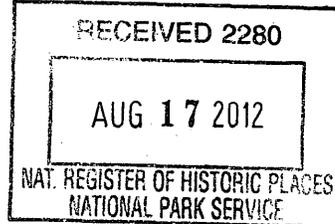


United States Department of the Interior
National Park Service



829

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. Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

1. Name of Property

historic name Dayton State Bank

other names/site number _____

2. Location

street & number 133 C Street

N/A

not for publication

city or town Dayton

N/A

vicinity

state Montana

code MT

county Lake

code 047

zip code _____

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

national statewide local

Mark F. Baumbach / SHPO
Signature of certifying official

8/16/2012
Date

MONTANA STATE HISTORIC PRESERVATION OFFICE
State or Federal agency/bureau or Tribal Government

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

Signature of commenting official

Date

Title

State or Federal agency/bureau or Tribal Government

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:)

Jon Edson H. Beall
Signature of the Keeper

10.3.12
Date of Action

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5. Classification

Ownership of Property
(Check as many boxes as apply.)

Category of Property
(Check only one box.)

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

- private
- public - Local
- public - State
- public - Federal

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

| Contributing | Noncontributing | |
|--------------|-----------------|--------------|
| 1 | | buildings |
| | | sites |
| | | structures |
| | | objects |
| 1 | | Total |

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

Number of contributing resources previously listed in the National Register

N/A

N/A

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

Current Functions
(Enter categories from instructions.)

COMMERCE/TRADE: specialty store

7. Description

Architectural Classification
(Enter categories from instructions.)

Late 19th and 20th Century Revivals
Other: Egyptian Revival

Materials
(Enter categories from instructions.)

foundation: CONCRETE
walls: CONCRETE
roof: SYNTHETICS: Rubber
other: _____

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Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

The Dayton State Bank was constructed in 1912, on the main street in the small homestead-era townsite of Dayton, Montana. Constructed of poured concrete, the bank building is rectangular in massing with a strong, cleanly executed Egyptian Revival façade, unusual on such a small building. The façade is symmetrical, with monumental square, battered columns paired with round, tapered columns at each corner. The columns enframe the façade and a central storefront with large glass panels, copper casings and banded transom lights, all crowned by a square pedimented tin cornice. The building is the sole occupant of this property. It faces the main thoroughfare, while overlooking Flathead Lake to the rear and a historic wooden trestle that once served the lumber industry and is now used to dock sailboats.

Narrative Description

Located in the Flathead Valley at an elevation of 2900 ft., the small town of Dayton is located immediately west of Flathead Lake. The Salish Mountains bound the valley to the west; the Flathead and Swan ranges and the Mission Mountains are visible to the east.

The Dayton State Bank is a one-story bank building with an Egyptian Revival façade constructed in 1912. The building is rectangular in massing, and measures 24' wide by 40' deep. The façade is symmetrical, with monumental square, battered columns paired with round, tapered columns at each corner. The columns enframe the façade and visually support a square, pedimented tin entablature. A central storefront is recessed beneath the cornice, and features large glass panels with copper casings, all crowned by a band of four transom lights. At the base, low marble panels finish the storefront. A heavy oak-trimmed wood glass door with a single light opens into the interior, and still retains the original ornamental brass handle.

On the interior, the building is a large open space, with a small office partitioned in the front northwest corner. The office is enclosed by a $\frac{3}{4}$ height wall with dark mahogany-stained wood trim and textured privacy glass. The bank interior is divided by a teller cage wall that extends across the center of the building from north to south. The teller cage wall is wooden with iron grillwork and is finished in a rich dark mahogany stain, to match the interior trim. The bank's interior concrete walls are covered with a finish plaster skim-coat that was painted green with large gold panels outlined in white. These original finishes remain, as well as the original ornamental tin ceiling.

Engaged square columns trim the south wall, and historically, a large clock hung in the space between them. There is also a poured concrete fireplace that echoes the design of the façade, with a heavy square-pedimented mantel, engaged square columns at the corners and a concrete hearth in this wall. The vault is located in the northeast corner of the building. Originally, there was a cherry floor; it is no longer extant and has been replaced with plywood. Beneath the building is a basement with a dirt floor that houses the heating system and storage.

On the north and south elevations, a single window is centered along each wall. Each is double-hung 1-over-1 and is finished with a concrete sill. The east elevation (rear) of the building includes a central doorway with a solid wood door under a rectangular transom. There is a small concrete sill and shallow step at the doorway. One window is located south of the doorway; like the others it is double-hung 1-over-1 with a concrete sill.

The bank faces onto C Street, the main thoroughfare through this small townsite. The rear of the building opens out to overlook the lake, and the historic Somers Lumber Company dock, which has been converted to slips for sailboats. The bank is currently used as a shop for boat work, for repairs and docking services.

When Jim Lekander, the current owner, acquired the property in 1982 the roof was in disrepair and leaky, and the floor was damaged. Mr. Lekander made considerable effort to stabilize the building. During the mid-1980s, he installed a rubber membrane roof and replaced rotten floor joists. A leaking ventilator at center in the ceiling was removed and ceiling trusses were reinforced with screws and glue to strengthen the original nailed joints.

