

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: Powder River County Bank

Other names/site number: _____

Name of related multiple property listing:

N/A

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

2. LocationStreet & number: 119 North ParkCity or town: Broadus State: MT County: Powder RiverNot 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

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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7. Description

Architectural Classification

(Enter categories from instructions.)

OTHER: Western Commercial

LATE 19TH AND 20TH CENTURY REVIVALS: Classical Revival (Neo-Classical Revival elements)

Materials: (enter categories from instructions.)

Principal exterior materials of the property: _____

Cladding: WOOD: weatherboard

Foundation: Concrete

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 Powder River County Bank represents a Western Commercial style building with Neo-Classical Revival detailing. It stands on the southwest corner of Park Avenue and Wilson Street West in Broadus, Montana. The two-part commercial block served as the primary financial institution in the town of Broadus and surrounding Powder River County. Broadus lies less than a mile north of the Powder River in the Powder River valley, an area of undulating ridges and drainages; State Highway 212 bisects the town both east-west and north south as it runs north-south through the southern portion of the town before turning east-west as it travels west then northwest outside the municipality. Two buildings stand within the National Register boundary, the historic and contributing Powder River County Bank building and a small noncontributing shed built 30 years ago.

Narrative Description

The Powder River County Bank stands two stories in height with a full basement. It occupies the southwest corner of the intersection of Wilson Street West and Park Avenue in the small town of Broadus, in Powder River County of southeast Montana. The main floor served as a financial institution, the top floor hosted a variety of groups and the public, and the basement served for years as the operations of the local newspaper.

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Overview

Powder River County Bank (one contributing building)

The approximately 70-foot by 25-foot rectangular-massed building displays a 1949 two story addition off the west wall and very small covered basement entry constructed in 1957 projecting off the north elevation. A very gently east-west sloping roof covered with tar paper topped by ribbed metal sheeting protects the building. A metal-capped parapet projects above the cornice on the north, south, and east elevations of the original block. Below the parapet on the three above mentioned walls projects a dentilled wood cornice. The walls step slightly back on the three elevations below the cornice where they meet a slightly oversized horizontal board that presents as a wood belt course; this appears just above the second story windows on the east façade and the wall expanse of the north and south elevations. Lap siding clads the original block and west addition; vinyl siding that matches the historic wood siding clads the north wall shed-roofed entry. Wood cornerboards protect the building's edges. The exterior retains original openings with the exception of the east ground level façade window opening that now sports two windows within the original opening. Simple wood sills appear on all window openings, which feature simple wood framing. A concrete basement foundation supports the building.

East Wall

The bank's façade faces east toward Park Avenue. Access occurs through a single-light wood persondoor topped by a transom. The entry presents its own entablature complete with dentilled cornice; engaged single-panel, square, wood pilasters with simple stepped square capitals flank the entry. A small, thin, wood, faux pediment tops the entry's dentilled cornice and spans the length of the entry. Windows include two oversized fixed units in the ground floor (that replaced the historic single pane circa 1968), and four 1/1 double-hung units in the second story. A large horizontal sign below the four second story windows proclaims the building's current use: "POWDER RIVER SENIOR CENTER." A concrete sidewalk provides separation from the building to the street.

West Wall

The west elevation presents quite differently than the east façade. Entry occurs through a ground floor multi-panel wood door (is this right?) fronted by a six-light/two-panel storm door. A short stairwell that parallels the side of the west wall and leads to the basement provides access to a solid wood door in the basement's west wall; the door enters into a large room. A 2 ½-foot tall wood fence borders the west edge of the stairwell. Paired one-over-one double-hung windows provide light immediately north of the entry. An open shed roof porch topped with ribbed metal sheeting and supported by 4-inch by 4-inch King posts shields the entry and ground floor windows from the elements. The upper story holds three evenly spaced one-over-one double-hung units. The door and windows are framed by wood boards; the windows feature wood sills. A piece of plywood attaches to the north end of the wall and covers a

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window opening. A narrow concrete sidewalk bordered by a short wood fence fronts the west wall.

North Wall

Ground floor fenestration of the original block west of a small shed-roofed basement entry consists of a single one-light/one-panel wood door with transom and a one-over-one double-hung window immediately to the east. The 1949 rear (west) addition contains two windows, both one-over-one double-hungs, though the eastern window displays a slightly larger opening. The upper story holds three paired casement units and a fixed unit flanked by a single casement in the original block and a single one-over-one double-hung in the addition. Two small, grated, wood vents appear in the original block near the cornice; the addition holds a single grated wood vent just above and east of the single window. An air conditioning unit sits between the shed-roofed basement entry and the single window unit and entry of the original block.

A small single-story shed roof basement entry projects from the north elevation of the original block. It measures about 20 feet east-west by 3 feet north-south and protects the historic basement stairwell entry from the harsh elements of southeast Montana. Fenestration includes a single-panel wood door on the entry's east wall and a two-light sliding window in the north wall. Both door and window feature wood framing. Vinyl siding that matches the original building and addition covers walls of the basement entry.

A concrete walk parallels the length of the wall providing separation from a gravel parking lot.

South Wall

Fenestration in the south elevation proves more restrained than the north wall, partially a result of the proximity of the adjoining building to the south. Three tall rectangular windows appear in the upper story, the two eastern openings holding paired casements and the west opening in the 1949 addition displaying a one-over-one double-hung. Two small, grated, wood vents appear just below the cornice in the original block. An exterior wall chimney pipe clad with wood extends through the cornice a foot above the parapet.

Shed (one noncontributing building)

A small 4-foot x 5-foot modern shed stands west of the Powder River County Bank. A low slope gable roof topped with raised seam metal roofing covers the shed, which is clad with vinyl lapped siding. A wood panel door provides ingress through the east wall and the south wall holds a single fixed light.

A 500-gallon propane tank aligned north-south lies immediately north of the shed; this tank is not included in the resource count.

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Interior description

The main story of the Powder River County Bank features a large open space upon immediately entering the building from Park Avenue to the east. A vestibule greets a visitor to the building complete with historic doors and transoms both on the exterior entry and the interior vestibule entry to the open space. This area served as the main reception area and bank lobby and later as a location for larger gatherings. The space sports mint green paint and historic wood floors. The wall on the south is sheetrock installed during the 1993 renovation. The north wall of this space is original lathe and plaster that was poorly patched during the 1993 renovation. The vault in the north-center portion of the floor now serves as storage and stands toward the northwest corner of the original building block; the vault walls are cement and painted the same mint green color. A wood door replaced the original vault door. West of the vault is a large hallway to the staircase that leads to the upper story; a galley kitchen installed in 2019 reduced the width of the hallway. The 1949 addition holds a second vault located at the northwest corner of the building. The historic space of the ground floor addition features smaller divided rooms for a restroom, office, and storage.

The upper story now holds several walls installed to make the space habitable. The staircase leads to the south portion of the upper story where it provides entry to the kitchen/dining/family room to the west, a restroom to the north, and open space or living room to the east. East of the living room, a short hallway provides access to two rooms, both north and south, and one large room that overlooks Park Avenue to the east. Historic radiators and floors remain intact throughout the upper story. The second story was renovated to become a living space sometime in the 1960s, possibly when the building sold at that time and when the ground floor began use as a drug store retail space; Dr Hoops and his family lived in the upstairs apartment. When the first floor began use as the Assembly of God Church, the pastor and his family took up the upstairs living quarters. In 1993, the second floor was renovated to become office space. It has been leased as office space, fitness center, dance studio, and apartment since that time. Currently, it is leased as office space for the Eastern Montana Mental Health Center.

The basement remains mostly open space on the east side of the building, much as it did when used by the newspaper. An opening made around 2000 on the southwest wall of the newspaper space provided an additional exit. Additional vertical supports now brace the floor and weight-bearing cross members above. A small cement room supports the main floor vault. A toilet and bathtub are behind a period sliding wood door with period hardware directly below the sidewalk on the north, on west side of the newspaper space. The west half of the original basement holds a furnace, water heater, sink, and stairs that lead to the main floor.

An outside stairwell on the 1949 addition leads to a basement entry on the southwest corner. The basement door opens into a large room; another large room lies to the north that serves as storage and support for the main floor vault. Entry into the original building's basement via the

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addition is through the north wall. This leads to the original furnace, storage area, and hallway to the newspaper office. North of this area is the sink and stairway to the ground floor. A door on the north wall near the basement stairway leads to the original coal room under the sidewalk outside; it currently serves as storage.

Integrity

The Powder River County Bank retains solid integrity that conveys its historic appearance and character. The bank sits in its original location. Although some of the nearby buildings have changed, been altered, or lost, the town continues to provide the rural ambiance found when the building functioned in its financial capacity. The degradation in integrity of setting finds compensation through solid integrity of feeling and strong integrity of association. The building stands significantly the same as when constructed.

Integrity of design, workmanship, and materials remains strong. The bank retains its original massing; a 1949 rear (west) addition extends the building but was constructed during the period of significance. A much smaller shed roof extension off the north wall encloses the original open basement entry; this entry covers three window openings in the wall. Enclosed in 1957, the project occurred to shelter the stairway that leads to the basement from the harsh southeast Montana winters.

The building's north elevation originally held five double-hung window units that matched those of the east façade. In 1968, two of the elevation's center window openings were replaced with a fixed window flanked by casement units. The same year, the large fixed ground floor east façade window was replaced with two fixed units that occupied the original opening. During the most recent renovation of the bank in the 1990s, the two windows units were replaced but the dual openings from 1968 retained. The recent renovation reintroduced the center two window openings holding historically accurate double-hung units in the east façade upper story.

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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

1920-1961

Significant Dates

1920, 1949

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

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 Powder River County Bank is eligible to list in the National Register at a local level of significance under criteria A and C. Under Criterion A, the bank bolstered the economic growth, prosperity, and development of the town and much of the surrounding area of Powder River County. The building's use extended beyond its financial operation as the upper story served to host a variety of gatherings and the basement floor hosted the local newspaper for decades.

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The Powder River County Bank survived a number of financial crises that rocked Montana and the United States, only closing the doors of this building with the construction of a new facility in 1961.

Under Criterion C, the Powder River County Bank represent a fine local example of a two-part Western Commercial building sporting Neo-Classical detailing. The significant architectural elements of the building remain predominantly unchanged from their original appearance. The popular style from the late nineteenth and early twentieth centuries appeared in most commercial districts in both large and small towns, such as Broadus. Construction of the wood frame, two story building announced a sense of permanence of not only the bank, but also the community.

The period of significance begins in 1920, the year of the bank's opening, and ends in 1961, when the institution constructed and moved to a new building in town, ending the subject building's use as the local bank. Significant dates include 1920, the year bank building opened, and 1949, reflecting the construction of the west rear addition.

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

Powder River County

During the Late Prehistoric period, the plains of southeastern Montana witnessed major changes with influxes of people primarily due to improvements in bison hunting. The bow and arrow and use of bison jumps allowed for greater movement of people through the Northern Plains, which also increased trade between groups.

The Powder River Basin was occupied by the Mountain Crow prior to AD 1600, and perhaps as early as AD 1400. Other tribes, including Eastern Shoshone, Northern Cheyenne and Teton Dakota Sioux, known to be in eastern Montana, came after the Mountain Crow, with most arriving after AD 1800.¹ Evidence indicates the Sioux were in the area by AD 1780, with the Cheyenne arriving sometime between the late 1700s and the early 1800s.²

Non-American exploration of the Powder River Basin occurred as early as the mid-1700s. Pierre Gaultier Verendrye, a Frenchman born in Canada, was an early explorer of the west. In 1742, Verendrye assembled a party that travelled near the Big Horn Mountains and across the Powder River Country to South Dakota. Verendrye's visit set in motion further exploration of

¹ James R. Wettstaed, *Cultural Resources Prehistoric Land Use Patterns in Southeastern Montana*, Report No. 12, U.S. Department of Agriculture, Forest Service, Northern Region: Missoula. 1991, pp. 28-29.

² Tom Weist, *A History of the Cheyenne People*, Montana Council for Indian Education. Billings, 1977, pp. 26-33; James R. Wettstaed, *Cultural Resources Prehistoric Land Use Patterns in Southeastern Montana*, Report No. 12, U.S. Department of Agriculture, Forest Service, Northern Region: Missoula. 1991, p. 29.

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the region. In 1805, Frenchman Francois Antoine Larocque traversed the Powder River Country. As an agent for the Northwest Fur Company, Larocque searched for prime trapping country, and hoped to contact Native groups to establish trading relationships.³

Euro-American expansion resulted in conflicts between whites and the tribes of the area. These conflicts eventually necessitated involvement by the U.S. Army, and in 1851, the Fort Laramie Treaty designated the area as Crow Territory.⁴ The discovery of gold in southwestern Montana Territory in the early 1860s further increased conflict between the Sioux and Cheyenne and whites who were moving to the Northwestern Plains and crossing traditional buffalo hunting grounds. The resulting Fort Laramie Treaty of 1868 closed the Bozeman Trail, the major transportation route across Wyoming and southeastern Montana, and the military forts built to protect the corridor.⁵ The same treaty reduced the eastern boundary of Crow Territory to the divide between the Bighorn and Rosebud rivers, excluding the Powder River region. Native American-white conflict increased again with the immigration of gold seekers to the Black Hills, a situation that led to the Sioux Wars of 1876-1877. The culmination of the Sioux Wars led to the eventual establishment of the Northern Cheyenne Indian Reservation, originally called the Tongue River Reservation, in 1884.⁶

Broadus⁷

Broadus' origins began in southern Custer County with the 1895 arrival of the Broaddus family from Missouri to the Powder River country where they established the first post office on Baking Powder Creek. Several moves later, the family Broaddus settled where the site of the current town now bears their name. The post office at the property began in 1900; however, a clerical error in Washington D.C. resulted in the omission of one of the "d's of the town's namesake family.⁸ Remaining until 1905, the Broaddus family sold to Gustav (George) A. Trautman of Sheridan, Wyoming.⁹ The Trautman Ranch became entwined with the history of

³ Michael Malone, Richard P. Roeder and William L. Lang, *Montana: A History of Two Centuries* (Seattle: University of Washington Press, revised 1991), pp. 25, 42.

