United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: ___First National Bank of Ekalaka and Rickard Hardware Store Building__
Other names/site number: ___Ekalaka /Townhall/Library, 24CT1147 _____
Name of related multiple property listing**:**
_____N/A_____
(Enter "N/A" if property is not part of a multiple property listing

2. Location

Street & number: __103 and 105 North Main Street_____
City or town: _Ekalaka__ State: __MT_____ County: __Carter_
Not For Publication: ☐ Vicinity: ☐

3. State/Federal Agency Certification

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

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

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

___national ___statewide _x_local

Applicable National Register Criteria:

_x_A ___B _x_C ___D

Signature of certifying official/Title: **Date**

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:) _____

Signature of the Keeper Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

Private: ☐

Public – Local ☒

Public – State ☐

Public – Federal ☐

Category of Property

(Check only **one** box.)

Building(s) ☒

District ☐

Site ☐

Structure ☐

Object ☐

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

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1	0	Total

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

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

Current Functions
(Enter categories from instructions.)
EDUCATION: library
GOVERNMENT: townhall

7. Description

Architectural Classification
(Enter categories from instructions.)
_ MODERN MOVEMENT: Streamline Moderne commercial block _

Materials: (enter categories from instructions.)
Principal exterior materials of the property: __STUCCO, GLASS, CERAMIC TILE___

Narrative Description

Summary Paragraph

Constructed in 1940 to replace an earlier bank that burned, the one-story First National Bank of Ekalaka and Rickard Hardware Store Building faces southeast on Main Street in the small town of Ekalaka. Historically, the west half of the building served as the bank and the east half served as a hardware store. The structural clay tile block masonry building is covered with stucco and features glass block and black ceramic tile; it sports a cleanly executed Streamline Moderne architectural style, exceedingly rare in this small community. Resting on a concrete wall foundation, the irregularly-shaped building features the main rectangular block, plus an extension of the east storefront to the north. The building's nearly flat roof pitches slightly down to the north. Today, the building serves as the town hall and library.

Narrative Description

The First National Bank of Ekalaka and Rickards Hardware Store building faces southeast onto Main Street. For ease of reading, the following building description identifies the façade as the south elevation, the northeast elevation as the east, the northwest elevation as the north, and the southwest elevation as the west.

Located in Carter County, the most southeastern county in the state, Ekalaka sits at an elevation of 3420 ft. The town serves as the county seat and lies about 25 miles west of both North Dakota and South Dakota. Russell Creek flows near the north extension of the town. The Ekalaka Hills lie immediately south and east, portions of which comprise the Ekalaka zone of the Sioux Ranger District of the Custer National Forest. The 2010 census counted Ekalaka's population as 332.

The First National Bank of Ekalaka and Rickard Hardware Store, a one-story building featuring Streamline Moderne style architecture, displays overall rectangular massing, except the rear

(north) elevation of the east storefront, which extends approximately twenty-four feet to the north beyond the west storefront's rear elevation. Constructed of structural clay tile block, the building rests on a concrete foundation and faces south onto Main Street. White stucco covers the majority of the exterior and contrasts dramatically with the glass block and black tile used to frame the entries and windows. The stucco applied to the west elevation and west two-thirds of the south elevation features horizontal and vertical scoring. An almost flat roof with a slight north pitch covers both the original main building and the northern addition; a parapet projects from the south, west, and east elevations of the building. The parapet wall features only a slight step inward at its highest point. Black paint highlights the top of the parapet. The north elevation of the main building and the roof of the extension lack the parapet, allowing for water to drain into gutters attached to the north ends of the roofs.

South elevation

The building features a three-bay façade, which originally housed a bank to the west side and a hardware store to the east. Stucco applied to structural clay tile block and scored in a grid pattern covers the west and south elevations of the bank's exterior walls, while the east storefront's stucco coating is not scored. Across the south elevation, three broad, slightly recessed openings rise from street level to approximately ¾ of the building height. The middle bay, located off-center to the west, holds a picture window, and the flanking bays feature entries. A double row of black tiles borders the bottom of the openings, broken only by the doors. The west entry contains a slightly inset single-light wood door trimmed with a single row of black tiles along the sides and a double row across the top; glass block surrounds the black tile and fills the large opening. Affixed to the tile above the door, large capital letters spell the word "TOWN;" these letters occur in the same spot that historically exhibited the letters "BANK."

Just east of the west entry, slightly off- center to the west, occurs a large, single-light, aluminum-framed, fixed window within a glass block surround. The top of the glass block surround aligns with the top of the glass block of the west entry opening.

The east storefront's recessed arcaded entry features a one-light/one-panel wood door, flanked by large, canted, aluminum-frame plate-glass windows that extend from the door at an angle, and then parallel the front of the elevation. Similar to the west entry, black tiles border the door on its sides and top, slightly separating the door from the canted windows. Immediately over the entry projects a shallow Moderne style overhang. The overhang displays curved corners and a stainless steel band at the top edge. The transom light above the overhang consists of four rows of glass block with affixed lettering that spells out "LIBRARY;" these letters occur in the same spot that historically exhibited the letters "HARDWARE." The top of the glass block aligns with the top of the glass block of the off-set center window and the west entry.

West elevation

A single entry located off-center to the north and consisting of a single-light/one-panel fiberglass door provides access through the west elevation. A small flat metal awning supported by chains affixed to the exterior wall projects out over the door. The defining features of the elevation are the five tall window openings, each reaching ¾ the height of the exterior wall. The windows,

two north of the entry and three to the south, consist of 15 rows of 7 glass blocks. In combination with the white stucco wall finish, the windows provide an exceedingly sleek appearance. Four, regularly-spaced, small rectangular vents appear near the top of the elevation.

The west elevation of the north extension contains a single fixed window off-set to the south, and two small vents, one located high on the north side and the second near the junction of the extension and the main block. An exterior free-standing air conditioner sits next to the wall.

East elevation

The east elevation contains one fixed window in the addition and another smaller fixed window high on the north end of the main block. Two small rectangular vents appear near the top of the elevation of the main block.

North elevation

The north (back) elevation of the main block contains no fenestration. A single small vent occurs near the top of the wall and various electrical-related apparatus attach to the exterior. A second exterior free-standing air conditioner sits just north of the wall. A gutter runs along the top of the roofline and leads to a drainpipe attached to the far west end of the wall.

The north elevation of the extension contains a single one-light metal door. A gutter runs along the top of the roofline and leads to a drainpipe attached to the far west end of the wall.

Interior

The building's interior functions as a dual town office and library with the west half devoted to the affairs of government and the east half to the library. The interior's west half still retains its historic associations to banking via the presence of its original bank vaults. The bank's wood paneling, much of the original wood trim, and light fixtures also remain.

From the south elevation, ingress to the building's west half leads to an original, small vestibule that features an interior wooden door flanked by side-lights. Immediately to the north is an open waiting room beyond which is the council meeting/conference area. Immediately east of the vestibule is the clerk/treasurer office and a service desk. The original small and large vaults stand at the east edge of the room (near the center of the building) immediately east of the council meeting/conference area and north of the reception area. The far north end of the town office portion of the building houses a storage area, utility area, and restroom.

Access to the library occurs through the recessed entry in the east portion of the south elevation. Upon entry, files are located immediately to the west, computer stations to the east, and the librarian's desk to the northwest. The interior wall behind the library director's area is left unfinished, exposing the structural clay tile blocks that illustrate the materials and workmanship of the time. The remainder of the library, including the east half of the extension, consists of the library stacks and reading tables. A restroom is located at the intersection of the north wall of the main block and the extension. The library uses the west half of the extension as storage.

The Vaults

The vaults associated with the bank remain intact. The larger of the two vaults was manufactured by National Safe and Lock Company. Upon its installation in the newly constructed Streamline Moderne building, the door was hand painted to match the interior paneling of the bank. The vault features a Yale combination lock. The National Safe and Lock Company operated from 1883 to 1920 when Steelcraft Corporation of America acquired it; safes continued to be manufactured under the National Safe Company moniker.[1]

The Victor Safe & Lock Company manufactured both the smaller vault and its combination lock. Founded in 1885, the Victor Safe & Lock Company rapidly grew to a position of prominence among manufacturers of vault doors, safety deposit boxes, and safes. Their accomplishments were lauded at the 1904 World's Fair in St. Louis: "visitor saw…locks so delicately constructed as to be veritable works of art and yet so arranged that no lock-picking device in the world could serve to break them."[2] By 1919, the Safe-Cabinet Company of Marietta, Ohio, acquired the Norwood, Ohio-based Victor Safe & Lock Company and operated it under the name the Safe-Cabinet Company, Victor Safe & Lock Division.[3]

Although neither vault contained Diebold manufactured locks, the company appears to have been the primary company to service the National and Victor locks.

Integrity

In 2011, the community received ARRA (American Recovery and Reinvestment Act) funding (for energy efficiency) and a monetary donation from Summit National Bank to rehabilitate the First National Bank Building into a town hall. The first town council meeting in the revitalized Town Office occurred June 6, 2012. Funding for the library came from USDA Rural Development in grant and loan proceeds with other major funds/donations being received from

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[1] Terry V. Andreasen, "Antique Safes/History & questions of old safe," All Experts website, April 19, 2010, retrieved June 10, 2015 from http://en.allexperts.com/q/Antique-Safes-3774/2010/4/History-questions-old-safe.htm. Lisa Jourdan, the treasurer and city clerk for the Town of Ekalaka commented that she regularly uses the combination lock of the larger vault, and has several years of experience using combination locks. Ms. Jourdan stated that this combination lock is the smoothest she has ever used. Personal communication from Lisa Jourdan to John Boughton on April 20, 2015.

[2] Mark Bennitt and Frank Parker Stockbridge, eds., "History of the Louisiana Purchase Exposition: Comprising the History of the Louisiana Territory, the Story of the Louisiana Purchase and a Full Account of the Great Exposition, Embracing the Participation of the States and Nations of the World, and Other Events of the St. Louis World's Fair of 1904," (Louisiana: Universal Exposition Publishing Company, 1905), p. 760, retrieved June 25, 2015 from https://books.google.com/books?id=5ZJDAQAAMAAJ&pg=PA760&dq=victor+safe+and+lock+company+years+of+manufacture&hl=en&sa=X&ei=mTaMVfuUG83foAST1argAQ&ved=0CDEQ6AEwAA#v=onepage&q=victor%20safe%20and%20lock%20company%20years%20of%20manufacture&f=false.

