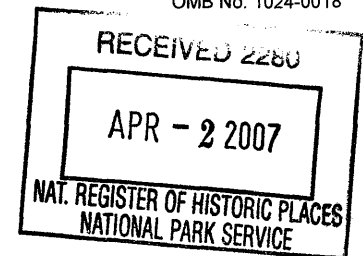


4260



United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

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

1. Name of Property

historic name Payne Avenue State Bank
other names/site number St. Paul State Bank

2. Location

street & number 965 Payne Avenue not for publication N/A
city or town St. Paul vicinity
state Minnesota code MN county Ramsey code 123 zip code 55101

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.)
Britta L. Bloomberg 3/27/07
Signature of certifying official Britta L. Bloomberg Date
Deputy State Historic Preservation Officer, MN Historical Society
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 certifying official/Title _____ 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.
 removed from the National Register.
 other, (explain): _____
Signature of the Keeper Edson H. Beall Date of Action 5.15.07

Payne Avenue State Bank
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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
		structure
		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

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/Financial
COMMERCE/Office

Current Functions

(Enter categories from instructions)

VACANT

7. Description

Architectural Classification

(Enter categories from instructions)

LATE19TH AND 20TH CENTURY REVIVALS/
Beaux Arts

Materials

(Enter categories from instructions)

foundation CONCRETE
walls BRICK; TERRA COTTA; CONCRETE
roof COMPOSITION
other

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

- A Property is associated with events that have made a significant contribution to the broad patterns of our history.
B Property is associated with the lives of persons significant in our past.
C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
D Property has yielded, or is likely to yield information important in prehistory or history.

Criteria Considerations

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

Property is:

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

Areas of Significance

(Enter categories from instructions)

COMMERCE

Period of Significance

1923-1953

Significant Dates

1923

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Alban, William L.

Skooglun, Charles

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

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

Primary location of additional data:

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

Name of repository:

*NPS determination date: 12/12/06

10. Geographical Data

Acreeage of Property Less than one acre

St. Paul East, Minn.
1967, Revised 1993

UTM References

(Place additional UTM references on a continuation sheet)

1.	<u>1</u> <u>5</u>	<u>4</u> <u>9</u> <u>4</u> <u>1</u> <u>7</u> <u>4</u>	<u>4</u> <u>9</u> <u>7</u> <u>9</u> <u>6</u> <u>6</u> <u>9</u>
	Zone	Easting	Northing
2.	<u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
3.	<u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
	Zone	Easting	Northing
4.	<u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>

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	<u>Carole S. Zellie</u>		
organization	<u>Landscape Research LLC</u>	date	<u>12/08/06</u>
street and number	<u>1466 Hythe St.</u>	telephone	<u>651-641-1230</u>
city or town	<u>St. Paul</u>	state	<u>MN</u>
		zip code	<u>55108</u>

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 the SHPO or FPO for any additional items)

Property Owner

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

name	<u>East Side Neighborhood Development Company</u>		
street & number	<u>925 Payne Avenue Suite #201</u>	telephone	<u>651-771-1152</u>
city or town	<u>St. Paul</u>	state	<u>MN</u>
		zip code	<u>55101</u>

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 the 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 Project (1024-0018), Washington, DC 20503

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Exterior

The Payne Avenue State Bank is located at the northwest corner of Payne and Case Avenues on the east side of St. Paul. Payne Avenue is a significant commercial artery initially developed during the late 1880s. The three-story building measures 50 x 80 feet, and contains two office floors, a former mezzanine level, and a full basement. The Beaux Arts design by architect William L. Alban has a reinforced concrete structure and rests on a concrete foundation. The structural walls are clay tile. The building has a flat roof and primary facades facing east and south. Each primary facade is clad in reddish-brown brick veneer with terra cotta and cast concrete trim. The west and north facades are clad in cream-colored brick. Corner quoins laid in off-white glazed brick accent each end bay. A brick parapet with terra cotta coping rises above the roofline at the east and south elevations. A deep terra cotta and glazed brick cornice with classical moldings and a continuous dentil course edge the base of the parapet.

East Facade (Payne Avenue)

The east-facing Payne Avenue facade is 50 feet wide and has five bays. The three recessed central bays are divided by an engaged colossal order of two central terra cotta fluted columns and two terra cotta pilasters. The pilasters are applied to the reveals of the end bays. Each column and pilaster has an Ionic capital and rests on a concrete plinth. A white terra cotta and white glazed brick cornice is carried above the columns and pilasters, and a lower beltcourse, also of white glazed brick, edges above the transoms at the mezzanine level.

The main entry, which formerly had double-leaf doors, is centrally located between the columns on the Payne Avenue facade, and recessed entries are placed in each end bay. All existing doors and surrounds are replacement units. A terra cotta anthemion surmounts a terra cotta cornice above the main entry transom, and decorative white glazed brick panels are centered in each end bay.

