the entire region."³

The Great Dakota Boom reflected and reinforced the spread of railroads throughout the region. Railroads needed crops and customers for profit, and railway companies zealously promoted

² Scott Heidepriem, *Bring on the Pioneers! History of Hand County* (Miller, SD: Heidepriem, 1978), 13.

³ Herbert S. Schell, *History of South Dakota*, 3d ed. (Lincoln, University of Nebraska Press, 1975), 159.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Dakota as their tracks pushed over the Plains.⁴ Track-building and town-building went hand-in-hand: “to facilitate the process of building a railroad, the company first determined the route and then marked prospective town sites with ‘sidings’—small shacks along the right of way.”⁵ In 1889, the new state of South Dakota boasted 2,500 miles of railroad.⁶

Railroads shaped not only the pace but the geography of non-Indian settlement in eastern Dakota. In cases, the arrival of the railroad led to the wholesale re-orientation of settlements. Numerous “railway towns received their first permanent residents from nearby hamlets that were doomed to extinction when railroad surveyors passed them by.” In this way, “the railroads quickly defined a map of eastern South Dakota that looks much the same today.”⁷ This map reflected the fact that it was now “the rails rather than the resources deciding where towns would go.”⁸

“Dakota Boom” Railroad Towns

The railways also sprouted brand new towns at regular intervals along their trunks. These trackside settlements served not only townspeople but also the droves who determined to establish farms on the surrounding prairies. As tracks crisscrossed the country, “landseekers rapidly occupied the area within ten or twelve miles of the railway,” resulting in a burgeoning rural population.⁹

Telling of the region’s rapid settlement, in the early 1880s, “as many as eighteen trains arrived daily Huron, transporting immigrant freight.”¹⁰ While assessing ministry needs and observing this flurry of activity, Congregational Reverend Stewart Sheldon commented:

The railroads much of the time have had two passenger trains a day each way, with from seven to nine coaches full of new-comers, while there have been nine or ten freight trains a day taking their goods, and yet they have not been able to take them fast enough. At a single public house for weeks in succession from 400 to 500 people a day have been fed as they have passed through in search of land and homes. At almost every station goods have been piled up promiscuously in

⁴ Ibid., 160.

⁵ Heidepriem, 9.

⁶ Schell, 161.

⁷ Frank Crisler, “Before There Was Arlington . . .,” *Arlington Sun*, June 23, 2004.

⁸ Frank Crisler, “Oakwood Town Founded in 1877 by Veterans of Civil War,” *Arlington Sun*, July 9, 2015.

⁹ Schell, 166.

¹⁰ Ibid., 165.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

every direction waiting to be moved out to the future homes of their owners, and settlements have sprung up like magic.¹¹

This influx fed the town economic hubs that sprang up beside the tracks, and settlements soon offered almost every conceivable service and amenity. Main streets sprouted hotels and livery stables, general stores and drug stores, blacksmiths and harness-makers, implement dealers and lumber yards and gristmills. Newspapers went to press, doctors and dentists set up shop, and attorneys and real estate offices proliferated, keeping busy with abundant land deals in the booming towns and the surrounding countryside. “Another intimate relationship between rural settlers and town or urban communities was in the realm of banking and finance. The private bank was usually among the first business institutions in a new town, often opening as an adjunct to some other business enterprise . . . until it became a chartered corporation a few years later.”¹² A thriving cultural life attended the abundant economic activity. Early residents sent their children to fledgling schools and affiliated with various Christian churches and political groups. They rapidly augmented these institutions with farm, “fraternal and social organizations, local improvement societies and other civic organizations, local units of temperance unions, and reading circles.”¹³ Town residences, some quite substantial, radiated out from main street commercial cores.

The New Century Brings Renewed Growth

Although economic and environmental conditions created hard times in the 1890s, the dawn of the twentieth century brought renewed immigration to the Plains, and this second boom like that of the early eighties, occurred under favorable auspices. As the new “land rush gained momentum,” homesteading intensified in the east-river region and spread rapidly “into the region beyond the Missouri.”¹⁴ The advent of the Great War, which we now know as World War I, created a global demand for farm products, and stimulated expanding agricultural acreage in South Dakota and “a corresponding increase in the production of livestock and field crops.”¹⁵ With the exception of 1917, “when drought plagued the western part of the state, weather conditions were favorable,” and the good weather combined with strong demand “placed South Dakota farmers and ranchers in a most favorable position” and translated into “excellent returns

¹¹ Ibid., 166.

¹² Ibid., 187.

¹³ Ibid., 184.

¹⁴ Ibid., 346, 349.

¹⁵ Ibid., 350.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

from the land.”¹⁶ These developments, in turn, drove soaring land prices. Between 1900 and 1920, South Dakota “farm lands rose in value from \$9.90 . . . to \$64.43 per acre.”¹⁷

Drought and Depression in the Interwar Years

The flush times of the early twentieth century, which historians have dubbed “the Golden Age of American agriculture” would not last. Even during the war, surging global demand was a double-edged sword that brought not only farm profits but “soaring living costs and highly inflated prices.”¹⁸ Then, suddenly, the agricultural bubble burst. The world market contracted, and “farm prices dropped sharply.”¹⁹ Wheat, oats, corn, hogs—price plummeted across the spectrum of farm products. Property values fell apace. Between 1920 and 1930, the value of farm land decreased 58 percent.²⁰ As deflation decimated Dakota farm incomes, farmers who had borrowed freely during the flush years found themselves unable to make their tax and debt payments. A flood of foreclosures inundated the state. Farm foreclosures hit a high in 1924 and 1925. By 1932, almost 1/5 of farm acreage had been involved in foreclosures, and foreclosure rates were rising again: “nearly a third of these foreclosures occurred during 1931 and 1932.”²¹

The state’s lending institutions reeled alongside their rural customers. The collapse in the farm economy propelled a “bank closing tempest”: the first bank failed in 1921, followed by nine more in 1922, and 36 in 1923. By the following year, “175 state banks had closed their doors.”²² Ten years later, “71 per cent of all state banks had failed, with an estimated loss of about \$39,000,000 to depositors. The state banks decreased from 557 to 148 while the national banks dropped from 135 to 64.”²³ Between Huron and the Minnesota state line, only three banks remained open by the 1930s.²⁴ County governments, reliant on property taxes, fared little better. As the Depression deepened through the mid-1930s, delinquency rates rose. By “1935 nearly 19 per cent [*sic*] of the land was tax delinquent. By the time the depression had run its course the tax delinquency rate was ranging from 25 to 50 per cent in a number of counties, and title to large

¹⁶ Ibid., 350–351.

¹⁷ Ibid.

¹⁸ Ibid., 269.

¹⁹ Ibid., 351.

²⁰ Ibid., 283.

²¹ Ibid.

²² Schell, 277; “Arlington: Town with Three Names,” *Sioux City Journal*, April 9, 1944, Vertical File: Arlington, SD, South Dakota Historical Society State Archives.

²³ Schell, 283–84.

²⁴ “Arlington: Town with Three Names.”

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

acreages had changed hands through tax deeds.”²⁵ Government entities of numerous levels—county, state, and federal—acquired substantial acreage across the region.²⁶

Other factors compounded these economic woes, and encouraged an enduring emigration from the state. Severe and recurrent drought and dust storms in the early 1930s crippled farm production.²⁷ At the same time, mechanization reduced the demand for farm labor, and with it available work. “Gasoline and kerosene powered tractors” and trucks replaced people and horses at an ever-increasing rate.²⁸ According to South Dakota historian Herbert Schell, “Trucks first began to be widely used at the end of World War I when favorable farm prices gave farmers the means and the incentive to buy them to expedite the marketing of their products,” and by 1921 “were in general use.”²⁹ Between 1920 and 1929, the estimated “number of acres that could be harvested by a single worker in South Dakota as a result of the transition from animal to mechanical power increased from 33.2 to over 100.”³⁰ Land use for farming increased, at times with disregard to the land’s actual suitability for growing crops. All of these developments pushed people from the Plains. In 1930, South Dakota’s population peaked at 692,849 inhabitants. Fifteen years later, the state census counted 589,920 people. Depopulation was widespread, as “nearly every county showed a loss,...[and] further losses came during World War II.”³¹

World War II and After: Economic Prosperity and Demographic Decline

As the dirty ‘30s drew to a close, South Dakota’s agricultural standing quickly rebounded, and it continued to improve throughout the forties and fifties. South Dakota’s agricultural production rose to a record high in 1948. According to Schnell, “The output of farm products in South Dakota from 1940 through 1953 increased 81 per cent,” outpacing the country as a whole, where growth increased 31 percent.³² “The state achieved this production with a slightly smaller acreage in major crops, with fewer farms, and with a smaller farm population.”³³ Schell also notes:

The favorable economic conditions were also reflected in higher standards of living for the rural areas. Modern modes of communication served to bring countryside and town

²⁵ Schell, 284.

²⁶ Ibid., 354.

²⁷ Ibid., 292.

²⁸ Bruce Centennial Committee, *Bruce, South Dakota, 1883-1983.*, 1.

²⁹ Schell, 364.

³⁰ Ibid., 352.

³¹ Ibid., 362.

³² Ibid., 355.

