

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 PropertyHistoric name: Montana National BankOther names/site number: First National Bank

Name of related multiple property listing:

N/A

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

2. LocationStreet & number: 201 North BroadwayCity or town: Billings State: MT County: YellowstoneNot 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 local

Applicable National Register Criteria:

X A B X C D**MT State Historic Preservation Officer****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**

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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

☐

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Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u> </u>	buildings
<u> </u>	<u> </u>	sites
<u> </u>	<u> </u>	structures
<u> </u>	<u> </u>	objects
<u>1</u>	<u> </u>	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

Current Functions

(Enter categories from instructions.)

VACANT/NOT IN USE (future home of Big Sky Economic Development)

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY REVIVALS: Neo-Classical

MODERN MOVEMENT: International

Materials: (enter categories from instructions.)

Principal exterior materials of the property: BRICK; STONE, granite;

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Montana National Bank building stands at the northeast corner of the prominent Broadway and Second Avenue North intersection at the core of downtown Billings' central business district. An important anchor in this area of downtown, its construction in 1918 coincided with the expansion of the commercial area north from its origins near the railroad tracks, which run two and a half blocks to the south. The building functioned as a financial center for nearly 100 years, and played a key role in the growth of commerce and culture in the city. The three-story plus basement, tan brick masonry property retains significant details associated with its original Neoclassical Revival design by Omaha-based Architect George B. Prinz. Terra cotta elements emphasize the stylistic features, including a full-height monumental entry set off by Ionic columns; an elaborate, dentilled cornice; and balustraded parapet. In addition to the terra cotta, limestone, granite, and marble feature prominently at the water table, bases, and sills.

Remodeled and expanded in 1952, a three-story brick International-style addition extends from the original building's east (rear) elevation. Billings architects Orr Pickering & Associates chose mid-century modern steel-framed windows to fill the original openings as well as those in their

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addition. An interesting melding of classical and modern elements, the bank building continues to convey its historic and architectural significance.

Narrative Description¹

The Montana National Bank faces west onto Broadway, and its south elevation functions as a secondary facade along Second Avenue North. The tan brick rectangular building rests on a concrete wall foundation faced with smooth Bedford stone (Indiana limestone) and granite at the water table. A large tan brick 1952 addition doubled the building's size; it extends from the original east elevation. The addition's flat roof aligns with the 1918 bank, and both the frieze and water table continue in line with the original construction. A balustraded parapet appears above the original bank, and obscures the composition roof, which slopes nearly imperceptibly from west to east. Other roof features include a mechanical room set roughly at center, straddling the old and new constructions, and another at the northeast corner as to appear to be a partial fourth story when viewed from the east at the alley. The bank shares its north elevation with the modern three-story building next door. When constructed in 1918, the north elevation's mezzanine and upper story appeared above its one-story neighbor, and contained windows across their five bays. The four recessed eastern bays remain, though obscured from exterior view, within a de facto light well along the interior length. Their two- and three-light windows provide natural light to the north-side interior. As noted above, the original wood-frame double-hung and casement windows were replaced in 1952 as part of the mid-century remodel. Though not original, these historic windows generally display multi-light steel-framed units with both fixed and pivoted sashes.

West (front) elevation

The bank's monumental, full-height entry faces west onto Broadway, and features a symmetrical, enframed entrance. The classical front, executed in terra cotta, supports a full entablature capped by a substantial, balustraded parapet. The parapet and entablature extend to form continuous belt coursing around the original building's west and south elevations. Dentils appear across the lower edge of the cornice, as well as the upper line of the frieze, while rounded, stepped terra cotta tiles constitute the architrave. At the west elevation, engraved lettering spells THE MONTANA NATIONAL BANK across the smooth frieze. Single, fluted, terra cotta, partially-engaged Ionic columns rise three stories above the limestone and granite water table within either side of the recessed entry. Acanthus leaves and scrollwork adorn the capitals. The recessed wall just visible at the outer sides of each column offer another detail: five courses of tan brick separate the tiles at regular intervals up the height of the entry, giving the appearance of quoining.

At the first story, molded raised trims and an elaborate crosshead supported by scrolled brackets set off the three-part entrance that consists of centered double doors flanked by single, tall, narrow window openings. Originally heavy bronze doors with metal studs and brass kickplates,

¹ The grided streets of Billings' downtown core follow the southwest – northeast orientation of the railroad tracks that bisect the city. For ease of description, the following narrative references the southwest elevation as west, the southeast as south, northwest as north, and northeast as east.

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the modern metal-framed door assembly includes a pair of one-light doors beneath a multi-light transom. Now discarded, heavy, hinged metal grates cast in a union jack pattern originally protected the single wood-frame one-over-one double-hungs and one-light transoms within the flanking openings. The 1952-era steel-framed, three-light units within the openings today feature two fixed sashes above a pivoting sash. Steel window units also appear in window openings above the front doors at the mezzanine and upper level. Prinz designed the recessed entry with centered tripled casements and single casements to each side to provide light to the interior mezzanine and upper story. A pair of two-light steel units and single two-light windows, all with a pivot sash at the bottom, replaced the mezzanine originals in 1952. The upper story's steel windows display the same configuration, but feature three lights each, and the center sashes open with pivot hinges. Between the upper stories, stepped, recessed terra cotta panels repeat the window opening arrangements.

Except for the first story, a large single, three-light, steel-framed window unit appears at each story to each side of the recessed entry. Each unit, except the first-story southern window, has a smooth, two-block limestone sill. The first and mezzanine level windows appear within a single opening, separated by recessed courses of tan brick. At the first story, the lower sashes open at a pivot hinge, where the center sashes operate in the upper units. At the first floor, the window at the north side has only two lights, and a metal night deposit box, set in a smooth limestone panel beneath the sill, fills the space where the lower sash would be. Until 1952, tall pairs of union-jack patterned grates protected the wood-frame one-over-one double-hung windows in each of these openings.

The west elevation's north end houses the interior stairway and secondary entrance. Set back slightly from the rest of the elevation, the north bay contains a modern two-light steel door within an original opening trimmed with stepped terra cotta, and a dentilled crosshead above. A four-light metal unit fills the tall, narrow mezzanine window opening. This opening has a soldiered-brick flat-arched lintel and limestone sill. Two sashes - the lowest and third from the bottom - open on a pivot hinge.

South (side) elevation

The bank's south elevation consists of four original bays and the long 1952 addition that extends to the alley. Nearly as elaborate as the west elevation, the south side serves as a secondary façade, with terra cotta, limestone, and granite detailing. The original building's south façade displays engraved lettering that spells THE MONTANA NATIONAL BANK across the smooth frieze. Fenestration in the westernmost bay repeats that of the west elevation's south bay: three-light steel units at each level, with the first and mezzanine windows in a single tall opening. Originally the elevation's three central bays, the remaining bays mirror each other from the center line. The original bank building's second bay from the west and the easternmost bay each contain a tall window that extends from the water table through the mezzanine level. These steel-framed windows display six stacked lights, and the lowest sash opens on a pivot hinge. Limestone sills and elaborate, raised, soldier-coursed, fanned brick, flat arches highlight these openings. Another single window opening with a limestone sill appears at the bays' upper story, and contains a three-light steel unit with center pivot sash. Raised brick coursing - three raised courses separated by two recessed courses - further distinguishes these bays.

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The south elevation's original, slightly recessed, central bay holds six large window openings: three evenly spaced across and through the first story and mezzanine, and three across the upper story. Single lines of raised brick define false panels between the mezzanine and upper story level. Twelve-light units fill the lower openings, with the two bottom sashes operable. The six-light upper units' two middle sashes pivot to open.

The 1952 addition extends from a narrow, recessed hyphen and constitutes the east half of the south elevation. As noted above, the tan brick addition stands three stories tall, and its limestone water table and stepped cornice align with the original construction. In keeping with its International style, the addition's second and third stories both feature five evenly-spaced openings with triple-ganged, three-light, steel-framed window units set off by a continuous limestone sill and separated by a slightly-recessed brick panel. The addition's first story presents a similar arrangement, with window openings that correspond in placement and size with those above, except at the east entrance. From west to east, the first story's three-light window units appear within their openings as follows: a pair to the west of a brick panel; a triple-gang set; single units flanking a recessed panel; and again, single units flanking a recessed panel. A glazed entry within an extruded aluminum assembly sits deeply within the easternmost opening, and features tempered glass double doors west of a sidelight and below a transom.

East (rear) elevation

The tan brick east elevation faces the alley and contains no fenestration. Features include two small rectangular, louvered vents set irregularly at the south side's first story level; a gas meter and piping; and several wire hookups to the alley's utility poles. The mechanical room above the addition's elevator tower gives the appearance of a partial fourth story at the north side. A tan brick chimney extends from the mechanical room's southeast corner.