⁴ Tom Weist, *A History of the Cheyenne People*, Montana Council for Indian Education. Billings, 1977, p. 44.

⁵ Merrill G. Burlingame, *The Montana Frontier* (Helena, MT: State Publishing Company, 1942); Susan Badger Doyle, *Journeys to the Land of Gold*, 2 vols. (Helena, MT: Reporter Printing & Supply, 1964).

⁶ Orlan J. Svingen, *The Northern Cheyenne Indian Reservation, 1877-1900* (Boulder: University Press of Colorado, 1993), p. 45.

⁷ Much of the information for the development of Broadus derives from: Shannon Gilbert, Jim Frank, Janene Caywood, *Report of a Phase III Cultural Resources Inventory of the Broadus-East Project Corridor along a Portion of State Highway 212, Powder River County, Montana, MDT Project No. F23-2(11)78, Control No. 1517*, Prepared for the Montana Department of Transportation, Helena, Montana, 2001.

⁸ Roberta Carkeek Cheney, *Names on the Face of Montana, The Story of Montana's Place Names* (Missoula: Mountain Press Publishing Company, revised 1984), p. 33.

⁹ State Engineers Office, *Water Resources Survey, Part 1, History of Land and Water use on Irrigated Areas*, Helena, MT, 1961, p. 7; Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp.641, 657.

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the town as George Trautman opened the first business, a general store on his ranch, in 1908.¹⁰ After George's passing in 1917, the store sold and was moved to the townsite of Broadus in 1920.¹¹

Large-scale open-range ranching dominated the area around Broadus prior to the mass arrival of homesteaders in the late nineteenth-aughts and early 1910s. It remained important and continued to serve as the main economic driver after that time though the impact of homesteading tended to decrease the size of ranches as farming gained in importance. The onslaught of immigration commenced by 1908, as Montana, including the eastern part of the state, began the process of accepting a flood of homesteaders to the area. Much of this influx resulted from the efforts of the Chicago, Milwaukee, St. Paul, and Pacific Railroad (the Milwaukee Railroad); the railroad promoted a campaign depicting eastern Montana as an oasis of productivity, providing information on how to file homestead claims, and compared the area's agricultural potential as equal to anything the east offered.¹² The railroad's effort combined with homestead legislation, especially passage of the Enlarged Homestead Act of 1909, attracted significant numbers of people to the former southern Custer County and the Broadus area.¹³ The railroad's sunny outlook about the fertility of eastern Montana land appeared accurate early on; above-average precipitation provided strong yields and small farms and ranches sprang up across the landscape with much of the range and cultivable land claimed by 1915.¹⁴ Durable and sophisticated wood frame buildings replaced early smaller construction efforts on the farms and ranches and in the developing town of Broadus as settlers achieved stability by the later 1910s.¹⁵

Changes in the area continued in the late 1910s. In 1919, Powder River County formed from a portion of the larger Custer County; Powder River County counted as one of seven new counties created in Montana that year with four new additional counties established the following year in 1920.¹⁶ Establishing a new county resulted in Broadus selected as the

¹⁰ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp. 641, 647.

¹¹ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp. 641, 647.

¹² Chicago, Milwaukee, & St. Paul Railway, *Montana, The Treasure State*, (Chicago: Chicago, Milwaukee & St. Paul Railway, 1915), pp. 24-25.

¹³ State Engineers Office, *Water Resources Survey, Part 1, History of Land and Water use on Irrigated Areas*, Helena, MT, 1961, p. 8.

¹⁴ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 62.

¹⁵ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, pp. 62-63.

¹⁶ Bryan Spellman, "Get To Know Powder River County," *Distinctly Montana*, April 9, 2026, found online: <https://www.distinctlymontana.com/get-know-powder-river-county>, accessed April 13, 2026.

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temporary county seat.¹⁷ “Temporary” proved short-lived as the town soon received permanent county-seat status with the aid of Margeret Trautman who donated 80 acres to the newly-jurisdiction under the condition the vote for county seat resulted in the selection of Broadus.¹⁸ At the time, the town counted two residences, a mill, general store, and dance hall to its credit, all within the Trautman homestead area. The arrival of 1920 changed the character and appearance of the nascent town with the swift construction of and establishment of additional residences, boarding houses, a hotel, school, abstract company, drugstore, restaurant, pool hall, newspaper, barbershop, blacksmith shop, flour mill, doctor’s office, and two banks, one the subject of this nomination, the Powder River County Bank.¹⁹ The town continued its growth through the decade adding more services, businesses, and residences. Population figures for the newly growing town of Broadus do not exist for 1920 or earlier, but the 1920 census illustrates the ruralness of the new Powder River County noting a population of 3357 individuals, an average of one per square mile.²⁰ Men outnumbered women by a count of 1896 to 1461.²¹

Like much of the West, the good times of the agricultural boom came to a dramatic halt beginning in 1917 as precipitation dropped significantly leading to insect invasions and crop failure, a theme that repeated itself for several years.²² Dire conditions resulted in loss of homesteads and property through the region with estimates indicating the abandonment of 11,000 farms in Montana alone from 1919 to 1925.²³ A severe drop in the commodity market tag-teamed with the weather after World War I further eroded the economy. Additional destabilization occurred when Europe returned to its pre-War agricultural output after the cessation of hostilities meaning surplus crops grown in other countries outside the war zone found less demand. The arrival of the Great Depression in 1929 continued to pummel

¹⁷ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), p. 641.

¹⁸ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), p. 641.

¹⁹ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp. 641-644, 647-649, 657-658; Shannon Gilbert, Jim Frank, Janene Caywood, *Report of a Phase III Cultural Resources Inventory of the Broadus-East Project Corridor along a Portion of State Highway 212, Powder River County, Montana, MDT Project No. F23-2(11)78, Control No. 1517*, Prepared for the Montana Department of Transportation, Helena, Montana, 2001, p. 12.

²⁰ Fourteenth Census, 1920, Summary For the United States, *Montana*, found at [06229686v20-25ch5\(8\).pdf](#), accessed April 13, 2026, p. 11.

²¹ Fourteenth Census, 1920, Summary For the United States, *Montana*, found at [06229686v20-25ch5\(8\).pdf](#), accessed April 13, 2026, p. 34.

²² Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 65.

²³ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 65.

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agriculture with industrial markets also taking a severe hit.²⁴ Many people who survived the harsh conditions of only a few years earlier succumbed to the Depression, abandoning more farms in eastern Montana. Through these turbulent times, the 1930 census recorded Powder River County's population as 3909 with an average of 1.2 person per acre and Broadus tallying 361 people.²⁵

Such economic devastation proved a formidable challenge for financial institutions across the nation, Powder River County, and in Broadus, such as the Powder River County Bank. Crop failures often followed by property abandonment resulted in real estate tax delinquency of at least 30 percent and loss of property for non-payment of taxes or foreclosure.²⁶ While some struggled, others took advantage of the situation reflected by property acquisition and farm consolidation through purchase. Powder River County witnessed a near doubling in size of farm acreages from about 716 acres in 1920 to over 1350 acres in 1935.²⁷ Lessons learned from this period of tumult included recognizing the need to diversify as ranchers increased their feed grains and cash crops, and farmers increased their cattle holdings.²⁸

In Broadus itself, businesses felt the economic downturn. Diminished grain production of the area farmers necessitated the closure of the Broadus Co-Operative Milling Company's flour mill, a huge loss for the town.²⁹ The Powder River County Bank held fast against these headwinds and economic challenges.

The Federal government advanced efforts to ease the 1930s economic crisis. The Emergency Relief and Construction Act in 1932 developed to assist farmers refinance debts and maintain production. Passage of the Taylor Grazing Act essentially brought a close to the homestead era

²⁴ Joan Garraty, *The Great Depression: An Inquiry into the Causes, Course, and Consequences of the World Wide Depression of the Nineteen-Thirties, as Seen by Contemporaries and in the Light of History* (San Diego: Harcourt Brace Jovanovich Publishers, 1986), p. 54.

²⁵ Fifteen Census of the United States: 1930, Population, Volume I, Number and Distribution of Inhabitants, *Montana*, pp. 635, 350, found at <https://www2.census.gov/library/publications/decennial/1930/population-volume-1/03815512v1ch06.pdf>, accessed April 13, 2026.

²⁶ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 65-66; Mary Hargreaves, *Dry Farming in the Northern Great Plains: Years of Readjustment, 1920-1990* (Lawrence: University of Kansas Press, 1993), p. 75; Shannon Gilbert, Jim Frank, Janene Caywood, *Report of a Phase III Cultural Resources Inventory of the Broadus-East Project Corridor along a Portion of State Highway 212, Powder River County, Montana, MDT Project No. F23-2(11)78, Control No. 1517*, Prepared for the Montana Department of Transportation, Helena, Montana, 2001, p. 13.

²⁷ Montana Extension Service, *Planning an Agricultural Program for Fallon County*, Montana Extension Service, Bozeman, 1936.

²⁸ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, pp. 65-66.

²⁹ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp. 691-692.

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and moved the remaining land under public domain to the Grazing Service, an agency that closely worked with local users in a variety of ways.³⁰ Under the Submarginal Land Utilization Program of 1934, followed by the Bankhead-Jones Farm Tenancy Act of 1937, the Department of Agriculture began purchasing farms and property that ultimately found their way back to service as range, recreational areas, and/or wildlife habitat.³¹

Broadus received a huge boost with the construction and improvement of roads as automobile travel increased nationwide, reaching rural areas like Powder River County. U.S. Highway 212 bisects Broadus and connects the town to Bell Fouch, South Dakota to the southeast and Interstate 90 and the Crow Reservation to the west, and Miles City and Interstate 94 to the north, respectively. North-south trending Highway 59 connects to Highway 212 three miles west of Broadus. These improved travel networks accelerated economic activities to the larger regional cities from the small local communities.³² In 1945, Broadus finally incorporated despite serving as the county seat for roughly 30 years.

Through the years, population has increased and decreased. The 1940 census found the county dropping population to 3159 people, then to 2693 individuals in 1950.³³ Town population grew in 1940 to 670 individuals and noted 914 people in "Broadus" and 517 individuals in "Broadus town" in 1950.³⁴ The county continued to lose population in the 1960 census, counting 2485 people.³⁵ In 1970, Powder River County rebounded slightly growing to 2862 people.³⁶ Running contrary to the county, the town of Broadus gained population through the decades recording

³⁰ Mary Hargreaves, *Dry Farming in the Northern Great Plains: Years of Readjustment, 1920-1990* (Lawrence: University of Kansas Press, 1993), p. 90; Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 66; Paul Gates, *History of Public Land Law Development* (Washington D.C.: Zenger Publishing Company, 1968), pp. 610-622.

³¹ Cultural Research and Management, Inc. *Historic Investigations for the Exxon Bairoil to North Dakota CO2 Pipeline in Montana*, Prepared by Archaeological Services, Rock Springs, Wyoming and Exxon Pipeline. 1987, p. 66.

³² Shannon Gilbert, Jim Frank, Janene Caywood, *Report of a Phase III Cultural Resources Inventory of the Broadus-East Project Corridor along a Portion of State Highway 212, Powder River County, Montana, MDT Project No. F23-2(11)78, Control No. 1517*, Prepared for the Montana Department of Transportation, Helena, Montana, 2001, p. 14.

³³ Sixteenth Census of the United States: 1940, Population, Volume I, Number of Inhabitants, *Montana*, p. 617, found at <https://www2.census.gov/library/publications/decennial/1940/population-volume-1/33973538v1.pdf>, accessed April 13, 2026; Census of Population: 1950, Volume I, Number of Inhabitants, p. 26.8, found at <https://www.census.gov/library/publications/1952/dec/population-vol-01.html>, accessed April 13, 2026.

³⁴ Census of Population: 1950, Volume 2, Number of Inhabitants, p. 26-13, found at <https://www2.census.gov/library/publications/decennial/1950/population-volume-2/15276180v2p26ch1.pdf>, accessed April 14, 2026.

³⁵ Census of Population: 1960, Volume I, Characteristics of the Population, *Montana*, p. 28-12, found at <https://www2.census.gov/library/publications/decennial/1960/population-volume-1/15276159v1p28ch2.pdf>, accessed April 13, 2026.

³⁶ 1970 Census of Population, *Montana*, p. 7, found at <https://www2.census.gov/library/publications/decennial/1970/pc-v2/15872858v2ch3.pdf>, accessed April 13, 2026.

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517 occupants in 1950, 628 people in 1960, and 799 in 1970.³⁷ Today, roughly 28 percent of Powder River County's residents live in Broadus.³⁸ At present, much as in the past, "a majority of the population is still involved in farming and ranching," two sectors that serve as the primary economic drivers of Broadus and the county.³⁹ The town's location along Highway 212, often referred to as the Warrior Trail, is "described as the 'Gateway' or 'Crossroads' of Southeast Montana."⁴⁰ Broadus' location and continued rural atmosphere welcomes large numbers of sportsmen and outdoorsmen during hunting season.

