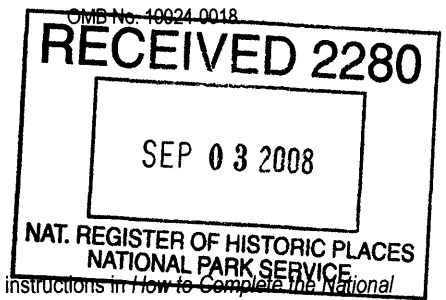


United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

985



This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A) Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-9000a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

Historic name Farmers State Bank
Other name/site number _____

2. Location

Street & number 101 S. Main not for publication
City or town Lindsborg vicinity
State Kansas Code KS County McPherson Code 113 Zip code 67456

3. State/Federal Agency Certification

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

Patricia Zolner DSHPO

9/13/08

Signature of certifying official/Title
Kansas State Historical Society

Date

State or Federal agency and bureau

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

Signature of commenting official /Title

Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is

Edson H. Beall
Signature of the Keeper

Date of Action

10-16-08

entered in the National Register.

See continuation sheet.

determined eligible for the National Register

See continuation sheet.

determined not eligible for the National Register

removed from the National Register

other, (explain:)

Farmers State Bank
Name of Property

McPherson, Kansas
County and State

5. Classification

Ownership of Property
(Check as many boxes as apply)

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

Category of Property
(Check only one box)

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

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		total

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

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions
(Enter Categories from instructions)

COMMERCE: financial institution

COMMERCE: specialty store

DOMESTIC: multiple dwelling

SOCIAL: meeting hall

Current Functions
(Enter categories from instructions)

GOVERNMENT: city hall

COMMERCE: professional

7. Description

Architectural Classification
(Enter categories from instructions)

LATE VICTORIAN: Italianate

Materials
(Enter categories from instructions)

Foundation: STONE

Walls: BRICK; STONE

Roof: ASPHALT

Other: METAL

Narrative Description

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

Farmers State Bank
Name of Property

McPherson, Kansas
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)

- 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 likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

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

Narrative Statement of Significance

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

Areas of Significance

(Enter categories from instructions)

COMMERCE

AGRICULTURE

ETHNIC HERITAGE

OTHER: Women's History

Period of Significance

1887-1955

Significant Dates

1887

Significant Person

(Complete if Criterion B is marked above)

Cultural Affiliation

SWEDISH-AMERICAN

Architect/Builder

Unknown

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

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

Primary location of additional data:

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

Name of repository:

Kansas State Historical Society

Farmers State Bank
Name of Property

McPherson, Kansas
County and State

10. Geographical Data

Acreage of Property Less than 1 acre

UTM References

(Place additional UTM references on a continuation sheet.)

1

1	4	6	1	5	3	6	6	5	7	2	9	7	4	8
Zone		Easting				Northing								

2

Zone		Easting				Northing								

3

Zone		Easting				Northing								

4

Zone		Easting				Northing								

See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

Name/title Christy Davis

Organization Davis Preservation Date 5/30/2008

Street & number 909 1/2 Kansas Ave, Suite 7 Telephone 785-234-5053

City or town Topeka State KS Zip code 66612

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

Representative **black and white photographs** of the property.

Additional items

(Check with SHPO or FPO for any additional items)

Property Owner

Name Greg DuMars, City Administrator, City of Lindsborg

Street & number 101 S. Main Telephone 785-227-3355

City or town Lindsborg State Kansas Zip code 67456

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503

United States Department of the Interior
National Park Service

National Register of Historic Places

Continuation Sheet

Section number 7 Page 1

Farmers State Bank
McPherson County, Kansas

Narrative Description

Setting

The Farmers State Bank is located in Lindsborg, McPherson County, Kansas (pop. 3321). The building is located on the southeast corner of Lincoln and Main, the principal intersection in Lindsborg's thriving downtown. To the east is a parking lot. To the south, on a lot formerly occupied by a one-story wood-framed building, is a park and small public restroom building. South of the park is a series of one-story early twentieth-century masonry buildings.

Exterior

Overall

The Farmers State Bank is a brick Italianate two-part commercial block in downtown Lindsborg. The building is rectangular in massing, measuring approximately fifty feet from north to south, and approximately sixty feet from east to west. The two principal facades meet at a canted entrance on the building's northwest corner. The building has both plate-glass and 1/1 double-hung windows. Although the double-hung sashes have been replaced, the original polychrome multi-pane transom windows and all window trim is still extant. The principal exterior material is creosote-coated brick, accented by stone lintels, sills, and horizontal banding. The bays are delineated with recessed wall planes accented with brick corbelling. The principal facades, on the west (front) and north (side) elevations, are topped by a decorative pressed-metal cornice. The building's canted entry is marked by a pediment in the cornice. Other cornice features include dentils and brackets. The building's exterior has a high degree of architectural integrity.

