

2870

United States Department of the Interior  
National Park Service

FEB 27

NATIONAL REGISTER OF HISTORIC PLACES  
REGISTRATION FORM

1. Name of Property

historic name: Three Valleys State Bank

other name/site number: American National Bank; First Security Bank; Headwaters Historical Society; Headwaters Heritage Museum Building

2. Location

street & number: 202 Main Street

not for publication: n/a

city/town: Three Forks

vicinity: n/a

state: Montana

code: MT

county: Gallatin

code: zip code: 59752

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register Criteria. I recommend that this property be considered significant  nationally  statewide  locally.

Signature of certifying official/Title

Date

Montana State Historic Preservation Office  
State or Federal agency or bureau

( See continuation sheet for additional comments.)

In my opinion, the property  meets  does not meet the National Register criteria.

Signature of commenting or other official

Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

entered in the National Register  
 see continuation sheet

determined eligible for the National Register  
 see continuation sheet

determined not eligible for the National Register  
 see continuation sheet

removed from the National Register  
 see continuation sheet

other (explain):

Signature of the Keeper

Date of Action

*Edison H. Beall*

4/11/05

**5. Classification**

<b>Ownership of Property:</b> Private	<b>Number of Resources within Property</b>	
	Contributing	Noncontributing
<b>Category of Property:</b> Building	<u>1</u>	<u>0</u> buildings
	<u>0</u>	<u>0</u> sites
<b>Number of contributing resources previously listed in the National Register:</b> n/a	<u>0</u>	<u>0</u> structures
	<u>0</u>	<u>0</u> objects
<b>Name of related multiple property listing:</b> n/a	<u>1</u>	<u>0</u> Total

**6. Function or Use**

**Historic Functions:**  
COMMERCE/TRADE/financial institution

**Current Functions:**  
RECREATION AND CULTURE/museum

**7. Description**

**Architectural Classification:**  
OTHER/Western Commercial

**Materials:**  
foundation: CONCRETE  
walls: BRICK; STONE  
roof: ASPHALT  
other: METAL; CONCRETE

**Narrative Description**  
(see continuation sheet)

The Three Valleys Bank building is a rectangular structure, 25 feet by 76 feet, located on the corner of Main and Cedar Streets, in the downtown commercial area of Three Forks, Montana. The 1911 bank building occupies the north half of a business block, the south half of which was constructed in 1912. The building is masonry construction and is two stories high. The east elevation (façade) is 25 feet wide and faces Main Street. The lower half of the building is constructed of rusticated sandstone block and the upper half is of standard sized brick with a mat glaze finish. The articulation of the east side is strongly symmetrical, though originally, the entrance was located at the south side of the east elevation. The lower half of the façade now is composed of a central door between two large plate glass windows. All three openings use a semicircular arch and are the same width. There is a series of six pilasters mounted on a podium about 40 inches in height. Four of the pilasters are paired, each pair defining an edge of the façade. The remaining two flank the entrance. The upper half of the east façade consists of three windows, symmetrically arranged directly above the lower story fenestrations. These windows are all capped with segmental relief arches and decorative masonry keystones.

All of the brick used is smooth with a mat glazed surface, mottled by the apparent burning of impurities. Light ochre bricks are used in a running bond to cover most of the surfaces while a dark purple brown brick is used for trim purposes. Three horizontal bands or belt courses are formed: the upper bank runs above the windows and is three courses thick; a single course band runs just below the segmental relief arches; a double course band runs just below the windows, interrupted by the sandstone sills of those windows. There are two cornices on the building, both of galvanized steel or tin. The lower cornice separated the rusticated stone from the brick and is painted brown. The upper cornice that caps the façade is identical to the lower cornice except that it has dentils, and is not painted. Most of the elevation is as built except for the addition of an anodized aluminum door in the main entrance.

The north elevation of the building is entirely brick. On the lower half there are seven evenly-spaced fenestrations, five windows and two doors. Each has a semicircular brick arch with dressed sandstone keystone. The doors, one located in the middle of the elevation and the other at the west end, are wood with a pane of beveled glass in the upper half of each. The hardware on these doors is of the latch type; the escutcheon plates are decorated with embossed scrollwork.