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Integrity

Today, the Dayton State Bank displays an outstanding level of integrity. Although the bank is in fair condition and the interior serves in part as a workshop, the historic design and materials are all very much intact and strongly convey the central presence this small bank had in the town of Dayton during its heyday. Still in its original location, the setting and feeling conveyed by the bank is integral to the commercial district that remains. Standing along the main street of Dayton, with the lake and the historic dock behind, the Dayton State Bank recalls the period when towns grew around Flathead Lake and the commerce of logging, the railroad and homestead settlement bolstered small rural banks throughout the region.

Essential elements of the design are all present – from the completely intact façade on the exterior, to the vault, teller wall, office and pedimented fireplace inside. The only real loss of integrity is the replacement flooring, which was unavoidable due to water damage. Small but spirited, the bank's architectural elements are original and reflect one of the few forays into Egyptian Revival style design to be found in Montana.

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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.

Areas of Significance

(Enter categories from instructions.)

COMMERCE

ECONOMICS

ARCHITECTURE

Period of Significance

1912-1933

Significant Dates

1912

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

Mr. Nielson, Contractor

Criteria Considerations

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

Property is:

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

Period of Significance (justification)

The Period of Significance for the Dayton State Bank corresponds to the period of active operation, from its construction in 1912 to its closing in 1933.

Criteria Considerations (explanation, if necessary)

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance and applicable criteria.)

The Dayton State Bank is a well preserved rural bank built in a simplified Egyptian Revival style in 1912. Settlement of the town of Dayton followed the opening of the Flathead Indian Reservation to homesteading in 1909. The bank is one of seven that were open that year within the reservation, primarily catering to non-Indian settlers who filled the reservation lands by the thousands. Opened at the peak of the statewide homestead boom and closed in the depths of the Great Depression in 1933, the bank's history mirrors the patterns of growth and decline that swept Montana, as population spiked, businesses were born and banks proliferated across the state only to be abandoned or closed two decades later. For its historical associations with local and state banking history in Montana and as a rare example of Egyptian Revival architecture in Montana, the bank is eligible for listing in the National Register of Historic Places on local and state levels, under criteria A and C.

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

Historical Background

The Dayton State bank is eligible for listing in the National Register of Historic Places under criteria A and C at a local and state level of significance. Under Criterion A, the bank served as an anchor to the growing community, providing a strong physical presence and a sense of permanency to the growing community. Under Criterion C, the bank is a rare example of Egyptian Revival architecture in Montana.

The Flathead Lake region was rich territory inhabited by the Kootenai, Salish, Kalispel, Pend d'Oreille, and Spokane nations prior to the arrival of Euro-Americans. Archeological evidence reflects long occupation around the lake. As noted at an early symposium on pre-contact habitation, two major creeks flow into the west side of Flathead Lake, at Dayton and at Lakeside and their confluences at the lake present natural settings for occupation, hunting, plant gathering, travel, and ceremonial activities. A major occupation site was located on the beach of the bay at Dayton, between the mouth of Dayton Creek and the Somers Lumber Company Dock; over the years, this site yielded an array of finished points, knives, scrapers, drills and other tools.¹

The Flathead Valley was one of the last areas in the trans-Mississippi West to be settled by Euro-Americans, primarily because of its geographic isolation. Surrounded by rugged mountains and a large lake and characterized by long, hard winters, the valley remained difficult and hazardous to access for decades after the first Euro-Americans came through the area in the early 1800s. In the years that followed, the American fur trade bloomed as the Hudson Bay and Northwest Fur companies established fur trading posts in the region; around 1812, the Hudson's Bay Company established an outpost, Howse House, near the head of Flathead Lake. Jesuit missionaries entered the area in 1841 at the invitation of the Salish, and the subsequent arrival of Father Pierre Jean DeSmet and a party of Jesuits at St. Mary's in the Bitterroot introduced a permanent presence of Euro-Americans in the valleys of western Montana. Jesuit missions opened first in the Bitterroot at St. Mary's Mission (1841-1950), followed by St. Michael's Mission on the Pend-d'Oreille River (1845-1854), and in 1854, St. Ignatius in the Flathead Valley, where the soil and the climate were conducive to farming. The new St. Ignatius Mission drew an estimated thousand tribespeople to settle in the valley, according to early missionary reports.

The Hellgate Treaty of 1855, with the Salish, Kootenai and Pend d'Oreille nations, led to the establishment of the Flathead Indian Reservation, encompassing the Flathead Valley and lower half of Flathead Lake. The treaty relocated the Salish to the Mission Valley, and in 1856 an Indian agency office was established within the new reserve at Jocko. In 1910, the Flathead agency moved from Jocko to Dixon.²

¹ Archaeological Sites in the Flathead Lake Region, Montana: A Symposium, Gillett Griswold editor, Anthropology and Sociology Papers, No. 15, Montana State University, Missoula, Montana, 1953. (now University of Montana) at Missoula. pp 12 - 24; and p. 35.

² McAlear, J.F. *The Fabulous Flathead* (Treasure State Publishing, 1962) p. 23-24. The remaining Salish band, under Chief Charlo remained in the Bitterroot Valley, according to the treaty until the president of the US reviewed the situation and determined whether that valley or the Mission Valley to the north were more suitable for tribal occupation. Chief Charlo's band held out for fulfillment of the treaty until 1891, when they agreed to relocate. Their removal to the Mission

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The discovery of gold in 1862 in the Kootenai District of British Columbia north of the Flathead Valley brought prospectors, miners and freighters bringing supplies from Missoula through the Mission and Flathead Valleys on their way north. A minor gold rush on Libby Creek in 1867 again brought people through the area. The trail to the gold fields followed a rough wagon road along the west shore of Flathead Lake.