³³ Ibid.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

into closer relationship. Improved roads and motorized transportation not only enabled the farmers to market their produce with greater ease, but also put an end to the isolation that had so long characterized farm life. In 1954 nearly 60 per cent of the farmers in the state were served by telephone facilities and 91 per cent enjoyed the benefits of electricity. By 1960 electricity was available to 96 per cent of all farms in South Dakota.³⁴

The fortunes of the state government followed those of its farmers. Between 1945 and 1954, state funds more than doubled. For the first time in 40 years, the state was debt free.³⁵

Mechanization drove much of the growth in the agricultural sector, and it proved to be a double-edged sword in the state's rural communities. Across the countryside, "emigration from South Dakota's rural areas resulted from the trend toward larger and fewer farms, and from a lack of employment opportunities. With the loss of population from their trade areas, hamlets and small villages also declined. Of 377 hamlets in existence in 1911, only 148 remained forty years later."³⁶ The exodus accelerated after World War II, when "the greater use of trucks and automobiles [was] an important factor in the decline of rural trade centers."³⁷ In the post-war period, people flowed from farms and relatively small trackside settlements to South Dakota urban areas and points beyond. In 1960, census returns "indicated a continuation of this trend of migration out of the state . . . [and even] more significant was the continued movement from the farm to the city. The three counties which showed the greatest increase for the 1950-1960 decade contained fast-growing urban communities."³⁸ Rural demographic decline continued during the next decade, with Brookings, Brown and Minnehaha counties again showing marked increases, while the state as a whole lost population.³⁹

In the mid-twentieth century, South Dakota was still, for the greatest part, an agricultural state. "Nine out of every ten acres of land were in farms. The federal census of 1970 listed 368,879 persons, or approximately 55 per cent of the total population of 665,507, as rural; of this number, 315,723 lived on farms or in small communities closely identified with the farming economy."⁴⁰ Thus, by the 1980s, South Dakota retained its basic agricultural character, but its rural areas struggled to sustain the trackside service communities that had arrived with the railroad and ebbed and flowed with the surrounding region ever since.

³⁴ Ibid., 302-303.

³⁵ Ibid., 308.

³⁶ Ibid., 363.

³⁷ Ibid.

³⁸ Ibid., 362.

³⁹ Ibid.

⁴⁰ Ibid., 356.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Banking in South Dakota

The first banking institution in Dakota Territory was a private bank established by Mark M. Palmer in Yankton in the fall of 1869. A handful of private banks followed in other territorial towns. Borrowers were accustomed to providing only personal security. At the time, railroad networks were not established in South Dakota and banking transactions were not expedient, as business was conducted by stagecoach.⁴¹ The First National Bank in Yankton, the first non-private bank in Dakota Territory was founded in the winter of 1872, organized with a capital of \$50,000.⁴² By the 1870s, as the railroad network developed in Dakota Territory, banking expanded, first serving clientele including businessmen, individuals, Indian agents, and post-traders. Loans by this time were made on chattel mortgages. The business of first mortgage farm loans boomed. Dakota banks flourished in the early 1880s, and “the first thing to catch an eye upon entering a new town was a bank building and then a saloon.”⁴³

The first organization of bankers established in the U.S., after the American Bankers Association, was the Dakota Bankers Association in 1884. Organized by E.P. Wells of Jamestown, North Dakota, the goal was to organize to solve banking problems to the advantage of bankers.⁴⁴ One of the primary questions was whether purchase of “commercial paper” should be held within the Territory or bought at the Twin Cities, the “financial center of the great Northwest.”⁴⁵ In 1889, as North and South Dakota achieved statehood, the Dakota Bankers Association likewise divided into the North Dakota and South Dakota Bankers Associations. The first elected president of the South Dakota Bankers Association was Frank Drew of Highmore.⁴⁶

The period between 1849 and 1893 was a generally unregulated period in banking nationwide, leaving the institution to largely regulate itself.⁴⁷ The reputation of the bank was dependent upon the personal reputation of the bankers themselves. This dynamic began to change in 1893 when national laws, rules, and regulations were strengthened and banking became more standardized.⁴⁸ This allowed for banks to develop nationwide and increase their numbers from 8,000 in 1895 to

⁴¹ W.C. MacFadden, “History of Dakota Bankers Association,” in *Commercial West: Souvenir Edition, Containing Proceedings of the Golden Anniversary Convention at Deadwood, July 2-4, 1934*, (Minneapolis MN: July 1934), 17.

⁴² Ibid.

⁴³ Ibid.

⁴⁴ “Dakota Bankers Association Founded 1884,” in *Commercial West*, (June 23, 1934), 9.

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Proceedings of the Annual Convention South Dakota Bankers Association. *Commercial West*. (Minneapolis: MN, 23 July 1934), 19.

⁴⁸ Ibid, 53.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

21,000 in 1912.⁴⁹ In 1899, all the national banks in South Dakota held about \$12,750,000 in total assets with merchants/businessmen holding 38.8% of those assets and farmers/stockmen holding about 32% of those assets.⁵⁰ In 1901, there were also 196 state-charted banks with slightly more than \$15,000,000 in total assets.⁵¹

At the turn of the century, South Dakota bankers were attempting to shake a bad reputation, seemingly stemming from the high interest charged to their customers. As Porter P. Peck, president of the South Dakota Bankers Association explained at their 1901 convention: “Here in the West a few years ago a banker was classed with the highway robber...all seemed to agree that the banker was the enemy of society and must go.”⁵² This perception stemmed from the “class” of old money bankers, the first to arrive on the prairie, who by the turn of the century had been replaced with a more “liberal class” who “charged only 5% a month for money.”⁵³ Touting bankers’ success, Peck continued, “I assert that these men and their colleagues in the banking business, by their aid to the farmer, miner, ranchman, and manufacturer have built this grand commonwealth of ours in less than 30 years. By your wise counsel and your financial aid, you have made it possible for our new state to ship out and sell on the markets of the world over 100 million dollars’ worth of products annually and reserve enough at home to support 500,000 citizens.”⁵⁴ However, Porter provided a foreshadowing of conditions to come when he warned:

Our prosperous communities are now all helping you along by swelling your deposits to enormous proportions; but you must not get careless in these days of great prosperity. Keep your lamps well-trimmed and burning, for you know not the hour when the dread panic may steal on us like a thief in the night and shake the confidence of the depositors and bring ruin to the business world, unless you, the bankers, the great bulwark of financial strength, have your reserves well in hand.⁵⁵

The national financial panic of 1907 occurred chiefly because of speculation and activities of trust companies who were acting as commercial banks without adequate reserves.⁵⁶ Partly because of this panic of 1907, Congress passed the Federal Reserve Act in 1913.⁵⁷ This law was

⁴⁹ E.F. Hutton and Co. *Famous Last Words of the Dalliance of Banks in Commerce 1817-1935*, 4.

⁵⁰ Proceedings of the Annual Convention South Dakota Bankers Association, 4.

⁵¹ Ibid, 4.

⁵² “South Dakota Bankers Association: Report of 1901 Meeting,” in *Commercial West*, (Minneapolis, MN: June 23, 1934), 15.

⁵³ Ibid.

⁵⁴ Ibid.

⁵⁵ Ibid., 15-16.

⁵⁶ Suzanne Julin. *Pierre National Bank/Bankwest: One Hundred Years 1889-1989*. (Pierre: SD, 1989), 12.

⁵⁷ Ibid.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

designed to centralize reserves and provide a more elastic currency. It divided the country into 12 districts with a Federal Reserve Bank in each district. National banks were mandated to become members of the system while state-chartered banks were encouraged, but not compelled, to join.⁵⁸ An additional feature of the legislation that impacted South Dakota was a clause that gave member banks the right to loan against farm mortgages, which until this time was an illegal practice for national banks.⁵⁹

The legislation spurred an increase in farm mortgage loans. In 1910, farm mortgage indebtedness had reached nearly \$5,000,000, with some of it loaned at 10 and 11 percent interest.⁶⁰ The nation's farm economy was good during this period and only increased during World War I. As a result of high demand and good prices, farmers expanded both their holdings and their debt. By 1915, farm loans outstanding nationwide totaled more than \$1,600,000,000 and by 1920 that number reached \$3,800,000,000.⁶¹

With Europe at war and not producing enough crops to feed itself, prices for commodities increased with the vast demand and farmers made record profits. Farmers used those profits and the credit they generated to buy more machinery and more land, often at inflated prices. Improvements in farm technology and cooperative weather allowed South Dakota farmers to produce higher yields than ever before. These high yields also fetched record prices because demand was so high.

When the war ended and European farmers began producing food again, the bubble burst. For example, in 1920 a bushel of wheat sold for \$2.96; by 1922 that number dropped to \$.92 because of a severe drop in demand. High prices and the government's encouragement during the war years to grow on the one-crop system further weakened farmers' power as the market continued to collapse. Adequate moisture allowed many farmers to hold on, but failures were eminent. These failures would drastically affect South Dakota banks that were largely invested in farm mortgage debt.

Rural banks were the primary lenders who financed farmers' land expansion during the war years.⁶² In South Dakota, the establishment of the state-financed rural credit system also contributed liberally during the wartime speculation.⁶³ The wartime boom caused deposits to swell and bankers were eager to put this capital to work for them by lending to farmers and land

⁵⁸ Ibid.

⁵⁹ Ibid.

⁶⁰ Ibid, 17.

⁶¹ Harold Chucker. *Banco At Fifty: A History of Northwest Bancorporation*. (Minneapolis: MN, 1979), 3.

⁶² Ibid, 2.