West (Front) Elevation

The West Elevation is six bays wide. On the north end of the first floor is a three-part plate-glass window designed to light the bank. The window parts are divided by cast-iron pilasters. Like the windows on the first floor of the north elevation, each of the three plate-glass windows is topped by a multi-pane Queen Anne window. South of the three-part window is a door that provides access to a long narrow stair to the second floor. The south half of the first floor houses a storefront – a non-historic wood double entry door flanked by plate-glass windows. The stair door and storefront are partially obscured by a shingled awning. The first and second floors are divided by a horizontal stone band. There are six narrow window openings on the second floor: two above the three-part window bay; one above the stair entry; one above the northernmost storefront window; a double window above the storefront entrance; and one above the southernmost storefront window. These window bays are recessed. The brick on the outside wall plane creates the appearance of pilasters between the window openings. The placement of brackets in the pressed-metal cornice corresponds with the location of these pilasters.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 7 Page 2

Farmers State Bank
McPherson County, Kansas

Canted Bay

Like many late nineteenth-century and early twentieth-century bank buildings, the Farmers State Bank has a canted entrance, located on its northwest corner. On the first floor is the historic bank entrance – a door with transom accessed from grade. The original door has been replaced with an incompatible door. This entrance is flanked by pilasters with sconces. These pilasters have heavy stone bases and caps. On the second floor, above the historic bank entrance is a single double-hung window. The canted entry bay is topped by a pediment in the pressed-metal cornice.

North (Side) Elevation

The north elevation, which is wider than the west elevation, is divided into eight bays. The composition of the first floor reflects the historic use of the northern half of the first floor. The store space in the eastern third of the first floor has a double window, similar to the three-part window on the west elevation. Each of the two parts has a plate-glass window topped by multi-pane Queen Anne transoms, with window sections divided by cast-iron columns. The entrance to the space in the eastern third of the first floor has been modified - a transom closed-in, a storefront door inserted, and a projecting shelter added. The central third of the first floor, also historically a separate store space, has a modified entrance on the east and tall narrow window, with multi-pane transom, on the west. Between this window and the windows in the western third of the first floor is a closed-in entrance. The western third of the first floor, the space historically occupied by the bank, has three narrow window openings with 1/1 sash topped by multi-pane transoms. Each of the eight window bays on the second floor has a single window opening. The seventh window opening has been closed in. Like the bays on the west elevation, each of these bays is recessed, delineated by pilasters topped by brackets in the cornice.

South (Side) Elevation

The south elevation was built as a party wall. There are no window openings on this elevation. The only interruptions in the wall are two chimneys on the east end. This side faces an adjacent park and public restrooms.

Rear (East) Elevation

The rear elevation is utilitarian in nature. On the first floor, there is a modified entrance with an aluminum door, a small window opening with non-historic window, and a blocked-in arch-topped window opening. On the second floor, there are five arch-topped window openings and one-arch-topped door opening with an anodized aluminum door. This door opens to a metal fire escape that runs north from the door to the sidewalk below. A chimney on this elevation extends from the ground past the roofline.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 7 Page 3

Farmers State Bank
McPherson County, Kansas

Interior

Overall

The building's interior spaces reflect many changes over time and, therefore, varying degrees of architectural integrity. Although the interior spaces on the first floor have been modified, key character-defining features remain. These include original ceilings in the city council chambers, decorative original counter in the space historically occupied by the bank, and original door and window trim. Although the second-floor floorplan has changed little over time, the integrity of the second floor has been affected by the addition of non-historic, albeit reversible, finishes and materials over time. The second-floor space with the highest degree of architectural integrity is the east/west hallway. Character-defining features in this space include wood and door trim, paneled doors, transoms, wainscoting, and ceiling heights. Alterations in spaces that fall outside of the second-floor corridor include paneling and suspended acoustical tile ceilings. The east wall on the open office on the southeast corner of the second floor has been stripped of its plaster.

First Floor

The building's first floor was originally designed to house four functions. The north half of the first floor was divided into three spaces: the bank on its northwest corner and two store spaces east of the bank. These two store spaces were used as a telephone office and barber shop. The south half of the first floor housed a large store. Historically, this space was used as a drug store, and later a harness shop. Today, the first floor is divided into spaces that accommodate various governmental and organizational functions. The historic bank space is used as the city's main business office. Although this space has been modified through the addition of an airlock and floating acoustical tile ceilings, many original features, such as door and window trim and original bank counter, are still extant. In places that retain their original ceiling height, the finish material is adhered acoustical tile with a paisley pattern.

There are two openings on the east wall of the front/westernmost office. One is a small opening used as a transaction counter; a second is a door that leads to a hallway. Including the door to the front office, the east/west hallway has four openings. To the north, the hallway opens to the office to which the transaction counter opens. To the east is a door to the bank vault. An opening on the south leads to a second hallway in the south half of the building. Behind the second office, north of the bank vault, are two storage rooms. East of these rooms is a large office, small office, and third storage space. This space is now used by the Chamber of Commerce.

The south half of the first floor was originally designed to house one large store space. The west end of this half, now used as a city council chambers and meeting room, is accessed via a non-historic double door that opens into a recessed entry. The original ceiling height and material, which is corrugated wood, are extant. The plaster has been stripped from the south wall of this space. On the north wall is a door that provides access to the north half of the building through a small passage east of the stair. There are two door openings on the east wall of the city council

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 7 Page 4

Farmers State Bank
McPherson County, Kansas

chambers. The southernmost door leads to a small conference/break room. The northernmost door opens to a hallway. The hallway runs east to west. The two doors in the north wall of the hall provide access to the hall and easternmost office space in the north half of the building. The three doors on the south wall of the east/west hall open to a storage room and restrooms. The hallway turns from east/west to north/south, providing access on the east to the community development office and the aforementioned small conference room. The hall turns back to east/west, providing access to two small offices in the building's southeast corner. This hall terminates in an exit on the east end of the building.

