

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. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

1. Name of Property

historic name First National Bank of Gilbert

other names/site number _____

2. Location

street & number 2 North Broadway N/A not for publication

city or town Gilbert N/A vicinity

state Minnesota code MN county St. Louis code 137 zip code 55741

3. State/Federal Agency Certification

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

I hereby certify that this ___ 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 ___ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide ___ local

Signature of certifying official/Title _____ Date _____

Minnesota Historical Society
State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official _____ Date _____

Title _____ State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

___ entered in the National Register ___ determined eligible for the National Register

___ determined not eligible for the National Register ___ removed from the National Register

___ other (explain:) _____

Signature of the Keeper _____ Date of Action _____

First National Bank of Gilbert

St. Louis County,
Minnesota
County and State

Name of Property

5. Classification

Ownership of Property
(Check as many boxes as apply.)

Category of Property
(Check only **one** box.)

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

- private
- public - Local
- public - State
- public - Federal

- building(s)
- district
- site
- structure
- object

Contributing	Noncontributing	
1		buildings
		district
		site
		structure
		object
1		Total

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

Number of contributing resources previously listed in the National Register

N/A

N/A

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE: financial institution

Current Functions
(Enter categories from instructions.)

COMMERCE: financial institution

7. Description

Architectural Classification
(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY

REVIVALS: Classical Revival

Materials
(Enter categories from instructions.)

foundation: STONE

walls: BRICK; STONE

roof: SYNTHETICS/Rubber

other:

First National Bank of Gilbert

St. Louis County,
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Name of Property

Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

This nominated property consists of one contributing resource, a bank building. The building is located in the northeastern Minnesota community of Gilbert. More precisely, the building is adjacent to the northwest side of North Broadway, at the roadway's intersection with Iowa Avenue, near the southwest end of the town's commercial area. It is a two-story rectangular building with a basement and flat roof. A rather narrow edifice, the Classical Revival-style building has a drive through at its northwest rear. Completed in 1993, the drive through appears almost like an original part of the building.

Narrative Description

(see continuation sheets)

DRAFT

First National Bank of Gilbert

St. Louis County,
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Name of Property

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.

Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1920-1956

Significant Dates

1920

Criteria Considerations

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

Property is:

- 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.

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Architect: A. Moorman and Company, St. Paul

Architect: Architectural Resources, Hibbing

Period of Significance (justification)

The period of significance reflects the year the First National Bank of Gilbert was completed, 1920, and continues through 1956, when Alfred Hoel, the president of the bank, retired.

Criteria Considerations (explanation, if necessary)

Statement of Significance Summary (Provide a summary that includes level of significance and applicable criteria).

First National Bank of Gilbert

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The First National Bank of Gilbert in Gilbert, Minnesota, in the northeastern section of the state is eligible for listing in the National Register of Historic Places under Criterion A for its local significance in the area of Commerce. It also is eligible for the National Register under Criterion C for its local significance in the area of Architecture. The bank relates to the Minnesota statewide contexts “Minnesota’s Iron Ore Industry, 1880s-1945”; “Railroads and Agricultural Development, 1870-1940”; and “Northern Minnesota Lumbering, 1870-1930s.” The bank’s period of significance is 1920-1956.

Completed in 1920, the First National Bank of Gilbert was an important bank to farmers in a region known principally for iron ore mining. The bank provided capital to local farms, which allowed them to initiate or expand agricultural operations, but the bank also sponsored agricultural societies in an effort to generate a sounder agricultural base in the area. Additionally, the First National Bank of Gilbert survived the economic turmoil of the 1920s and the early 1930s, a period that saw the collapse of more than one out of every two banks in Minnesota. This demonstration of competent management and stable fiscal policy during a tumultuous period instilled confidence in an anxious public. The Multiple Property Documentation Form “Banks of Minnesota, 1853-1960” notes that “to a substantial degree, the importance of a bank to its community or region is determined by whether or not the bank survived the economic turmoil of the 1920s and 1930s.”

The bank also is a fine local example of Classical Revival architecture. Although many banks across Minnesota adopted the architecture, most were rather simple expressions of the style. A bit of corbelling at the roofline, dentiling, or modest pilasters is conventional for early-twentieth-century Classical Revival-style banks in small towns. Less common are colossal columns, large pilasters, and massive entablature, elements that boldly express the architecture. The Classical Revival architecture of the First National Bank of Gilbert is a bold expression of the style, distinguishing it from most other small town banks. “Banks of Minnesota, 1853-1960,” states that such architectural distinction is a requirement for listing a bank in the National Register under Criterion C. While the First National Bank of Gilbert has undergone some physical change over the past nine decades, the bank continues to reflect its period of significance. One of the most visually-impressive buildings constructed during Gilbert’s early years, the First National Bank is the most distinctive commercial building standing in Gilbert today.

Narrative Statement of Significance

(see continuation sheets)

First National Bank of Gilbert

St. Louis County,
Minnesota
County and State

Name of Property

e. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

(see continuation sheets)

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: First National Bank of Gilbert, Gilbert, Minnesota

Historic Resources Survey Number (if assigned): SL-GLC-012

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St. Louis County,
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e. Geographical Data

Acreage of Property Less than on acre

(Do not include previously listed resource acreage.)

UTM References

(Place additional UTM references on a continuation sheet.)

