

United States Department of the Interior  
National Park Service

# National Register of Historic Places Continuation Sheet

Section number \_\_\_\_\_ Page \_\_\_\_\_

### SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 92000065 Date Listed: 2/26/92

Monroe State Bank Building  
Property Name

Benton                      OR  
County                      State

N/A  
Multiple Name

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This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

*Antoinette J. Lee*  
for Signature of the Keeper

2/28/92  
Date of Action

=====  
Amended Items in Nomination:

**Statement of Significance:** Under Areas of Significance, "economics" is removed and "commerce" is added.

This information was confirmed with Elisabeth Potter of the Oregon State historic preservation office.

**DISTRIBUTION:**  
National Register property file  
Nominating Authority (without nomination attachment)

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 of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

### 1. Name of Property

historic name Monroe State Bank Building  
other names/site number \_\_\_\_\_

### 2. Location

street & number 190 South Fifth Street  N/A not for publication  
city, town Monroe  N/A vicinity  
state Oregon code OR county Benton code 003 zip code 97456

### 3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	Contributing	Noncontributing
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u>1</u>	_____ buildings
<input type="checkbox"/> public-State	<input type="checkbox"/> site	_____	_____ sites
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	_____	_____ structures
	<input type="checkbox"/> object	_____	_____ objects
		<u>1</u>	<u>0</u> Total

Name of related multiple property listing: N/A

Number of contributing resources previously listed in the National Register 0

### 4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, 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.  See continuation sheet.

Janna M. Stewart January 1, 1992  
Signature of certifying official Date

Oregon State Historic Preservation Office  
State or Federal agency and bureau

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

\_\_\_\_\_  
Signature of commenting or other official Date

\_\_\_\_\_  
State or Federal agency and bureau

### 5. 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:)

Autawickth 2/26/92  
Signature of the Keeper Date of Action

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**6. Function or Use**

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Historic Functions (enter categories from instructions)

Commerce/Trade: financial institution

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Current Functions (enter categories from instructions)

Work in Progress

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**7. Description**

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Architectural Classification

(enter categories from instructions)

Late 19th and Early 20th Century

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American Movements: Commercial Style

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Vernacular version

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Materials (enter categories from instructions)

foundation concrete

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walls concrete

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roof asphalt (rolled composition)

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other 

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Describe present and historic physical appearance.

**8. Statement of Significance**

Certifying official has considered the significance of this property in relation to other properties:

nationally     statewide     locally

Applicable National Register Criteria     A     B     C     D

Criteria Considerations (Exceptions)     A     B     C     D     E     F     G

Areas of Significance (enter categories from instructions)

Architecture  
Economics  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Period of Significance

1910-1923  
\_\_\_\_\_  
\_\_\_\_\_

Significant Dates

1911  
\_\_\_\_\_  
\_\_\_\_\_

Cultural Affiliation

N/A  
\_\_\_\_\_  
\_\_\_\_\_

Significant Person

Adam Wilhelm (1846-1928)  
\_\_\_\_\_

Architect/Builder

Unknown  
\_\_\_\_\_  
\_\_\_\_\_

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

**9. Major Bibliographical References**

- Barclay, Janice (Senior Thesis). "IN THE BEGINNING: An Account of Life Along the Long Tom." University of Oregon Department of History, June 1983.
- Corvallis Gazette-Times newspaper. October 14, 1910, page 7, col. 4; February 10, 199, page 7, col. 2; June 10, 1959, Sec. 3, pp. 1-8.
- Fagan, David D. History of Benton County, Oregon. Portland: A. G. Walling, 1885.
- Gallagher, Mary Kathryn Weber. "Benton County Cultural Resources Inventory, 1984-1986." Benton County Historical Society.

See continuation sheet

**Previous documentation on file (NPS):**

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

**Primary location of additional data:**

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

**Specify repository:**

Benton County Historical Museum  
Philomath, Oregon

**10. Geographical Data**

Acreeage of property 0.03 acres Monroe, Oregon 1:24000

**UTM References**

A 

1	1	0
4	7	16
3	9	10
4	9	0
1	6	6
1	0	1
0	0	0

  
 C 


B 


  
 D 


See continuation sheet

**Verbal Boundary Description**

The Monroe State Bank Building is located in the NW¼ of the NE¼ of Section 33, Township 14S, Range 5W, of the Willamette Meridian on Tax Lot 3600, on Lot 4 of Block 5 of the Original Town of Monroe, Benton County, Oregon. The boundary is more particularly described as follows:

See continuation sheet

**Boundary Justification**

This boundary, measuring 26.39 x 60.0 feet, is nearly equal to the footprint of the Monroe State Bank Building save a space at the rear of the building, now vacant, which formerly was occupied by a wood shed.

See continuation sheet

**11. Form Prepared By**

name/title Douglas R. Borgard, owner  
 organization N/A date March 15, 1991  
 street & number 49855 KcKenzie River Hwy. telephone (503) 822-6091  
 city or town Vida state Oregon zip code 97488

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The Monroe State Bank Building, headquarters for the only financial institution established in southeast Benton County, Oregon, opened for business February 10, 1911. The two-story reinforced concrete building continues to dominate the business district of Monroe on its original site at the corner of South Fifth and Commercial Streets. Although the interior has been extensively remodeled in recent years, the historical integrity of the exterior remains largely intact. The incised stucco finish, the decorative parapet, and the style and placement of doors and windows--with the exception of a scaled-down stairwell entrance--all conform to the original design, materials, and workmanship. A woodshed formerly attached to the rear of the building is no longer present. The building's architect and contractor are not yet known. The property is currently vacant pending restoration, but a feeling of association with its original function remains strong in the community.

The Monroe State Bank Building occupies the northwest corner of the intersection of South Fifth\* and Commercial Streets on Tax Lot 3600 on Lot 4 of Block 5 of the Original Town of Monroe, Benton County, Oregon, in the NW $\frac{1}{4}$  of the NE $\frac{1}{4}$  of Section 33 of Township 14 South, Range 5 West of the Willamette Meridian. The two-story building is rectangular in plan with its front elevation, measuring 26 feet nine inches, oriented north/south along South Fifth Street and its south elevation, measuring 42 feet, oriented east/west along Commercial Street. The building is located in the business district of Monroe and is bordered by sidewalks with no landscaped features.

The building rests on a concrete slab poured at street level and consequently has no basement. The walls are of reinforced

\*Fifth Street is synonymous with Front Street and U.S. Highway 99 West.