⁶³ Gilbert Fite. "South Dakota Rural Credit System," *South Dakota Historical Collections* 24 (1949): 268.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

speculators.⁶⁴ However, merchants who knew relatively little about banking owned many of these rural banks and continued to loan extensively to farmers swelled with wartime profits.⁶⁵ Neither the bankers nor the farmers heeded warnings about the end of the wartime boom, nor did they listen to those who cautioned that the high level of land prices wasn't justified by their earning power even during prosperous times.⁶⁶ When the agricultural crash came, both farmers and bankers suffered devastating consequences.⁶⁷

The state legislature had passed a bill in 1915 to try and minimize fallout from a future banking crisis, but it proved inadequate. The Bank Guaranty Act required all state banks to set aside a sum equivalent to one-fourth of one percent of their average daily deposits to insure depositors from loss.⁶⁸ The fund failed shortly after 1920 when 147 state banks failed with aggregate deposits totaling \$43,000,000 with only \$3,000,000 in the guaranty fund applicable to the liquidation of these assets.⁶⁹ The complete liquidation of all the banks' assets was further estimated to cover only half of the \$43,000,000 deficit.⁷⁰ The failure of so many state banks and the guaranty fund by 1920 set the stage for further economic woes in the 1920s.

As farmers were forced to default on their loans, the banks found that the first and second mortgages they held – once considered gilt-edged collateral – were rapidly becoming ragged-edge.⁷¹ Rural banks were facing decreased deposits and increased demands from farmers trying to hold their farms together. The rural banks attempted to sell their real estate mortgages, but the once thriving market for such paper had vanished.⁷² The result of this crash was that many debtors were unable to repay their loans and even though collateral and the possibility of eventual payment existed, banks could not collect money on these debts.⁷³ Another factor contributing to the decline in South Dakota was that, as of 1927, cash accounts in banks only totaled 10.8%, which did not make them very liquid.⁷⁴ Governmental attempts to help the situation had limited effects and banks began to fail. During the period from 1920 to 1934, the number of state-chartered banks in South Dakota dropped from 557 to 148 while the number of

⁶⁴ Chucker, 2.

⁶⁵ Ibid.

⁶⁶ Ibid.

⁶⁷ Julin, 19.

⁶⁸ State of South Dakota. "Twenty-Fourth Annual Review of the Progress of South Dakota," *South Dakota Historical Collections* 13 (1924): 550.

⁶⁹ Ibid.

⁷⁰ Ibid.

⁷¹ Chucker, 4.

⁷² Ibid.

⁷³ Julin, 19.

⁷⁴ Robert Johnson, *Commercial Banking in South Dakota*. (Vermillion: SD, University of South Dakota Press, Bulletin No. 38, June 1964), 13.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

national banks went from 135 to 64.⁷⁵ These closure crises left many small communities without a banking institution.⁷⁶

South Dakota's agriculture-driven economy was already in a tailspin by the time the stock market crashed in 1929. Between 1921 and 1929, 268 South Dakota banks failed. This failure rate was over 8%, which was the highest failure rate in the nation.⁷⁷ The crash of the national economy only exacerbated problems. Grain and livestock prices continued their decline in the early 1930s losing as much as one-half to two-thirds of their values.⁷⁸ The Emergency Banking Relief Act of 1933 helped to stabilize the banking situation by giving President Roosevelt and the Federal Reserve more control over the financial situation. The government in essence insured member banks of the Federal Reserve making it difficult for them to fail. This would eventually develop into the Federal Deposit Insurance Corporation (FDIC).

History of Raymond

Land surveyors officially carved up Clark County in 1879, and the first settler in the Raymond area (west-central Clark County) filed claim that same year. Clark County organized in 1881 with Clark becoming the county seat. As in many other South Dakota communities, early 1880s rail speculation played a defining role in Raymond's settlement. Rail service came as near as Watertown by February 1879, with travel beyond that by freight trail. The Chicago and Northwestern crossed into Clark County in 1882, crossing west (via what would become Elrod, Clark, and Raymond) to Redfield in Spink County. Local histories hold that James M. Raymond, a former surveyor⁷⁹ – turned - homesteader and farmer, held land in what would become Raymond. He knew that the railroad crossing his land would increase its value and provide a beneficial connection for his crops to market. Upon learning the Northwestern planned to build several miles south of his land, he reportedly influenced construction of the track further north, crossing his property in 1883, even though the steep terrain was not ideal for rail travel. Named for James M. Raymond, the village of Raymond remained part of Raymond Township, governed by county commissioners and was then organized as a civil township in 1889. The Town of Raymond was later organized into a civil district in 1909.⁸⁰

⁷⁵ Tom Bengtson. "South Dakota's Banking History: From Gold Rush to Gold Cards" *South Dakota Banker*. (June, 1992), 5.

⁷⁶ Bengtson, 7.

⁷⁷ Fite, 236.

⁷⁸ Chucker, 5.

⁷⁹ It is unclear if he was a land surveyor or surveyor for the railroad.

⁸⁰ *Centennial History of the Northern Two-Thirds of Clark County: Including Towns of Clark, Bradley, Garden City, Raymond, Crocker & Elrod*. (Clark, SD: privately printed, 1981), 4-6, 8,

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Commercial development began in Raymond in the early 1880s. D.E. Saawtelle erected Raymond's first store. Saawtelle sold general merchandise to the settlers who soon began streaming in, and ran the first post office from the store.⁸¹ Around the same time, the Nommensen Hardware store became the first store on the east side of the main street. In addition to hardware, it offered lodging for new arrivals. As one resident later recalled, "My mother came to Raymond in 1883 and they lived in the upstairs of the [Nommensen] building."⁸² After the tracks reached the fledgling settlement in 1883, Raymond soon boasted a dazzling array of services. The railroad depot stood at the base of the main street—Flower Street—on the north side of the tracks, and the business district stretched northward along Flower Street for several blocks. It included hardware, dry goods and general merchandise stores; a store that sold drugs, books, and stationary; a combination post office/drugstore; a meat market, a watchmaker, and a jeweler.⁸³

Additional establishments in the business district included a boot and shoemaking shop, the Commercial House, the *Raymond Gazette*, a trunk and saddle dealer-manufacturer, a combination real estate/insurance/surveying office (and a real estate/farm machinery business), and a combination furniture & undertaking business. A barber, a doctor, a dentist and an attorney served the local populace, as did a saloon. A second farm machinery/implement dealer, a pair of blacksmiths, and a lumber yard completed Raymond's commercial enterprises. Some of these latter establishments were located south of the tracks, which developed into something of a light industrial district that housed railroad-associated buildings as well as a lumber yard, a carpenter/cement work business, coal sheds, grain elevators, etc. Certain members of the Raymond community provided multiple critical services to the town. Perhaps the most notable example of this is "early members of the Danforth family [who] operated a cheese factory, implement shop, general store, drugstore, barbershop, dray line, an elevator and a dentist's office."⁸⁴

Local civic and religious life developed apace. In 1884, four schools in Raymond Township opened, including Raymond Village School No. 2. That first term 102 students attended school, 35 of them in a new two-story school building in Raymond. Teachers in the townships earned an

229; Ailene Luckhurst, *Museum Musings*, Vol. I, *How Jim Raymond Changed the Location of a Town* (Clark Co., SD, A. Luckhurst, 2008), 63.

⁸¹ Luckhurst, *Museum Musings*, I:64.

⁸² Jim Hurlbut and Janet Hurlbut, "Early History of Raymond, SD," 2003, 4, Gene and Wanda Bethke personal collection.

⁸³ Luckhurst, *Museum Musings*, I:64. *Centennial History*, 228. Hurlbut and Hurlbut, "Early History of Raymond, SD," 1–3.

⁸⁴ Luckhurst, *Museum Musings*, I:64; *Centennial History*, 228. Hurlbut and Hurlbut, "Early History of Raymond, SD," 1–3.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

average monthly salary of \$35 for men and \$25 for women.⁸⁵ Raymond's Bethlehem Lutheran Congregation was founded that same year, and St. Patrick's Catholic Church followed in 1885.⁸⁶ Two years later, Raymond organized as a civil township.⁸⁷ The advent of town government coincided with the entrenchment of county-level administration, as a new brick Clark County courthouse was completed in 1888.⁸⁸ Within a year, two more railroads—the Milwaukee and the Great Northern—served Clark County.⁸⁹

The Second Dakota Boom brought visible changes to the Raymond area. With adequate rainfall, crops returned, and new settlement followed. In 1909, Raymond officially incorporated, and its new administrative status reflected the thriving community of 150 residents. That year, a town business directory painted a picture of a bustling burg offering many amenities. The directory listed three general merchandise stores, two meat markets, a hardware store, a real estate office, a druggist, and a barber. The Raymond State Bank, a probable competitor to Farmers and Citizens State Bank, stood on the southwest corner of Flower and Ranny, one block north of the tracks, and the Hotel Raymond could be found nearby. A blacksmith, a farm implement dealer, and the Atlas Lumber Company provided services and materials to sustain the surrounding agricultural producers, and three grain elevators—owned by the Atlas Co., the Eagle Roller Mill Co. and Van Dusen & Co.—stood ready to receive their crops. Communications for the area flowed through the post office as well as the railroad telegraph and express.⁹⁰

Educational facilities expanded in Raymond in the early 1900s. In 1907 the Raymond school district began offering the first two years of high school, and in 1914 it added the junior and senior years.⁹¹ In 1915, masons completed a new two-story brick schoolhouse at the north end of Flower, the main street.⁹²

The town's church congregations also enjoyed a period of growth in the early 1900s. Membership in St. Patrick's Catholic Church grew to 25 families. Generally, as settlements formed, congregations first met in people's homes, commercial buildings, or a local school house. They were often served by a circuit pastor who traveled to preach to many rural congregations. As local populations increased and congregations raised enough funds, they then built their first generation church, usually a simple wood frame church building. Established in 1884, the Bethlehem Lutheran Church had held service in the local schoolhouse, the home of

⁸⁵ "History of the Raymond School" n.d., 1, Gene and Wanda Bethke personal collection.

⁸⁶ *Centennial History*, 231-232.

⁸⁷ Luckhurst, *Museum Musings*, I:63.

⁸⁸ *Centennial History*, 6.