Second Floor

The second floor was designed to accommodate multiple uses. In the 1890s, the north half of the second floor was used as a printing office. The south half was an Odd Fellows lodge. In the ca. 1920s, the north half of the second floor was converted for use as apartments. Today, city offices occupy the majority of the space on the south half of the second floor. The city leases the second floor's north half and west end of the south half as office space.

The narrow stair that runs west to east from the first floor of the west elevation to the second floor opens to a historic narrow east/west hallway. North of the hallway, in the space historically occupied by a printing office and apartments, is an office suite. There is a large open office on the northwest corner. A large cased opening on the east side of this office opens to a second office space. East of this office is a break area, ca. 1920 kitchen, and ca. 1920 bathroom. The easternmost space is a large meeting room. This space, whose features include a craftsman fireplace, was apparently used as a living room.

A non-historic hallway extends south from the historic east/west hallway. This hall opens to two offices on the west end of the building, a restroom to its south, and a large open city office space to the east.

Summary

The Farmers State Bank Building has served many uses over time. Although these various uses resulted in modifications, particularly to interior finishes, the building retains overall interior and exterior architectural integrity.

United States Department of the Interior
National Park Service

National Register of Historic Places

Continuation Sheet

Section number 8 Page 5

Farmers State Bank
McPherson County, Kansas

Statement of Significance

Introduction

The Farmers State Bank Building is being nominated to the National Register of Historic Places under Criterion A in the Areas of Commerce, Agriculture, and Ethnic Heritage for its association with early commerce and agriculture in Lindsborg, Kansas, a Swedish-American community founded in 1869.

A Brief History of Lindsborg

Lindsborg is located in McPherson County, Kansas along the valley of the Smoky Hill River, one of the state's major tributaries. When European explorer Francisco Vasquez de Coronado came to the region he called "Quivira" in 1541, the place was settled by Little River Wichita Indians. The Wichitas lived in grass hut villages, supplementing farming with bison hunting. By the eighteenth century, other tribes, including the Comanches, Kiowas and Kiowa Apaches, had pushed the Wichitas south and west.

During the early nineteenth century, the Santa Fe Trail, which bisected what would become McPherson County, became an established trade route between American states and territories and the Spanish Southwest. In McPherson County, the Kansa Indians signed a treaty with the federal government to permit the trails to cross their land.¹

When the Kansas-Nebraska Act of 1854 opened the Kansas Territory to permanent white settlement, new settlers poured into its eastern reaches. Although McPherson County's first white settler, Isaac Sharp, arrived in 1860, settlement of the state's central and western regions did not begin in earnest in the late 1860s and early 1870s, when railroads began selling trust lands.²

Railroad companies broadened the market for land through international promotional schemes. Among the targeted immigrant groups were the Swedes. Both the Santa Fe and Kansas Pacific Railroads circulated Swedish-language pamphlets in Scandinavia and Chicago. A Kansas Pacific pamphlet included the names of nineteen Kansas Swedes who endorsed the state.³ In the 1860s

¹ *Prelude to the Future: Multiple Faces of the Lindsborg Legacy: A Swedish-American Community in the Heart of Kansas* (Lindsborg: Chamber of Commerce, 1999). Excerpts online at <http://www.lindsborg.org/history.html>.

² Frank Blackmar, *Kansas: a cyclopedia of state history, embracing events, institutions, industries, counties, cities, towns, prominent persons, etc ... with a supplementary volume devoted to selected personal history and reminiscence* (Chicago: Standards Publishing Company, 1912).

³ Emory Lindquist, "The Swedish Immigrant and Life in Kansas," *Kansas Historical Quarterly* v. XXIX, no 1 (Spring 1963).

United States Department of the Interior
National Park Service

National Register of Historic Places

Continuation Sheet

Section number 8 Page 6 *Farmers State Bank*
McPherson County, Kansas

and 1870s, Swedes formed a series of cooperative land companies, which established Swedish colonies in Kansas. Two of these companies, the First Swedish Agricultural Company and Galesburg Land Company, purchased land in McPherson and Saline Counties, forming the communities of New Gottland, Fremont, Marquette, Salemsborg, Assaria, Falun, Smolan, and Lindsborg.⁴

One hundred colonists of the First Swedish Agricultural Company founded Lindsborg in 1869. Although the fledgling city was named county seat in 1870, it lost this title to McPherson in 1873. As suggested by the company name, the new colony's economy was largely dependent upon farming. Among the community's early trials, then, was the grasshopper plague of 1874, which left 10,000 of the county's residents dependent upon government food and clothing rations.⁵

Fortunately the county's economy had recovered by 1885, when its farmers reported 5523 acres of the cash crop broomcorn, most of it raised by Lindsborg colonists.⁶ In that year, there were nearly 8000 first and second-generation Swedes in Saline and McPherson Counties.⁷ Although Lindsborg lost its county seat status to McPherson in 1873, the town remained a cultural and business center for the area's Swedish immigrants. In 1879, the year of its incorporation, the city welcomed its first railroad, the Salina and McPherson branch of the Union Pacific.⁸ By 1883, the city had three grain elevators, a bank, two hotels, three newspapers, a water-powered mill, a steam-powered mill, and Bethany College, which boasted an enrollment of 80 students. By 1885, the city's population had grown to 864, more than twice that of its rival McPherson.⁹ The Missouri Pacific Railroad arrived in 1887.¹⁰