Fenestration on the first story of the Payne Avenue facade is comprised of two large single-pane plate glass windows flanking the main entry. Three-part fixed wood transoms surmount each window and the entry. These openings provide light to the mezzanine level. At the second floor, pairs of one-over-one wood sash are recessed between the columns and pilasters. The slightly projecting end bays each contain a single window filled with double-hung wood sash. Each window has a cast concrete sill.

South Facade (Case Street)

The south-facing Case Street facade is 80 feet wide and has eight bays divided by five glazed brick pilasters with simple capitals. Pairs of single wood sash were originally placed in window openings in each of six central bays; the projecting end bays each have a single window. Some of

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the sash has been replaced with single or infilled sash. Three-part transoms that light the mezzanine surmount each first story window; most contain fixed single sash.

There are two entries on the south elevation. A recessed entry is placed in the third bay from the southwest corner and has three concrete steps. Another entry is placed in the corner bay and has a three-panel wood door; a formerly glazed panel is covered with wrought iron grillwork. A small basement window along the south elevation is covered with a wrought iron grille.

West Facade

The west-facing, 50-foot facade is clad in cream-colored brick with light gray mortar. At the second story, three irregularly-spaced windows contain double-hung wood sash and are placed below a simple raised brick panel. The mezzanine level below has six window openings; five contain double-hung wood sash and one has a single fixed sash. The first story has three slender windows grouped at the north end that also contain double-hung wood sash. There are also three basement openings. There is an asphalt-paved parking lot at the rear of the building.

North Facade

The north-facing, 80-foot facade abuts the neighboring one- and one-half story building and there is only one story of exposure. The exterior is clad in cream-colored brick with light gray mortar. A band of glazed white brick with red brick patterning is tied into the corner quoin of the adjoining east facade. A brick corbel course edges the shallow parapet along most of its length. A single, brick chimney stack is clad in cream brick. There are ten window openings that contain double-hung wood sash at the second story, and one fixed window.

Interior

The interior contains 15,680 square feet divided among the two upper floors and the mezzanine level. The entire main floor and mezzanine were originally devoted to banking, with small offices opening on the lobby from the upper level. The original lobby ceiling rose 20 feet but in ca. 1950 it was altered with a full ceiling that allowed additional office space. Teller stations and other banking features have been removed. Plaster walls are covered with a variety of paneling. Rear partitions including those around the original vault (not extant) are intact. Simple millwork trim at the windows and entry is intact, as is the well-preserved terrazzo floor. The gray terrazzo is set in panels divided by bands of rose-colored granite. Enclosed stairways leading from the side entrances provided access to the upper floors and basement level, and marble treads and trim are intact.

The mezzanine level retains some of the original office layout that was once arranged to overlook the first-floor lobby. Some millwork trim, primarily stained pine, is intact, and some wood floors are linoleum-covered.

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At the second floor, approximately nine office suites are arranged along a central skylit hall. Each has a wood door with frosted glass panel and a glazed transom surmounts each hall entry. Stained pine millwork trim on this level, including chair rails along the hall, is also intact. Walls are plaster and floors are gray terrazzo with bands of rose-colored granite.

The basement level is divided into several large spaces as well as smaller offices. Portions of the floor are covered in terrazzo. Some historic millwork trim is intact. The north half of the main portion of the space was apparently intended as a community room and retains a large tan brick fireplace surround with a painted oak mantel.

Conclusion

The Payne Avenue State Bank retains nearly all of its original exterior surfaces and details as well as the majority of its historic sash. Exterior integrity is very good despite the replacement of the east facade entry doors and surrounds, and the loss of some historic sash. Because of remodeling into general office use, the first floor interior and portions of the mezzanine level have poor integrity, but the third floor and basement level retain very good integrity.

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The Payne Avenue State Bank is eligible for the National Register under Criterion A in the area of Commerce for the role the building has played in the commercial history of the East Side of St. Paul. The property is of local significance and is an excellent example of the neighborhood banks that were erected along St. Paul's developing commercial corridors during the 1920s. At the time of its construction in 1923 it was the city's most architecturally significant neighborhood bank building and remains one of few surviving neighborhood examples. The period of significance is 1923 to 1953, which is associated with the construction and occupancy of the Payne Avenue State Bank and its successor, the State Bank of St. Paul. The statewide historic context "Urban Centers, 1870-1940," is applicable to the Payne Avenue State Bank, as are the local historic contexts "Residential Real Estate Development in St. Paul: 1880-1950," and "St. Paul Neighborhood Commercial Centers 1874-1960."¹

The Payne Avenue State Bank developed from the Swedish American State Bank and was originally owned by Swedish-Americans. Constructed as the city's banking industry responded to post-World War I prosperity, it offered savings accounts for homes and retirement among consumer services. The Payne Avenue State Bank was an independent bank when the new building opened, and remained so for seven years. The dignified, columned exterior announced the stability of the company and provided a modern fireproof and functional interior arranged around a terrazzo-floored lobby and mezzanine. A community room in the basement featured a brick fireplace. Spacious office suites leased to local physicians and dentists, most of them of Swedish-speaking, filled the second floor.