⁸⁹ *Ibid.*, 5.

⁹⁰ Hurlbut and Hurlbut, "Early History of Raymond, SD," 2, 33.

⁹¹ "History of the Raymond School," 1; *Centennial History*, 231.

⁹² "History of the Raymond School," 1.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Mrs. E. Nommenson, and above the Nommenson hardware store. In 1907, with a congregation of 40, they thus called Pastor W. Hellbusch to serve them, they acquired land, and built their first church and parsonage.⁹³ In 1918, as “the era of prosperity” continued, “money became plentiful and the [Presbyterian] community grew. Church membership increased and it was felt a new church and manse were needed.”⁹⁴ Workers began erecting the new Presbyterian buildings in 1919, finishing them in 1920. The materials they used weren’t cheap, and by the time they were done “war prices [had] more than doubled” the cost of completion.⁹⁵

The difficulties of the 1920s and 1930s affected the Raymond area much as the rest of South Dakota. In Clark, at least two banks closed, including the Ware and Griffin Bank and the Security Bank. For Raymond’s business sector, a series of fires compounded the period’s economic woes, eradicating much of the town’s infrastructure. In the 1920s, the Pacific Elevator burned down.⁹⁶ The 1930s brought a fire that burned the east side of the town’s main street, and then in August 1936 the Raymond School, at the north end of Flower, burned “to the ground as a result of spontaneous combustion caused by coal which had been wet down to control the dust.”⁹⁷ Three years later, fire consumed another main-street business, a two-story false-front wood-frame building that housed the “Uecker store.”⁹⁸

Post-war economic and demographic trends impacted Raymond in visible ways. Agricultural renewal began with the return of the rains in 1938, and continued thereafter, but expanded production was attended by population decline. Local public life contracted. In the mid-1940s, in light of its long-dwindling membership, “the Bishopric ordered that [St. Patrick’s] be closed.”⁹⁹ Raymond’s other denominations followed suit. In 1952, the town’s Lutherans merged with the congregation in Clark, and in 1967, its Presbyterians did the same.¹⁰⁰ Around 1960, after the immediate post-war period brought limited growth, area schools also began to close as well. Raymond’s high school merged with Clark’s in 1967 and five years later, in 1972, the Raymond grade school was shuttered.¹⁰¹ The broader Raymond community, and its central business district, dwindled at the same time. In 1962, the town still counted 170 residents and its

⁹³ *Centennial History*, 231-232.

⁹⁴ *Ibid.*, 233-234.

⁹⁵ *Ibid.*, 234.

⁹⁶ Hurlbut and Hurlbut, “Early History of Raymond, SD,” 10.

⁹⁷ “History of the Raymond School,” 1.

⁹⁸ Hurlbut and Hurlbut, “Early History of Raymond, SD,” 47. See image captioned “Uecker Store Burning in 1939.”

⁹⁹ *Centennial History*, 232.

¹⁰⁰ *Ibid.*, 232-234.

¹⁰¹ Pamphlet, *Clark County Historical Society, Heritage Days, 1986, Dedication of the Sunny Plains School* in SDSHS Clark Co. vertical file; Mike Gast, “Raymond Is Typical Small Town,” *Aberdeen American News*, June 22, 1987.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

main street was bracketed by its still-functioning school on the north end and extant railroad infrastructure - including the depot and the tracks - on the south.¹⁰²

By 1981, the town was a shell of its former self. Locals lamented that “most of the businesses that once flourished in the small town, have long since disappeared, and the railroad tracks have been removed.”¹⁰³ Within a few years, the remaining business district was gutted by fire when buildings on the west side of Flower, including the bar next door to the Raymond Farmers and Citizens State Bank burned. By 1987, the town’s population was down to 108 people whom locals described as retirees or younger people who work in Redfield or Clark and utilize Raymond as a so-called bedroom community. Two church buildings still stood, Bethlehem Lutheran and Raymond Presbyterian, and the town still had “a bar and grill, grocery store, elevator, post office . . . and a service station, but it [was] a far cry from the town’s heyday in the 1930s.”¹⁰⁴ Subsequent developments reduced the community still further. In 2003, as few as “five of the original homes built after the railroad came through remain[ed] in Raymond in addition to the depot and the old elevator.”¹⁰⁵ By 2015, the town had no bar, no restaurant, and no service station facilities, and the depot and the elevator were gone.

History of the Raymond Farmers and Citizens State Bank Building

South Dakota, as aforementioned, had the highest bank failure rate in the nation during the 1920s due to the collapse of agricultural prices after World War I and risky banking investments.¹⁰⁶ The story of Farmers and Citizens State Bank of Raymond echoes this trend. But, the building served multiple commercial enterprises. Thus, even after the failure of the Farmers and Citizens bank, the building remained an important commercial anchor on Raymond’s main street until c.1964 when it converted solely to use by the Legion. It is also the only remaining example of a brick two-part commercial block in Raymond.

The most prominent building erected during the early twentieth-century growth of Raymond was constructed in 1911 for the Farmers and Citizens State Bank.¹⁰⁷ The building stands on Lots 10, 11, and 12 of Block 8, where it replaced an earlier single-story false front wood-frame building. The impressive new two-story brick commercial building was constructed on the northwest

¹⁰² Fire Underwriters Inspection Bureau, “Raymond, Clark County, SD,” August 1962.

¹⁰³ *Centennial History*, 229.

¹⁰⁴ Gast, “Raymond Is Typical Small Town.”

¹⁰⁵ Hurlbut and Hurlbut, “Early History of Raymond, SD,” 19.

¹⁰⁶ C.B. Nelson, “Gregory National Bank,” NRHP nomination form, 23 Jan 2013, p6.

¹⁰⁷ It is common in primary sources to see Farmers and Citizens State Bank shorthanded as Farmers and Citizens Bank. It is also sometimes written as singular possessive and plural possessive. See *Clark County Courier* June, 8, 1911, “Raymond’s New Bank” which refers to the “Farmers’ and Citizens’ bank” versus *Pierre Weekly Free Press* June 15, 1911 which refers to the “Farmers’ and Citizen’s State bank.”

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

corner of Flower and Ward Streets, directly across from the railroad tracks. Its design reflected the importance of the railroad: the building featured two facades, one facing the main street—Flower Street—and the other facing the tracks. Because the tracks and Flower Street intersected at a slight angle, the lot and facades angled slightly as well, giving the building a trapezoidal footprint. The bank was constructed of brick that may have been produced in the region, for it was completed while many communities still produced brick locally because of the cost and difficulty of shipping it in.

On April 29, 1911, Wilhelm C. Uecker purchased Lots 10-12 from local widower Mathew O'Donnell.¹⁰⁸ Uecker was one of the bank's founders. He turned around and, on June 5, 1911, sold what would become the bank portion (southeast corner) to the Farmers and Citizens Bank and the L-shaped section (that wrapped the bank to the north and west) to the Raymond Business Association.¹⁰⁹ At the same time (June 8th), the local papers excitedly announced the bank's incorporation and the building's near-completion:

Articles of incorporation of the Farmers' & Citizens' bank of Raymond were filed in the register office today. The new bank starts with a capital stock of \$12,000, divided between 26 stockholders, the directors being N.A. Hurlbert, W.C. Uecker, John Stenning, E.F. Benike and Carl Benike. They will commence banking as soon as their new building is completed, which will be entirely modern and up to date in every way. The officers are N.A. Hurlbert, president; John Stenning, vice president; W.C. Uecker, cashier, and Cora Hurlbert, assistant cashier.

The well-known integrity and genuine good business judgement of the men composing the board of directors and the active officers insure not alone the financial success of the undertaking from the stockholders' point of view, but a safe depository for the money of the bank's customers. The bank's cashier, W.C. Uecker, is an experienced banker, having been engaged in that business for several years in Plainview, Minn. The Courier extends its best wishes to those interested in the new venture.¹¹⁰

¹⁰⁸ Clark County, South Dakota, *Deed Records*, GG:509, Mathew O'Donnell to W.C. Uecker, 29 April 1911, Clark County Register of Deeds Office, Clark County Courthouse, Clark, SD.

¹⁰⁹ Clark County, SD *Deed Records*, GG:543, Uecker to Raymond Business Association, 5 June 1911; Clark County, SD *Deed Records*, GG:546, Uecker to Farmers & Citizens Bank, 5 June 1911.

¹¹⁰ *Clark County Courier*, "Raymonds New Bank", June 8, 1911, front page & 7. Microfilm at SD State Archives.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

At the time Farmers and Citizens opened in Raymond, South Dakota “had a total of 636 banks – 102 national and 534 state banks.”¹¹¹ A report from the 1911 convention of the South Dakota Bankers Association held in Sioux Falls touted, “during the past year there [has] not been a single bank failure in South Dakota – a record of which every resident of the state is proud.”¹¹²

The bank’s first officers were among the original homesteaders in the Raymond area. Bank director and president Norton Adolphus (N.A.) Hurlbert was born February 24, 1861 in Illinois and, along with his half-brother, George, homesteaded in the Raymond area in 1882, riding the rail as far as Watertown. At Watertown they bought lumber to build a claim shack and transported their supplies by wagon west to the Raymond area.¹¹³ The Justice of the Peace wed Norton A. Hurlbert and Marrietta V. Bare at Raymond on February 27, 1883. To this union was born ten children. They farmed in the area before retiring from farming and moving into town in 1907. They reportedly “built a new home in Raymond across the street from the Lutheran Church.”¹¹⁴ After retiring from full-time farming, Norton became a founding member of Raymond’s Farmers & Citizens State Bank at about age 50. He also worked out of the railroad stockyards as a livestock buyer. Norton bred mules in the late 1920s and had interest in purebred horses. It is said that Norton and his sons Clark and Roy “operated one of the large steam-powered threshing machines for many years until the drought of the 30s brought that era to an end.”¹¹⁵

N.A. Hurlbert’s daughter, Cora Belle Hurlbert, also served as one of the original officers of Farmers and Citizens State Bank. She worked as an assistant cashier. Cora was born October 8, 1889, so she would have been about 22 years old at the time the bank opened. Cora also worked as a school teacher. About a year after the bank opened, Cora married Carl Board on December 11, 1912. They had three children.¹¹⁶

Bank vice president and director John Stenning homesteaded in 1882 in Logan Township (just south of Raymond).¹¹⁷ Stenning was born in Sweden January 12, 1857 and settled in Chicago for a time before coming to the Raymond area. Stenning worked on a crew that laid railroad track between Clark and Raymond. He used income from the rail job to buy a yoke of oxen and hire additional labor to help him break ground and plant his first grain crop. In 1883 he returned to Chicago to marry professional dress maker Amanda Swanson and they returned together to the

¹¹¹ *Clark County Courier*, “No Bank Failures in S.D.”, June 15 1911, front page. SD State Archives Microfilm.

