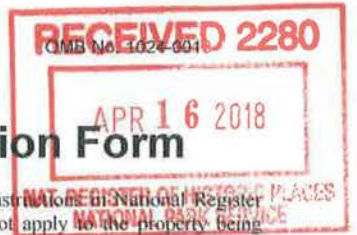


MP-2501

NPS Form 10-900

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 National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: Maynard State Bank
Other names/site number: Security State Bank of Maynard, Citizens State Bank
Name of related multiple property listing:
"Banks of Minnesota, 1853-1960" (Draft)
(Enter "N/A" if property is not part of a multiple property listing)


2. Location

Street & number: 330 Cynthia Street
City or town: Maynard State: Minnesota County: Chippewa
Not For Publication: Vicinity:

3. State/Federal Agency Certification

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

 national statewide X local
Applicable National Register Criteria:
 X A B X C D

	<u>4.10.18</u>
Signature of certifying official/Title: Amy Spong, Deputy SHPO	Date
State or Federal agency/bureau or Tribal Government	

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

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4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
 determined eligible for the National Register
 determined not eligible for the National Register
 removed from the National Register
 other (explain:)

For 
Signature of the Keeper

5/29/2018
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
Public – Local
Public – State
Public – Federal

Category of Property

(Check only one box.)

- Building(s)
District
Site
Structure
Object

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Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	_____	buildings
_____	_____	sites
_____	_____	structures
_____	_____	objects
<u>1</u>	_____	Total

Number of contributing resources previously listed in the National Register None

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE/financial institution

Current Functions

(Enter categories from instructions.)

RECREATION AND CULTURE/museum

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY REVIVALS/Classical Revival

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Brick and stone

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Maynard State Bank is a one-story, flat-roofed, rectangular structure built of brick and Bedford limestone. It is located at the corner of Cynthia Street and Sherman Avenue in the central commercial district of Maynard, Minnesota. The two primary façades feature a series of stone pilasters with Ionic capitals in a symmetrical pattern which strongly express the building's Classical Revival design. No significant changes have been made to the exterior except for replacement doors and windows, including some filled with glass blocks. The interior walls are decorated with mahogany wainscoting and plaster pilasters with Ionic capitals which mirror the stone pilasters on the exterior. The public area is separated from the tellers' workspace by low marble walls. The bank vault is sheathed in subway tile and has fully operable doors. The brass safety deposit boxes are on site. The interior is mostly unchanged. Overall, the building conveys its significance as a distinctive local example of Classical Revival design in rural banks. The period of significance is 1915, the year of construction.

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Narrative Description

Exterior

The Maynard State Bank is a one-story, flat-roofed, Classical Revival structure built of brick and Bedford limestone in 1915. This rectangular building occupies one lot at the western corner of the intersection of Cynthia Street and Sherman Avenue in Maynard's business district.¹ From the corner, the lot extends 36 feet northwest up Cynthia Street and 75 feet southwest down Sherman Avenue to the alley. There are two primary façades with Classical Revival ornamentation (Photo #1). The front façade facing Cynthia Street fills the entire 36-foot width of the property from the Sherman Avenue sidewalk to the adjoining building. The Sherman Avenue façade extends from the Cynthia Street sidewalk 48 feet southwest. This leaves 27 feet of the lot for parking spaces, which are accessed from the alley. The northwest façade abuts the neighboring building and is obscured. The rear façade is functional and unadorned.

The two primary façades are clad in brick laid in a running bond. Both façades are symmetrical in design with the dominant feature being a series of stone pilasters. The front façade has pilasters on each corner and two more which divide this elevation into three equal bays (Photo #2). The pilasters are in Ionic order and each sits on a square stone pedestal about two feet high. These pedestals rest on shallow plinths which are joined by a stone base that runs along both primary façades except at the main entrance. The cap of each pedestal joins a stone architrave which forms the sills of the windows. Directly above the capitals is a stone stringcourse which continues on both primary façades. Above this is a brick frieze, about 18 inches high. Within this frieze and above the central bay is a stone plaque in which the words "Maynard State Bank" are carved.² The frieze is topped by a wide cornice with dental ornamentation that continues on both primary façades. Above this cornice is a brick parapet with stone coping. The coping above the central bay rises a few inches and is flanked by stone scrolls.

The central bay contains the bank's main entrance, which is recessed and reached by single step up to a limestone threshold. There is a single door with narrow sidelights and small transom, all within a stone surround. The original wooden front door has been replaced by a metal door. Above the door, on the same plane as the exterior wall but still within the surround, is a 2 foot by 3 foot window opening. This window originally had multiplane glass but now is filled with glass block and an air conditioner vent. Above the surround, the brickwork is interrupted by a rectangular limestone panel. The two other bays hold large window openings which are divided into a two by three-foot upper section and a larger lower section. The lower sections, which historic photos indicate were originally filled by two-light windows divided by a single vertical

¹ The corner is identified here as "western" because the street grid was not laid out on a north-south axis, but rather on a 45% angle to the cardinal points of the compass.

² After 1936, the building was occupied by the Security State Bank as explained below. The new owners covered the sign for the Maynard State Bank but never altered it. After Citizens Alliance Bank, the successor to Security Statue Bank, built a new bank and left the historic structure in 2012, their sign was removed to reveal the original sign.

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mullion, are now single pane metal windows. As in the central bay, the upper sections were originally filled with multi-pane glass but are now filled with glass block. There are also rectangular stone panels above the transoms similar to the central bay.

The southeast façade along Sherman Avenue is similar to the front façade except that there are four rather than three equal bays, and unlike the front façade, they all contain windows (Photo #1). Counting the corner pilaster shared with the front façade, there are five pilasters with Ionic capitals and a pedestal system which follows the pattern of the front of the building. The architectural details are identical and, like the front façade, the upper sections of the windows have been filled with glass block.

The rear façade is composed of common brick and is unadorned (Photo #3). There is no parapet on this side. The brick wall is broken only by a chimney, a single door, and two windows. The small double hung window near the southwest corner allows natural light into the bank's restroom. The larger double-hung window near the southeast corner allowed light into the banking hall. It is topped by a transom which is also filled with glass block that very likely replaced the original window at the same time that glass block was added elsewhere.

Interior

Immediately inside the main entrance is a small vestibule which opens into the banking hall. The vestibule is formed by marble walls about four feet high topped by frosted glass panels framed in mahogany. The interior of the vestibule has a mahogany door with a glass panel (Photo #5). The public service area of the banking hall is a rectangular area separated from the employee areas by marble walls, also about four feet high. Customers interacted with tellers at three places where the marble was notched and the opening marked by a small marble counter (Photo #4). Originally the marble was topped by some sort of metal grating which probably also filled the teller windows. In 1948, this grating was removed and replaced by glass panels about 12 inches high supported by wood frames.³

The exterior walls are painted plaster with mahogany wainscoting. They are decorated by Ionic pilasters which mimic the pilasters on the exterior in size, style and number (Photo #8). However, the interior pilasters and their volutes are made of plaster rather than stone. The room has a coffered plaster ceiling, about 15 feet high. In 1948, the plaster was covered with small square acoustic tiles and the original light fixtures replaced (Photo #9). The floor in the public area is covered with white hexagonal tiles accented with patterns made of colored tiles.

Along the northeast wall within the employee area is the vault, a long rectangular room with metal vault doors at either end. The vault is about eight feet high and is sheathed in white subway tile capped with mahogany molding (Photo #6). The brass safety deposit boxes, which were originally inside the vault, are intact and on site.