Swedish Settlement and the East Side of St. Paul

In 1906, the East Side Commercial Club *Souvenir* described city's East Side Swedish community as "a city of their own, containing more than 30,000 people, where every convenience and product of modern civilization can be found."² Payne Avenue was at the heart of the East Side's Swedish settlement, and a strong pattern of Swedish-American business ownership and cultural influence persisted until World War I and beyond.

Swedes arrived in Minnesota in 1845-54 in modest number and colonized various areas of central Minnesota, most notably Chisago County. A second wave of immigrants in 1864-77 also sought farms, but many were too poor to buy land. The East Side's early settlement is rooted in the third wave of Swedish immigration that reached Minnesota between 1880 and 1893. Although farmers were part of this migration, many were urban dwellers seeking employment in industry, including northern Minnesota mining. By 1890, Minnesota led the U.S. in the number of Swedish immigrants; of the 60,000 new arrivals in Minnesota in 1890, about 45% settled in Minneapolis

¹ Carole S. Zellie, "Residential Real Estate Development in St. Paul: 1880-1950," and "St. Paul Neighborhood Commercial Centers 1874-1960." Prepared for the St. Paul Heritage Preservation Commission by Landscape Research, 2001.

² East Side Commercial Club, *Souvenir of the Payne Avenue Carnival and Street Fair, 1906* (St. Paul: East Side Commercial Club, 1906), n.p.

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and St. Paul.³ Many young single adults comprised the fourth wave. Characterized by geographer John Rice as the “fortune seekers,” they often joined already well-established relatives.⁴

The third and fourth wave entered St. Paul as the East Side’s railroads, factories, breweries, and other industries needed workers. The narrow ravine of Swede Hollow, characterized as a “funnel through which many early Swedes entered the East Side,” offered temporary housing, but most immigrants eventually found their way to Arlington Hills or the neighborhoods along Payne Avenue and Arcade Street.⁵ As documented by the *East Side Journal* and other neighborhood newspapers, Payne Avenue served as a nerve center for the Swedish community, providing goods and services as well as a focus for community celebrations.⁶

Swedish emigration to St. Paul declined during World War I, and never resumed its previous level. The decline of Swedish language newspapers and discontinuation of the language in churches underscored the general ease of assimilation enjoyed by Swedes who, like other Scandinavians and Germans, tended to disperse early and easily out of their early enclaves.

Payne Avenue and Swedish-American Commerce

Payne Avenue, like the Cedar-Riverside area of Minneapolis, retained its distinctive immigrant culture because of the density and persistence of first and second-generation settlers. Payne between Wadena and Lawson Streets was the heart of the East Side business district and the focus of the commercial, religious, and social activity of the city’s early Swedish immigrant population. Businesses and institutions along Payne Avenue flourished between 1880 and 1940.⁷ Payne Avenue and nearby Arcade Street (Highway 61) were also conduits to rural Scandinavian agricultural settlements in Washington and Chisago counties.⁸ In other parts of the city, W. Seventh, E. Seventh, Rice and Wabasha Streets as well as Concord Avenue on the West Side had similar dense districts of commercial and institutional buildings with businesses serving various immigrant groups.

Although the lower portion of Payne Avenue near downtown St. Paul was part of Borup and Payne’s Addition to St. Paul platted in 1857, the hilly Phalen Creek valley was not conducive to early settlement. When the Arlington Hills Addition of 1873 divided 220 acres into building lots, the street designated as Payne Avenue provided a good level grade between two ridges at the

³ John G. Rice, “The Swedes,” in June D. Holmquist, *They Chose Minnesota: A Survey of the State’s Ethnic Groups*, (St. Paul: Minnesota Historical Society Press, 1981), pp. 259-260.

⁴ Rice, “The Swedes,” 262.

⁵ David A. Lanegran in Philip J. Anderson and Dag Blanck, *Swedes in the Twin Cities: Immigrant Life and Minnesota’s Urban Frontier* (St. Paul: Minnesota Historical Society Press, 2001), 44.

⁶ For example, *East Side Journal* (1924-1932) and *East Saint Paul Examiner* (1919-1921).

⁷ *A Brief History of the Swedish Evangelical Free Church* (The Church, 1926), 12.