Road transportation to Flathead Lake and the surrounding region began with wagon roads running north from the Jocko agency at present-day Arlee through towns that remain primary towns in the Mission Valley to this day—Ravalli, St. Ignatius, Ronan, and Pablo. In 1880, Harry Lambert established a store at the southern end of Flathead Lake; the settlement that became anchored there informally grew to be known as Lambert's Landing.³ Communities in the valley grew as ranching and farming took hold, and timber and sawmill operations were established. Roads leading north terminated at the lake at Lambert's Landing, until a ferry crossing the Flathead River was established by Batiste Eneas. Lake transportation began in the 1880s, between Lambert's Landing on the south end of the lake, and Dooley's Landing, established by John Dooley, on the north end of the lake at the Flathead River.⁴

The completion of the Northern Pacific Railroad (NPRR) to Ravalli, north of Missoula spurred the first real influx of Euro-American settlers to the area. Some of the valley's early settlers were actually NPRR workers whose jobs had been discontinued and who decided to locate permanently in Montana. To help accommodate the Flathead Lake traffic, a sailboat was converted in 1883 to steam; this was soon followed by the establishment of steamboat service on the lake in 1885 to carry settlers and supplies to the upper valley.⁵ The steamboats carried both passengers and freight and then moved via wagon connection to steamboats on the lake.

In 1891, the Great Northern Railway began to cross the upper Flathead Valley. To support the construction crews, trains hauled goods to Ravalli, where wagons picked them up and freighted them more than 30 miles to the foot of Flathead Lake. Steamboats then carried the goods to the head of navigation at Demersville, 20 miles north of the head of Flathead Lake.

Completion of the Great Northern Railway across the northern tier of the state in 1892, led to the platting of a new town and regional rail hub that became known as Kalispell and opened the northern Flathead Valley to greater settlement and industry. Construction of the Great Northern Railway was not the only railroad work that kept Flathead Valley residents employed, however. The Canadian Pacific Railroad was also being constructed across Canada in the 1890s. Supplies for railroad workers at Fort Steele were brought to Demersville by boat and then hauled north by freighters.⁶ In 1898, Lambert's Landing obtained a post office and the community was re-named Polson; lumber, farming and ranching were the mainstays of the economy.⁷

Passage of the Dawes Act in 1887 set the stage for widespread settlement of non-native people in the Flathead Valley. Subsequent legislation led to a government survey and then allotment of land on the Flathead Reservation to tribal members; in 1909, all other land on the Flathead Reservation not allotted was opened to settlement and development by non-Indian land owners. Over 480,000 acres were opened to homestead entry; another 60,000 acres were set aside for townsites and public institutions.

The opening of the reservation coincided with the homestead boom across the American West. The year 1909 was the same year that the Original Homestead Act of 1862 was expanded by the Enlarged Homestead Act, which doubled the

valley was recorded in the local papers and in the memories of all who witnessed their displacement, for years that followed.

³ Ibid. p. 177. McAlear notes the Salish name for the southern end of the lake was Pied d'lai or "Foot of the Lake."

⁴ Ibid. pp. 71-72; Gildart, Robert. *Montana's Flathead County* (Montana Magazine 1986). p. 31-33.

⁵ "Flathead Facts, Descriptive of the Resources of Missoula County" (Missoula MT: Missoula Publishing Co, 1890), available in Montana - Flathead County - History file, Flathead County Library, Kalispell, MT., pg. 21; Isch, "Development", pg. 73; Swaney, Andres, "statement of Andrew W. Swaney" (1923, typed) available in Montana - Flathead County -History file, Flathead County Library, Kalispell, MT. pg. 1.

⁶ Swanberg, A. V. in Elwood, *Kalispell*, op. cot. Pg. 107

⁷ Rich Aarstad, Ellie Arguimbau, Ellen Baumler, Charlene Porsild, and Brian Shovers, *Montana Place Names*, (Helena: Montana Historical Society Press, 2009) p. 209. Polson was named for David Polson, a local rancher.

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amount of land that a homestead settler could claim. The ability to claim 320 instead of 160 acres was an important development in states such as Montana, where climate was more arid and smaller holdings were often not viable.

The first month that lands were offered for homesteading on the Flathead Reservation, 81,000 people entered their names for the homestead drawing. Names were drawn in two groups of 3,000 in April and September, and each entrant drawn was given the opportunity to file a claim and make a down payment. Following the two drawings, on October 31, remaining properties were thrown open to be claimed by the public. Property throughout the reservation, and along both the east and west sides of the lake were taken up and filed on in Kalispell or Missoula. Settlers poured in and businesses blossomed almost overnight.⁸ Homes, farms and ranches were claimed, while hotels, carpenters and bankers all did a brisk business. That year, a total of seven banks were in operation on the reservation with assets totaling \$300,000.⁹

Commerce and Finance in Dayton, Montana

The history of the town of Dayton began in 1893, when a small townsite was founded just northwest of the Flathead Indian reservation boundaries, along the road to Lake Mary Ronan. The settlement included a general store, school, two churches and a scattering of nearby agricultural farmsteads. In the mid-1890s, businessmen Jake Knerr and Charles Frost bought the store from proprietor and postmaster Clarence Proctor. In a story repeated throughout Montana as first generation settlements gave way to more permanent communities, they then moved the store on wheels two miles to the southeast to the shore of Flathead Lake and the newly relocated town of Dayton was born.