**8. Statement of Significance**

Applicable National Register Criteria: A and C

Areas of Significance: COMMERCE; COMMUNITY DEVELOPMENT; ARCHITECTURE

Criteria Considerations (Exceptions): n/a

Period(s) of Significance: 1916-1954

Significant Person(s): n/a

Significant Dates: 1911; 1923

Cultural Affiliation: n/a

Architect/Builder:

**Narrative Statement of Significance**

Located on a prominent corner in downtown Three Forks, the Three Valleys State Bank has stood as an architectural landmark in the community since its construction in 1911. The building retains locally strong associations with the history of commerce and banking, and particularly the rise of state banks in the 1910s and the spectacular failure of many of those enterprises by the early 1920s. The stately, prominent sandstone and brick building served the growing town as a center of commerce and community development, not only as a bank, but also as a realty company, and professional offices through the middle of the twentieth century. These multiple uses are apparent in its architecture, as it is a locally representative example of Western Commercial style carried out in a two-part commercial block. The simple building is dressed up with Romanesque Revival elements popular with banks and other formal institutions during the early twentieth century. For these reasons, the property is eligible for listing in the National Register of Historic Places under Criteria A and C.

History of Three Forks and the Three Valleys State Bank

Located at the headwaters of the Missouri River, where the Gallatin, Jefferson, and Madison Rivers converge, the town of Three Forks was established in 1908 by John Quincy Adams of the Milwaukee Land Company. Formed in 1881, the Milwaukee Land Company was a wholly owned subsidiary of the Milwaukee Road. As general land agent for the Company, Adams had been in charge of acquiring right of way for the railroad from the Midwest to the West Coast. Upon completion of the right of way, he was permitted to choose a town site to develop.<sup>1</sup> Adams was a great promoter and a leading inspiration toward the development of the city of Three Forks and the surrounding country. His faith in the area was unbounded and he spent his wealth lavishly. It was he who built the Sacajawea Hotel (NR Listed 1/24/1980). The *Three Forks Herald* in 1913 suggests John Quincy Adams independently controlled the development of Three Forks:

It is now evident and the fact generally recognized as well as appreciated, that Mr. Adams had sufficient inside knowledge [of the railroad route] to warrant himself him (sic) and company starting a new town and purchasing farm land in all surrounding region, employing in the neighborhood of a million dollars.<sup>2</sup>

September 17, 1908, the Milwaukee Land Company held a successful lot sale in Three Forks, Montana. At the time of the sale, Three Forks had a graded Main Street and staked lots and blocks. Trainloads of prospective buyers came for the auction, a Milwaukee excursion train ran from Chicago to Three Forks, and Northern Pacific brought in a trainload of prospective buyers as well. An estimated 700 to 1000 people attended and more than 250 lots were sold the first day at prices ranging from \$100 to \$1000. Within a month of the sale, 125 carpenters and masons were employed for the construction projects. The first store in Three Forks was a tent store run by Orison Bryant and Mr. Menapace. Once construction began, the tent store was forced to move to several different locations due the appearance of permanent buildings.<sup>3</sup>

The Milwaukee Railway established an economic base for the new community by making Three Forks the division point for the Chicago, Milwaukee & Puget Sound, and the Northern Pacific rail lines. The town grew rapidly:

(see continuation sheet)

<sup>1</sup> Three Forks Area Historical Society, *Headwaters Heritage History*. (Butte, Montana: Artcraft Printers, 1983), p. 393.

<sup>2</sup> "Remarkable Growth of Three Forks During the Past Five Years," *Three Forks Herald*, September 25, 1913, p. 1.

<sup>3</sup> *Headwaters Heritage*, pp. 335-356; *Three Forks Herald*, September 25, 1913, p. 1

9. Major Bibliographic References

(see continuation sheet)

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 # \_\_\_\_\_

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

Specify Repository: Headwaters Heritage Museum Building, Three Forks, MT

Primary Location of Additional Data:

10. Geographical Data

Acreage of Property: less than one

UTM References: Zone 12 Easting 457186 Northing 5082095 (NAD 27)

Legal Location (Township, Range & Section(s)): T2N R1E, Section 25, MPM

Verbal Boundary Description

Lot 1, Block 16, Original Plat of Three Forks, Montana.