⁷ Garneth O. Peterson, *Historic Payne Avenue Business District Study*. Prepared for the East Side Neighborhood Development Corporation by Landscape Research, 1999, 7-18.

⁸ David A. Lanegran, “Swedes in the Twin Cities,” 47.

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north and south. The employment base for the area was anchored in the railroads that circled the East Side, most notably the Omaha Railroad shops at Payne Avenue and Edgerton Street, and the St. Paul and Duluth Railroad shops east of Earl Street.⁹ By 1916 electric streetcars ran up Payne to Case Avenue, and then east to Greenbrier Street and Maryland Avenue.

The Arlington Heights Addition opened the East Side to development just as an influx of Swedish immigrants reached the city and began to build houses on the hills above Payne Avenue. The early Swedish settlement is documented in a sampling of census records for 1880 and 1900 and in the 1885 St. Paul city directory. Nearly all of the merchants listed on Payne had Swedish surnames, including Ole Olson's flour and feed store at 864 Payne, and Peter Anderson's boot and shoe business at 852 Payne. While early businesses occupied small, simple buildings, the mercantile bulk of the street was increased in 1893 with the three-story, brick-clad hall and store building at 861 Payne erected by Henry W. Habighorst, one of the avenue's few German merchants. This retail space housed various businesses until the 1920s, when it became Hartman's Department Store.¹⁰

By 1906 a strong professional class was very evident in the recently organized East Side Commercial Club. Payne Avenue's businessmen, doctors, and lawyers headed the organization. The club, like other neighborhood business associations in Minneapolis and St. Paul, worked to promote the welfare of the area and particularly its locally owned businesses. The *Souvenir of the Payne Avenue Carnival and Street Fair*, published by the club in 1906, detailed the avenue's two decades of economic growth. (The carnival and street fair were the forerunner of the avenue's annual Harvest Festival still observed in 2006.) Between ca. 1922 and 1938, the *East Side Journal* was the avenue's primary advertising vehicle, but Swedish language newspapers, including *Svenska Amerikanska Posten*, also advertised a selection of Payne Avenue businesses including banks.

The success of the early business community along and near Payne Avenue was founded on long-standing relationships among a group of people who shared an ancestral homeland, the Swedish language, and membership in Lutheran and Baptist churches. Swedish Masonic organizations added to the mix of the avenue, with halls occupying the upper floors of many buildings as well as the Maple Camp Modern Workmen of American Lodge at 1002 Payne (1907, razed). Payne Avenue professionals and businessmen were involved in many organizations beyond the immediate area, particularly those related to the health and welfare of the Swedish-American community.

Alexander Lindahl, a jeweler and the president of the East Side Commercial Club in 1906, was exemplary. He also served on the St. Paul City Council and on the Board of Education. A resident

⁹ Peterson, *Historic Payne Avenue Business District Study*, 4.

¹⁰ Peterson, *Historic Payne Avenue Business District Study*, 9.

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of Case Street, his business was at 800 Payne Avenue.¹¹ Dr. Robert O. Earl erected a two-story business block at 881-83 Payne Avenue across the street from Lindahl's store. The son of Swedish immigrants, Earl established a Payne Avenue medical practice in 1897 and his new building, completed in 1900, initially housed his practice and home.¹² An East Side and St. Paul leader in many fields, Earl was also a founder of the East St. Paul State Bank and the Scandinavian Savings Bank. Earl and his family next resided at 745 York Avenue and then at 1645 Summit Avenue.¹³ Along with Nels Lindahl, a fellow member of the Payne Avenue (Swedish) Baptist Church, he worked to found the Mounds Park Sanitarium. Built at 200 Earl Street in 1906, it became the Mounds Park Hospital and was the first of several allied institutions including a School of Nursing.¹⁴

Continued investment in the avenue emphasized local convenience. In 1906 the Bodin and Company drugstore at 881 Payne (later Sundberg Drug), offered "imported Scandinavian remedies."¹⁵ The Palm Theatre (1909) at 999-1001 Payne Avenue was planned as an opera house, but also offered moving pictures. The brick building by contractor J.O. Linden featured eight round-arched windows, and housed ground-level stores as well as meeting rooms for a Swedish fraternal lodge.¹⁶

By the 1920s Payne Avenue offered nearly all the goods and services required by the surrounding neighborhoods, including groceries, saloons, professional offices, banks, insurance agencies, and furniture, drug, jewelry, and clothing stores. The early mix of frame houses and stores was almost entirely replaced by masonry store and office buildings of one to three stories in height, as well as an assortment of gasoline stations. Factors such as the introduction of chain grocery and hardware stores, expansion of large downtown department stores, growth of mail order businesses such as Montgomery Ward and consumers' use of automobiles to reach outlying shopping areas had a negative economic impact on retail districts such as Payne during and after the Great Depression. In 1939, however, promoters still called Payne Avenue "the downtown of Northeastern Ramsey County," with the market extending to White Bear Lake and the agricultural hinterland.¹⁷ Nevertheless, the decline of neighborhood grocery stores and other locally owned businesses continued after World War II.