The new townsite, situated along passenger and stage lines running between Polson and Hot Springs, took hold and grew as hopeful settlers were drawn to the west side of Flathead Lake, the largest freshwater lake in the western United States. Charles Frost became the first postmaster at the new Dayton; meanwhile, the former Dayton townsite, with its historic churches, and mercantile changed its name and is known today as Proctor.¹⁰

Like others along the lake, the town of Dayton prospered during the homestead era. The community grew, and the waterfront docks did a brisk business in cattle, grain and freight shipments on the lake steamboats. The compact townsite soon included livery barns, a photo gallery, two mercantiles, two hotels and two restaurants, as well as a pool hall, barber shop, dance hall, photo shop and apartments all housed in one building.¹¹ *The Dayton Leader* published biweekly here from 1912 – July 1917 and its issues portray a hopeful period in the town's history.¹²

In 1901, the O'Brien Lumber Company opened a mill in Somers, to provide lumber for construction of the Great Northern Railway. The business became Somers Lumber Company and logging activities moved down the lake. Early logging in the Dayton-Proctor-Lake Mary Ronan area was a winter operation, with logs transported on horse-drawn sleds to Dayton, dropped into the lake and hauled by boat to the Somers mill.¹³

In 1929, Somers Lumber constructed what became known as the "Big Dock" at Dayton. This rail trestle supported Great Northern Railway tracks, a locomotive and logging cars carrying logs from their timberlands near Lake Mary Ronan via a short spur line to the shore of the lake at Dayton. The rail line ran up the Proctor Valley and Dayton Creek drainages where, between 1924 and 1937, logs were skidded to landings and loaded onto railcars.¹⁴ A run-away train that lost much of its load in the local schoolyard in June 1936 resulted in the end to this practice. In 1939, the tracks were removed, although the sturdy dock remains to this day and is now used for housing sailboat slips in this protected bay of the lake.

⁸ McAlear, p. 83 – 92.

⁹ McAlear, p. 91.

¹⁰ Aarstad et al. p. 213-214; McAlear, p 208.

¹¹ McAlear, p.208.

¹² *Shadows of the Missions*, p 39.

¹³ Big Arm Association newsletter, October 2010.; Brief History of the Flathead Valley, Daily Interlake. Accessed at <http://www.fcvb.org/historyoftheflathead.php> July 30, 2011.

¹⁴ *Ibid.*

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The Dayton State Bank

With the increase in population and business in town, Harris & Company of Kalispell established a bank in 1910 at the center of town, in the rear of the Dayton Mercantile, with Clifford B. Harris president, J.B. Lawlis vice president and George A. Brawith, cashier. The bank was financed by Harris, who moved to Kalispell from Harris, Missouri in 1907.

Clifford B. Harris was the son of Overton Harris, owner of the Harris Banking Company, founded in Missouri in 1857 by his father, A. M. Harris. After graduating college in 1897 with a degree in business, Clifford B. "became associated with his father in the business he had founded and operated for so many years, filling the responsible position of cashier, and learning thoroughly the intricacies and details of the banking business while thus employed."¹⁵

Soon after arriving in Montana, C.B. Harris became president of the new Kalispell National Bank (established April 1907). He then organized, and assumed presidency of, the First National Bank of Polson. Adding a third bank to the chain on May 2, 1910, C.B. Harris "organized the Dayton Banking Company, at Dayton, Montana, with assets of \$100,000. . . This also is conducted on the same reliable basis which characterizes the management of the other two banks, and is a decided stimulus to the business life of Dayton."¹⁶

Advertising in the Dayton Leader during the months that followed invited new customers to the Harris & Co. Bank. The bank reorganized as The Dayton State Bank in 1912, with C.B. Harris president and H.F. Dwelle and Wymond Miller vice-presidents and George A. Brawith still cashier. On June 6, 1913 an article noted that the company was reorganizing as the Dayton State Bank with a new building planned soon. Plans for the new bank building were announced on July 4, 1913, and C.B. Harris made the trip down from Kalispell to exhibit the plans in Dayton. That summer the bank sold to F.A. Hacker and H.F. Dwelle; on August 5, 1913, Hacker and Dwelle filed its incorporation as The Dayton State Bank. Harris must have continued to hold an interest in the bank; on February 27, 1914, the Anaconda Leader reported that all banks founded by C.B. Harris, which included the Kalispell National, First National of Polson and Dayton State Banks, were sold to W.N. Noffsinger, general manager of the Somers Lumber Company, and that he succeeded Harris as president of the banks. Noffsinger was also founder and president of the Somers State Bank, established in 1911.¹⁷

The architect for the new bank remains unknown, however the contractor on the project was named Nelson and the concrete foundation work (and likely the rest of the poured concrete building) was supervised by G. Frank Gray of Kalispell. Over the months of construction, the local newspaper occasionally noted such progress as the arrival of fixtures, glass front and metal ceiling in late September, and the finishing touches culminating with transfer of cash, safe, and other items to the Dayton State Bank late in the month of October 1913. When the bank opened in late October there was little fanfare in the local paper, however, they did note that the new bank was "a beaut."¹⁸

A sharp reduction in industry from a prolonged drought in 1918 and the armistice of World War I resulted in a severe economic decline and attendant loss in rural populations. The economic decline spared no sector, including banks. However, despite the downturn, the Dayton State Bank remained in business into the early 1930s. The town itself never grew beyond a few blocks and suffered through a series of fires in the early years of the 20th century. As a result, the Dayton State Bank is one of the few remaining early buildings in Dayton, along with a general store built to replace the Dayton mercantile, and an early apartment building.