1	<u>15</u>	<u>540156</u>	<u>5259511</u>	3	<u></u>	<u></u>	<u></u>
	Zone	Easting	Northing		Zone	Easting	Northing
2	<u></u>	<u></u>	<u></u>	4	<u></u>	<u></u>	<u></u>
	Zone	Easting	Northing		Zone	Easting	Northing

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

The nominated property occupies Lot 1 of Block 9 of the Original Townsite of Gilbert.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the entire city lot that has historically been associated with the property.

11. Form Prepared By

name/title Denis P. Gardner
organization N/A date September 2011
street & number 12583 72nd Avenue NE telephone 218-246-2958
city or town Deer River state MN zip code 56636
e-mail denispgardner@yahoo.com

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.
A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

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Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: First National Bank of Gilbert
City or Vicinity: Gilbert
County: St. Louis **State:** Minnesota
Photographer: Denis P. Gardner
Date Photographed: April 13, 2011
Location of Original Digital Files: The Minnesota State Historic Preservation Office and the author each have copies of the digital photograph files

Description of Photograph(s) and number:

- Photo No. 1** (MN_St. Louis County_First National Bank of Gilbert_0001)
Southeast facade and southwest side, view to north
- Photo No. 2** (MN_St. Louis County_First National Bank of Gilbert_0002)
Southeast facade, view to northwest
- Photo No. 3** (MN_St. Louis County_First National Bank of Gilbert_0003)
Southwest side and northwest rear, view to east
- Photo No. 4** (MN_St. Louis County_First National Bank of Gilbert_0004)
Inside banking hall, view to northwest
- Photo No. 5** (MN_St. Louis County_First National Bank of Gilbert_0005)
Mural on northeast wall, view to north
- Photo No. 6** (MN_St. Louis County_First National Bank of Gilbert_0006)
Inside banking hall, mezzanine level, view to northwest

Property Owner:

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

name _____
street & number _____ telephone _____
city or town _____ state _____ zip code _____

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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First National Bank of Gilbert

Name of Property

St. Louis County, Minnesota

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Name of multiple listing (if applicable)

Narrative Description

Completed in 1920, the First National Bank of Gilbert occupies a prominent downtown corner location in the community of Gilbert, a St. Louis County town less than ten miles southeast of Virginia and roughly sixty miles north-northwest of Duluth, Minnesota's principal metropolitan area in the northeastern section of the state. More precisely, the First National Bank of Gilbert edges the northwest side of North Broadway, at the roadway's intersection with Iowa Avenue (Photo No. 1). Designed by A. Moorman and Company of St. Paul, the Classical Revival-style bank is a narrow, rectangular building with a basement and a flat roof. A parapet edges the roof at the facade and the two sides.¹

The First National Bank of Gilbert is roughly ninety feet long and twenty-five feet wide, although originally the bank was about seventy-five feet long. The northwest rear of the building recedes into the earth, a result of the oblique topography (the landscape slopes downward toward North Broadway at this part of the city). The building's walls are formed of structural tiles faced largely in dark-colored brick, although the northeast side features buff-colored brick. The building's southeast facade is robustly decorated in Classical Revival detailing made of Bedford stone (Photo No. 2). This bold detailing makes the bank the most architecturally distinctive building in downtown Gilbert. Two colossal, engaged columns and two large pilasters dominate the facade. Both the engaged columns and the pilasters feature details common to classical columns, although the elements of the engaged columns are somewhat more defined. Each engaged column is composed of a squared dado, upon which rests a rounded base. The base blends with the column shaft, which is crowned with a rounded and decorative capital. The engaged columns and pilasters support a heavy-looking entablature. The entablature features a well-defined architrave, frieze, and cornice. "FIRST NATIONAL BANK" is prominently carved into the frieze. A motif resembling an acanthus scroll adorns either side of the name. The cornice immediately above is accented with dentils.

An abbreviated flight of granite stairs leads to the southeast facade's main entrance opening (Photo No. 2). The opening is shielded by a glass and metal door. A handsome surround of pilasters and entablature embrace the opening. The entablature's frieze is decorated with an acanthus motif. A pediment tops the entablature.

Besides the entrance opening, the southeast facade is pierced by five window openings, one at either side of the entrance opening and three in the upper part of the wall (Photo No. 2). The two openings at either side of the entrance hold one-over-one, double-hung sash. The three openings in the upper part of the wall are filled with fixed sash. Two of the upper windows hold a single light, while the third, which marks the center of the wall, holds two lights. The wall space between the lower and upper windows is ornamented with a motif in the form of a fruit festoon. A non-original clock extends a short distance

¹ This description is based on a site visit by the author on April 13, 2011, as well as architectural drawings of the bank building in possession of the bank. Conversations with the president of the bank, Cathleen Uhan, also contributed to this description.

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from the upper part of the facade. It is composed of a dial face and minute and hour hands. It seems appropriate to the early-twentieth-century look of the bank.