¹¹ *East Side Commercial Club, Souvenir of the Payne Avenue Carnival and Street Fair, 1906*, n.p.

¹² Peterson, *Historic Payne Avenue Business District Study*, 8.

¹³ St. Paul city directories 1900-1920; 1900 U.S. Census, ED 62, Sheet 12A.

¹⁴ <http://www.bgcworld.org/intro/howwegrew/social.htm>, accessed 10/15/06. Earl was the brother of George Earl, who was a well-known St. Paul surgeon.

¹⁵ Peterson, *Historic Payne Avenue Business District Study*, 9.

¹⁶ Peterson, *Historic Payne Avenue Business District Study*, 13.

¹⁷ *St. Paul Shopper*, Payne Avenue Harvest Festival Edition, 14 September 1939.

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Payne Avenue Banks and St. Paul Banking

St. Paul's few pioneer banks were transformed by the passage of the National Currency Act of 1863 and the National Bank Act of 1864. These laws established a system of national banks that heralded an era of financial stability. St. Paul's late 19th-century immigrant community relied on centralized downtown St. Paul banks. In 1905, however, a small banking district composed of a cluster of small banks representing a close network of Swedish-American directors was established on Payne Avenue.

St. Paul State Bank and East St. Paul State Bank

The first was the St. Paul State Bank, opened in 1905 at 883 Payne Avenue. It was housed in the three-story business block built in 1900 by Payne Avenue physician Robert O. Earl. In the same year, the East St. Paul State Bank was founded, also at 883 Payne Avenue.¹⁸ Earl was also a founder of this institution. The Scandinavian Savings Bank (date of founding unknown) appears to have been the third bank housed in the business block built by Earl; he later served as its president.

In 1905, the city's other 24 banks included several founded by immigrants. By 1905 the Germania Bank was in receivership, but the National German-American Bank remained headquartered at Fourth and Robert Streets. The Scandinavian-American Bank organized in 1887 was in a handsome building at Jackson and Sixth Streets.¹⁹ Only a few, such as the Hamline State Bank at 727 Snelling Avenue and the Merriam Park Bank at 393 Prior Avenue, were located beyond the downtown business district. Such neighborhood banks were small and housed in modest buildings, although their facades were sometimes embellished with prominent masonry columns to add an air of permanence.

The Swedish American State Bank

St. Paul's banking industry just before World War I has been described as "fluid." At this time, new St. Paul banks "grew out of mergers with pioneer banks; weaker banks, buffeted by recurring financial panics, joined with stronger banks, other formed to serve special constituencies."²⁰ The German-American Bank, for example, was chartered in 1883 and was one of the city's largest before its merger with Merchant's National in 1912.

By 1913, the city's banks numbered 25 and most were situated downtown in large bank or office buildings. At least eight were situated along busy transportation corridors and especially in

¹⁸ Founding information from *St. Paul City Directory*, 1905. By 1914 the East St. Paul State Bank moved to Arcade Street.

¹⁹ Henry Castle, *History of St. Paul and Vicinity* (Chicago and New York: Lewis, 1912), 294; *St. Paul City Directory*, 1905.

²⁰ Virginia B. Kunz, "Richard C. Lilly: the Man Who Led Two Lives," *Ramsey County History* 33 (Fall 1998), 6.

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industrial areas such as the Midway. In addition to the Hamline State Bank on Snelling Avenue and the Merriam Park State Bank on Prior Avenue, new institutions included the Snelling State Bank at 1584 University Avenue, the Twin City State Bank at Raymond and University Avenues, and the Dayton's Bluff State Bank at 919 E. Seventh Street. All were organized in 1910. On Payne Avenue alone there were three banks: the St. Paul State Bank at 883 Payne, the Scandinavian Savings Bank at 885 Payne, and the new Swedish American State Bank at 991 Payne. Savings programs and lending occupied many of these institutions, as did the new market for automobile financing. The concentration of three banks along Payne, including two with Scandinavian names, underscored the importance of the area's immigrant economy.

