#### NPS Form 10-900 United States Department of the Interior National Park Service

563072

#### 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. 2280 a. 1. Name of Property 201 ECEIVED Historic name: Security State Bank of Dante 1 Other names/site number: S Name of related multiple property listing: SEP N/A (Enter "N/A" if property is not part of a multiple property listing 2. Location Street & number: 320 Main Street Charles Mix City or town: Dante State: SD County: Not For Publication: Vicinity: 3.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 $\underline{X}$ 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: XA B XC D 09-18-2018 Signature of certifying official/Title: Date SD SHPO 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 1

National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018

Security State Bank of Dante Name of Property Charles Mix County, SD County and State

## 4. National Park Service Certification

I hereby certify that this property is:

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

Signature of the Keeper

Date of Action

## 5. Classification

## **Ownership of Property**

(Check as many boxes as apply.) Private:

Public - Local

Pub	lic -	- Sta	ate

Public -	- Federal
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## **Category of Property**

(Check only one box.)

Building(s)	X
District	
Site	
Structure	
Object	

### Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Number of contributing resources previously listed in the National Register <u>N/A</u>

6. Function or Use Historic Functions (Enter categories from instructions.) COMMERCE/TRADE: financial institution

\_\_\_\_\_

### **Current Functions**

(Enter categories from instructions.) WORK IN PROGRESS

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#### 7. Description

#### Architectural Classification

(Enter categories from instructions.) LATE 19TH AND EARLY 20TH CENTURY AMERICAN MOVEMENTS/Commercial Style

Materials: (enter categories from instruct	tions.)
Principal exterior materials of the propert	y: <u>CONCRETE</u>
	BRICK
	STONE: limestone

### **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 Security State Bank of Dante is located on the southwest corner Main Street and Haskell Avenue in Dante (pronounced dan-tee locally), South Dakota—a small rural community in the southeastern part of Charles Mix County. The two-and-a-half blocks that were platted as its main street presently consist of mostly one-story false-front commercial buildings, vacant lots, and residential buildings on the northern end. Most of the extant commercial buildings either have replacement exterior materials or are modern construction. There is one other brick commercial building in Dante, a 1926 filling station, now vacant, a block north of the bank at the corner of Main Street and Warren Avenue.

The Security State Bank is a two story, rectangular masonry brick commercial building with a flat parapet roof, built in 1920 in a Commercial style with features reflecting the influences of both Craftsman and Classical architecture. The basement structure is constructed of poured-inplace concrete and appears to be stable. The building has three bays of single windows divided by brick pilasters on the east-facing façade and twelve bays of single-windows on the north

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elevation. The exterior of the building has retained original features, such as the basket-weave and stretcher bond brick patterns, limestone window sills, square decorative features, and its tall brick parapet. After a long vacancy, many of the windows have been boarded or are deteriorated but appear to have been sash windows in an eight-over-one configuration. The interior of the building retains historic mosaic tile flooring, two-door bank vault, and elements of wood trim moldings and pressed metal ceilings. Though windows and the interior of the building are in a state of disrepair, the design, materials, and workmanship, as well as setting, location, feeling, and association retain integrity to convey the significance of the architecture and commercial history of the bank building for the town of Dante.

#### **Narrative Description**

The Security State Bank of Dante is a two-story, plus basement, masonry Commercial style building with elements of Craftsman and Classical architecture, constructed in 1920. The building has a flat built-up roof, flanked with a tall parapet extending from the north, south, and east façades. The flat roof structure and covering had been severely damaged and was recently replaced by the current owners, with new wood framing and covering (remaining lower than the parapet and not visible from the street). The primary façades face east towards Main Street and north towards Haskell Avenue, with the secondary elevations facing west and south. The exterior walls are brick, ornamented with limestone details. The brick at the east and north façades are dark brown, with a reddish-brown mortar. The brick at the west and south façades is lighter, with a white mortar providing a clear distinction between primary and secondary façades.

The east façade facing Main Street contains the single-door front entrance centered on the building with an original bronze lighting bracket on each side. The fenestration consists of two large windows with four-light transoms on the first level, at either side of the front entrance, and three large one-over-one windows at the second level. All windows have a wide limestone window sill. Flanking the fenestration and entrance is a series of stretcher bond-patterned brick pilasters with limestone capitals and bases. The pilasters extend from the base of the building up to a simple limestone entablature that wraps around the north façade. Above the entablature is a tall parapet with a basket-weave brick pattern and limestone coping stones. The Craftsman architectural style is reflected in the basket-weave brick pattern with soldier headers throughout the first and second level of the east façade above and below the windows, the multi-pane over single-pane configuration of the windows, and the decorative brick panels ornamented with square limestone details. The simplified pilasters and entablature are representative of Classical compositions commonly used in the design of bank buildings of the late 19<sup>th</sup> and early 20<sup>th</sup> century.

The twelve-bay north façade facing Haskell Avenue continues some of the features present on the east. The entablature and tall parapet are present, although the parapet bricks are laid in the stretcher bond pattern. The fenestration clearly marks the first and second levels. Each window has its own narrow limestone window sill. On the first story, there are no windows in the third, seventh, and eighth bays. In the twelfth bay, there is a single wood door rear entrance with a

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tall square transom above instead of a window. Due to the height of the door from the ground, it appears that a short staircase once providing access has been removed. On the second story, there are windows in every bay except the twelfth. Other than the limestone entablature running above the second-story windows, the north façade is minimally ornamented. The stretcher bond pattern found in the parapet is continued throughout the north façade. Still present on the eastern end of the north façade is mounted the original cast metal burglar alarm box, manufactured by the O.B. McClintock Co. of Minneapolis, Minnesota. The concrete basement structure is visible from the slant of ground, containing two single sash rectangular windows near the west end.

Both the east and north façades have undergone minimal alterations. The original bank sign was removed at some point, and for a period later in its history the building had a tall perpendicularly-hung "Corner Store" sign located above the entrance door. All windows on the north and east façades appear to have been double sash, with an eight-over-one configuration based on remaining evidence, but currently many windows have lost their glass panes, mullions, lower or upper sashes, or the window has entirely been lost after a recent period of neglect and vacancy. Lower windows are covered with board lumber and upper windows are boarded from the interior with plywood. All appear to maintain the original casings and sash frames.

The west (rear) elevation exterior brick wall has a single door opening at the center at ground level and a single window opening at the top right corner (providing light to the rear stairwell and second level corridor). Unlike the others, this window has a brick sill. No limestone details are present, and the concrete foundation can be seen at the base of the building. The brick is also of a lighter color than the north and east façades and the bricks are generally laid in a 7<sup>th</sup> course common bond pattern. There are sections that have only stretcher-bond brick, and in at least one location where the structure is exposed from the interior, those appear to be backed by larger brick tile block.

The south elevation exterior brick wall contains no windows or doors. Like the west elevation, the brick is lighter than the north and east façades and is generally laid in the 7<sup>th</sup> course common bond pattern. Based on remnants of metal flashing attached to the building, a separate single-story structure with two varying rooflines was once located adjacent to the building. The concrete foundation can be seen at the base of the building.

At the west end of the property, there are remains of a small rectangular concrete foundation, believed to have been the garage building that Elmer A. Rauch constructed when he leased the west thirty-five feet of the property in 1923.

The interior of the bank building has been significantly damaged due to water infiltration and fire damage. The fire damage is believed to have occurred sometime in 2000 or 2001. Though damaged, original architectural features can be seen throughout the first and second levels. Upon passing through the main entry door, there is a small vestibule with a decorative hexagon tile floor. The vestibule leads to an open room spanning the width of the building that originally housed the banking room and public lobby. The decorative hexagon tile from the vestibule continues through the south side of the room, creating an "L" like shape that extends from the

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front entrance to the next room of the first level. The floor provides a clear definition between the public space and the banking room of the original space, as better finishes were generally used in the publicly-visible spaces of banks. Adjacent to the hexagon tile floors is hardwood, although deteriorated from water damage. Wood shelving lines the south wall, which was installed when the building was used as a corner store. At the west wall of the teller line is the original metal bank vault, which has two unornamented painted doors. The walls appear to be finished with original plaster that has since been painted. The original pressed metal ceiling that has been painted light blue is largely intact at the east end of the space and around the crown of the room. The ceiling pattern has an angled cornice stamped with a repeating design of Classical urns, laurel wreaths, garlands, and, at the corners, palmettes. Some of the center ceiling panels are extant near the east entrance and were molded square coffers, but most of the center panels have been lost due to significant water infiltration.

The remainder of the first floor is comprised of a restroom, closet, and then a large room/office at the rear of the building that has experienced considerable damage to the pressed metal ceiling, wood floor, and walls due to water infiltration and fire damage. The north, south, and east walls have largely retained the original plaster, but the walls are stained due to smoke damage. The west wall of the room has most of the lath and plaster missing, exposing the staircase at the west wall of the rear room that leads to the second level.

The second level contains a long corridor running east to west on the south side, with three rooms on the north side and a larger room on the west end. The original interior finishes of the second floor appear to have been typical for an early-20<sup>th</sup> century commercial building, with plaster walls, simple baseboards, picture rails, wood floors, and wood doors. Stained wood doors in the main hall and between rooms have large panes of textured, semi-transparent glass over three wood panels, and those in the halls also have a transom window with semi-transparent glass. Closets have five-panel wood doors. The majority of walls, ceiling, and floors have been damaged due to water infiltration from past roof damage, though some trim will be salvageable.

The staircase opening to the basement is located directly under the staircase to the second level. At some point before the current owners acquired the property, the staircase was removed. The basement has exposed structural concrete walls, a concrete floor, and an unfinished ceiling exposed to the first level's wood floor structure.

The bank is observed to retain sufficient integrity to support its local significance in the area of Architecture. The bank retains its original location on the corner of Main Street and Haskell Avenue with minimal alterations to the exterior. The east and north façades has retained its original brick patterning, four brick pilasters, brick and limestone parapet, limestone window sills, and original door and window openings. Although windows or pieces of the windows have been lost or have deteriorated, the building conveys its original form, style, and function as most of the primary exterior features are present. The interior of the building has fallen into a state of disrepair due to significant water infiltration and fire damage. Despite its current state, minimal alterations to the building have been made throughout its life, retaining the original floor plan and evidence of interior finishes. The most prominent original features that have been retained

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are the interior wood window casings, wood doors, hexagon tile flooring, pressed metal ceilings, and the two original vault doors. Some original features may potentially be salvageable, depending on further assessment, and the remaining features can be used as a reference for rehabilitation work. The setting of the bank located on Main Street has somewhat changed because several sizeable commercial buildings that were once located across the street to the east, north and south have been demolished, but the rural town setting of Dante has largely been retained with other extant commercial buildings and a grain elevator to the south. The bank is the best remaining local example of early 20<sup>th</sup> century commercial history and architecture in Dante.

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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.
- В

Х

Х

- 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.) COMMERCE ARCHITECTURE

**Period of Significance** 

1920-1<u>925</u>

# **Significant Dates**

1920, 1925

### **Significant Person**

(Complete only if Criterion B is marked above.) N/A

**Cultural Affiliation** N/A

\_\_\_\_\_

### Architect/Builder

Unknown

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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 Security State Bank of Dante, built in 1920, meets National Register of Historic Places Criterion A in the area of Commerce and Criterion C in the area of Architecture for local significance. The building is significant to the history of banking and commerce in early Dante to service the agriculture-dependent community and represents the economic difficulties that plagued South Dakota in the 1920s. Banking in South Dakota was critical in its early years for the prominent industries of real estate and agriculture, but the state also had a high bank failure rate after World War I due to the collapse of agricultural prices and risky banking investments. The Security State Bank of Dante also provides the best local example of an early 20<sup>th</sup> century two-part commercial block, as well as demonstrating shifts in Commercial bank architecture with its blend of Craftsman and Neoclassical styles. The period of significance is set from 1920 to 1925 during the years of bank operations within the building.

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

### History of the Security State Bank of Dante

In August of 1910, John B. Roche purchased the site of the bank located on block 7, lot 16, from the Mayo Townsite Company for \$550.<sup>1</sup> Roche sold the property to Albert Amundson of Lake Andes for the same price that year in September. The Security State Bank was incorporated in October 1910 by officers who were also involved with the Lakeside State Bank of nearby Lake Andes.<sup>2</sup> Albert Amundson was recorded as the president in October 1910, with Helmer Hegnes as vice-president and Peter J. Hegnes as cashier.<sup>3</sup> In November 1910, Amundson transferred the deed to the newly-incorporated Security State Bank for \$550 (abstract of deeds). In the spring of 1911, George J. Schafer of Lake Andes and son-in-law C.C. Smith purchased the entire stock of the bank.<sup>4</sup> In addition to general banking, the company also dealt in real estate and insurance.<sup>5</sup> In 1912, an advertisement listed the officers with Schafer as president, Frank J. Hakl as vice-president, and C.C. Smith as cashier (see figure 2).<sup>6</sup> In the spring of 1917, a national publication listed T.M. Wallace as president, Hakl as vice-president, Schafer as cashier, and E.S. Hanzel as assistant cashier. The bank then had \$10,000 in capital, \$40,000 in loans, and \$50,000 in

<sup>&</sup>lt;sup>1</sup> South Dakota, Charles Mix County, "Abstract of Title," Complete Abstracts of Title to All Lands and Town Lots in this County.

<sup>&</sup>lt;sup>2</sup> Argus-Leader (Sioux Falls SD), October 21, 1910; South Dakota Department of Banking and Finance, 9<sup>th</sup> Biennial Report of the Public Examiner on State Banks, vol. 9 (Sioux Falls: Mark D. Scott, 1910), 281.

<sup>&</sup>lt;sup>3</sup> Pierre Weekly Free Press, October 27, 1910; Daily Farmers' Leader (Canton SD), June 30, 1911.

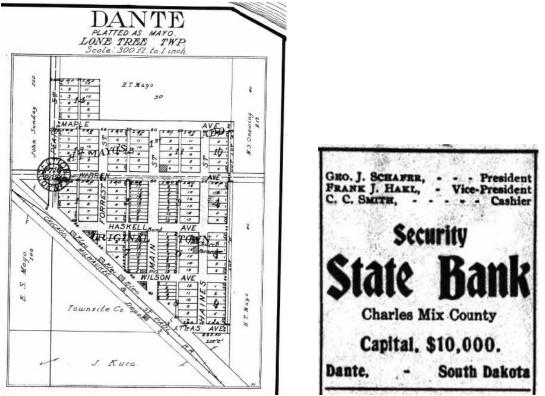
<sup>&</sup>lt;sup>4</sup> Dakota Farmers' Leader (Canton SD), April 28, 1911; Leona Kotab, Dante, South Dakota, 1887-2000 (Sioux Falls: Pine Hill Press, 2001), 29.

<sup>&</sup>lt;sup>5</sup> Kotab, *Dante*, 29.

<sup>&</sup>lt;sup>6</sup> Standard Atlas of Charles Mix County, South Dakota (Chicago: Geo. A. Ogle Co., 1912), 102.

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deposits.<sup>7</sup> The recorded population of Dante was only fifty people. In September of 1918, under the same officers, the bank's resources and liabilities increased as had the population. They recorded \$10,000 in capital, \$165,000 in deposits, \$115,000 in loans, and \$55,000 due from other banks, reflecting the increased lending and deposits that was common in South Dakota during the years of World War I. The reported population of Dante had grown to 118 in 1918, and later rose to 175 in 1920.<sup>8</sup> Later bank officers included president E.F. Kellips in 1919, and president James A. Wagner, vice president Frank Hakl, and cashiers Charles Fousek and Fred Cach Jr. in 1920.<sup>9</sup>



Figures 1 and 2: *Standard Atlas of Charles Mix County, South Dakota* (Chicago: Geo. A. Ogle Co., 1912), 35, 102.

In 1920, the Security State Bank built the existing structure to better serve the growing community and provide a sense of security for the community's finances. A 1912 atlas (see Figure 1) shows a bank on the same lot as the current building on the plat map of the town, and in June 1920, the bank moved that false-front wood frame building to a lot across the street (Block 6, Lot 6) in order to erect the existing two-story brick building.<sup>10</sup> The original building is

<sup>&</sup>lt;sup>7</sup> The Hanover National Bank of the City of New York, *The American Bank Reporter Volume 96* (New York: Steurer Publishing Co., 1917), 773.

<sup>&</sup>lt;sup>8</sup> The Hanover National Bank of the City of New York, *The Bankers Encyclopedia 48th Edition* (New York: Bankers Encyclopedia Co., 1918), 1816.

<sup>&</sup>lt;sup>9</sup> Kotab, Dante, 83-84; Citizen-Republican (Scotland SD), December 30, 1920.

<sup>&</sup>lt;sup>10</sup> Standard Atlas, 35; Kotab, Dante, 23, 126.

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still extant but has had many modifications including additions and standing-seam sheet metal siding. Given the bank's commercial successes in the 1910s indicated above, it can be theorized that the growth provided the finances necessary to construct the existing bank building in 1920. A 1918 fire in downtown Dante, though not affecting the Security State Bank directly, may also have prompted the bank owners to build a new masonry building that might better withstand a similar disaster.

In 1923, the western thirty-five feet of the property was leased to Elmer A. Rauch for \$550. As part of the terms, Rauch could construct a foundation for a property being moved to store one automobile. Remnants of the foundation are still located on the property. Charles B. Fousek was recorded as the cashier of the Security State Bank during this transaction.

The Security State Bank of Dante provided banking and lending services to new residents and businesses, primarily servicing the agricultural industry and financing farmers' land expansion during the years of World War I.<sup>11</sup> After the war, an agricultural recession impacted all of South Dakota. In Dante, the local courts saw many cases that the Security State Bank had brought against its debtors, but few were able to pay back what they had borrowed.<sup>12</sup> In October 1925, only five years after wartime profits had funded a new building, the Security State Bank suspended operations.<sup>13</sup> James Grady, president, and H.C. Aamoth, vice-president at the time of suspension, were rumored to have taken the bank's assets, capitalized at \$25,000, and left town.<sup>14</sup> In February 1929, F.R. Smith, as Superintendent of Banks for the State of South Dakota, filed a petition to publicly sell the property to pay expenses of liquidation, because the assets of the bank were insufficient to pay its liability. Charles Mix County and the State of South Dakota approved the petition, and in August 1931, the property was sold to Frank Cihak. The purchase price for the property and bank building was \$2,000, plus \$500 for the furniture and fixtures inside.<sup>15</sup>

According to the current owner, the bank was used as a café and night club in 1931. The rooms on the second level were turned into apartments, rented by Basil Hoff for both a restaurant and living quarters. Mr. and Mrs. Giedd also lived in one of the apartments during this time. Giedd was a barber and had a shop at the rear of the building. In March 1937, Laverne R. (Jeff) Barta purchased the property for \$1,500.<sup>16</sup> In 1941, Barta took a mortgage of \$750 on the property and again in 1947, took out a \$2,500 mortgage.<sup>17</sup> Throughout this time, Barta and his family ran a store in the building. In 1972, the first level was converted to a grocery store after the only one in Dante burned down.<sup>18</sup> Joann Homolka Soukup ran the store with her daughters. The store was then run by Frank and Marcene Blaha until 1989, and it served as a community gathering

<sup>&</sup>lt;sup>11</sup> C.B. Nelson, *Gregory National Bank National Register Nomination* (Pierre: SD State Historic Preservation Office, 2013), 12.

<sup>&</sup>lt;sup>12</sup> Kotab, *Dante*, 112.

<sup>&</sup>lt;sup>13</sup> Ibid., 86.

<sup>&</sup>lt;sup>14</sup> Commercial West, vol. 48 (Minneapolis: Commercial West, Company, 1925), 28.

<sup>&</sup>lt;sup>15</sup> South Dakota, Charles Mix County, "Abstract of Title."

<sup>&</sup>lt;sup>16</sup> Kotab, *Dante*, 29.

<sup>&</sup>lt;sup>17</sup> South Dakota, Charles Mix County, "Abstract of Title."

<sup>&</sup>lt;sup>18</sup> Kotab, Dante, 29.

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place as well.<sup>19</sup> In 1994, Robert and Bernie Raymond bought the property and continued to operate the store for a brief time, but the store closed shortly afterwards because of the low volume of business.<sup>20</sup> For a time, the second floor and the rear first-floor room were used as residences. Neglect, fire, and a failing roof have caused damage on the interior of the building. In 2016, the building was purchased by new private owners who are currently undertaking a rehabilitation of the building. Some recent improvements include installing new steps to the basement and second floor, cleaning out interior debris, and replacing the flat roof with new wood framing and covering (remains lower than the parapet and not visible from the street).

### History of Banking and Commerce in South Dakota

The Security State Bank of Dante is representative of the establishment of banks in communities prior to the development of branches and global banks. The state's oldest bank is considered to be the First National Bank in Yankton, which was founded in 1871, though some private banks of short duration preceded it.<sup>21</sup> As town main streets developed, banking was a critical industry for town and rural residents alike and many handled a great deal of business for the agricultural industry. In 1893, when the federal government passed regulations standardizing banking practices, the number of banks rose from 8,000 in 1895 to 21,000 in 1912.<sup>22</sup> Until the 1920's, bank branching was largely outlawed or significantly restricted in most of America, causing rural towns and neighborhoods within larger cities to have their own banks to serve the immediate area, though some bankers founded or invested in banks in multiple towns.<sup>23</sup> A bank's success was directly dependent on the success of its community.<sup>24</sup>

The Federal Reserve Act of 1913, another measure to increase the stability of the industry, particularly impacted South Dakota via a clause that gave member banks the right to loan against farm mortgages, which until this time was an illegal practice for national banks.<sup>25</sup> From 1914 to 1920, South Dakota farmers profited from Europe's inability to produce enough food during World War I and from favorable weather conditions in those years. Farmers were quick to expand, purchasing additional land and upgraded machinery to take advantage of the market. With rural banks having steady and high deposits, it allowed town bankers—who sometimes had limited experience with the fluctuations of markets and little heed for cautions about the risks—to provide loans to growing farms.<sup>26</sup> After the war ended in November 1918, European farmers were able to produce food again resulting in a significant decrease in the demand for United States farm products. As prices for food declined, farmers began to default on their loans. The

<sup>24</sup> Belfoure, *Monuments*, 5.

<sup>&</sup>lt;sup>19</sup> Kotab, *Dante*, 106; Adeline S. Gnirk, *The Epic of Papineau's Domain* (Gregory: Plains Printing Company, 1986), 149.

<sup>&</sup>lt;sup>20</sup> Kotab, Dante, 29.

<sup>&</sup>lt;sup>21</sup> Proceedings of the Annual Convention South Dakota Bankers Association. *Commercial West* (Minneapolis: MN, 23 July 1934), 2.

<sup>&</sup>lt;sup>22</sup> E.F. Hutton and Co. Famous Last Words of the Dalliance of Banks in Commerce, 1817-1935 (1984), 4.

<sup>&</sup>lt;sup>23</sup> Charles Belfoure, *Monuments to Money* (Jefferson: McFarland & Company, Inc., 2005), 128.

<sup>&</sup>lt;sup>25</sup> Suzanne Julin. Pierre National Bank/Bankwest: One Hundred Years 1889-1989 (Pierre: SD, 1989), 12.

<sup>&</sup>lt;sup>26</sup> Nelson, *Gregory National Bank National Register Nomination*, 12; Harold Chucker. *Banco at Fifty: A History of Northwest Bancorporation* (Minneapolis: MN, 1979), 2.

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inability of banks to collect loan payments ultimately resulted in many bank closings and liquidations. In 1920, South Dakota had 557 state-charted banks, but had only 148 by 1934.<sup>27</sup> The state failure rate from 1921 to 1929 was over 8%, which was the highest failure rate in the nation.<sup>28</sup> These closures left many small communities, including Dante, without a banking institution. Eventually, measures were implemented to help stabilize the banking industry, including the Emergency Banking Relief Act of 1933 that insured member banks of the Federal Reserve.

### Architectural History

The Security State Bank of Dante represents the pattern of dignified bank architecture constructed in an early 20th century Commercial Style with elements of Craftsman and Neoclassical styles. The majority of substantial bank buildings in South Dakota were constructed during the 1880s and from 1900 to 1920 when local and national economies were strong.<sup>29</sup> A successful bank depended on the confidence of its customers, and banks were constructed to promote security, strength, and stability to depositors.<sup>30</sup> Even in the smallest communities, banks were designed to stand out visually from their surrounding buildings by making them taller or more elaborate "to aim for some pretension."<sup>31</sup> Banks were commonly located on a corner lot at the intersections of major streets.<sup>32</sup> As typical for corner buildings, the bank was built with better materials and design along the street-facing facades and utilitarian materials and little elaboration on the secondary elevations. Along with its location, the scaling of the building was and still is elevated above the other downtown buildings. The two-part bank building is significant architecturally within its community as a key landmark of the built environment of the early 20<sup>th</sup> century.<sup>33</sup> Most of the other few remaining Main Street commercial buildings in Dante are one-story false-front buildings with replacement materials. The 1937 false-front town hall auditorium is still standing and has a Baroque-edged parapet but the whole building has been covered in replacement materials.<sup>34</sup> There is a one-story brick gas station still extant (though long vacant) a block north of the bank at the southeast corner of Main Street and Warren Avenue.<sup>35</sup>

Commercial Style was an architectural approach focused on creating urban streetscape by using new technologies to build tall buildings with strong rectilinear arrangements of window columns

<sup>28</sup> Gilbert Fite, "South Dakota Rural Credit System," South Dakota Historical Collections 24 (1949), 236.

<sup>&</sup>lt;sup>27</sup> Nelson, Gregory National Bank National Register Nomination, 12.

<sup>&</sup>lt;sup>29</sup> David Erpestad and David Wood. *Building South Dakota: A Historical Survey of the State's Architecture to 1945* (Pierre: SD, South Dakota State Historical Society Press, 1997), 142.

<sup>&</sup>lt;sup>30</sup> Belfoure, *Monuments*, 125; Lynne Pierson Doti and Larry Schweikart. *Banking in the American West: From Gold Rush to Deregulation* (Norman: OK, University of Oklahoma Press, 1991), 38.

<sup>&</sup>lt;sup>31</sup> Michael P. Conzen, "Understanding Great Plains Urbanization through the Lens of South Dakota Townscapes," *Journal of Geography* 109 (2010), 11.

<sup>&</sup>lt;sup>32</sup> Belfoure, *Monuments*, 180.

<sup>&</sup>lt;sup>33</sup> Richard Longstreth, "Compositional Types in American Commercial Architecture," *Perspectives in Vernacular Architecture* 2 (1986), 16-17.

<sup>&</sup>lt;sup>34</sup> Kotab, *Dante*, 24, 90-91, 196.

<sup>&</sup>lt;sup>35</sup> The station was built in 1924 and leased to Standard Oil Co. from 1927 to 1945. Kotab, *Dante*, 20.

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and focusing architectural elaboration on the street-level and cornice. Stylistic details could vary between popular trends or be a blend of two styles. A variety of designs could be applied to commercial building types selected for their "economic soundness and popular appeal... [as] towns sought to look like cities, small cities to look like larger cities."<sup>36</sup> The Security State Bank building's Craftsman and Classical style elements can be seen in the exterior architectural details of the building facade. The darker brick bonded in a basket-weave pattern, multi-pane over single-pane windows, and the light-colored square limestone decorative elements reflect Craftsman trends for commercial construction. Craftsman architecture focused on the textures and contrasts of natural materials as well as rectilinear geometric patterns, rather than elaborate or carved applied ornamentation. The bank façade design also uses minimal Classical elements in the pilasters on the east façade and the entablature that runs across both primary elevations. The four brick pilasters with limestone bases and capitals supporting the limestone entablature on the Security State Bank of Dante suggest a simplified version of the temple-front design, blending a traditional architectural composition with contemporary commercial architectural styles of the 1910s and 1920s. In rural towns and urban cities, Classical architecture and "temple" facades were a common style for bank architecture and were meant to provide the sense of stability and strength. Alfred Hopkins, a leading bank architect of the period, stated:

If the style of the bank's home can typify the qualities of the institution it houses, then the bank should be designed upon classical formulas ... Roman architecture is so simple, dignified, and large in scale ... it dominates all other types of commercial building. It is the quality of dominance which I insist is both fitting and important to the bank's aspect.<sup>37</sup>

On the interior, remaining historic details in Dante are similar to those found in many South Dakota banks of multiple eras, including the decorated flooring in public spaces, pressed metal ceilings, and secure bank vaults. Banks were carefully divided between public and staff spaces, both for physical security and for conveying an image of security. The larger structures often incorporated space in the rear first-floor or second-floor rooms for other types of small professional offices. Additionally, many bank buildings have been reused for other types of commercial occupants, and it is not uncommon to have lost teller windows and other furnishings.

As key local landmarks, many banks in South Dakota have been listed in the National Register of Historic Places. These range from large institutions like the nine-story 1918 Security State Bank in downtown Sioux Falls to those of closer architectural and demographic comparison to the Dante bank, including the brick 1910 Gregory National Bank (Gregory County) and the simply-designed brick 1906 First National Bank in Freeman (Hutchinson County). In Charles Mix County, the only previously-listed banks include the 1909 Farmers State Bank of Platte, the 1906 Bank of Geddes, and the 1920s First State Bank in Geddes—the latter of which are part of the Geddes Historic District. The Farmers State Bank is a two-story bank located mid-block on Platte's main street and has an elaborate Renaissance Revival / Beaux-Arts stone façade. The Bank of Geddes is a two-story brick corner building with a blend of Romanesque Revival-style stone-arched window openings and a Neoclassical pediment entrance entablature.

<sup>&</sup>lt;sup>36</sup> Longstreth, "Compositional Types," 15.

<sup>&</sup>lt;sup>37</sup> Belfoure, Monuments, 125.

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### History of Charles Mix County and Dante

In 1803, most of the present territory of South Dakota was added to the United States as a part of the Louisiana Purchase. Dakota Territory was organized by the U.S. Congress on March 2, 1861. At this time, the few hundred non-Indian settlers were living in small settlements in Yankton, Vermillion, Bon Homme County and Sioux Falls. In 1862, Charles Mix County was established, and the present borders of the county were finalized in 1873.<sup>38</sup> In 1889, North and South Dakota were admitted as states into the Union. The advancement of actual settlements within the territory was affected by a variety of factors, including the presence of the Yankton Sioux Tribe's reservation, the development of railroads, the course of rivers and other waterways, and environmental preference.

Charles Mix County was named after Charles E. Mix for his participation as U.S. Commissioner of Indian Affairs in the negotiation of the 1858 Treaty of Washington that opened eastern Dakota to American settlement.<sup>39</sup> Before that treaty, the Yankton Sioux Tribe had occupied around 13.5 million acres including land in what became southern South Dakota.<sup>40</sup> In 1858, in the face of increasing pressures of white settlement and in order to maintain good relations with the U.S. government, Yankton leaders signed the Treaty of Washington that gave up 11,155,890 acres of their territory in what became eastern South Dakota in return for rights to the Pipestone Quarry, 431,000 acres of reservation land, a federal Indian agency (later named Greenwood), as well as promised annuities and services over a period of fifty years.<sup>41</sup> The programs of the General Allotment Act of 1887 (or Dawes Act) divided the reservation into individual family farms and ranches.<sup>42</sup> In 1896, "surplus" lands not assigned as allotments were opened to white homesteaders by Presidential proclamation, and the laying of railroad track through that area in subsequent years supported the settlement of towns like Dante.<sup>43</sup>

Although railroad companies had been constructing lines through South Dakota starting in 1873, in a second wave of line-building in 1900 to 1910, the extension of the Chicago, Milwaukee, and St. Paul Railroad through Charles Mix County sparked the development of six new towns in the county.<sup>44</sup> Dante (first named Mayo) was founded in 1909 when local farming residents H.T. and Mary L. Mayo formed the Mayo Townsite Company.<sup>45</sup> It was founded to provide an agricultural

<sup>&</sup>lt;sup>38</sup> Maxine Schuurmans Kinsley, *The Sioux City to Fort Randall Military Road 1856-1892* (Sioux Falls: Pine Hill Press, 2010), 127.

<sup>&</sup>lt;sup>39</sup> Mix served from 1837 to 1868 in the Indian Affairs administration and as chief clerk from 1850 to 1868—the second highest position in the department, having a great impact on its work during his tenure. Kinsley, *The Sioux City*, 127; Stephen J. Rockwell, *Indian Affairs and the Administrative State in the Nineteenth Century* (Cambridge MA: Cambridge University Press, 2010), 251.

<sup>&</sup>lt;sup>40</sup> Herbert T. Hoover, *Yankton Sioux People*. Context/Draft (Vermillion, SD, 1986), 16.

<sup>&</sup>lt;sup>41</sup> Hoover, *Yankton Sioux People*, 30; *Executive Documents of the House of Representatives*, Second Session, 51st Congress (Washington, D.C.: Government Printing Office, 1891), 69.

<sup>&</sup>lt;sup>42</sup> Hoover, *Yankton Sioux People*, 24, 33, 43.

<sup>&</sup>lt;sup>43</sup> Ibid., 24.

<sup>&</sup>lt;sup>44</sup> Kinsley, *The Sioux City*, 135; Conzen, "Understanding Great Plains Urbanization," 5, 7-8.

<sup>&</sup>lt;sup>45</sup> South Dakota, Charles Mix County, "Abstract of Title."

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shipping point between Wagner and Avon, reducing the distance that farmers needed to go to get products to a rail-side elevator.<sup>46</sup> The town was platted in 1907, with approximately forty acres providing right of way to the Chicago, Milwaukee, and St. Paul Railroad, which ran through the southwest corner.<sup>47</sup> The freight depot was built in 1907, and passenger service was added later.<sup>48</sup> It was renamed Dante in May 1908, when, reportedly, the railroad company refused to name the town Mayo, so landowner Edward Mayo was asked about another name and he "remarked 'Call it Dante's Inferno for all I care!'"<sup>49</sup> The town was incorporated on August 12, 1912.<sup>50</sup> By 1916, Dante had a Catholic church, post office, a hotel, three grain elevators, a creamery, and the Security State Bank. Other businesses in 1916 included a barber, blacksmiths, a telegraph agent, a hardware store, and a general store.<sup>51</sup> The Security State Bank was the only known bank in Dante in its history. Dante was a "railroad town," with agriculture being its primary industry, which is still represented by one remaining grain elevator. On February 18, 1918, the west side of Main Street burned in a large fire. Though the bank, post office, and a couple other business were saved by the community, damaged businesses included two general stores, the pool hall, drug store, and butcher shop.<sup>52</sup>

An aerial photo taken in 1961 depicts Main Street in Dante (see Figure 3 below). The photograph depicts at least nine commercial buildings along Main Street, one being the Security State Bank, as well as two grain elevators and several residential properties. Since 1961, Dante has seen additional building demolitions, vacancies, and minimal new construction in its commercial center.

Data from the U.S. Decennial Census reveals that Dante lost twenty-five percent of its population from 1920 to 1930, dropping from 175 to 132 people. The agricultural and financial crisis, which included the collapse of the bank, likely contributed to Dante's population decline. The population had a brief period of slight increase, with a population of 140 in 1950, but decreased to 88 by 1970 and has largely remained steady since. Railroad service was discontinued in 1979.<sup>53</sup>

<sup>&</sup>lt;sup>46</sup> Gnirk, The Epic of Papineau's Domain, 147.

<sup>&</sup>lt;sup>47</sup> Gnirk, The Epic of Papineau's Domain, 147; Kotab, Dante, 18.

<sup>&</sup>lt;sup>48</sup> Gnirk, *The Epic of Papineau's Domain*, 147.

<sup>&</sup>lt;sup>49</sup> Ibid., 147.

<sup>&</sup>lt;sup>50</sup> Kotab, *Dante*, 75.

<sup>&</sup>lt;sup>51</sup> Standard Atlas, 35; First Circuit Court, "Charles Mix County" last modified December 27, 2008,

 $http://ujs.sd.gov/County\_Information/CharlesMix.aspx.$ 

<sup>&</sup>lt;sup>52</sup> Kotab, *Dante*, 81-82.

<sup>&</sup>lt;sup>53</sup> Gnirk, The Epic of Papineau's Domain, 147.



Figure 3: Dante (S.D.), 1961. Zenith Pictorial Advertising Aerial Photograph Collection (H90-108). South Dakota State Historical Society.

### Conclusion

The Security State Bank of Dante is locally significant to the commercial and architectural history of Dante under National Register Criteria A and C. The building was constructed for the only local bank known to have operated in Dante and was built with a high level of architectural design for the local context, demonstrating the commercial and social role of the bank in the community. The history of the building reflects key historical trends including commercial improvements in the early decades of the 20<sup>th</sup> century, and the reversals of fortune that accompanied the regional agricultural crisis of the mid-1920s. Despite deterioration that has affected the building's fenestration and interior, the Security State Bank retains integrity to represent these key aspects of Dante's historic built environment in the National Register of Historic Places. No other properties in Dante have been yet listed in the National Register.

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#### 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): <u>CH00000337</u>\_\_\_\_

**10. Geographical Data** 

Acreage of Property \_\_Less than one \_\_\_\_\_

Use either the UTM system or latitude/longitude coordinates

#### Latitude/Longitude Coordinates

Datum if other than WGS84:	
(enter coordinates to 6 decimal places)	
1. Latitude:	Longitude:
2. Latitude:	Longitude:
3. Latitude:	Longitude:

4. Latitude:

Longitude:

#### Or UTM References

Datum (indicated on USGS map):

or



x NAD 1983

1. Zone: 14	Easting: 566362.2660	Northing: 4765397.3815
2. Zone: 14	Easting: 566404.6654	Northing: 4765396.4867
3. Zone: 14	Easting: 566404.3299	Northing: 4765386.0327
4. Zone: 14	Easting: 566363.2414	Northing: 4765386.9402

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

The boundary is the original legal boundary for block 7, lot 16 of Dante, South Dakota, in the northwest corner of Section 21 in Township 95 North, Range 62 West. The boundary is bordered by Main Street to the east, Haskell Avenue to the north, vacant property to the south, and an alley to the west.

Boundary Justification (Explain why the boundaries were selected.)

The boundary is the original legal boundary for block 7, lot 16 of Dante, South Dakota on which the bank was constructed and are the current legal boundaries.

### **11. Form Prepared By**

name/title: <u>Kristen Oliver, Historic Preservation Specialist</u>					
William Hickey, Historic Architect					
organization:Collaborative Design Gro	oup				
street & number: <u>125 Main Street SE</u>					
city or town: Minneapolis	state:	<u>MN</u>	zip code:	55414	
e-mailkoliver@cdg-mn.com, bhickey@	)cdg-mn.co	<u>m</u>			
telephone: (612) 332-3654					
date: June 8, 2018					

#### Additional Documentation

Submit the following items with the completed form:

- 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.
- Additional items: (Check with the SHPO, TPO, or FPO for any additional items.)

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### **Photographs**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

### Photo Log

Name of Property: Security State Bank of Dante City or Vicinity: Dante County: Charles Mix County State: SD Photographer: Collaborative Design Group staff (unless otherwise stated) Date Photographed: July 26, 2017 (unless otherwise stated)

Description of Photograph(s) and number, include description of view indicating direction of camera:

SD\_Charles Mix County\_Security State Bank of Dante\_0001 Oblique wide view of east façade and north elevation, camera facing southwest. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0002 View of east façade and south elevation, camera facing northwest.

SD\_Charles Mix County\_Security State Bank of Dante\_0003 View of north elevation and east façade, camera facing south.

SD\_Charles Mix County\_Security State Bank of Dante\_0004 Oblique view of west and south elevations, camera facing southwest.

SD\_Charles Mix County\_Security State Bank of Dante\_0005 Interior view of entrance and main room of first floor, camera facing southeast. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0006 Detail view of historic tile in entrance vestibule, camera facing east.

SD\_Charles Mix County\_Security State Bank of Dante\_0007 Interior detail view of main room ceiling, camera facing northeast. Photographed by Liz Almlie, August 3, 2018.

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SD\_Charles Mix County\_Security State Bank of Dante\_0008 Interior view of main room and vaults, camera facing west. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0009 Interior detail view of bank vault, camera facing northeast.

SD\_Charles Mix County\_Security State Bank of Dante\_0010 Interior view of back room on first floor, showing fire damage, camera facing east.

SD\_Charles Mix County\_Security State Bank of Dante\_0011 Interior view of back room on first floor, showing fire damage, camera facing south.

SD\_Charles Mix County\_Security State Bank of Dante\_0012 Interior view of stairwell and bathroom on second floor, camera facing north. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0013 Interior view of hallway on second floor, camera facing west. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0014 Interior view of second floor office, camera facing north. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0015 Interior view of second floor office, camera facing south. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0016 Interior view of hallway on the second floor from the east room, camera facing west. Photographed by Liz Almlie, August 3, 2018.

SD\_Charles Mix County\_Security State Bank of Dante\_0017 Detail view of burglar alarm box on north elevation, camera facing south.

**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.).

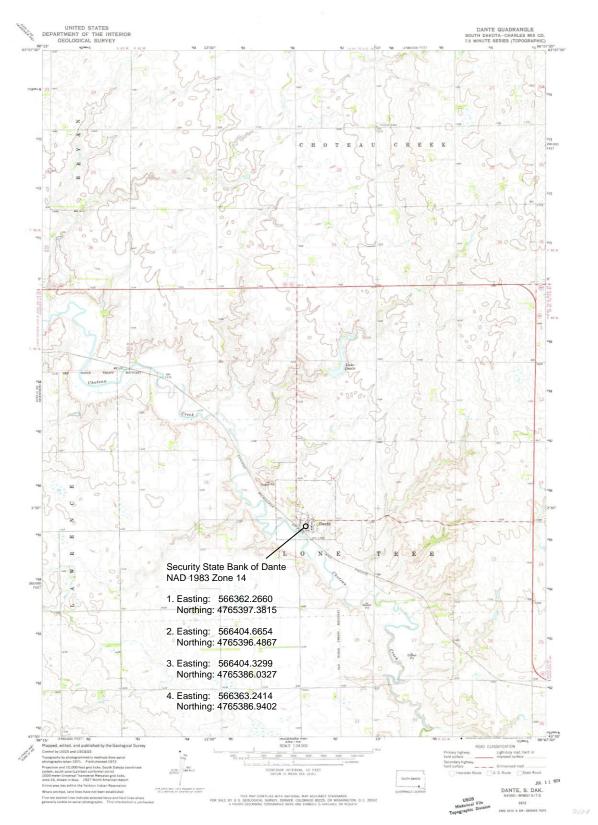
**Estimated Burden Statement**: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

United States Department of the Interior National Park Service / National Register of Historic Places Registration Form OMB No. 1024-0018

Security State Bank of Dante Name of Property

Charles Mix County, SD County and State





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United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 OMB No. 1024-0018

Security State Bank of Dante

Name of Property

Charles Mix County, SD County and State



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#### UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

#### NATIONAL REGISTER OF HISTORIC PLACES EVALUATION/RETURN SHEET

Requested Action:	Nomination				
Property Name:	Security State Bank of Dante				
Multiple Name:					
State & County:	SOUTH DAKOTA, Charles Mix				
Date Rece 9/21/201			16th Day: Da /2018	ate of 45th Day: 11/5/2018	Date of Weekly List:
Reference number:	SG100003072				
Nominator:	State				
Reason For Review	N				
Appea	I	PDIL		Text/I	Data Issue
SHPO	Request	Landscape		Photo	
Waiver	r	National		Map/I	Boundary
Resub	mission	Mobile Reso	urce	Perio	d
X Other		TCP		Less	than 50 years
		CLG			
<b>X</b> Accept	Return	Reject	11/1/2	2018 Date	
Abstract/Summary Comments:					
Recommendation/ Criteria		7_2			
Reviewer Roger	Reed		Discipline	Historian	
Telephone (202)35	54-2278		Date	11/1/18	
DOCUMENTATION	: see attached o	comments : No see	attached SLF	R : No	

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







September 20, 2018



Keeper of the National Register National Register of Historic Places National Park Service 1849 C St NW, MS 7228 Washington DC 20240

To Whom It May Concern:

The enclosed disks contain the true and correct copy of the following nomination to the National Register of Historic Places.

Security State Bank of Dante, Dante, Charles Mix County, SD

Please feel free to contact me at 605-773-6056 or <u>liz.almlie@state.sd.us</u> with any questions.

Sincerely,

elenter

Liz Almlie Historic Preservation Specialist