In 1993, the northwest rear of the First National Bank of Gilbert was extended about fifteen feet to provide interior space for operation of a drive through, a banking component that is largely a necessity in the modern era (Photo No. 3). Fortunately, the bank's owners maintained the classical theme of the building. The owners contracted with Architectural Resources of Hibbing, Minnesota, a firm that designed the drive through to appear almost as if it was an original part of the bank. A canopy extends from the rear wall over two drive-through lanes. The canopy resembles a large classical entablature, with dentils edging the cornice. The entablature is supported at the southeast by the rear wall of the bank and at the northwest by two classical columns, both of which help to divide the drive-through lanes. Although the material used to construct the columns and entablature is not the same as that used for the classical elements at the facade, visually they appear much the same. Additionally, the color of the brick employed to face the rear addition does not precisely match the color of the face brick from the original bank construction. Still, it is very close.

The drive-through wall (the rear wall of the bank) is marked by two windows, one somewhat larger than the other (Photo No. 3). Bank tellers communicate to patrons from behind these windows.

The bank's southwest side is much more detailed than its northeast side (Photo No. 1 and No. 3). In fact, the northeast side is an unadorned buff-colored wall. A relatively small single-story building is contiguous with this wall. The building houses the local post office.

The southwest side of the bank is dominated mostly by two rows of window openings (Photo No. 1 and No. 3). The window openings are slightly recessed within the wall. The bottom row of openings hold one-over-one, double-hung-sash windows, while pivot windows fill the top row. Both rows of windows match the profile of the windows that have historically marked this wall. Canvas awnings shade the top row of windows. All of the southwest side's window openings have brick sills made of rowlocks. The wall space between each top window opening and its corresponding bottom window opening is accented with a motif. The decoration is a recessed, rectangular panel resembling a herringbone that is punctuated at its center by a diamond. Interestingly, when the building was extended for the drive through, the architect maintained the motif theme, adding it to the new section of wall. Although the pattern is not precisely the same, it is very close.

Two pedestrian openings also are located in the bank's southwest side, both toward the rear of the building (Photo No. 3). The opening nearest the rear of the building was part of the drive-through addition. It holds a glass and metal door. Rounded pilasters edge the opening, rising above the entrance to visually support the drive-through canopy/entablature, which is made to appear as if it extends several feet along the upper part of the southwest side. A pediment is situated above the entrance opening, between the rounded pilasters. The second pedestrian opening is located about a dozen feet to the southeast and appears to function as an emergency exit. Although this exit is within a section of wall that

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was part of the bank's original construction, the exit itself was not part of that earliest construction. It seems likely that this exit was installed at a later date as a safety measure. In essence, a lower-level window opening was modified for the emergency exit. A heavy metal door edged by a sidelight shields the exit.

The interior of the bank is accessed chiefly through the main entrance at the southeast facade (Photo No. 2). The bank's interior is essentially a long rectangle that has been subdivided. A glass vestibule with a tile floor and an acoustical tile ceiling greets patrons immediately upon entrance. The vestibule opens into the banking hall (Photo No. 4), also known as the public lobby. The lobby is at the northeast side of the interior. The southwest side of the interior is dominated by a long teller partition and several teller windows. Office space also is located behind the teller partition. Further to the northwest, beyond the lobby and teller/office space, is the vault, as well as a safety deposit room. Additional office space and a lavatory are located even farther to the northwest, at the rear of the building. The bank's basement is accessible from this part of the interior.

The bank's interior features a high ceiling and a tile floor matching the floor of the vestibule (Photo No. 4). However, the ceiling in the teller and office space is low, a result of a non-original mezzanine that holds second-floor offices and the boardroom. The operating area for the drive through at the rear of the building is also accessible from this mezzanine level. Most of the low ceiling behind the teller partition is sheathed in acoustical tile matching that found in the vestibule. Recessed lighting marks different areas of this ceiling. The floor behind the teller partition is carpeted.

Horizontal beams formed of basswood crisscross the high ceiling and are most apparent in the lobby, although the beams are still visible over the mezzanine, which is enclosed largely by plate glass within wood framing (Photo No. 6). A decorative feature rather than a structural feature, these beams are composed in a manner that makes each one appear like a classical-looking cornice on an entablature. The bank's interior is further decorated by a white Italian marble wainscot on the northeast wall of the lobby (Photo No. 4). The baseboard of this wall is made of Levanto, a somewhat reddish-colored Italian marble. White Italian marble adorns the teller partition as well, although the partition also is partly composed of wood matching the framing of the mezzanine. Teller partition baseboards also are Levanto. One of the most interesting aesthetic features of the bank's interior is the large mural at the uppermost part of the lobby's northeast wall (Photo No. 5). The colorful mural depicts the Schley Mine near Gilbert. Below this, and just above the wall's marble wainscot, are two fanciful sconces, both Mediterranean in nature (Photo No. 4). In contrast to the lobby's ornamented northeast wall, the southwest wall, behind the teller partition, is relatively plain and is marked in several locations by windows overlooking Iowa Avenue.

The bank's vault and safety deposit room to the northwest are divided from the lobby by a waist-high wood and glass partition that matches the look of the mezzanine (Photo No. 4). The northeast wall near the vault and safety deposit room also features a white Italian marble wainscot and Levanto base. Both the vault and the safety deposit room are protected by exceptionally thick and heavy metal doors with

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robust locking mechanisms. Within the vault is the bank’s earliest safe, a large and heavy barrel-shaped structure. An electronic siren is situated above the vault and above the safety deposit room. The office space to the northwest, largely hidden from the lobby and teller area, looks much like a modern office, with a dropped ceiling, fluorescent lighting, carpeted floor, desks, shelving, and office equipment. The nearby lavatory has a dropped ceiling, fluorescent lighting, and a tile floor.