³ "Local Bank is Dressed Up," *The Maynard News*, August 28, 1948, p. 1. Very likely, the bankers felt less threatened by robbery after the war.

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There is an office, presumably for the chief banking officer, in the northern corner of the banking hall. It is enclosed on its southeast side by the marble and glass vestibule wall and on its southwest side by an eight-foot plaster partition wall capped by mahogany trim. It has an eight foot ceiling with suspended fluorescent light fixtures. This room has mahogany wainscoting over a marble base and a mahogany door with a single glass panel, frosted for privacy (Photo #7). In the eastern corner of the banking hall there is another office area. This office once had a door separating it from the public area that has been removed.

Behind the marble walls in the banking hall are the teller workspaces which have ample built-in, wood cabinetry made of fir or pine. The floor in the teller's area is linoleum covered by carpeting. There is a fireplace along the rear (southwest) wall. At the western corner of the room there is a stairwell enclosed by an eight-foot plaster partition wall. Stairways lead six steps up to a small toilet room or down to the rear entrance and the basement.

The basement contains a furnace room, a coal room, and another vault. The front two-thirds of the basement is a large gathering space with a serving counter in one corner. There are linoleum floors and plywood ceilings (Photo #10).

Integrity

Although there have been a few changes, the building retains its historic integrity because it exhibits the physical features that convey its historical significance as a distinctive example of Classical Revival design as applied to a rural bank. Its location and setting on a corner lot in a commercial district are unchanged. The design, materials, and workmanship of the exterior façades are mostly unchanged, except for replacement doors and windows. The upper windows which were originally multi-paned glass are now filled with glass block.⁴ Unlike many rural banks, the exterior was never altered by the addition of a drive-up banking window.

The design, materials, and workmanship of the interior of the bank retain a remarkable level of integrity. The marble walls dividing the public area from the teller's workspace are unchanged. The bank replaced the original metal grillwork separating the teller's workspace from the public area with glass in 1948. The exterior plaster walls with their mahogany wainscoting and ornate plaster pilasters are all unchanged and generally in good repair. The original tile flooring in the public areas has not been altered. The coffered ceiling is intact, although it shows some need of repair. The acoustic ceiling tile was added in 1948. The vault is unchanged and its two metal doors are in working order. The brass safety deposit boxes are on site and in working order with keys in most keyholes. The millwork throughout is unchanged and in good repair. Overall, both the exterior and the interior convey the feeling of a small, rural, 1915 bank built in the Classical Revival style.

⁴ The photo in Figure #3, which clearly shows the original windows, was taken in 1948. Maynard Mayor Richard Groothuis reports that some residents recall that the original windows might have been replaced with glass block following a tornado in 1957.

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8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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Areas of Significance

(Enter categories from instructions.)

ARCHITECTURE

Period of Significance

1915

Significant Dates

1915

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

A. Moorman and Company (St. Paul, Minnesota)

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Maynard State Bank is locally significant under **Criterion C** in the area of architecture because it embodies the distinctive characteristics of the Classical Revival style as applied to rural banks. It is a well preserved example of how local architects adapted the model of Classical Revival banks designed for corner lots in big cities to modest banks on corner lots in small towns. The period of significance is 1915, the year of construction. The property relates to the state-wide historical context of "Railroads and Agricultural Development 1870-1940." The evaluation of this property is guided by the draft Multiple Property Documentation Form entitled "Banks of Minnesota, 1853-1960."

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

Maynard as a commercial center

There were few people of European ancestry in Chippewa County prior to 1862, but after the Dakota War and the passage of the Homestead Act, growing numbers of immigrants arrived to create homesteads and build villages, especially along the Minnesota and Chippewa Rivers. By 1875, the population had reached nearly 3,000, and a decade later it had more than doubled.⁵ There were settlers in Stoneham Township in the early 1880s but no real town until the arrival of the Willmar and Sioux Falls Railroad in 1888. In that year, John M. Spicer, the railroad's president, platted the town of Maynard as the company laid track through Chippewa County to create a line from St. Cloud southwest to Sioux Falls.⁶ He named the town "in honor of his sister's husband."⁷ Soon there was a train depot and a grain elevator, and Maynard was on the path to become a thriving commercial center in southern Chippewa County. There was a post office by 1889 and a fire department by 1892. Residents incorporated their community as a village in 1897.⁸

⁵ L. R. Moyer and O.G. Dale, *History of Chippewa and Lac Qui Parle Counties, Minnesota* (Indianapolis: B. F. Brent Co. 1916), 182.

⁶ Moyer and Dale, 216; Michael Groothuis, *Voices from the Past* (Dallas: Chihintia Productions, 1987), 12. Stoneham Township supported the railway development with \$2,000 in bonds. In 1907, James J. Hill's Great Northern Railway Company bought the Willmar and Sioux Falls Railway Company. Richard Prosser, *Rail to the North Star: A Minnesota Railroad Atlas* (Minneapolis: University of Minnesota, 1966, report 2007), 169.

⁷ Warren Upham, *Minnesota Place Names*, 3rd Ed. (St. Paul: Minnesota Historical Society Press, 2001), 107.

⁸ Moyer and Dale, 216.

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By 1915, Maynard was a well-established village with five grain elevators, a brick school house, a hotel, a telephone company, many retail merchants, a lumber yard, three Protestant churches, a lively newspaper, and a Chautauqua Association.⁹ There were also two banks, the Maynard State Bank and the Home State Bank, and in that year, the former moved into its new building, the subject of this nomination. The authors of the standard history of Chippewa County, published in 1916, reported that the Maynard State Bank had recently built a “new banking house of Bedford stone and brick, furnished in marble and mahogany, constructed at a cost of \$15,000.” They were so impressed that they featured a photograph of the new bank (Figure #1).¹⁰

The history of banking in Maynard starts with the organizing of the Citizens Bank in 1900. In 1902, a group led by D. A. McLarty bought this bank and in 1907 reorganized it as the Maynard State Bank with McLarty as president, C. S. Orwall as vice-president, W. C. Thompson as cashier, and Otto A. Dahleen as assistant cashier. In 1910, a second group of investors organized the Home State Bank. It was purchased in 1915 by a group that included James Haukland, president, W. H. Cornwright, vice-president, and H. L. Shand, cashier.¹¹ Although the population of Maynard never exceeded 500, it soon had a third bank.¹² In 1917, the Farmers and Merchants State Bank of Maynard was organized, with John Swift as president, E. T. Skrukkud as vice president, and F. I. Fredine as cashier.¹³

Perhaps because it was managed by experienced entrepreneurs, the Maynard State Bank was the most successful, at least in the short term. D. A. McLarty, the president, was a dynamic Granite Falls businessman involved in banking and real estate throughout the region. Born in Canada, he came to Minnesota in 1872 and was admitted to the bar in 1878. He settled in Granite Falls, and soon had invested in various businesses, including several banks. In 1906, he became president of the First National Bank of Granite Falls, the result of the merger of two earlier banks.¹⁴ He also served as mayor. Granite Falls is the county seat of Yellow Medicine County, but McLarty also made investments in Chippewa County where he organized the Clara City State Bank in 1892, reorganized the Maynard State Bank in 1907, and founded the Farmers State Bank of Wegdahl in 1909. In 1915, his Maynard State Bank built its new Classical Revival building at the corner of Cynthia and Sherman, the main commercial intersection of Maynard.¹⁵

⁹ Moyer and Dale, 216-218.

¹⁰ Moyer and Dale, 311. The photo plate follows page 216.

¹¹ Moyer and Dale, 311-312.