Like that of many western towns, Lindsborg's survival required unremitting self-promotion. During the 1880s, when eastern investors gambled on the prospects of western towns, Lindsborg and many other Kansas cities boomed. During 1887 alone, the year the Missouri Pacific Railroad arrived, speculators platted nine additions to Lindsborg's Original Town Plat. In June 1887, one local paper pronounced that "with eight more two-story brick business houses, a \$30,000 hotel and four railroads, we can put on metropolitan airs, hot exceeded by any of our neighboring sisters. All this we can truly vouch for."¹¹ Among Lindsborg's "neighboring sisters" was McPherson, which beat out Lindsborg in a contest over county-seat designation in 1873. Boom-time projects included a

⁴ James Shortridge, *Peopling the Plains: Who Settled Where in Frontier Kansas* (Lawrence: University Press of Kansas, 1995), 105-107, 140, 167, 170-171, 193.

⁵ Blackmar.

⁶ Shortridge, 193.

⁷ *Ibid.*, 106.

⁸ Blackmar.

⁹ William G. Cutler, *History of the State of Kansas* (Chicago: A. T. Andreas, 1883).

¹⁰ Blackmar.

¹¹ Elston Flohr, *The Farmers State Bank, Lindsborg, Kansas: The First One Hundred Years, 1886-1986* (Lindsborg, KS: Smoky Valley Historical Publications, 1989), 9-10.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 7

Farmers State Bank
McPherson County, Kansas

\$30,000 hotel and a barbed wire factory.¹² Although the boom did not last, it left its legacy in the form of handsome downtown buildings like the Farmers State Bank.

As a trade center for the surrounding farms, Lindsborg's fate was tied to the successes and failures of area farmers. The good times of the early to mid 1880s were followed by a period of recession. Strapped for cash to pay mortgages and buy necessities – and faced with declining crop prices, farmers fell on hard times. Many Lindsborg businesses struggled to stay open. On the contrary, Lindsborg reaped the rewards of the Golden Age of Agriculture, from 1900 to 1920, when, according to a 1900 article in the *Lindsborg News*, "it [was] no unusual occurrence for a man to buy a farm, walk into the bank and pay for it in hard cash." Between 1907 and 1914, following the Panic of 1907, the assessed property values in Lindsborg doubled.¹³

Plunging crop prices took their toll on the community in the 1920s and early 1930s, when the price of land in Lindsborg depreciated more than 50%.¹⁴ Despite the hard times, however, Lindsborg experienced modest population growth between 1920 and 1930 when the population increased from 1847 to 2016.¹⁵

Since the 1930s, the population of Lindsborg has grown to over 3000. The community has worked diligently to preserve and promote its Swedish heritage and rich culture. The Bethany Oratorio Society, whose members have performed Handel's Messiah each Easter season since 1882, is the oldest of its kind in the nation. At events like the Messiah Festival of Music and Art and Midsummer's Day Festival, residents and visitors participate in traditional activities and celebrate the city's rich arts and music culture. Among the community's celebrated citizens and institutions are Birger Sandzen (1871-1954), a prolific Swedish-born artist who taught at Bethany College and the Anatoly Karpov International School of Chess, the seven-time world chess champ's first school in the United States.

A Brief History of the Farmers State Bank

The Farmers State Bank was not Lindsborg's first bank. However, it is Lindsborg's longest operating bank, surviving financial panics in the 1890s, 1907, and the Great Depression. Although Lindsborg was incorporated in 1879, the community did not have a bank proper until 1882, when O. Heggelund of McPherson established the Bank of Lindsborg and appointed first Lindsborg mayor John A. Swenson as cashier.¹⁶ In 1917, the Bank of Lindsborg became the county's first National Bank, taking on the name "First National Bank of Lindsborg." The bank did not survive the Great Depression.

¹² *Smoky Valley News*, 1 Apr 1887.

¹³ Flohr, 3.

¹⁴ Ibid.

¹⁵ U. S. Census, 1920 and 1930.

¹⁶ Cutler.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 8

*Farmers State Bank
McPherson County, Kansas*

Augustus E. Agrelius, who came to Lindsborg in 1877, was among the community's early lenders, earning the nickname the "walking bank." In 1886, Agrelius and other stockholders organized the Farmers State Bank. The first stockholders, who included A. E. Agrelius, John Lillian, Louis Nordberg, George W. Shields and George E. Eberhardt divided the bank's capital of \$30,000 into 300 shares of stock.¹⁷

The bank's early stockholders represent a "Who's Who" of Lindsborg pioneers. Most retained their association with the bank for decades – and many passed their stock onto their children. August Eugene Agrelius was known as "Gene." Those who knew him well called him "The Indomitable." In 1877, at the age of 23, Agrelius and other family members moved to Lindsborg from a Swedish colony in Pennsylvania. In 1879, he started in the insurance and loan business in Lindsborg's Craffy and Crowell Grocery Store.¹⁸ Agrelius took very seriously his role as Farmers State Bank cashier, a position he held from 1886 to 1910. A contemporary account noted that "His working hours were not regulated by the schedule, they often ran far into the night ..." Still, Agrelius found time for personal pursuits. He and his wife Mary D. Fisher-Agrelius had eight children. He enjoyed music, serving as leader of the Bethany Band; photography; traveling; and motoring, as the first Lindsborg citizen to own a car.¹⁹ In 1910, Agrelius left Lindsborg to manage his Texas farm. While there, he again engaged in the banking business. At the age of 66, he decided to study law. Agrelius died in Travis County Texas on June 17, 1936. His daughter Ethel married J. C. Shields, son of bank stockholder George W. Shields.