Boundary Justification

The boundary is drawn to include the property associated with the Three Valleys State Bank since its construction.

11. Form Prepared By

name/title: Marcia Fairhurst  
 organization: Three Forks Area Historical Society date: April 2004  
 street & number: 202 Main Street telephone: (406) 285-4778  
 city or town: Three Forks State: MT zip code: 59752

with technical assistance by  
 name/title: Kate Hampton  
 organization: MTSHPO date: January 2005  
 street & number: 1410 8<sup>th</sup> Ave telephone: (406) 444-3647  
 city or town: Helena state: MT zip code: 59620

Property Owner

organization: Headwaters Heritage Museum of Three Forks Area Historical Society  
 street & number: 202 South Main Street telephone: (406) 285-4778  
 city or town: Three Forks state: MT zip code: 59752

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The upper half of the building has seven windows, one above each of the fenestrations on the lower floor. The windows are the same type and decoration as those on the upper half of the east facade. At sidewalk level, approximately 8 inches of concrete foundation shows. There are two filled in windows in the foundations, each with a jack arch above it. There are two belt courses on the lower half of the north elevation, each three courses thick. The upper course band terminates the keystone while the lower band at the base of the windows is interrupted by the door openings and by the sandstone windowsills. The cornices are continued from the east side with no change in height or pattern, except on the upper cornice, which stops a little more than half the length of the elevation. The roofing beyond this point steps down twice. Originally the wall and the cornice continued straight across to the end of the building but earthquake damage in 1925 caused the altering of the roofline.

The west (rear) wall is much different in character from either the north or east side. The elevation is slightly narrower than the east facade and the roofline is roughly three feet lower. The fenestrations of this back wall have no apparent pattern or symmetry. The decorative bands and cornices of the north elevation wrap around the edge of the west elevation and stop, intersecting a masonry wall grouted over with concrete extending to the chimney. The two-foot wide masonry chimney is also covered with concrete and rises from ground level to approximately three feet above the roofline. A plain red brick is used on the remaining wall to its intersection with the north wall of the adjacent building.

All windows on the west elevation have segmental arches without keystones. There are two casement type windows on the upper half of the elevation that share the same sill line. They are the same height as those on the north elevation but are placed irregularly. One opening contains a single casement while the southern most one contains two casements. There is one window on the lower half, which is the same size as the lower north wall windows. It is capped by a three course segmental arch and has a concrete sill, the only one in the building. A small barred window is located near the lower south corner of the building. Below this window and slightly offset is a large triple course segmental arch. Its opening which continues below ground level, has been filled in with concrete.

#### The Basement

The foundations, which enclose the basement, are stronger than required for the present building, as the original plans were to make the building taller than the present two stories. The basement is divided into roughly three sections, one including the west half of the space while the east half is split into a north and a south section. The south section was inaccessible and could be dirt fill. The north section has a raised wood deck and was originally a coal bunker.

The ceiling of the basement, except beneath the vault, which is concrete, is exposed two by ten joists whose spacing varies from 12 to 16 inches on center. The ceiling height to the bottom of the joists is only about five feet.

#### The Main Floor

The public entrance is in the middle of the east wall, when the building was originally constructed the entrance was on the left side. There is a wood paneled partition separating the vestibule from the main room. From the entrance, a ramp curves up to the right of the main room, which is 31 feet 9 inches by 23 feet 1 inch. This was originally the bank lobby and now functions as the main room of the museum. Behind this room is an area 11 feet 9 inches, which was the bank vault and now is used for museum storage. There is an adjacent lavatory. Behind this area is a room 16 feet wide, which

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was originally for bank bookkeeping but is now used for museum displays. Behind this room is an area 9 feet 3 inches wide, which accommodates the basement stairs and the stairs to the second floor.

#### The Second Floor

In the 1950s the east room of the main floor housed the Montana Power office and the stairs to the second floor were deemed unsafe and were removed. When the building was purchased for the museum, the stairs were reconstructed.