¹² The population in the 1910 census was 386. Moyer and Dale, 182.

¹³ A. J. Veigel, *Thirteenth Report of the Department of Banking of the State of Minnesota for the period from July 1, 1922 to June 30, 1924*.

¹⁴ Arthur Rose, *An Illustrated History of Yellow Medicine County, Minnesota* (Marshall, MN: Northern History, 1914), 186.

¹⁵ *Compendium of History and Biography of Central and Northern Minnesota* (Chicago: Geo A. Ogle & Co, 1904), 484; Carl and Amy Narvestad, *A History of Yellow Medicine County, Minnesota, 1872-1972* (Granite Falls, Yellow Medicine Historical Society, 1972), 192-193.

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The vice president of the Maynard State Bank was also an experienced businessman from Yellow Medicine County. C. S. Orwoll arrived in Granite Falls in 1872 and eventually started a hardware store. When he lost it to fire in 1884, he moved to Clarkfield, a farming center seventeen miles west of Granite Falls. He started a new store and eventually a grain elevator, and in 1892 he joined with McLarty to organize the Clarkfield State Bank. Later Orwoll and McLarty partnered to found the Clara City State Bank and the Farmers State Bank of Wegdahl in Chippewa County. Eventually he also served as an owner/director of banks in Cottonwood (Lyon County), Chokio (Stevens County), and Hazel Run (Yellow Medicine).¹⁶

The Maynard State Bank was managed by W. C. Thompson, another Granite Falls businessman, the chief cashier, and by Otto Dahleen, the assistant cashier. Dahleen, a native of Sweden who had settled in Maynard, was involved with the bank from its origins in 1900. When Thompson died in 1920, Dahleen became the chief cashier and served in that capacity until his death in 1929.¹⁷ He was the only officer of the Maynard State Bank from Maynard.

When McLarty and his collaborators decided that the Maynard State Bank needed a new building, it was almost inevitable that a Classical Revival building would be the result. In 1893, a team of leading architects led by Daniel Burnham built the "White City," a neoclassical ensemble of temporary structures on Chicago's lakefront for the World's Columbian Exposition. This sparked the explosion of interest in Classical Revival styles among architects. It also had a big impact on bankers, who happened to be holding their American Banking Association convention in Chicago at the same time. The bankers were traumatized by the crash of 1893, the worst depression the country had yet faced. They were looking for a way to rebuild public confidence in the banking system. One approach was to build banks that visually inspired trust, and the White City seemed to be the answer. Banks which echoed the dignified, symmetrical style of ancient Greece and Rome would communicate stability and security to customers.¹⁸

Leading architects of the period built large Classical Revival banks in New York and other cities, and across the Midwest, local architects designed smaller, less lavish banks based on the big city models. For example, McKim, Mead, and White's Knickerbocker Trust building on 5th Avenue in New York in 1902 served as a model for smaller banks across the country, especially those built on corner lots. This building was elaborately ornamented with Corinthian pilasters and a carved entablature, but did not employ a classical portico (Figure #4).¹⁹ In smaller cities and towns, less elaborate banks were built on the same general plan, like the Miners and Mechanics Bank in Carbondale, Pennsylvania in 1915 (Figure #5).²⁰

¹⁶ *Compendium*, 369-370; Carl and Amy Narvestad, 381-382.

¹⁷ "Prominent Maynard Citizen Is Called Over the Great Divide," *The Maynard News (TMN)*. January 11, 1929.

¹⁸ Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, NC: McFarland & Co, 2005), 127.

¹⁹ Belfoure, 150-151.

²⁰ Belfoure, 180-181.

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The Maynard State Bank, also on a corner lot, was built that same year, a smaller and less elaborate version of the same idea. In a small village like Maynard even a modest Classical Revival building stood apart from its surroundings and made a powerful statement about the bank's strength. There are no other Classical Revival buildings today in Maynard, and it is very likely that there was never a building that remotely resembled the Maynard State Bank. The bank called attention to itself in part because of its uniqueness in the context of the town.

Although no records have been found which conclusively identify the architect of the Maynard State Bank, it is very likely the work of A. Moorman and Company, a St. Paul firm which specialized almost exclusively in designing, building, and furnishing banks in small towns throughout the Midwest. The company advertised by sending illustrated catalogues of their work to interested bankers. A 1920 catalogue of "representative examples" of Moorman and Company's work features photographs of about fifty banks built in Minnesota, Wisconsin, Iowa, Illinois, Nebraska, Missouri, Montana and both North and South Dakota. All the banks are in small to medium-sized towns and all are designed in some form of Classical Revival style.²¹

This catalogue includes 17 banks built in rural Minnesota, including several in western Minnesota towns not far from Maynard, including Canby (Yellow Medicine County), Eagle Bend (Todd County), Glencoe (McLeod County), Herman (Grant County), Redwood Falls (Redwood County), and Willmar (Kandiyohi County). The Moorman design for the Bank of Canby is similar to the Maynard bank except that it is a two story building (Figure #6).²² The Granite Falls Bank, built in 1912, was very likely designed by Moorman. Like the Maynard State Bank, it is a one-story brick building on a corner lot ornamented by pilasters (Figure #7).²³

Too Many Banks

The number of small rural banks grew rapidly in the period before and during World War I because of the great increase of land under cultivation following the 1850s treaties with the Dakota and the European migration to the region. The economic growth brought by the development of these lands was accelerated when the war in Europe increased demand for foodstuffs. This led to steadily increasing commodity prices which in turn encouraged a great inflation in land prices. During the war years, as an astute banking analyst wrote, it "was

²¹ A. Moorman and Company, *Representative Examples of the Work of the A. Moorman and Company in the Design, Construction, Reconstruction, and Equipment of Bank Buildings* (St. Paul, 1920).

²² Moorman, p. 16-17. The bankers in larger towns often built two story buildings and rented the second floor office space to local professionals. The Bank of Canby is part of Canby Commercial Historic District, added to the National Register in 1980.

²³ In a 1999 letter to the State Historic Preservation Office, Granite Falls Bank president P. Stephen wrote that the building was designed and built by Moorman and Company. In the Minnesota Historic Preservation Office files for Yellow Medicine County (YM-GFC-54).

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accepted as almost axiomatic that the progress and development which had continued unbroken for a quarter of a century would proceed at the same pace.”²⁴

In this atmosphere, many farmers thought they were prosperous because they failed to distinguish between the inflation in their land values and their actual cash income from farm operations. Accordingly, they felt that the time was right to expand the size of their farms. Others invested in land for speculative purposes. This required mortgages, or often second mortgages, and the demand for credit was met by a great proliferation of banks throughout the region. State banking regulation was lax, and the amount of capital required even for a “state” bank was relatively small.²⁵ Many of the bankers were new to the business and had no memory of the Depression of 1893 not to mention the Panic of 1857, both of which led to massive bank failures.²⁶ Not surprisingly they were very lenient with their credit policies.

It was perhaps too easy to organize a small town bank during the first two decades of the twentieth century. In Minnesota, there were 997 banks in 1911 and a decade later, there were 1,536 banks. In that same period, however, the population had increased only 15% and the number of farms by 14.3%. As a result, the number of banks per capita in 1921 far exceeded the national average. In Minnesota, there was one bank per 1,590 citizens whereas nationwide the ratio was one bank per 3,520.²⁷ Moreover, some towns with very small populations had two or three or even four banks locked in intense competition, a situation which encouraged lax credit policies.