¹¹² *Ibid.*

¹¹³ *Centennial History*, 95 & 235.

¹¹⁴ *Ibid.*

¹¹⁵ *Ibid.*, 95. See also *Centennial History*, 235.

¹¹⁶ *Ibid.*

¹¹⁷ *Ibid.*, 196.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Dakota homestead. They had five children.¹¹⁸ After his involvement in founding Raymond Farmers and Citizens State Bank, in 1918 the people of District 30 in Clark County elected John Stenning to serve in the South Dakota House of Representatives. John Stenning served three terms in the state legislature, beginning in 1919.¹¹⁹

Wilhelm C. Uecker (also known as W.C. or Will Uecker) married Rosa Benike on June 28, 1906.¹²⁰ Their family later grew to include four children: Margaret, Wilmont, Phyllis, and Leonard. According to Wilhelm's son, Leonard, it was Rosa's brother Charles Benike who convinced Wilhelm and Rosa to come to South Dakota, as Charles had located there in 1906 to farm.¹²¹ With his wife Rosa and 4-year-old daughter, Margaret, Wilhelm Uecker arrived in Raymond from Elgin, Minnesota in 1911 and decided to engage in banking. He had prior experience, having worked as a banker in Plainview, Minnesota several years.¹²² When he started the bank in Raymond, he drew from that previous experience and likely had financial support from his brothers and other acquaintances in Minnesota.¹²³ Fred Zander of Plainview, Minnesota was a partner of the bank for a time in its early years.¹²⁴ Family history holds that W.C. Uecker was with the bank for about six years, but was "forced to resign from the bank board in 1917 [during WWI] due to the fact that he was of German heritage and America was at war with Germany." To his son, Leonard, "this seemed surprising...since Raymond was composed of a number of German families."¹²⁵ However, Uecker "continued in a number of business ventures, including a general store and part interest with Henry Obert in undertaking business."¹²⁶

¹¹⁸ "John Stenning Came to Dakota Territory in 1882," *Clark County Courier*, February 11, 1976, Vertical File: Clark County, South Dakota Historical Society State Archives.; SD Bureau of Public Printing, *South Dakota Legislative Manual 1919* (Pierre, SD: State Publishing Co., 1919), 601.

¹¹⁹ "John Stenning Came to Dakota Territory in 1882"; *South Dakota Legislative Manual 1919*, pgs 197 & 601.

¹²⁰ *Atlas of Clark County, SD* (Watertown, SD: Centennial Atlas Limited, 1988), n.p., see biographies, "Uecker, Wilmont M."

¹²¹ Leonard Uecker, "Raymond Bank Building" n.d., Gene and Wanda Bethke personal collection; E.F. and Carl Benike were named in the local newspaper as bank directors in 1911. Their biographies were not available, but it is likely that they were related to founder Wilhelm Uecker's wife, Rosa (Benike) Uecker. The Benike family arrived in the Raymond area in 1906. (*Centennial History*, 208).

¹²² *Clark County Courier*, "Raymonds New Bank", June 8, 1911.

¹²³ Leonard Uecker, "Raymond Bank Building".

¹²⁴ Ibid.

¹²⁵ Ibid.

¹²⁶ Ibid.; Hurlbut and Hurlbut, "Early History of Raymond, SD," 5. W.C. Uecker later had a store across the street (originally the Sursman Store) on the southeast corner.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

The large Farmers and Citizens State Bank building contained a variety of spaces in addition to the bank, which, along with a telephone office, occupied the primary (southeast) corner of the first floor. A street-level mercantile wrapped around the bank on its north and east sides so that it had storefront windows on both the main street (Flower St) and track-facing facades. Area residents recall the street level containing “the Co-op store [with] the Farmers and Citizens Bank . . . in the front corner. E.W. Walton managed it and Helena Nommensen worked there.”¹²⁷ Early on, the Co-op Store was operated by “Alf Johnson and Agnes (Kenneally) Dethhardt was a clerk, besides others. Soon after John Sneck ran it.”¹²⁸

As is common with two-part commercial blocks, the second-floor of the building was divided into a series of offices which were quickly occupied by local professionals. Early upstairs occupants included attorneys, a register of deeds, a dentist, and a Dr. Davidson.¹²⁹ The August 1, 1912 *Clark County Courier* reported, “Dr. Davidson of Kanas has recently located in Raymond and is now ready for business. His office is in the rooms above the Farmers’ and Citizens’ bank.”¹³⁰ In July of that same summer, the *Courier* noted, “The [Raymond] Gazette office is nicely located in the new bank building, and the editor now seems perfectly happy.”¹³¹ Jim and Janet Hurlbut assert that Paul Danforth had his dental practice on the second floor, and that the large fraternal hall (at the northwest corner of the second floor) was used by the local Masons and Eastern Star organizations.¹³² The Hurlbuts also explain that customers who arrived to take advantage of these many services could park across the street from the Co-op store on the south side of Ward along the tracks, where there “was a row of hitching posts with a long log chain strung between to tie teams of horses.”¹³³

Extant sources suggest that the Farmers and Citizens Bank may have weathered the early years of the bank crisis, but closed in 1926. In April of 1926, the secretary and president of Farmers and Citizens State Bank (Carl Benike and E. Walton, respectively) signed a shareholders certificate showing G.C. Hurlbut as “the owner of two shares of capital stock.”¹³⁴ But the bank seems to have closed shortly thereafter. In 1926 the South Dakota Superintendent of Banks reported that the Farmers & Citizens Bank of Raymond “suspended payment on June 22, 1926

¹²⁷ Hurlbut and Hurlbut, “Early History of Raymond, SD,” 1.

¹²⁸ *Ibid.*, 1, 10.

¹²⁹ Uecker, “Raymond Bank Building.”; Leonard Uecker to Delia Hagen, “Raymond, SD Bank,” December 17, 2015.

¹³⁰ *Clark County Courier*, “Raymond Ripplings”, 1 August 1912, pg. 8. Microfilm at SD State Archives.

¹³¹ *Ibid.*

¹³² Hurlbut and Hurlbut, “Early History of Raymond, SD,” 1, 10.

¹³³ *Ibid.*, 10.

¹³⁴ *Ibid.*

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

and its affairs were taken charge of by the Department of Banking and Finance.”¹³⁵ A 1929 plat map of Raymond labels the building “Co-Opr. Store” and does not mention the bank.¹³⁶ In 1932, the legal entity theretofore known as Farmers and Citizens Bank deeded its interest in Lots 10-12 of Block 8 to the Raymond Business Association, ending its 21-year ownership of the property.¹³⁷

Five years later (1937) Rudolph Nommenson acquired the property, but he was apparently unable to keep up with the taxes in the absence of the property’s original anchor tenant. In 1938, Clark County took title of Lots 10-12 for unpaid taxes.¹³⁸

The prominent building remained important to locals. This fact was dramatized in the wake of the 1936 school fire, when classes used the co-op store as one of their temporary locations until a new school was built.¹³⁹ The mercantile business seems to have stayed open in the L-shaped portion of the building during this period. Leonard Uecker, W.C. Uecker’s son, recalls a grocery store in the building in the late 1930s when he was a kid. He believes it may have been run by Lloyd Riddle.¹⁴⁰ Wilmont Uecker (son of Wilhelm and brother to Leonard) purchased this Riddle’s General Store in 1941 and operated his grocery there for a couple years. At that time, Wilmont also had the city package liquor license.¹⁴¹ Deed records do not show Wilmont owning the building in the early 1940s though. A couple years later Gladys and Edward Odson acquired the mercantile portion of the building and operated a grocery business there.¹⁴²

¹³⁵ Smith, F.R. (Superintendent), and A.E. Fossum (Deputy Superintendent), *Seventeenth Biennial Report of the Superintendent of Banks for the period July 1, 1924 to June 30, 1926 to the Governor* (Mitchell, SD: Mitchell Publishing Co., 1926), 221. (Page 66 of the same report shows that the Raymond State Bank suspended payment Jan. 3, 1924).

¹³⁶ *Standard Atlas of Clark County, SD* (Chicago: Brock & Company, 1929), 14.

¹³⁷ Clark County, SD *Deed Records*, PP:239, Farmers and Citizens Bank to Raymond Business Association, 4 April 1932.; The Raymond Business Association seems to have owned the property jointly with the Farmers and Citizens Bank since June 5, 1911, when W.C. Uecker deeded it to both entities in separate conveyances. (See GG:543, GG:546)

¹³⁸ Clark County, SD *Deed Records*, SS:297, Raymond Business Association to Rudolph Nommensen, 17 Sept., 1937; also SS:570 (no bidders) to Clark County August 8, 1938.