As Bill Skidmore noted in his history of Montana banking, *Treasure State Treasury*, there were just 227 banks remaining at the start of 1926, and with the deepening national depression and crash of the stock market in 1929, "the decline was far from over." Bank failures mounted in a pattern that raged throughout the country. In a radical effort to break the fall, President Franklin Delano Roosevelt shut down the banks nationwide on March 5, 1933, the day after he took office. During the four days that the banks were on an enforced holiday, Roosevelt and democrats in Congress passed the Emergency Banking Act, granting the president broad powers to restructure the financial system. From 1926-1936, 119

¹⁵ Helen Fitzgerald Sanders, *A History of Montana*, Vol 3. (Chicago: Lewis Publishing Co, 1913) p 1758.

¹⁶ *Ibid.*

¹⁷ Twenty-ninth annual report of the State examiner and the ExOfficio Superintendent of Banks, Ninth annual report of the Banking department, 1924, p. 28. R.L. Polk's Directories for 1911 and 1912, Kalispell, Lincoln and Flathead Counties. Anaconda Standard, 28 Feb 1914, p. 11. History of Valley Bank of Kalispell, Somers branch accessed at <https://www.valleybankmt.com/about/history.html>

¹⁸ Dayton Leader, July 4, 25, August 1, September 12, 26, October 10, 17, 24 1913.

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more Montana banks went out of business, including the Dayton State Bank, which shut its doors like so many others, closing down in the late part of 1933.¹⁹ Files specific to the closure of the Dayton State Bank are located under *Closed Banks* at the Montana Historical Society. The Dayton State Bank specific file is Volume 22/5-14; it includes correspondence regarding annual reports, bonds, cash book and journal, organizational papers, reports and tax returns.

Banking History in Montana

The National Banking system was established by the National Currency Act of 1863 and the National Banking Act of 1864, during the Civil War to issue currency to fund the government and finance the war. During Montana's territorial years, banks were organized in emerging communities; the first few appeared in 1864 in Virginia City during the placer mining era. By 1890, the year after Montana became a state, there were a total of 26 National Banks and by 1900, the formation of state-regulated banking gave rise to 35 state chartered banks, along with 21 national and 20 private banks.²⁰

The 1887 Act Concerning Banks and Banking required all state-chartered banks to report on their condition to the Territorial Auditor. The State Examiner's office assumed this function by 1895. The State Examiner examined state banks periodically and received reports of condition from the banks. However, the office had no power to enforce what regulations there were. In general, compliance with the banking laws was largely voluntary, and private banks were almost totally unregulated. Regulations for national banks differed from state-sanctioned banks. In Montana, state banks were authorized to secure real estate as collateral for loans; prior to 1913, national banks were prohibited from this practice. As Henry Klassen noted in an article on early Montana banking, during this formative era, the "many small commercial banks - state, national, and private - established in Montana created a fiercely competitive system."²¹

In 1913, the Federal Reserve System was established, and in February 1921, the Federal Reserve opened a branch of the Federal Reserve Bank of Minneapolis in Helena, Montana. This centralized financial institution facilitated the availability of money and establishment of banks during a time of growth and business expansion. That year, the number of operating banks in Montana included 57 national banks, 179 state banks and 25 private banks.²²

The 1915 Act Regulating the Business of Banking established the State Department of Banking as a separate entity but left the State Examiner in charge, as ex-officio Superintendent of Banks. The law provided regulations on the establishment and operation of banks, ensured private banks could not operate outside of state regulation, and attached penalties for the violation of the law. Under this law, if the Superintendent of Banks determined problems existed regarding the capital of a bank, he notified the stockholders to make good on their liability, equal to the par value of their stock (the only protection depositors had prior to deposit insurance being required in the 1930s). If insufficient liability existed or if stockholders refused to make good on their liability, the Superintendent applied to the local District Court to appoint a Receiver. Liquidation of insolvent state banks was thus a diffuse responsibility scattered throughout the counties.

In 1927 an Act Revising and Codifying Banking Laws made the Superintendent of Banks directly responsible for the liquidation of insolvent banks. The Superintendent appointed a Liquidating Agent to assume the bank books and attempt to collect its assets. Liquidating agents yielded a success rate ranging from a low of 4 percent to a high of 100 percent. The difficulty associated with the collections often took several years to finalize.

Between 1910 and 1920, the number of banks in Montana surged from 252 to 428. Just as rapidly as banks proliferated, they hit a period of severe decline. The bank examiner's report for 1924 profiled the difficult years that accompanied prolonged drought that began in 1918, and the armistice at the end of WWI, which abruptly curtailed industry in this

¹⁹ Skidmore, Bill *Treasure State Banking*. Montana Bankers Association, Helena, 1985: p. 93; McClenahan, Debby Olsson, *Community Bank: The First Hundred Years*. Ronan: Ronan Community Bank. p. 21.

²⁰ Skidmore. p. 9-10, 13.

²¹ Klassen, Henry C. Banking and rural development in Montana, 1895-1913, *Montana Business Quarterly*, Sept 22, 1996. <http://www.allbusiness.com/finance/596719-1.html> Klassen acknowledged his sources: Board of Governors of the Federal Reserve System, *All-Bank Statistics United States, 1896-1955* (Washington, D.C.: Federal Reserve Board, 1959) 606-617; Clarence W. Groth, "Montana Banking History, 1864-1954," M.A. Thesis, American Bankers Association Graduate School of Banking, Rutgers University, 1955, Appendix, 43-49.