[3] Office Appliance Company, *Office Appliances, the Magazine of Office Equipment*, Volume 31, (Chicago, IL: Office Appliance Company, January 1920), retrieved June 25, 2015 from https://books.google.com/books?id=tAU8AQAAMAAJ&pg=RA5-PA25&lpg=RA5-PA25&dq=victor+safe+and+lock+company+years+of+manufacture&source=bl&ots=X8Vhtd_ACJ&sig=hExEdjTGL_v8jkBEiFTVTAmWap8&hl=en&sa=X&ei=rSaLVaL5AZfUoASbkIuYCw&ved=0CD8Q6AEwBTgK#v=onepage&q=victor%20safe%20and%20lock%20company%20years%20of%20manufacture&f=false.

TransCanada, local residents, Carter County, and ONEOK, Inc. Working with MT SHPO, the community brought the building back to its original appearance after years of standing neglected and abandoned. June 3, 2013 was the first day that the Library opened to the public.

During its life time, while much of its stucco exterior and non-façade windows remained intact, the entries underwent heavy modification. Prior to the rehabilitation, but after the 1970s, the west entry displayed a textured surround consisting of small pebbles applied to an underlayment. This treatment also extended across the bottom of the façade's west half. To create a more rustic appearance, the east storefront was modified during the late twentieth century. A flush, brick and wood storefront replaced the original canted entry, as well as the plate glass, Vitrolite (a brand name for an opaque pigmented glass panel that was a hallmark of the Art Deco and Streamline Moderne styles), and glass block. In addition, four large panels of diagonal boards covered the glass block transom.

Prior to the rehabilitation, a historic photograph from the 1940s was located and examined to assist in returning the building back to its original appearance. The photo showed a building much like that after the rehabilitation. The black Vitrolite surrounds at the doors and across the bottom of the south elevation appear in the historic photos. While that black glass tile was no longer present, possibly as a result of continual degradation over the course of the building's history (and not just covered over with the different materials), the rehabilitation sought to replicate the original appearance and materials as closely as possible. In addition, although some interior modifications have occurred, the vaults and many interior finishes remain intact.

Today, the First National Bank of Ekalaka and Rickard Hardware Store Building displays an outstanding level of integrity. Replacing the earlier bank lost to fire, the building stands in its original location. The building's exterior appears very much the same as when constructed. It exhibits a very high level of integrity of design, workmanship, and materials. Its setting, association, and feeling continue to convey the building's integral presence along Ekalaka's Main Street commercial area.

The replacement of the original bank with a Streamline Moderne building strongly signaled the intent of the architect, and community, to stay current with the prevailing architectural styles. Standing along the main street, the First National Bank of Ekalaka and Rickard Hardware Store Building recalls the mid-century period of the town, when the construction of such a building showed not only the attempt to remain relevant architecturally, but also community belief in the economic future of the town.

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.)

[x] 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.

[x] 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

Areas of Significance
(Enter categories from instructions.)
__COMMERCE_____
__ARCHITECTURE__
_____
_____

Period of Significance
1940-1970

Significant Dates
1940

Significant Person
(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder
V. E. Figg; architect/contractor

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 First National Bank of Ekalaka and Rickard Hardware Store Building is significant under criteria A and C at a local level of significance. Replacing an earlier structure that burned, the building represents the sole Streamline Modern building in the town. Its construction in 1940 served notice of the architecturally progressive thinking of the small community and reflected the continued importance of the institution. The end date of the period of significance, 1970, corresponds to the final year that any of the building (east or west portions) was used in its original capacity.

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

The First National Bank of Ekalaka and Rickard Hardware Store Building is significant under Criterion A for its importance in the daily commerce of the citizens of Ekalaka. The town, located in the far southeast corner of the state, represented the largest community for many miles in any direction, the closest being the town of Baker, 35 miles to the north. Local businesses, townspeople, and ranchers all sought the bank's services for their financial matters. These patrons also relied on the hardware store for their construction and improvement needs. Under Criterion C, the building represents the only manifestation in the town of the Streamline Moderne style of architecture.[4]

Historical Background

Ekalaka serves as the county seat of Carter County. Established in 1917 upon its separation from the existing Fallon County, the county was named in honor of U.S. Senator Thomas H. Carter, Montana's first congressman. Geographically, the county contains prairie and some timber related to portions of Custer National Forest also occurring within the county.[5]

The town of Ekalaka derives its name from Ijkalaka, the daughter of Eagle Man, an Oglala Sioux. Ijkalaka was the wife of the first Euro-American settler in the valley, David Russell. The original spelling, Ijkalaka, changed in 1885 with the establishment of the post office.[6] Further ties to the couple include the location of the town on what became known as Russell Creek.

The town, also referred to as "Puptown," predates its role as the county seat by many years.[7] It was reputedly established by Claude Carter, a buffalo hunter and bartender, who while on his way to another destination, opted to build his new bar in a muddy spot his horses balked at crossing, declaring "any place in Montana is a good place to build a saloon." Thus emerged the Old Stand Saloon, the first building in the new town.[8] By 1914, a petition was filed with the county clerk of Fallon County, setting the course for the incorporation of Ekalaka.[9]

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[4] The building was previously recommended eligible for listing in the National Register. Louis N. Hafermehl, *Historic Properties Survey of Ekalaka, Montana*, prepared for the Town of Ekalaka, May 2014, p. 11, on file at MT SHPO, Helena, MT.

[5] Roberta Carkeek Cheney, *Names on the Face of Montana*, (Missoula, MT: Mountain Press Publishing Company, 1983), 6th Printing 1996, p. 44.

[6] Carter County Chamber of Commerce, "History," retrieved June 9, 2015 from http://www.cartercountychamberofcommerce.com/history.html.

[7] Eagle Publishing Company, "Ekalaka, Capital of Carter County, Montana," in *Facts, not Fiction, Being an Authentic and General Description of the County Seat and the Resources of Carter County, Montana*, (Ekalaka, MT: Eagle Publishing Co., 1921), n.p.

[8] Carkeek Cheney, p. 80-81.

[9] Carter County Geological Society, *Shifting Scenes, a History of Carter County, Montana*, Vol. 1, (Carter County, MT: Carter County Geological Society, 1978), p. 472.

By 1900, cattle and farming proved to be the dominant industries in the area. The larger outfits ranged their cattle in the area and Ekalaka served as their headquarters. The town soon gained a reputation, like other cattle towns, as a lively locality, especially when the cowboys gathered and spent their money.[10] The passage of the Enlarged Homestead Act of 1909 provided another boost to the population of the area as homesteaders arrived and filed claims in the region. This influx of people partially resulted in the platting of three new subdivisions in Ekalaka from 1914 to 1919.[11]

Other industries associated with Ekalaka's early success included lumber and oil. The town's proximity to lumber in the nearby hills proved a huge asset to a fledgling community with no access to any rail lines. Although located 100 miles from the nearest railroad, the ready availability of this important somewhat rare resource in the vicinity alleviated any concern about the need to import wood from outside the area. Much of this area that yielded the lumber to help construct the early buildings of Ekalaka is now part of the Custer National Forest. A number of sawmilling operations sprang up which provided materials for the town's growth, the closest being the Lantis Mill, located just south of the town's present southern boundary.[12] The region also served as the location of oil exploration in the late teens and early 1920s with oil leases extending to within 1 ½ miles of Ekalaka.[13]

The 1920 census recorded 433 people living in the town. To provide services to the residents and the nearby population, the town boasted two general merchandise stores, a hardware store, two lumber yards, three garages, a confectionary store, a creamery, three cafes, a drug store, two banks, three hotels, a Union Church, several societies and social clubs, a movie theater, a newspaper (the Ekalaka Eagle Press), a flour mill, a ladies furnishing store, abstract company, two doctors, a dentist, three lawyers, and several real estate firms.[14]

Almost since its inception, thoughts of a rail line to Ekalaka were never far from the minds of the people. Numerous articles about the possibility of rail expansion into the town occurred on a continuous basis during the teens and early 1920s.[15] Despite the talk and rumors however, a rail line never materialized. Although a railroad was never constructed into Ekalaka, the town continued to add services, including the establishment of an airline in 1928 that employed a new Lincoln-Paige two passenger plane.[16]

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[10] Eagle Publishing Company, "Ekalaka, Capital of Carter County, Montana," n.p.

[11] Hafermehl, p. 7.

[12] Hafermehl, p. 5.

[13] Eagle Publishing Company, "Oil Prospects Here," in *Facts, not Fiction, Being an Authentic and General Description of the County Seat and the Resources of Carter County, Montana*, (Ekalaka, MT: Eagle Publishing Co., 1921), n.p.

[14] Eagle Publishing Company, "Ekalaka, Capital of Carter County, Montana," n.p.

[15] *Shifting Scenes*, Vol. 2, p. 716.

[16] Eagle Publishing Company, "Organize Ekalaka Airways," in *Facts, not Fiction, Being an Authentic and General Description of the County Seat and the Resources of Carter County, Montana*, (Ekalaka, MT: Eagle Publishing Co., 1921), n.p.,

Updated services included the addition in 1932 of a new fire station and town hall funded with donations and constructed with donated labor by members of the Ekalaka Volunteer Fire Department and the American Legion Carter Post #60.[17] In 1946, the Southeast Electric Cooperative was founded, bringing electricity to the rural area of Carter County, parts of Fallon, Custer, and Powder River counties in Montana, and small parts of South Dakota and Wyoming.[18] Today, the government operates out the historic Streamline Moderne bank/hardware building, the subject of this nomination.

In 2010, Ekalaka lost the distinction as the only county seat in the United States not served by a paved road. The paving of a 16-mile stretch of gravel road on Highway 323 between Ekalaka and Alzada marked the first time Ekalaka-ites could leave town on an entirely paved surface. Though stretches of the road received a blacktop coating since the 1960s, nearly 50 years transpired before completion of the entire length occurred.[19]

In 2015, 355 people call Ekalaka home. The economy remains strongly driven by cattle ranching and the high school serves much of the surrounding area. Once known as the biggest inland town in the nation not served by a railroad, it remains 36 miles from the nearest line. Ekalaka is also known as the "Bucking Horse Capital of the World"; horses from the Powder River Breaks west of town have won the NFR Best Saddle Bronc Award a record six times.[20] The town boasts two motels, several restaurants, a grocery store, service station, two city parks and a campground. The stark beauty of the area, including the open prairies, nearby forests, and blue skies has changed little since the town's founding.