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Attorney Albert Heidel arrived in Broadus soon after the formation of Powder River County at the urging of Billings banker Al Hibbard and Piniel, Montana banker C.S. Eisel who planned to open a bank in the developing town.⁴¹ Although an attorney, Heidel was apparently viewed as a qualified accountant for a new bank.⁴² Heidel's arrival in Broadus marked the beginning of a decades-long association with the bank. Articles of Incorporation for the Powder River County Bank were filed in April of 1919 with "capital of \$25,000 divided into 25 shares each of the par value of \$100."⁴³ Directors included Frank Kelsy, A. Montgomery, Chas S. Einsel (who also served as a cashier), C.W. Miles, and A.T. Hibbard. Word spread quickly of the pending opening through *Broadus Independent* "editor Drennen" who visited nearby Miles City and discussed "that Broadus will soon take on city airs. The village site... platted and... a bank will soon be started and as soon as it begins to build others will want to open up in some line there, as the surrounding country is dotted with large herds of fine beef cattle and sheep, besides... fine prospects for a good crop of corn, wheat and other cereals..."⁴⁴

May of 1919 found state bank examiner H.S. McGraw granting a charter for the bank, which published a condition report only three weeks later.⁴⁵ A temporary location served as the

³⁷ Census of Population: 1960, Volume I, Characteristics of the Population, *Montana*, p. 28-12, found at <https://www2.census.gov/library/publications/decennial/1960/population-volume-1/15276159v1p28ch2.pdf>, p. 28-14; 1970 Census of Population, Characteristics of Population, *Montana*, 28-15, found at https://www2.census.gov/prod2/decennial/documents/1970a_mt-01.pdf, accessed April 13, 2026.

³⁸ "Powder River County, Montana," *Montana.Gov*, found at: <https://prco.mt.gov/>, accessed April 13, 2026.

³⁹ "Our History," *Town of Broadus Montana*, found at <https://townofbroadus.com/our-history>, accessed April 13, 2026.

⁴⁰ "Broadus, Montana," *Montana*, found at <https://visitmt.com/cities-towns/broadus>, accessed April 14, 2026.

⁴¹ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), pp. 641-642.

⁴² Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), p. 642.

⁴³ "Powder River Institution Will Have Headquarters at Broadus," *Miles City Weekly Star*, April 4, 1919, p. 3.

⁴⁴ No title, *Miles City American and Stockgrowers Journal*, July 25, 1918, p. 7.

⁴⁵ "Bank At Broadus And One At Baker," *Powder River County Examiner*, May 1, 2026, p. 1; "Report of the Condition of," *Powder River County Examiner*, May 24, 1919, p. 1. .

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center of operations, a building later used by the Reliable Drug Store.⁴⁶ The temporary location opened without furniture or a safe resulting in Heidel carrying operating currency in his coat for several days.⁴⁷

Plans for the new bank building commenced in late spring of 1919 and included a "banking house on the corner near where their present building is located."⁴⁸ Building commenced at least by August: "The new building for the Powder River County Bank is progressing very favorably, the frame work is now being rapidly put up."⁴⁹ Construction of the building coincided with the town's growth as "more rapidly than it seems possible is the building of the town of Broadus."⁵⁰ Other building efforts that began around the same time included a pool hall and hotel. A safe for the temporary bank arrived in late May of 1919, freighted from Deadwood.⁵¹ Building activity greatly accelerated with the approach of autumn: "the demand for town lots far exceeds the supply and it is expected that the town will soon be in the Twin Cities class... new buildings are going up over night."⁵²

Work on the new Powder River County Bank commenced at last as early as August with local "contractor Mowry" (Harry S.) anticipating completion in 90 days.⁵³ Mowry advertised himself as a "contractor and builder" who focused on "cement and all kinds of repair work."⁵⁴ As the construction of the Powder River County Bank progressed, a second bank, the Powder River National Bank, set up shop, providing two banking options for the town and area.⁵⁵

Autumn of 1919 provided a construction update on the new Powder River County Bank:

The new building for the Powder River County Bank is being rushed these days and before many days the Examiner and bank will move in. The Examiner will be housed in the basement while the bank takes the ground floor and the second story will be fitted up for office rooms. The building will be modern in all respects, steam heat, electric lights, and water and will be one of the substantial buildings in Broadus.⁵⁶

⁴⁶ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), p. 642.

⁴⁷ Powder River County Extension Homemakers Council, *Echoing Footsteps, Powder River County* (Butte, MT: Ashton Printing & Engraving Company, 1967), p. 642.

⁴⁸ "Putting Broadus On The Map," *Powder River County Examiner*, May 31, 1919, p. 1.

⁴⁹ "Ripple On The Powder of Interest," *Powder River County Examiner*, August 22, 1919, p. 1.

⁵⁰ "Putting Broadus On The Map," *Powder River County Examiner*, May 31, 1919, p. 1.

⁵¹ "Local News Notes," *Powder River County Examiner*, May 24, 1919, p. 1.

⁵² "Ripples On The Powder Of Interest," *Powder River County Examiner*, September 5, 1919, p. 1.

⁵³ No title, *Powder River County Examiner*, August 8, 1919, p. 1; "Local Briefs," *Powder River County Examiner*, March 19, 1920, p. 3.

⁵⁴ Advertisement, *Powder River County Examiner*, March 26, 1920, p. 3.

⁵⁵ "Ripples On The Powder Of Interest," *Powder River County Examiner*, September 5, 1919, p. 1.

⁵⁶ "Ripples On The Powder Of Interest," *Powder River County Examiner*, September 5, 1919, p. 1.

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Although yet to move into their permanent quarters, the bank wasted little time spreading the word of their opening by advertising savings rates of 5 percent.⁵⁷ The institution gained credence in November of 1919, with its designation "as a correspondent for handling Farm Loans for the Montana Joint Stock Land Bank of Helena."⁵⁸ The loans became available under the Federal Farm Loan Act with a flat rate of 6 percent for 33 years; loans could be made on improved and occupied farms but not to exceed 50 percent of the appraised land value.

As the end of construction neared, "Mr. Burke, a steam fitter of Miles City" installed "the plant in the new... building" in December of 1919 with electrical fixtures installed in March of 1920.⁵⁹ Plumbing duties went to Miles City contractor Jim Ragan.⁶⁰ Vault work commenced the end of 1919, and realized completion in April of 1920.⁶¹ Work continued into June with the installation of a "lighting plant... installed in the basement... to generate electricity for lighting the bank and second story of the building."⁶² Exterior improvements occurred with pouring a concrete sidewalk in front of the bank in July and installation of a "large sign covering the width of the building... installed by the... bank."⁶³ The sidewalk was poured by the same individual who built the bank, Harry Mowry.⁶⁴

Mid-July witnessed an almost near catastrophe for two workers applying paint to the building: "Standing on a suspended scaffold about 30 feet from the ground, Glen and Gray Nash... were painting the west side of the... bank. The rope... fastened onto the roof... hung over a galvanized water trough. Without warning the pipe crumpled... allowing one end of the board to sag... and all but precipitated them to the ground."⁶⁵

The *Powder River Examiner* announced the bank's completion on July 16, 1920:

With applications of the final coats of paint and the other improvements made this week, the Powder River County Bank building of two stories now stands as a finished product. The sidewalk lights were installed, affording light to the basement, occupied by the Powder River County Examiner, and the steps and landing were given their final cement coats.⁶⁶

⁵⁷ Advertisement, *Powder River County Examiner*, August 29, 1919, p. 1.

⁵⁸ "6 Per Cent Farm Loans," *Powder River County Examiner*, November 28, 1919, p. 1.

⁵⁹ "Personal Paragraphs," *Powder River County Examiner*, December 5, 1919, p. 3; "Local Briefs," *Powder River County Examiner*, March 5, 1920, p. 3.

⁶⁰ "Local Briefs," *Powder River County Examiner*, September 17, 1920, p. 8.

⁶¹ "Local Briefs," *Powder River County Examiner*, April 23, 1920, p. 3.

⁶² "Powder River County Bank Gets Own Lighting Plant," *Powder River County Examiner*, June 11, 1920, p. 1.

⁶³ "10-Foot Concrete Sidewalk Broadens Business Streets," *Powder River County Examiner*, July 2, 1920, p. 1; "Local Briefs," *Powder River County Examiner*, July 9, 1920, p. 8.

⁶⁴ "Laying Concrete Sidewalks," *Powder River County Examiner*, June 11, 1920, p. 6.

⁶⁵ "Nash Brothers Escape A Long Fall," *Powder River County Examiner*, July 16, 1920, p. 1.

⁶⁶ "Powder River County Bank Building Completed," *Powder River County Examiner*, July 16, 1920, p. 3.

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With the new bank built and operating, early settler Oscar Broadus recalled a much different appearing area remarking, "When I came to the section in 1886 I took up the flat where Broadus now stands and had a cornfield on the ground where the Powder River County bank is now located."⁶⁷ Other early recollections of the bank included that "during the early history" of the building's construction prior to the installation of the safe, Mr. Heidel "carried" the bank cash "in his hip pocket and at night slept with the bank roll under his pillow."⁶⁸

Advertisements promoted the convenience of a local bank and the many financial benefits it served the local populace:⁶⁹

Perhaps no part of the Powder River County Bank service is more appreciated... than the little aids given without cost, including honest service and council on financial matters.

You also would find service... of many features as valuable to your interests as the safe keeping of funds and loaning of money, and... not necessary... to make an expensive trip to Miles City... when we are ready to serve you right at the door.

Advertisements proffered sage advice for savings accounts: "You can make dollars grow from small coin deposited in a Saving Account... they grow day and night... Changes in business conditions and the floods on the Powder River do not affect the growth or the harvest."⁷⁰

The burgeoning town's significant construction pace, which included the Powder River County Bank, brought accolades from the local newspaper for those involved in the transformation of "an ordinary wheatfield" to "the thriving little city of Broadus" through "the efforts of progressive young men and reliable old men."⁷¹ The newspaper singled out the Powder River County Bank as "notable" for new business construction.

In addition to serving as home to the Powder River County Bank, the building's basement found immediate occupancy and use by the *Powder River County Examiner*. In fact, the paper remained in this location where it published the local news for decades with "equipment few country newspapers can boast."⁷²

Siting of the Powder River County Bank proved interesting. Whether due to chance or intent, the new building stood next to an artesian well: "A trench was dug this week to pipe water from the artesian well at the Powder River County Bank to the Yellowstone Lumber company

⁶⁷ "What They Say," *Powder River County Examiner*, January 6, 1928, p. A5.

⁶⁸ "Oh Yeah," *Powder River County Examiner*, April 19, 1940, p. A4.

⁶⁹ Advertisement, *Powder River County Examiner*, December 12, 1919, p. 12.

⁷⁰ Advertisement, *Powder River County Examiner*, March 26, 1920, p. 8.

⁷¹ "Broadus Now Yearling On The Map To Stay," *Powder River County Examiner*, May 7, 1920, p. 1.

⁷² "Broadus Now Yearling On The Map To Stay," *Powder River County Examiner*, May 7, 1920, p. 1.

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and A. Montgonery's general merchandise store. The well is owned conjointly by these firms and the Broadus Mercantile company."⁷³ "Good flows" of the artesian water appeared "at a depth of around 400 feet" and found to be "excellent quality for domestic purposes."⁷⁴ The "flowing well... at the Powder River County bank" represented one of three such wells discovered in Broadus.

In September of 1920, the town of Broadus side-stepped a near conflagration that arose literally within the walls of the Powder River County Bank:⁷⁵

The plant of the Powder River County Examiner was put out of commission one day by a fire.... Connections with the gasoline burner evidently broke, causing a fire that for a few moments jeopardized the entire town... the flames fed... by gasoline from the broken tubing with the fire leaping to the ceiling. A wooden box containing linotype material caught fire. The office became dense with smoke... and the heat... intense enough to break both window panes.

The fire gained considerable headway in a very brief interval... the alarm... sounded and S.A. Holt, the druggist... among the first on the scene with his chemical fire extinguishers... Had quick action been lacking... An explosion would have been inevitable... and resulted in the complete destruction of the printing plant and the Powder River County bank overhead.

Side-stepping disaster, the bank launched an advertising campaign focused on ways it could financially assist local ranchers when they shipped their cattle to market: "avoid all unnecessary trouble and worry by having... returns sent direct to..." the bank to "insure you against loss or theft" and to do so "even though you do not carry an account" with the bank.⁷⁶

The close of 1920 demonstrated the Powder River County Bank's long-term potential based on its first year of operation. It increased "its capital stock to \$50,000 and..." absorbed "the Piniele State bank through consolidation."⁷⁷ Personnel and bank officers of the Powder River County Bank remained the same, including President Lee Wilson, vice-presidents Chas Einsel and A. Montgomery, and cashier A.W. Heidel. The Powder River County Bank not only acquired the Piniele State Bank's customers and business, but also a "time lock manganese safe, of the cannon ball variety," that made the move from Piniele to the Broadus bank.

⁷³ "Additional Local News," *Powder River County Examiner*, May 14, 1920, p. 6.

⁷⁴ "Three Coal Veins Underlie Country," *Powder River County Examiner*, May 28, 1920, p. 1.

⁷⁵ "Fire In Examiner Office Delays Paper One Day," *Powder River County Examiner*, September 10, 1920, p. 1.

⁷⁶ Advertisement, *Powder River County Examiner*, October 1, 1920, p. 8.

⁷⁷ "Absorbs Piniele State Bank—Effective Jan. 1—Personnel of Bank Same," *Powder River County Examiner*, December 31, 1920, p. 1.

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In 1922, the bank demonstrated a willingness to assist customers in difficult situations. Local miller Jon Leno's early attempts to send money to his "destitute" relatives in Russia via the post office proved unsuccessful.⁷⁸ The Powder River County Bank stepped forward to support Leno as he "met with failure in transmitting money through the postoffice;" however, "at the Powder River County bank he deposited \$25 that was forwarded to them." Undoubtedly, the bank's employees' skills greatly assisted to successfully forward the money.