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cast-in-place concrete. The front (east), south, and rear (west) elevations are covered with stucco incised to simulate concrete block construction. The building is detached, but the north elevation was intended to abut against a building of similar stature. The exposed concrete of the north elevation reveals that form boards approximately one foot wide were utilized during construction. The roof--wood decking supported by wooden joists and covered with rolled composition asphalt--is gently pitched toward the rear of the building.

Two entrances access the building from street level: the main entrance centered on the front elevation (190 S. 5th St.) and the stairwell entrance located near the rear of the building on the south elevation (515 Commercial St.). These doorways were historically identical. Each contained a four by eight foot door and an overhead transom that could be opened for ventilation. The original doors were primarily glass. The stairwell entrance has been altered to facilitate a smaller door with no transom. The front door has been replaced with one containing less glass, but the transom--and the overall configuration of the main entrance--has been preserved.

There are four large fixed-pane windows on the ground floor, each with a horizontal muntin defining the top third which is itself divided vertically into four lights of translucent glass. Two of these windows are located symmetrically on the front elevation--one on each side of the main entrance--and two on the south elevation. The windows of the south elevation are one foot greater in width. A small fixed-pane window is located on the ground floor of the rear elevation below the second floor landing. The windows of the second floor are all one-over-one double-hung sash. One is located on the rear elevation at the second floor landing, three are distributed symmetrically on the south elevation, and three are distributed asymmetrically on the front elevation.

The building's most striking decorative element is a denticulated parapet wall crowning the front and south elevations. On the south elevation, forty-two dentils run horizontally beneath a band which caps the parapet. On the front elevation, ten dentils appear on each side of the date "1911" and the word "BANK" which are centered above the main entrance. The parapet

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rises slightly to allow space for the characters. Other decorative elements of the front and south elevations include a horizontal band capping the second floor windows and a ledge demarcating the first and second floors.

The original interior spatial organization of the ground floor consisted of the bank lobby, a concrete vault, a workroom, and a short hallway which provided access to a closet beneath the stairs, a bathroom, and a woodshed attached to the rear of the building. No interior doorway existed between the workroom and stairwell. The ceiling height was twelve feet throughout. A number of alterations have been made to this plan over the past forty years. A seven foot high partition wall between the lobby and workroom was extended to the ceiling. The ceiling over the workroom was then lowered to eight feet to facilitate the installation of an oil furnace. The obsolete woodshed was razed, the exterior door sealed, and the end of the hallway converted to a closet. The closet beneath the stairs was remodeled into a bathroom while the original bathroom was cleared of fixtures. A doorway was created between the workroom and stairwell. The lobby walls were furred out concealing the original window casings and baseboards. Projecting cornices, stools, and picture molding were cut back or removed. An acoustic tile ceiling and banks of fluorescent light fixtures were suspended one foot beneath the original lobby ceiling. The front door was replaced and the vault door and banking fixtures removed.

The second floor was to serve as a meeting hall for a fraternal organization, but further research may establish that these plans were abandoned prior to construction and that the space was instead designed and utilized exclusively as a dwelling. The original twelve-foot ceilings have been lowered to eight feet throughout, all walls have been covered with gypsum board, and modern double-glazed windows have been installed behind the original one-over-one double-hung sash. A particle board underlayment conceals the original floors. An inspection of the enlarged attic space has provided insight into the original spatial organization of the stairwell and apartment, and the discovery of historic wall and ceiling finishes, window casings, and picture molding suggest that once the remodeled features are removed ample evidence will be found to permit an accurate restoration.



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The restoration work currently in progress includes: removing all false ceilings and furred out or concealed interior walls to expose original finishes and millwork; removing the oil furnace and installing a less obtrusive heating system; reestablishing the seven foot high partition wall between the lobby and workroom; refinishing the ceilings and walls to match original finishes; repairing window and door casings, baseboards, and picture molding where possible and using accurate custom millwork for replacement parts; repairing the damaged vault entrance; opening the sealed doorway at the rear of the building; replacing the front door to match historic photographs; repairing the transom above the front door; stabilizing the original windows and replacing damaged components with accurate custom millwork and, in the case of the ground floor translucent transom panes, match the original glazing; installing an appropriate raingutter on the rear elevation; sensitively removing failing paint and repairing damaged concrete and stucco of exterior walls to preserve the incised pattern; and painting the building to either match the color of the original unpainted stucco finish or another historically appropriate color scheme. All work will follow the Secretary of the Interior's "Standards for Rehabilitation."

It may be desirable to retain the following alterations to the building's original design: the doorway between the lobby and stairwell, the modern bathroom beneath the stairs, and, for security, the scaled-down stairwell entrance.

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The Monroe State Bank Building is locally significant under all National Register criteria applicable to historic structures. The building meets Criterion A for its association with Monroe's commercial development during Oregon's period of railroads and reform movements, Criterion B as the crowning achievement of Monroe's indomitable entrepreneur Adam Wilhelm (1846-1928), and Criterion C as the only 20th Century Commercial Style financial institution headquarters erected in southeast Benton County. No other commercial property in Monroe, or the vicinity better exemplifies the prosperity and optimism shared by the inhabitants of the region at the turn-of-the-century.

Many features of the immediate environment surrounding the Monroe State Bank Building offer clues to its historic context. The building stands on the site of Adam Wilhelm's first store and fronts Highway 99 West--a vestige of the Applegate Trail of 1846 which introduced immigrants to the region. Beyond the highway, the waters of the Long Tom River flow over a concrete drop dam which provided power for the Monroe Roller Mill and electricity for the town. The surviving mill building, constructed in 1896, dominates the view from the former bank lobby. Flanking the nominated property is Wilhelm's immense Queen Anne Style home built in 1905 and a house, built in 1882, which was converted into a hotel when a railroad connection for Monroe appeared imminent.

David and Joseph White first took advantage of the availability of water power on the Long Tom River by damming the stream and erecting a sawmill in 1853. The resulting settlement of mill employees prompted the post office and store at Starr's Point, two miles to the north, to move to the new hub of activity. The town of Monroe was platted in 1857, but faced stagnation when the local timber supply was exhausted. The economy was

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revitalized when the Foster flour mill--originally built on Beaver Creek in 1854--was dismantled and moved to the sawmill site. The grist mill was capable of grinding only five bushels of wheat per hour, but the productivity was greatly increased when it was acquired by Thomas Reader. By 1866, Reader had invested 8,000 dollars to enlarge the buildings and add new machinery enabling the mill to process 45 bushels of wheat per hour. The quality of the flour rivaled the best brands in Oregon. The Corvallis Gazette described the operation April 25, 1868:

The flour mill of Thomas Reader is supplied with a granary capable of holding fifteen thousand bushels of grain, which is taken from the wagons by machinery, from which time there is no trouble to the miller. The wheat is ingeniously conveyed to the top of the mill and put through an improved suction fan and cleaner, and by the time it arrives at the hopper it is free from every impurity. There are three run of splendid burrs, which are capable of turning out two hundred and forty bushels of the best flour in twenty-four hours. The mill stands on a good foundation of solid rock, has splendid water power, and the establishment commands a large and good district of farming country.