Banking in Ekalaka

As Ekalaka continued to grow, the need for financial institutions to service the community grew. The earliest banks in the surrounding area operated out of Miles City, more than 100 miles away. Within Ekalaka itself, Robert Charters, the owner and operator of a general store in Ekalaka often received funds from local freighters, cowboys, and sheepherders to hold, and on occasion, was solicited for a loan. The activity resulted in Mr. Charters establishing a more formal system to keep track of the transactions, and around the turn of the twentieth century, Mr. Charter operated the first bank in town. Named the Ekalaka Bank, the business operated as a separate department in the store, as an unincorporated private venture.[21]

In 1908, through the efforts of John Oliver, a Methodist minister from Madison County, the Ekalaka Commercial State Bank opened. In 1911, the unincorporated Ekalaka Bank and the

[17] Hafermehl, p. 10.

[18] Hafermehl, p. 9, 10.

[19] Ed Kemmick, "Road Paved, A dream for decades, road from Ekalaka to Alzada is paved at last," *Billings Gazette*, October 23, 2010, retrieved August 10, 2015 from http://billingsgazette.com/news/state-and-regional/montana/a-dream-for-decades-road-from-ekalaka-to-alzada-is/article_da7334b6-de4d-11df-ac13-001cc4c03286.html.

[20] Carter County Chamber of Commerce, *History.*

[21] "Banking and Finance," *Shifting Scenes*, Vol. 1, p. 38-39.

Ekalaka Commercial State Bank merged. Capital increased from $20,000 to $30,000 and the name changed to the Ekalaka State Bank.[22]

First National Bank of Ekalaka

Despite its size and lack of rail access, Ekalaka continued a sure but steady growth. Holding the role as the major community in the area, banking was essential to its economic well-being. Although the Ekalaka State Bank already operated in the town, the First National Bank of Ekalaka opened its doors on the south side of Main Street to the public on July 14, 1919.[23] The First National Bank of Ekalaka was one of 15 banks chartered in Montana in 1919. It was assigned Charter Number 11382.[24] H. L. Bills and W. J. Johnson of Lewistown, Montana provided majority interest in the bank, with stock purchased by local residents Stephen A. Holt, Charles E. Lavell, George H. Farwell and George Thomas, and Baker residents L. Price and J. M. Comstock. Paid up capital totaled $25,000 with a surplus of $2,500;[25] within six months total assets neared $115,000.[26] In 1921, the First National Bank of Ekalaka's officers included President Charles E. Lavell, Vice-President and Manager George H. Farwell, and Cashier Ira J. Wartman. All three, along with W. W. Brant, served as directors.[27]

In 1934, the Ekalaka State Bank transferred its entire business to the First National Bank of Ekalaka. The bank continued to operate under its national charter. Septon Cady was elected President, George A. Hobbs was elected Vice-President, H. B. Albert, Cashier, and S. J. Emswiler and Charles Haftle, Assistant Cashiers.[28] With the consolidation of the two banks, the business resumed operation out of the former Ekalaka State Bank location on the north side of Main Street.[29]

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[22] Ibid.

[23] Ibid, p. 39; Eagle Publishing Company, "First National Bank," in *Facts, not Fiction, Being an Authentic and General Description of the County Seat and the Resources of Carter County, Montana*, (Ekalaka, MT: Eagle Publishing Co., 1921), n.p.

[24] Comptroller of the Currency, Department of Treasury, "National banks chartered during the year ending October 31, 1919," *Annual Report of the Comptroller of the Currency to the Second Session of the 66th Congress, 1919*, Vol. 1, (Washington, D.C.: Government Printing Office, 1919), pg. 105, retrieved June 23, 1015 from https://books.google.com/books?id=SkUyAQAAMAAJ&pg=PA105&dq=%22first+national+bank+of+ekalaka%22&hl=en&sa=X&ei=JY-IVayiC4r1oASM0ILYBw&ved=0CB0Q6AEwAA#v=onepage&q=%22first%20national%20bank%20of%20ekalaka%22&f=false.

[25] "Paid up capital" is "the amount of a company's capital funded by shareholders. Paid-up capital can be less than a company's total capital because a company may not issue all of the shares that it has been authorized to sell. Paid-up capital can also reflect how a company depends on equity financing." Investopedia, LLC., "Paid-Up Capital," retrieved June 18, 2015 from http://www.investopedia.com/terms/p/paidupcapital.asp.

[26] Eagle Publishing Company, "First National Bank,"n.p.

[27] Ibid.; George H. Farwell also served as a commissioner from December 1917 to December 1918, and Ira J. Waterman served as a public administrator from January 1921 to December 1924. *Shifting Scenes*, Vol. 1, p. 296-297.

[28] "Banking and Finance," *Shifting Scenes*, Vol. 1, p. 39.

[29] "Ekalaka Banks Consolidate," *Fallon County Times*, January 4, 1934.

On October 31, 1934, the worst fire in the history of the town broke out on Main Street. Four buildings were completely destroyed including the First National Bank of Ekalaka in addition to the post office building, the Freese Hardware Building, and the Olsen Drug Building. Although the buildings proved a total loss, the quick response by the townspeople allowed the salvage of much of the interior furnishings and fixtures. Despite a hole in the top of the stone vault, most of the bank records received little damage. After the fire, the First National Bank of Ekalaka moved to its former location on the south side of Main Street,[30] where the bank continued to do well showing an increase in business by early 1940.[31]

Ekalaka Hardware Stores

Like all growing towns, Ekalaka required access to building and construction materials, a service often provided by a local hardware store. By 1911, an early description of the town indicates only one hardware was in operation at that time: "It boasts two general merchandise stores, one exclusive hardware store…"[32] Both the September 1914 and December 1928 Sanborn maps indicate the present location of the Streamline Moderne bank/hardware store building was once occupied by a building labeled "HARDW & IMPLTS;"[33] this building was the original hardware store constructed by John A. Charters (likely in the 1890s) and later purchased by William Freese.[34]

William "Billy" Freese became something of a permanent fixture in the town, serving in several civic capacities in addition to his operation of the hardware store. Born on June 15, 1858 in Cuxhaven, Germany, he arrived in Deadwood, South Dakota in 1876 and worked for Starr and Bullock, a supplier of mining and hardware supplies, cutting his teeth in the hardware business. By 1882, Freese was part owner of Tully, Hart, and Freese, a hardware store in Billings, Montana. Within four years, he operated a hardware store in Miles City. In 1887, he arrived in Ekalaka.[35] Ten years later, in 1897, he purchased the existing hardware store from John (Jack) Charters.[36]

The building remained used as a hardware store at least until 1924, based on the Sanborn maps for the town. However, by October of 1934, the building that once housed Freese Hardware was being used as a second hand store by George Ludwick.[37] Although the duration of the building's use as a second hand store is unknown, the time it ceased use as such is directly related to its loss

[30] 'Disastrous Ekalaka Fire Causes Heavy Damage," *The Ekalaka Eagle*, November 2, 1934; *Shifting Scenes*, Vol. 1, p. 252.

[31] "Increase of Business At First National Is Noted By Statement," *The Ekalaka Eagle*, January 12, 1940.

[32] "Ekalaka Is A Growing Town," *The Ekalaka Eagle*, March 24, 1911.

[33] Sanborn Fire Insurance Company, *Ekalaka, Montana*, 1914, Sheet 1. Sanborn Fire Insurance Company, *Ekalaka, Montana*, 1928, Sheet 1.

[34] "Ekalaka, An Old Trading Town," *Shifting Scenes*, Vol. 2, p. 702.

[35] "The William "Billy" Freese Family," *Shifting Scenes*, Vol. 1, p. 261.

[36] "Gleanings from the Ekalaka Eagle 1922-1958," *Shifting Scenes*, Vol. 2, p. 953; "W. M. Freese," *The Ekalaka Eagle*, January 7, 2010.

[37] "Disastrous Ekalaka Fire Causes Heavy Damage," *The Ekalaka Eagle*, November 2, 1934.

from the major fire that occurred on October 31, 1934. This fire was the same conflagration that destroyed other nearby buildings, including the earlier, wood frame, iteration of the First National Bank of Ekalaka building.

A New Bank and Hardware Store Building for Ekalaka

The First National Bank of Ekalaka operated out of the building on the south side of Main Street for six years, from 1934 to 1940. On May 24, 1940, a headline in the *Ekalaka Eagle* announced the construction of a new building; the west half would house the bank and the east half would house a hardware store.[38] Construction was planned for the north corner of Main Street and Munro Avenue (referred to as "County Rd" on both the 1914 and 1928 Sanborn maps), the lot originally occupied by the Freese Hardware Building (Ludwick second hand store), which sat empty since the fire of 1934. The west portion of the building would measure 24' x 60' and house the bank, while the east part of the building would measure 20' x 84' and house a hardware store; the two businesses would share a common wall. The article stated that construction would be "…of cement tile, in modernistic design" which "will add greatly to the general appearance of our main business district." V. E. Figg, a local builder and contractor supervised the construction. At the time of the article, lot leveling had already begun.[39]

By November 8, 1940, the new building to house the First National Bank of Ekalaka and the hardware store neared completion. Located on the former site of the Freese Hardware Store, bank officials announced that the Armistice Day holiday would be used to complete the moving operation necessary for its inaugural opening the next day, November 12.[40] The excitement of the construction and opening of the new bank was evident by an article in the local newspaper: "The new building is a great improvement for the county seat town of Ekalaka. Constructed of tile, concrete and glass blocks, the building is very modernistic in appearance."[41] The article provided information on the interior finishes, the vault, and a meeting room in the rear of the building. The building was to be heated with an oil burning system and lit with fluorescent lighting. In a nod to the importance of the new building and its design to the community, the article further proudly announced "the exterior appearance of the entire building from both Main and County streets reflects the financial strength of the institution and its added beauty to the business section of Ekalaka."[42]

Ms. Jane Tanner of Casper, Wyoming lived in Ekalaka when the bank/hardware store was constructed and remembers its construction by V. E. Figg. She recalls that the building was

[38] "Two New Business Buildings Started," *The Ekalaka Eagle*, May 24, 1940.

[39] "Two New Business Buildings Started," *The Ekalaka Eagle*, May 24, 1940. Figg was heavily involved in the construction projects in the town at this time. Just prior to the construction of the new bank/hardware store, he was involved with the construction of the new theater: "New Theatre Will Be Constructed in Ekalaka," *The Ekalaka Eagle*¸ April 28, 1939. Soon after the completion of the bank/hardware store, Figg embarked on another contract to build the new grade school in town and the new county hospital: "The New Grade School," *The Ekalaka Eagle*, January 29, 1941; "Hospital Work Progresses," *The Ekalaka Eagle*, November 14, 1941.

[40] "Will Move Into the New Bank Building Monday," *The Ekalaka Eagle*, November 8, 1940.

[41] Ibid.