The second floor consists of a hallway running the length of the south side of the building and eight office spaces on the north side. There is a door on the south wall that connects with the building on the south, but this door has been sealed. Beginning about 1912, there were a number of dentists, doctors and attorneys using these offices. These rooms are currently set up as museum exhibits and each room depicts a different area of interest. Beginning at the west end, there is an early dentist office, a washroom for laundry, early butter churns, then a kitchen with a wood stove and all the furnishings that went into a kitchen at that time. Next is a military room, then an early day school room, next is the blacksmith shop outfitted with every thing a smithy would have needed. Following that is the millinery shop and seamstress room, which adjoins the beauty shop. At the end of the hall is the railroad room, which shows an early day Milwaukee depot.

There are exhibits the length of the south wall, consisting of early day tack, a large collection of barbwire and sewing machines used for saddle making and boot making.

The kitchen room was originally the office of Mr. Wallenwaber, an attorney. Dr Symonds, a dentist was in the schoolroom, and Dr. Hoy occupied the blacksmith room. The railroad room was formerly the office of Mr. Samuel, an attorney and then it was the city library, then the office of Dr. Stentz, a dentist.

#### Integrity

The Three Valleys State Banks retains a very high degree of integrity, both on the exterior and interior. The exterior of the building is essentially unchanged since its construction in 1911. The exceptions are that the main entrance was moved from the south to the center bay of the façade during the period of significance, and has since been replaced with aluminum framed glass door. Also, a severe earthquake in 1925 damaged the west end of the north elevation at the cornice. The roofline now steps down to the west and the cornice, which originally ran the length of the building, remains only on the eastern two-thirds of the north side. On the interior, only the stairwell to the second floor, which was removed after the period of significance, has been replaced. Otherwise, the historic floorplan and finishes remain intact.

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By June 17, 1909 Three Forks had 800 individuals, unlimited water power; division of C.M. and P.S.- two transcontinental railroads; cement factory; sheep shearing plant; graveled streets; telephone exchange; two churches [Holy Family Catholic Church and Presbyterian Chapel]- three congregations [Catholic, Presbyterian, and Methodist]; bank; drugstore; jeweler; two doctors; dentist; undertaker; three general stores; two furniture stores; two lumber yards; hotel; six rooming houses; eight restaurants; two barber shops with bathrooms; photograph gallery; pool hall; two bakeries; butcher shop; newspaper; three real estate firms; three hackeries; one dray line; cobbler; blacksmith shop; eight saloons; Chinese laundry; homestead lands; large wooden houses and opportunities.<sup>4</sup>

By December of 1909, the city of Three Forks was incorporated and a Mayor and Aldermen were elected. In 1911, construction of cement sidewalks was begun and in 1913 the city began a municipal water works and sewer system. In 1915 street lights were installed and fourteen acres were set aside for a city dump. Five years after its founding, Three Forks boasted a population of 2,000; a projection to 1918 believed the population would grow to 10,000 people.<sup>5</sup>

One business that quickly set up shop was the Three Valleys State Bank, chartered April 28, 1910. On July 18, 1910, the newly formed bank purchased lot #1 in block #16 in the city of Three Forks, Montana for the sum of \$2800 from Frank and Alma Smith of Cook County Illinois.<sup>6</sup> Financed by town founder John Q. Adams, construction began in November 1910 and was completed February 1911. Three Valleys State Bank was one of 34 state banks chartered in 1911. The other Three Forks bank, First National, had been established February 4, 1909. Indeed an unprecedented number of banks, both state and national, were chartered in Montana between 1907 and 1919.

As Three Valleys State Bank conducted its business, so important to the financing of new commercial ventures in the town and agricultural development in the surrounding farmlands, it witnessed a series of owners as the company organized its own finances. Shortly after the bank opened in February 1911, it was sold to Frederick Peck on March 11 for the sum of one dollar.<sup>7</sup> Then one month later on April 24, Peck sold the building to Montana Realization Co. for one dollar.<sup>8</sup> On November 9, 1916 the Three Valleys State Bank repurchased the building from the Montana Realization Co. for \$18,000.<sup>9</sup> The deed identifies Mr. A.J. Hoffer, as the president of the Montana Realization Co. Indicative of the reorganization practices common to banks at the time, Polk's Bozeman Directory lists Hoffer as a cashier of the Three Valleys Bank. Mr. L. F. Hare was the president of the bank.