This set the stage for the “Crisis of 1920.” Prices for wheat, corn and flax in Minneapolis topped out in 1919 and began their long decline. Farmers took great losses, and with that, land values quickly began to fall. The banks found themselves holding uncollectible first and second mortgages supported only by an equity in land which could not be sold for anywhere near its presumed value as collateral. A great boom, partially the result of the rapid settlement and partially the result of the wartime demand for agricultural goods, came to an end. About one third of Minnesota’s banks had failed by 1930. Whereas there had been 1,536 banks in 1921, there were 1,015 by 1930. There was an agricultural depression in Minnesota and neighboring states in the 1920s, the decade before the Great Depression.²⁸

²⁴ Curtis L. Mosher, *The Causes of Banking Failure in the Northwestern States* (Minneapolis: Federal Reserve Bank 1930), 6. This booklet provides an excellent primer on the agricultural and banking crisis in Minnesota, South Dakota, North Dakota, and Montana in the 1920s. These states composed the Ninth District of the Federal Reserve System headquartered in Minneapolis. Congress passed the Federal Reserve Act in response to the banking crisis in 1907. See also Denis Gardner, “Banks of Minnesota, 1853-1960” (Draft), *Multiple Property Documentation Form*, 2013, E26 (available at the Minnesota Historic Preservation Office).

²⁵ Following the panic of 1857, Minnesota created a state banking system to protect people from overleveraged banks. It prohibited banks in communities with less than 200 people, and required a minimum capital investment of \$25,000. Gardner, E11.

²⁶ Gardner, E11 and E47

²⁷ Gardner, E50.

²⁸ Gardner, E50-51.

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With three banks, the village of Maynard was bound to experience some turbulence. All its banks made it through the first several years of the crisis. The state Department of Banking report for the period ending June 30, 1924, shows all three banks still in operation, although one of them, the Home State Bank, was not running a profit and had limited reserves. In his preface to this report, A. J. Veigel, the superintendent of banks, stated unequivocally that "many cities and especially villages have too many banks," and he urged banks to consolidate where possible.²⁹ This was perhaps taken to heart in Maynard, because the Home State Bank was absorbed by the Maynard State Bank in 1925. The Farmers and Merchants State Bank of Maynard continued for another five years, and then, in 1930, it too was absorbed by the Maynard State Bank.³⁰

The Maynard State Bank might have survived as the town's sole banking institution had the Great Depression not intervened. Instead, it was forced to shut its doors on September 23, 1931. According to the local newspaper, the bank directors voluntarily closed the bank to protect the depositors from further losses. The paper noted sympathetically that the directors should not be blamed personally, and noted that four other small town banks in the area had closed that same week.³¹ In fact, the number of banks in Minnesota had contracted to about 700 by 1933, and rural banks were the hardest hit.³² The Maynard State Bank was now under the control of the Department of Banking, which initiated a liquidation process. As part of this process, the commissioner of banks took over legal title to the building.

Maynard residents did not give up their local bank without a struggle. For the next three months, the depositors tried to reorganize and reopen the bank. A committee applied to the state for an opportunity to reorganize and then placed an advertisement in the newspaper asking all depositors to attend a meeting on October 24, 1931.³³ At the meeting, the leaders announced the sale of stock for a reorganized bank and explained to the depositors the necessity of signing a waiver. Under the law, which the newspaper printed in full, 90% of the depositors and unsecured creditors had to agree to the reorganization. In effect, the depositors rather than the state would then control the settlement of the bank's debts. The depositors would take their losses, but the process could be cheaper and the community might have a functioning bank sooner.

²⁹ A. J. Veigel, *Thirteenth Report of the Department of Banking of the State of Minnesota for the period from July 1, 1922 to June 30, 1924*.

³⁰ A. J. Veigel, *List of State Banks, Saving Banks, Trust Companies, Building and Loans Associations, Certain Investment companies and Credit Unions under the Supervision of the Banking Division, Department of Commerce of the State of Minnesota, December 1, 1930*.

³¹ "Local Bank Closes Doors," *TMN*, September 25, 1931, 1. During 1931, a total of 93 state and national banks failed in Minnesota. D. Jerome Tweton, *Depression: Minnesota in the Thirties* (Fargo: North Dakota Institute for Regional Studies, 1981), 41.

³² Gardner, E52-53.

³³ Advertisement, *TMN*, October 23, 1931, p. 1.

Maynard State Bank

Chippewa County,
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In December the newspaper reported that the reorganization of the bank was progressing.³⁴ However, the newspaper never reported again on the process. Very likely, the committee was not able to collect the required number of waivers from the depositors and creditors. During the next several years, citizens of Maynard did their banking elsewhere, especially at two banks in Montevideo, the Security National Bank and the Union State Bank, both of which survived the Depression. These banks advertised aggressively in the Maynard newspaper, making clear, as a Security National advertisement put it, that “the facilities of the Bank are at the disposal of the people of Maynard and community.”³⁵

A stable bank in a classic building

The citizens of Maynard did not have to do their banking business elsewhere for very long. Soon they were once again having their banking needs met in the Classical Revival building at the corner of Cynthia and Sherman. The first public announcement of a new bank in the local newspaper was in December 1936. “After long and dreary months of waiting,” the newspaper wrote, a charter had been granted to a new banking company. The newspaper reprinted the articles of incorporation, which indicated that the directors of the new bank, to be called Security State Bank of Maynard, were O. T. Haugen of Maynard, C. O. Ofsthun of Cyrus, and G. C. Eggen of Wegdahl. The newspaper reported that Eggen would be the cashier, and that he was in the process of moving to Maynard with his family.³⁶ He was 47 years old and had worked in banks in South Dakota earlier in his career.³⁷

On January 2, 1936, the commissioner of banking conveyed the former Maynard State Bank building to C. O. Ofsthun for the price of \$2,500 and shortly thereafter, Ofsthun deeded the property to the Security State Bank of Maynard.³⁸ Meanwhile, Eggen updated the heating plant and banking equipment in preparation for a grand opening. Having lived through the trauma of bank failure, the local business community enthusiastically welcomed the return of banking services to Maynard. A committee of local business leaders organized a “grand holiday” to celebrate the opening of the new bank. This group ran a front page advertisement in *The Maynard News* for January 10, 1936, alerting citizens of the bank’s “grand opening” on Saturday, January 18, 1936.

On the day before the big event, the “merchants and businessmen of Maynard” ran a full page advertisement welcoming the new bank and detailing the program for the “gala day,” which included “a free moving picture show” in the Maynard Pavilion (the movie theater), a free lunch, entertainment by the Maynard School Band, and of course, a tour of the new bank. Those touring

³⁴ “Reorganizing of Bank is Progressing Rapidly, *TMN*, December 11, 1931, p. 1.

³⁵ Advertisement for Security State Bank of Montevideo, *TMN*, October 9, 1931, p. 5

³⁶ “New Bank Will Probably Open Here This Month,” *TMN*, December 6, 1935, p. 1 and p. 3.

³⁷ Eggen was born in 1889 and died in Maynard in 1955. The 1920 census records him as a bank clerk in one South Dakota town and the 1930 census as a bank cashier in another South Dakota town.

³⁸ According to the abstract of the property, held by the City of Maynard.