The bank’s second floor, or mezzanine, is accessed via an open stairwell with carpeted stairs that is located in the east corner of the interior, adjacent to the northeast side of the vestibule and immediately off of the lobby. The mezzanine can also be gained by a stairwell near the northwest rear of the interior, close to the lavatory and the stairs that descend to the basement. As earlier noted, the mezzanine is occupied by offices and the boardroom, all open to view behind the mezzanine’s glass partition (Photo No. 6). The drive-through teller work space at the rear of the building’s second floor, above the first-floor office space at the northwest end of the building, is modern looking, with a dropped ceiling, fluorescent lighting, carpeting, desks, cash drawers, computers, etc.

The basement reveals the bank’s stone foundation. It is not a dank and dark basement, however, but a tidy basement partitioned into a few different spaces. Some spaces are used for storage, while the main space is a staffroom. The basement has a dropped ceiling and fluorescent lighting. Interestingly, the vault space of the former First State Bank of Gilbert, a financial enterprise located at the corner of North Broadway and Iowa Avenue prior to the First National Bank of Gilbert, is still a component of the basement. A heavy metal door covers the opening to the vault. The vault no longer secures currency or other financial assets but instead is used for records storage.

Historic Integrity

The bank retains integrity of location, design, setting, materials, feeling, and association, although integrity of workmanship is less apparent. Integrity of workmanship implies the efforts of a craftsman or artisan, such as individuals that hand-carve stone rather than use a machine to carve it. It is unlikely that the construction of the First National Bank of Gilbert demanded such skill. A property need not retain all seven aspects of integrity, however; a property needs to retain most aspects of integrity.

Since the bank building in Gilbert has never been moved, its integrity of location remains intact, as does its integrity of setting. The bank was constructed on a prominent corner lot adjacent to the main street of a rural community that was mostly built during the first part of the twentieth century. Historically, it has been a constituent of a downtown commercial area. That is the setting of the building today. Additionally, alterations to the bank’s design and materials are relatively modest. The rear of the building is now occupied by a drive through. The Classical Revival aesthetic of the drive through matches exceptionally well with the building’s Classical Revival facade, both in massing and design. Clearly, the owner of the bank and the architect who designed the drive through strived to make the addition a sympathetic one. Moreover, the brick employed to build the drive through, although not precisely matching the brick used in the original construction of the building, is reasonably similar in

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color. And while the classical elements of the drive through are not made of Bedford stone like those at the facade, they closely resemble it.

Parts of the interior have been altered, but much of its historic character remains. It is not unexpected that interiors of early bank buildings change over time, for banking practice has evolved. Moreover, many banks no longer function as banks. New uses for these older buildings force changes to their interiors. The mezzanine is the most obvious change to the interior of the First National Bank, but it is composed mostly of plate glass and wood framing, which makes it somewhat less intrusive than if it was composed of opaque walls. The newer office space which was part of the construction of the drive through is beyond the lobby, hidden from public view.

Lastly, the bank's feeling and association are present, as the perception of the building remains that of an early-twentieth-century banking house.

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Narrative Statement of Significance

St. Louis County

St. Louis County is located in the northeastern part of Minnesota. The largest of the state's counties, St. Louis County encompasses more than 6,600 square miles. The county came into existence through two acts of the territorial legislature, one on March 3, 1855, and a second on March 1, 1856. The county was named for the St. Louis River, which courses through much of the region and drains into Lake Superior via the harbor at Duluth. It appears that the river was named by French Canadian Pierre Gaultier de Varennes, sieur de la Vérendrye, who explored much of Minnesota and Canada in the early 1700s. Much of the geography of St. Louis County is striking, and many today view parts of it as a welcome vacation destination. However, the history of the area is largely tied to industry. While lumbering has played a significant role in the county's past, it is iron ore mining that has most influenced the county. Iron ore pulled from Minnesota's iron ranges (the Vermilion, the Mesabi, and the Cuyuna) built much of modern America. Ultimately, the Mesabi proved the most prolific range. Iron ore mining sparked the founding of numerous northeastern Minnesota communities, including the Mesabi Iron Range town of Gilbert.²

The Community of Gilbert

Gilbert was platted by the Gilbert Townsite Company in August 1907. The townsite company was organized by a collection of men from Eveleth, all of whom recognized the iron ore mining potential in the lands surrounding the newly-platted town. Indeed, the townsite company believed that Gilbert was to blossom into a mining metropolis of sorts. At the very least, these individuals thought Gilbert would become a primary community on the Mesabi Iron Range; by the time the town was platted several nearby mines already were in operation, including the Genoa, Elba, Corsica, Pettit, and Mariska. Mining had also begun at the local Gilbert Mine. The Schley Mine, just to the south of the town of Gilbert, began shipping iron ore in 1910, two years after Gilbert was incorporated as a village.³

Gilbert's naming is somewhat muddled. *Minnesota Place Names: A Geographical Encyclopedia*, Warren Upham's well-respected historical source on the genesis of Minnesota towns, notes that the community may have been christened for prominent Duluth businessman E. A. Gilbert. However, Upham also remarks that it may have been named for Giles Gilbert, a man with substantial land interests in northern Minnesota who died but a month after the village was incorporated. Giles seems the likely recipient of the honor, for he had a stake in the nearby mine that carried his name. Moreover, a history of Gilbert that was completed in the early 1980s claims that the town was named for Giles. In any event, Gilbert had a post office by 1907. It soon also had a railroad station, thus becoming a stop on the route of the Duluth and Iron Range Railroad (D&IR), Minnesota's first iron range railroad company and a line that eventually merged with the Duluth, Missabe and Northern Railway (DM&N), the Spirit Lake

² Warren Upham, *Minnesota Place Names: A Geographical Encyclopedia* (Saint Paul: Minnesota Historical Society Press, 2001), 512; Denis P. Gardner, *Minnesota Treasures: Stories Behind the State's Historic Places* (St. Paul: Minnesota Historical Society Press, 2004), 85.