[42] Ibid.

quite exciting, especially during the war years when it was the first new building constructed in the downtown for a long time. Her family owned several L.A. Huffman pictures that hung in the interior of the bank for several years. Another Ekalaka-ite, Anna LeBree, remembers going to the bank as a child with her piggybank full of pennies, nickels, and dimes. The bank teller would open her piggybank with a bank key, count the coins and write the total into her passbook providing a lasting memory for Ms. LaBree. Ms. LaBree also remembers receiving the title to her first car, a Model T, from Bank President Herb Albert, in 1951.[43]

The construction of the new building solidified the stature of the First National Bank of Ekalaka in town. In addition to boasting a brand new building from which to operate, their annual financial statement for the previous year also reported growth: "In an atmosphere of optimism and confidence the stockholders of the First National Bank of Ekalaka met in the annual session in the director's room of the new bank building…reflecting the growth of the First National is the beautiful new building…"[44] Though still profitable, the bank's financial situation leveled a bit during World War II, but remained financially sound.[45] In 1967, Ronald T. Quade and Ellis Jones of Wibaux, Montana purchased controlling interest in the bank; Mr. Quade served as President and manager.[46]

The First National Bank of Ekalaka faithfully served the citizens of Ekalaka and the surrounding area for 30 years out of this building. However, on November 2, 1970, the First National Bank of Ekalaka moved from its Streamlined Modern style building to a location on the corner of Main Street and Chicago Street leaving the bank portion of the building available for other business uses.[47]

From 1971 to 1981, a fabric store/Avon franchise owned by Alicia and Silis Knapp operated out of the former bank. After the Knapps vacated the bank, it remained empty, except for use as storage until its acquisition by the Town of Ekalaka in 2011.[48] Although no longer functioning as a bank, the west portion of the historic building still serves in a somewhat similar capacity, serving the town's population by handling the necessary financial obligations and burdens associated with the operation of the community.

While the bank building served in its intended capacity into the early 1970s, the east portion of the building housed a number of different businesses beginning with C. G. Rickard's Hardware Store. Rickard, a transplanted Nebraskan whose early years were devoted to working on several

[43] Jane (Hunter) Tanner, letter to Lisa Jourdan, Clerk/Treasurer of Town of Ekalaka, June 18, 2015; Anna LaBree, letter to Lisa Jourdan, Clerk/Treasurer of Town of Ekalaka, August 3, 2015.

[44] "First National Officials Reelected For New Year," *The Ekalaka Eagle*, January 15, 1943.

[45] "First National Bank Holds Annual Election," *The Ekalaka Eagle*, January 17, 1941.

[46] "Banking and Finance," *Shifting Scenes*, p. 39.

[47] National Information Center, United States Federal Reserve System, "Institutional History for Main and Chicago Branch (672359)," retrieved June 23, 2015 from http://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=672359&parDT_END=99991231.

[48] Lisa Jourdan, personal communication to John Boughton, July 13, 2015.

ranches as a cowboy, arrived in Ekalaka in 1910. While in Ekalaka, Rickard worked a number of different jobs eventually partnering in a lumber company that expanded with the physical development within the town.[49] In the spring of 1939, Rickard purchased the existing Figg Hardware Store business located across the street from the future bank/hardware store building. Rickard announced his purchase and his intent to serve the community in the same manner as that rendered by his predecessor.[50] In October 1940, Rickard placed an ad in the *Ekalaka Eagle* intimating the move of his business into the new Streamline Modern building: "Moving! Into Our New Store Across The Street! We'll soon be located again and we invite you to inspect our new location. Rickard Hardware."[51] One week later, Rickard followed up the earlier ad with a new announcement proclaiming: "WELCOME! We are now located in the new building on upper Main Street. Hardware items of every description at reasonable prices. Radio Headquarters! Washing Machines. Oil Heaters. Rickard Hardware."[52]

Less than three years after moving into the new Streamline Moderne building, Rickard sold his "hardware stock" to Chester Summers, the operator of Summers Service Station, in March of 1943. Summers moved the stock from the store to the back of his service station where he intended to expand his business with the operation of a hardware store.[53]

On October 15, 1943, two announcements appeared in the *Ekalaka Eagle* regarding the opening of a furniture store by Morris Renshaw in the vacant space once occupied by Rickard Hardware, next to the First National Bank of Ekalaka.[54] Renshaw advertised an array of home goods including mattresses, bedsteads, chairs, stools, rugs, lamps, ironing boards, stoves, buffet tables, hot water tanks, and linoleum.

The longevity of Renshaw's furniture store remains unknown, however, around 1946, Hank and Olga Mrnak, assisted by their sons, Keith and David, opened Ekalaka Locker in the space.[55] By 1951, the Mrnaks sold to Joe and Helen Blutt who operated the business for another 25 years, to around 1976. Ekalaka Locker processed beef and wild game and rented deep freeze lockers to people who required such service. Prior to the Blutts purchase of the locker business from the Mrnaks, Joe owned a garage and repair shop in the 1940s and early 1950s. He also worked for International Harvester, and the Ekalaka Light and Power Company in addition to serving on the city council. Helen obviously played a large role in the success of the business as evidenced by the local reference to the store as "Helen's." The locker became a local high school hang out for much of its existence with Helen interacting with hundreds of kids through the store's existence. As the locker portion of the business became less viable, custom meat processing moved to the

[49] "Campbell G. Richard (sic)," *Shifting Scenes*, Vol. 2, p. 727.

[50] "To the Public, "*The Ekalaka Eagle,* May 5, 1939.

[51] "Advertisement for Rickard Hardware," *The Ekalaka Eagle,* October 18, 1940.

[52] "Advertisement for Rickard Hardware," *The Ekalaka Eagle,* October 25, 1940.

[53] "Chet Summers has Purchased Rickard Hardware Business," *The Ekalaka Eagle,* March 26, 1942.

[54] "Advertisements for Renshaw Furniture," *The Ekalaka Eagle*, October 15, 1943.

[55] "Obituary for Keith H. Mrnak," *Billings Gazette*, December 10, 2010.

rear of the building and the business expanded to include serving malts, ice cream, soda, burgers and fries.[56] It sported a foosball table, pin ball machines, and pool table.

Ms. Tanner recalled when the east half of the building served as a locker plant. Many people in the town rented lockers as home freezers were not readily available in homes at the time. Her trips inside the locker proved disconcerting to her as a girl due to the inside temperature and the fear that the locker doors would close trapping everyone inside! The lockers faced narrow aisles and extended to the ceiling; a movable attached ladder provided access to the upper lockers. The room was bright white and as expected, very cold. Ms. LaBree holds similar memories of the locker.[57] By the time Ms. Tanner was in high school in the early 1950s, the locker portion of the building had been converted to the soda fountain/café described above.[58]

The Blutt's sold the business in 1977 to Vernon E. Jardee who operated it in the same fashion as it had been previously. Within a few years the Blutts regained control of the business and store and sold it once again, this time to Florence Carothers on April 19, 1982. Carothers operated the business for five years before it passed back once again to the Blutts. On May 21, 1987, the Blutts sold to Toni and Donald Hughes (Jr.), and Helen and Donald Hughes (Sr.). The Hughes' operated the front part of the building as a soda fountain/café, but it is uncertain if they processed custom meat in the back portion. The Hughes held the property until August 21, 1998. Thea Lou Laird, and Ande Kortum acquired the property next; during their ownership the space remained empty. Laird/Kortum transferred the property to Rod Hedges on January 20, 2004 who used the space for storage. Rod next transferred it to Owen Hedges two years later in December of 2005; Owen continued to use the space for storage. In 2011, Owen Hedges sold the east side of the building, the historic hardware store, to the Town of Ekalaka.[59] Today, the old Rickard Hardware Store that morphed through numerous different business ventures continues to serve the community as the Ekalaka Public Library, opening its door for service to the community on June 3, 2013.

[56] "Jacob Blutt," *Shifting Scenes*, Vol. 1, pg. 53; *Shifting Scenes*, Vol. 4 (2010), p. 502.

[57] Jane (Hunter) Tanner, letter to Lisa Jourdan, Clerk/Treasurer of Town of Ekalaka, June 18, 2015; Anna LaBree, letter to Lisa Jourdan, Clerk/Treasurer of Town of Ekalaka, August 3, 2015.

[58] Jane (Hunter) Tanner, letter to Lisa Jourdan, Clerk/Treasurer of Town of Ekalaka, June 18, 2015.

[59] Deed Books, Office of the Clerk and Recorder, Carter County, Montana; "Town Acquires Bank, Locker Building," *The Ekalaka Eagle*, August 12, 2011; Lisa Jourdan, personal communication to John Boughton on July 12, 2015.

Building Ownership

Hardware Store: Citizen Addition, S32, T02N, R58E, Block 004, Lot 026, SW2 Lot 26

Although constructed as a single building that shares a common wall, the building actually sits on two different lots. The ownership of the building is a bit confusing as it does not directly mimic business ownership. Whereas the entire building rests in Citizen Addition, Section 32 of Township 2 North, Range 58 East, Block 4, the west half of the building (the bank) is located on Lot 25 while the east portion of the building (the hardware store) sits in Lot 26.

Prior to the construction of the building, June and Herietta Olson sold Lot 26 (the location of the future hardware store) to the First National Bank of Ekalaka on May 20, 1935. The bank in turn sold the property to V. E. and Ada Figg on November 11, 1940. The Figgs retained ownership of Lot 26 until 1954, which encompassed the time the east half of the building was used as a hardware store, furniture store, and saw two different owners operate Ekalaka Locker.[60] In 1954, Joe and Helena Blutt, who operated Ekalaka Locker at the time, purchased the east half of the building from Figg. On November 1, 1977, the Blutts sold the east portion of the building to Vernon E. Jardee, who for personal reasons opted out of running the business after a few years. The property returned to the Blutts who sold the property twice again in the following years, once on April 19, 1982 to Florence Carothers, and again on May 1, 1987 to Toni and Donald Hughes (Jr.), and Helen and Donald Hughes (Sr.). The Hughes subsequently passed the property to Thea Lou Laird, and Ande Kortum on August 21, 1998. Rod Hedges acquired the building from the Kortums on January 1, 1998; Rod in turn, passed the property to Owen Hedges in December of 2005. In 2011, Owen hedges sold the east side of the historic Streamline Moderne building to the Town of Ekalaka for use as the Ekalaka Public Library.[61]

Bank: Citizen Addition 002, S32, T02N, R58E, Block 004, Lot 025

While retaining ownership of Lot 26, the Figgs sold Lot 25 to the First National Bank of Ekalaka on December 6, 1940, apparently after the construction of the new Streamline Moderne building. The bank retained ownership of the lot and their half of the building until February 15, 1974 when it sold to Alicia and Silas Knapp, who retained the property until June 14, 1984 when the First National Bank of Ekalaka became owner of the property. In 2009, the First National Bank of Ekalaka became a branch of Summit National Bank, who donated the historic bank portion of the building to the town of Ekalaka in 2011.[62]

[60] Deed Books, Office of the Clerk and Recorder, Carter County, Montana.