North (side) elevation

Obscured by the modern three-story building immediately to the north, this elevation's original openings remain within an interior lightwell. The mezzanine and upper stories of the original building and the addition benefit from the natural light that shines through the steel-frame, three-light units, which appear both singly and in sets, all with at least one operable sash.

Interior

Big Sky Economic Development (BSED) is currently renovating the Montana National Bank interior. BSED is to be applauded for preserving an important historic landmark in Billings and for its' efforts in the revitalization of the downtown area. The current BSED renovations have, however, removed most interior 1918, 1952, and subsequent remodels configurations and finishes.

Despite the recent changes, entering the building through the double doors, one is similarly struck as described in 1918 by "the lofty ceiling" and the "perfect lighting." The four original vertical rectangular columns further accentuate the public space. The floor where marble once covered is now a terrazzo installed prior to the 1952 renovation. The original "big cash vault," manufactured by the American Bank Protection Company of St. Paul, still stands in the northwest corner of the first floor. Two large, metal-framed, glazed-walled office spaces sit

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across the south side wall. BSED has preserved all the original trim both from the window framing and ceiling border that will be restored and reinstalled.

The original stairwell at the northwest corner retains its original marble stairs, mosaic tile floors, at the landings, union-jack patterned metal balustrade, and oak bannisters. All will be restored to their original condition during the renovation.

The stairwell leads to the basement where two 1918 vaults remain in place. One vault served as the "record" vault to house records and papers of businesses. The second vault served as a "safe deposit vault" with a rear compartment for larger items, like silver.

Glass double doors within a glazed wall provide access to the back stairwell, southeast entrance, and elevator tower at the east end of the 1952 addition space.

Integrity

The Montana National Bank building retains integrity on its exterior and stands in its original footprint. As it did throughout its history, the building stands in an urban setting on the bustling corner at North Broadway and Second Avenue North, among a mix of historic and newer construction. Though a large modern metal and fabric "sail" sculpture called "Sky Point" now crisscrosses the intersection, the building's 1918 edifice and 1952 addition continue to grace the view.

The original 1918 facades retain sufficient integrity of design and materials to convey the building's architectural and historic significance. Original materials like brick walls, terra cotta classical elements, and limestone and granite details endure in place. Though not original, the replacement windows date to the period of significance, and tie the 1918 construction to its expansion. Similarly, the historic mid-century International style addition, constructed to be sympathetic yet decidedly modern in appearance, stands as it did when it opened in 1952. The tan brick walls, large window openings, fascia and water table, and continuous sills subtly reflect the lines and details of the Neoclassical original. At the same time, the addition's decided lack of ornamentation, glazed entry, and metal window units combine to display a thoughtful modern and International design. Indeed, the minimal architectural ornamentation on the addition reflects its intended design and character.

The Montana National Bank's interior retains some finishes that date to the original 1918 design and the mid-century renovation. In the original half, the marble staircase with its union-jack patterned balustrade proudly stands in the northwest corner, and some coffering and capital details can be found above the dropped ceiling. The open public area with substantial columns and windows across the south wall reflects the original 1918 space. Gray and burgundy terrazzo still covers the floor. The current renovation has reconfigured or stripped most historic finishes and floorplans. For these reasons, the building's interior offers little in terms of overall integrity.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- ☒ A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ B. Property is associated with the lives of persons significant in our past.
- ☒ C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

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

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

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Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1918-1976

Significant Dates

1918, 1952

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

George B. Prinz

Orr Pickering

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Montana National Bank is eligible for listing in the National Register of Historic Places at the local level of significance under criteria A and C. Under Criterion A, the Montana National Bank's historic contribution propelled the economic growth and development of the Billings, Montana area and was a significant contributor to Billings' emergence as the preeminent city in Montana. Opened in June 1918, the Montana Bank Building served the people of Billings and the surrounding region for decades.

The Montana National Bank organized in 1912 and initially catered to cattle and sheep ranchers with its original board of directors composed primarily of well-known Billings' area ranchers. The 1918 new bank symbolized their goals to represent the institution's strong financial base, competent, if conservative, management, and reputation built on cautious lending practices. Everything about the Montana National Bank building exuded strength, permanence and optimism. Envisioned by the directors as a rock in the commercial district, it successfully fulfilled that role for nearly sixty years. The public responded in kind, reflected in the steady increase in deposits made in the Montana National Bank, its low rate of liabilities, and high returns for its owners and investors.

A cursory examination of the *Billings Gazette* for the years 1918 through 1972 illustrates the Montana National Bank's essential role in the City of Billings as the first prominent center of the community's banking industry, agriculture and later oil and gas and coal development. The bank advertised almost daily in the newspaper, marketing the benefits citizens would enjoy banking there. From comfortable chairs in the customer waiting lounge to the ease of making deposits, obtaining loans, and other services, the Montana National Bank was, indeed, the "Bank for You," a motto it promoted for most of its existence.

The Montana National Bank enjoyed an excellent reputation as a high-class banking institution. Unlike other Montana banks during the two economic depressions of the 1920s and 1930s, the Montana National Bank survived and kept their doors open. The bank continued to prosper through World War II and experienced further growth into the 1950s, a result of the oil boom in the post-war period resulting in a remarkable increase in deposits and investments in the community. Although the bank changed its name in 1955 to First National Bank, it continued to grow into the 1970s. The Montana National Bank stands as the embodiment of a successful financial institution within the commercial district of Billings, Montana, whose stability and permanence was an integral part in the economic growth and development of the city.

Under Criterion C, the Montana National Bank stands as a prominent landmark. The 1918 Montana National Bank and its 1952 addition exemplify significant local examples of both the Neoclassical Revival and International styles. Specially built to house a bank, the 1918 Neoclassical Montana National Bank building represents the growth and character of Billings during the first half of the 20th Century. Executed in tan brick with terra cotta and stone details, and designed by Nebraska architect George Prinz, the building displays the essential features associated with the style, including its symmetry, monumental entry, columns, and entablature. Local architect Orr Pickering's 1952 addition and renovations introduced an important

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International-style element to Billings' modernizing downtown at mid-century. Its ribbons of steel-framed windows, horizontality, and minimal decoration, together with interesting uses of modern materials, constitute an important local example of the style. For these reasons, the Montana National Bank is eligible for listing in the National Register under Criterion C.

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

The following historic context is from National Register of Historic Places nomination for the Northern Hotel by Jon Axline and Joan Brownell (listed June 12, 2013, NR #13000369)

Yellowstone River Valley

The Billings area was well-known to Native Americans for thousands of years and has an unusually high density of pre-contact archaeological sites. Nearby Alkali Creek provided a natural travel corridor between the Yellowstone River and the bench lands leading to the Musselshell and Missouri rivers. As early as 4,000 years ago, the area's aboriginal inhabitants ran bison off the sandstone cliffs bordering the Alkali Creek valley and processed the animals on the creek bottom. During the historic period, both the Blackfeet and the Crow Indians frequented the area. This region, however, is generally recognized as being within Crow territory.²

The first recorded Euro-American description of the Billings area is generally credited to William Clark of the Lewis and Clark Expedition of 1804-1806. In July 1806, Clark and eleven others, including Sacajawea and her newborn son, Pomp, undertook to explore the Gallatin and Yellowstone Valleys. On July 24, 1806, the party passed through the area now occupied by Billings. Clark was clearly awed by the abundant wildlife living along the Yellowstone River:

Saw emenc [sic] number of deer, elk and buffalow on the banks. Some beaver . . .
. [For] me to mention or give an estimate of the different Spcies [sic] of wild animals on this river particularly Buffalow, Elk, Antelopes and wolves would be incredible.

Even before the Lewis and Clark Expedition returned to St. Louis in September 1806, it met men ascending the Missouri River with the intention of trapping beaver in Yellowstone River Country. East of Billings, Missouri Fur Company factor Manuel Lisa established a small trading post near the mouth of the Big Horn River in 1807. Although abandoned in 1810 because of Indian opposition to the fort, a succession of trading posts followed between 1821 and 1876. The Yellowstone River near the mouth of Alkali Creek was well-known to fur trappers and traders from 1807 onward. In 1822, Blackfeet Indians ambushed and killed Missouri Fur Company trappers Robert Jones and Michael Immel along with five others near the mouth of Alkali Creek.³

² Personal communication with Steve Aaberg, 19 October 2006.

³ Merrill G. Burlingame, *The Montana Frontier*, (Helena: State Publishing, 1942), 47, 48; Mark H. Brown, *The Plainsmen of the Yellowstone*, (New York: G.P. Putnam's Sons, 1961), 86-88.