Like the community it served, the Three Valleys State Bank flourished through the mid-1910s. The building was used not only as a financial center in the community, but also housed professional offices. Indeed, prominent doctors, dentists, and lawyers based their businesses in the second floor space of this locally prestigious building. The bank and businesses above served the growing population in a variety of ways, and was a hub of community development and commerce.

During the 1910s, the area residents were so confident as to the community's future, they tried twice to create a new county by taking small parts of Jefferson, Madison, Broadwater, and Gallatin Counties. The 1913 attempt would have

<sup>4</sup> *Headwaters Heritage*, p. 356.

<sup>5</sup> *Three Forks Herald*, September 25, 1913, p. 1.

<sup>6</sup> Book 43, Page 59, Clerk and Records Office, Gallatin County Courthouse.

<sup>7</sup> Book 45, Page 35, Clerk and Records Office, Gallatin County Courthouse.

<sup>8</sup> *Ibid.*

<sup>9</sup> Book 54, Page 579, Clerk and Records Office, Gallatin County Courthouse.

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established Wilson County with Three Forks as the county seat.<sup>10</sup> The other unsuccessful attempt was made in 1918, under the name of Pershing County.

By the late 1910s, however, the fortunes for homesteaders and farmers in Montana began to turn. Widespread drought, though not felt as keenly in the Three Forks region as the rest of the state, began in 1917. In 1919 eastern Montana homesteaders faced humidity that averaged four percent, massive grasshopper infestations, and prairie fires. The effect was devastating. Homesteaders enticed by boosterism about the fertile lands of Montana saw their investments literally blown away by the dry wind. Historian Joseph Kinsey Howard described the continuing disaster:

In the spring of 1920, however, it rained...but the rain stopped and the wind came. These winds were the first "dusters" the northern plains farmer had ever seen. Day after day he watched, first incredulous, then despairing, as the gale whipped his fields into the sky...The ruined homesteaders gathered in little groups in the towns to compare notes...the fourth dry year, and now the wind! Nothing like it had happened before...But the stockmen grinned wryly, knowing it had happened before and would happen again...<sup>11</sup>

By the early 1920s, over 11,000 Montana farms "blew away," leaving more than 40,000 people in eastern and central Montana destitute. Some farmers turned to the towns for alternate employment; others moved on to more fertile locales out of state. Compounding the natural disasters were the strains on the national economy following World War I, and the resultant constriction of extractive industries in Montana, such as logging and mining. This combination of factors resulted in a keen economic depression that brought "upon the State and its banking structure an almost complete breakdown."<sup>12</sup>

During the period 1919-25...twenty thousand mortgages were foreclosed, and half of Montana's farmers lost their land. The average value of farmlands fell by 50 percent. During the flush times prior to 1918, Montana had become heavily overstocked with banks, and many of them had been reckless in their lending policies. Now the overextended banks fell like dominoes. Between 1920 and 1926, 214 of Montana's commercial banks - over one-half the state's total - failed, carrying thousands of family savings accounts with them.<sup>13</sup>

While the financial records of the Three Valleys State Bank no longer exist, it is likely that the enterprise was overextended. In 1918, drought did not devastate the Three Forks area agricultural economy, but the regional crisis did slow the growth of railroad communities like Three Forks. Indeed, the population of Three Forks never reached the anticipated 10,000 persons. Instead, the population tapered off, and by 1920, only 1000 people remained. Historians Malone, Roeder, and Lang explain: "As prosperity vanished, so did optimism. Montana lost more in the postwar depression than its regional farmers. To a considerable extent, it lost its self-confidence and its faith in the future." The owners of Three Valleys State Bank sold their interest, and the institution was succeeded by American National Bank on May 18, 1917. American National remained solvent through the end of the 1910s, and into the 1920s, surviving the first wave of receiverships and closures that ran rampant through the state during that period. However, overextension, continued economic depression, and repeated crop failures eventually took its toll.

<sup>10</sup> "Proposed New County - Relative Facts," *Three Forks Herald*, September 25, 1913, p. 5.

<sup>11</sup> Joseph Kinsey Howard, *Montana: High Wide and Handsome*, (Lincoln, Nebraska: University of Nebraska Press/Bison Books, 2001), p. 202.