¹³⁹ “History of the Raymond School,” 1.

¹⁴⁰ Uecker, “Raymond Bank Building”.

¹⁴¹ *Clark County Centennial Atlas*, “Wilmont Uecker”; Leonard Uecker, “Raymond Bank Building”.

¹⁴² Clark Co. SD, *Deed Records*, UU:371, Clark County to Gladys Odson, 5 Oct. 1943; and TT393 Rudolph Nommenson to Edward Odson, 29 March 1944; and WW:480 Clark County to Gladys Odson, 2 Sept. 1947.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

In 1947 Gladys Odson sold the mercantile portion of the building to Paul Lobitz.¹⁴³ The Lobitz Store apparently met with success in the postwar period. At age 24, Paul entered the U.S. Army in 1941. That same year, while on leave, he married his “sweetheart” Ivy Buskrud. Paul was stationed three years in Iran during WWII and obtained the rank of Staff Sergeant. After Paul’s discharge from the army, Paul and Ivy taught in various communities in the Raymond area. In addition, Paul and Ivy owned and operated the Lobitz Store with Paul’s mother, Elsie.¹⁴⁴ Leonard Uecker worked for Paul and Ivy Lobitz. He recalls, “The south entrance opened into the cream buying section on the left and the post office was set up on the right. There was a walk-in cooler room toward the back.”¹⁴⁵ The community had a strong connection to the Lobitz Store, as it operated there for over 15 years. Locals recall, “A fond memory of the Lobitz Store was at Christmas time when Paul would set up a Lionel train set and have it displayed in the window of the store.”¹⁴⁶

As Leonard Uecker notes, by the late 1930s and 1940s professional offices were no longer on the second floor of the building, as they had been converted to living space. Uecker asserts, “Paul and Ivy Lobitz lived upstairs and I worked for them for my board when I was in high school. Matt Alters lived in a room upstairs and worked at Andy Kraft’s bar.”¹⁴⁷ There was still a lodge hall upstairs, used by the Eastern Star.¹⁴⁸

The former Farmer’s and Citizens Bank section, too, enjoyed a post-war revival, albeit brief, thanks to Elmer Graves. Elmer and his wife Lulu settled and farmed in Logan Township (Clark Co.). Elmer also owned a threshing rig and operated a threshing crew.¹⁴⁹ Elmer served in the South Dakota Senate from 1939 to 1944 and in the House from 1945 until his death in 1950.¹⁵⁰ In 1944, Elmer and Lulu Graves moved to Raymond from their farm in Logan Township. The following year, Elmer purchased the former bank section of the building from the County.¹⁵¹ He

¹⁴³ Clark Co. SD, *Deed Records*, XX:394 Gladys Odson to Paul Lobitz, 5 Sept. 1947.

¹⁴⁴ Furness Funeral Home (Clark, SD), “Life Legacy: Paul E. Lobitz (1917-2009),” on Memorial Networks < http://furnessfuneralhome.com/memsol.cgi?user_id=320997 > accessed 22 August 2016; Uecker, “Raymond Bank Building”.

¹⁴⁵ Uecker, “Raymond Bank Building”

¹⁴⁶ Furness Funeral Home (Clark, SD), “Life Legacy: Paul E. Lobitz”.

¹⁴⁷ Uecker, “Raymond Bank Building”.

¹⁴⁸ Ibid.

¹⁴⁹ *Centennial History*, 66.

¹⁵⁰ South Dakota Legislative Research Council, “Elmer C. Graves,” < http://sdlegislature.gov/legislators/historical_listing/LegislatorDetail.aspx?MemberID=252 > accessed 22 August 2016; , Graves was elected to the SD House in 1950 but died before session began.

¹⁵¹ *Centennial History*, 66; Clark Co., SD, *Deed Records*, WW:62 Clark County to Elmer Graves, 27 December 1945.

Raymond Farmers and Citizens State Bank

Name of Property

Clark County, SD

County and State

“reestablished a bank in the southeast part of the building where the original bank had been. He also resurrected the telephone system and set up the telephone central office in the building. This was a party line system that required an operator. Helena and Emelia Nommensen were two of the operators.”¹⁵² Elmer died in 1950, and it seems the bank business in Raymond died with him.¹⁵³

Raymond’s American Legion organization, Baker Post #209, purchased the Graves’ bank portion of the property in 1951.¹⁵⁴ Through the 1950s, Baker Post #209 used the former bank portion of the building and the Lobitz Store had the mercantile portion of the building. The Lobitz Store was still in operation in 1962. Paul Lobitz’s obituary says he owned and operated the Lobitz Store in Raymond with his mother until selling the store in 1964.¹⁵⁵ However, deed records show he sold the mercantile section of the building in 1969 to the Larkin Potato Company.¹⁵⁶ Thus, this nomination uses c.1964 as the estimated end of commercial occupancy in the building’s historic period.

The Larkin Potato Company began storing seed potatoes in the basement of the building by the 1950s.¹⁵⁷ This speaks to local population decline, while at the same time some postwar business renewal and economic success.

Larkin Potato arrived in the Raymond area in 1941, when North Dakota’s Charles A. Larkin Sr., who worked in the Red River Valley Potato Company, purchased land in the area after visiting on a pheasant hunting trip. Larkin Sr. wasted no time in establishing his new operation: “he notified Walt Logan, his foreman in North Dakota, to prepare to move . . . warehouse pits were built for storage.”¹⁵⁸ At war’s end, his son, Charles A. Larkin, Jr. (Chuck) was discharged from the military and joined his father in potato-raising. Together, they expanded their company, “running the farms and crews” and building the infrastructure to process their product, like the wash plant and warehouse completed south of the Clark Armory in 1948.¹⁵⁹ After Charles Larkin, Sr. died in 1956, Chuck undertook a new phase of expansion.

The warehouses at Indian Springs caved in and new ones were needed. Chuck bought the buildings across from the courthouse for a warehouse and wash plant in 1960, and has since added onto for more storage. More warehouses were built four miles east of Clark

¹⁵² Uecker, “Raymond Bank Building”.

¹⁵³ *Ibid.*; *Centennial History*, 66.

¹⁵⁴ Clark Co., SD, *Deed Records* AAA:543, Lulu Graves to American Legion, 1 Dec. 1951.

¹⁵⁵ Furness Funeral Home (Clark, SD), “Life Legacy: Paul E. Lobitz”.

¹⁵⁶ Clark Co, SD, *Deed Records* HHH:490 Paul Lobitz to Larkin Potato, 3 April 1969.

¹⁵⁷ The current owners believe Larkin Potato used the building before the American Legion.

¹⁵⁸ *Centennial History*, 59.

¹⁵⁹ *Ibid.*, 60.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

on Mr. Larkin's land so that the company has storage for 70,000 cwt of potatoes. [As of 1981] The company employs from 8 to 36 employees depending on the season. Seventy-five percent of their potatoes are sold to the Chef-Reddy Plant in Clark, the other 25% are sold for certified seed and shipped out in the Larkin Company's own trucks.¹⁶⁰

Among the places the Larkin Company stored its product in this period was the Farmers and Citizens bank building. But with all the other Larkin properties, the Raymond bank building was only a temporary potato-storage facility, and the Larkin Company seems to have stopped using it by 1969, if not earlier. That year, Larkin took title to the mercantile portion of the property from Lobitz and promptly conveyed it to Baker Post #209. The American Legion now owned all of Lots 10 through 12, reuniting the property's ownership after several decades of title separation.¹⁶¹

The brick bank building changed somewhat to accommodate these uses. The storefront windows in the bank portion were likely filled in with cinder blocks when the Legion acquired that space, and at some point in the years that followed the windows on the store portion were also filled in at an unknown date. The store closed and Larkin reportedly hauled potatoes in and out of the building on a conveyer that connected to a smaller opening in the cinder-block in-fill of the east façade window. Other changes in the building were minimal. One of the windows on the south façade was cut at the base and changed into a doorway. In the basement someone, likely the Legion, cut a horizontal bar opening into the north side of the brick bank-vault base through which they reportedly served drinks. The upstairs fell into disuse and its windows were boarded over for protection, but no other major modifications were made there. By 2002, local artist Joan Putman had begun to use the plywood window coverings as a canvas, painting portraits meant to look like people were inside the building, using it as it was originally built to be used.¹⁶²

In 2012, the American Legion moved to Raymond's new community center, and stopped using the bank building altogether. By then, the Masonic Lodge had been meeting in private homes. For perhaps the first time in its existence, the Raymond bank building no longer housed organized fraternal activities. The following February, the Legion sold the property to area farmers Gene and Wanda Bethke. The Bethkes have since been pursuing the preservation of the building. They occupy only the first floor, opening it to remaining Raymond residents as a place

¹⁶⁰ Ibid., 59-60.

¹⁶¹ Clark Co., SD, *Deed Records* HHH:490, Paul Lobitz to Larkin Potato, 3 April 1969; and HHH:501 Larkin Potato to Baker Legion Post #209, 6 June 1969.

¹⁶² Hurlbut and Hurlbut, "Early History of Raymond, SD.,"; Laura Andrews, "All of Raymond," *South Dakota Magazine*, October 8, 2013, accessed 8/19/2016 at <https://southdakotamagazine.com/raymond-portraits> .

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

to gather for morning coffee and conversation, using it for storage and projects, and renting beds in the mercantile to hunters during pheasant season.