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The US Army's successful campaign against the Lakota, Northern Cheyenne, and Arapaho during the winter of 1877 made the Yellowstone Valley in this area attractive for settlers and entrepreneurs. In 1877, Perry W. McAdow, his brother William, Henry Frith, and former trapper Henry Keiser established a small settlement on the eastern edge of the Clark's Fork Bottom of the Yellowstone and named it Coulson after the owners of a steamboat line they hoped to attract to the area. The McAdow brothers established a store, sawmill, and hotel at the site. Eventually the community boasted a brewery, school, newspaper, post office, and Chicago Jane's notorious brothel. The settlement flourished as a river port and stagecoach station until about 1882, when replaced in popularity by the newly created town of Billings. Coulson was a tough town as evidenced by Boot Hill Cemetery (24YL755) (situated where Alkali Creek emerges into the Yellowstone Valley), which contains the remains of at least forty individuals who died violent deaths in the settlement in the 1870s.⁴

The City of Billings

As the Northern Pacific Railway (NPRR) pushed its way up the Yellowstone in 1881, railroad land speculators scouted in advance for suitable sites for towns to serve the line. In the summer of 1882, the NPRR's Minnesota & Montana Land & Improvement Company (MMLI) platted a city on an alkali flat about two miles north of Coulson. The company christened the city Billings after former NPRR president Frederick Billings. The Northern Pacific reached Billings in August 1882.

The MMLI platted the new town of Billings in the classic Northern Pacific railroad townsite design, with the railroad corridor at the center, flanked by two parallel streets fronting the railroad and a systematic grid pattern of streets both north and south of the railroad tracks running perpendicular and parallel. Billings became known as the "Magic City" due to its surprisingly rapid growth in a relatively short period of time. The primary business district developed on the north side of the tracks, first along Montana Avenue that parallels the railway and gradually further northward.

Billings steadily grew through the late nineteenth century, becoming the economic hub for the surrounding region. By the end of 1882, it boasted a population of 1,000 people. By 1900, its population had grown threefold to 3,221 people.

Billings was fortunate in being located at the right place at the right time. The city boomed during the first two decades of the twentieth century. The fertile river bottoms made the Yellowstone Valley around Billings a paradise for farmers, especially after the completion of the Big Ditch (24YL0664) in 1883 and the Billings Bench Water Association Canal (24YL0161) in 1904. In 1905, the US Reclamation Service (USRS) established the Huntley Irrigation Project about fifteen miles northeast of Billings. The project was among the first and most successful of the USRS's early western projects.

Billings quickly became an important trading and transportation center, especially after the arrival of the Chicago, Burlington & Quincy Railroad in 1894 and the Great Northern Railway's line from Great Falls in 1908. In 1909, the federal government enacted the Enlarged Homestead

⁴ Brown, *Plainsmen of the Yellowstone*, 61-63, 220, 356; Don Spritzer, *Roadside History of Montana*, (Missoula: Mountain Press Publishing, 1999), 356, 357; Myrtle E. Cooper, *From Tent Town to City: A Chronological History of Billings, Montana, 1882-1935*, (Billings: The Author, 1981), 2, 12, 15, 19.

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Act. This act, which provided 320 acres to any person willing to improve and farm it, attracted thousands of dry land farmers to south central and eastern Montana between 1909 and 1918. With this influx of homesteaders, Billings prospered as a trade center and transportation hub with access to three transcontinental railroads. Billings also profited by the presence of a Great Western Sugar refinery in the city that processed sugar beets harvested in the surrounding area.⁵

Although hard hit by the collapse of the Homestead Boom by 1919 due to drought and the resulting economic depression during the early 1920s, Billings survived because of its status as a transportation hub on the northern Great Plains. Not only was it served by three railroads, but it also depended on interstate highways US Highway 10 and US Highway 87 to provide better access to markets throughout the region. The depression years of the 1930s affected Billings, like the rest of Montana. While everything slowed during the depression, Billings' businesses began to recover by 1935.

Oil and gas developments in the surrounding region helped maintain Billings' economy during hard times. In 1929, the Yale Oil Company constructed a refinery at Billings and manufactured gasoline, which was sold throughout the region. The discovery of rich oil fields in southern Montana and northern Wyoming also provided a steady source of revenue to the area, especially after Carter Oil and Conoco built refineries in the "Magic City" in the 1940s. The discovery and exploitation of oil in the Williston Basin in North Dakota and Elk Basin in Wyoming in the 1950s had a profound effect on Billings as it became a significant refining and pipeline center.⁶

The entrance of the United States into World War II curtailed activity in Billings. However, it appears that Billings benefited in its position as the transportation network and trade center of the region during the war years. The post-World War II economic boom in Billings saw the city's population grow over 30% from 23,261 people in 1940 to 31,724 residents in 1950. Billings became the oil and gas capital of the region by the early 1950s. Along with the three oil refineries, the five oil companies had division offices in Billings, and 43 oil companies maintained district offices in the "Magic City." The per capita and family annual average income in the Billings trade area was above the national average. The boom caused by the oil industry fueled the expansion of Logan International Airport and the city's medical facilities, and contributed to a significant increase in retail sales in the area. The city claimed a population of 65,000 in 1957.⁷

The continued expansion of the oil facilities in the 1960s and 1970s and the city's proximity to Interstates 90 and 94 made it an even larger transportation hub with a trade port and many other

⁵ Spritzer, *Roadside History*, 359, 368; Cooper, *Tent Town to City*, 29, 42; Michael P. Malone, Richard B. Roeder, and William L. Lang, *Montana: A History of Two Centuries*, revised ed. (Seattle: University of Washington, 1991), 238.

⁶ Carroll Van West, "Good Times, Bad Times," in *Stories from an Open Country*, ed. William L. Lang (Billings, MT: Western Heritage Center, 1995), 123-126.

⁷ Spritzer, *Roadside History*, 359; Stevens and Redman, *Billings A to Z*, (Billings: Friends of the Library, 2000), 88, 92; Anneke-Jan Boden, *Billings: The First 100 Years*, (Virginia Beach, VA: The Donning Press, 1982), 139-140; "Montana, Its Growing Says the Census," *Montana Treasure Magazine*, Vol. 2, No. 1 (August 1950), 2; "Billings, The Magic City," *Montana Treasure Magazine*, Vol. 2, No. 1 (August 1950), 6; Sue Hart, *Billings: Montana's Trailhead*, (Virginia Beach, VA: The Donning Press, 2009), 79-80, 82; "Dynamic Billings: New Oil Center of the Northwest," *Out West Magazine*, Vol. 15, No. 7 (August 1954), 16-17, 22-23.

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distribution and trans-loading facilities. The city also benefited from the presence of two major hospitals, a significant commercial business district on the west side of town, and proximity to eastern Montana and northern Wyoming.⁸ The diverse economy and its strategic location have combined to provide Billings a relatively steady rate of growth, and its evolving significance as Montana's largest metro area has confirmed the dreams of the city's founders.

Early Billings Banks

By the turn-of-the twentieth century, three banks populated downtown Billings. All three originated as private institutions owned and operated by two or three individuals as a business. In June 1882, just three months after the founding of Billings, W. R. Stebbins, a Mr. Post, and Horace H. Mund opened the Stebbins, Post & Mund Bank, the first bank in downtown Billings. Stebbins and Post got their start in the banking industry in Deadwood, Dakota Territory in 1877. They then expanded into other frontier towns in western Dakota, Wyoming, and Montana territories. Post sold his interest in the bank to Stebbins in August 1883 and the company operated in Billings as Stebbins, Mund & Company until January 1, 1885, when the owners changed the name of the institution to the First National Bank, a name it retained until July 1910 when it failed.⁹

Parmly Billings and his cousin, Edward Bailey, founded Bailey & Billings, Bankers in June 1886. It operated under that name until Billings' death in 1887. Thereafter, it was known as the Bank of Billings (1887-1891), the Yellowstone National Bank (1891-1921), Yellowstone Merchants National Bank (1921-1923), and the Midland National Bank (1923-1979). Another early bank, the Yegen Brothers Savings Bank, was opened in Billings by Christian and Peter Yegen, in November 1900. Swiss immigrants, they arrived in Billings in 1882 and opened a bakery. Within a short time, they branched out into selling groceries and general merchandise and eventually real estate. The Yegen Saving Bank failed in late 1924, presumably a victim of the depression.¹⁰

Bank of Montana, predecessor of Montana National Bank

In September 30, 1912, the Chicago-based Clay, Robinson & Company incorporated the Bank of Montana, the predecessor of the Montana National Bank. On November 4, 1912, the State Bank Examiner, Fred E. Haas, authorized the Bank of Montana to "commence the business of

⁸ Michael P. Malone, *Montana: A Contemporary Profile*, (Helena: Montana Magazine, 1996).