The mill was sold at auction in 1882 while the nation was experiencing a recession. Monroe might not have weathered the downturn without the arrival of Adam Wilhelm.

Wilhelm was born in Germany the 10th of December, 1846. His parents emigrated to the United States when he was two years old and eventually settled in Wisconsin. He married in 1867 and fathered nine children. Wilhelm visited Oregon briefly in 1872, then returned to Wisconsin to collect his family. He returned to Oregon the following year to settle permanently in the Willamette Valley. In an interview on June 3, 1914, with Fred Lockley, feature writer for the Portland Oregon Journal, Wilhelm described his first investment:

I heard that old man Landerking at Monroe had a little grocery store and saloon he wanted to sell. I went

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to see it and bought it for \$800 and I put a lot of my money in land at \$22 an acre. A year later I bought 360 acres more. I paid the same price, \$25 an acre, as they asked for the land in Sunnyside, East Portland, only the land at Monroe was already cleared while the land in Portland was all covered with big stumps or big trees.

Wilhelm's holdings at Monroe would eventually encompass 4,000 acres of farmland. He tended prune orchards and operated a fruit dryer. He expanded his store--"Wilhelm & Sons"--until it was considered the largest in the Willamette Valley outside of Portland. He built a community dance hall and helped establish the Saint Rose of Lima Catholic church. He donated land for the cemetery where his parents are buried. With the exception of nine houses, Wilhelm owned all of the property in Monroe--including the grist mill. He related the unusual circumstances surrounding its acquisition in his interview with Fred Lockley:

I raised wheat and the money I made I loaned at 12%. I loaned \$12,000 to the grist mill at Monroe. The mortgage came due but the owner would not even pay the interest, so I foreclosed and that night the mill was set afire and I lost my \$12,000. I have learned this: The surest way to make a man your enemy is to accomodate him. If you loan a friend your money you lose your friend and your money. Very few men will forgive you for doing them a favor. Few men will forgive those they injure. When a man does a mean thing to you, he hates you, for he must justify his own injustice.

In 1890, an Englishman by the name of Guy Laws started the construction of a steam-powered grist mill about two miles north of Monroe to fill the void left by the destruction of the Monroe mill. Wilhelm felt threatened by the development and immediately began rebuilding. He succeeded in completing his mill first and attracted the first harvest of wheat. Laws' mill failed and was purchased by Wilhelm, who moved it to Harrisburg. Wilhelm also owned a grist mill in Junction City and processed much of the wheat grown in Benton County.

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The Long Tom River provided Wilhelm with an efficient source of power to operate his roller mill, but fell short as a means for transporting his wheat and flour. In addition to natural obstacles, two bridges barred traffic on the stream. Oregon Congressman W. C. Hawley secured a federal appropriation of \$3,000 to improve the Long Tom's navigability. Bundy's Bridge was replaced with a drawbridge and Pfout's Bridge with a ferry. Steamboats were generally confined to the Willamette River, but the 95-ton sternwheeler Gypsy made three trips to the roller mill during the spring freshets of 1900. Her final voyage, in March, nearly resulted in the Long Tom's only shipwreck. As the Gypsy was turning in the channel to leave the mill, her bow caught on the rocks below the dam. She was pulled free, but never returned.

The navigability of the Long Tom insured competitive rates for shipping large quantities of produce by rail via a branch line of the Corvallis & Alsea River Railway Company which reached Monroe in 1908. B. W. Johnson, a Corvallis businessman, established the Oregon Apple Company (OACO) the following year. The company purchased several hundred acres of land near Monroe which they planted in apples and subdivided into tracts of about ten acres each. Cleve Currin, one of Johnson's associates, prepared brochures advertising the possibility of retiring from the income realized from ownership of one of the tracts. Other orchard tracts were platted at the neighboring town of Alpine while an eastern company was offering land south of Monroe for settlement. Talk of extending the railroad south to Eugene further enhanced Monroe's potential.

Monroe's prosperity led Adam Wilhelm, and other influential farmers of southeast Benton County, to discuss the need for a bank. The trip to Corvallis or Junction City was strenuous for minor monetary transactions. Wilhelm offered the site of his first store as the location for the bank, and set his son, Matthew, to work on the project. A bank would lend respectability to the community and represent the ultimate success of Wilhelm's various business ventures. He had earned the reputation of being a shrewd businessman who could sell anything--even second-hand coffins!

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The Monroe State Bank Corporation was formed September 24, 1910, by B. W. Holman, an experienced banking man from Puyallap, Washington; Edward Bennett, a local physician; and Matthew Wilhelm, Adam's son. The company was capitalized at \$10,000--though the issue could have been subscribed several times over--and 100 shares of stock were offered. Among the influential men of the county who purchased shares were: M. L. Barnett, Monroe Childers, L. N. Edwards, J. R. Furnbow, J. M. Herron, L. A. Houck, R. J. Nichols, J. J. Richards, J. J. Winn, V. M. Woodcock, and Albert and Casper Zierolf. The stockholders elected officers at a meeting held October 8, 1910. Holman was appointed Cashier; H. C. Herron, President; and Adam Wilhelm, Sr., Vice President. Dr. Bennett and Matthew Wilhelm were placed on the Board of Directors as were D. B. Farley, R. S. Irwin, and B. W. Holeman.

Plans for the construction of a corporate headquarters were announced in the Corvallis Gazette-Times newspaper for October 14, 1910:

An order has been placed for one of the best Manganese safes and it is the intention to erect a two-story concrete building 25 x 60 feet on the site of the old Workman building. The upper floor will be used for a lodge hall. The promoters of the bank expect to have it in successful operation by the first of the year.

Few details of the construction work are known. The gravel for the concrete was reportedly collected from the Long Tom River. Horses hitched to pulleys were used to raise concrete to the second floor. A 1928 Sanborn fire insurance map indicates that the concrete was "reinforced," but no building specifications have come to light.

The bank's "Grand Opening" was reported by the Gazette-Times on February 10, 1911:

B. W. Holman, of Monroe, was in Corvallis Saturday making the final arrangements incident to opening the Monroe State Bank today. The building erected for bank purposes is practically finished, the fire

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and burglar-proof safe has arrived, and necessary furniture is installed. It will be some time before all is in the perfect condition desired, but these details need not interfere with the successful transaction of business.