The Swedish American State Bank was founded in 1913. Located at 991 Payne Avenue, P. M. Reagan served as president, with Charles Skooglun as vice president and Emanuel E. Larson as cashier. In ca. 1920, the Payne Avenue State Bank apparently grew out of the Swedish American, with Larson serving as its president in 1921. In that year the Payne Avenue Bank advertised as "Your Home Bank: Owned and Controlled by East Side Men."²¹ The bank was now one of 50 in St. Paul, including state and national banks and trust and savings institutions.²² About 20 neighborhood banks were located across the city. Changes in banking laws, especially those allowing the creation of branch banks, encouraged the dispersal of neighborhood institutions. The early 1920s economy was favorable for bank expansion, especially with the prospect of a new St. Paul Ford Plant.²³ By 1923, a total of five banks had occupied Payne Avenue, but only two—the St. Paul State Bank and the Payne Avenue State Bank—remained.²⁴ The St. Paul State Bank was a branch of the First National Bank of St. Paul, acquired during a six-year period in the early 1920s when state banking laws authorized national banks to establish branches.²⁵

The New Payne Avenue State Bank

The Payne Avenue State Bank building, completed in 1923, was a statement of the strength of the local economy. Unlike its Payne Avenue storefront predecessors, the new building was a fully programmed, modern bank facility. Designed by an architect and built by a local contractor who had also served as a bank officer, the reinforced concrete and clay tile building was clad in brick with stately Ionic columns, but its interior provided up-to-date banking conveniences. The bank's function as a neighborhood center was expressed with an easily accessible lower level furnished with a terrazzo floor and a fireplace, suitable for community and club meetings. The First State Bank Insurance Agency also occupied a portion of the first floor. The upper floors housed the

²¹ *East Side Journal*, 3 February 1921, 2.

²² St. Paul building permit index card, on file Ramsey Co. Historical Society, dated 4/5/23. See also *Improvement Bulletin* No. 21, 21 April 1923, p. 15. For list of other banks, see *St. Paul City Directory*, 1923.

²³ *Saint Paul Pioneer Press*, 23 December 1923.

²⁴ *St. Paul City Directory*, 1923.

²⁵ Frank P. Donovan, Jr. *The First Through A Century: 1853-1953* (Itasca Publishing Co., St. Paul: 1954), 79. The St. Paul State Bank's successor firm (First Bank) remains at 1019 Payne Avenue.

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East Side's leading dentists and physicians, nearly all with Swedish surnames. From 1923 to about 1940, physicians and dentists were the primary tenants of the nine second-floor offices.

Although architect William L. Alban relied on a traditional brick and terra cotta Beaux Arts exterior, the new building benefited from a decade of improvement in bank design, resulting in a flexible building that brought rental income as well as community space—as suggested by the finished basement with fireplace—to standard banking services. Louis Sullivan's early twentieth-century collection of banks for Main Street banks in midwestern towns drew national attention to the quality and program of the small bank. From 1910 to 1924, during a period of banking growth, the American architectural press examined many types of banks, and illustrated ideal combinations of features and equipment. The work of Chicago architects Louis Sullivan and George W. Maher, and Purcell and Elmslie in Minnesota caused one critic to note "Minnesota is becoming famous for its new banks' strong progressive tendencies in architectural design."²⁶

Throughout the 1920s, the bank offered complete banking services, and spoke to the community through local newspaper advertisements that emphasized the security of safe deposit boxes ("What if your house were visited by theft or fire tonight?")²⁷ and the need to provide for old age ("in your future is the winter of Old Age").²⁸ Slogans encouraged: "Dollar by Dollar: this is the way fortunes are built. Put a little wholesome restraint on your spending and give your future a chance."²⁹ The women's market was reached with: "Every woman should have a bank account and get in touch with business affairs."³⁰ Efforts to encourage saving for a home reflected the federal government's national campaign of home ownership for all classes. Mortgage banking in this period intersected well with the professionalization of the real estate industry and the emerging field of city planning, and was assisted by real estate advertising and advice featured in neighborhood papers such as the *East Side Journal* as well as the *St. Paul Pioneer Press*. The Payne Avenue State Bank echoed the language of the national "Own Your Own Home" campaign launched by the U.S. Department of Labor in the early 1920s. Advertising included slogans about the importance of thrift and the perils of renting, illustrating that ownership of a modest home was possible for many.³¹ In 1920, the Better Homes in America Movement was led by then-Secretary of Commerce Herbert Hoover, and it spawned a variety of Better Homes demonstrations, all intended to increase homeownership and improve the country's building stock.³² In addition to generous weekly advertising in the *East Side Journal* and other papers that featured the bank's convenience and services, public attention was focused on the bank when four men robbed it in January 1923. A teller and a customer were shot, and on February 18, 1923 the

²⁶ Peter B. Wight, "Winona Savings Bank and Winona National Bank Building by George W. Maher," *Architectural Record* 41 (1917), 48.

²⁷ *East St. Paul Examiner*, 25 August 1921.

²⁸ *East Side Journal*, 1 November 1923.

²⁹ *East Side Journal*, 1 March 1929.

³⁰ *East St. Paul Examiner*, 9 December 1921.