³ *Ibid.*, 523; James L. Krause and Kathie I. Krause, eds., *Those were the Days, My Friend: The History of Gilbert and Sparta* (Gilbert, Minn.: self published, 1983), 57-59.

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Transfer Railway, and the Interstate Transfer Railway to form the Duluth, Missabe and Iron Range Railway.⁴

In part, Gilbert owes its early growth to Sparta, a town located only a short distance to the south. Sparta was founded about a decade before Gilbert on a hillside overlooking Ely Lake. Like Gilbert, Sparta was a mining town. Its population almost immediately climbed to about one thousand citizens, with most of the men working in neighboring mines. Sparta featured two railroad depots, one served by the D&IR and the other served by the DM&N. Its commercial district was composed of numerous stores, such as general stores and hardware stores. It even had three candy stores, as well as a restaurant that served ice cream. It had a livery, blacksmith shop, barber shop, and bath house. It had several saloons, not only to serve the miners but also to cater to lumberjacks from the surrounding logging camps. The town's attractive churches marked the edges of the commercial district, but the most dominant building was the schoolhouse, a large and handsome wood-framed structure with a substantial bell tower punctuated with a soaring finial. By the time Gilbert was platted just up the road, Sparta was thriving. Yet, it also was at this time that the citizens of Sparta learned that their town was sitting atop a huge reserve of iron.⁵

The Oliver Mining Company, the successor to the Minnesota Iron Company, Minnesota's first major iron ore mining enterprise, purchased the property of Sparta citizens in 1907 and 1908. For the next two years Sparta residents moved their houses and businesses the short distance to Gilbert, increasing the population in the new village. Today, a community called Sparta is still located near Ely Lake, although it is a small place.⁶

In Gilbert, the first prominent commercial building erected was the Bailey Block, a two-story, three-hundred-foot-long, concrete edifice fronting on Broadway, a northeast-southwest roadway which historically has served as the town's principal thoroughfare. The Bailey Block was soon followed by many additional commercial buildings, including the La Duc Boarding House, as well as a building housing a grocery and meat market. Additional commercial buildings were erected and hosted various commercial interests, such as a livery, barber, saloon, shoe store, and hotel. Unlike the Bailey Block, the vast majority of these commercial buildings were wood framed and featured false fronts, a common architectural fashion for newly-formed towns at the beginning of the twentieth century. One of the earliest businesses established in Gilbert was the First National Bank. The bank was founded in a wood-framed building on North Broadway in 1908, the same year Gilbert incorporated as a village.⁷

⁴ Frank A. King, *The Missabe Road: The Duluth, Missabe and Iron Range Railway* (San Marino, Calif.: Golden West Books, 1972), 110; Denis P. Gardner, "Historic Architectural Assessment: Duluth and Iron Range Railroad Company Passenger Station," April 2011, available at Minnesota State Historic Preservation Office (SHPO), Minnesota Historical Society (MHS), St. Paul, 16; *Ibid.*, 523.

⁵ Krause and Krause, 4-10, 12, 14.

⁶ *Ibid.*, 15.

⁷ Walter van Brunt, ed., *Duluth and St. Louis County, Minnesota: Their Story and People* (Chicago and New York: American Historical Society, 1921), 465; *Ibid.*, 15-21.

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The Importance of Banking

Offering loans and receiving deposits is banking at its simplest. Banking also sometimes involves the issuance of banknotes that may be used as a medium of exchange. Determining currency exchange rates is a common practice in banking. When commercial and industrial activity begins taking form, banking becomes a necessity; it is at this point that individuals frequently need financial resources beyond their personal means. Moreover, money generated through these activities requires a secure repository.⁸

Because it provides needed capital, banking is vital to the survival and growth of communities; bank loans allow businesses to be founded or expanded. Put another way, capital from banks incentivizes the entrepreneur to build a hotel, the cabinet maker to enlarge his store, and the farmer to purchase a larger tractor to cultivate more land, all activities that assist in generating wealth and prosperity. Prosperity also is evident in the number, size, and styles of residences that a community hosts, the vast majority of which are a result of capital loaned by banks.⁹

Banking in Minnesota—at least banking as it is commonly recognized today—formally began with the founding of Borup and Oakes, a private bank (that is, an unregulated bank) founded in the river town of St. Paul by Charles W. Borup and Charles H. Oakes in 1853. In years prior, commercial transactions in sparsely-populated Minnesota were completed via bartering. Actually, bartering continued in much of Minnesota even after the founding of Borup and Oakes, as it took some time before many areas were settled and banking became commonplace. These early commercial transactions often took place at one of Minnesota's many trading posts managed by the American Fur Company, a trading company that supplanted the Hudson's Bay Company (a British concern) and the Northwest Company (a Canadian concern) in the 1810s. One such trading post was at Mendota at the confluence of the Mississippi and Minnesota Rivers. It was home to Henry Hastings Sibley, the regional representative of the American Fur Company and a man who became Minnesota's first governor.¹⁰