⁹ The first depositor at the new bank was local rancher and ferry owner Thomas McGirl. In 1912, he was one of the directors of the newly established Bank of Montana. Carroll Van West, *Capitalism on the Frontier: Billings and the Yellowstone Valley in the Nineteenth Century*, (Lincoln: University of Nebraska, 1993), 128; Karen D. Stevens and Dee Ann Redmond, *Billings A to Z*, (Billings: Friends of the Library, 2000), 16, 65; Advertisement, *The Billings Herald*, June 28, 1882; "Local News," *The Billings Herald*, June 29, 1882; "Town Talk," *The Billings Herald*, November 15, 1884; M. A. Leeson, *History of Montana, 1739-1885*, (Chicago: Warner, Beers and Co., 1885), 1366; "City and County," *The Billings Gazette*, May 27, 1886; "Payment Suspended," *The Billings Gazette*, July 3, 1910.

¹⁰ Van West, *Capitalism on the Frontier*, 172, 191; Stevens and Redmond, *Billings*, 16; Sue Hart, *Billings: Montana's Trailhead*, (Virginia Beach VA: The Donning Press, 2009), 17-18; "City and County," *The Billings Gazette*, May 26, 1886; Advertisement: Bailey & Billings, Bankers," *The Billings Gazette*, June 1, 1886; "Local Notes," *The Billings Weekly Gazette*, April 9, 1891; "Local Notes," *The Billings Gazette*, November 10, 1900; "For the Billings of the Future," *The Billings Gazette*, June 8, 1921, "First Bank of Billings Celebrates 103rd Anniversary," *The Billings Gazette*, August 15, 1989.

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banking” in Billings. A few days later on November 7th, the Bank of Montana opened its doors in the former First National Bank quarters at the intersection of Montana Avenue and 27th Street. The company had remodeled the space and installed new fixtures and furniture, which made the bank, according to the *Billings Gazette*, “one of the most handsomely equipped in the city.”¹¹

The Chicago-based Clay, Robinson & Company of Chicago founded the Bank of Montana. John Clay, Charles Robinson, and F. H. Conner, formed the company in 1886. It functioned as a livestock commission and sold cattle and sheep on consignment for ranchers in Wyoming, Montana, Nebraska and the Dakotas. The company also owned several large cattle and sheep ranches in Montana and Wyoming. In the 1890s, the company diversified into the banking industry, serving mostly ranchers. A Scottish immigrant, John Clay came to the United States via Canada in 1874. For a time, he worked as a rancher, before deciding that the real money was acting as middleman between sheep and cattle ranchers and the livestock brokers in Chicago. All the directors of the new Bank of Montana were Montana cattle and sheep ranchers.¹²

The Bank of Montana’s directors consisted of local successful stockmen familiar to Billings’s residents. They included A. H. Arnett, Charles O’Donnell (brother of Billings founder I. D. O’Donnell), Rudolph Molt, Louis Fenske, and Thomas McGirl.¹³

Experienced men served as the officers of the newly established bank. Longtime Clay associate Arthur H. Marble of Cheyenne, Wyoming served as the bank’s first president. A native of Missouri, Arthur Marble got his start in the banking industry in Deadwood in 1889. In 1895, he was the president of the Stock Growers’ National Bank of Cheyenne. He also directed the banking arm, John Clay and Company, of Clay, Robinson & Company and was a director of the Federal Reserve Bank of Kansas City. Marble served as the president of the Bank of Montana from 1912 until his death in February 1945. Charles O’Donnell was the bank’s vice president. Buffalo, Wyoming banker Bertrand S. Langworthy was the new enterprise’s cashier.¹⁴

The Bank of Montana capitalized at \$50,000 with a reserve of \$15,000. The *Billings Gazette* claimed that the institution received a little over \$67,000 in deposits the first day. The first advertisement for the bank that appeared in the local newspaper stated that it was “established in Billings at this time, believing that the city and the county around it has a great future, and the management of the bank proposes to take an active part in its development.” It was an on-going theme that defined the bank’s role in the community for the next five decades.¹⁵

¹¹ “Certificate of Authorization,” *The Billings Gazette*, November 6, 1912; “New Bank will Open Doors This Morning,” *The Billings Gazette*, November 7, 1912; Business Entity Search viewed at <https://sosmt.gov/business/>.

¹² “New Bank Will Open Doors;” “Personal and Special Notices,” *The Kiowa Herald*, September 23, 1886; “Clay on Cattle,” *The Billings Weekly Gazette*, June 1, 1895; “Stockmen!,” *The Semi-Weekly Billings Gazette*, June 12, 1904; J. Frank Dobie, *Guide to Life and Literature of the Southwest*, (Dallas: Southern Methodist University Press, 1952), 91; “Heart Disease Proves Fatal to John Clay,” *The Billings Gazette*, March 18, 1934; “John Clay” (editorial), *The Billings Gazette*, March 18, 1934;

¹³ “Announcement,” *The Billings Gazette*, November 7, 1912.

¹⁴ “Arthur H. Marble, 74, Montana Banker, Dies in California,” *The Helena Independent Record*, February 17, 1945; “New Bank will Open Doors This Morning” *The Billings Gazette*, November 7, 1912; “Announcement,” *The Billings Gazette*, November 7, 1912.

¹⁵ “New Bank will Open;” “Montana National Bank Plans Open House Today in Remodeled Quarters,” *The Billings Gazette*, January 20, 1952; “Announcement,” *The Billings Gazette*, November 7, 1912; Ruth McCarthy, “This is Your Page,” *The Billings Gazette*, June 9, 1957.

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The Magic City's economy was flourishing when the bank opened in 1912. In addition to the ongoing prosperity caused by the Homestead Boom (1910-1918), the Billings Gas Company began distribution of natural gas for heating via underground mains in 1912 and the Billings Traction Company initiated citywide trolley service. The city's residential areas expanded to the north and west of the downtown core. Billings functioned as an important trade center for area ranches and farms and benefitted from the proximity of the US Bureau of Reclamation's Huntley Irrigation Project. Three railroads with transcontinental connections served the city. Years of plentiful rainfall and high agricultural prices caused by the war in Europe contributed to a boom economy in Billings.¹⁶

Six banks populated Billings in 1912 and all benefitted from the boom economy. The annual statements of condition published in the *Billings Gazette* showed a substantial increase in deposits that year and for every year through the decade. By mid-1917, Billings' banks claimed deposits totaling \$9,273,612. The newspaper boasted that the "gigantic sum represents the truly prosperous condition that Billings is in and shows that the banks in this city are enjoying patronage never before equaled in the history of this city."¹⁷

Within just three weeks of its opening, the Bank of Montana claimed \$149,378 in deposits. It quickly outgrew its space in the old First National Bank quarters and moved to a new location at the corner of First Avenue and Broadway in 1913. The institution annual reports showed a steady annual increase in the amount of deposits. The Bank of Montana was recognized as a solid institution that fulfilled the public's confidence in it.¹⁸ In 1916, the Bank of Montana's deposits increased 88 percent to \$1,045,000.

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The bank's stockholders voted in September of 1916 to recharter the institution as the Montana National Bank of Billings. Its affiliation as a national bank meant that the institution would operate under specific US Treasury Department regulations, including membership in the Federal Reserve Association. The name change became effective on January 2, 1917. Vice president Bertrand Langworthy stated that the bank would "have privileges and facilities not heretofore enjoyed and will be in a better position to render to clients the very highest banking service."¹⁹

By 1917, the bank had, once again, outgrown its quarters. This time, however, the directors decided to construct a new building that would aptly demonstrate the institution's stability and confidence in the future of the community. In May 1917, Vice President Langworthy announced

¹⁶ "Banking Houses," *The Billings Gazette*, January 2, 1917.

¹⁷ Michael P. Malone, Richard B. Roeder, and William L. Lang, *Montana: A History of Two Centuries*, rev ed (Seattle: University of Washington Press, 1991), 248-249; "Montana National Bank Plans Open House," R. L. Polk and Co., *Directory of Billings and Red Lodge, Yellowstone and Carbon Counties*, (Helena: R. L. Polk and Co. of Montana, 1912); Hart, Billings, 28, 32, 29.

¹⁸ "Nine Millions of Dollars on Deposit in Banks of Billings," *The Billings Gazette*, May 17, 1917.

¹⁹ In 1921, the Merchants and Yellowstone national banks merged to form the Yellowstone-Merchants National Bank. In 1923, the name changed to the Midland National Bank, which operated in downtown Billings until 1979. Today, the bank is known as US Bank. "Bank of Montana Makes Application for Charter as Montana National," *The Billings Gazette*, September 24, 1916; "Announcement," *The Billings Gazette*, January 1, 1917; "Nine Millions of Dollars on Deposit in Banks of Billings," *The Billings Gazette*, May 17, 1917.