The Two-Part Commercial Block

The mixed-occupancy model was a common commercial building form throughout the nation, and characterized similar buildings in Clark County and the surrounding region. For a hundred years, from ca. 1850 to ca. 1950, the two-part commercial block was “the most common type of composition used for small and moderate-sized commercial buildings throughout the country. Generally limited to structures of two to four stories,” these buildings “were characterized by a horizontal division in two distinct zones. . . . The two-part division reflects differences in use inside. The single-story lower zone, at street level, indicates public spaces such as retail stores, a banking room, insurance office, or hotel lobby. The upper zone suggests more private spaces, including offices, hotel rooms, or a meeting hall.”¹⁶³ Two-part commercial blocks developed from ancient practices, but their popularity in America, and the South Dakota plains, during the late nineteenth and early twentieth centuries made perfect sense in the context of period developments. Their “origins can be traced to Roman Antiquity, when many urban buildings contained shops at street level and living quarters above.” In the United States, their specifically commercial shop-house style subsequently proliferated with “rapid growth of commerce.”¹⁶⁴ In Clark County, as elsewhere in South Dakota, prominent two-part commercial blocks—often with street level banks and retail establishments beneath upstairs offices—typically studded the busy main streets of trackside settlements.

Conclusion

The 1911 Farmers and Citizens State Bank building in Raymond is eligible for the National Register under Criterion A for its significant role in the commercial history of Raymond. It housed the Farmers and Citizens Bank from 1911 to 1926, a reflection of the community’s early growth, followed by the detrimental bank crisis. The building also housed (in the L-shaped portion of the first floor that wrapped the banking section) a mercantile-grocery. That longstanding service, though accommodated by various owners, lasted until c.1964. The Farmers and Citizens State Bank is also eligible for the National Register of Historic Places under Criterion C as the best local example of a two part commercial block in Raymond. It is a prominent, two-story, brick building with applied ornamentation and a corner location denoting its status. While the main level was used for banking and a mercantile, the upper level was used for professional offices and a fraternal meeting hall. It is the only example of a brick two-part commercial block in Raymond. As the building is now being rehabilitated as a community

¹⁶³ Richard W. Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Rowman & Littlefield, 2000), 24; See also Richard Longstreth, “Compositional Types in American Commercial Architecture,” *Perspectives in Vernacular Architecture 2* (1986): 12–23.

¹⁶⁴ Longstreth, *The Buildings of Main Street*, 24.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

gathering place and rooming for visiting hunters, it remains critical to the vitality of the small town of Raymond.

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

Andrews, Laura. "All of Raymond." *South Dakota Magazine*, October 8, 2013, accessed 8/19/2016 at <https://southdakotamagazine.com/raymond-portraits> .

"Arlington: Town with Three Names." *Sioux City Journal*. April 9, 1944.

Atlas of Clark County, SD. Watertown, SD: Centennial Atlas Limited, 1988.

Bengtson, Tom. "South Dakota's Banking History: From Gold Rush to Gold Cards." *South Dakota Banker*. June, 1992.

Bruce Centennial Committee. *Bruce, South Dakota, 1883-1983*. Bruce, S.D.: Centennial Committee, 1983.

Centennial History of the Northern Two-Thirds of Clark County: Including Towns of Clark, Bradley, Garden City, Raymond, Crocker & Elrod. Clark, SD: privately printed, 1981.

"Christensen Brothers Were Pioneers." *Arlington Sun* Souvenir edition. June 25, 1980.

Chucker, Harold. *Banco At Fifty: A History of Northwest Bancorporation*. Minneapolis: MN, 1979.

"Clark County (Taken From 'Clark by Its Biggest Booster, the Clark Chamber of Commerce' 1948)." Vertical File: Clark County, South Dakota Historical Society State Archives, n.d.

Clark County Deed Records. Clerk and Records Office. Clark County, SD.

Clark County Historical Society, Heritage Days, 1986, Dedication of the Sunny Plains School. SDSHS Clark County Pamphlet. 1986.

Crisler, Frank. "Before There Was Arlington..." *Arlington Sun*. June 23, 2004.

Crisler, Frank. "Oakwood Town Founded in 1877 by Veterans of Civil War." *Arlington Sun*, July 9, 2015.

"Dakota Bankers Association Founded 1884," in *Commercial West*, (June 23, 1934), 9.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

- E.F. Hutton and Co. Inc. *Famous Last Words of the Dalliance of Banks in Commerce 1817-1935*.
- Fire Underwriters Inspection Bureau. "Raymond, Clark County, SD." August 1962.
- Fite, Gilbert. "South Dakota Rural Credit System." *South Dakota Historical Collections* 24 (1949).
- Furness Funeral Home (Clark, SD). "Life Legacy: Paul E. Lobitz (1917-2009)." on Memorial Networks < http://furnessfuneralhome.com/memsol.cgi?user_id=320997 > accessed 22 August 2016.
- Gast, Mike. "Raymond Is Typical Small Town." *American News*, June 22, 1987.
- Heidepriem, Scott. *Bring on the Pioneers! History of Hand County*. Miller, S.D.: Heidepriem, 1978.
- "History of the Raymond School." Gene and Wanda Bethke personal collection, n.d.
- Hurlbut, Jim, and Janet Hurlbut. "Early History of Raymond, SD." Gene and Wanda Bethke personal collection, 2003.
- "John Stenning Came to Dakota Territory in 1882." *Clark County Courier*. February 11, 1976.
- Johnson, Robert. *Commercial Banking in South Dakota*. Vermillion: SD, University of South Dakota Press, Bulletin No. 38, June 1964.
- Julin, Suzane. *Pierre National Bank/Bankwest: One Hundred Years 1889-1989*. Pierre: SD, 1989.
- Longstreth, Richard W. *The Buildings of Main Street: A Guide to American Commercial Architecture*. Rowman & Littlefield, 2000.
- Longstreth, Richard. "Compositional Types in American Commercial Architecture." *Perspectives in Vernacular Architecture*, 1986.
- Luckhurst, Ailene. *Museum Musings*, vol. I. Clark County, S.D.: A. Luckhurst, 2008.
- MacFadden, W.C. "History of Dakota Bankers Association" in *Commercial West: Souvenir Edition, Containing Proceedings of the Golden Anniversary Convention at Deadwood, July 2-4, 1934*, (Minneapolis MN: July 1934).
- Miller, John. "Early Settlements." Oakwood Lakes State Park. n.d.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Nelson, C.B. "Gregory National Bank." National Register of Historic Places nomination form. Pierre: SD SHPO, 23 Jan 2013.

"Olson, Harlan. "Oakwood Stage Station." Oakwood Lakes State Park. n.d.

Overholser, Joel, *Fort Benton: World's Innermost Port*. Fort Benton, MT: Falcon Press Publishing Co, 1987.

Proceedings of the Annual Convention South Dakota Bankers Association. *Commercial West*. (Minneapolis: MN, 23 July 1934).

Schell, Herbert S. *History of South Dakota*, 3 Revised edition. Lincoln: University of Nebraska Press, 1975.

Smith, F.R. (Superintendent), and A.E. Fossum (Deputy Superintendent), *Seventeenth Biennial Report of the Superintendent of Banks for the period July 1, 1924 to June 30, 1926 to the Governor* (Mitchell, SD: Mitchell Publishing Co., 1926), 221

South Dakota Association of County Commissioners et al. "South Dakota Journal of County Government." n.d.

"South Dakota Bankers Association: Report of 1901 Meeting," in *Commercial West*, (Minneapolis, MN: June 23, 1934), 15.

South Dakota Bureau of Public Printing. *South Dakota Legislative Manual 1919*. Pierre, SD: State Publishing Co., 1919).

South Dakota Legislative Research Council, "Elmer C. Graves," <
http://sdlegislature.gov/legislators/historical_listing/LegislatorDetail.aspx?MemberID=252> accessed 22 August 2016.

Standard Atlas of Clark County, SD. Chicago: Brock & Company, 1929.

State of South Dakota. "Twenty-Fourth Annual Review of the Progress of South Dakota." *South Dakota Historical Collections* 13 (1924).

Uecker, Leonard. "Raymond Bank Building." Gene and Wanda Bethke personal collection, n.d.

Uecker, Leonard to Delia Hagen. "Raymond, SD Bank." December 17, 2015.

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Additional Newspapers

Clark County Courier. June 8, 1911 – August 1, 1912.

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 # _____

Primary location of additional data:

- State Historic Preservation Office
 - Other State agency
 - Federal agency
 - Local government
 - University
 - Other
- Name of repository: SDSHS Archives

Historic Resources Survey Number (if assigned): CK00000091

10. Geographical Data

Acreeage of Property Less than one acre

UTM References –

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

Zone: 14

- | | |
|-------------------------|------------------------|
| 1. Easting: 583691.3661 | Northing: 4973561.2991 |
| 2. Easting: 583735.7203 | Northing: 4973562.0898 |
| 3. Easting: 583736.2093 | Northing: 4973540.8856 |
| 4. Easting: 583692.0228 | Northing: 4973535.3484 |

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

Lots 10, 11 and 12 of Block 8, Original Plat of the Town of Raymond

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

Boundary Justification (Explain why the boundaries were selected.)

The boundary encompasses the entire resource and the land historically associated with the resource.

11. Form Prepared By

name/title: Delia Hagen, Ph.D. (WGM Group); Jenn Brosz & C.B. Nelson (SD SHPO)

organization: WGM Group, Inc.

street & number: 1111 East Broadway

city or town: Missoula state: Montana zip code: 59801

e-mail: Dhagen@wmggroup.com

telephone: (406) 728-4611

date: May 2016

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 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: Raymond Bank

City or Vicinity: Raymond

County: Clark County

State: South Dakota

Photographer: Delia Hagen

Date Photographed: September 2015

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0001: View to North West.



SD_Clark County_Raymond Bank_0002: View to North West.



Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0003: View to North East.



SD_Clark County_Raymond Bank_0004: View to South East.



Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0005: View to West/South West.



SD_Clark County_Raymond Bank_0006: Interior, floor in front of bank entry.



Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0007: Interior, bank, view to South West.



SD_Clark County_Raymond Bank_0008: Interior, bank vault.



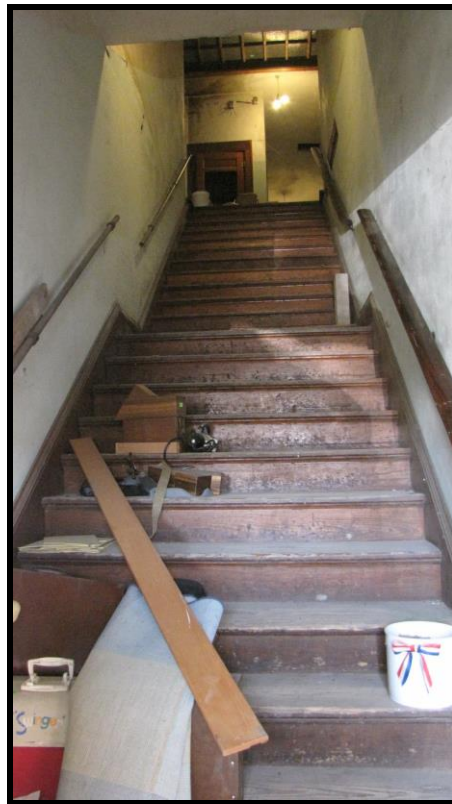
Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0009: Interior, mercantile, view to North West.



SD_Clark County_Raymond Bank_0010: Stairs to upper floor, view to West (looking up).



Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0011: Interior, upper floor, offices.



SD_Clark County_Raymond Bank_0012: Interior, upper floor, meeting hall.



Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

SD_Clark County_Raymond Bank_0013: Interior, basement, South wall, view to South West.



SD_Clark County_Raymond Bank_0014: Interior, basement, bank vault walls (with 'bar' cut in), view to South West.



NATIONAL REGISTER OF HISTORIC PLACES NOMINATION REVIEW MAP



Legend
 National Register boundary

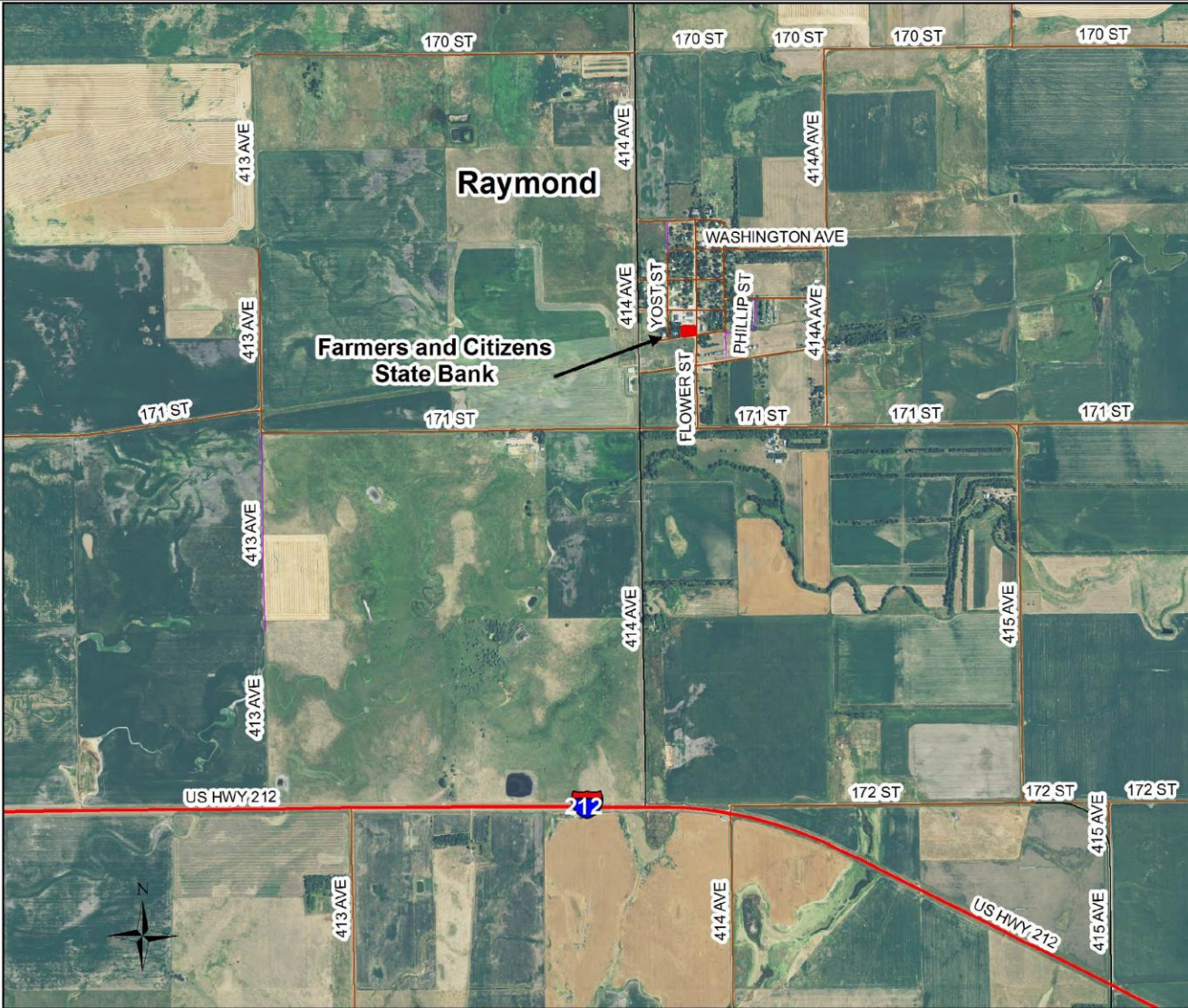
1:23,432

NOMINATION FOR:
 RAYMOND FARMERS AND
 CITIZENS STATE BANK
 202 FLOWER ST.
 RAYMOND, SD
 CLARK COUNTY

UTM (NAD 83) Zone 14

- #1
E: 583691.3661
N: 4973561.2991
- #2
E: 583735.7203
N: 4973562.0898
- #3
E: 583736.2093
N: 4973540.8856
- #4
E: 583692.0228
N: 4973535.3484

**SOUTH DAKOTA
 COUNTIES**



Raymond Farmers and Citizens State Bank map. (Produced in ArcMap 10.3.1 by J. Brosz, 4 September 2016).

United States Department of the Interior
 National Park Service / National Register of Historic Places Registration Form
 NPS Form 10-900
 OMB No. 1024-0018

Raymond Farmers and Citizens State Bank
 Name of Property

Clark County, SD
 County and State

NATIONAL REGISTER OF HISTORIC PLACES NOMINATION REVIEW MAP



0 90 180 360 Feet



Legend

National Register boundary

#1 = UTM point
1:1,243

NOMINATION FOR:
RAYMOND FARMERS AND
CITIZENS STATE BANK
202 FLOWER ST.
RAYMOND, SD
CLARK COUNTY

UTM (NAD 83) Zone 14

#1
E: 583691.3661
N: 4973561.2991

#2
E: 583735.7203
N: 4973562.0898

#3
E: 583736.2093
N: 4973540.8856

#4
E: 583692.0228
N: 4973535.3484

SOUTH DAKOTA
COUNTIES



United States Department of the Interior
National Park Service / National Register of Historic Places Registration Form
NPS Form 10-900
OMB No. 1024-0018

Clark County, SD
County and State

Raymond Farmers and Citizens State Bank
Name of Property _____
Raymond Farmers and Citizens State Bank map (Close-up view). (Produced in ArcMap 10.3.1
by J. Brosz, 4 September 2016).

Raymond Farmers and Citizens State Bank
Name of Property

Clark County, SD
County and State

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.





DR. SAUR

1911

NATRONA COMMUNITY CENTER

DENTIST







DR. SAUR

DENTIST

I WANT YOU

1911

RAYMOND COMMUNITY CENTER



BANK



FARMERS & CITIZENS BANK.

VICTOR SAFE & LOCK CO.
CINCINNATI, O.













1 of 4 pages
Additional materials or services available
(877) 817-6739
www.homedepot.com

Product Name: [Illegible]
Product Number: [Illegible]
Product Description: [Illegible]
Material: [Illegible]
Quantity: [Illegible]
Unit of Measure: [Illegible]
Weight: [Illegible]
Dimensions: [Illegible]
Manufacturer: [Illegible]
Country of Origin: [Illegible]
Date of Manufacture: [Illegible]
Expiration Date: [Illegible]
Lot Number: [Illegible]
Barcode: [Illegible]







south dakota
STATE HISTORICAL SOCIETY

DEPARTMENT OF EDUCATION



13 October 2016

Keeper of the National Register
National Register of Historic Places
National Parks Service
1201 Eye St NW
8th Floor (MS 2280)
Washington DC 20005

Dear Keeper of the National Register:

Enclosed are seven National Register of Historic Places nominations: *Farmers and Citizens State Bank*, *Belle Fourche Band Shell*, *Sturgis Water Works Company Supply Works Site*, *Rapid City Masonic Temple*, *Canton Carnegie Library*, *Prairie Village Carousel*, and *Lemmon Petrified Park (Amendment)*.

If you have any questions regarding any of these submittals, please feel free to contact me at 605-773-3103 or at chrisb.nelson@state.sd.us.

Sincerely,

Chris B. Nelson
Historic Preservation Specialist