John Lillian was born in Smaland, Sweden in 1837. Lillian came to the United States in the 1860s, living in Pennsylvania and Illinois before arriving in Salina in 1871. During his first days in Kansas, Lillian operated a "six-mule state and Mail Coach between Salina and Newton." In Newton, he met his wife Anna Nelson, also a native of Sweden. Lillian was a stockholder in the Farmers State Bank from the time of its organization until his death on April 9, 1915. One of John Lillian's sons, E. V. Lillian, who married Anna Nordberg, Louis Nordberg's only daughter, was also associated with the bank.²⁰

Louis Nordberg was a member of the Farmers State Bank for 45 years, from 1886 until his death in 1931, during which time he never missed a bank meeting.²¹ He was born on April 17, 1846 in Vermland, Sweden. In 1869, Nordberg and his brother arrived in the Lindsborg area, where they each homesteaded 80 acres. Louis Nordberg subsidized his meager farming income by working on the Santa Fe Railroad construction gang and in the Osage City coal mines. He married Swedish native Kristina Louis Johnson in 1871. The family moved to town in 1919. According to a

¹⁷ J. O. Stromquist, J. O. *The Farmers State Bank, 1886-1936* (Lindsborg, KS: The Bethany Printing Company, 1936), 1-2.

¹⁸ Stromquist.

¹⁹ Flohr, 50.

²⁰ Stromquist; Flohr.

²¹ Flohr, 5.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 9

**Farmers State Bank
McPherson County, Kansas**

biographical sketch, Nordberg "never brought suit for the collection of a debt or foreclosed mortgage." He died on September 1, 1931. His wife Kristina died on the day of his funeral. Their daughter, Anna, married E. V. Lillian, son of John Lillian.²²

George Shields was the bank's president for twenty-nine years, from 1895 until his death in January 1924. Shields was born in Indiana on June 21, 1841. Like Louis Nordberg, Shields came to Kansas with his brother, arriving in McPherson County in 1866. Nordberg lived in a dugout northeast of Lindsborg, operating an Indian trading post in Sveadah. Nordberg apparently moved to Lindsborg, where he was a charter member of Messiah Lutheran Church, after Sveadah lost its status as county seat. He married Michigan-native Rosa Graham, with whom he had two children.

George Eberhardt was only 25 years old when he became one of the Farmers State Bank's original stockholders. Little, however, is known about his life. Born in Wisconsin in January 1861 to German immigrants, Eberhardt had moved to Lindsborg by 1885, when he was listed in the Kansas Census as a bookkeeper living with his young wife Josie (18) and a Swedish servant girl.²³ By 1900, George Eberhardt was listed with his wife Nora and their four children.²⁴ Nora was a second-generation Swede born in Illinois in August 1864. She and her family likely came to Lindsborg with the First Swedish Agricultural Company. George Eberhardt was involved in Birger Sandzen's Smoky Hill Art Club serving as treasurer.²⁵

With the capital from its original stockholders, the Farmers State Bank opened on October 1, 1886, operating out of a 25' X 30' one-story frame building at the corner of Lincoln and Main purchased for \$3000. According to the *Smoky Valley News*, "The office is one of the prettiest in the County and is replete in all necessary conveniences that go to make up a first class bank."²⁶ In less than a year, the business outgrew its wood frame building, moving it to the rear of the lot in preparation for construction of a new \$6000 2-story brick bank building in 1887.²⁷

The construction of the new building coincided with an unprecedented statewide real estate boom that gave the fledgling business an encouraging start. But the boom did not last. The subsequent bust resulted in a sharp decline in bank deposits, which plunged from \$9840 on September 1, 1887 to \$6272 a year later.²⁸

²² Stromquist, 8-11.

²³ Kansas Census, 1885.

²⁴ U. S. Census, 1900.

²⁵ Susan V. Craig, ed. *Biographical Dictionary of Kansas Artists*. (Lawrence: University of Kansas, 2006),

244. Available online at <http://kuscholarworks.ku.edu/dspace/bitstream/1808/1028/1/BDKAversion1.pdf>.

²⁶ Flohr, 7.

²⁷ Stromquist, 2.

²⁸ Flohr, 13.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 10

Farmers State Bank
McPherson County, Kansas

By 1893, at least six Kansas banks had failed.²⁹ But the Farmers State survived the panic.