³¹ Zellie, "Real Estate," 19.

³² *Ibid.*

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robbery leader was sentenced to life in prison. This sentence was made possible by a 1919 Minnesota statute that made bank robbery punishable by life imprisonment.³³

The Merger

The impact of the 1929 stock market crash was not immediately discernible in local real estate news or banking promotions featured in the *East Side Journal*. In 1930, St. Paul's largest banks, the First National and the Merchant's National, merged under President R. C. Lilly. The merger precipitated another, that of the Payne Avenue State Bank and the St. Paul State Bank (a branch of First National).³⁴ The new bank, as St. Paul State Bank, remained at 965 Payne Avenue. The combined assets of the new St. Paul State Bank were \$2.5 million, making the newly formed entity the largest community bank in the city.³⁵ Its first president was Elmer C. Turnquist, the 45-year-old son of a Swedish immigrant.³⁶ Turnquist and his family resided nearby, as did nearly all of the bank's directors.

At the time of the merger, the St. Paul State Bank was the only bank remaining on Payne Avenue. In the early 1930s new housing construction generally came to a halt. The St. Paul State Bank was among few neighborhood banks in the city to survive the Great Depression. Among many factors possibly contributing to its survival may have been the employment opportunities at the nearby Hamm's Brewery after the 1934 repeal of prohibition, as well as a well-rooted Payne Avenue area customer base.³⁷ The bank's tenants during the early 1930s included the *East Side Journal* and the Dow Publishing Company on the ground floor, with a beauty shop, four physicians, and two dentists on the second floor.³⁸ This continued the pattern established when the building opened, but the number of physicians and dentists steadily declined. In 1940, the upper floor offices housed only one physician, Waldemar C. Johanson, and the Ramsey County Selective Service Office.³⁹ The bank's leadership also reflected changes in the banking business and neighborhood demographics. Most notably, Swedish birth or ancestry ceased to be a standard for bank officers.

The post-World War II resurgence in housing sales and new construction revitalized the banking industry. In 1953 the St. Paul State Bank relocated to 1019 Payne Avenue to a new building with drive-in facilities. Subsequent owners divided the lower floor and mezzanine into additional office space for a variety of businesses. In 1960, the East Side Loan and Thrift Company, State Farm Insurance, the National Litter Control Co., and one dentist were housed in the old building,

³³ *Saint Paul Pioneer Press* 18 February 1923, 1.

³⁴ *East Side Journal*, 11 July 1930, 1.

³⁵ *Ibid.*

³⁶ 1930 U.S. Census, St. Paul, Ramsey Co., Enumeration District 180, Sheet 7B.

³⁷ Lanegran, "Swedes in the Twin Cities," 48; Peterson, *Historic Payne Avenue Business District*, 14.

³⁸ *St. Paul City Directory* 1923, 1930.

³⁹ *St. Paul City Directory*, 1931, 1936, 1940.

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and were followed by a succession of other tenants.⁴⁰ In recent years the building has been vacant.

Although Payne Avenue is today the center of businesses owned by new immigrants—as a selection of Mexican-American restaurants attests—the building is still known by many long-term residents as “the Swedish Bank,” although the term was never officially part of its name at this location.

William L. Alban

William Linley Alban (1873-1961) was a native of Plover, Wisconsin and arrived in St. Paul in 1906. He was in partnership with several St. Paul architects at various times, creating the firms of Thori, Alban & Fisher, Alban & Fisher, Alban & Hausler, and Alban & Lockhard. In 1913, his commissions with C. A. Hausler included residences in St. Anthony Park, the St. Anthony Park Methodist Church, and the Knox Presbyterian Church.⁴¹ The bank commission apparently led to another important building commission on Payne Avenue. Alban's design for the Salvation Army Temple at 1019 Payne was completed in 1926.⁴² At the time of the Payne Avenue State Bank commission, he appears to have been in solo practice and operating out of an office in the downtown Endicott Building. Alban retired in 1953 from Ellerbe & Co.⁴³

Charles Skooglun

The bank's Swedish-born builder was a prominent local contractor. Charles Skooglun (1860-unknown), a native of Wernland, arrived in St. Paul around 1900 and resided at 1105 Jessie Street. In addition to the Payne Avenue State Bank, he erected a number of business blocks on the avenue including the Earl Block (881-883; 1900) and other buildings on the East Side such as Mounds Park Sanitarium (1906) and the Minnehaha Cleaners (1928). In 1914, Skooglun was Vice President of the Swedish American Savings Bank.⁴⁴

Summary

The Payne Avenue State Bank (1923) at 945 Payne Avenue was the successor to the Swedish American State Bank organized in 1913. The business was originally located at 991 Payne Avenue. Designed by St. Paul architect William L. Alban and built by East Side contractor and Swedish-American Bank Vice President Charles Skooglun, the bank served the predominately

⁴⁰ *St. Paul City Directory*, 1960, 1965.