As evidenced by the location of Borup and Oakes, banking houses in Minnesota initially were established in river towns, which is unsurprising since almost all of the earliest communities were located adjacent to rivers. Only a couple of years after the establishment of Minnesota's first bank, numerous river towns featured their own banks, including St. Anthony (later Minneapolis), Winona, Mankato, St. Peter, Lanesboro, and Shakopee. In the ensuing years banks mostly spread south and west and to the extreme northwest, to the agriculturally fertile areas of Minnesota that underwent substantial settlement in the last half of the nineteenth century. Banking started in Duluth in 1869 with the founding of a private bank by Jay Cooke and Company, but the development of banking in most of northern Minnesota typically lagged its development in other areas. The initiation of logging in the 1870s and the opening of the iron ranges beginning in the 1880s increased settlement to northern Minnesota. This settlement was substantial by the turn of the twentieth century, a period when northern Minnesota

⁸ Denis P. Gardner, "Banks of Minnesota, 1853-1960," September 2011, National Register of Historic Places Multiple Property Documentation Form, available at SHPO, MHS, St. Paul, E.2.

⁹ Ibid.

¹⁰ Ibid., E.4, E.8.

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logging was peaking and the mining companies were extracting ever-increasing quantities of iron. A significant number of northern Minnesota banks were established in newly-founded towns during this turn-of-the-century era, such as the First National Bank and the First State Bank, both in the village of Gilbert.¹¹

Gilbert's Banks

In 1910, two years after the founding of the First National Bank, the village of Gilbert welcomed a state bank. The state banking system began when Minnesota became a state in 1858, only one year after a major financial panic gripped the country. Minnesota was not immune from the economic calamity. Numerous banks failed, and as they went down many lost virtually everything. The state banking system initiated by the state banking law provided for state-monitored financial houses. Private banks continued in operation, but now consumers had the choice of placing assets in either a regulated or unregulated bank. While the law had many critics, it nevertheless helped bolster the confidence of a shaken public. Only a short time later, in 1863, the federal government passed the National Bank Act, legislation providing for a system of nationally-monitored banks. Founding a bank under national laws was more stringent than creating a bank under state laws. As a result, the creation of state banks ultimately outpaced the formation of nationally-chartered banks. By mid-1894, for instance, there were 79 national banks, but there were 144 state banks. National banks comprised only thirty percent of the total number of incorporated banks in Minnesota by the beginning of the twentieth century. And yet, because it was more challenging to found a national bank rather than a state bank, many viewed national banks quite favorably. The confidence the public felt in national banks was reflected in the banking record. In 1900, sixty-three percent of all bank deposits in Minnesota were held in national banks.¹²

The First State Bank in Gilbert was located on the northwest side of North Broadway, at the roadway's intersection with Iowa Avenue, a prominent downtown location. The one-story, brick building reflected Classical Revival style, but modestly so (Figure 2).¹³ In 1912, only two years after its founding, the First State Bank was absorbed by the First National Bank. Since that time, the First National Bank has remained the only bank in Gilbert. The First National Bank moved into the First State Bank building the year the latter was absorbed.¹⁴ It also was in 1912 that Alfred Hoel joined the bank. He ultimately played a prominent role in the bank's development. He became its president in 1916, a position he retained until

¹¹ van Brunt, 185; SHPO, "Historic Context: Northern Minnesota Lumbering, 1870-1930s," undated context available at SHPO, MHS, St. Paul; *Ibid.*, E.7-E.8, E.43-E.45.

¹² Minnesota Public Examiner, *Eleventh Report (Sixth Biennial) of the Public Examiner of the State of Minnesota to the Governor for the Two Years Ending July 31, 1894* (St. Paul: Pioneer Press Company, 1895), 9, 17; Minnesota Public Examiner, *Fourteenth Report (Ninth Biennial) of the Public Examiner of the State of Minnesota to the Governor for the Two Years Ending July 31, 1900* (St. Paul: Pioneer Press Company, 1900), xix.

¹³ Ca. 1915 photographs of the bank's exterior and interior can be viewed at the Iron Range Research Center in Chisholm, Minnesota. Similar photographs are available in the historical collection of the First National Bank of Gilbert, Gilbert, Minnesota. By 1915, the bank was no longer the state bank but the national bank. Nevertheless, it was still the same building within which the state bank briefly operated. For other sources see Krause and Krause, 20-21, 31.

¹⁴ Krause and Krause, 20-21, 31.