The bank also served the population as a clearing house to leave messages or orders for goods from nearby merchants. This included serving as a venue to inquire about local farm machinery for sale, or to leave responses to advertisements, such as the one run by Smith Barker who requested those interested in purchasing wood and coal for the winter to leave orders at the bank.⁷⁹

By 1923, the bank offered new services. These included livestock loans and safety deposit boxes in addition to "general banking business."⁸⁰

Heavy rains hit the Powder River area in May of 1922, causing wide-spread damage with sheep farmers particularly impacted.⁸¹ The Powder River County Bank institution itself sidestepped issues of flooding; however, its basement renters, the *Powder River County Examiner*, had no such luck as "six inches of water... had to be bailed out by hand" and "some machinery was damaged."

Flooding during this period proved a regular occurrence as only one month later, circumstances repeated themselves: "Fully ten barrels of water was bailed out before the plant could function."⁸² Heavy rains tormented the area again in 1923, as "every basement in town was flooded with the west section of the Powder River County bank faring the worst."⁸³ "The rain fell so fast... coulees and draws were converted into rivers of water. Broadus itself was converted into a lake... through the main street a torrent of water flowed that in places was two feet deep." The basement of the Powder River County Bank witnessed water that "poured... in a stream filling... with four feet of water that completely immersed the gasoline engine... rain did \$50 worth of damage to machinery and stock... water was bailed from the office but... necessary the next day to pump the water out with a gasoline engine." The bank building continued its run as a magnet for water damage from heavy precipitation. Similar to past years, a large thunderstorm rolled over the town in August of 1926, and "the streets were rivers of water."⁸⁴ The deluge once again "poured into the boiler room of the Powder River

⁷⁸ "Jon Leno Just Learns Of His Mother's Death Two Years Ago," *Powder River County Examiner*, February 10, 1922, p. 1.

⁷⁹ "Announcement," *Powder River County Examiner*, October 17, 1919, p. 6.

⁸⁰ Advertisement, *Powder River County Examiner*, June 15, 1923, p. A6.

⁸¹ "Deluge Of Water In Rain And Snow," *Powder River County Examiner*, May 12, 1922, p. 1.

⁸² "Rainfall For Day Breaks Records," *Powder River County Examiner*, June 16, 1922, p. 1.

⁸³ "Gully Washer," *Powder River County Examiner*, July 13, 1923, p. A1.

⁸⁴ "Lightning Strikes Blenkner Chimney," *Powder River County Examiner*, August 20, 1926, p. A1.

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County bank to a depth of six feet submerging the heating plant and the electric light plant. The Examiner office was saved by... a concrete wall" that separated the rooms.

Despite repeat flooding, in October of 1925, the bank reported, "county farmers have more money in the bank now than during any other fall season since (sic) the county was organized."⁸⁵ Cashier A.W. Heidel proffered, "diversified farming is having its effect and men are now making more money than in the past years when they placed their entire faith in cattle, wheat or some single item." Affirming Heidel's positive banking report, a 1926 article summarized the state of banks across Montana at the time evaluating "the... situation... as a whole... very good."⁸⁶ The positive report was "evidence of both (sic) splendid recovery and surprising growth made by Montana banks... the nine years since 1916 and the recovery the past year or so from the depression and liquidation that followed the post-war deflation period and the drouth years in the state." The Powder River County bank represented one of two banks in Broadus to receive singular attention with the article noting, "The Powder River County Bank.... shows an increase of business, worthy of special attention for the amount of business handled in the past three months."

The strong financial standing of the Powder River County Bank found the stockholders meeting in January of 1925 pondering "a proposition of consolidation with the First National Bank of Broadus."⁸⁷ The "pondering" quickly became reality as a year later, the Powder River County Bank "purchased the assets and good will of the First National Bank of Broadus" with the result that after February 13 of 1926, "all checks drawn on the First National Bank of Broadus by their former customers will be honored and paid by the Powder River County Bank."⁸⁸ The two banks issued a joint press release declaring, "The Directors of both institutions have felt for some time that the best interests of the community would be better served by one growing institution... able to make enough money to take care of all the needs of a progressive and thriving community."⁸⁹ Whether altruism really factored into the decision by the First National Bank to sell will forever remain a Broadus mystery.

Reaffirming the elevated position of the Powder River County Bank to Broadus, especially during turbulent times, the newspaper wrote:

Powder River and Carter Counties can be justly proud of the record made by their financial institutions during the several years... when almost every other county in the state had one or more bank failures. There is no question but that will the united support of the entire community that the people of Powder River county... will be able to point with pride at the record being made by their local

⁸⁵ "Farmers Have Larger Deposits," *Powder River County Examiner*, October 23, 1925, p. A1.

⁸⁶ "Montana Banks Reported To Be Good," *Powder River County Examiner*, January 15, 1926, p. A1.

⁸⁷ "Notice of Annual Meeting," *Powder River County Examiner*, January 2, 1925, p. A3.

⁸⁸ "1st National Bank Sells Assets," *Powder River County Examiner*, February 12, 1926, p. A1.

⁸⁹ "1st National Bank Sells Assets," *Powder River County Examiner*, February 12, 1926, p. A1.

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bank. The people of the community should congratulate the officers and directors... who have so successfully guided the affairs... during the period when some of the strongest failed to survive. The best wishes of all are with the Powder River County Bank for their continued success.

Nineteen twenty-seven continued the Powder River County Bank's upward protectory with accolades that included:⁹⁰

It is doubtful if there is another country bank in the state of Montana that can show as steady and healthy a growth as the Powder River County bank.

The people of southeastern Montana can be justly proud of the fine record made by their bank and with the list of substantial stockholders and strong directorate with which it is favored there is no question that it will continue as one of the outstanding country banks of the state and in addition should merit the patronage and support of the entire southeastern corner of Montana.

One way the institution attracted and kept customers occurred through the building's maintenance, which promoted an outward sense of confidence and success. To this end, the bank received a new coat of paint in 1927.⁹¹ The next year, in early 1928, the bank again spruced up its exterior by hanging a new clock on the corner of the building. Electricity lit the clock allowing it "to be seen day or night."⁹² Clock installation occurred around the same time the bank celebrated its tenth anniversary, a period of significant growth of the institution and important to the community and surrounding area:

from a small country bank to one of the outstanding country banks of the state with resources of over \$400,000 and its remarkable growth has been a marvel to the big bankers both in the east and west.⁹³

A great deal of credit from this entire section of the state went to the bank's directors as "through their efforts and management... the bank's solvency was kept unquestioned during all the hard times that the people and banks of this state experienced."⁹⁴

So many banks were forced to close their doors through the extension of questionable credits to their depositors and it took these communities to get over the effects of (undecipherable), and it is very fortunate that this community was not (undecipherable) to experience such a catastrophe.⁹⁵

⁹⁰ Powder River Bank Makes Fine Showing," *Powder River County Examiner*, January 7, 1927, p. A1.

⁹¹ "14 Years After," *Powder River County Examiner*, June 27, 1941, p. A4.

⁹² "A Town Clock," *Powder River County Examiner*, February 17, 1928, p. A1.

⁹³ "Broadus Bank To Celebrate Birthday Soon," *Powder River County Examiner*, January 18, 1929, p. A1.

⁹⁴ "Broadus Bank To Celebrate Birthday Soon," *Powder River County Examiner*, January 18, 1929, p. A1.

⁹⁵ "Broadus Bank To Celebrate Birthday Soon," *Powder River County Examiner*, January 18, 1929, p. A1.

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September of 1929 found the bank promoting its services, specifically its checking accounts. The advertisement noted in a somewhat chastising manner, "if you will stop to think of the many advantages... you will readily determine you (sic) foolish to be without it."⁹⁶ Softening its language, the advertisement continued, "you will find this bank a most pleasing place to do business."

Advocating the benefits of renting a safe deposit box held in the vault, the bank didn't shy from using scare tactics, printing a calamitous fictional scenario of one who resisted placing their money in a bank:

He didn't know, of course, that fire was going to strike his home, that there wouldn't be time to save from the flames the securities and valuable papers that lay neatly hidden in the tin box at the back of his desk. He had thought his fortune was safe, - and it nearly killed him to see it reduced to a shapeless handful of ashes and charred scraps of paper.... The tragedy of loss by fire well theft need never be visited on you if your valuables are in a private box in one modern Safe Deposit Vault. Our Vault was built to provide protection against just such hazards...⁹⁷

The year 1930 witnessed a high point in the bank's operation reporting "a healthy growth with more depositors than ever before," allowing the "bank to be... in a better position than ever to give further service to the community."⁹⁸ Although poor weather curtailed full attendance of the meeting, "most of the stock was represented." Nineteen-thirty agriculture bolstered deposits with "returns from the sale of alfalfa seed... coming into the Powder River County Bank at the rate of \$2,000 to \$3,000 a day."⁹⁹ Further assisting the agricultural and stock businesses of the area, the bank noted "more than \$10,000 in veterans loans" with the "money... all gone into circulation here and mostly... used to finance ranch operations."¹⁰⁰

The bank briefly sold in December of 1930 to the First Bank Stock Corporation of Minneapolis, though all the directors, including Heidel remained. The ownership change proved short-lived as four years later, in December of 1934, the bank returned to its original ownership.¹⁰¹

The Powder River County Bank stayed abreast of technological developments in the financial sector to better serve their customers. This included the installation of "a new posting machine made by the Burroughs company... the latest thing made by that company. The machine is almost human in its operation, and bookkeeping in all its ramifications is now just a matter of

⁹⁶ Advertisement, *Powder River County Examiner*, September 6, 1929, p. A5.

⁹⁷ Advertisement, *Powder River County Examiner*, February 12, 1932, p. A8.

⁹⁸ "Bank Elects Officers For Another Year," *Powder River County Examiner*, January 17, 1930, p. A1.

⁹⁹ "What They Say," *Powder River County Examiner*, September 29, 1930, p. A1.

¹⁰⁰ "Puts Much Money Into Circulation," *Powder River County Examiner*, April 17, 1931, p. A1.

¹⁰¹ "Local Bank Was Founded in 1919," *Powder River County Examiner*, January 22, 1954, p. 1.

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pressing a key and the work is done.¹⁰² Other improvements, if not a direct benefit to customers than a move to make the building more attractive, included replastering and redecorating the "banking room."¹⁰³ In 1936, the Powder River County Bank received some of the first telephone lines installed in the town, bringing an ease of communication with other financial institution not previously experienced.¹⁰⁴

Federal mandates arrived in 1933 with the passage of the Glass-Steagall Act that severed investment banking from commercial banking and created the Federal Deposit Insurance Corporation.¹⁰⁵ Passage of this Act directly sprang from the tumult of the Great Depression. The Act's passage, "among other things guarantees bank deposits to certain limits."¹⁰⁶ The Powder River County Bank advertised their association with the Federal Reserve System by 1920 and with the Federal Deposit Insurance Corporation after passage of the Act.

By July of 1937, the Powder River County Bank began offering the sale of hail insurance, logical for an area whose weather events extended beyond heavy rains and flooding.¹⁰⁷ The sale of hail insurance proved prescient as the Powder River County Bank reported numerous filings in the county in July of 1939 from storms that "caused considerable damage to the growing crops."¹⁰⁸ Illustrating the fickle nature of weather, the Powder River County Bank announced no losses claimed for the year 1955 for the bank's hail policy holders.¹⁰⁹

Bank updates occurred in 1938 when contractor John Rogge remodeled the bank portion of the building by lowering the counters to allow customers to view the interior of the banking space.¹¹⁰ Rogge proved to be a busy man and a jack-of-all-trades as only a few months later he and his son repaired the sidewalks fronting the bank replacing the glass lights with solid concrete.¹¹¹

The success of the Powder River County Bank and its service to the denizens of the area was highlighted in 1939 as the bank counted 2,042 loans made that year illustrating the institution's "aim... to render every form of community service possible... to... Southeastern Montana in their efforts toward community building."¹¹²

¹⁰² "Install New Machine," *Powder River County Examiner*, February 21, 1930, p. A1.

¹⁰³ "Improve Banking Room," *Powder River County Examiner*, June 5, 1931, p. A1.

¹⁰⁴ "New Telephone Lines Get Going," *Powder River County Examiner*, October 2, 1936, p. A1.

¹⁰⁵ Julie Maues, "Banking Act of 1933 (Glass-Steagall), Federal Reserve History, found at <https://www.federalreservehistory.org/essays/glass-steagall-act#:~:text=The%20Glass%2DSteagall%20Act%20effectively,Roosevelt%20in%20June%201933,> accessed October 17, 2025.

¹⁰⁶ "State Bank of Terry Increases Capital," *Terry Tribune*, July 27, 1933, p. 1.

¹⁰⁷ Advertisement, *Powder River County Examiner*, July 2, 1937, p. A8.

¹⁰⁸ "Eleven Losses Were Reported From Hail," *Powder River County Examiner*, July 14, 1939, p. A1.

¹⁰⁹ "Hail Damage Light, Few Losses Reported," *Powder River County Examiner*, July 15, 1955, p. 5.

¹¹⁰ "Remodels Bank Fixtures," *Powder River County Examiner*, April 15, 1938, p. A1.

¹¹¹ "Broadus Briefs," *Powder River County Examiner*, November 18, 1938, p. A8.

¹¹² Advertisement, *Powder River County Examiner*, February 2, 1940, p. A5.