²² *Ibid*; McClenahan, p.9.

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country. Montana's rural population plunged. Contraction of the economy was dramatic, with disastrous effects on the banking industry in Montana. As the examiner related, "This period has been one long dripping tunnel – a veritable nightmare. Each day brought new disasters." Between 1920 and 1926, 214 banks closed in Montana.²³ Records relating to failed banks are found at the Montana Historical Society and contain records on 190 failed banks in 150 communities around the state. The majority of the failed banks were located in eastern Montana.

Architectural Significance--Egyptian Revival Style Design

Egyptian Revival Architecture enjoyed two periods of popularity in this country. The first took place in the 1830-1850 period following the Napoleonic Wars and an ensuing fascination with Egyptian aesthetics. The second period was seen in the years 1920-1930, boosted by the discovery of King Tutankhamen's tomb in 1922 by the Earl of Carnarvon and Howard Carter subsequent popularity of Egyptian antiquities. The revival style was reminiscent of the gateways to ancient Egyptian tombs and temples. With its monumental columns and battered walls, smooth exterior finishes and Egyptian decorative motifs, the style was popular for fanciful buildings such as movie theaters, and exotic edifices for fraternal organizations that embraced mysticism and ceremonialism as part of their culture during the late 19th and early 20th centuries.

In Montana, Egyptian Revival style was uncommon. The outstanding example was the Ming Opera House in Helena, renovated in Egyptian style in 1915 by George Carsley and C.S. Haire. Elsewhere in Helena, a commercial remodeling in 1925 created an Egyptian style theater that has lost much integrity over time. The Dayton State Bank, as a restrained example of the style with undertones of the Arts and Crafts movement, offers an important, if not fully-realized expression of the style. Key elements include the monumental columns – both square battered pillars and round columns – and square crowning entablature and smooth concrete finish, which enframe the recessed storefront in a pattern evocative of a grand temple portico. Keystone motifs on the cornice and globes which formerly surmounted the columns further embellished the building in a clean but simple format. On the interior, the simplified Egyptian format is repeated on the fireplace mantel as well.

Developmental history/additional historic context information (if appropriate)

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

Aarstad, Rich, Ellie Arguimbau, Ellen Baumler, Charlene Porsild, and Brian Shovers, *Montana Place Names*, (Helena: Montana Historical Society Press, 2009).

Daily Interlake Brief History of the Flathead Valley. Accessed at <http://www.fcvb.org/historyoftheflathead.php>

Gildart, Robert. *Montana's Flathead Country*, Montana Magazine, 1986.

Griswold, Gillett, editor. *Archaeological Sites in the Flathead Lake Region, Montana: A Symposium*. Anthropology and Sociology Papers, No. 15, Montana State University, Missoula, Montana, 1953. (now University of Montana at Missoula).

Groth, Clarence W. "Montana Banking History, 1864-1954," M.A. Thesis, American Bankers Association Graduate School of Banking, Rutgers University, 1955, Appendix, 43-49.

Klassen, Henry C. "Banking and rural development in Montana, 1895-1913" *Montana Business Quarterly*, Sept 22, 1996 <http://www.allbusiness.com/finance/596719-1.html>

Malone, Michael P., Richard B. Roeder and William L. Lang. *Montana: A History of Two Centuries*. Seattle: University of Washington Press, revised edition 1991.

McAlear, J.F. (as told to Sharon Wynre Bergman) *The Fabulous Flathead*, Treasure State Publishing Company, 1962.

McClenahan, Debby Olsson. *Community Bank: The First Hundred Years*. Ronan: Ronan Community Bank, 2010.

²³ Twenty-ninth annual report of the State examiner and the ExOfficio Superintendent of Banks, Ninth annual report of the Banking department, 1924, p.11, p.16; Malone, Michael, Richard Roeder, and William Lang *Montana: A History of Two Centuries* (Seattle: University of Washington Press, revised 1991) p. 283.

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Sanders, Helen Fitzgerald. A History of Montana, Vol 3., Chicago: Lewis Publishing Co, 1913.

Skidmore, Bill. Treasure State Banking. Helena: Montana Bankers Association, 1985.

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
 - Other State agency
 - Federal agency
 - Local government
 - University
 - Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property Less than one acre

(Do not include previously listed resource acreage.)

NAD27

UTM References

| | | | | | | | |
|---|-----------|---------------|----------------|---|-------|---------|----------|
| 1 | <u>11</u> | <u>703847</u> | <u>5304588</u> | 3 | _____ | _____ | _____ |
| | Zone | Easting | Northing | | Zone | Easting | Northing |
| 2 | _____ | _____ | _____ | 4 | _____ | _____ | _____ |
| | Zone | Easting | Northing | | Zone | Easting | Northing |

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

Dayton Townsite, Lot 6, Block 15

Boundary Justification (Explain why the boundaries were selected.)

The boundaries for the Dayton State Bank correspond to those originally designated for the bank. Although the property has changed ownership over the years, the boundaries have not changed.

11. Form Prepared By

name/title Chere Jiusto
organization Montana Preservation Alliance date March 2012
street & number 120 Reeder's Alley telephone 406-457-2822
city or town Helena state MT zip code 59601
e-mail chere@preservemontana.org

Dayton State Bank
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Lake County, Montana
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Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.
- A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property:

City or Vicinity:

County:

State:

Photographer:

Date Photographed:

Description of Photograph(s) and number:

1 of ____.