The surge of optimism generated by the orchard tracts fueled growth in Monroe and neighboring Alpine. Within one year, the bank was doing a \$50,000 business. When the Monroe Leader, a newspaper published by Bennett Wilhelm, enumerated the town's assets, the new bank headed the list. Only the townspeople were considered of greater importance. "Monroe has 100 people," he wrote, "a bank, the largest department store in Benton County, one of the most costly and attractive houses in the county, the county's largest flouring mill, two churches, and a railroad coming, six orchard companies, a sawmill of 50,000 square feet, two hotels, liveries and a machine shop."

The railroad connection to Eugene appeared imminent in 1911. The Corvallis & Alsea River Railway Company was purchased by Alvadore Welch with the intention of establishing an electric line between Portland and San Francisco. The Portland, Eugene & Eastern Railway was formed and construction of the line from Eugene north to Monroe was begun. Southern Pacific acquired Welch's interest the following year and a depot was built at Monroe. In 1914, the connection was completed offering the orchard tracts an even more efficient means for shipping their produce. Monroe incorporated the same year, and apple packing plants in Monroe and Alpine were put into full operation.

The bubble burst in 1923. The Oregon Apple Company had projected a yield of half a million boxes, but only managed to ship 75,000. The orchards had been slow in coming into production and the soil above the flood plain had proven less rich than anticipated. The trees were difficult and expensive to maintain without the additional burden of expensive applications of fertilizer. Reluctant to invest further, particularly when the price of apples fell to 25 cents a box, the owners and stockholders abandoned the enterprise. Many allowed their orchard tracts to go to the county for taxes. Some were fortunate enough to sell their land to farmers who removed the orchards and returned to farming or raising livestock. Alpine was devastated by fire

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the following year. Monroe had seen its heyday and began to decline. Adam Wilhelm spent his final years living in the Osborne Hotel in Eugene and died in 1928.

The Monroe State Bank Corporation weathered the Great Depression. In 1952, it changed its name to First Monroe Bank. Two years later, the tiny concern was absorbed by the First National Bank of Portland. The building was eventually vacated in favor of a modern single-story building constructed a block to the north. The Monroe State Bank Building has since housed a hardware store and a second-hand store, but is now vacant while awaiting restoration.



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The two-story Monroe State Bank Building, a small-scale, vernacular version of Commercial style architecture of concrete construction, stands at the northwest corner of Commercial and Fifth Streets at the very hub of the tiny farming community of Monroe, 18 miles south of Corvallis, Oregon. The bank was built in 1911 when Monroe was near the peak of its importance as a shipping point for agriculturists in this part of the Willamette Valley.

The building faces east onto the early frontage street paralleling the Long Tom River, a major feeder to the Willamette. Fifth Street is the route of the Pacific Highway (99W) and the precedent territorial road. Beginning in 1908, along Sixth Street one block to the west, a branch line of the Corvallis and Alsea River Railway Company followed the main north-south travel corridor through western Oregon. The railroad was soon taken over for a through line to Eugene, an event which signaled Monroe's flourishing era as a center of the orchard industry in Benton County.

The bank meets National Register Criterion A as the historic location of the only institution founded to serve the banking needs of southeastern Benton County throughout the early 20th Century. It meets Criterion C as the community's best and only intact example of its architectural type. It is one of the very few business blocks of permanent construction exceeding the height of one story that indicates the gathering of a community center. It is held, also, to meet Criterion B because it represents the crowning achievement of Adam Wilhelm, a key figure in Monroe commerce and industry at the turn of the century.

Representing an early use of concrete for building construction locally, the bank has a ground plan of 26 x 42 feet. Its poured-in-place walls rest on a concrete slab foundation and are finished on all but the north elevation with a skimcoat of stucco that was scored in imitation of concrete block with beaded joints. Street elevations have a symmetrical, three-bay organization with string courses demarcating upper and lower stories and a parapet detailed as a denticulated cornice. Door and window openings are frameless. Ground story windows are fitted with large fixed panes having divided top lights. On the south, or side elevation, second story windows were substantially filled in years later. The interior was extensively remodeled but is undergoing rehabilitation based on a well-documented and painstaking plan. Despite the modifications, the building's essential, cube-like character, its straightforward

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sculptural quality with dark voids punched out for openings in the walls, is intact. The historic configuration of interior space has been obliterated by the intervening renovations, and the banking fixtures were long ago removed. The second story, initially planned as a lodge hall, was developed in the construction phase as an apartment and was later remodeled for office use.

The bank remains in its historic context at the shoulder of the main travel route, juxtaposed with the dam on the Long Tom River that supplied power for the Monroe Roller Mill and the other key commercial enterprises of the day. Adam Wilhelm (1846-1928), a native of Germany, arrived to settle in the Willamette Valley in 1873, selecting the milling site of Monroe for his investment in farmland, orchards and a general store. His business and industrial interests were extensive in the community, and he is credited with saving Monroe from economic doldrums in the recession and panic of the last decades of the 19th Century. He rebuilt the failed grist mill, promoted a project to establish steam navigation on the Long Tom River and organized the Monroe State Bank Corporation in 1910 with other incorporators. The bank served Monroe through its heyday, which ended with the collapse of the local orchard industry in 1923.

The bank weathered the Great Depression and continued in operation through 1954 before being absorbed by the First National Bank of Portland. Construction of the bank had coincided with the first efforts to extend a rail connection to Eugene. No other commercial property standing in Monroe today better exemplifies the "prosperity and optimism" shared by residents of the town in its heyday, and no other is more strongly associated with the town's leading entrepreneur.

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Beginning at the Southeast corner of said Lot 4; running thence North along the East line of Lot 4 a distance of 26.39 feet to the Southeast corner of that tract of land conveyed to Eva A. Baldwin by deed recorded July 15, 1915 in Book 60, Page 404, Deed Records; thence West along the South line of said Baldwin tract 60 feet to the Southwest corner of said tract and the East line of the land conveyed to Benjamin Porter by Monroe State Bank by deed recorded November 17, 1911 in Book 55, Page 227, Benton County Deed Records; thence Southerly along the East line of the Porter tract 25 feet to the South line of Lot 4; thence Easterly along said South line 60 feet to the point of beginning.

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PHOTOGRAPHS

**CONTEMPORARY VIEWS (Photographs #1-#6)**

Monroe State Bank Building  
Monroe, Benton County, Oregon  
Douglas R. Borgard, photographer  
Photographs taken February, 1991  
Douglas R. Borgard, 49855 McKenzie R. Hwy., Vida, OR 97488

- #1 of 10: View from SE of Front and South Elevations.
- #2 of 10: View from SE of Front and South Elevations (detail).
- #3 of 10: View from E of Front Elevation.
- #4 of 10: View from S of South Elevation.
- #5 of 10: View from W of Rear Elevation.
- #6 of 10: View from NE of Front and North Elevations.