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After years of dedicated service to the Powder River County Bank, Montana Governor Sam Ford appointed A.W. Heidel as a member of the Montana Highway Commission in 1943.¹¹³ This represented only the start of Mr. Heidel's recognition in the financial sector. Heidel's tenure at the bank elevated him to other positions, such as the president of the Group II of the Montana Bankers Association.¹¹⁴ In 1951, he received notice of his election as a director of the Helena Federal Reserve Bank.¹¹⁵ He served his six-year term retiring from the Federal Reserve in 1958.¹¹⁶

In 1943, the bank became associated with the Emergency Crop and Feed Loan arm of the Farm Credit Administration.¹¹⁷ Through this association, the Powder River County Bank offered loans "to farmers for the production of war crops and of regular cash, feed and soil conservation crops, and for livestock feeding," with loan security via a "1st lien on the crops to be financed or the livestock to be fed." The bank provided farmers and ranchers assistance filling out the application.

Turning the page to 1944 found the Powder River County Bank celebrating 25 years of operation.¹¹⁸ Celebrations proved muted with festivities highlighted by bank sponsorship of a war bond drawing for kids under 18 years of age.

The Powder River County Bank promoted its local bona fides.¹¹⁹ In 1946, it highlighted the election of Donald Heidle as a Board of Directors' member. At the time of his election, Donald served in the military but his roots to the area ran deep: "he is truly a native son, having been born in Powder River County, graduating from the local grade and high school and spending considerable time in the employ of the bank after his graduation." The bank continued: the election of President E. Lee Wilson, "also a native son... born and raised in what is now Powder River County," three employees also born and raised in the county, and three directors, though not born and raised in the county served the business interests and the bank for over 25 years each.

Services provided to the community increased over time, and by 1949, by the bank offered "American Express Travelers Checks—the safest, most convenient way to protect travel and pocket cash."¹²⁰ The bank further advised that "there's no safer place than your own safe deposit box" in the bank's vault.

¹¹³ "Heidel Appointed to Highway Commission," *Powder River County Examiner*, July 16, 1943, p. A1.

¹¹⁴ "Broadus Briefs," *Powder River County Examiner*, May 13, 1949, p. A8.

¹¹⁵ "Heidel Named Bank Director," *Powder River County Examiner*, December 28, 1951, p. 1.

¹¹⁶ "Bank Deposits Show Increase," *Powder River County Examiner*, January 3, 1958, p. 2.

¹¹⁷ "Local Bank Will Make Seed Loans," *Powder River County Examiner*, February 5, 1943, p. A1.

¹¹⁸ "Celebrates Its 25th Anniversary," *Powder River County Examiner*, April 21, 1944, p. A1.

¹¹⁹ "A Truly Local Bank," *Powder River County Examiner*, January 18, 1946, p. A8.

¹²⁰ Advertisement, *Powder River County Examiner*, June 17, 1949, p. A8.

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Physical changes to the Powder River County Bank building occurred in late 1949 as the bank requested a permit to “build a ten foot addition to the rear of the bank building to house permanent record vaults in the basement, rest rooms on the first floor and a kitchen for the Masonic lodge room on the second floor.”¹²¹ This addition remains on the building.

Emphasizing the importance of the Powder River County Bank to the town of Broadus and county, in 1954, *the Powder River County Examiner* extolled: “During the years that the bank has been in operation it has made a steady growth through bad times and good times and today it is recognized as one of the outstanding banking institutions in Montana. The bank has resources of over \$2,500,000.¹²² The article noted A.W. Heidel’s significance to the bank’s operation and his impressive tenure, continuing with the bank since it opened its doors. Heidel reportedly turned down an offer to manage and receive controlling stock in the First National Bank in Miles City, a much larger town, after the closure of three other banks in that town in the early 1920s. During the “national bank holiday of 1933... most of the banks in the nation were closed tight but a few were allowed to advance amounts of their money to their depositors during the holiday and the local bank was one of those so favored.” Further accolades arrived in 1959 with “word... from the American Bankers Association, that this pioneer Powder River financial institution showed a fine gain of 29 places” in 1958 of banks.¹²³ The *Powder River County Examiner* noted: “The Powder River County Bank has played an important part in the progress of this county and is to be congratulated for achieving this fine recognition.”

In December of 1954, the Powder River County Bank teamed with the local Ford dealership to promote automobile loans.¹²⁴ The advertisement declared that with a loan from the bank, “you’ll believe in Santa Claus when you see the new features you get in a ’55 Ford... an array of new features that puts old Santa to shame... new body styles... fresh colors... exclusive interior trims...Trigger-Torque Power,” all available with a loan from the bank.

As the population of Broadus and Powder River County grew in the 1950s, efforts transpired to assist new arrivals with the task of finding housing. The Lions Club spearheaded gathering information of available locations for rent to make a move to the area easier. The list was held at the Powder River County Bank to view.¹²⁵

In 1956, the Powder River County Bank addressed an array of maintenance and improvements needs.¹²⁶ Projects included “the installation of an air conditioning system, a complete rewiring and new lighting fixtures and re-arrangement of the bank fixtures... to better utilize much needed space.” Additional work entailed closure of the north wall windows, installation of

¹²¹ “Two Council Grants Two Building Permits,” *Powder River County Examiner*, August 12, 1949, p. A1.

¹²² “Local Bank Was Founded in 1919,” *Powder River County Examiner*, January 22, 1954, p. 1.

¹²³ “Powder River County Bank Gains In Rank,” *Powder River County Examiner*, April 10, 1959, p. 1.

¹²⁴ Advertisement, *Powder River County Examiner*, December 17, 1954, p. 2.

¹²⁵ “Head-Lions,” *Powder River County Examiner*, April 30, 1954, p. 3.

¹²⁶ “PR Bank Makes Needed Repairs,” *Powder River County Examiner*, May 18, 1956, p. 1.

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more lighting, and “a new coat of paint applied both inside and out.” The old fixtures found new use in “the Examiner office... located in the basement of the bank building.” Only two years passed before the bank received another fresh coat of paint.¹²⁷

Oil lease revenue from the surrounding area wound its way into the Powder River County Bank in the mid-1950s.¹²⁸ Such deposits fueled strong yearly-reviews, including that from June of 1955 to June of 1956; that period documented 56 new leases and revenue of \$157,226.48. Robust reports of the bank’s financial standing continued for years illustrated by that of 1958 “when the total resources of the bank reached a new high in the history of the bank on December 17 when the resources were \$3,573,927.15. Of this amount, the deposits totaled \$3,353,013.02.”¹²⁹

The bank seldom missed an opportunity for self-promotion.¹³⁰ In June of 1957, the *Powder River County Examiner* printed a photo of an area farm “seed-thrashing crew” in the midst of harvesting alfalfa. The photo illustrated the hard work of local Powder River County farms and farmers of the time. Below the description of the image, appeared “The Powder River County Bank, faithfully serving ranchers and farmers in the County for many years, sponsored this picture.”

Another exterior change, albeit minor, occurred to the bank building in 1957.¹³¹ “After nearly forty years, the stairway leading to the office of the *Powder River County Examiner*” was “enclosed thanks to the Powder River County Bank and the great artificer Willard Helm. The job being completed, we have little cause to worry about rain down our necks or busted bones from sliding down the icy steps.” Fearing the possibility of “busted bones” from a lack of protection from the weather for almost 40 years clearly highlights the difference in litigation rates from 1957 to the present.

Powder River County Bank—More Than a Bank—Community Support

Benefits of the Powder River County Bank extended far beyond services it provided as a financial institution. As the singular financial institution in Broadus, the bank made itself available to the public for a variety of educationally based visits and events. It hosted numerous school tours through the years, educating students and faculty about “learning how the banking business is carried on.”¹³² These field trips continued into the 1950s and were often combined with a tour of the *Powder River County Examiner*, which continued to operate from the basement of the bank building.¹³³

¹²⁷ “New Paint Brightens Park Avenue in Town,” *Powder River County Examiner*, July 11, 1958, p. 1.

¹²⁸ “Oh Yeah,” *Powder River County Examiner*, June 1, 1956, p. 4.

¹²⁹ “Bank Deposits Show Increase,” *Powder River County Examiner*, January 3, 1958, p. 2.

¹³⁰ “Seed Thrashing Time,” *Powder River County Examiner*, June 28, 1957, p. 2.

¹³¹ “Ripples On The Powder River,” *Powder River County Examiner*, November 1, 1957, p. 4.

¹³² “High School,” *Powder River County Examiner*, February 24, 1922, p. 1.

¹³³ “Big Powder School Field Trip Saturday,” *Powder River County Examiner*, May 6, 1955, p. 6; “Bottles School Visits Broadus on Field Trip,” *Powder River County Examiner*, May 27, 1955, p. 6.

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Other roles assumed by the Powder River County Bank included acting as executor for the estates of nearby property owners.¹³⁴ It served as an agent to accept real estate offers for surrounding property, as a locale to send bids for construction work across the town, and as a repository for county funds.¹³⁵ The bank held petitions for voters' signatures, tickets for purchase for local events, and accepted money from donations to use to drill a well at the nearby Bruce Cemetery.¹³⁶ It displayed prizes for local drawings and accepted donations for charity drives, such as the one established for the Cancer Society in 1951.¹³⁷

The Powder River County Bank proved a community asset through heavy sponsorship of local events and activities. Their community support ranged from the "successful roundup... in the fall to funding the printing two years of results by the "Northern Montana experiment station" regarding the best choice of hay to feed cattle in the winter.¹³⁸ In 1934, the bank along with other local businesses sponsored prizes for the Broadus Business Men's Association.¹³⁹

The bank strongly supported 4-H clubs. It stepped up to pay half of the expenses of a 4-H delegate to attend the club convention in Bozeman in 1940, routinely donated to 4-H groups toward the purchase of pins commemorating ones' dedication to a 4-H group, and commonly purchased beef from 4-H club members.¹⁴⁰ In 1942, "as a means of furthering the 4-H Club Baby Beef project in Powder River county the Powder River County Bank" financed "the purchase of calves for any boy or girl, 4-H club age" who wished "to enroll in this project and not having suitable calves available in the home herd."¹⁴¹ The project represented "the only enterprise"

¹³⁴ "Notice To Creditors," *Powder River County Examiner*, October 22, 1926, p. A8; "Notice To Creditors," *Powder River County Examiner*, April 22, 1927, p. A4, "Notice Of Sale Of Real Estate At Private Sale," *Powder River County Examiner*, March 9, 1928, p. A4.

¹³⁵ "Notice Of Sale Of Real Estate At Private Sale," *Powder River County Examiner*, September 7, 1928, p. A5; "Call For Bids," *Powder River County Examiner*, June 6, 1930, p. A5; "Commissioners Proceedings," *Powder River County Examiner*, October 25, 1935, p. A5; Classified Ad, *Powder River County Examiner*, July 4, 1958, p. 8; Advertisement, *Powder River County Examiner*, October 3, 1958, p. A5; "Commissioners Proceedings," *Powder River County Examiner*, October 24, 1941, p. A5; "Commissioners Proceedings," *Powder River County Examiner*, April 22, 1949, p. A5; "Bargain Bulletins," *Powder River County Examiner*, September 14, 1951, p. 8.

¹³⁶ "Petitions Ready For Signature Liquor Law," *Powder River County Examiner*, March 26, 1937, p. A1; "Ladies In Retirement Tuesday," *Powder River County Examiner*, July 29, 1955, p. 1; "Meeting Held At Boyes To Discuss Cemetery Care," *Powder River County Examiner*, June 29, 1956, p. 2.

¹³⁷ "Annual Cancer Drive Started," *Powder River County Examiner*, April 6, 1951, p. 1; "Shrine Club Saddle Given to Al Pikkula," *Powder River County Examiner*, May 1, 1952, p. 1.

¹³⁸ "Good Calves From Straw," *Powder River County Examiner*, November 29, 1929, p. A4; No title, *Powder River County Examiner*, October 29, 1926, p. A1.

¹³⁹ Advertisement, *Powder River County Examiner*, March 9, 1934, p. A5.

¹⁴⁰ "Amick Heading Committee For Swimming Pool," *Powder River County Examiner*, May 10, 1940, p. A1; "Pin Awards For 4-H Club Youth," *Powder River County Examiner*, January 2, 1942, p. A8; "Ashland Youth Won 1st Prize," *Powder River County Examiner*, September 7, 1951, p. 1; "Club Calf Sale Was Successful," *Powder River County Examiner*, August 28, 1953, p. 1; "Thelma Burley's Calf Brought 49c," *Powder River County Examiner*, September 4, 1953, p. 3.

¹⁴¹ "4-H Club Boys or Girls Wishing to Enroll in Baby Beef Project Should Make Necessary Arrangement Soon," *Powder River County Examiner*, October 23, 1942, p. A1.

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that allowed 4-H members “some chance of profit within a reasonable length of time, along with the livestock experience.” Girls and boys between the ages of 10 and 21 from the county could participate with the interested party registering with A.W. Heidel at the Powder River County Bank.

Sponsorship of local activities and events continued for decades. It proved a reliable contributor to prizes at the Powder River County fair and in 1931, donated \$5.00 to the winner of the “best market pig, any breed.”¹⁴² During World War II, the bank funded awards for essays concerning the War.¹⁴³ Along with other businesses, the Powder River County Bank brought good cheer to the downtown area during the Christmas season with “tasty holiday decorations.”¹⁴⁴ The bank’s support of Christmas activities continued into the late 1950s as it served refreshments in the meeting room after Broadus’ annual Christmas tree lighting ceremony and carols.¹⁴⁵

Powder River County Bank—More Than a Bank—A Place to Gather or Work

The basement level of the bank building with all of its associated pitfalls during periods of rain highlighted above, served as the home of the *Powder River County Examiner* for decades commencing upon the bank opening its doors and extending beyond the institution’s relocation in 1961.