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that the new bank building would be located at the corner of Broadway and Second Avenue North in the heart of downtown Billings. Langworthy claimed the building was necessary because of the Montana National's rapidly growing business. Before construction began, the bank demolished three brick buildings on the lot. Omaha, Nebraska architect George B. Prinz designed the planned \$150,000 building. The bank's stockholders hired Billings' contractor E. H. Gagnon & Company to build the new 50' x 70' structure, which, they hoped, would be completed by Thanksgiving 1917. Billings architect Curtis C. Oehme served as the architect in charge of construction.²⁰

The new reinforced concrete Montana National Bank building would feature fireproof construction with the exterior veneer composed of pressed brick, gray granite, Bedford stone, and terra cotta. The building would accommodate banking operations in the full basement and first floor, while offices would occupy the second floor. The bank lobby's ceilings would be twenty-one feet in height and the floor composed of marble with marble stairs reaching from the basement to the second floor. Architect Prinz designed the steel framed windows to provide the maximum amount of ventilation and interior lighting. Fixtures would be "of soft gray marble with bases of rich green verde antique all imported from Italy and Switzerland and all the grillwork, beautiful in design is of solid bronze." There were two "monster" safety deposit vaults in the basement and one on the bank's main floor. The *Billings Gazette* reported that one benefit of the new building would be a "beautifully furnished rest room for ladies containing all conveniences."²¹

The bank's solid architecture represented its directors' commitment to the future of Billings and would "furnish us with the most modern banking quarters obtainable and will allow us room to handle our enormously increased business, promptly, efficiently, and comfortably." Despite the optimism of the bank's directors, work progressed slowly. The vaults were installed in the basement by mid-September 1917 and foundation concrete poured soon after. However, shortages caused by World War I slowed construction since materials needed to furnish the interior came from Europe. Building materials destined for a bank in Billings, Montana would not have taken priority over war materials shipped across the Atlantic Ocean. The early phases of the 1917-1919 Spanish Influenza pandemic may also have contributed to the delay in completion of the bank building. Slowly but surely work moved forward and in February 1918 the Chicago-based F. Dietz & Sons began decorating the interior of the building.²²

The great bronze doors of the Montana National Bank swung open for business at 9 a.m. on June 10, 1918. The bank's new burglar alarm system announced the opening to downtown Billings. The bank held no formal opening ceremonies, but instead sponsored a week-long open house. Men visiting the bank received a Havana cigar and women a carnation. The *Billings Gazette*

²⁰ "New Home for Bank of Montana," *The Billings Weekly Gazette*, May 1, 1917; "Three of Billings' Imposing New Structures," *The Billings Gazette*, August 12, 1917.

²¹ Ibid; "Push Construction Work," *The Billings Gazette*, February 23, 1918; "The Montana National Bank Opens for Business in Beautiful New Home Monday Morning, June 10," *The Billings Gazette*, June 9, 1918; "New Home for Bank of Montana."

²² "Three of Billings' Imposing New Structures;" "Push Construction Work;" "Put Finishing Touches on New Bank Building," *The Billings Gazette*, February 23, 1918.

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crowded the opening was one of the social events of the season attended by people from all walks of life:

With the opening for business of the Montana National Bank in its new home ..., Billings will be able to boast, in addition to its many other honors, that of possessing the most beautiful bank in the Midland Empire and one which is not surpassed in attractiveness or modernness [sic] by any bank in the northwest.²³

Indeed, the Montana National Bank was the first in the city designed exclusively for bank purposes "and in design and construction it represents the very latest ideas in bank architecture." Many visitors opened new savings accounts that first week.²⁴

The architecture of the Montana National Bank represented stability and instilled faith in its customers and depositors in its strength as a financial institution. The bank adopted a slogan, "The Bank for You," a catchphrase the bank used until the early 1960s. The Montana National Bank prospered based on its conservative policies and the stability of its stockholders and management.²⁵

Drought and economic depression, however, enveloped Montana beginning in 1919. The beginning of the drought in 1918 generalized across the state the following year. Concurrent with the drought was the onset of low agricultural prices as Europe's agricultural industry reasserted itself after the war. Circumstances seemed to conspire against the state as grasshoppers also plagued eastern Montana as did low beef and sheep prices. During the 1920s, over two million acres of agricultural land went out of production and over sixty thousand people left the state.

The number of banks in the state had risen with the incoming homesteaders in the 1910s. Competition often enticed banks to follow reckless lending practices during the flush years of ample rainfall and high agricultural prices. As the drought and depression worsened, however, the banks found themselves overextended with clientele either leaving the state or unable to repay their loans. Financially overstretched banks foreclosed on farm and ranch properties. Although the banks soon became real estate rich, they were unable to sell the properties and held little money in their vaults. From 1920 to 1926, 214 banks, mostly in eastern Montana, failed.²⁶

The Montana National Bank, though, remained strong in the years following World War I as its conservative fiscal policies served it well during the economic crises of the 1920s and 1930s. The bank claimed deposits of \$1,815,271 in 1925. Two years later, the amount jumped almost 20% percent to \$2,120,077. During the height of the Great Depression in 1936, the deposits climbed to \$2,738,890. This success ran counter to that of many of Billings' financial institutions. In 1918, Billings boasted six banks. The number dropped to five in 1922 and to

²³ "The Montana National Bank Opens for Business."

²⁴ "Montana National Formally Opens New Home on Broadway," *The Billings Gazette*, June 11, 1918.

²⁵ McCarthy, "This is Your Page;" "Growth Local Banks Shown in Table Comparative Figures," *The Billings Gazette*, May 11, 1917; "Monthly Bank Report Shows Increase of 62.2 Percent," *The Billings Gazette*, August 1, 1918.

²⁶ Malone, et. al., *Montana*, 280-281, 283.

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three, including the Montana National Bank, in 1927.²⁷ These three banks operated as the only banks in Billings from 1927 until 1946. During the turbulent years of the 1920s and 1930s, the Montana National Bank was truly, the “Bank for You.”²⁸

After World War II, increased economic activity in Billings meant more business for the Montana National Bank and led to a bank expansion. In August 1950, bank president A. W. McDermott awarded a contract to the Riedesel Construction Company to build a \$226,000, three-story addition to the building. The 50' x 70' addition would double the size of the bank and extend east into an existing parking lot. The bank planned to move its quarters into the addition when completed at which time the 1918 section would be remodeled. The Billings architectural firm of Orr Pickering & Associates designed the addition.²⁹

The Riedesel Construction Company began work on the Montana National Bank addition shortly after obtaining the contract. By February 1951, the foundation had been completed and Riedesel's crews were erecting the building's brick walls “within a protective canvas wall.” The contractor completed the exterior work on July 1, 1951; interior work lasted considerably longer.³⁰

On January 20, 1952, the Montana National Bank reopened its doors and held an open house. Perhaps in tribute to the first open house in June 1918, the bank offered flowers to women attending the event and cigars for the men. The bank conducted tours of the new quarters and provided coffee and doughnuts to visitors. Billings radio station KGHL conducted a remote broadcast of the event. The bank's officers advertised in the *Billings Gazette*:

Yes, you can bank with ease at the Montana National Bank. The customers' exclusive lounge is just one of several customer conveniences. Take your choice of numerous comfortable chairs while waiting to visit officers. Rest assured that the Montana National is “The Bank for You.” Visit our new quarters and see for yourself a modern bank with all modern banking service.³¹

With the opening of the substantial addition, the Montana National Bank reaffirmed its faith in the future of Billings and the surrounding region.³²

Billings' banks grew during the 1950s boom years. By 1954, four institutes served the city and all announced increased business that year. In addition to reporting increased profits, Montana National president Frank N. Saver announced a name change in January 1955. Henceforth the institution would be known as the First National Bank, the oldest national bank in Billings. In

²⁷ The Merchants National Bank and Yellowstone National Bank merged in 1921.

²⁸ “Montana National Bank Plans Open House,” *Billings City Directories*, 1922-1970.

²⁹ “Bank to Build Addition Here.” *The Billings Gazette*, August 20, 1950; “Montana National Bank Project Costs \$266,000,” *The Billings Gazette*, August 27, 1950.

³⁰ “Moderate Spring Building Seen,” *The Billings Gazette*, February 25, 1951.

³¹ “Bank at Ease,” *The Billings Gazette*, January 30, 1952.

³² “Progress,” *The Billings Gazette*, January 18, 1952; “Montana National Bank Plans Open House,” “Montana National Bank Plans Open House Today in Remodeled Quarters,” *The Billings Gazette*, January 20, 1952.

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addition to the name change, the bank's directors increased its capital from \$50,000 to \$325,000.³³

The First National Bank continued business under that name until 1977 when it became First Northwestern National Bank, an affiliate of the Northwest Bancorporation. By 1976, the bank had outgrown its old quarters and moved to a new 14-story building at the corner of Second Avenue.

Architectural Significance

Neoclassical Revival

The Montana National Bank building gains significance as a well-executed local example of the Neoclassical Revival style, a seminal choice of banking institutions during the late nineteenth and early twentieth centuries. Its monumental entrance and classic details belie its style, and recall ancient Greek edifices. Like many banks founded during the period, the Montana National Bank elected to use classical design motifs to convey democratic ideals, a sense of security and permanence, and aspirations for success of the community.