[61] Deed Books, Office of the Clerk and Recorder, Carter County, Montana; "Town Acquires Bank, Locker Building, *The Ekalaka Eagle*, August 12, 2011.

[62] Deed Books, Office of the Clerk and Recorder, Carter County, Montana; "Town Acquires Bank, Locker Building," *The Ekalaka Eagle*, August 12, 2011.

Architectural Significance—Streamline Moderne

Popular in the 1930s and early 1940s and referenced by various names including Moderne, Art Moderne, or Streamline Moderne, the style served as a bridge between the earlier and flashier Art Deco and the later efficient International Style of the 1940s and 1950s. The terms Streamline Moderne or Art Moderne, are frequently applied to define a variation of Art Deco architecture, with some significant differences. Streamline Moderne featured a horizontal emphasis with simple, smooth, and usually white, surfaces compared to the vertical emphasis and ornamental trappings, such as chevrons, zigzags, and sun rays, and white or bright colors of the earlier Art Deco.[63]

Created by industrial engineers touting the style as modern and progressive, Streamline Moderne represented a stripped aesthetic of Art Deco, evolving as one of the quintessential styles of the 1930s.[64] As stated by Henry Dreyfuss, the designer of the streamlined locomotive *20th Century Limited*: "Streamlining is the first new and uniquely American approach that the public could associate with progress and a better life."[65] With the removal of ornamentation in preference for the unadorned ideal of motion and speed derived from scientific thought, Streamline Moderne reflected the severe economics of the period in contrast to the earlier uninhibited Art Deco.[66] Originating in the transportation field, specifically trains, automobiles and ships, it wasn't long until the style progressed to the architecture of commercial buildings and houses, mattering little that streamlining in stationary structures or objects was of little value.[67] Referred to as "the smart style" during its popularity, many products of the time reflected the ideals of the style, from kitchen appliances to jewelry. Viewed as looking forward to the future, not the past, Streamline Moderne lacked many of the earlier historical architectural references.[68]

The popularity of the style was assisted by four American expositions, none more influential than the 1933-1934 *Century of Progress Exposition* in Chicago. Architects and designers advanced a modernistic conception for the exposition, one that emphasized streamlined surfaces

[63] Jackie Craven, "House Styles, 1930-1950: Art Modern House Styles," About Home website, retrieved May 21, 2015 from http://architecture.about.com/od/periodsstyles/ig/House-Styles/Art-Moderne.htm; Colorado Historical Society, Office of Archaeology and Historic Preservation, "Styles: Moderne," retrieved May 21, 2015from http://www.historycolorado.org/sites/default/files/files/OAHP/Guides/Style_Moderne.pdf.

[64] R. Stephen Sennott, ed., *Encyclopedia of Twentieth Century Architecture,* Vol. 1, A-F., (New York: Taylor & Francis Books, Inc., 2004), pg. 69.

[65] Leon Whiteson, "The Graceful Lines of Streamline Moderne: The Excitement over Speed, as Typified in the Era's Fast Trains and Ocean Liners, Was Picked Up by Architects for Their Design of Houses and Commercial Buildings," *Los Angeles Times,* February 11, 1990.

[66] Boundless, "American," *Boundless Art History,* Boundless website, retrieved May 21, 2015 from https://www.boundless.com/art-history/textbooks/boundless-art-history-textbook/europe-and-america-from-1900-1950-ce-36/modern-architecture-225/american-799-3556/ ; David Ryan, "The American Moderne: 1920-1940," brochure, (Minneapolis, MN: The Minneapolis Institute of Arts, n.d.), retrieved May 22, 2015 from http://archive.artsmia.org/modernism/e_AM.html.

[67] Colorado Historical Society, "Styles: Moderne."

[68] Colorado Historical Society, "Styles: Moderne"; "The Graceful Lines of Streamline Moderne," *Los Angeles Times,* February 11, 1990.

and bright colors.[69] Despite the economic situation of the nation at the time, 38 million visitors attended the event.

Elements common to Streamline Moderne include: horizontal emphasis, smooth surfaces, simple and clean presentation, stucco exteriors, flat roofs, the use of glass block, aerodynamic curves and flowing forms, spare ornamentation, lines denoting speed, curved metal hoods, and porthole openings.

The beginning of World War II and the associated restriction on materials fettered the longevity of the style with the result that as Streamline Moderne faded, the unadorned and more simplified buildings of the International Style gained popularity.[70]

The First National Bank of Ekalaka features many of hallmarks of Streamline Moderne. Clearly designed with a horizontal emphasis, the building sports simple and clean elevations with little decoration aside from the stucco scoring at the west half. An almost flat roof, adding to the streamline appearance, protects the building from the elements. The building displays heavy reliance on glass block, a defining characteristic of the style. Although the building lacks rounded corners, the glass block windows' consistent alignment on the street facades provides balance reinforcing the sleek and streamlined appearance of the building.

While other buildings designed by Figg exist in Ekalaka, few exhibit his vision of the style, and none remain that possess the integrity displayed by the First National Bank of Ekalaka. The building stands as a tribute, not only to the appreciation of the overall Streamline Moderne style, but also to the architect and builder who designed and constructed a building that in all likelihood, was unlike anything in the town at the time. The building also represents the town itself that not only embraced the vision of the architect over 70 years ago by its construction, but reaffirmed their belief in its importance to the community by their recent commitment to invest in its continued service.

V. E. Figg

Born August 18, 1893 in Blakesburg, Iowa, Vestor Elsworth Figg, was married at the age of 21 to Ada Tubaugh.[71] Shortly after marrying, the two moved to the Mill Iron area east of Ekalaka, then to the town of Baker, Montana, where Mr. Figg worked as a mechanic.[72] By 1917, the Figgs and their daughter, Geraldyne, were living in Ekalaka; in June of the same year, Mr. Figg enlisted and served in World War I.[73] At the time of his enlistment, he recorded his occupation

[69] Robert W. Rydell, "Century of Progress Exposition," *Encyclopedia of Chicago*, retrieved May 22, 2015 from http://www.encyclopedia.chicagohistory.org/pages/225.html.

[70] Colorado Historical Society, "Styles: Moderne."

[71] The 1930 and 1940 census variously reference Mr. Figg as both Vestor E. and Victor E., respectively.

[72] "Vester E. Figg Buried Here Sept. 29th," *The Ekalaka Eagle*, October 5, 1984.

[73] United States Selective Service System, "Registration Card for Vestor Elsworth Figg (25-1-6-A)," World War I Selective Service System Draft Registration Cards, 1917-1918. (Washington, D.C.: National Archives and Records Administration, M1509, 4,582 rolls), imaged from Family History Library microfilm and retrieved via Ancestry.com August 10, 2015.

as "farmer," though by the 1930 census he describes himself as a "mechanic" with an "Industry" listed as "garage," corroborating his work as a mechanic.[74]

By 1940, Vestor and Ada appeared pretty well established in Ekalaka. Their daughter, Geraldyne, was married and living elsewhere. Their second daughter, Marlene (nine at the time of the 1940 census), lived with them at the house they occupied since at least 1935.[75] Although Mr. Figg listed his "Class of Worker" as "Working on own account" in the 1940 census, it is clear he was involved in building design and construction by this time. Construction was something that apparently ran in his blood as he contracted his first cement work at the age of eleven.[76] While in Ekalaka, Mr. Figg owned and operated a service station, lumber yard, meat locker, hardware store, Ekalaka Appliance, and Ekalaka Electric Contracting.[77]

In addition to his construction and contracting work, Mr. Figg acquired an earnest interest in architectural design. Although he apparently never received any formal education beyond high school,[78] nor any architectural training, many of the buildings he constructed he also designed. The Streamlined Moderne style he employed for the First National Bank of Ekalaka and adjoining hardware store building, confirms his deep interest in architectural design and his knowledge of the greater trends occurring throughout the nation.

In addition to the First National Bank of Ekalaka and Rickard Hardware Store building, businesses or buildings in Ekalaka constructed or designed by Mr. Figg include Super Valu, OK Hardware, Post Office, the funeral home, the Masonic Temple, the Ekalaka Sewer Plant, the grade school, the original hospital, the T & R Standard building, and roughly 40 residences in the area.[79] Not all of these buildings remain; however, of those that do, the First National Bank and associated hardware store building is the only one that displays Streamlined Moderne style architecture. Mr. Figg passed away on September 25, 1984.

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[74] "Registration Card for Vestor Elsworth Figg (25-1-6-A)"; United States of America, Bureau of the Census, "Ekalaka, Carter, Montana; Roll: 1252; Page: 4A; Enumeration District: 0015," *Fifteenth Census of the United States, 1930,* (Washington, D.C.: National Archives and Records Administration, 1930), retrieved via Ancestry.com August 10, 2015.

[75] United States of America, Bureau of the Census, "Ekalaka, Carter, Montana; Roll: T627_2213; Page: 5A; Enumeration District: 6-15," *Sixteenth Census of the United States, 1940,* (Washington, D.C.: National Archives and Records Administration, 1940), retrieved via Ancestry.com August 10, 2015.

[76] "Vester E. Figg Buried Here Sept. 29th."

[77] "Vester E. Figg Buried Here Sept. 29th"; "Just Arrived, A Carload of Roofing and Asphalt Shingles, Make Your Choice Now of several patterns in very attractive colors, V. E. Figg Lumber Co, Ekalaka, Montana," *The Ekalaka Eagle*, September 17, 1943.

[78] *Fifteenth Census of the United States, 1930*.

[79] "Vester E. Figg Buried Here Sept. 29th."