**HISTORIC VIEWS (Photographs #7-#9)**

Monroe State Bank Building  
Monroe, Benton County, Oregon  
Photographer(s) unknown  
Photographs taken ca. 1912  
Benton County Historical Society Museum, P.O. Box 47, 1101  
Main St., Philomath, OR 97370-0047

- #7 of 10: Aerial Oblique View from SE of Roof, Front, and South Elevations.
- #8 of 10: View from SE of Front and South Elevations.
- #9 of 10: View from SW of Rear and South Elevations.

**HISTORIC VIEW (Photograph #10):**

Monroe State Bank Building  
Monroe, Benton County, Oregon  
Photographer unknown  
Photograph taken ca. 1940  
Benton County Historical Society Museum, P.O. Box 47, 1101  
Main St., Philomath, OR 97370-0047

- #10 of 10: View from S of Front and South Elevations.

United States Department of the Interior  
National Park Service

**National Register of Historic Places  
Continuation Sheet**

Section number PHOTOS Page 2

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PHOTOGRAPHS

**CONTEMPORARY VIEWS--INTERIOR (Photographs #1-6)**

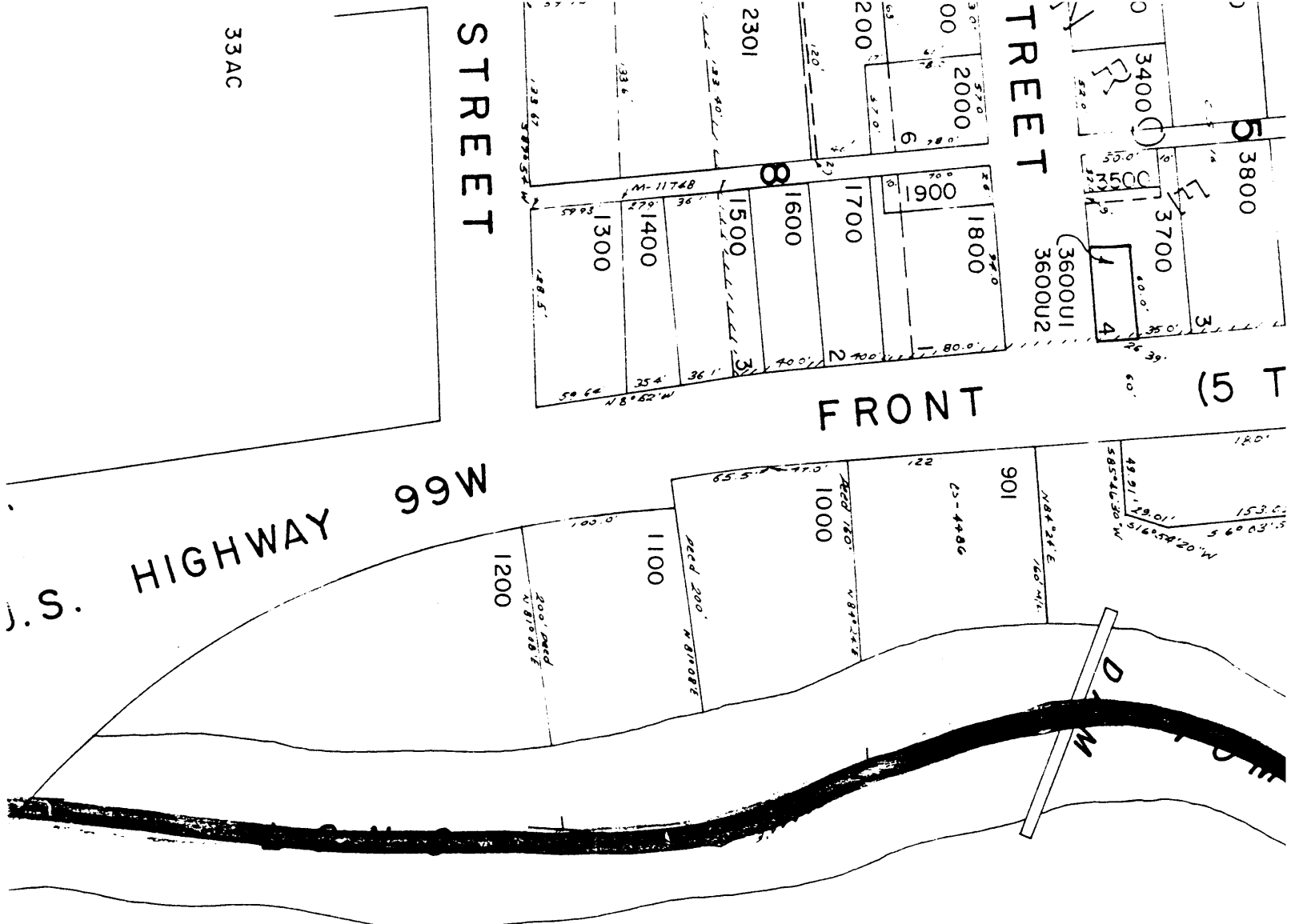
Monroe State Bank Building  
Monroe, Benton County, Oregon  
Douglas R. Borgard, photographer  
Photographs taken August, 1991  
Douglas R. Borgard, 49855 McKenzie R. Hwy., Vida, OR 97488

- #1 of 7: View of Lobby, Front Wall.
- #2 of 7: View of Lobby, South Wall.
- #3 of 7: View of Lobby, North Wall.
- #4 of 7: View of Lobby, West Wall.
- #5 of 7: View of Workroom.
- #6 of 7: View of Stairwell.

**HISTORIC VIEW--INTERIOR (Photograph #7)**

Monroe State Bank Building  
Monroe, Benton County, Oregon  
Photographer unknown  
Photograph taken ca. 1920  
Harold & Vernetta McCallum, 271 S. 6th, Monroe, OR 97456

- #7 of 7: View of Lobby, Sumner Turner at Cashier Window.