<sup>12</sup> Clarence W. Groth, *Montana Banking History 1864-1954*, Helena Branch of the Federal Reserve Bank, (Helena Montana: Montana Historical Society, June 1955) pp. 42-3.

<sup>13</sup> Michael Malone, Richard B. Roeder, and William L. Lang, *Montana: A History of Two Centuries*, rev. ed. (Seattle and London: University of Washington Press, 1991), p. 283.



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The other Three Forks banking institution, the First National Bank, voluntarily liquidated their assets on March 19, 1923, and was taken over by the Labor National Bank of Montana. American National Bank at 202 Main Street closed permanently when a receiver was appointed on October 19, 1923. The closure was reported in the *Three Forks Herald*:

By order of the board of directors of the American National Bank that institution closed its doors last Friday morning, 'pending negotiations looking to a consolidation of the two banks.' [American National and Labor National] We have no definite information, but only hope some such move could be arranged to the mutual satisfaction of both concerns. But in any event The Herald hopes the suspension will be of short duration.<sup>14</sup>

Adding to the already hard economic times, a severe earthquake rocked the city in 1925.

Earthquake of June 27, 1925

On June 27, 1925, an earthquake hit Three Forks, Montana. The first quake hit at 6:21 p.m., the second shock was at 6:54 p.m., and the third shock came at 7:43 p.m. The first earthquake loosened chimneys and veneers on buildings. The second shock resulted in a loud roaring sound resulting from bricks falling and the sound of breaking glass. While the second shock was not as severe as the first, it was certainly more destructive. The third tremor came from the north to the south; it lasted only a few seconds and caused very little further damage. By the time this tremor happened most people were outside sharing their experiences with neighbors. Businessmen had gathered on Main Street to assess the damage to properties and inquire to the safety of the townspeople.<sup>15</sup>

The *Three Forks Herald* commented on the fortunate lack of injuries to people during the earthquakes, and stated two reasons for this:

On fortunate circumstances in connection with the catastrophe is the time it occurred. First the time of the day, when families were at home during supper hour; second, it being Saturday and during vacation period no children or other persons [were] about buildings to be hit by falling bricks or injured in a stampede, which would have followed the first shock had there been any activities at the schoolhouse...So, while the damages were great, yet our people have reason to be thankful that the quake came at a time when there was the least possible chance of danger to human life...<sup>16</sup>

The buildings damaged the most were the Methodist Church, the school, Three Valleys State Bank Building, Labor National Bank Building, drugstores, the Avery Garage, Mestad's City Bakery, and the Brackney Home. Railroad tunnels in the area also collapsed. O.W. Carmack and Rank Shandoan reported an upheaval in the bed of West Gallatin, north of Manhattan, at the time of the second shock. The two gentlemen reported at the time of the second shock, water was thrown in the air at least a hundred feet high.<sup>17</sup>

A postcard from Louise Kunze of Three Forks to her relatives in Seattle, Washington, dated June 30, 1925 states:

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<sup>14</sup> "Bank Closed," *Three Forks Herald*, October 25, 1923, p. 1.

<sup>15</sup> "Earth Tremors Startle Citizens," *Three Forks Herald*, July 2, 1925, p. 1.

<sup>16</sup> *Three Forks Herald*, July 2, 1925, p. 1.

<sup>17</sup> *Three Forks Herald*, July 2, 1925, p. 1.

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We have been having lots of thrills last few days. All brick buildings are nearly destroyed... A tunnel just above where I taught caved in and dammed [a] creek so people had to move out... My nerves are on edge. The house rocked so I couldn't even get out the door...<sup>18</sup>

Though not as severe as the First National Bank building down the street, the Three Valleys State Bank did experience damage to its west end, particularly to the roofline and decorative cornice. Evidence of this damage remains on the exterior of the building, as the parapet wall along the north elevation steps down to the west, and the cornice extends only two-thirds of the way across that side of the building. Blond replacement bricks at the belt course above the second story windows also indicate where the wall was rebuilt after the earthquake.