Additional Historic Context

Banking History in Montana

Established by the National Currency Act of 1863 and the National Banking Act of 1864 during the Civil War, the National Banking system was established to issue currency to fund the government and finance the war. Banks were reorganized during Montana's territorial years, often in smaller developing towns. By 1890, one year after Montana became a state, the number of National Banks totaled 26. The formation of state-regulated banking in 1900 resulted in the formation of 35 state chartered banks, along with 21 national and 20 private banks.[80]

The 1887 Act Concerning Banks and Banking necessitated the reporting of all state-chartered bank's condition to the Territorial Auditor, a function assumed by the State Examiner's office in 1895. Despite the Examiner's function, the office lacked power to enforce what regulations existed. Compliance with the banking laws proved generally voluntary, and private banks operated almost entirely unregulated. Regulations for national banks contrasted significantly from state-sanctioned banks. Whereas state banks in Montana were approved to acquire real estate as security for loans, prior to 1913, national banks were prohibited from this practice. Henry Klassen noted that during this formative era, the "many small commercial banks - state, national, and private - established in Montana created a fiercely competitive system."[81]

The year 1913 witnessed the creation of the Federal Reserve System. By February 1921, two years after the First National Bank of Ekalaka opened its doors, the Federal Reserve opened a branch of the Federal Reserve Bank of Minneapolis in Helena, Montana, expediting the readiness of money and the establishment of banks during a period of growth and business development. In 1921, the number of operating banks in Montana comprised 57 national banks, 179 state banks, and 25 private banks.[82]

The State Department of Banking became a distinct body under the 1915 Act Regulating the Business of Banking but left the State Examiner in charge, as ex-officio Superintendent of Banks. Under the law, regulations were established on bank operations, including ensuring private banks could not operate outside of state regulation, enforceable with through penalties. The law required that if the Superintendent of Banks identified issues with a bank's capital, he alerted the stockholders to make good on their liability, equal to the par value of their stock. The existence of insufficient liability or the refusal of stockholders to satisfy their liability spurred the Superintendent to apply to the local District Court to appoint a Receiver.

The Superintendent of Banks became directly responsible for the liquidation of insolvent banks with the 1927 Act Revising and Codifying Banking Laws. Appointment by the Superintendent of a Liquidating Agent occurred with the express intent to assume the bank books and endeavor

[80] Bill Skidmore, *Treasure State Treasury: Montana Banks, Bankers, and Banking, 1864-1984*, (Helena: Montana Bankers Association, 1985).

[81] Henry C. Klassen, "Banking and Rural Development in Montana, 1895-1913," *Montana Business Quarterly*, Sept 22, 1996; Clarence W. Groth, "Montana Banking History, 1864-1954," M.A. Thesis, American Bankers Association Graduate School of Banking, Rutgers University, 1955, Appendix, pp. 43-49.

[82] Ibid.

to collect its assets. Collections often took several years to finalize, with varying results; success rates ranged from a low of 4 percent to a high of 100 percent.

The number of banks in Montana surged from 252 in 1910 to 428 in 1920. However, by 1924, a period of severe decline occurred, spurred by a severe drought that began in 1918, and the end of WWI, which further drove the economy down. Between the two, Montana's rural population plunged. Between the loss of population and the downturn in the economy, the banking industry in the state proved vulnerable; "This period has been one long dripping tunnel – a veritable nightmare. Each day brought new disasters." In a short six-year period, between 1920 and 1926, Montana witnessed the closure of 214 banks, though the First National Bank of Ekalaka was not one of them.[83]

Although the majority of the banks that failed operated in eastern Montana, the First National Bank of Ekalaka continued to provide services to its customers not only through this period of drastic bank closures, 1920-1926, but it also survived through recessions, the Great Depression, and a devastating fire. It emerged through this time, along with a companion hardware business, with the construction of its new Streamlined Moderne building.

After moving, the First National Bank of Ekalaka continued to provide financial services to the community. On July 9, 2009, conditional approval was granted from the Comptroller of the Currency Administrator of National Banks for the merger of the First National Bank of Ekalaka with, and into Summit National Bank of Hulett, Wyoming under the charter and title of the latter OCC Control Number 2009-WE-02-0010.[84] Approval occurred on July 23, 2009.[85] On August 29, 2009, the First National Bank of Ekalaka became a branch of Summit National Bank and moved to where it was previously located at 307 North Main in Ekalaka.[86]

In 2011, Summit National Bank donated the west portion of the historic Streamline Moderne building, the former First National Bank of Ekalaka, to the town of Ekalaka, and the east portion of the building, owned by a private party, was purchased by the town to become the new town

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[83] L.Q. Skelton, *Twenty-ninth Annual Report of the State Examiner and Ninth Annual Report of the Banking Department, 1924*, (Helena, MT: State of Montana, 1924), pp.11, 16, retrieved August 10, 2015 from http://www.mocavo.com/Annual-Report-of-the-State-Examiner-and-the-Banking-Department-for-Fiscal-Year-Ending-June-30-1924/757664/3#1.; Michael Malone, Richard Roeder, and William Lang, *Montana: A History of Two Centuries*, (Seattle: University of Washington Press, revised 1991), p. 283. Records relating to failed banks can be found at the Montana Historical Society, including records on 190 failed banks in 150 communities around the state.

[84] "James A. Bundy, to Timothy W. LeClair, CPA and Eide Bailly, LLP," correspondence regarding the application for the merger of the First National Bank of Ekalaka with and into Summit National Bank of Hulett, Wyoming under the charter and title of the latter OCC Control Number 2009-WE-02-0010, July 9, 2009, on file at MT SHPO, Helena, MT.

[85] Board of Governors, Federal Reserve, *Actions of the Board, Its Staff, and the Federal Reserve Banks, Applications and Reports Received*, Federal Reserve Release H.2, No. 30, Week Ending July 25, 2009, retrieved June 23, 2015 from http://www.federalreserve.gov/releases/h2/20090725/h2.pdf.

[86] National Information Center, United States Federal Reserve System, "Institutional History for Main and Chicago Branch (672359)," retrieved June 23, 2015 from http://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=672359&parDT_END=99991231.

office and library.[87] In 2011, the community received ARRA (American Recovery and Reinvestment Act) funding (for energy efficiency) and a monetary donation from Summit National Bank to rehabilitate the First National Bank Building into a town hall. Funding for the library came from USDA Rural Development in grant and loan proceeds with other major funds/donations being received from TransCanada, local residents, Carter County, and Oneok. Working with MT SHPO, the building was brought back to its original appearance after years of standing neglected and abandoned. The work returned the building to its former glory, allowing it to represent the town of Ekalaka as one of the finest buildings in the community.

[87] "Town Acquires Bank, Locker Building," *The Ekalaka Eagle*, August 12, 2001.

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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:

_x__ 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 1

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates (decimal degrees)
Datum if other than WGS84:_____
(enter coordinates to 6 decimal places)

1. Latitude: 45.890378 Longitude: -104.5484311144789
2. Latitude: Longitude:
3. Latitude: Longitude:
4. Latitude: Longitude:

Or

UTM References
Datum (indicated on USGS map):

[ ] NAD 1927 or [x] NAD 1983

1. Zone: 13 Easting: 535035 Northing: 5081967
2. Zone: Easting: Northing:
3. Zone: Easting: Northing:
4. Zone: Easting : Northing:

Verbal Boundary Description (Describe the boundaries of the property.)
West half of building = CITIZEN ADD (EKALAKA) 002, S32, T02 N, R58 E, BLOCK 004, Lot 025, OLD BANK BUILDING

and

East half of building = CITIZEN ADDITION, S32, T02 N, R58 E, BLOCK 004, Lot 026, SW2 LOT 26 OLD LOCKER BUILDING

Boundary Justification (Explain why the boundaries were selected.)
The boundary is drawn to include those lots and block historically associated with the building.

11. Form Prepared By

name/title: John Boughton with research assistance from Lisa Jourdan
organization: MT SHPO/Town of Ekalaka
street & number: 1410 8th Avenue, Helena, MT 59620/103 North Main Street, Ekalaka, MT 59324
city or town: Helena/Ekalaka state: MT zip code: 59620/59324
e-mail jboughton@mt.gov / ekalaka@midrivers.com
telephone: (406) 444-3647/(406) 775-8731
date: July 15, 2015

Property Owner:
(Complete this item at the request of the SHPO or FPO.)

Name: Town of Ekalaka
street & number: 103 North Main Street Telephone: 406-775-8731
city or town: Ekalaka State: MT zip code: 59324

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.)

Photographs

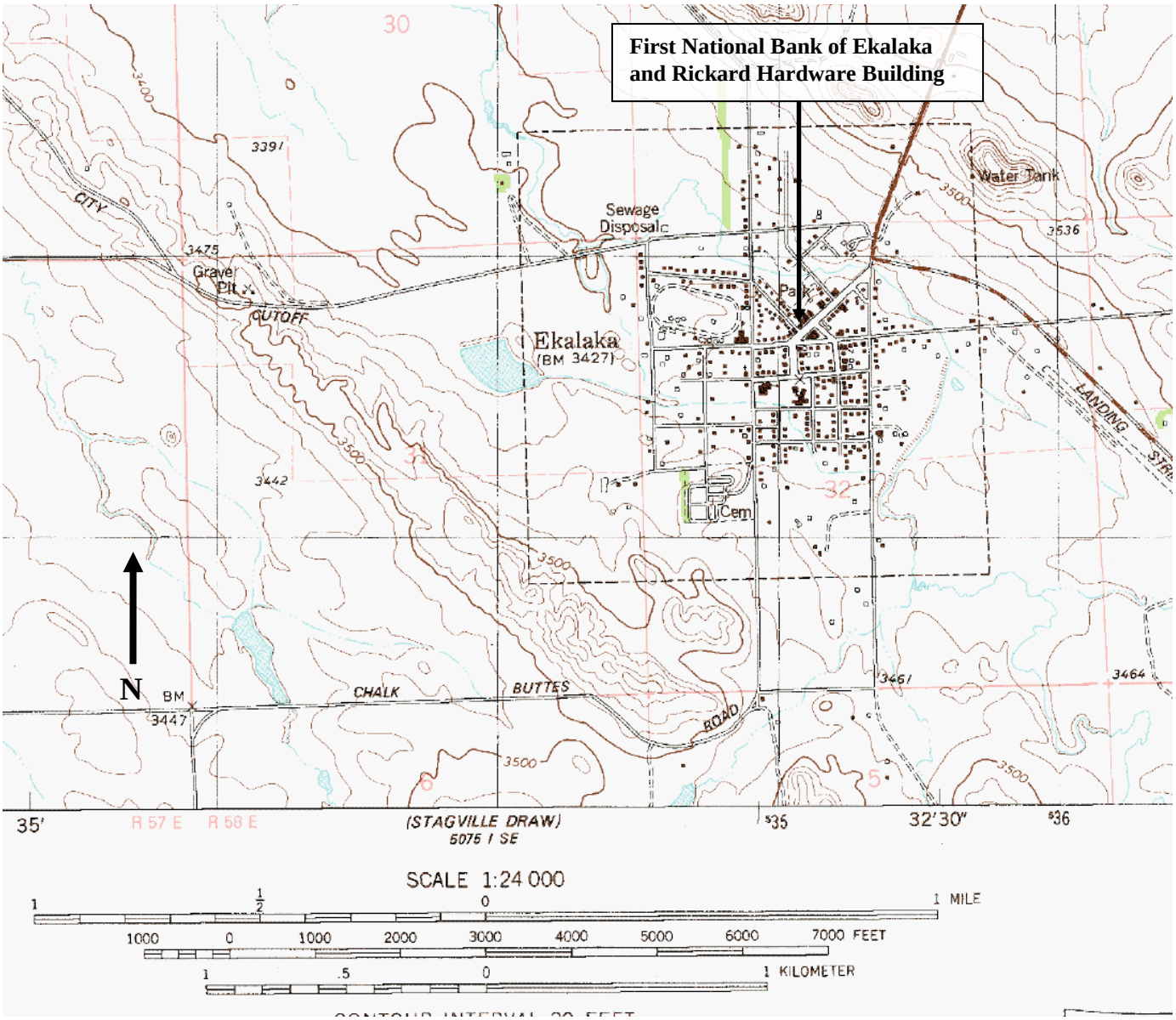
Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every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

Photo Log

Name of Property:
City or Vicinity:
County: State:
Photographer:
Date Photographed:
Description of Photograph(s) and number, include description of view indicating direction of camera:
1 of ___.