In the Populist Era, when farmers became increasingly suspicious of bankers, Farmers State Bank's A. E. Agrelius managed to earn their trust and respect. Beginning in 1889, the bank established a practice of serving as a collections agency for county taxes. This service saved Lindsborg residents and area farmers from traveling to county seat McPherson.³⁰ In an editorial in the local newspaper, Agrelius, a lifelong Republican, condemned the Republican Party. When he voiced his support for the free coinage of silver, the *Kansas City Star* and *Topeka Daily Capital* characterized Agrelius as a Populist.³¹

Although the controversy outraged Republicans, it likely earned Agrelius points among farmers, many of whom subscribed to Populist, and later Progressive tenets. In 1910, after Agrelius announced his retirement and plans to leave Lindsborg, the community turned out for a going away party at the Swedish Pavilion.³² Agrelius sold his stock to Louis L. Parsons, who sold it to J. T. S. Reed in 1911. Reed held the position of cashier until November 1923.

In 1923, the bank entered a new era in its history under the leadership of Ebba Fornberg. Fornberg joined the staff of the bank in 1906, when she was hired as bookkeeper, assisting Agrelius in his final years as cashier and managing officer. When J. T. S. Reed resigned in 1923, she took the reigns, becoming "one of the few women of Kansas to hold the position of managing officer of a bank ..."³³

Ebba Fornberg entered the professional world at a time when women were just beginning to break free from their traditional domestic roles to enter the growing number of professions – from medicine to law. In the Colonial period and early Republic, women routinely partnered with their husbands and families in the management of businesses, which they generally operated from home. As the United States became more industrialized and work and home life were bifurcated, women were idealized as "keepers of morality" – and their economic role faded.³⁴

Between 1830 and 1880, however, several dynamics opened doors for businesswomen. In the nineteenth century, women's rights advocates lobbied for more favorable property laws and equal access to credit. In the mid nineteenth century, all the states passed laws related to women's property rights. Like that of many Western states, the Constitution of Kansas included a women's property clause. By 1870, 15 percent of women over the age of 15 were gainfully employed. Over

²⁹ Ibid, 18.

³⁰ Ibid, 38.

³¹ Ibid, 21.

³² Ibid, 49.

³³ Stromquist, 4.

³⁴ Angel Kwolek-Folland, *Incorporating Women: A History of Women and Business in the United States* (New York: Twayne Publishers, 1998), 54.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 11

Farmers State Bank
McPherson County, Kansas

10 percent of those employed in the Midwest operated their own businesses. Many of them became businesswomen out of necessity, continuing family trades or taking on new work after the untimely death of a husband or father.³⁵

Because of restrictive social norms and women's related lack of experience in roles outside of the home, the businesses of most nineteenth-century businesswomen were domestic in nature. Running a boarding house or small hotel was similar to managing a nineteenth-century household. In 1900, women owned and operated 85 percent of the nation's boarding houses.³⁶

The open society of the West offered new opportunities for women. Among the state's famous women are Clarina Nichols, who fought for women's rights at the constitutional convention; Susanna Madora Salter, who was elected the world's first woman mayor in 1887; and Mary Elizabeth Lease, who was admitted to the bar in 1885 and became a well-known figure in the Populist Movement. Other women were involved in reform movements of the Progressive Era. Included were Carry Nation, who smashed bars in the name of temperance.

The professional accomplishments of Fornberg, who served as a bank officer and cashier from 1923 until her death in 1950, are even more remarkable considering that she held a prominent role in two male-dominated fields: banking and agriculture. On the occasion of the bank's 50th anniversary in 1936, J. M. Hallins, Vice President of Kansas City's Interstate National Bank declared that "Lindsborg is noted for two things, Bethany College and Ebba Fornberg."³⁷

Fornberg's reputation was hard-earned. During World War I, when crop prices were high and the federal government pressured farmers to "Produce for Victory," banks went to ambitious efforts to offer financing for time-saving equipment and land. A Farmers State Bank advertisement read "You don't even have to come after it – if you bank here. Phone us the amount you need and we'll send you a note which you can sign and mail back and we'll credit you up with the proceeds."³⁸ Flush with cash, many banks lightened their lending requirements and made bad loans. The post-war decline in crop prices left many farmers overextended and cash poor. In 1925, the Farmers State Bank was investigated by the bank examiner. In order to protect its stockholders, the bank's officers paid \$30,000 out of their own pockets to cover its liabilities.

³⁵ Ibid, 49-57, 97.

³⁶ Ibid, 75, 125.

³⁷ Flohr, 116.

³⁸ Ibid, 66.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 12

*Farmers State Bank
McPherson County, Kansas*

The hard times continued during the Great Depression, when Fornberg twice kept the bank from failing. In late 1930, two of Lindsborg's banks, the First National Bank and Commercial State Bank, failed. Late one night, Fornberg received notice that the only remaining Lindsborg bank would not open the next day. Anticipating a run on her bank, Fornberg drove to McPherson to borrow cash. So as not to alarm Lindsborg residents, she called Kansas City from McPherson to borrow more. As expected, depositors rushed to withdraw their funds the following morning. In order to boost the cash reserves, a local merchant made six deposits that day. Soon, others were following his lead. Fornberg later recalled, "There was a rush to redeposit in the final hour that exceeded any of the rush to draw out, and when the bank closed that night it actually had \$1800 more on deposit than when it opened in the morning. Even after closing, people kept calling the bank and asking to be allowed to bring their money back."³⁹