After the Earthquake

Title to the building remained in the bank's name until June 1926, when Benjamin Adams, son of John Q. Adams, purchased it for \$3,000.<sup>19</sup> Despite the hard times, the Adams family remained committed to the development and continued growth of Three Forks.<sup>20</sup> Ben had taken over his father's business interests after the elder's death in 1919, and ran the family's Milwaukee Land Company, a real estate business, out of the Three Valley's State Bank building between 1923 and his death in 1942.

Despite a brief respite from drought and depression during the last years of the 1920s, Three Forks, like most communities in the state, never recovered completely. The Great Depression was sorely felt in the community through the 1930s, as agricultural prices fell, and local businesses closed shop. Professionals continued to maintain offices in the Three Valleys State Bank Building, however. Through the middle decades of the twentieth century, the building housed the realty company, offices for the locally prominent Climbing Arrow Ranch, and even the local sheriff's office.

Ben Adams' son, John Carter Adams, sold the property to Ben's longtime business partner, James A. Siffert in 1943.<sup>21</sup> Mr. Siffert maintained an insurance company in the building, and rented the upstairs rooms as apartments. He sold the building to Ray and Myrtle Bacon and Mr. and Mrs. Jess Kilgore on March 9, 1946 for one dollar.<sup>22</sup> In addition to his work for the Climbing Arrow Ranch, Jess Kilgore partnered with Ray Bacon in an insurance business they ran out of the first floor of the building. Mr. Bacon also operated the Montana Power Company office from the building during the 1950s.

While the population did not increase significantly through the 1940s and early 1950s, Three Forks did experience a resurgence of economic vitality during that time. Following the trend throughout the state and the country, above average rainfall from 1940 through the 1950s, together with a national economic upswing and World War II resulted in higher commodity and livestock prices. Historian K. Ross Toole explains:

A new wet cycle coincided with a tremendous boom caused by World War II. In this cyclical picture, if bad seems to compound the bad, than good seems to combine with the good. It is a business of extremes.

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<sup>18</sup> *Headwaters Heritage*, p. 374.

<sup>19</sup> Book 70, Page 159, Clerk and Records Office, Gallatin County Courthouse.

<sup>20</sup> John Quincy Adams' brother, Charles E. Adams, served as mayor of Three Forks between 1923 and 1927.

<sup>21</sup> Book 88, Page 303, Clerk and Records Office, Gallatin County Courthouse.

<sup>22</sup> Book 94, Page 464-5, Clerk and Records Office, Gallatin County Courthouse.

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Continued rain and good prices after World War II led to continued prosperity. Wheat farmers and cattle ranchers enjoyed rather spectacular success from 1941 until 1954 when a leveling off occurred.<sup>23</sup>

In 1960, the function of the Three Valley's Bank building came full circle. The Bacons and Kilgores sold the building to the Security Bank in Three Forks in November of that year for \$12,000. Security Bank in Three Forks became the first bank to operate in the city in 37 years.

Since the 1950s, the Three Forks area has witnessed a gradual increase in population, and in 2000, the number stood at 1,728. Recent trends in population indicate a spike in the countywide census numbers, as the Bozeman area, approximately thirty miles east, has grown exponentially over the past few years. While the sprawl associated with that community has not reached Three Forks, interest in the city has grown. Recently, buildings such as the Three Valleys State Bank have witnessed careful restoration and re-use. In 1980, the Security Bank built a new bank building and the Headwaters Historical Society was given the opportunity to purchase the building for a museum in the amount of \$35,000. Today the Three Valleys State Bank building stands as a testament to the optimism and strength of the Three Forks community. Its clear associations with the history of commerce, the bank failures of the 1920s, and the development of the city through the middle of the twentieth century are apparent.

#### Bank Architecture

The Three Valleys State Bank building gains additional significance as an excellent example of bank architecture typical in the American West during the 1910s. It is a well-executed example of the Western Commercial style in two-part commercial block form. The building also retains Romanesque Revival elements, such as round arches, pilasters, and a dentiled cornice.