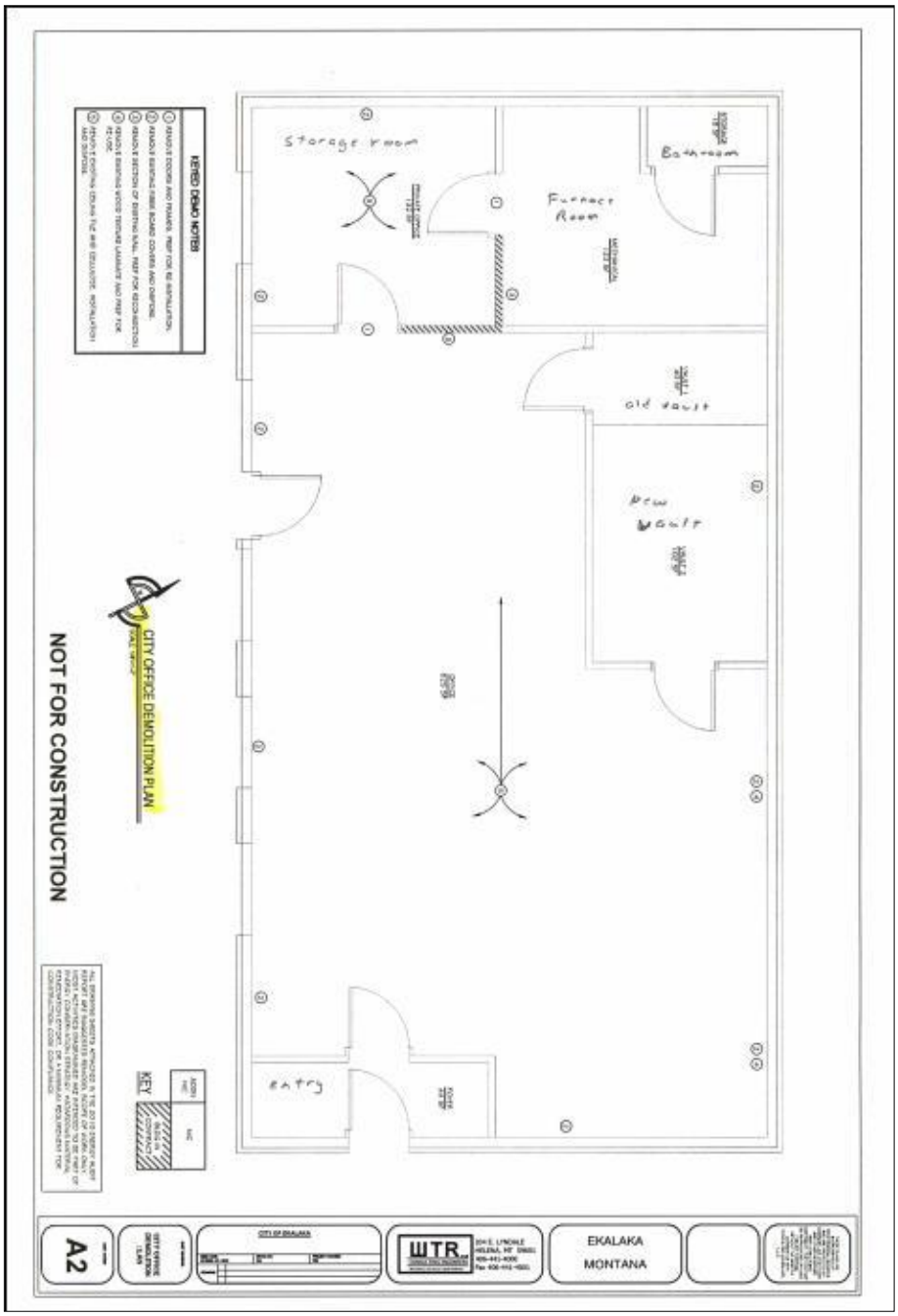
Please see Continuation Sheets

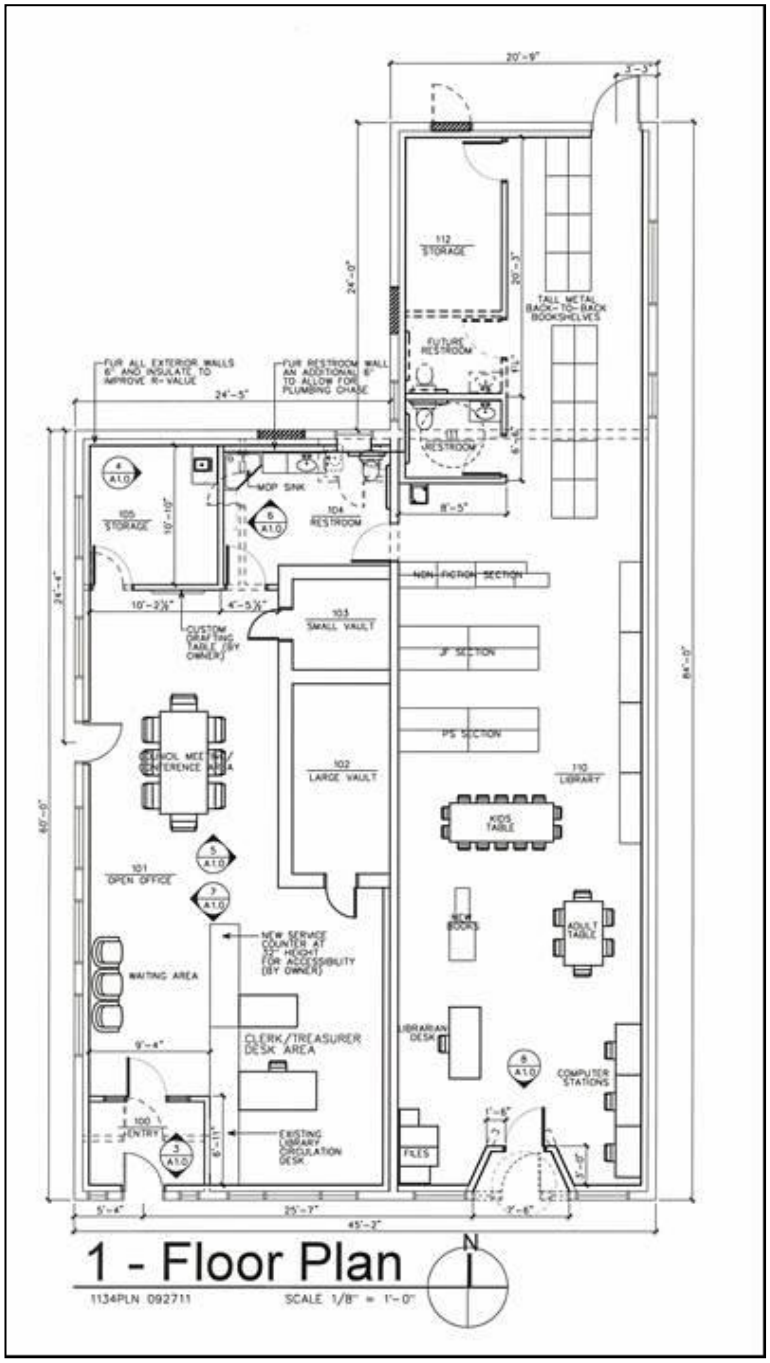
Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain 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.



Location of the First National Bank of Ekalaka and Rickard Hardware Store Building. Found on the Ekalaka, Montana 7.5' Topographic Map (1979)

Floorplans

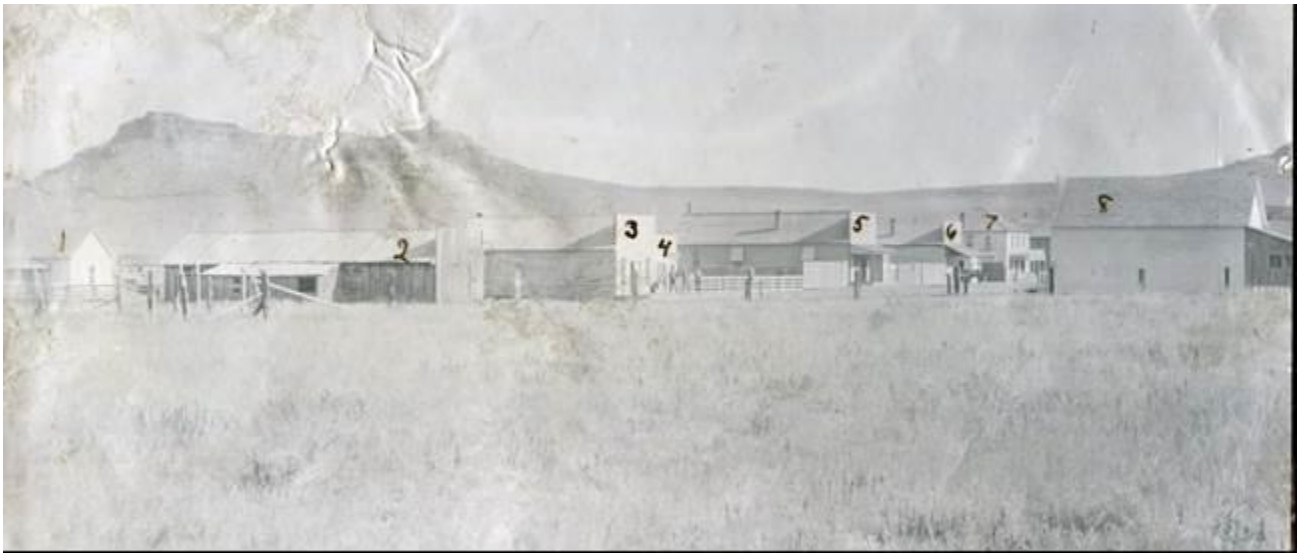

Storage room
Bathroom
Furnace Room
old vault
new vault
entry
CITY OFFICE DEMOLITION PLAN
NOT FOR CONSTRUCTION
KEYED DEMO NOTES
KEY
A2
EKALAKA
MONTANA