Architects often employed the modified temple front format on bank buildings of the early 20th century. Typical of such design as it evolved through the 1910s, the Montana National Bank, designed by George Bernhard Prinz, displays Neoclassical Revival decorative elements, including refined symmetry on both the primary and secondary facades, Ionic order columns, and an elaborate entablature: stepped, dentilled cornice, engraved frieze, and deep architrave. Executed in terra cotta, limestone, and granite finery, the building's details translate as not only refinement and affluence, but also responsibly and restraint.

The bank's architecture performed a variety of functions. It was a symbol of the prosperity and confidence in the future of Billings, as well as an advertisement of the stability and financial assets of the institution. The sturdy sandstone facade and Classic details went far in furthering that cause. Architectural historian Christopher Nelson explains:

A successful bank was supposed to represent certain characteristics, such as dignity, solidity, and security, and avoid the appearance of others, such as extravagance, waste, and instability. The most immediate way of achieving such ends was the bank building itself. In fact, not only was the building often the bank's largest monetary asset, it was also its most important advertising tool ... And no where was this truer than in the West, where banking institutions lacked even an indigenous tradition to legitimize their existence.³⁴

International Style

During the post-war era, however, a shift in favor of customer-centric banking translated into a new era of bank architecture. The "temples of commerce" constructed in the 1910s gave way to decidedly less imposing design meant to appeal to the newly-prosperous middle class. As explained by Adrian Scoot Fine of the Los Angeles Conservancy, with quotes from Architectural historian Charles Belfoure:

³³ "Midland Bank Plans Eight-Story Structure," *The Billings Gazette*, August 23, 1953; "Banks Express Confidence in 1955; Announce Plans for Name Change," *The Billings Gazette*, January 12, 1955.

³⁴ Christopher Nelson, "Bank Architecture in the West," *Journal of the West* Vol. XXIII, No. 2 (April 1984), p. 77.

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When wartime building restrictions were lifted in 1947, modernism expressed in both building materials and building designs prevailed among banks, which sought a bright new future as they overhauled their design to meet the changing needs of postwar society. Several design features became commonplace, including facades featuring expanses of glass to allow passersby to see inside and spacious interior banking rooms with open tellers' counters. *Architectural Forum* summarized the reasons behind the new look of American bank buildings: 'Banks used to sell security. But now, with their deposits federally insured, they are selling service. Today's bankers are an aggressive new breed of financial merchandisers, replacing the stiff old banking types of yesteryear, and they are out to lure ever passing pedestrian into opening a special checking account.'³⁵

Architectural Historian Diana Painter explains that in the post-World War II era, "the work of Montana's architects reflect national trends, in that most cities saw population growth and a demand for new buildings to serve growing populations, replace outmoded building stock, and/or to meet new standards for development."³⁶

Henry-Russell Hitchcock, Jr. first used the term "International style" to describe inter-war European architectural designs. Painter explains:

The International style reinterpreted traditional forms to reflect a new age, new uses, and often a functional interpretation of architectural requirements, particularly with respect to the architectural plan. Roofs were flat, as gabled roofs were considered an unnecessary embellishment. Decorative details were abolished, as they were considered superfluous. Windows were ganged, to emit plentiful light. Buildings were sited at grade, eliminating the traditional sequential approach to a building.³⁷

At the Montana National Bank in Billings, Orr Pickering, who designed the 1952 addition, drew upon this experience. Pickering designed the Montana National Bank addition with the style's character defining features. He chose simple massing, a flat roof, and smooth surfaces and finishes; he used natural materials and textures in place of decorative detail. The ganged window units, extruded steel details, and glazed walls offered twentieth-century "experimental materials in place of traditional materials and construction methods."³⁸ On the interior, acoustic tile dropped ceilings, terrazzo, aluminum, glass, and fluorescent lights rounded out the modern décor.

³⁵ Belfoure, Charles. *Monuments to Money: The Architecture of American Banks*. (Jefferson, NC: McFarland, 2005) pp. 245, 250, as quoted in Los Angeles Conservancy Director of Advocacy Adam Scott Fine to City Planner Srimal Hewawitharana, October 15, 2013, <https://www.laconservancy.org/sites/default/files/files/issues/NOP%2C%208150%20Sunset%20Blvd.%20Mixed-Use%20Project%2C%20LA%20Conservancy%2C%2010.15.13%20asf.pdf>

³⁶ Diana Painter, "Montana Post-World War II Architectural Survey and Inventory," December 2010, p. 1, <https://mhs.mt.gov/Shpo/docs/Montana-Mid-Century-Survey-Report.pdf>.

³⁷ Painter, p. 26.

³⁸ Painter, p. 26.

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Architects

George Bernhard Prinz

Architect George Prinz of Omaha Nebraska understood, embraced and promoted a classically-inspired approach to design throughout his career. George Bernhard Prinz was born May 24, 1864 in Dayton, Ohio to German-born John and Wilamena Prinz, and went on to study at the Massachusetts Institute of Technology. After graduation, he spent two years studying in Europe, and then joined Boston's J. William Beal architectural firm. In 1891, he moved to Omaha, Nebraska and worked as chief draftsman for Thomas Rogers Kimball. In 1909, Prinz established his own business. In addition to running his firm, Prinz was also a member of the Omaha City Planning Commission from 1916-1939. Prinz died on November 29, 1946 at the age of 82. Prinz designed scores of buildings in the Omaha area, ranging from residences to industrial and commercial designs. His civic buildings included fire houses, fairgrounds, and hospitals, all on a monumental scale. From his delightful detail on Omaha's Flatiron Hotel (1911, NR Reference #78003403) to the Livestock Exchange Building (1926, NR Reference # 99000751) in South Omaha, Prinz's affinity for classical details and grand scale shines through his work.³⁹

Orr Pickering

Billings-based architect Orr Pickering specialized in large-scale Modern projects, and participated in the mid-century modernization of downtown Billings from the late 1940s until his death in 1964. Born in Missouri, Pickering grew up in Seattle and earned his architecture degree from the University of Washington. He married Josephine Broadwater of Havre, Montana in 1928, and began his career in Seattle.⁴⁰ In 1938, the family moved to Helena, then to Billings in 1944 where he founded the Orr Pickering & Associates architectural firm. His clients included civic institutions for school district, fairgrounds, and military projects.⁴¹ Pickering also participated in privately funded projects in Billings, such as an addition to the Northern Hotel (1950, NR Reference #13000369), and the Western Apartments (1949) at 33rd and Division Streets, both of which offered an International style influence with horizontal bands of metal-framed windows.⁴² By the 1950s, Pickering had banking clients as well, including the First Bank Corporation of Minneapolis, First National Bank of Powell, Wyoming, and the Union Bank and Trust Company of Helena.⁴³

Architectural Significance Conclusion

A significant local example of both Neoclassical Revival and International styles, the 1918 Montana National Bank and its 1952 addition stand as an important architectural landmark in

³⁹ Additional research may reveal the motivation and/or connections that lead to Prinz's employment to design the Billings bank. Historian Jon Axline opined that John Clay was active in Nebraska and likely hired Prinz after seeing his design of the Omaha National Bank building there.

⁴⁰ "Orr Pickering Dies Suddenly," *The Billings Gazette*, July 5, 1964, p. 2.

⁴¹ Orr Pickering to Montana State Board of Examiners, September 13, 1949, on file at MT SHPO, Architects Biographical Files, Helena, MT; "Notice to Bidders Midland Empire Fair Grandstand," *Laurel Outlook*, March 16, 1949, p. 9; "Defense Project...Exploratory Drills Begin Soon in Great Falls Area," *Great Falls Tribune*, January 5, 1960, p. 1.

⁴² "To Enlarge Northern Hotel This Year," *The Herald* (Billings), April 20, 1950, p. 1; "Plans Drafted for Apartments," *The Billings Gazette*, December 22, 1949, p. 1.

⁴³ Pickering to Board of Examiners, 1949.

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Billings. Its monumental entry has graced the streetscape for over 100 years, and harkens to the era when architects designed banks as “temples to commerce.” By mid-century, popular attitudes about architecture and banking shifted, and the less imposing and streamlined approach of the International style appealed to the more customer-driven aspects of the industry. The bank’s architects, George Prinz and Orr Pickering, both interpreted the prevailing styles of their day presented now as a pleasing blend of two very different eras in bank architecture.