The building’s completion brought immediate use by the local population. The second story hosted a variety of meetings and events, one of the first being “the regular Chamber of Commerce meeting, held for the first time in a large room adapted for the purpose in the second story.”¹⁴⁶ Chamber meetings continued in this location for many years.¹⁴⁷

Religious gatherings also occurred in the second story of the building witnessed by the sermon of Reverend Kelts from Columbus, Montana, who preached “his last sermon” in Broadus at the “central hall over the Powder River County bank.”¹⁴⁸ Different groups referred to the second story bank building room differently noted by the Community Congregational Church of Broadus that referred to it as “the church hall,” a place where they moved an organ for church and Sunday School services.¹⁴⁹ Use of the upper story by the church continued for several years and included “perhaps the largest crowd ever in attendance at a church service in Broadus... over the Powder River County bank.”¹⁵⁰

¹⁴² “Premiums For The Big County Fair,” *Powder River County Examiner*, August 11, 1922, p. 1; “Special Prizes Are Given By Broadus Firms,” *Powder River County Examiner*, September 25, 1931, p. A1.

¹⁴³ “School Pupils Won War Stamp,” *Powder River County Examiner*, December 10, 1943, p. A1.

¹⁴⁴ “Christmas Decorations,” *Powder River County Examiner*, December 18, 1931, p. A1.

¹⁴⁵ “To Again Light The Christmas Tree,” *Powder River County Examiner*, December 4, 1959, p. 1.

¹⁴⁶ “Save Exhibits For County Fair,” *Powder River County Examiner*, July 23, 1920, p. 1.

¹⁴⁷ “Local Briefs,” *Powder River County Examiner*, June 3, 1921, p. 6.

¹⁴⁸ “Permanent Minister Coming To Broadus,” *Powder River County Examiner*, July 30, 1920, p. 1.

¹⁴⁹ “Broadus Church Making Progress,” *Powder River County Examiner*, September 24, 1920, p. 1.

¹⁵⁰ “Church Interest On The Rise,” *Powder River County Examiner*, January 21, 1921, p. 1; “Church News,” *Powder River County Examiner*, May 20, 1921, p. 1.

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"Moving picture shows" soon appeared in town with the second story of the Powder River County Bank hosting the event with the space often referred to as the "town hall."¹⁵¹

Fraternal orders regularly gathered in the meeting room of the Powder River County Bank. The Masons established the first lodge in Powder River County in the bank and held an oversized presence in terms of use of the upper story, with meetings occurring the first and third Tuesdays of every month.¹⁵² In October of 1921, "an occasion of jubilation in Masonic fraternal circles" transpired as a meeting to "officially institute Powder River Lodge No. 135... will be held in the Masonic quarters over the Powder River County bank and will be open only to Master Masons."¹⁵³ Use of the upper floor by the Masons proved so significant that in 1928, renovation work began on the upper story of the bank building as workmen tore out the partitions "so that the Masons and Eastern Stars can have the entire second floor of the building for their lodge room. For some time, the Masons have realized that their quarters have been too small for their growing membership, and have decided to enlarge."¹⁵⁴ The plans included removing the upstairs hallway and also two office rooms.

The Lions Club routinely used the upper story meeting room; the meeting in February of 1956 welcomed Eugene Morgan, the manager of the Tongue River Electric Cooperative who discussed the proposed street lighting system for Broadus and potential issues that required attention prior to installation.¹⁵⁵

Broadus High School found occasion to use the second floor of the Powder River County Bank. In 1921, the school received \$300 worth of laboratory equipment; the school apparently lacked space to use the new equipment and instead fitted up "the rear room of... the bank... as the place for experiments until other arrangements" were made.¹⁵⁶ Following the science bent of the high school, the bank's community service extended to displaying "fossils... that unquestionably were marine inhabitants of a salt water sea or ocean" found in Powder River County shale.¹⁵⁷ Other displays hosted by the bank included crops, such as onions "that could not be beat on any man's country, and alfalfa samples."¹⁵⁸

¹⁵¹ "Broadus Roundup Assured Success," *Powder River County Examiner*, August 27, 1920, p. 1.

¹⁵² "Masonic Lodge Established Here," *Powder River County Examiner*, October 1, 1920, p. 1.

¹⁵³ "Grand Master of A.F. & M. Here Saturday," *Powder River County Examiner*, October 21, 1921, p. 1.

¹⁵⁴ "14 Years After," *Powder River County Examiner*, April 3, 1942, p. A4.

¹⁵⁵ "Eugene Morgan Talks Turkey To Lions Club," *Powder River County Examiner*, February 24, 1956, p. 1.

¹⁵⁶ "Laboratory Equipment For High School Received," *Powder River County Examiner*, March 25, 1921, p. 1.

¹⁵⁷ "Sea Water Fossils Found On Crow Creek," *Powder River County Examiner*, April 29, 1921, p. 1.

¹⁵⁸ "More County Products Exhibited," *Powder River County Examiner*, October 9, 1925, p. A1; "Bermuda Onions Successfully Raised," *Powder River County Examiner*, October 21, 1927, p. A1; "Nice Alfalfa Sample," *Powder River County Examiner*, October 11, 1935, p. A8.

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Other groups to hold meetings within the confines of the building included the Broadus Volunteer Fire Department who in 1937 agreed to sponsor a "WPA project for the construction of ten fire cisterns" with the materials costs "borne by the fire department."¹⁵⁹ The Broadus Country Club held their annual gathering in June of 1939 in the bank's meeting room in preparation for the upcoming summer season; the club set a fee of \$5.00 to play the course.¹⁶⁰ By 1932, the Red Cross regularly used the bank's meeting room.¹⁶¹

The upper floor also found great use by groups who met less regularly, yet needed a larger space for their gatherings. Such a meeting occurred when the meeting hall "was filled to capacity" in August of 1921 for a "Powder River County Taxpayers" gathering. Concerns regarding the county's tax and land assessment and their relation to a county "indebtedness" were discussed with ideas provided to balance the budget.¹⁶²

Schemes for a successful July 4th celebration hatched in the "back room of the Powder River County bank" for the 1935 festivities.¹⁶³ Plans included a picnic, baseball game, show, and "bigger and better fire works... for a display... that youngsters and oldsters alike... to see a pyrotechnic display."

The possibility of the United States entering the war in Europe found local groups around the nation begin planning for mobilization. One such group was the Powder River County Board of the Montana Preparedness and Defense Commission.¹⁶⁴ The board assembled in the meeting room of the Powder River County Bank in 1941 where they instructed secretary Claude Anderson to write to all of the post offices in Powder River County "asking for their cooperation in the registering of all male citizens who were not registered in the draft or who do not have social security numbers." The entry of the country into the War triggered the Red Cross to immediately send out a call to raise \$50,000,000 for relief purposes, with Powder River County earmarked to raise \$500.¹⁶⁵ The Powder River County Bank served as one location to accept fund contributions. By the middle of 1942, the *Powder River Examiner* chastised Powder River County for "lagging far behind in the month of July toward reaching its goal in the purchase of U.S. War bonds," a sum that now rose to \$6,200 per month for the county.¹⁶⁶ The paper's chastisement apparently worked as the county exceeded its goal by \$5.75 with the Powder River County Bank selling \$6,205.75 worth of bonds by the end of the month.¹⁶⁷ Continued success selling bonds allowed the county the opportunity to name a bomber; Mr. Heidel

¹⁵⁹ "Annual Fire Dept. Meeting is Held," *Powder River County Examiner*, February 19, 1937, p. A1.

¹⁶⁰ "Williams Again Golf Club Head," *Powder River County Examiner*, May 26, 1939, p. A1.

¹⁶¹ "Red Cross Meeting," *Powder River County Examiner*, September 2, 1932, p. A8.

¹⁶² "Taxpayers Hold Indignation Meet," *Powder River County Examiner*, August 12, 1921, p. 1.

¹⁶³ "Committee Is Lining Up for Big Celebration," *Powder River County Examiner*, June 7, 1935, p. A1.

¹⁶⁴ "Local Defense Board Met Here Wednesday," *Powder River County Examiner*, November 7, 1941, p. A8.

¹⁶⁵ "Red Cross War Relief Fund Drive Started in This County on Monday Will Make Effort to Complete Drive by Christmas," *Powder River County Examiner*, December 19, 1941, p. A1.

¹⁶⁶ "Powder River County Bond Sales Are Poor," *Powder River County Examiner*, July 24, 1942, p. A1.

¹⁶⁷ "Powder River County Over Quota in July," *Powder River County Examiner*, August 7, 1942, p. A1.

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proffered the name, "Powder River." In December of 1943, the Powder River County Bank and its employees alone contributed \$50.00 to the cause.¹⁶⁸

The bank made the most of the opportunity to alert the public of their contribution to the War effort, literally titling their advertisement in the *Powder River County Examiner*, "Our Contribution."¹⁶⁹

Our Contribution

The Powder River County Bank, like all other banks in the United States, are lending all facilities available to the government to help the war effort without any compensation whatsoever. The officers and employes (*sic*) of this bank are devoting considerable time at the bank's expense to the sale of war bonds and helping in numerous other ways to help bring the war to a successful conclusion. We are happy to do what we can and continue to contribute both time and money toward this end.

In 1959, the bank meeting rooms hosted a post-meeting gathering of the Wool Growers Association.¹⁷⁰

Time For New Building

By 1960, the Powder River County Bank and the Northern Pacific railroad represented the two largest county taxpayers with the bank holding the prize as the major payer.¹⁷¹

The turn of the decade into the 1960s ushered in the plan for a new and larger bank building with the contract let in September of the year.¹⁷² An increased volume of business and customers necessitated a new building to afford "the finest in banking facilities." The bank stated the new location "three blocks west of the Lawrence Thomspon residence... will feature drive-in banking." Plans for the 1920 bank remained uncertain. The Powder River County Bank announced their grand opening for the new building May of 1961 with "work... all but finished with only minor touching up to be completed."¹⁷³ Despite the grand opening slated for May 6th, "vaults and what not" were not removed from the original building until that time.¹⁷⁴ The Powder River County Bank's move to the new building resulted in the sole occupant of the

¹⁶⁸ "3 More Weeks of War Fund Drive," *Powder River County Examiner*, December 10, 1943, p. A4.

¹⁶⁹ Advertisement, *Powder River County Examiner*, November 27, 1942, p. A5.

¹⁷⁰ "Wool Growers Meeting Planned," *Powder River County Examiner*, March 13, 1959, p. 4.

¹⁷¹ "NP Railroad is Second Largest Taxpayer in County; Bank is Largest," *Powder River County Examiner*, December 23, 1960, p. 1.

¹⁷² "To Build New Bank," *Powder River County Examiner*, September 9, 1960, p. 1; "Architects Drawing New Powder River County Bank," *Powder River County Examiner*, October 7, 1960, p. 1.

¹⁷³ "Grand Opening New Bank Sat. May 6th," *Powder River County Examiner*, April 28, 1961, p. 1.

¹⁷⁴ "A Busy Day In Broadus," *Powder River County Examiner*, May 5, 1961, p. 4.

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original building being the *Powder River County Examiner*.¹⁷⁵ In June of 1961, the bank sold the original Powder River County Bank building to Step Holt of Reliable Drug.¹⁷⁶

Architectural Significance

Although the name of the architect who designed the Powder River County Bank is lost to history, building the 1920 bank proved a significant Broadus event with the *Powder River County Examiner* referring to its construction as “notable.”

Some physical changes over time have resulted in a diminishment of the bank’s physical integrity, though it continues to solidly represent two-part commercial block displaying Western Commercial styling.

Two-part commercial block

Two-part commercial blocks represent one of the most common forms of small to moderate sized commercial buildings in the United States. These buildings display rectangular floorplans, often of great length, one to four stories, and can be free-standing or attached. Exterior horizontal separation highlights differences in interior use when multi-story. Constructions of two or more stories generally hosted businesses or stores in the lower floor with the upper floors dedicated to office space, lodging accommodations, or meeting rooms, a model illustrated historically by the Powder River County Bank. Two-part commercial blocks were built using a variety of materials including concrete, limestone, or brick; the Powder River County Bank building, however, is wood frame clad with lap siding.

Western Commercial style

Architecturally, Western Commercial storefronts often display flat/gently sloping roofs hidden by a parapet, an aesthetic on full display on the Powder River County Bank, highlighted by the handsome parapet. The style often promotes central recessed entries flanked by large plate glass windows and transom lights across the entrance with display windows lighting the interior. The Powder River County Bank differs from this model and instead displays an offset entry balanced by paired oversized fixed lights to the north that occupy the original single window opening. The two-window lower façade presentation fails to exactly replicate the original design but sympathetically fills the original historic opening.

Upper story elements common to the style included a variety of openings that could display segmental, round, or flat arches, the latter represented in the Powder River County Bank building. A symmetrical upper elevation façade highlighted by window opening placement remains for Powder River County Bank as does symmetrical window openings placement in the rear (west) addition upper story. The south and north elevations hold smaller window openings, except for one fixed light with side casements in the north wall (a change from the

¹⁷⁵ “Use For Old Bank Building Not Known,” *Powder River County Examiner*, May 5, 1961, p. 6.

¹⁷⁶ “Step Holt Buys Old Bank Building,” *Powder River County Examiner*, June 23, 1961, p. 1.

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original historic presentation that occurred in 1968). The upper story window openings' alignment on all walls creates a strong sense of horizontality to the simple building.¹⁷⁷

The style tends toward low volume ornamentation, a feature displayed on the Powder River County Bank, where Neoclassical decorative elements concentrate around the façade entry that displays its own entablature with dentilled cornice. Neoclassical attributes may include one to two-and-a-half story elevations, general symmetry with balanced facades and layouts that provides "a sense of calm and order," simplicity in form and color avoiding unnecessary ornamentation, flatter shading and lighting due to reduced projections and recesses, the use of round arches, flatter bas-relief elements, a balance of geometric shapes and straight lines, decorative surrounds on doorways, side-lights and transoms, and the use of double-hung window units (often in a variety of window configurations). Entries often feature pediments and triangular gables. Columns may appear in the style.¹⁷⁸ The Powder River County Bank displays many of these elements, albeit, generally associated with the entry. The entry features engaged single-panel, square, wood pilasters that flank the opening surmounted by simple stepped square capitals.