1 - Floor Plan
1134PLN 092711
SCALE 1/8" = 1'-0"
N
112 STORAGE
TALL METAL BACK-TO-BACK BOOKSHELVES
FUTURE RESTROOM
111 RESTROOM
FUR ALL EXTERIOR WALLS 6" AND INSULATE TO IMPROVE R-VALUE
FUR RESTROOM WALL AN ADDITIONAL 8" TO ALLOW FOR PLUMBING CHASE
MOP SINK
105 STORAGE
104 RESTROOM
NON-FICTION SECTION
103 SMALL VAULT
CUSTOM DRAFTING TABLE (BY OWNER)
J SECTION
PS SECTION
102 LARGE VAULT
110 LIBRARY
KIDS TABLE
101 OPEN OFFICE
NEW BOOKS
ADULT TABLE
NEW SERVICE COUNTER AT 32" HEIGHT FOR ACCESSIBILITY (BY OWNER)
WAITING AREA
CLERK/TREASURER DESK AREA
LIBRARIAN DESK
COMPUTER STATIONS
100 ENTRY
EXISTING LIBRARY CIRCULATION DESK
FILES

Ekalaka, Montana, 1920.

First National Bank of Ekalaka and Rickard Hardware Building, 1949. View to the Northwest.

First National Bank of Ekalaka Calendar from 1950.



Main Street Ekalaka, circa 1904. 1) Wilson House, 2) Speelmon Blacksmith Shop, 3) William Freese Hardware Store, 4) Post Office, 5) Booth and Lucas Saloon, 6) Peck Store, 7) Taylor Hotel, 8) Osgood Saloon

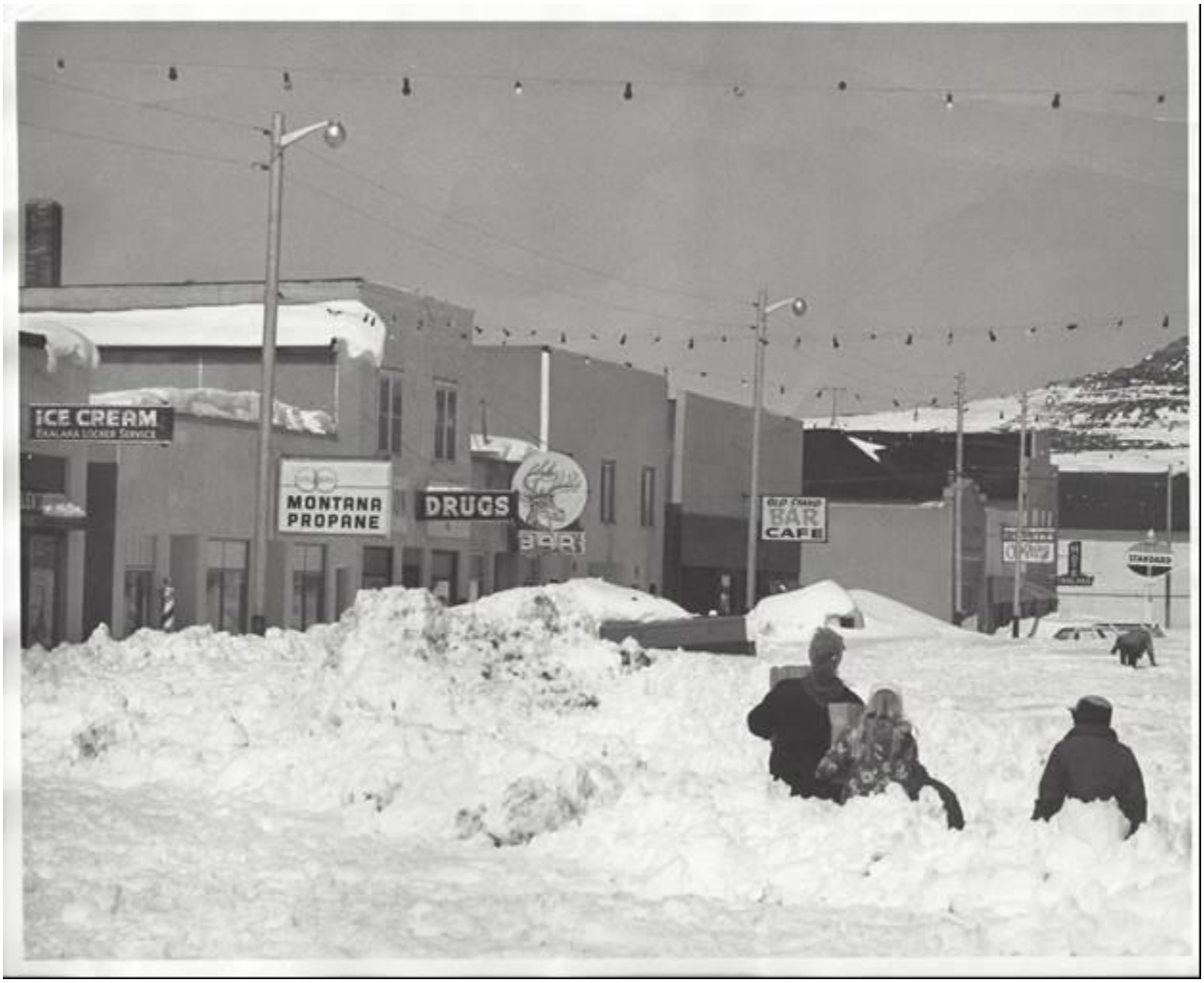
Main Street Ekalaka, early 1900s. View to the North.

Main Street Ekalaka, 1914, view to the North.

Main Street Ekalaka, circa 1940, view to the West.

Main Street Ekalaka, circa 1940 view to the North.

View of Main Street, Ekalaka, 1944. View to the West. The First National Bank of Ekalaka and Rickard Hardware Building is located near the center of the photograph.



Main Street of Ekalaka, 1967. View to the North. A small portion of the First National Bank of Ekalaka and Rickard Hardware Building is located near far left edge of the photograph.

Main Street of Ekalaka, circa mid-1970s. View to the North. The First National Bank of Ekalaka and Rickard Hardware Building is located near far left edge of the photograph.

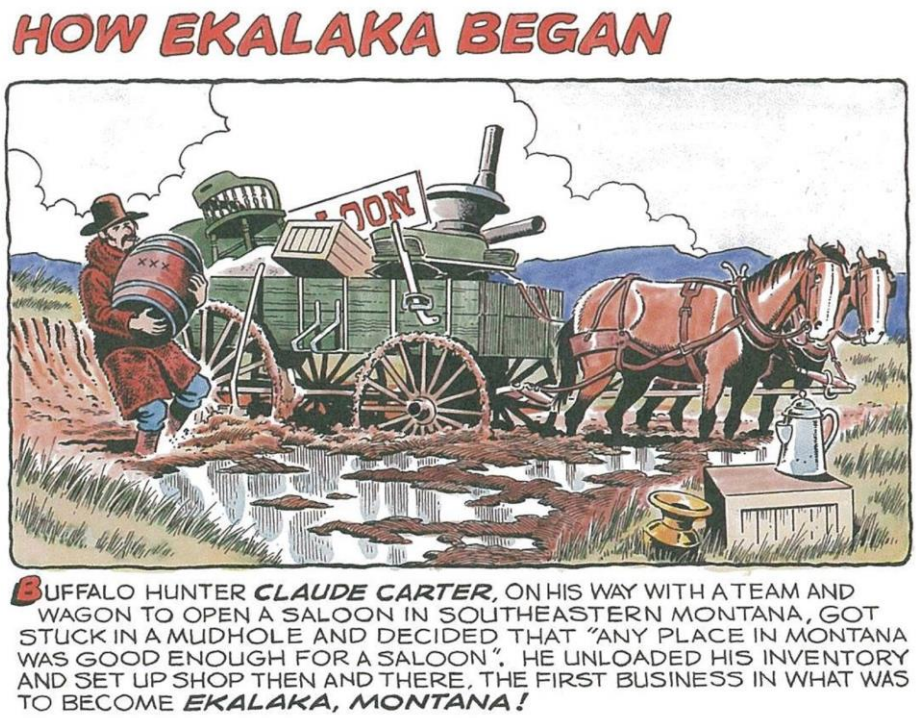
Main Street of Ekalaka, early 1980s. View to the Northeast. The First National Bank of Ekalaka and Rickard Hardware Building is located near far left edge of the photograph.

Description of Photograph: Close up of Interior of historic bank (now townhall) showing glass block window, view to the Southeast.

Description of Photograph: Close up of Interior of historic bank (now townhall) showing National Vault.

Description of Photograph: Close up of Interior of historic bank (now townhall) showing Victor Safe.

Description of Photograph: Close up of Interior of historic hardware store (now library).



"How Ekalaka Began" By Stan Lynde

Photo Log

All Photos:

Name of Property: First National Bank of Ekalaka and Rickard Hardware Store Building
City or Vicinity: Ekalaka
County: Carter State: Montana
Photographer: Lisa Jourdan and Helen Stevens
Date Photographed: June 2015 and August 2015

Description of Photograph: South Elevation, view to the Northwest.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0001

Description of Photograph: West and South Elevations, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0002

Description of Photograph: South Elevation, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0003

Description of Photograph: West Elevation, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0004

Description of Photograph: West and South Elevations at night, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0005

Description of Photograph: North Elevation, view to the East.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0006

Description of Photograph: East and North Elevations, view to the Northeast.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0007

Description of Photograph: West Elevation, view to the South-southeast.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0008

Description of Photograph: West and South Elevations at dusk, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0009

Description of Photograph: South Elevation at night, view to the North.
Photo No. MT_CarterCounty_FirstNationalBankOfEkalakaAnd RickardHardwareStoreBuilding_0010