J.S. HIGHWAY 99W

33AC

STREET

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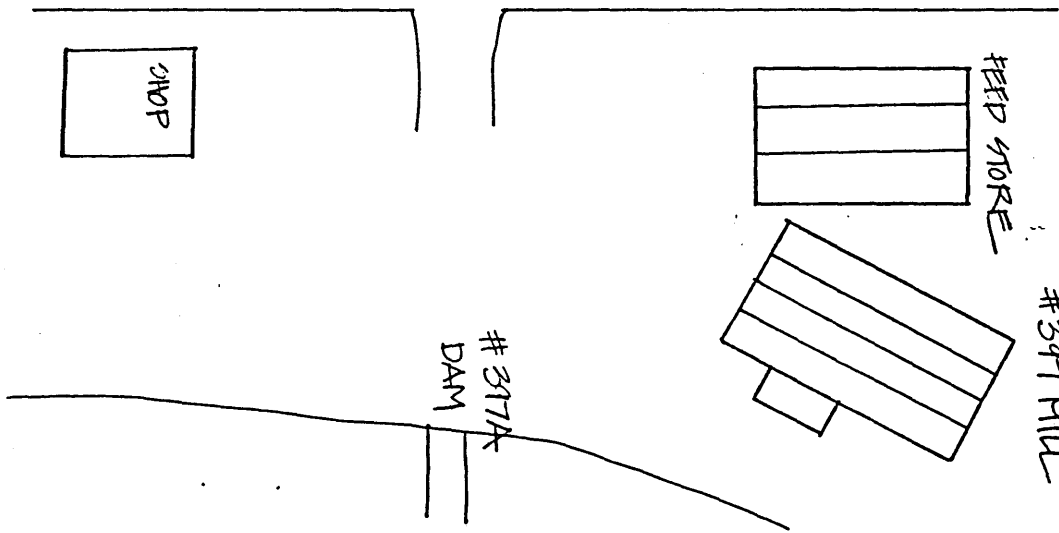
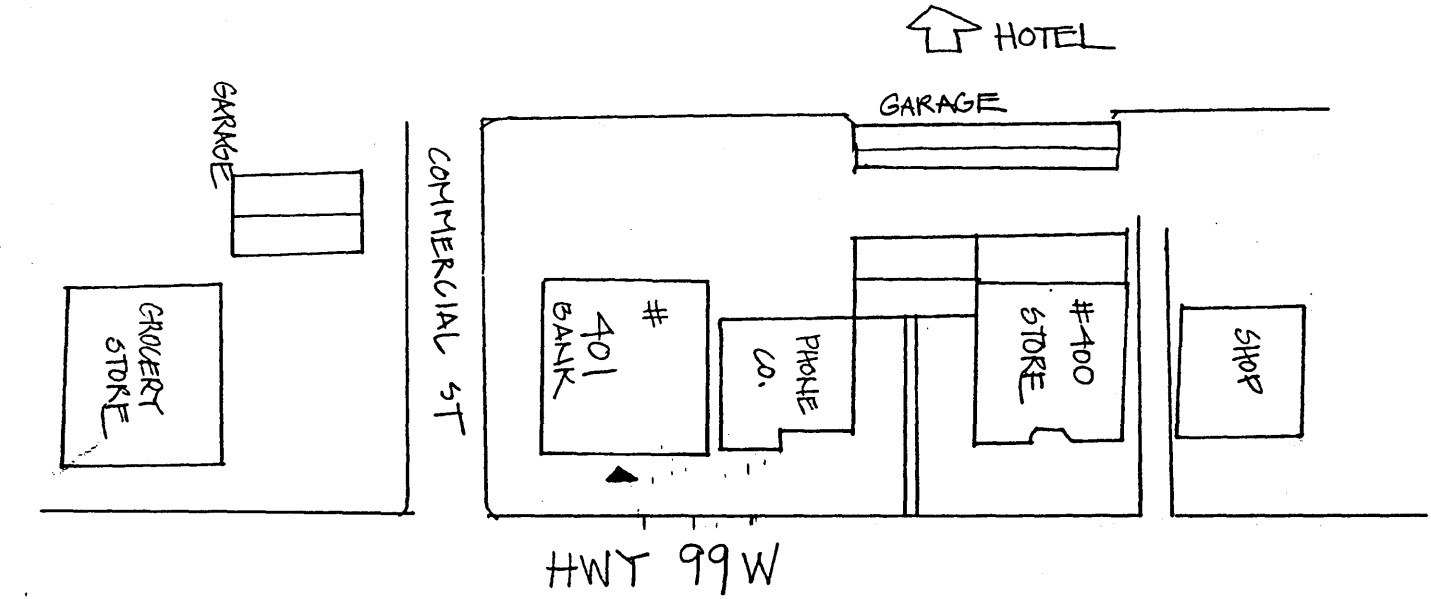
FRONT

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- 401

SANBORN FIRE INSURANCE MAP  
1928



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General Merchandise

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Long Tom River

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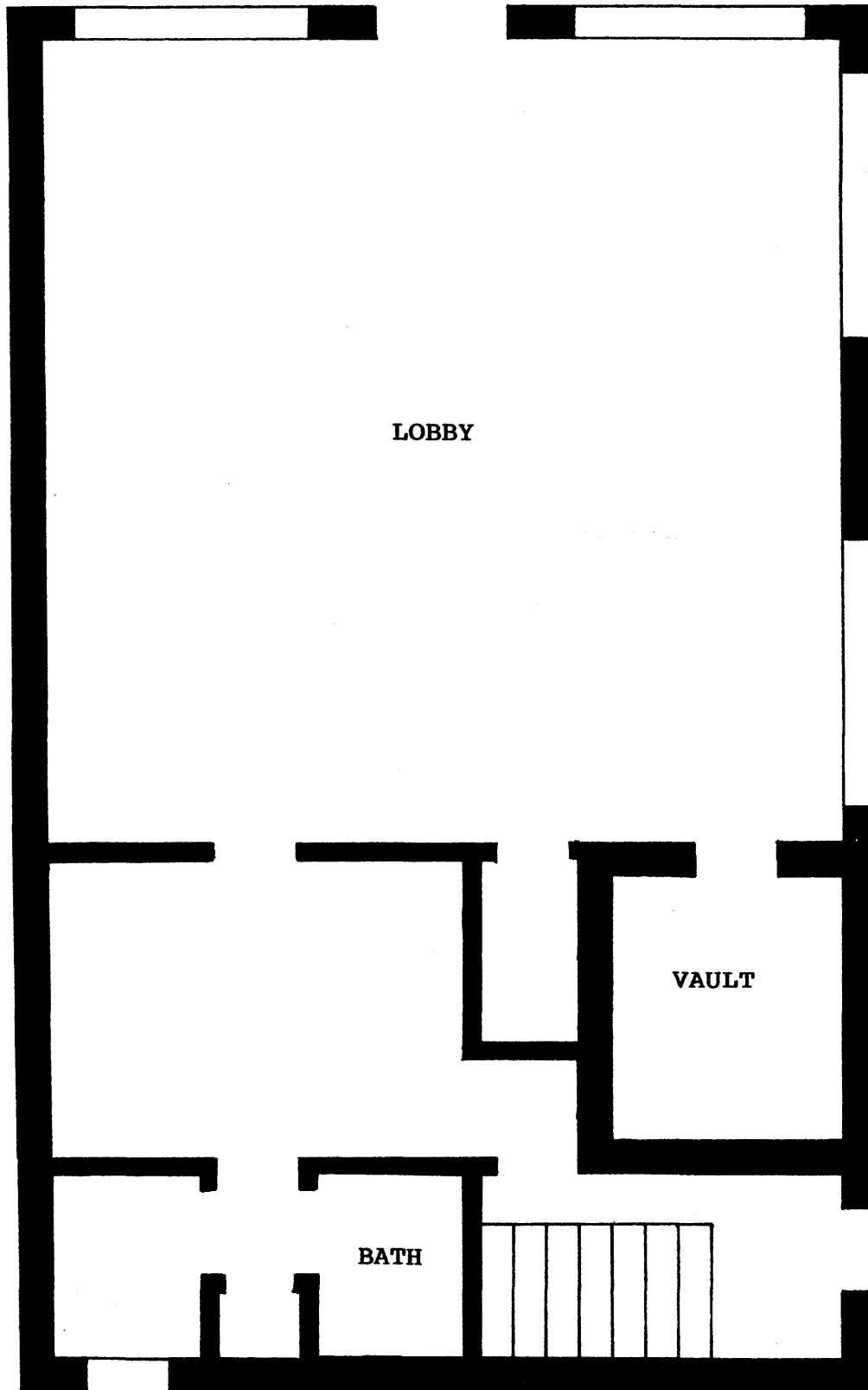
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To 1st