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Montana National Bank

Name of Property

Yellowstone County, MT

County and State

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Montana National Bank

Name of Property

Yellowstone County, MT

County and State

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Name of Property

Yellowstone County, MT

County and State

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Montana National Bank

Name of Property

Yellowstone County, MT

County and State

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Previous documentation on file (NPS):

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

Primary location of additional data:

- ☒ State Historic Preservation Office
____ Other State agency
____ Federal agency
____ Local government
____ University
____ Other
Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property less than 1 acre

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

Montana National Bank

Yellowstone County, MT

Name of Property

County and State

(enter coordinates to 6 decimal places)

A) Latitude: 45.783260	Longitude: -108.506630
B) Latitude: 45.783480	Longitude: -108.506160
C) Latitude: 45.783370	Longitude: -108.506070
D) Latitude: 45.783160	Longitude: -108.506530

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

The Montana National Bank sits on the northeast corner of 2nd Avenue North and North Broadway in Billings, Montana. Per the Montana Cadastral, the Montana National Bank occupies the "BILLINGS ORIGINAL TOWNSITE, S03, T01S, R26E, Block 58, Lot 22-24, S.3' LT22." See attached maps Section 9, pages 33 and 34; reference to the aerial view maps confirms that boundary.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the Montana National Bank, the only resource associated with the property. The building sits within the historic legal location of its construction.

11. Form Prepared By

name/title: Joan Brownell
organization: _____
street & number: P.O. Box 600
city or town: Fishtail state: MT zip code: 59028
e-mail: jbrownell@nemont.net
telephone: _____
date: December 2021

name/title: Jon Axline
organization: _____
street & number: 448 Parriman
city or town: Helena state: MT zip code: 59602
e-mail: Talosian@aol.com
telephone: (406) 444-6258
date: December 2021

name/title: Kate Hampton
organization: _____
street & number: 423 Clarke Street
city or town: Helena state: MT zip code: 59601
e-mail: katehamptonhistory@gmail.com
date: December 2021

Additional Documentation

Submit the following items with the completed form:

Montana National Bank
Name of Property

Yellowstone County, MT
County and State

- **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

Photo Log

All Photos except where noted

Name of Property: Montana National Bank

City or Vicinity: Billings

County: Yellowstone

State: MT

Photographer: Joan Brownell, Chelsea Holling, or Becky Rogers

Date Photographed: September 2020 and September 2021

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

1 of ____.

Please see Continuation Sheets below.

Paperwork Reduction Act Statement: This information is being collected for nominations 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.). We may not conduct or sponsor and you are not required to respond to a collection of information unless it displays a currently valid OMB control number.

Estimated Burden Statement: Public reporting burden for each response using this form is estimated to be between the Tier 1 and Tier 4 levels with the estimate of the time for each tier as follows:

Tier 1 – 60-100 hours
Tier 2 – 120 hours
Tier 3 – 230 hours
Tier 4 – 280 hours

The above estimates include time for reviewing instructions, gathering and maintaining data, and preparing and transmitting nominations. Send comments regarding these estimates or any other aspect of the requirement(s) to the Service Information Collection Clearance Officer, National Park Service, 1201 Oakridge Drive Fort Collins, CO 80525.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

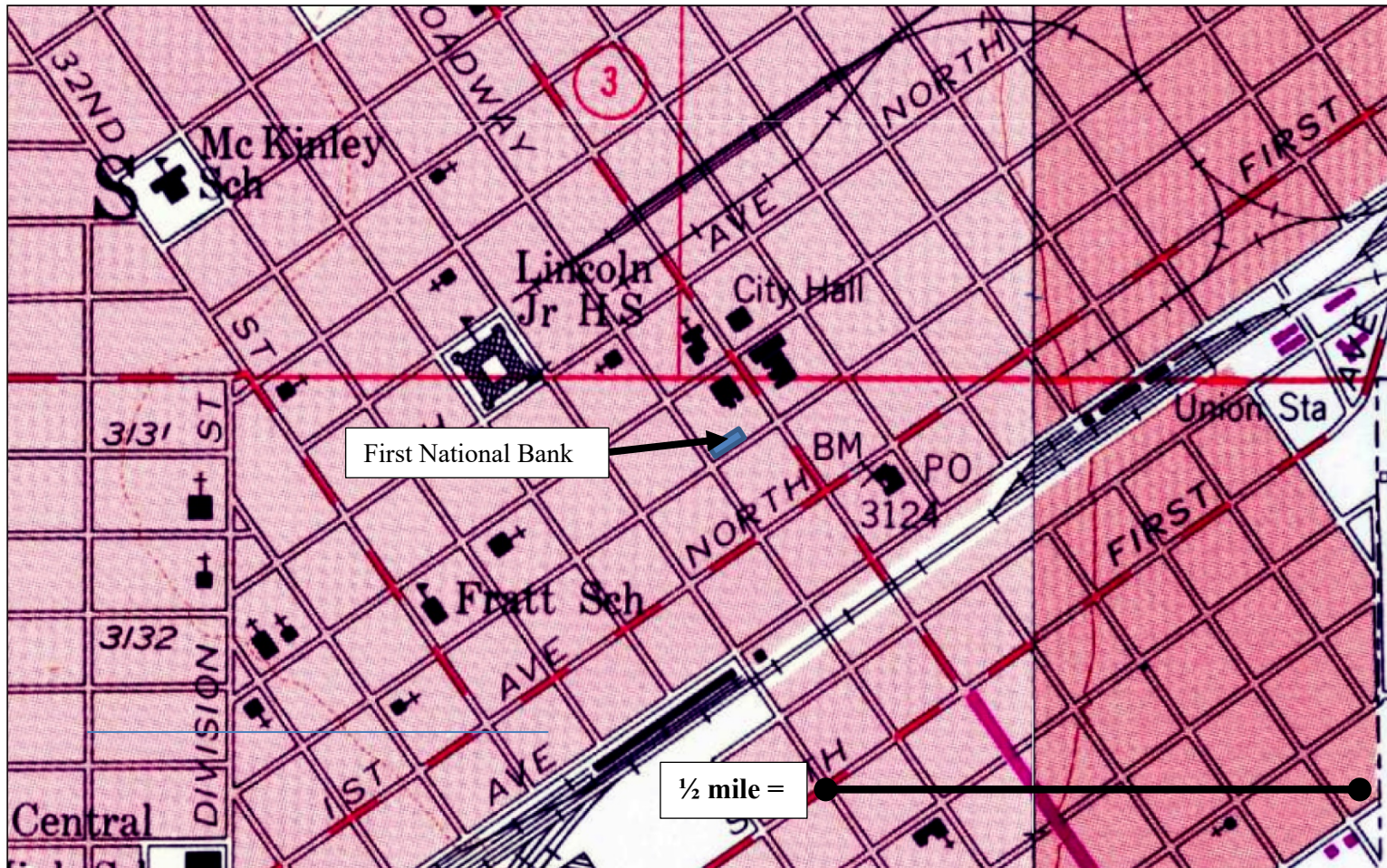
County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation--Maps

Page 32



Location of Montana National Bank. Found on the Billings West 7.5' quadrangle map.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

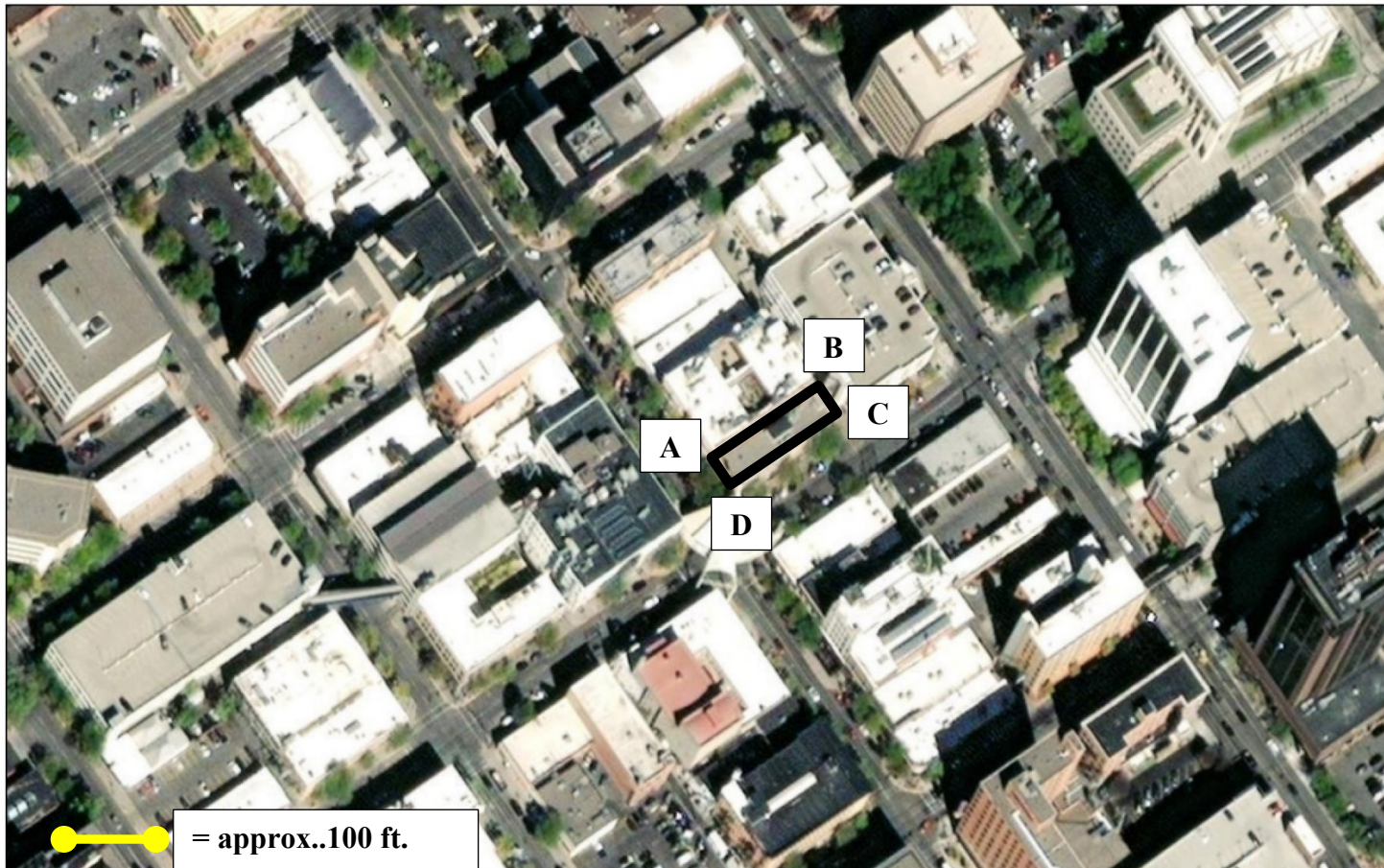
County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation--Maps