Maynard State Bank

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the bank were promised a souvenir of the occasion (Figure #8).³⁹ In that same issue, the local creamery published a large advertisement welcoming the new bank and “in order to help with the celebration on Saturday,” promised to “pay out the monthly cream checks on that day so it will be possible for patrons to cash them at the new bank on the day of the grand opening.”⁴⁰

Following the event, the newspaper reported that “the town was filled with people from the community who came to take part in welcoming the new bank.” In that same issue, Eggen ran an “announcement” thanking the local businesses and the community for “making us feel that we are welcome,” and promising “to use every effort to further the interests of the village, community, and its people.” The newspaper concluded its coverage by observing “that the community was in great need of a bank was clearly demonstrated by not only the moral support extended thus far to the new institution but by the financial encouragement given it.”⁴¹

In fact, the new bank proved stable and Maynard was never again without a local bank. In 1948, after 12 successful years, Eggen sold the bank to William A. Moen, Sr., a banker from North Dakota, with the understanding that the bank’s employees would continue under new management. Eggen and his wife also sold their home to Moen. *The Maynard News* thanked Eggen for opening the bank “after the disastrous depression era,” and noted that the bank had grown into “profitable enterprise which is a real credit to the community.” The paper also noted that Eggen and his family “seemed to fit right into the life of the town,” and that Eggen had served on the school board and the Commercial Club.⁴²

Once in control, Moen made some changes designed to refresh the bank’s interior. According to the newspaper, he removed the metal grating around the teller’s windows and replaced it with “modernistic” glass panels that are in place today. The ceiling plaster was covered in “modernistic” acoustic tile and new light fixtures were installed. The walls were painted a brighter color and venetian blinds were hung. Moen also added a concrete sidewalk to the back door to provide easier access to the basement meeting room, which he said, “was available to any group for meeting at any time, without cost.” He also told the paper that the bank could now handle Federal Housing Authority loans.⁴³

The Security State Bank stayed in the Moen family hands for thirty years. The stability of the bank was celebrated in 1961 when the bank held a 25th Anniversary open house attended by 400 guests. William Moen welcomed representatives from three major banks in the Twin Cities as

³⁹ Full page advertisement, *TMN*, January 17, 1936, p. 5.

⁴⁰ Advertisement: “Maynard Cooperative Creamery Welcomes the Security State Bank,” *TMN*, January 17, 1936, p. 4.

⁴¹ “Celebration of Bank Opening Great Success,” *TMN*, January, 24, 1936, 1; “Announcement,” *TMN*, January 24, 1936, p. 3.

⁴² “Security State Bank Changed Owners Wedn.” *TMN*, June 11, 1948, p. 1.

⁴³ “Local Bank Dressed Up,” *TMN*, August 28, 1948, p. 1.

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well as bankers from the neighboring towns. The guests were served coffee and cookies and one citizen won the door prize of \$25 worth of silver dollars.⁴⁴

In 1976, his son William F. Moen, Jr. sold the bank to Robert Wiley of Granite Falls, and in 1991, Wiley sold it to the Forstrom Bancorporation, Inc., a bank holding company which grew out of the Citizen's State Bank of nearby Clara City. In 1955, C.R. Forstrom moved from Willmar to Clara City after purchasing a minority interest in the Citizen's State Bank, an institution that traced its origin back to 1902.⁴⁵ He eventually became sole owner, and in 1982 he created Forstrom Bancorporation as a holding company to own the Citizens State Bank of Clara City and eventually other rural banks, including the Security State Bank of Maynard.

When Forstrom purchased the Maynard bank in 1991, he merged it with the Citizens State Bank. After that, the bank continued to operate out of the Classical Revival building in Maynard under the name of Citizens State Bank. In 2011, Citizens State Bank changed its name to Citizens Alliance Bank, and in 2012, the company built a new Citizens Alliance building with a drive-up window in Maynard, about a block away from the original bank. After Citizens Alliance Bank moved into its new building, the 1915 building was purchased by Ron Fagen, a Granite Falls businessman who owns and manages Fagen, Inc. A Maynard native, Fagen then donated the building to the city for use as a museum. A committee of local residents is currently collecting artifacts and developing the museum. They open the bank to the public for special local events such as the town festival and class reunions.

Conclusion

The Multiple Property Documentation Form for "Banks in Minnesota, 1853-1960" suggests that a bank is eligible under **Criterion C** in the area of architecture if it is a distinctive local example of a particular architectural style.⁴⁶ The Maynard State Bank embodies the distinctive characteristics of Classical Revival style as applied to rural banks. It is a well preserved example of how local architects adapted the model of Classical Revival banks designed for corner lots in big cities to modest banks sited on corner lots in small towns. The period of significance is 1915, the year of construction.

⁴⁴ "Large Crowd Attended Banks 25th Anniversary," *TMN*, January 27, 1961, p. 1.

⁴⁵ Founded as the German American Bank in 1902, it changed its name to the German American State Bank in 1909, and then during the war with Germany, to Citizens State Bank.

⁴⁶ Gardner, p. F8-9.

Maynard State Bank

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Minnesota

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9. Major Bibliographical References

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Tweton, D. Jerome. *Depression: Minnesota in the Thirties*. Fargo: North Dakota Institute of Regional Studies, 1981.

Upham, Warren. *Minnesota Place Names*, 3rd Ed. St. Paul: Minnesota Historical Society Press, 2001.

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Veigel, A. J. *List of State Banks, Saving Banks, Trust Companies, Building and Loans Associations, Certain Investment companies and Credit Unions under the Supervision of the Banking Division, Department of Commerce of the State of Minnesota, December 1, 1930*.

Veigel, A. J. *Thirteenth Report of the Department of Banking of the State of Minnesota for the period from July 1, 1922 to June 30, 1924*.

Various articles from the surviving issues of *The Maynard News*.

Previous documentation on file (NPS):

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

Primary location of additional data:

- State Historic Preservation Office: Letter of Eligibility, June 10, 2016
 Other State agency
 Federal agency
 Local government
 University
 Other: Chippewa County Historical Society

Maynard State Bank

Chippewa County,
Minnesota
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Historic Resources Survey Number (if assigned): CP-MAY-002

10. Geographical Data

Acreage of Property Less than one acre

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

1. Zone: 15 Easting: 305055 Northing: 4975423

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

The southeast 36 feet of Lot A, Block 9 of the Gjevre Brothers amendment of Lots 1-4 of Block 9 in the original plat of the City of Maynard, Chippewa County, Minnesota

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the portion of the city lot historically associated with the property.

11. Form Prepared By

name/title: Greg Gaut
organization: Historic Preservation Consultant
street & number: 1235 Yale Place #408
city or town: Minneapolis state: Minnesota zip code: 55403
e-mail: GregGaut@gmail.com
telephone: 612-200-9494
date: December 18, 2017

Additional Documentation

- **Maps:** A USGS map or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.

Maynard State Bank

Chippewa County,
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• **Photo Log**

Name of Property: Maynard State Bank

City or Vicinity: Maynard

County: Chippewa

State: Minnesota

Photographer: Greg Gaut

Date Photographed: September 18, 2017

Photo #1: MN_Chippewa Co_Maynard State Bank_0001

Front (northeast) and southeast façades, camera facing generally west.

Photo #2: MN_Chippewa Co_Maynard State Bank_0002

Front façade, camera facing southwest.

Photo #3: MN_Chippewa Co_Maynard State Bank_0003

Rear (southwest) and southeast façades, camera facing northeast.

Photo #4: MN_Chippewa Co_Maynard State Bank_0004

The banking hall, camera in entrance vestibule facing southwest.

Photo #5: MN_Chippewa Co_Maynard State Bank_0005

The entrance vestibule, camera facing northeast.

Photo #6: MN_Chippewa Co_Maynard State Bank_0006

Bank vault along northwest wall of banking hall, camera facing northwest.

Photo #7: MN_Chippewa Co_Maynard State Bank_0007

Bank officer's office, camera facing south.