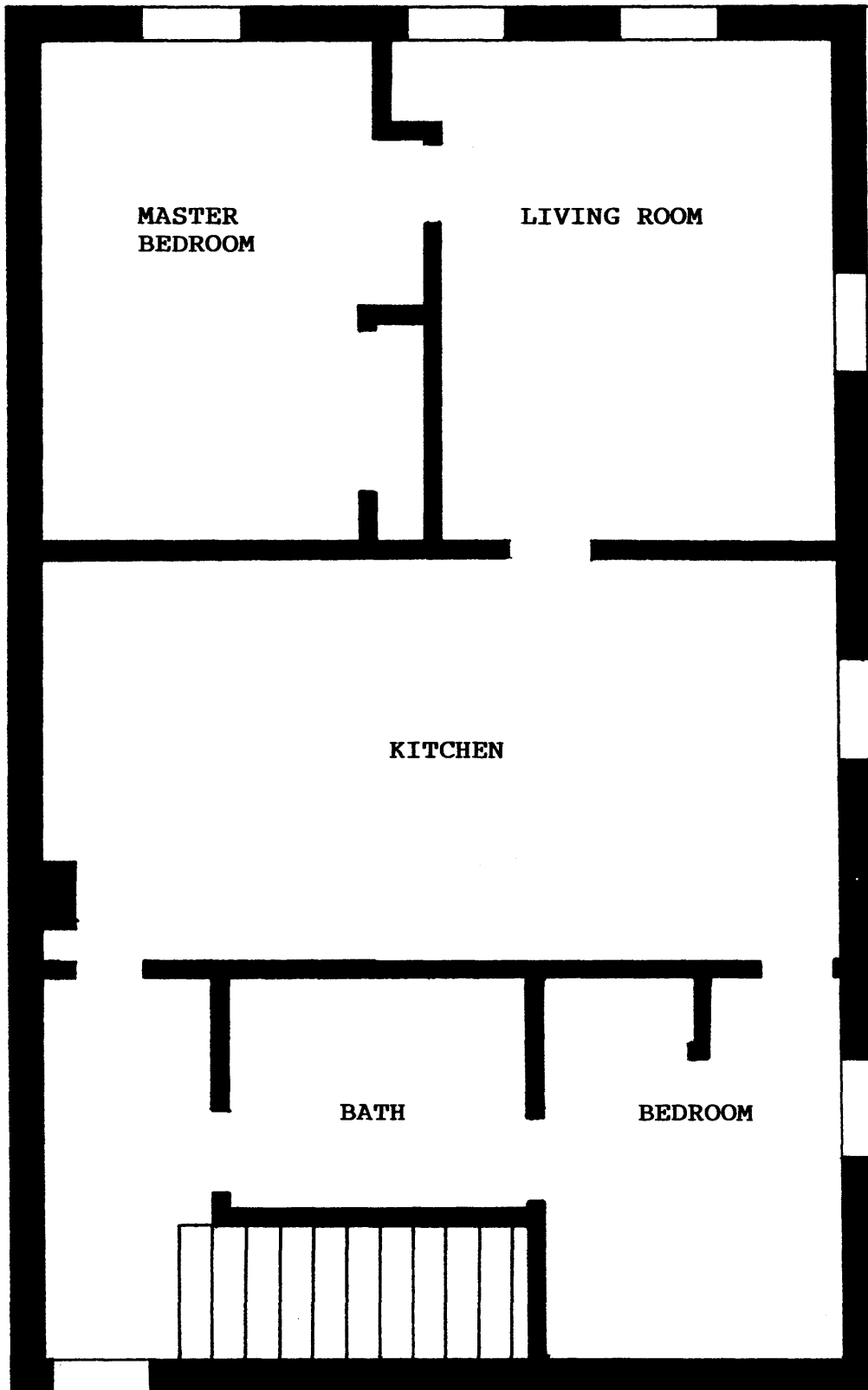


MONROE STATE BANK BUILDING: GROUND FLOOR PLAN

◁ NORTH



◁ NORTH



BENTON COUNTY CULTURAL RESOURCES SURVEY II  
1984 - 1985

COUNTY AREA: Monroe

RESOURCE #: 401

PHOTO #: Y 23

PROP. CLASS: 201

ORIGINAL USE: Bank

SIZE: acres not given

PRESENT USE: Retail Store

PROPERTY ADDRESS: 411 5th St., Monroe, Oregon 97456  
T 14S R 5W S 33 AB 1/4 NE Block 5, portion lot 4  
TAX LOT: 3600

COMMON NAME:

HISTORIC NAME: Monroe State Bank

PRESENT OWNER: Bill A. Melton and Barbara Alanis

OWNER'S ADDRESS: Milton: 731 Wolverton, Ardmore, CA 93401

Alanis: 3420 Big Spring Rd, Simi Valley, CA 93065

ORIGINAL OWNER: Monroe State Bank Corporation

ARCHITECT:

BUILDER:

THEME: Commerce

PERIOD/ DATE: Early 20th Century/ 1911

ARCHITECTURAL DESIGNATION/ TYPE: Commercial Style Bank

\* \* \* \* \*

ARCHITECTURAL DESCRIPTION

Plan type/shape: Rectangular with entry centrally located on main facade.