Page 33



Montana State Library - Digital Library
(406) 444-5354 | geoinfo@mt.gov | <http://msl.mt.gov>

Map created using the Digital Atlas December 2, 2021
<http://msl.mt.gov/GIS/Atlas>

Montana Digital Atlas Aerial View of Montana National Bank showing National Register Boundary (north is top of aerial). A) Latitude: 45.783260, Longitude: -108.506630; B) Latitude: 45.783480, Longitude: -108.506160; C) Latitude: 45.78337, Longitude: -108.506070; D) Latitude: 45.783160, Longitude: -108.506530.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation--Maps

Page 34



Imagery ©2021 Google, Imagery ©2021 Maxar Technologies, Map data ©2021

50 ft

Google Aerial View of Montana National Bank showing National Register Boundary (north is top of aerial). A) Latitude: 45.783260, Longitude: -108.506630; B) Latitude: 45.783480, Longitude: -108.506160; C) Latitude: 45.78337, Longitude: -108.506070; D) Latitude: 45.783160, Longitude: -108.506530.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Historic Photographs Page 35



Montana National Bank, 1918, courtesy of Western Heritage Center

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

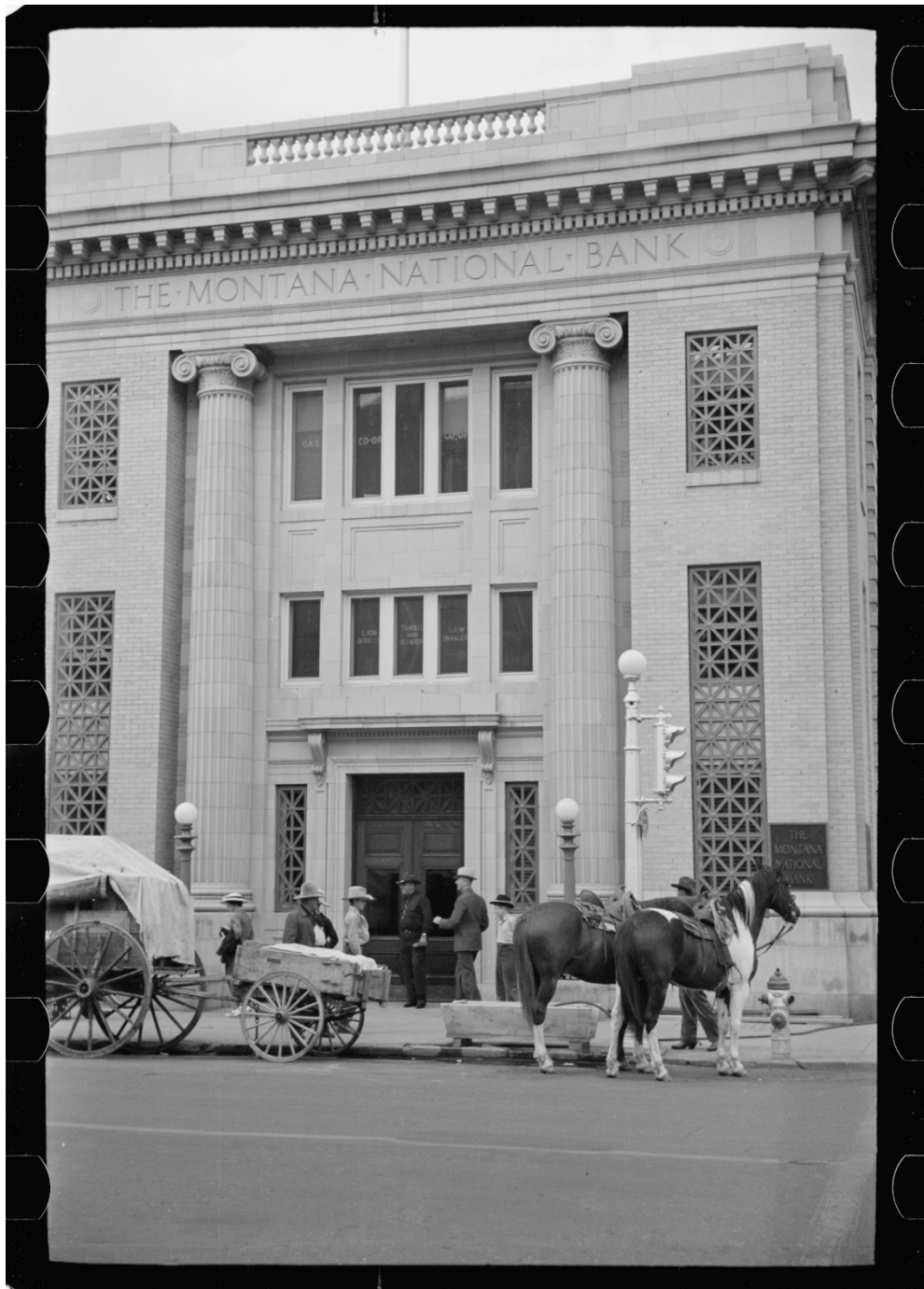
Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Historic Photographs Page 36



Montana National Bank facade (west elevation), 1937, Arthur Rothstein photographer, courtesy of Western Heritage Center.

United States Department of the Interior
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National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Historic Photographs Page 37



Billings High School Kids in Parade

Parade 1947, Montana National Bank south and west elevations, courtesy of Western Heritage Center

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Historic Photographs Page 38



Page 16 #5

Parade 1947, Montana National Bank south and east elevations in right background, courtesy of Western Heritage Center.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Interior Photographs Page



Front Staircase, second floor.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Interior Photographs Page _____



Landing tile.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Interior Photographs Page _____



Terrazzo Floor

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Interior Photographs Page



Basement Vault

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—Interior Photographs Page



Basement Vault doors

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

**National Register of Historic Places
Continuation Sheet**

Montana National Bank
Name of Property
Yellowstone County, Montana
County and State
N/A
Name of multiple listing (if applicable)

Section number Additional Documentation—National Register Photographs Page _____

Name of Property: Montana National Bank

City or Vicinity: Billings

County: Yellowstone

State: MT

Photographer: Joan Brownell, Chelsea Holling, Becki Rogers

Date Photographed: September and October 2021

Description of Photograph(s) and number: see below



MT_YellowstoneCounty_MontanaNationalBank_0001. West elevation, view to the east.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

Section number Additional Documentation—National Register Photographs Page



MT_YellowstoneCounty_MontanaNationalBank_0002. West elevation, view to the east.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank
Name of Property
Yellowstone County, Montana
County and State
N/A
Name of multiple listing (if applicable)

Section number Additional Documentation—National Register Photographs Page



MT_YellowstoneCounty_MontanaNationalBank_0003. South elevation, view to the north.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

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Page



MT_YellowstoneCounty_MontanaNationalBank_0004. South elevation, view to the north.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

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MT_YellowstoneCounty_MontanaNationalBank_0005. South and east elevation, view to the northwest.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Montana National Bank

Name of Property

Yellowstone County, Montana

County and State

N/A

Name of multiple listing (if applicable)

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**MT_YellowstoneCounty_MontanaNationalBank_0006. West elevation, close up of column.
View to the east.**