The building is a largely unaltered example of early twentieth century commercial architecture, known generically as the Business Block. The building can be further described as a two-part commercial block. Though the stylistic influences of the building are largely uniform, subtle differences indicate a separate function between the first and second story. The large, round-arched windows across the first story are clearly associated with the public space, and create an inviting atmosphere for the public. The second story windows, though similar in scale to those at the first story, display flattened arches at the top, and are less ornate. They are quite large, however, and provide ample light to the space, and create a pleasant working atmosphere for the office tenants.

The builders of the Three Valleys State Bank, particularly town founder John Quincy Adams, understood that substantial masonry construction furthered an impression of stability and permanence. Brick and stone construction is inherently more expensive than log or frame buildings, and requires laborers skilled in their craft. Like other banks in growing towns throughout Montana and the west, the brick buildings on Main Street invited railroad passengers to patronize their business and consider staying in the community.

The architecture of the Three Valleys State Bank performed a variety of functions. It was a symbol of the prosperity and confidence in the future of the town, as well as an advertisement of the stability and financial assets of the institution. The sturdy sandstone facade and Classic details went far in furthering that cause. Architectural historian Christopher Nelson explains:

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<sup>23</sup> K. Ross Toole, *Montana: An Uncommon Land* (Norman, OK: University of Oklahoma Press, 1959), 14<sup>th</sup> printing, p. 241.

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A successful bank was supposed to represent certain characteristics, such as dignity, solidity, and security, and avoid the appearance of others, such as extravagance, waste, and instability. The most immediate way of achieving such ends was the bank building itself. In fact, not only was the building often the bank's largest monetary asset, it was also its most important advertising tool... And no where was this truer than in the West, where banking institutions lacked even an indigenous tradition to legitimize their existence.<sup>24</sup>

Overall, the building displays standard Western Commercial style elements, in that it is simple in form and is not ornate. With the exception of the first story façade, the detailing is limited to pressed metal cornices, polychromatic brickwork, and keyed arches. Its two-part form, with retail space below and office space above followed a building style common to Main Street construction throughout the West. The detailed Romanesque Revival elements are most prominent at the bank entry.

The Romanesque Revival style of architecture was most popular in the United States through the 1890s, but continued to be admired and constructed throughout the West into the 1910s. Identifying features of the style include round arches over windows and/or entryways; thick, cavernous entryways and window openings; thick masonry walls, asymmetrical facades; as well as variable stone and brick façades. On elaborate examples, Romanesque Revival buildings display polychromatic facades with contrasting building materials. The Three Valleys State Bank was constructed with each of these architectural elements.

The Three Valleys State Bank is an excellent local example of Western Commercial architecture with Romanesque Revival elements. These architectural details were common to bank buildings in Western towns through the 1910s, as they evoked a sense of permanence, stability, and conservative optimism. For these reasons, the building is eligible for listing in the National Register under Criterion C.

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<sup>24</sup> Christopher Nelson, "Bank Architecture in the West," *Journal of the West* Vol. XXIII, No. 2 (April 1984), p. 77.

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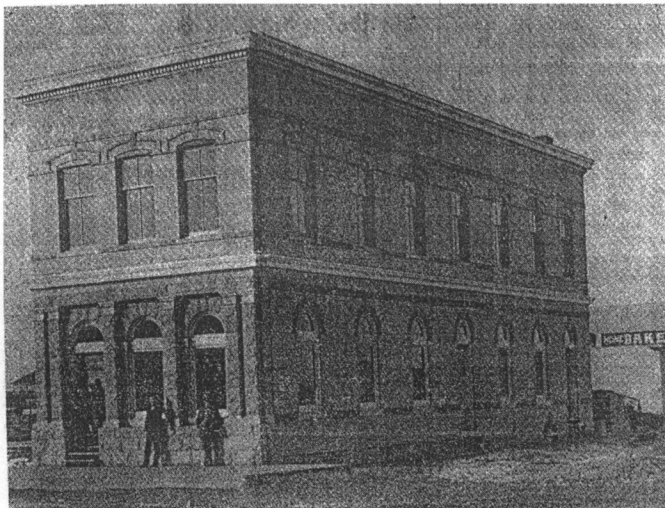
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Three Valleys State Bank on Opening Day, February 20, 1911. Copied from *Headwaters Heritage History*, p. 20.



Main Street, Three Forks, West side looking South — 1912.

Copied from *Headwaters Heritage History*, p. 23.