Photo #8: MN_Chippewa Co_Maynard State Bank_0008

Interior pilaster with plaster capitol on southeast wall, camera facing southeast.

Photo #9: MN_Chippewa Co_Maynard State Bank_0009

Coffered ceiling, camera facing southwest.

Photo #10: MN_Chippewa Co_Maynard State Bank_0010

Basement, camera facing northeast.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

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Name of multiple listing (if applicable)

Section number Additional Pages Page 1

Historic Photos and Site Map

Figure #1: The photo plate following page 216 in Moyer and Dale's *History of Chippewa and Lac Qui Parle counties, Minnesota*, published in 1916. Taken together the two photos suggest the powerful impression even a small Classical Revival bank might make on local citizens in the context of the built environment of a very small Minnesota town.

Figure #2: An early postcard of the Maynard State Bank (from the archives of the City of Maynard).

Figure #3: A news photo of Cynthia Street at the Sherman Avenue intersection with the bank, by this time the Security Sate Bank, on the left. The notation on the photo indicates that it was taken in 1948 (from the archives of the City of Maynard).

Figure #4: McKim, Mead & White's Knickerbocker Trust building in New York City. This 1902 design was widely emulated in bank buildings across the country.

Figure #5: The Miners' and Mechanics Bank in Carbondale, Pennsylvania, built in 1915, followed the Knickerbocker Trust model to create a smaller bank with more modest ornamentation.

Figure #6: Bank of Canby, designed and built by A. Moorman and Company. Photo from page 16 in the Moorman's company catalogue entitled *Representative Examples of the Work of A. Moorman and Company in the Design, Construction, Reconstruction, and Equipment of Bank Buildings* (St. Paul, A. Moorman & Company, 1920).

Figure #7: Granite Falls State Bank, very likely designed and built by A. Moorman and Company (A 1999 photo available in the files of the State Historic Preservation Office for Yellow Medicine County).

Figure #8: Full page advertisement on page 5 of *The Maynard News*, January 17, 1936. From the Minnesota Historical Society newspaper collection.

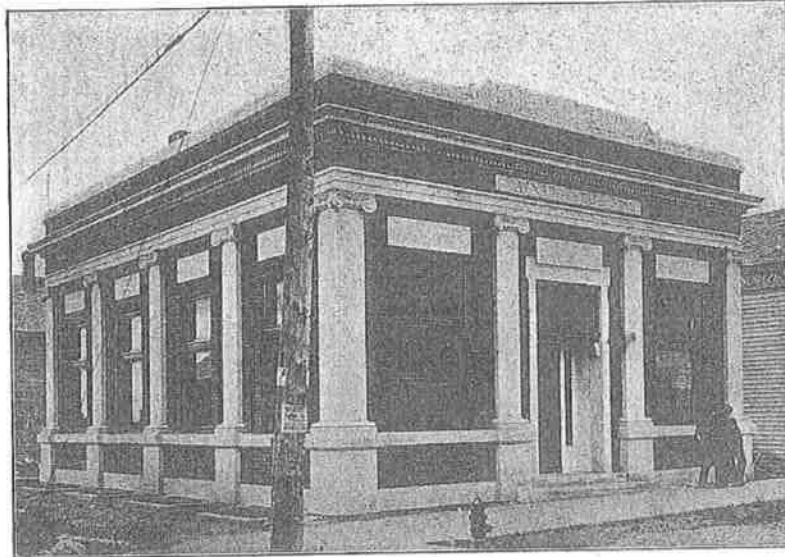
Figure #9: Site map based on Google Earth shot with arrows indicating camera direction of external photographs

United States Department of the Interior
National Park Service

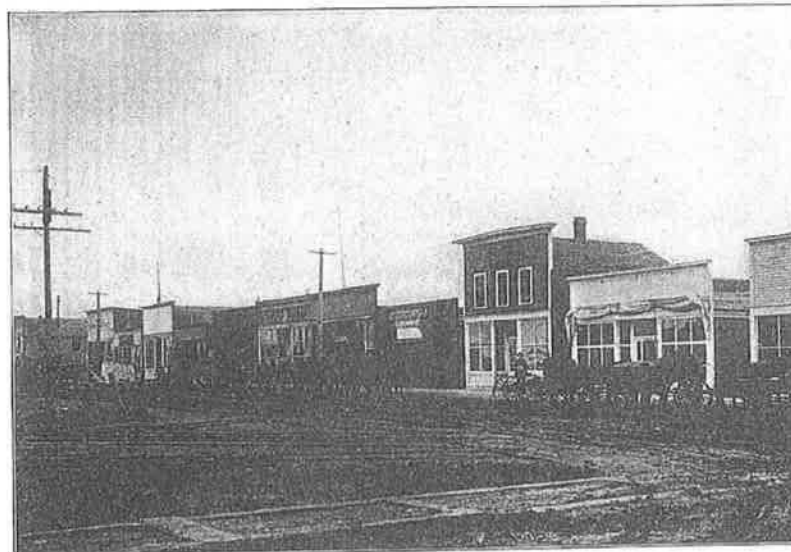
National Register of Historic Places
Continuation Sheet

Maynard State Bank
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Chippewa County, Minnesota
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Banks of Minnesota 1853-1960 (Draft)
Name of multiple listing (if applicable)

Section number _____ Additional Pages _____ Page 2



STATE BANK, MAYNARD.



MAIN STREET, MAYNARD.

Figure #1

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National Park Service

National Register of Historic Places
Continuation Sheet

Maynard State Bank
Name of Property
Chippewa County, Minnesota
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Banks of Minnesota 1853-1960 (Draft)
Name of multiple listing (if applicable)

Section number Additional Pages Page 3



Figure #2



Figure #3

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Maynard State Bank
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Name of multiple listing (if applicable)

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Figure #4

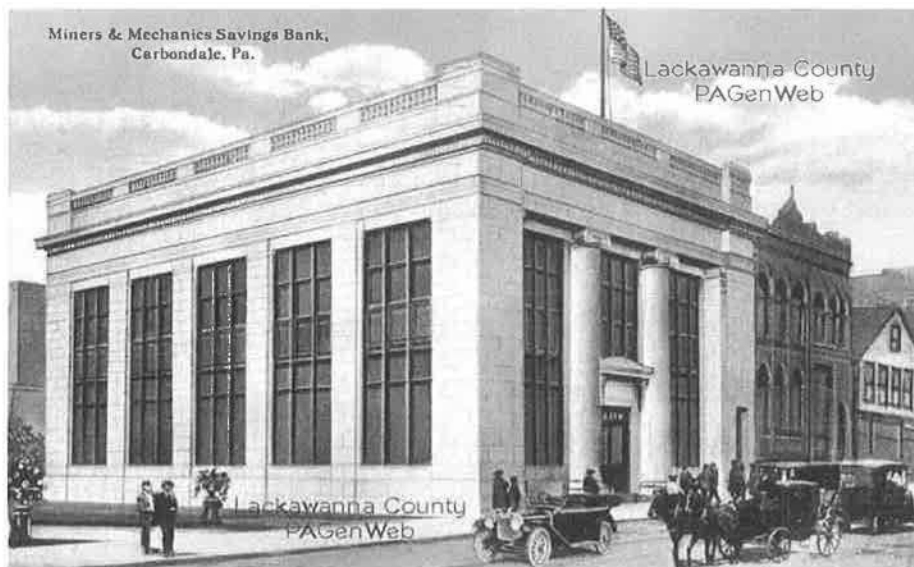


Figure #5

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Maynard State Bank
Name of Property
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Banks of Minnesota 1853-1960 (Draft)
Name of multiple listing (if applicable)