⁴¹ W. L. Alban file, Northwest Architectural Archives, University of Minnesota.

⁴² *East Side Journal* 3 December 1926, 5.

⁴³ W. L. Alban obituary, *Saint Paul Pioneer Press*, 4 July 1961, 3.

⁴⁴ *St. Paul City Directory*, 1914.

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Swedish-American community throughout the period of significance.⁴⁵ In addition to offering banking services, the bank building sheltered neighborhood newspaper offices, insurance agencies, offices of the area's Swedish-American physicians and dentists, and community meeting space. The early tenant mix continued through the bank's 1930 merger with the First State Bank of St. Paul.⁴⁶ The period of significance ends in 1953 with the bank's relocation to another Payne Avenue site. The building's high level of historic integrity continues to convey its significance as a former neighborhood financial and commercial center.

⁴⁵ St. Paul Building permit index card, on file at Ramsey County Historical Society, dated 5 April 1923. See also *Improvement Bulletin* No. 21, 21 April 1923, 15.

⁴⁶ *East Side Journal*, 11 July 1930.

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Geographical Data

Verbal Boundary Description

The Payne Avenue State Bank occupies Lots 29 and 30 of J.R. Weide's Rearrangement of Block 16 of the First Addition to the Arlington Heights Addition Except N. 75 Ft. and in said J.R. Weide's Rear Lots 4 and 5.

Boundary Justification

The boundary includes the property historically associated with the Payne Avenue State Bank.

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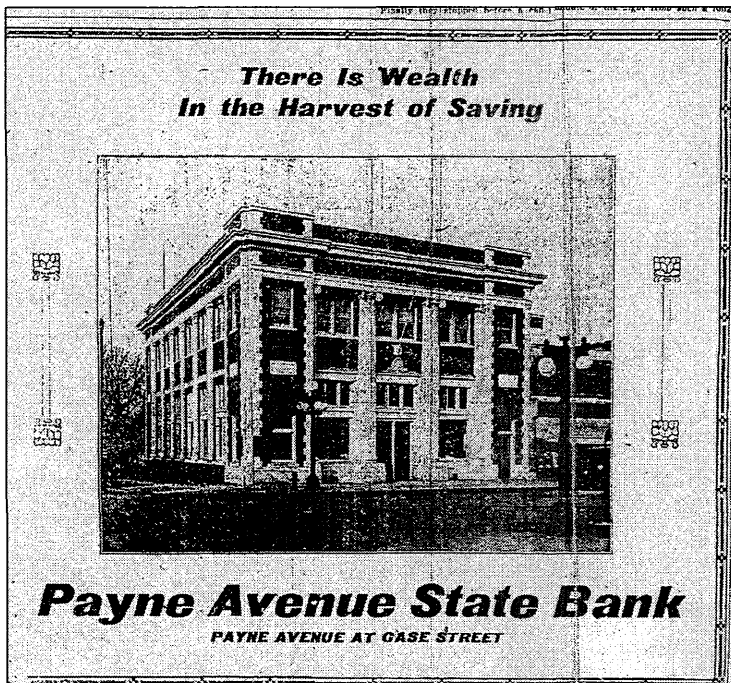
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Payne Avenue State Bank, 965 Payne Avenue, 1930
(Saint Paul Dispatch and Pioneer Press, photographer; Minnesota Historical Society)



Payne Avenue State Bank, 965 Payne Avenue
East Side Journal advertisement, August 23, 1924

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Digital Printing Specifications and Photo Log

Date of Photographs: December 8, 2006

Photographer: Carole S. Zellie

Digital views printed with Hewlett-Packard (HP) 84/85 dye-based inkset on HP Premium Photo Paper, Soft Gloss

1.
MN_RamseyCounty_PayneAveStateBank1.tif
Exterior, south and east facades, looking northwest.
2.
MN_RamseyCounty_PayneAveStateBank2.tif
Exterior, south facade, looking northeast.
3.
MN_RamseyCounty_PayneAveStateBank3.tif
Exterior, west facade, looking east.
4.
MN_RamseyCounty_PayneAveStateBank4.tif
Exterior, east facade, looking west.
5.
MN_RamseyCounty_PayneAveStateBank5.tif
Exterior, east and north facades, looking southwest.
6.
MN_RamseyCounty_PayneAveStateBank6.tif
Interior, first floor stair detail, looking northeast.
7.
MN_RamseyCounty_PayneAveStateBank7.tif
Interior, second floor southeast corner office, looking southeast.
8.
MN_RamseyCounty_PayneAveStateBank8.tif
Interior, second floor hallway, looking west.