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1956. Hoel also was president of the Miners National Bank in nearby Eveleth. He even was the president of the Western National Bank in Duluth.¹⁵

By the late 1910s, the board of directors of the First National Bank was seeking a larger building. In late January 1919, the minutes of the board note:

The Directors considered the matter of remodeling and enlarging the bank building. It was generally agreed that the present quarters are adequate for the time being, although more room could be advantageously used. However, it was admitted that a modern, substantial bank building would be a value asset and of great value in building up the bank's business and would have especial value in the event of competition.¹⁶

Alfred Hoel was charged with seeking estimates for the work and making a report at the following meeting. The board minutes of April 30, 1919, record that Hoel journeyed to St. Paul and met with A. Moorman and Company, arranging for the firm to prepare drawings and construction estimates.¹⁷ The bank soon contracted with the architect and reconstruction of the existing bank began. However, the reconstruction ultimately proved so extensive that very little of the first bank building appears to remain in the present building. The traditional classical theme of the bank was retained, although the Classical Revival architecture of the new bank was bolder than that of the earlier bank.

Classical Revival Architecture

Classicism has been popular for a long time. Even residences and commercial buildings constructed today occasionally exhibit classical details. Classicism is also evident in things other than architecture, such as furniture and fixtures. The last time classicism became especially fashionable as an architectural style, however, was around the turn of the twentieth century. It is widely accepted that this came about because of the Columbian Exposition held in Chicago in 1893, an immense fair featuring numerous buildings in classical attire. The designs of these buildings influenced the ensuing generation of architects, individuals that mostly tossed aside other design concepts in favor of the noble themes of Greece and Rome. Most of the classical-looking buildings in this country were completed within the first two decades of the twentieth century, but Classical Revival style continued into the 1920s.¹⁸

A. Moorman and Company

The managers of the First National Bank made a sound decision when picking A. Moorman and Company to complete the construction work on the bank. Through much of the twentieth century, A.

¹⁵ In 1956, Hoel's son, Raymond, became president of the First National Bank. Jerry Hoel, Raymond's son, became president of the bank in 1983, while also holding the same position at the nearby Miners National Bank in Eveleth. In 1988, Cathleen Uhan, the daughter to Raymond and granddaughter to Alfred, became president of the First National Bank. A member of the Hoel Family has now overseen the bank for nearly a century. For paragraph source see Angela Etter, "Hoel Family Carrying on the Banking Tradition," *Mesabi Daily News*, February 25, 1996.

¹⁶ "Board of Directors, Minutes," January 27, 1919, available at First National Bank of Gilbert, Gilbert, Minnesota.

¹⁷ "Board of Directors, Minutes," April 30, 1919, available at First National Bank of Gilbert, Gilbert, Minnesota.

¹⁸ Gardner, *Minnesota Treasures*, 194.

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Moorman and Company was one of the most prolific designers and builders of bank buildings in the Midwest. The enterprise began as a furniture business started by Albert A. Moorman in St. Paul in 1905. Moorman arrived in this country from Germany when only a child. He spent time as an apprentice carpenter before founding his business. In fact, he completed carpentry work on the Iowa State Capitol Building in Des Moines, Iowa, while still apprenticing. In time, Moorman's furniture company expanded to include the design of bank interiors. Eventually, the company also began designing bank exteriors. Many early banks in Iowa, Wisconsin, Missouri, Nebraska, Montana, Illinois, South Dakota, and North Dakota are Moorman banks. Many in Minnesota are as well. Examples include the First State Bank in Eagle Bend in Eagle Bend (1915), the Bank of Canby in Canby (1914), and the Farmers and Merchants Bank in New Ulm (1914). Occasionally the company constructed a bank in a major urban center, but the vast majority of its banks were raised in towns other than urban centers. Moorman banks also typically were small to moderate in size.¹⁹

During Moorman's life (he died in 1927), the architecture of almost all of the company's banks was Classical Revival or its related Beaux Arts.²⁰ The company produced lavishly-illustrated booklets of its work highlighting Classical Revival style banks that it finished in places like Sleepy Eye and Fergus Falls, Minnesota; Milwaukee and Elmwood, Wisconsin; Leeds, North Dakota; Parkersburg, Iowa; and Wahoo, Nebraska. Reconstruction of banks also was a specialty of the firm. Company booklets showcased a number of banks reconstructed to exhibit a countenance different from their original face. Examples include the Security Savings Bank in Eagle Grove, Iowa, the First National Bank in Rice Lake, Wisconsin, and the First National Bank in Park Rapids, Minnesota.²¹

The New First National Bank of Gilbert

In late July, 1919, A. Moorman and Company and the bank's managers had yet to select the brick to be used for the new bank. By October 21, 1919, the minutes of the board note that work on the building was progressing and the board expected that the bank would be finished around February of the following year. These sources suggest that major work on the building began around summer 1919. To

¹⁹ Daniel J. Hoisington, "New Ulm Commercial Historic District," May 2005, National Register of Historic Places Registration Form, available at SHPO, MHS, St. Paul, 7.44; "Moorman, Albert," undated architect information sheet, available at Northwest Architectural Archives, University of Minnesota, Minneapolis; Gardner, "Banks of Minnesota," E.35.

²⁰ In the second half of the twentieth century A. Moorman and Company erected banks reflecting a modern look. Modern architecture was oftentimes plain to the point of being stark, but occasionally a visually-interesting building was finished, such as the Hastings National Bank in Hastings, Minnesota. A product of A. Moorman and Company, the modest-sized bank, which was constructed in 1957, features a high, curved bay. Essentially, this section of the building is a flat-roofed, brick block that appears to have had a curved section carved from it. The building's main entrance rests within this curved section. The remainder of the bank is also flat-roofed, although somewhat lower and more rectangular. A ribbon of windows in this part of the bank is parceled by canted piers. For an image of the bank see "Hastings National Bank (DK-HTC-323)," July 2008, Minnesota Historic Properties Inventory Form, available at SHPO, MHS, St. Paul.