See Continuation Sheets

Property Owner:

name Jim Lekander

street & number PO Box 30 telephone _____

city or town Dayton state Montana zip code 59914

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

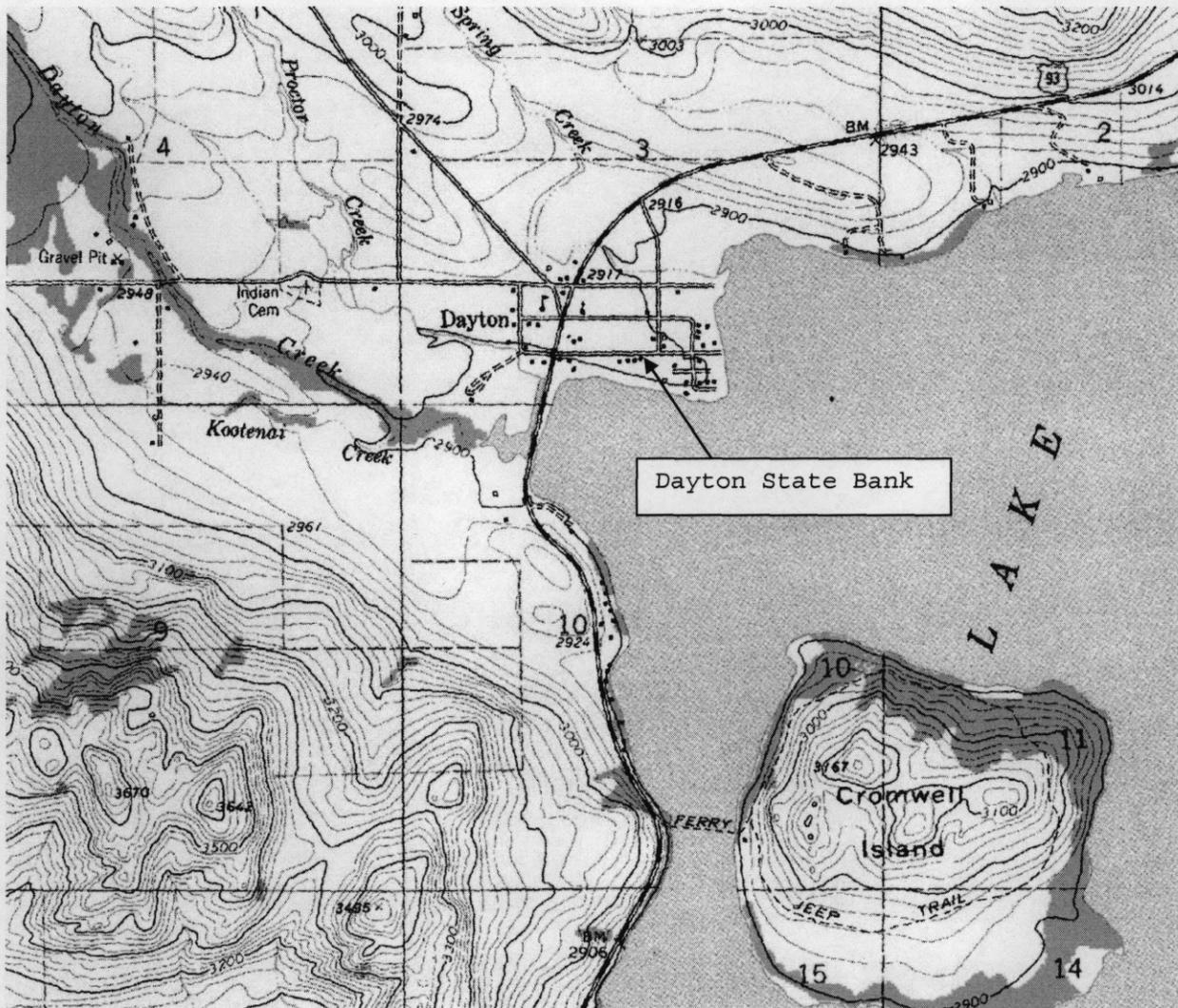
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Location of the Dayton State Bank. Found on the Elmo, Montana (1964) quadrangle map.

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Bank Interior from behind teller wall, view to the west toward front.



Bank Interior, Teller Wall looking east from front entrance.

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Bank Interior, North wall with fireplace.