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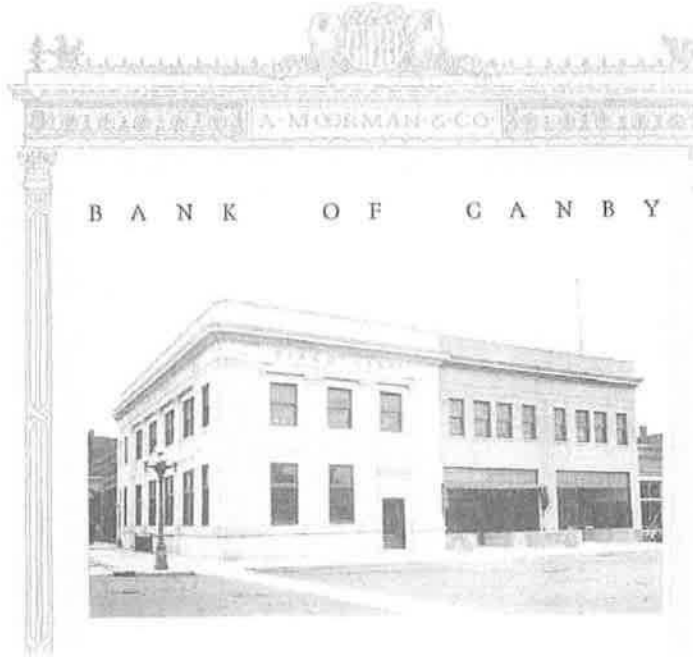


Figure #6



Figure #7

United States Department of the Interior
National Park Service

National Register of Historic Places
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Maynard State Bank
Name of Property
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THURSDAY, JANUARY 16, 1936 THE MAYNARD NEWS, MAYNARD, MINNESOTA PAGE FIVE

WELCOME!!

The Merchants and Businessmen
of Maynard Welcome



The Security State Bank

Which Will be Opened Formally on

SATURDAY, JANUARY 18, '36

It is with a great deal of pleasure that the people of Maynard and community will extend to Mr. G. J. Eggen, Cashier of the new bank of Maynard, the right hand of fellowship and assure him a cordial welcome to our business and social circles. We of the community have discovered what it means to be without local banking facilities and for this reason the business fraternity of the village deem the opening of the new bank worthy of celebration.

Therefore you are invited to come to Maynard, Saturday, Jan. 18, and do your share to make the event a gala day, and incidently to enjoy the hospitality of the businessmen.

PROGRAM

At 1 o'clock p. m. the doors of the Maynard Pavilion will be thrown open to guests, who will be entertained by a few informal talks which will occur just previous to

A FREE MOVING PICTURE SHOW

The Free Show will be one of the best and latest pictures, "The Iron Man" starring Barton MacLane.
It is a picture everybody will enjoy.

First Show in Afternoon after Program. Two Shows in the Evening, 7:15 and 9 p. m.

Free Lunch will Be Served After the Show

The Maynard School Band will Furnish Music During the Afternoon

An invitation is extended by Mr. Eggen to visit the Bank and get acquainted, and to receive a souvenir of the occasion.

Figure #8

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Maynard State Bank
Name of Property
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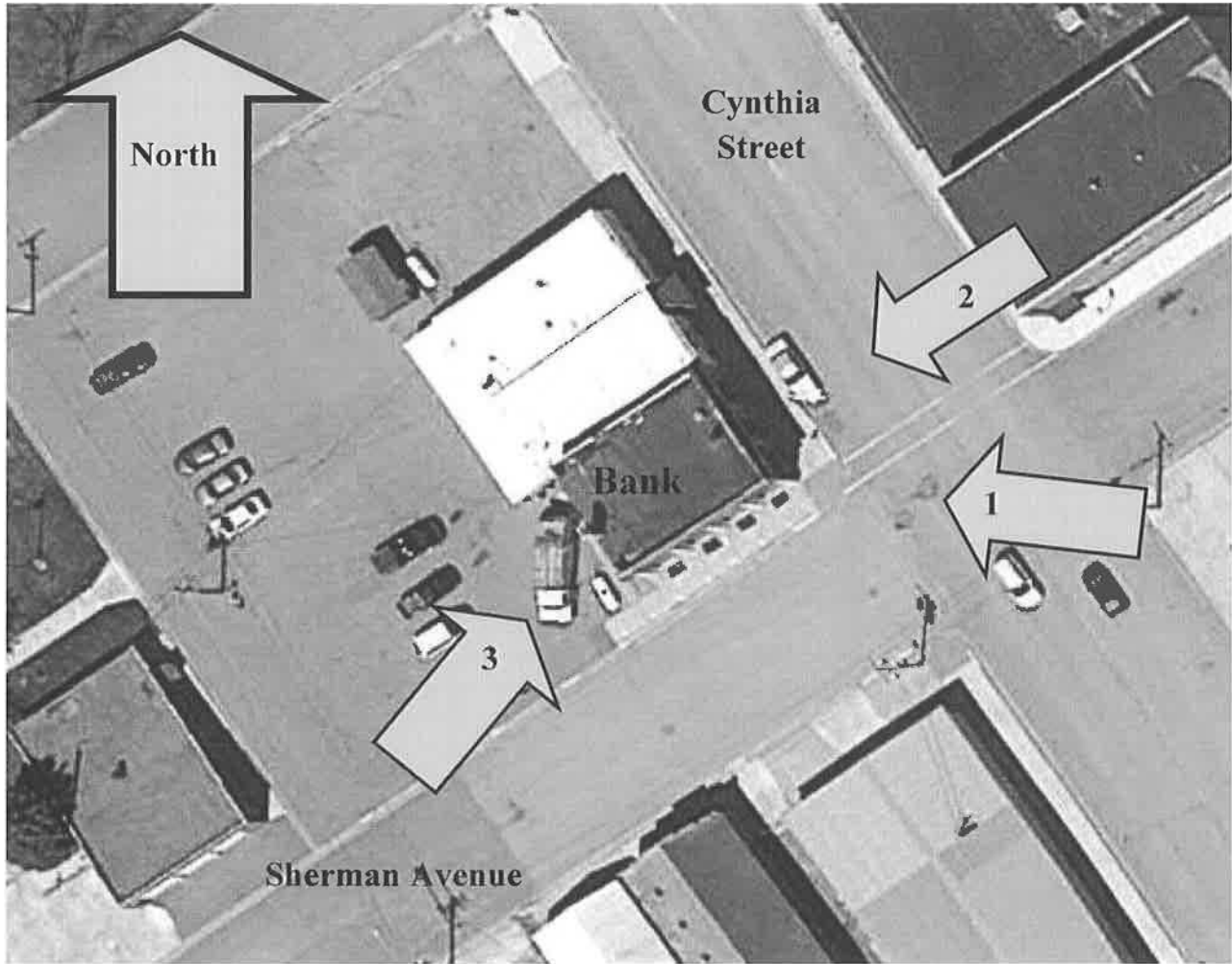
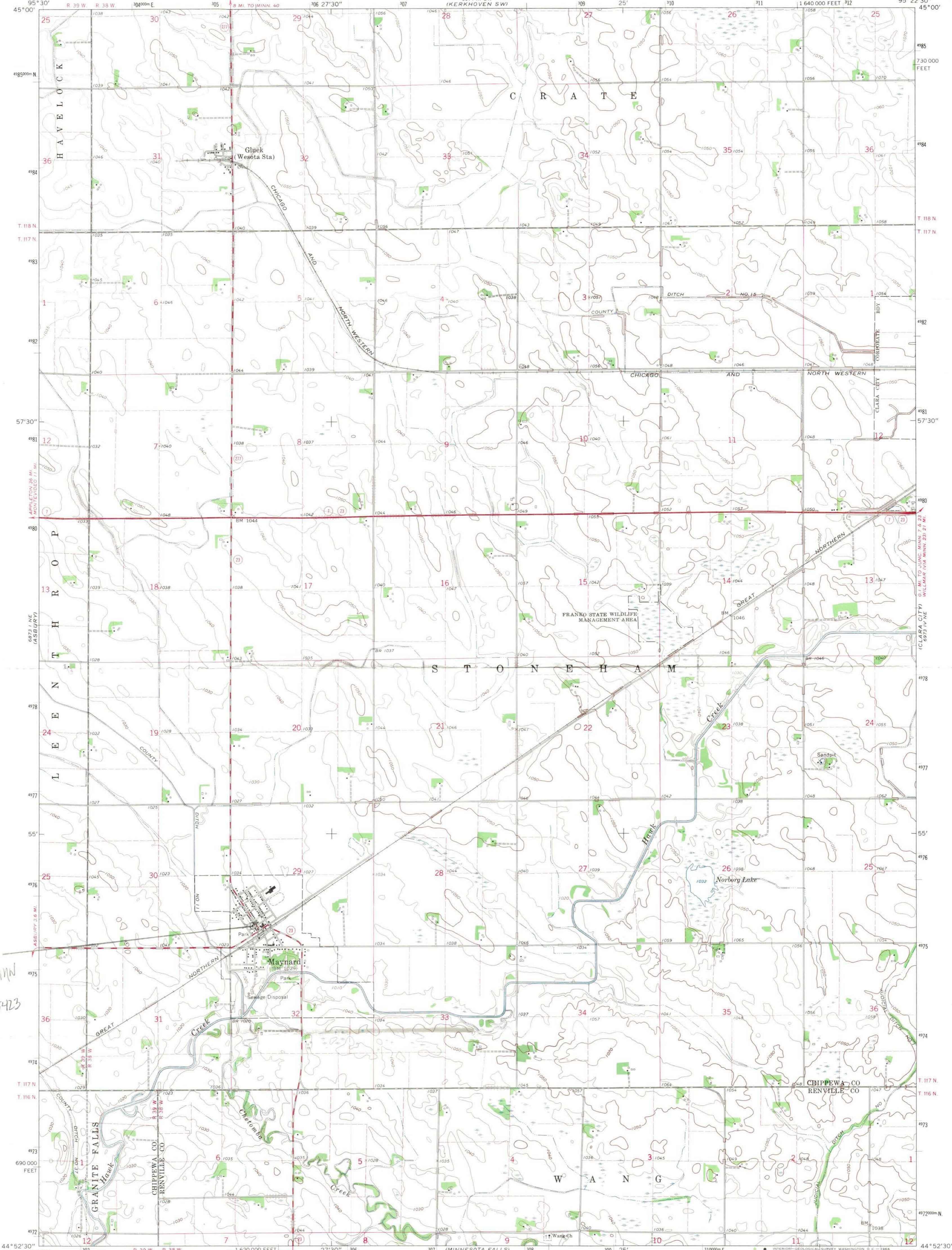
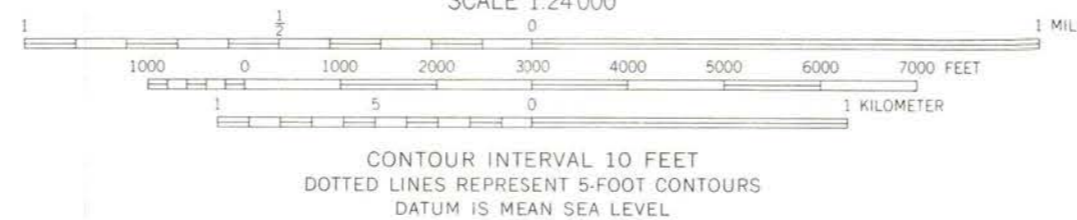