No. of Stories: Two

Foundation material: Concrete pad

Basement (y/n): No

Roof form & materials: Flat (?) with parapet

Wall construction: Concrete

Structural frame: Wood

Primary window type: All original second story windows have been replaced. First story windows consist of a large fixed light sash with a transom divided into four lights vertically by muntins. Original transom panes were frosted.

Primary exterior surfacing materials: Stucco incised with concrete block pattern.

Outstanding decorative features: Decorative parapet with the date 1911 and the word "BANK". Intermediate cornice divides first and second stories.

Exterior alterations/additions (dated): Windows on second story now have aluminum sash and have been partially filled in. Transom above entry door has been closed.

Condition: Fair (Excellent, Good, Fair, Deteriorated, Moved-Date)

## GEOGRAPHICAL LOCATION AND IMMEDIATE SETTING

Situated in Monroe's downtown commercial district, the former Monroe State Bank Building is located on the northwest corner of 5th (Highway 99 W) and Commercial Streets. The building fronts east, facing 5th Street.

## NOTEWORTHY LANDSCAPE FEATURES

None noted.

## HISTORICAL BACKGROUND AND SIGNIFICANCE

The Monroe State Bank Building gives testimony to the economic prosperity anticipated during the early years of the 20th Century for southeastern Benton County and Monroe. The building is historically significant not only for the role that it has played in the development of the area, but also because it reflects the hopes and dreams that arrived in that region along with the 20th Century.

The Monroe State Bank Corporation was formed on September 24, 1910, by B.W. Holman, E. Bennett, and Matthew Wilhelm. Capital stock was \$10,000 to be divided into 100 shares.

Formation of the bank was the result of several factors. Prior to the completion of the Monroe State Bank, South Benton County farmers had to travel to either Corvallis or Junction City for their banking transactions. The growth of Monroe, Alpine, and Bellfountain was anticipated because of the sale of many acres of orchard tracts in these regions. (One advertisement noted that the bank is centrally located in the Monroe, Alpine, Bellfountain, and Fruitdvle Orchard Districts). In addition there was the prospect that the railroad might be built south from Monroe to Eugene.

The site chosen for the bank was the former location of the first Adam Wilhelm Store. Across the street, to the south, was Adam Wilhelm's large, new store. The bank, a two-story concrete building, was completed in February of 1911. During construction, gravel was hauled from the Long Tom River for the concrete. Horses hitched to pulleys helped haul the concrete to the 2nd floor. H.C. Herron was president, Adam Wilhelm Sr. was vice-president, and B.W. Holeman was Cashier. In less than one year, the bank was doing a \$50,000 business.

In 1952, the Monroe State Bank Corporation changed the corporation name to First Monroe Bank, and in 1954 the business was purchased by the First National Bank of Portland. A retail store is located in the building today.

## SOURCES CONSULTED

Anon, "Bank of Monroe Doing Business," Weekly Gazette-Times, Corvallis, Oregon, Feb. 1911.

Benton County Deed Registry.

Benton County Record of Incorporations, Books 1 and 3.

Gazette-Times, "Progress Edition," Corvallis, Oregon, Oct. 16, 1911.

( Miller, Norman, Interview, Jan. 4, 1985.

Recorded by: Mary Kathryn Weber  
Kathy Schutt

Date: Feb. 24, 1985

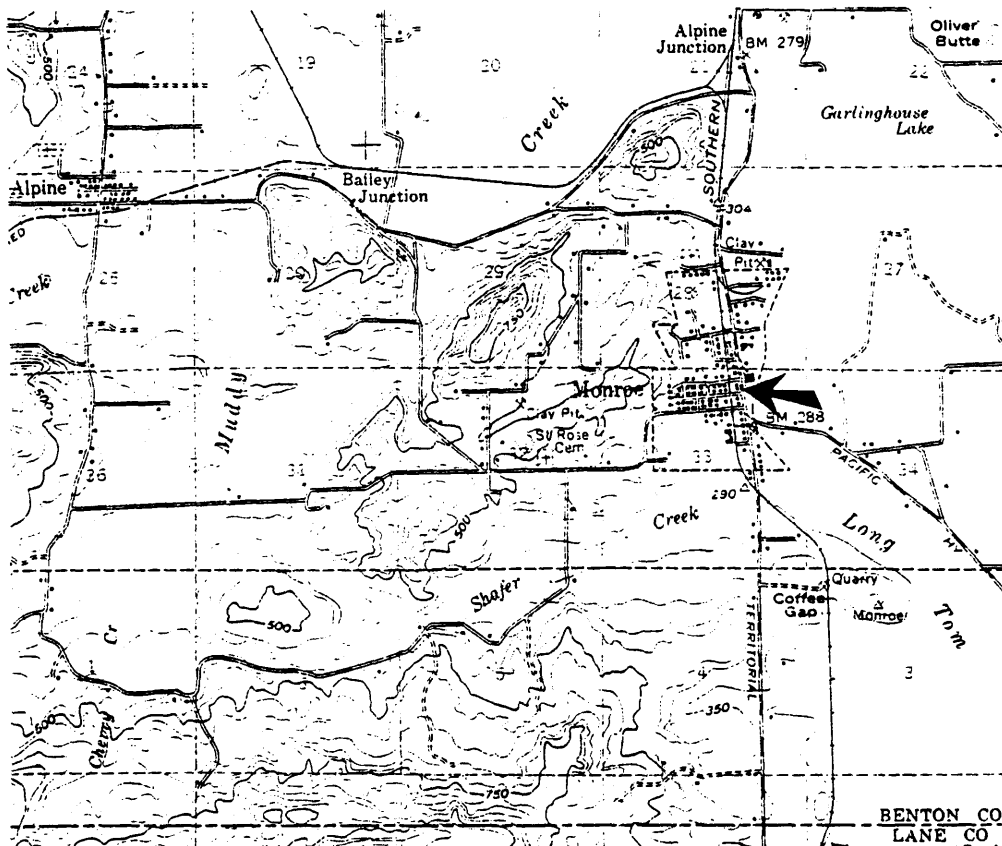
BENTON COUNTY HISTORICAL MUSEUM

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Photo No. Y22

View to west



MONROE QUADRANGLE

T 14 R 5 S 33