This would not be the last time the bank averted crisis. During the 1930s, Fornberg contributed more than \$10,000 of her own money to defray losses.⁴⁰ In an interview, Fornberg credited the community's Swedish values for saving the bank:

This bank kept Main street open during the darkest days of the depression. We risked money to do it – but I knew these people. Of course, the problem is a different problem here from what it is in some communities. There is a sound, basic honesty in a Swedish community which is something strong and fundamental that you can tie to. We won't lose a thousand dollars of all we loaned to Main Street in those hard days. And it was many times worth it to keep the people working, hopeful, happy and achieving."⁴¹

Although Ebba Fornberg's brother Karl Fornberg took her place as bank president, Chester (Chet) Abercrombie, who managed the bank from 1950 to 1972, handled the day-to-day operations. Chet, whose father had been director in the 1910s, began working at the bank at age 12 when he was the janitor. A polio diagnosis did not keep him from moving up at the bank.⁴² Under Abercrombie's leadership, the bank made efforts to modernize. In 1954, the officers hired Kansas City architects Frangkiser and Tewsbury to design a new building. The bank sold the original brick building to the City of Lindsborg for \$9000 in 1955 and moved into its new building Labor Day weekend 1955. The bank expanded again in 1977 with a project that included the demolition of a building north of the 1955 building to accommodate a new structure. The new building, designed with a folksy Swedish appearance, allowed for a 2-car drive-in window, after-hours deposits, and community room.

³⁹ Flohr, 107.

⁴⁰ Ibid, 115.

⁴¹ Ibid, 132-133.

⁴² Ibid, 140.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 13

*Farmers State Bank
McPherson County, Kansas*

Although no longer housed in its original building, the Farmers State Bank continues to play a vital role in the Lindsborg community.

The Farmers State Bank Building

The historic Farmers State Bank Building, on the southeast corner of Lincoln and Main, replaced the bank's original frame building in 1887, and continued to serve the Farmers State Bank for 68 years, until the bank sold the building to the City of Lindsborg in 1955.

1880s boosters touted the building as one of the community's successes. On April 1, 1887, the *Smoky Valley News* boasted that "Besides the bank building a new hotel and no less than 20 residences are under construction." The building, which was constructed at a cost of \$6000, featured modern appointments, such as exterior bricks coated with creosote.⁴³

The Farmers State Bank was the only two-story masonry building on the block that was completed prior to the bust. Given the difficult economic times that followed the bank's construction, it is fortunate that it, like many early bank buildings, was designed to house multiple functions to generate revenue. The building was 50' wide, with two storefronts facing Main Street. The first floor of the northern half of the building was divided into 3 spaces. In 1891, the bank occupied the westernmost space on the first floor. By 1896, the two other spaces housed a telephone office and barber shop. In the 1890s, a printing office occupied the second floor of the north half of the building. The south storefront was occupied by a drug store. Above the drug store, on the second floor, was an I. O. O. F. Hall.⁴⁴

In the early twentieth century, the south storefront was occupied by a buggy and harness shop. The telephone exchange had moved to the building's second floor, and there was an office and barber shop on the east end of the north storefront. Through the years, at least until 1938, the bank offices were confined to the northwest corner of the building. The second floor was converted to apartments in the ca. 1920s, when a brick fireplace and kitchen, still extant, were installed. An account of the city's purchase of the building in the 1950s, notes that "the rental derived from the apartments above will provide a regular income for the city."⁴⁵

Since the 1950s, the building has been modified to serve new uses. The north half of the first floor is occupied by city offices and convention and visitors bureau. The south half of the first floor is now a city council chamber/meeting room, with offices at the rear of the space. The second floor is

⁴³ *Lindsborg News* August 1887.

⁴⁴ Sanborn Maps, 1884, 1891, 1896, 1905, 1912, 1926, 1938.

⁴⁵ Flohr, 152.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 14

*Farmers State Bank
McPherson County, Kansas*

divided into office space - some rented to businesses and organizations, and others used by the city.

Italianate Architecture

The Farmers State Bank is an example of commercial Italianate architecture. The Italianate Style was popular nationwide from 1840 through the boom years of the mid-1880s, spurred on by popular pattern books such as those published by Andrew Jackson Downing. The style was applied to both residential and commercial architecture. Most residential examples in Kansas pre-date 1885, by which time Queen Anne had come to predominate. Commercial examples, such as the Farmers State Bank, were built in Kansas through the boom years of the 1880s. Character-defining features of commercial examples include the following features found on the exterior of the Farmers State Bank: narrow window openings with prominent sills and lintels; a prominent cornice; and narrow supports and columns.⁴⁶ Other character-defining features include polychrome multi-pane transoms, a feature found in both Queen Anne and Italianate buildings, usually in the 1880s.

Summary

The Farmers State Bank Building is being nominated to the National Register of Historic Places in the Areas of Agriculture, Commerce and Ethnic Heritage. The building is tied to the early history of Lindsborg, Kansas, a Swedish-American community founded in 1869.

⁴⁶ See McAlester, *A Field Guide to American Houses* and Richard Longstreth, *The Buildings of Main Street*.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 9

Page 15

**Farmers State Bank
McPherson County, Kansas**

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Smoky Valley News.

United States Department of the Interior
National Park Service

National Register of Historic Places

Continuation Sheet

Section number 9, 10 Page 16
Kansas

**Farmers State Bank
McPherson County,**

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Verbal Boundary Description

The nominated property is on Lot 68, Block 3, Lindsborg Original Town Plat.