Figure #9



Maynard State Bank
Maynard, Chippewa Co., MN
UTM Reference
15 305055 4975423

Mapped, edited, and published by the Geological Survey
Control by USGS, USC&GS, and Minnesota Highway Department
Topography by photogrammetric methods from aerial
photographs taken 1964. Field checked 1965
Polyconic projection. 1927 North American datum
10,000-foot grid based on Minnesota coordinate system, south zone
1000-meter Universal Transverse Mercator grid ticks,
zone 15, shown in blue
Fine red dashed lines indicate selected fence and field lines where
generally visible on aerial photographs
This information is unchecked



ROAD CLASSIFICATION
Heavy-duty ——— Light-duty ———
Medium-duty ——— Unimproved dirt ———
○ State Route



MAYNARD, MINN.
N4452.5—W9522.5/7.5
1965

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY, DENVER, COLORADO 80225, OR WASHINGTON, D.C. 20242
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

AMS 6973 IV NW—SERIES V872

112-B

MAYNARD
EST 1887

MAYNARD STATE HWY

MAYNARD
HISTORY
MUSEUM



MAYNARD STATE BANK

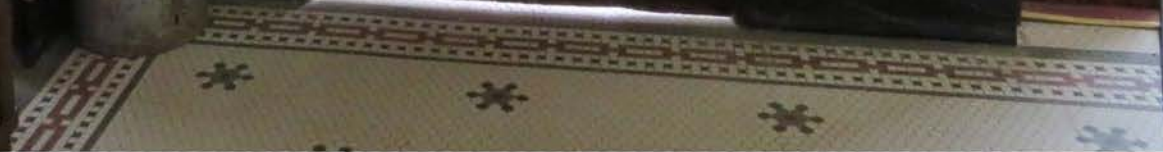
MAYNARD
HISTORY
MUSEUM







HECK





LIBRARY
HOURS
10:00 AM - 5:00 PM
MONDAY - FRIDAY









MAYNARD





Evaluation/Return Sheet For Single/Multi Nomination

1 of 1

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received: 4/16/2018 Date of Pending List: 5/4/2018 Date of 16th Day: 5/21/2018 Date of 45th Day: 5/31/2018 Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

Accept Return Reject 5/29/2018 Date

Abstract/Summary Comments:

Recommendation/ Criteria:

Reviewer Discipline

Telephone Date

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

Back

Minnesota Historical Society
State Historic Preservation Office
50 Sherburne Avenue, Suite 203, St. Paul, MN 55155
651-201-3293



TO: Paul Loether, Keeper
National Register of Historic Places

FROM: Ginny Way

DATE: April 10, 2018

NAME OF PROPERTY: Maynard State Bank

COUNTY AND STATE: Chippewa County, Minnesota

SUBJECT: National Register:
 Nomination
 Multiple Property Documentation Form
 Request for determination of eligibility
 Request for removal (Reference No.)
 Nomination resubmission
 Boundary increase/decrease (Reference No.)
 Additional documentation (Reference No.)

DOCUMENTATION:

- Original National Register of Historic Places Registration Form
- Multiple Property Documentation Form
- Continuation Sheets
- Removal Documentation
- Photographs
- CD w/ image files
- Digital Map *USGS*
- Sketch map(s)
- Correspondence
 - Owner Objection
 - The enclosed owner objections
 - Do Do not constitute a majority of property owners

STAFF COMMENTS: