National Register of Historic Places Continuation Sheet

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 97000315 Date Listed: 4/15/97

Virgelle Mercantile and Virgelle State Bank Property Name

<u>Chouteau</u> <u>MT</u> County State

<u>N/A</u> Multiple Name

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

Signature the/Keeper

Date of Action

Amended Items in Nomination:

Significance:

Architecture is added as an area of significance under Criterion C. [Notation was omitted from the cover form.]

Description:

The window on the north elevation (photograph A) of the Virgelle State Bank was incorrectly described as original, but has been altered through reconfiguration into a modern picture window.

This information was confirmed with the Chere Jiusto of the Montana SHPO.

DISTRIBUTION: National Register property file Nominating Authority (without nomination attachment) 1. Name of Property

United States Department of the Interior National Park Service

NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

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historic name: Virgelle Mercantile and Virgelle State Bank other name/site number: 2. Location street & number: Chouteau County Road 430 not for publication: n/a vicinity: n/a city/town: Virgelle code: MT county: Chouteau code: 015 zip code: 59460 state: Montana 3. State/Federal Agency Certification As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this X nomination _ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property X meets _ does not meet the National Register Criteria. I recommend that this property be considered significant ____ nationally X statewide X locally. (___ See continuation sheet for additional comments.) <u>2-24-97</u> Date Signature of certifying official/Title Montana State Historic Preservation Office State or Federal agency or bureau In my opinion, the property ____ meets ___ does not meet the National Register criteria. Signature of commenting or other official Date State or Federal agency and bureau 4. National Park Service Certification Signature of the Keeper I, hereby certify that this property is: Date of Action

Lentered in the National Register see continuation sheet determined eligible for the National Register see continuation sheet	Ocf R. Jurymin	4/15/97
determined not eligible for the National Register		
see continuation sheet removed from the National Register see continuation sheet other (explain):		

Ownership of Property: private	Number of Resources within Property		
	Contributing Noncontributing		
Category of Property: buildings			
	building(s)		
Number of contributing resources previously	sites		
listed in the National Register: 0			
	objects		
Name of related multiple property listing: n/a			
Name of felated multiple property isong. 11/a	4 TOTAL		
	TOTAL		
6. Function or Use			
Historic Functions:	Current Functions:	Current Functions:	
Commerce/Trade: department store	Domestic: hotel		
Commerce/Trade: financial institution	Domestic: single dwelling		
	5 5		

7. Description

Architectural Classification: Other: Western Commercial	Materials:
Late 19th and Early 20th Century	foundation:concrete
American Movements: Neo-Classical	walls: brick, tin
	roof: asphalt
	other: n/a

Narrative Description

Tucked away in the rolling country of north central Montana, the townsite of Virgelle lies near to the Missouri River and to the Virgelle Ferry Crossing. At its most bustling, Virgelle was made up of just six major buildings: the bank, a mercantile, train depot, lumber storage shed and two grain elevators, along with a complementary grouping of out buildings. Today, the train depot and lumber shed are moved away. In addition, several historic cabins have been moved in around the mercantile.

The Virgelle townsite was laid out with the Virgelle Mercantile built at the north end of the main block in 1912 and the Virgelle State Bank built at the south end in 1917. Lots in between were intended to accommodate more buildings, however, they were never built. Across the road, the Virgelle grain elevator, a railroad depot and a lumber shed were constructed along the Great Northern Railway Tracks. In Virgelle today, a county road runs past the old townsite containing the Virgelle Mercantile and the Virgelle State Bank. These two buildings are connected by a wooden boardwalk, constructed from wood salvaged from the old elevator shed. The railroad depot and lumber shed which formerly stood by the tracks are no longer in place.

Behind the town's two primary buildings, the ground slopes downward, and a number of small buildings are sited there. Two of these are historic and original to the townsite -- the mercantile's icehouse and barn. In addition to these original buildings, a number of historic cabins and outbuildings have been relocated from the surrounding country, from abandoned homesteads and farms. They are used by the current owner's mercantile and outfitting business for overnight accommodations and storage. These moved buildings are compatible with the historic Virgelle businesses, although, they do not contribute to the significance of the historic properties which remain at Virgelle. For this reason, they were not included in this nomination, and lie outside of the property boundaries which were defined for the properties nominated at

NATIONAL REGISTER OF HISTORIC PLACES CONTINUATION SHEET

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Virgelle Mercantile and Virgelle State Bank Chouteau County, Montana

Virgelle. The moved buildings lie behind the Virgelle buildings, and because they are sited downhill from the mercantile and bank building, they exist in the background and do not intrude upon the historic properties, or interfere with the setting, feeling and general integrity of the Virgelle townsite.

Virgelle Mercantile

The Virgelle Mercantile is a blocky two-story store building, symmetrical in design. The building is clad with pressed tin, painted gray and patterned after rough-faced cut stone. It stands on a poured cement foundation which is exposed to the rear by a sloping lot.

The primary facade faces to the west. The storefront spans the first floor and houses paired 3/4 glass wooden doors. They are enframed with engaged turned columns. The display areas feature large fixed glass panels with beaded amber glass transoms, all framed with wood. Below the windows, masonite cladding along the apron is a more recent addition.

There was no porch originally on the building, however, for shade and protection from weathering, a wooden porch was added across the building front. One story in height, the porch is covered with a shed roof, supported on turned wooden columns to match those around the doorway, and trimmed with lattice.

Across the upper story, three single windows are symmetrically placed. Each houses a double-hung, 1-over-1 or 2-over-1 window unit framed with wood. Wooden awnings matched to the porch were added to shade and protect each window opening. The top of the facade is finished with a pressed metal cornice decorated with raised shell and dentil patterning. Ornamental brackets trim the ends and accent a crowning sign panel bearing the raised inscription "GENERAL MERCHANDISE" in block lettering.

On the north and south elevations, double hung windows open. They are set singly and in pairs, and arranged 2-over-2. On the first story, southside, two doorways are placed toward the rear, and include wooden doors with glazed upper panels. They open onto a sizable, single-story octagonal wooden porch, which was added in 1981. It features turned columns, wooden lattice and a wood shingled roof. The porch is elevated and supported on 4x4 stilts and braces; a flight of wooden stairs provides exterior access.

On the first story, northside, a shed roofed garage/storage area was added, apparently during the 1920s. In 1987, a porch was added, extending the shed rooflines and creating an outdoor seating area toward the rear. This features turned columns and latticework similar to that on the other recent porch additions.

The east elevation includes singly placed double-hung windows on the first and second story. The basement is exposed and a pair of paneled wooden doors provides access.

On the interior, the first floor is devoted to commercial space; upstairs there are four sleeping rooms, a kitchen, a dining room and a parlor. The store originally extended the full length of the first floor, however, partition walls were added to create an apartment in the rear half in 1946. At the front, interior detailing in the store is very well preserved, with high pressed tin ceiling, fir flooring, and original furnishings including the oak counter, display cases and post office boxes. Period hanging lights were added. The apartment was insensitively designed, with lowered ceilings, modern linoleum, and wood wall paneling added. It is divided into a kitchen, living room, dining area and two bedrooms. Salvaged pressed tin covers the walls of one of the rear rooms.

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Outbuildings

Two outbuildings are located behind the Virgelle Mercantile which were associated with operation of the business during the historic period. The first is the original ice house, dating to the construction era. The second is a barn/storage building.

The ice house stands to the east, behind the mercantile. It is a single story wood frame building, clad with horizontal and vertical sawn boards. The gable roof is gently pitched and covered with new corrugated metal. A wooden door finished with boards, and a window vent under the gable open on the east side. The ice house was constructed on a slope and has an exposed basement, accessed from the back through two wooden doors.

The barn/storage building is also located east of the mercantile. Built strictly for function, it is a low, single story building with a shed roof. It is of wood frame construction, and clad with horizontal boards. A wooden door finished with vertical boards opens on the front; the interior is illuminated by fixed 1-over-1 and 2-by-2 window units.

Integrity: Virgelle Mercantile

The Virgelle Mercantile is a very well preserved building, retaining all of the original design elements and details. Historic fabrics are in place throughout. The primary impacts to the integrity of this building have resulted from the exterior porch additions on the exterior, and the conversion of the first floor rear to an apartment.

The porch additions and window hoods on the exterior were added for primarily functional reasons, to protect the entryways and to shield the front from the sun during hot weather. They do alter the exterior appearance, however, they are open porches which do not mask the historic design; it is still quite visible to the visitor. Planned to complement the historic building design, the porches were applied to the facades without damaging the historic fabric, and they are readily removable.

The interior design and atmosphere of the mercantile has been lovingly preserved. The store and sleeping rooms are impeccably furbished and highly evocative of the historic period. The rear apartment is the primary exception, however, it is located behind the commercial space, and does not interfere with that space and the upper story to read and feel very historic.

Virgelle State Bank

The Virgelle State Bank is a small, rural bank building set in the tiny townsite of Virgelle, Montana. The bank is a small blocky building with Neo-Classical design elements. The building is constructed of dark brown brick, accentuated with Neo-Classical detailing -- raised brick quoins marking the building corners, vertical and projecting brick banding, raised brick surrounds and keystones, and stone sills highlighting the window openings, brick pilasters ornamenting the parapet. Windows are double-hung, 6-over-1. The building stands on a concrete foundation. The building design is symmetrical, with a flat roofline.

Facing to the west, design of the front facade incorporates a central entrance, formerly marked by classical trim (since removed). The glass door is framed with oak and brass, and housed under a round-arched transom with a leaded fanlight. A single window opens to either side of the doorway. Above each window, a herringbone brick diamond graces the masonry.

Design of the north and south elevations is identical. Three tall window openings are evenly placed, each having a doublehung 1-over-1 unit headed by a 6-light transom.

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The open interior has been retained, and a number of furnishings and artifacts original to the bank have stayed with the building. These include the brass teller grills, original bank vault, 12' ceiling, picture rails, molded cornice and oak window trim. The original flooring has been removed and is replaced with plywood sections.

At the rear, a wooden shed addition links the bank to a residential rear appendage. Both were added to convert the bank to living quarters. These additions are framed with wood, and finished with masonite siding. They are single story, with double hung and fixed windows, and a rear wooden deck.

Integrity: Virgelle State Bank

The Virgelle State Bank retains a very high degree of integrity. The primary alteration is the removal of the column and cornice which formerly enframed the front entry. Although no historic photographs have surfaced depicting the building prior to the removal, these were undoubtedly classical pilasters or columns of wood or sandstone, supporting a classical cornice. The outline of these elements leaves a ghostly impression marking their former presence. Removal of these elements is a loss to the overall design, but with all other historic elements and fabrics intact, the building retains very high integrity. On the exterior, original masonry including decorative banding, raised quoins, keystones and inlay comprise a vigorous design with attention to detail, even on such a small building. Original fenestration and door complete the exterior rhythms.

On the interior, the one-room bank is very well preserved, and the original details such as the high ceilings, wood floors, hanging fixtures, wood frames trim and the original vault most accurately convey the historic period of use and significance.

8. Statement of Significance

Applicable National Register Criteria: A, B, C	Areas of Significance: Commerce, Exploration/Settlement
Criteria Considerations (Exceptions): n/a	Period(s) of Significance: 1912 - 1945
Significant Person(s): Virgil & Ella Blankenbaker	Significant Dates: 1912, 1917, 1927
Cultural Affiliation: n/a	Architect/Builder: unknown

Narrative Statement of Significance

For associations with the founding of the Virgelle townsite, as an expression of the optimism that shaped the future of community in this locale, the Virgelle Mercantile and the Virgelle State Bank are eminently qualified for listing in the National Register of Historic Places.

The Virgelle Mercantile is an imposing commercial building set in the tiny townsite of Virgelle, Montana. Built in 1912, it has been an anchor to community and a local landmark for over 80 years. The Virgelle State Bank is an excellent example of a country bank of the early 20th century whose history and fate are entwined with the boom and bust patterns of Montana homestead communities. While many such banks proliferated in Montana's fledgling homestead towns during the 1910s and 1920s, only a handful survived the tough economic conditions of the period. Marking that chapter in state history, the Virgelle Bank and others like it reflect the historic patterns felt across the hinterlands in this largely agricultural state. For these associations, these buildings are eligible for listing in the National Register of Historic Places.

The buildings are a direct reflection of the founding influences of Virgil and Ella Blankenbaker, whose vision of the future became forever impressed upon this prairie landscape. These individuals were important on a local level, planting the seeds of the agricultural and community activities that took hold here at Virgelle. As the physical record of vision and investment, the Virgelle Mercantile and Virgelle State Bank hold local significance for Register listing according to Criterion B.

The mercantile is a good local example of early 20th century commercial building methods and ideas, while the bank gains significance as a representative example of the banks designed for small towns during the first quarter of the 20th century. Neo-Classical influences, small scale and blocky design all were common to such banks, and the Virgelle State Bank is a well-preserved example of the type and form. Thus these buildings additionally qualify for the National Register according to Criterion C.

Historical Background and Significance

Virgil F. Blankenbaker came to Montana from Missouri in 1886, just in time to witness the closing of the open range and to be one of the early homesteaders in northcentral Montana. He worked on his cousin's sheep ranch until 1889, when former Indian Reservation lands along the Missouri River were opened for white settlement. Blankenbaker located homestead and desert claims near Coal Banks Landing and went into the sheep business with his cousin and another relative (and later bought him out). He began to accumulate large quantities of land until his ranch covered 15 miles of riverfront and stretched for miles across the plains. In 1897, he married Ella Chancellor, a cousin from his home county in Missouri. In 1900, the Great Northern Railroad rerouted its branch line to run along the Missouri, and a loading spur was placed near the Blankenbakers' home because of their large sheep holdings. The siding was named Virgelle, by combining the first syllables of Virgil's and Ella's names.

Blankenbaker requested a post office at Virgelle in 1900, and by 1902, a post office was established out of the railroad depot, with Virgil Blankenbaker as postmaster. After 1908, and especially in 1910, after the passage of the Enlarged Homestead Act, there was an influx of homesteaders into the Missouri River area. Since settlers preferred to locate near running water, bottom lands were snatched up. Many of their homestead shacks were built with the lumber from flat boats that could only travel downstream to deliver supplies from Fort Benton.

As the Blankenbakers began to have more neighbors, they saw an opportunity and a need for a store to serve their area, so they built the Virgelle Mercantile in 1912, across the tracks from the railroad depot. The post office was moved into the store, and above the store were boarding rooms for the railroad section crews.

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The Mercantile was run by Ella Blankenbaker's brother, John G. Chancellor, and his family for many years. It was one of a growing number of country stores spread out across the prairie at about six-mile intervals, to serve the new homesteading population. With teams and wagons as the mode of transportation, settlers could travel about three miles in an hour, making a store every six miles or so a manageable trip for most.

The next year, 1913, was another significant year for the development of Virgelle. Virgil Blankenbaker had a ferry built and established a crossing on the Missouri River less than a mile from the Mercantile. The August 27 *River Press* said that J.C. Meyers, who had built the ferry under contract with Blankenbaker, had taken the ferry downstream to deliver it, loaded with merchandise for the Virgelle Mercantile. And in December, the Great Northern Railroad designated Virgelle as a flagstop making Virgelle accessible for many homesteaders and a destination for travelers into and out of the area. At its peak, the population of Virgelle is said to have reached 25-30. At some point during this period, a lumber yard was opened to the north of the Mercantile, also owned and operated by Blankenbaker. Two grain elevators were also built along the railroad tracks, the only business enterprises in Virgelle apparently not owned by the Blankenbakers.

Virgil Blankenbaker was an active Democrat and hosted what was called the Dakota Picnic every June in the "Blankenbaker Grove." This was a large, well-known event with families coming from Big Sandy and other communities. It was a combination social gathering and political rally. Political candidates would speak during and after the food and games, and the day always ended with the annual baseball game. Old-time locals still reminisce about the Dakota Picnic (named for the many homesteaders in the area who had come from North Dakota). The years following the building of the Mercantile and the Virgelle Ferry were good ones for the homestead boom in Chouteau County. Good weather brought productive crops and high hopes. Virgil Blankenbaker saw a fruitful future for his valley and chartered the Virgelle State Bank in 1917 and built a solid brick structure to house it. (Directors were listed as V.F. Blankenbaker, John G. Chancellor, C.J. McNamara, E.B. Newhall, and Thomas A. Marlow. McNamara and Marlow were the big names, in addition to Blankenbaker, in Chouteau County at this time. These were the largest landowners and most successful businessmen around.)

As fate would have it, that year marked the beginning of a prolonged dry spell. Things held together for the next two years because of World War I high prices. Then the bottom fell out, crops failed, and homesteaders left in large numbers. Though there was little business for the bank, it remained solvent. The last statement of condition that appeared in the *River Press* at the end of 1926 showed solid assets of \$25,000 and liabilities to depositors of less than \$19,000. At that point 14 of the 19 banks that had existed in Chouteau County had closed, and the Virgelle State Bank had survived, but not for long. It liquidated and closed due to lack of business in March of 1927.

Once the bank closed, the building was used as a social and dance hall. A Virgelle area resident during the homestead era remembers Saturday night dances, first held at local schoolhouses and later moved to the vacant Virgelle Bank building.

There were usually good crowds, with people coming from many miles. The music was furnished by Herman Schultz, on the violin, and Leon Watson, on the banjo and piano. Fox trots, two steps, waltzes, a waltz quadrille, and simple square dances was the musical program for the night. At midnight the dancing stopped and food was passed around. From 8:00 to 10:00 p.m. card tables were set up and everyone played "500". After this the dancing started. Although most of the dances were peaceful, there was an occasional fight among some of the men who stayed outside and imbibed in home brew. As we lived across the river from Virgelle, we had to use a row boat to get across the river after the ferry had been taken out of service in the fall. Sometimes when there was no moonlight to see by, we stayed after the dance til daybreak until we could see to navigate the river. We often crossed the river with large chunks of ice floating downstream.

-- William R. O'Neill, "Memories of a Montana Homestead"

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By the time the bank became a dance hall, all but a few of the country stores that had scattered around the area were gone, but the Virgelle Mercantile lingered. Road improvement meant shorter travelling time, so not as many stores were needed, and with the introduction of the Model T into the area, people could travel even farther to buy their supplies.

Farms were growing larger all the time as the number of landowners grew smaller. The Blankenbaker Ranch grew to be one of the two largest ranches in Chouteau County (the other was the McNamara Ranch). As smaller farmers failed and left, Blankenbaker benefitted by buying up their homesteads. At the same time, his other businesses suffered from the decline in the area's population. In 1932, 80 people were registered to vote at the Virgelle precinct. This figure dropped steadily to 42 in 1968, and the precinct was abolished in 1972. A man of ambition, Virgil Blankenbaker was elected to the state House of Representatives in 1932 and to the state Senate in 1934, while there was still a significant population in the Virgelle area. He died in the middle of his second term, in 1936, in an automobile accident. His wife Ella died a few years later, in 1940, and they left no children.

The Virgelle post office was discontinued in 1961 (or 1963) and the Mercantile closed its doors soon thereafter, by 1970, having been owned and operated by several families during the period after the Blankenbakers' deaths (the Brewers, the Halleys and the Andersons). The Mercantile sat empty and unused until Don Sorensen bought it in 1975 and began his twenty-year project of restoring Virgelle, which he continues today. The Virgelle State Bank building was converted into a residence by Leon Watson in 1941, when he tired of crossing the river in winter, when the ferry was out (by riding across the ferry cable in a "bucket", pulling himself along, hand over hand), to report for work at the train depot. The building was used as a residence for several different families until 1990, when Don Sorensen bought it and began to restore it. He still hosts the occasional card game or dance in the building, playing the music himself on the old honky-tonk piano that sits in it.

The Burlington Northern Railroad, the successor of the Great Northern, abandoned its line through Virgelle in 1985. Mr. Sorensen currently uses the buildings to operate his canoe outfitting business and historic Bed & Breakfast on the now-designated Upper Missouri National Wild and Scenic River.

Architectural Significance

The Virgelle Mercantile is a substantial commercial building, representative of the popular commercial architecture of the early 20th century. The two story format, with first floor commercial space and second story devoted to lodging or office space is typical of the spatial organization of many such buildings. The format results in a storefront spanning the lower level, with large display windows and a central entry. Above this, separate double-hung windows illuminate upstairs rooms.

Manufacturing technology of the early 20th century made possible a variety of exterior treatments, many of which imitated the traditional masonry buildings which were constructed during the preceding century. Cast concrete block and pressed metal were among the most common of these exterior treatments, which echoed the solidity and permanence of stone construction, but could be applied to more easily constructed frame buildings. The Virgelle Mercantile is a wonderful, substantial representative of these patterns, clad fully with stone block-patterned pressed tin over most all the exterior.

The Virgelle State Bank represents some 250 new banks that proliferated across the developing regions of Montana at the height of the homestead boom. Often one of the important buildings anchoring these burgeoning townsites, these country banks were a symbol of growing economies and investment toward the future. Between 1910 and 1920, the number of banks in Montana skyrocketed from about 150 to over 400. Just as quickly that trend reversed, with bank numbers crashing to 200 by 1926, and with the closure of the Virgelle State Bank in 1927 among others, dwindling to just over 100 a decade later.

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These same bank buildings today remain a symbol of the Montana experience. At one time, these country banks conveyed hopes for prosperity once held by settlers to this region. Their sturdy architecture and pervasive Neo-Classical design references conveyed a stalwart appearance and the democratic ideals of ancient classical civilization. Just a few short years later, their abandoned visages came to reflect the drought, economic decline and accompanying hardships that drove thousands to leave the land.

A simple, functional brick building, the Virgelle State Bank is modest, yet exhibits restrained Neo-Classical ornamentation. It was the most solid of the few buildings which came to comprise the Virgelle townsite. Like its cousins in Gilman, Moccasin and elsewhere, the Virgelle Bank building has outlived the town that gave rise to it, marking the history of Virgelle and the greater forces that gave shape to rural communities across Montana.

The Virgelle Mercantile and Virgelle State Bank have long loomed above the landscape of this townsite, a country store of unusually large size and careful design. Today they remain in place on the prairie, unmistakably marking the townsite of Virgelle and its 80 year history.

9. Major Bibliographic References

See continuation sheet

Previous documentation on file (NPS):

___ preliminary determination of individual listing (36 CFR 67) has been requested. ___ previously listed in the National Register

- previously determined eligible by the National Register
- ____ designated a National Historic Landmark
- recorded by Historic American Buildings Survey #
- recorded by Historic American Engineering Record #

X State Historic Preservation Office Other State agency Federal agency

Primary Location of Additional Data:

- Local government
- University
- __Other -- Specify Repository:

10. Geographical Data

Acreage of Property: approximately two acres

UTM References:	Zone	Easting	Northing
Virgelle Mercantile	12	556040	5318100
Virgelle State Bank	12	556030	5318000

Legal Location (Township, Range & Section(s)): The Virgelle Mercantile and Virgelle State Bank are located in the NW¼, NE¼, NE¼ of Section 13, T26N, R11E.

Verbal Boundary Description

The historic property boundaries take in the Virgelle Mercantile and the Virgelle State Bank (being nominated concurrently). They are depicted on the accompanying sketch map.

Boundary Justification

These boundaries encompass the buildings and the lots in the abandoned townsite of Virgelle. As platted during the 1910s, the town was laid out to accommodate more commercial development with the mercantile and bank as anchors at each end. However, the infill never happened, and these two buildings represent the full growth of the business district. At one time, there was a depot and lumber shed across the road by the elevators; these have been removed. The boundaries have also been drawn to omit buildings which were in recent years moved behind the townsite to the east of the mercantile and bank.

11. Form Prepared By

name/title: Janet Henderson organization: Virgelle Mercantile	with & Missouri River Canoe Co.	Chere Jiusto (SHPO staff) date: summer 1996
street & number: HC 67 Box 50 city or town: Loma	state: MT	telephone: (406) 378-3110 zip code: 59460
city of town. Lotifia	state: IVI I	zip code: 39400

Property Owner

name/title: Don Sorensen		
street & number: (Same as above)	telephone:	
city or town: Loma	state: MT	zip code: 59460

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Big Sandy Historical Society <u>A Gathering of Memories: A History of the Big Sandy Community</u> Chouteau County, Montana, Mountaineer Printing, 1990, pp. 287-289.

Fort Benton River Press June 26, 1912; May 2, 1917.

Groth, Clarence W. "Montana Banking History, 1864 - 1954" Federal Reserve Bank of Minneapolis, Helena, Montana, 1955.

O'Neill, William "Memories of a Montana Homestead" (manuscript), Big Sandy Historical Society, Big Sandy, Montana.

Overholser, Joel Correspondence to Jill Bakke, Fort Benton, July 19, 1988.

West, Carroll Van "Solid, Safe, and Secure: Country Banks in Montana" Montana Magazine of Western History, Vol. 36, No. 2, Spring 1986. Montana Historical Society, Helena, Montana.