CONVOY
SOUTHWORTH

**United States Department of the Interior
National Park Service**

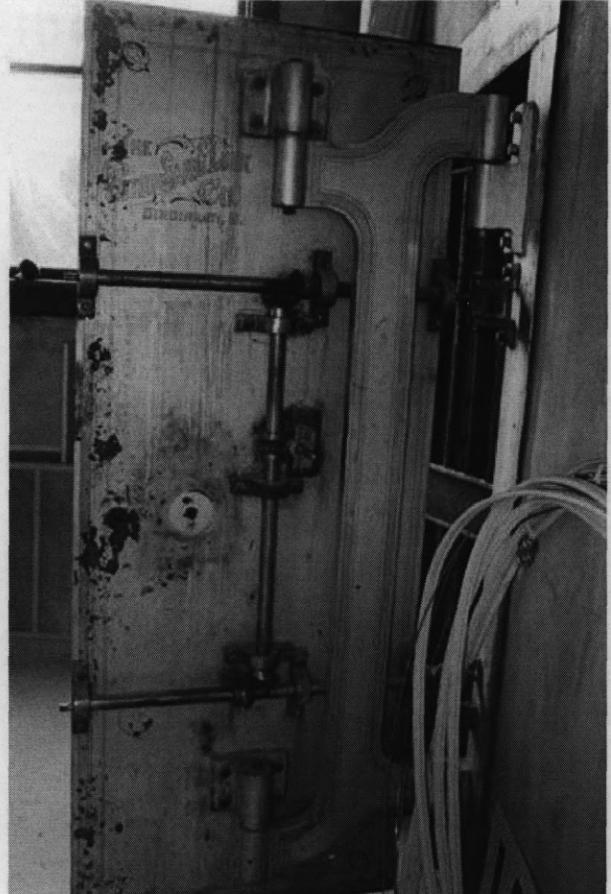
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Fireplace Detail



**Vault Door, Manufactured by Victor Safe & Lock Co,
Cincinnati, OH.**

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National Park Service**

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Dayton State Bank

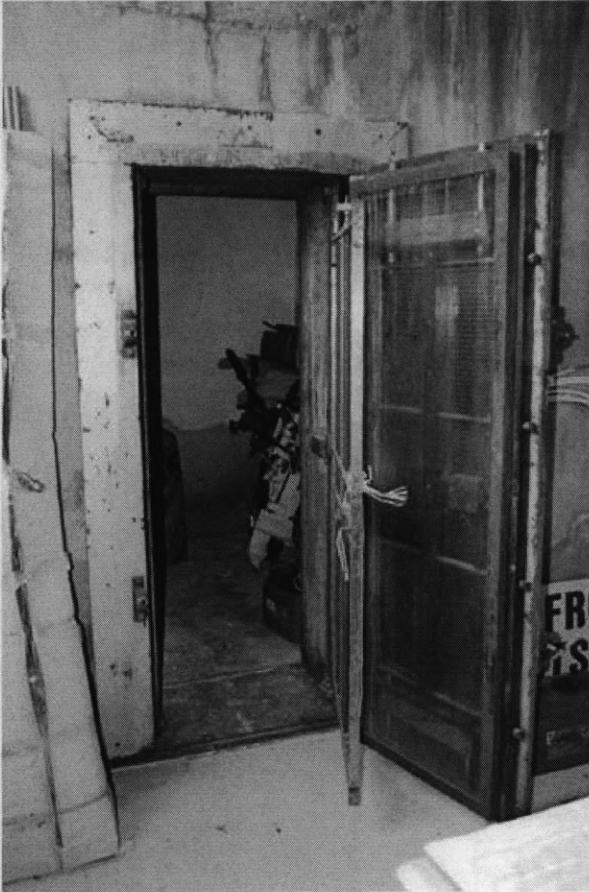
Name of Property

Lake County, MT

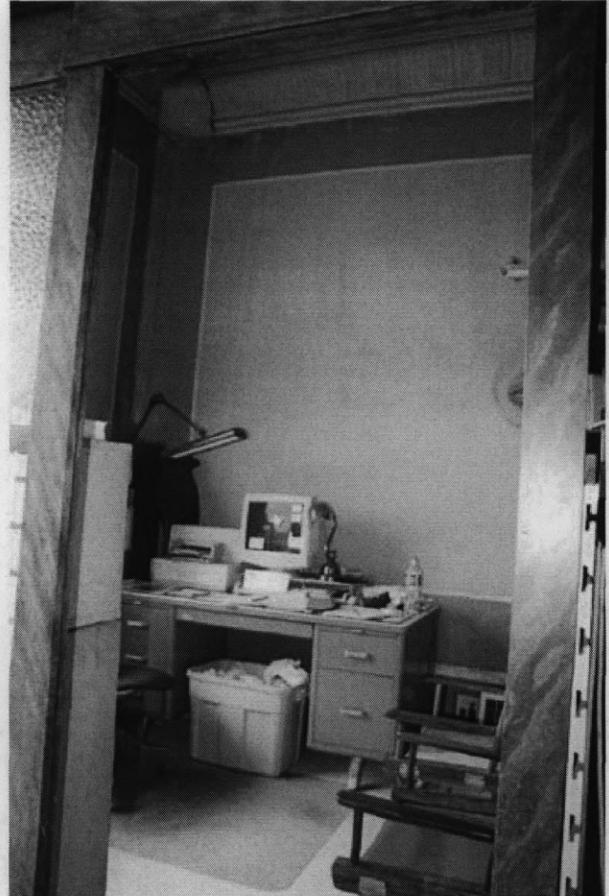
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Vault Interior



Front office, northeast corner of bank interior.

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Front office, northeast corner of bank interior.

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Detail view of ornamental pressed-tin ceiling.

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COLLECTOR

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Bank Interior, Front Area looking west toward front windows and doorway.

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SERIALIZED
INDEXED
MAY 19 1964
SOUTHWORTH

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National Register Photographs

All photographs:

Name of Property: Dayton State Bank

City or Vicinity: Dayton

County: Lake County State: MT

Photographer: All photographs by Chere Jiusto, June 2011



Photo 0001: Primary Elevation, West façade, View to the east.

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Photo 0002: Above: West and south facades, view to the northeast



Photo 0003: Below: West and north facades, view to the southeast.

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Photo 0004: Left: Corner detail

Photo 0005: Right: Engaged Pillar and Column

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