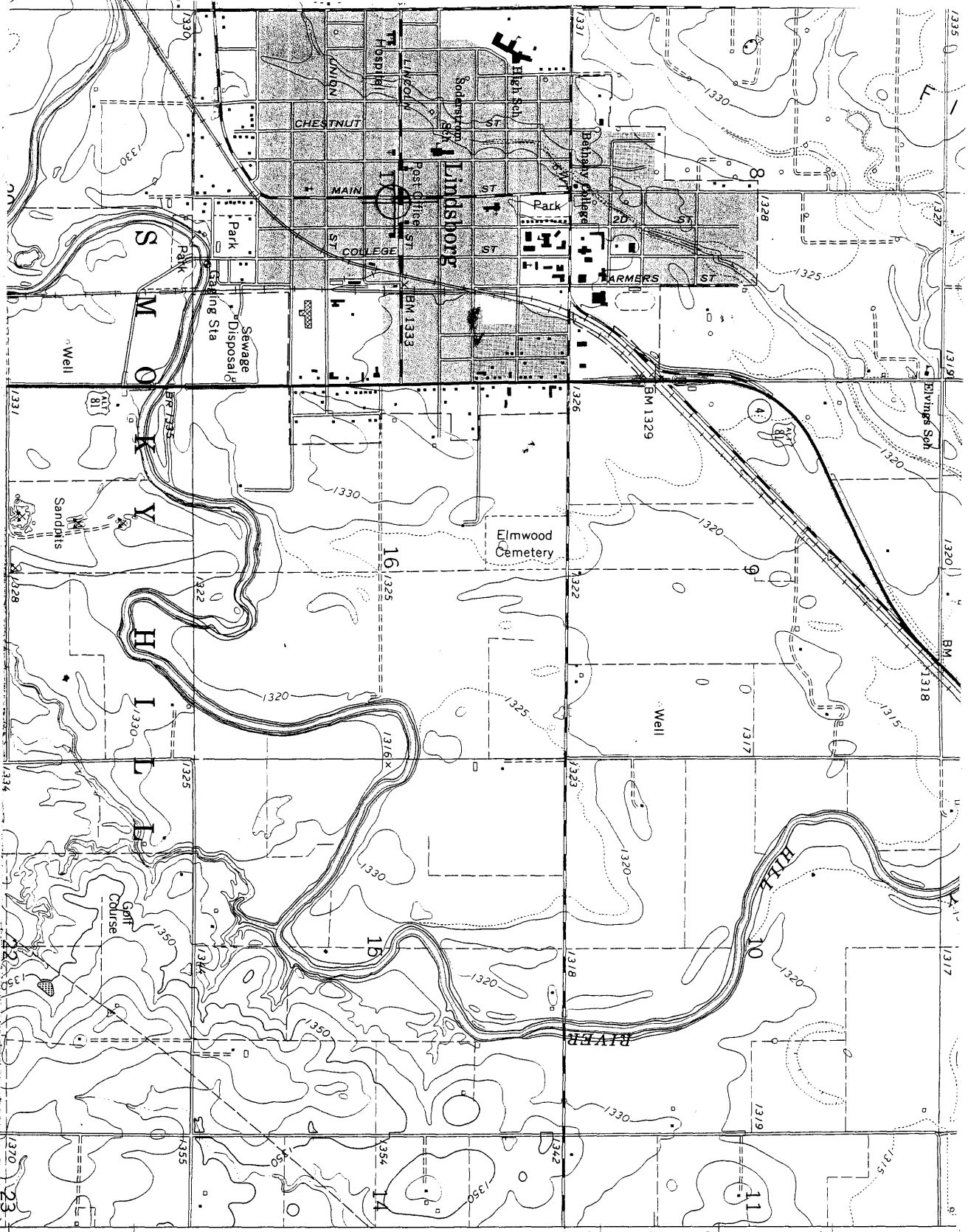
Boundary Justification

The above is the legal description for the nominated property, the commercial lot on which the Farmers State Bank Building sits.

Photo Log

All photographs were taken by Christy Davis on May 16, 2008.

1. Exterior, North and West Elevations, Looking Southeast.
2. Exterior, North Elevation, Looking South.
3. Exterior, East (Rear) Elevation, Looking West.
4. Exterior, South Elevation, Looking Northeast.
5. Interior, Looking toward airlock in northwest corner of Bank Space.
6. Interior, Bank Counter, Looking South.
7. Interior, Closeup of Bank Counter, Looking South.
8. Interior, City Council Chambers, Looking West.
9. Interior, City Council Chambers, Looking East.
10. Interior, Cabinet and Door on Second Floor, West End, Looking East.
11. Interior, Closeup of Door and Transom in Hallway, Second Floor.
12. Interior, City Offices, Second Floor, Looking East.
13. Interior, Office and Kitchen, Second Floor, Looking South.
14. Interior, Wainscoting, Wood Trim, Doors and Transoms, Second Floor.



(LINDSBORG SE)
6461 II SE

470
Farmers State Bank
Lindsborg, McPherson
County, Kansas
Zone 14
615366 E
5729748 N

4272
700 000 FEET
(SOUTH)

4271
35'