Summary

The Powder River County Bank's importance to Broadus and Powder River County included both its banking role and service outside its financial purview. The bank literally grew with the community almost since its inception. The building's main purpose related to the operation of the Powder River County Bank, its primary significance,. However, the building's basement also hosted for decades the only newspaper in town, *the Powder River County Examiner*. Additionally, groups of all stripes regularly and continuously used the upper story meeting rooms since the building's construction. Befitting its central location in the small rural town, the Powder River County Bank building stands represents a large early Broadus construction effort. It remains an anchor building to the small community, especially its senior population. Its simplicity reflects the early construction of the town.

¹⁷⁷ The discussion on the western commercial architectural style is drawn primarily from two historic architectural contexts: Mary McCormick, *Downtown Bismarck Historic District National Register of Historic Places Nomination*, 2000, on file, North Dakota State Historic Preservation Office, Bismarck, ND; also City of Pine Island, Minnesota "Survey of Historic Buildings: Historic Context" at http://cc.pineislandmn.com/downloads/survey_of_historic_buildingshistoric_context.doc.

¹⁷⁸ Indiana Department of Natural Resources, *Neo-Classical Revival Style*, <https://www.in.gov/dnr/historic-preservation/learn-about-topics/buildings-and-bridges/architectural-styles/neo-classical-revival-style/#:~:text=The%20Neo%2DClassical%20Revival%20style%20is%20identified%20by%20its%20use,projecting%20from%20the%20main%20structure>, accessed April 4, 2023; Architectural Course.org, "Neoclassical Architecture: Characteristics, History, and Modern Influence," <https://www.architecturecourses.org/learn/neoclassical-architecture>, accessed January 13, 2025.

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Additional Historic Context

Banking History in Montana

Established during the Civil War by the National Currency Act of 1863 and the National Banking Act of 1864, the National Banking system was founded to issue currency to fund the government and finance the war. Reorganization of banks occurred during Montana's territorial years, often in smaller developing towns; a year after Montana statehood, 1890, the number of National Banks tallied twenty-six. Formation of state-regulated banking 10 years later in 1900, resulted in the operation of 21 national banks, 35 state chartered banks, and 20 private banks.¹⁷⁹

The 1887 Act Concerning Banks and Banking necessitated that all state-chartered banks report on their condition to the Territorial Auditor, a function assumed by the State Examiner's office in 1895; sound in theory, the office lacked any enforcement teeth regarding the regulations. Banking law compliance proved mostly voluntary with the result that private banks operated almost entirely unregulated. National bank regulations substantially differed from state-sanctioned banks; whereas state banks in Montana were approved to use real estate as loan security, prior to 1913, national banks were forbidden from to do so. "Many small commercial banks - state, national, and private - established in Montana created a fiercely competitive system" during this free-wheeling formative period.¹⁸⁰

Formation of the Federal Reserve System occurred in 1913, seven years prior to the opening of the Powder River County Bank; a year after the bank's opening, 1921, the Federal Reserve opened a branch of the Federal Reserve Bank of Minneapolis in Helena, Montana, expediting access to money and the formation of new banks. In 1921, banks operating in Montana counted 57 national banks, 179 state banks, and 25 private banks.¹⁸¹

In 1915, the State Department of Banking became a distinct body under the Act Regulating the Business of Banking; however, the Act left the State Examiner in charge, as ex-officio Superintendent of Banks. The law established regulations on bank operations, including that private banks not operate outside of state regulation, enforceable with through penalties. The law required any irregularities with a bank's capital identified by the Superintendent of Banks be forwarded to the bank's stockholders to make good on their liability, equal to the par value

¹⁷⁹ Bill Skidmore, *Treasure State Treasury: Montana Banks, Bankers, and Banking, 1864-1984* (Helena: Montana Bankers Association, 1985).

¹⁸⁰ 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.

¹⁸¹ 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.

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of their stock. Insufficient liability or the refusal of stockholders to satisfy their liability triggered 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 with the goal to collect its assets. Collections could span many years and yielded varying results with success rates ranging from a low of four percent to a high of 100 percent.

By 1920, the number of banks operating in Montana jumped to 428 from 252 in 1910. The strong economic years, however, ended quickly and by 1924, a severe decline occurred associated by severe drought that began in 1918, and the end of WWI, which further deflated the economy. The two events spelled a reckoning for Montana as its rural population plunged. The loss of population and economic downturn made Montana's banking industry quite vulnerable: "This period has been one long dripping tunnel – a veritable nightmare. Each day brought new disasters." From 1920 to 1926, Montana experienced 214 bank closures, though the Powder River County Bank was not one of them.¹⁸²

Although the majority of the banks that failed operated in eastern Montana, the Powder River County Bank continued to provide services to its customers not only through this period of drastic bank closures, 1920-1926, but it also survived subsequent recessions and the Great Depression. The bank emerged though this period and continued to operate in the same building until it moved to larger quarters in 1961.

¹⁸² 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; 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.

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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 an acre

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

- | | |
|------------------------|------------------------|
| 1. Latitude: 45.444450 | Longitude: -105.409110 |
| 2. Latitude: 45.444450 | Longitude: -105.408540 |
| 3. Latitude: 45.444360 | Longitude: -105.408530 |
| 4. Latitude: 45.444360 | Longitude: -105.409100 |

Center point of Powder River County Bank= Latitude: 45.444410 Longitude: -105.408670

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

Powder River County Bank

Name of Property

Powder River County, MT

County and State

The property includes the 1920 Powder River County Bank and a nonhistoric shed (latitudes/longitudes presented above). The property lies at the southwest corner of the intersection of Park Avenue and Wilson Street West. See attached map Section 9 page 52; reference to the aerial view map confirms this boundary. The legal location of the property per the Montana Cadastral is "1920 BROADUS ORIGINAL TOWNSITE, S34, T04 S, R51 E, BLOCK 004, Lot 001." The property can be found on the Broadus 7.5' quadrangle map.

Boundary Justification (Explain why the boundaries were selected.)

The property encompasses the historic Powder River County Bank and a single shed, both within the property boundary defined by the Montana Cadastral.

11. Form Prepared By

name/title: John Boughton
organization: Montana State Historic Preservation Office
street & number: 225 North Roberts, P.O. Box 201201
city or town: Helena state: MT zip code: 59620
e-mail: jboughton@mt.gov
telephone: (406) 444-3647
date: May 2026

Owner Information (per Cadastral):

Owner info: AMSDEN LLC
PO BOX 1 BROADUS, MT 59317-0001

According to Cadastral, remodeled in 1993.

Powder River County Bank
Name of Property

Powder River County, MT
County and State

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. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property:

City or Vicinity:

County:

State:

Photographer:

Date Photographed:

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

1 of ____.

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.

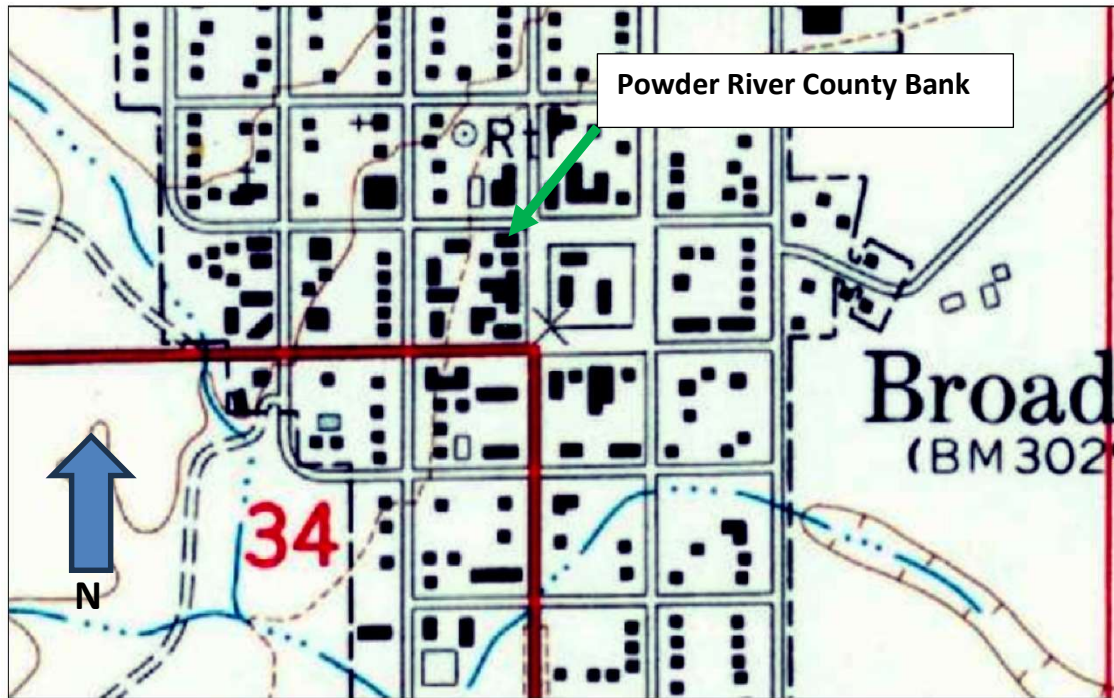
Powder River County Bank

Name of Property

Powder River County, MT

County and State

Additional Documentation—Maps



● ————— ● = 1/4 mile

Map created using the Digital Atlas May 12, 2026
<http://msl.mt.gov/GIS/Atlas>

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

Topographic Map Showing Location of Powder River County Bank

Powder River County Bank
Name of Property

Powder River County, MT
County and State



● ————— ● = 400 ft.

Map created using the Digital Atlas May 12, 2026
<http://msl.mt.gov/GIS/Atlas>

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

Aerial Showing Location of Powder River County Bank

Powder River County Bank

Name of Property

Powder River County, MT

County and State



● ——— ● = 130 ft.

Map created using the Digital Atlas May 13, 2026
<http://msl.mt.gov/GIS/Atlas>

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

Aerial Image of Powder River County Bank, T04S, R51E S34, with boundary

- | | |
|------------------------|------------------------|
| 1. Latitude: 45.444450 | Longitude: -105.409110 |
| 2. Latitude: 45.444450 | Longitude: -105.408540 |
| 3. Latitude: 45.444360 | Longitude: -105.408530 |
| 4. Latitude: 45.444360 | Longitude: -105.409100 |

Powder River County Bank

Name of Property

Powder River County, MT

County and State

Historic Images



Powder River County Bank in background, 1919. View to the north-northwest. Photographer unknown.



Powder River County Bank, 1919. View to the southwest. Photographer unknown.

Powder River County Bank

Name of Property

Powder River County, MT
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Powder River County Bank, right side of image, 1920. View to the northwest. Photographer unknown.

Powder River County Bank
Name of Property

Powder River County, MT
County and State



Powder River County Bank, circa 1940s. View to the west. Photographer unknown.

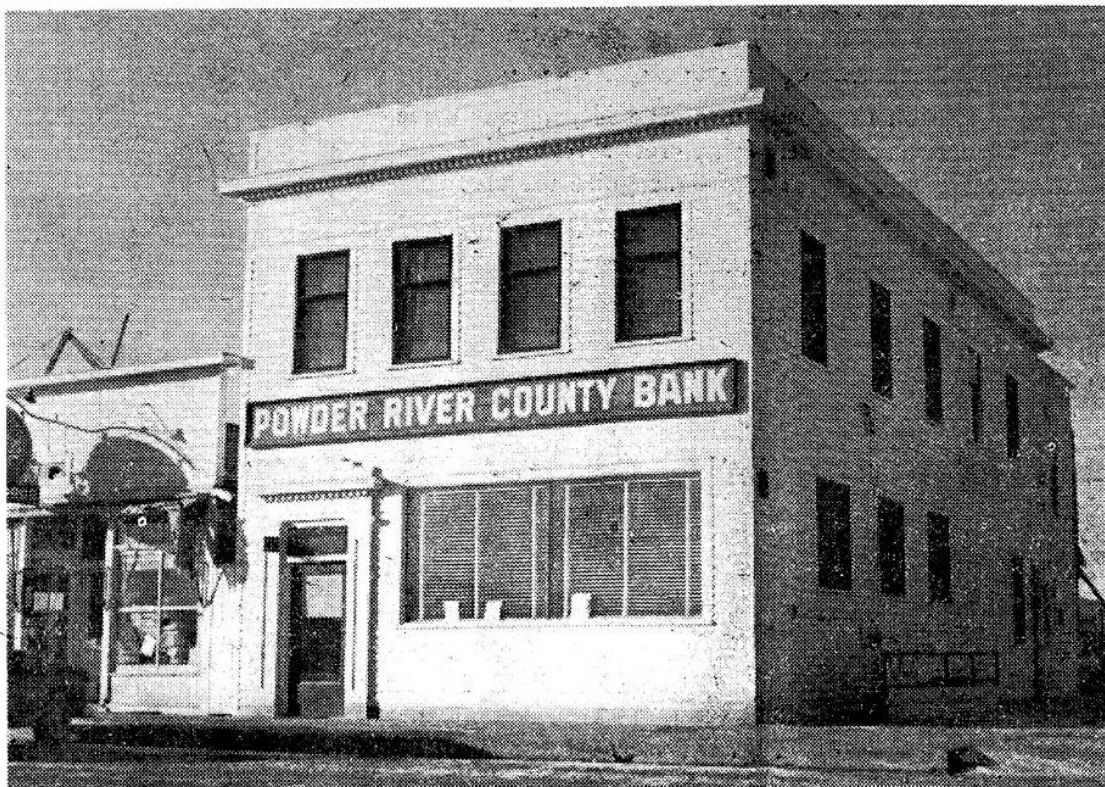
Powder River County Bank

Name of Property

Powder River County, MT

County and State

Pioneer Powder River County Bank Building



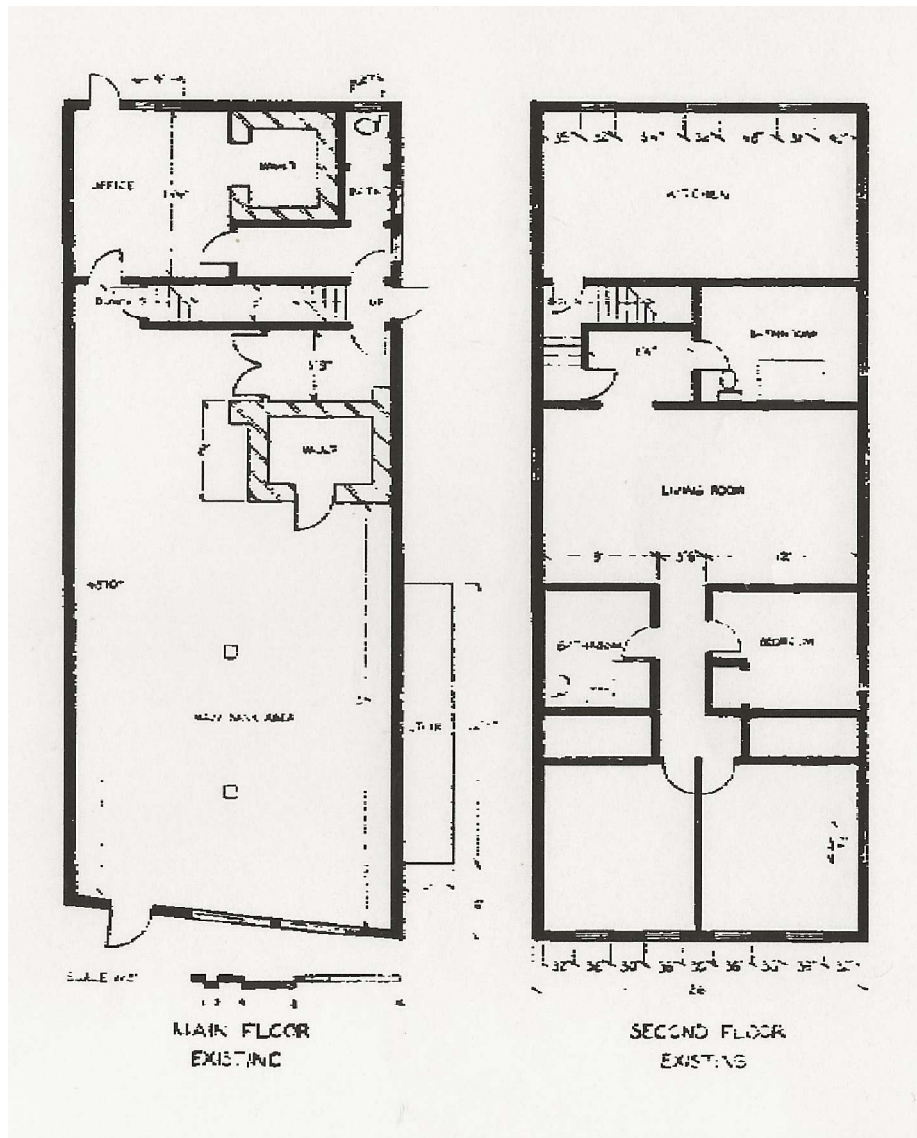
The two story bank building at the corner of Park ave. and Wilson st. in Broadus was built in 1920 the second year of the bank's existence. A two story addition to the bank was built in the winter of 1949-1950. The bank occupies the first floor of the building while the second floor has been leased to the Masonic lodge for many years. Originally the second floor was divided into offices. The basement of the building is occupied by the Powder River County Examiner, location of the newspaper office since the building was built.

Powder River County Bank, 1955. View to the west. *Powder River County Examiner*, 1955.

Powder River County Bank
Name of Property

Powder River County, MT
County and State

Floorplans



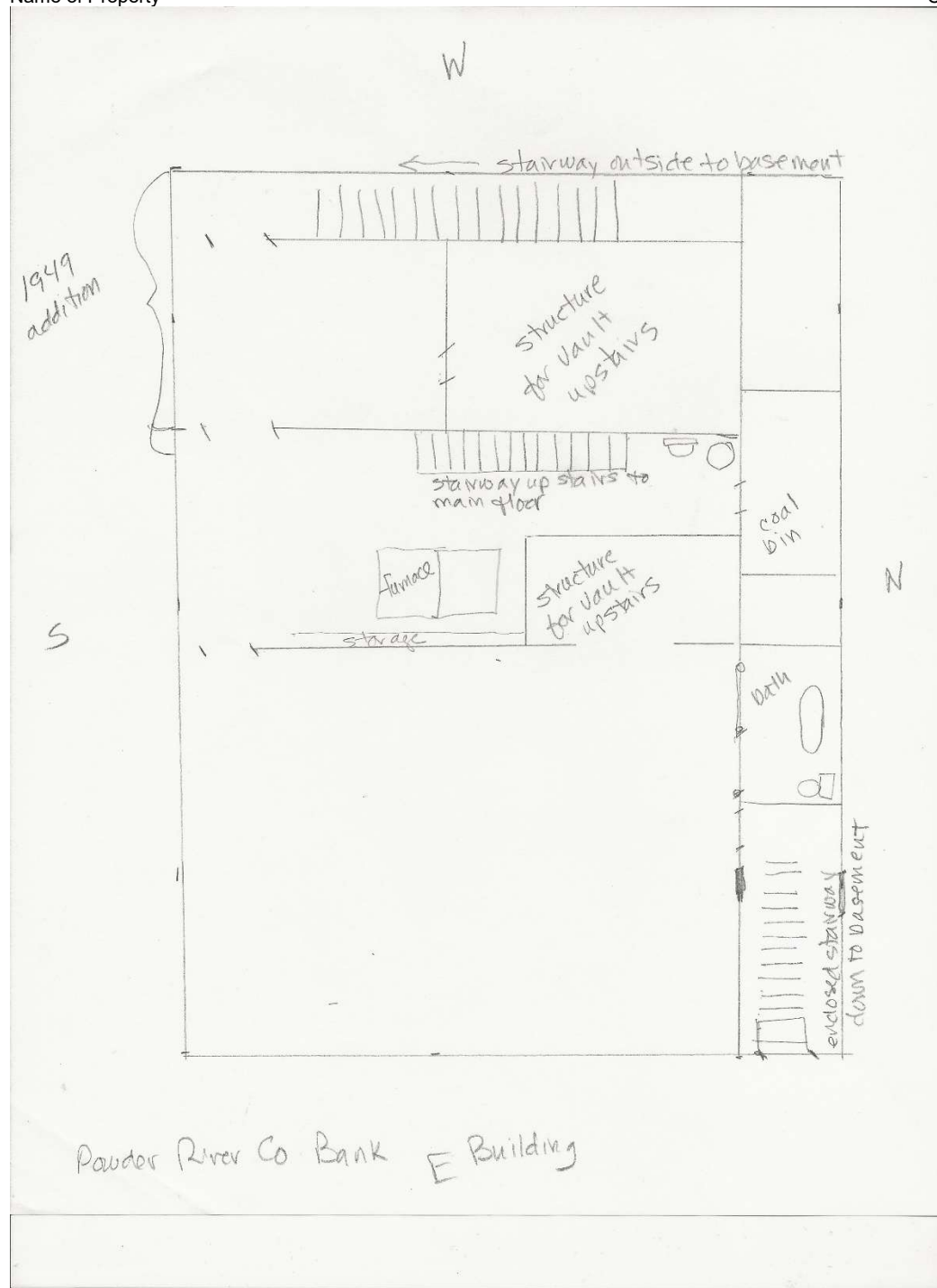
Ground floor and second story floorplans of Powder River County Bank

Powder River County Bank

Name of Property

Powder River County, MT

County and State



Basement floorplan of Powder River County Bank

Powder River County Bank
Name of Property

Powder River County, MT
County and State

Photographs

Photo Log

All Photographs

Name of Property: Powder River County Bank

City or Vicinity: Broadus

County: Prairie County State: Montana

Photographer: Julie Riley

Date Photographed: March 2026



MT_PowderRiverCounty_0001: Powder River County Bank, east elevation, view to the west

Powder River County Bank

Name of Property

Powder River County, MT

County and State



MT_PowderRiverCounty_0002: Powder River County Bank, east and north elevations, view to the southwest

Powder River County Bank
Name of Property

Powder River County, MT
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MT_PowderRiverCounty_0003: Powder River County Bank, north elevation, view to the south

Powder River County Bank
Name of Property

Powder River County, MT
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MT_PowderRiverCounty_0004: Powder River County Bank, east and south elevations, view to the northwest

Powder River County Bank

Name of Property

Powder River County, MT

County and State



MT_PowderRiverCounty_0005: Powder River County Bank, west and south elevations, view to the northwest

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0006: Powder River County Bank, west elevation, view to the east

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0007: Powder River County Bank, ground floor interior, view to the east

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0008: Powder River County Bank, ground floor interior, view to the west

Powder River County Bank
Name of Property

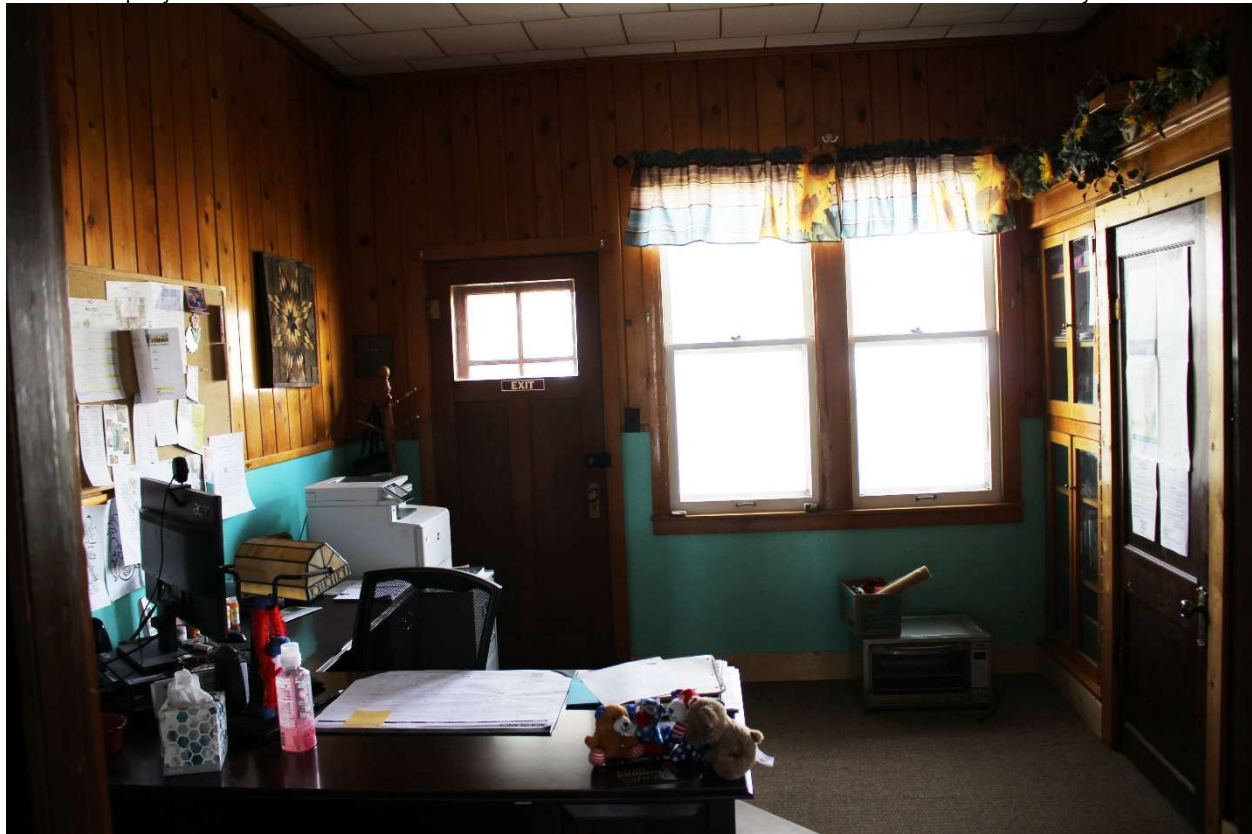
Powder River County, MT
County and State



MT_PowderRiverCounty_0009: Powder River County Bank, ground floor interior, office door and restroom entry, view to the northwest

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0010: Powder River County Bank, ground floor interior office, view to the west

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0011: Powder River County Bank, second story interior, view to the west

Powder River County Bank
Name of Property

Powder River County, MT
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MT_PowderRiverCounty_0012: Powder River County Bank, second story interior, kitchen area, view to the north

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0013: Powder River County Bank, second story interior, office, view to the southeast

Powder River County Bank
Name of Property

Powder River County, MT
County and State



**MT_PowderRiverCounty_0014: Powder River County Bank, second story interior, hallway,
view to the west**

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0015: Powder River County Bank, second story interior, living room, view to the southwest

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0016: Powder River County Bank, basement interior, view to the southwest ???

Powder River County Bank
Name of Property

Powder River County, MT
County and State



MT_PowderRiverCounty_0017: Powder River County Bank, basement interior, what exactly is
this???
view to the southwest ???