²¹ A. Moorman and Company, *Representative Examples of the Work of A. Moorman and Company in the Design, Construction, Reconstruction, and Equipment of Bank Buildings* (St. Paul: self published, 1920), and A. Moorman and Company, *Bank Buildings* (St. Paul: self published, n.d) are available at the Northwest Architectural Archives on the Minneapolis campus of the University of Minnesota.

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accommodate continued banking service during the construction, the bank erected a temporary building on Iowa Avenue.²²

The First National Bank's remodeling was substantial, as revealed by the construction contract dated June 5, 1919: "The contractor will remove the rear and front and parts of [the] side of the building and ceiling and such other portions as shall be necessary for the carrying out of the new design." The stone basement of the old bank remained, however. It appears that the walls of the basement vault remained as well, but a concrete slab floor was laid in the vault and another concrete slab was constructed as the vault's ceiling. The new bank was raised atop the old foundation, although the foundation was expanded with new concrete work. The new bank's walls were formed of structural tile faced with brick. While the contract suggested that much of the face brick from the 1908 bank would be reused, ultimately the parties decided to employ new face brick. The contractor suggested Chinchilla, a light-colored brick, or Golden Rod, which came in several shades of brown. The bank's board opted for a variation of Golden Rod.²³

The formal opening of the bank was on May 1, 1920, later than originally expected. No banking business was transacted that day. Instead, the day was one of celebration. The bank, its interior decorated in flowers, was open to viewing by the public. Souvenirs and snacks were offered visitors, while a six piece orchestra entertained. Total attendance was believed to be near one thousand people.²⁴

Although the bank's classical-looking facade was not as ostentatious as the classical-looking facade for the large Farmers and Mechanics Savings Bank in downtown Minneapolis, it nonetheless was an example of bold use of classical detailing on a bank building (Figure 3). (It is unrealistic to expect a small bank in a small northern Minnesota town to match the architecture of a major bank in a major urban center). The somewhat narrow, rectangular First National Bank featured a facade dominated by engaged, colossal columns and sizeable pilasters supporting a massive entablature with a dentiled cornice. "First National Bank" was carved into the frieze. A classical surround with pediment embraced the main entrance. Tiles decorated with festoons and acanthus marked different sections of the facade. The entire facade was formed of what A. Moorman and Company referenced as "No. 1 Buff Indiana Limestone," commonly recognized as Bedford stone.²⁵

The robustly classical appearance of the bank made it one of the most noticeable buildings in town. It remains so today. In fact, it is Gilbert's most attractive commercial building. The overt classicism is rather distinctive for a bank in a small town. Although many early-twentieth-century banks in similarly-

²² A. C. Clausen, representative of A. Moorman and Company, letter to Alfred Hoel, President of the First National Bank of Gilbert, July 30, 1919, available at First National Bank of Gilbert, Gilbert, Minnesota; "Board of Directors, Minutes," October 21, 1919, available at First National Bank of Gilbert, Gilbert, Minnesota; "Gilbert Banking," undated clipping in clippings binder housed at the First National Bank of Gilbert, Gilbert, Minnesota.

²³ "Contract Specification," June 5, 1919, available at First National Bank of Gilbert, Gilbert, Minnesota; work invoice, June 4, 1920, available at First National Bank of Gilbert, Gilbert, Minnesota; Clausen letter to Hoel, July 30, 1919.

²⁴ "Board of Directors, Minutes," May 14, 1920, available at First National Bank of Gilbert, Gilbert, Minnesota.

²⁵ "Contract Specification."

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sized Minnesota towns adopted Classical Revival architecture, most featured a reserved classicism. For every bank like the First National in Gilbert that shouted Classical Revival style, several others merely suggested it. An example would be the bank that the new bank replaced.²⁶

Why managers of Gilbert's First National Bank chose this bold expression of the style is perhaps partly explained by the directors' minutes from late January 1919, when the board suggested that "a modern, substantial bank building would be a value asset and of great value in building up the bank's business and would have especial value in the event of competition." Architecture is probably our most obvious form of art, and ornately detailed buildings usually are viewed favorably, which reflects on the businesses or institutions occupying such buildings. Moreover, during an age without a Federal Deposit Insurance Corporation (commonly FDIC), an enterprise that was formed to secure bank deposits, strong and noble architecture like overt Classical Revival style helped bolster public confidence in financial houses.²⁷

The bank cost about \$40,000 to complete, a substantial amount for 1919-1920. While the expense was reflected in the exterior design, it also was evident in the interior, which was both surprisingly attractive and surprisingly roomy. Perhaps it seemed spacious because the ceiling was so high. Additionally, the ceiling was not made of pressed tin, a common architectural characteristic of many small banks in the early 1900s. Instead, the plaster ceiling was parceled into sections by crisscrossing horizontal beams made of basswood. Each beam was composed in a manner that made it appear like a classical-looking cornice on an entablature. The crown molding edging the upper walls contributed to the ceiling's fetching aesthetic. Teller partitions topped with metal cages encroached on the lobby from the southwest side, while additional work space, as well as the primary vault and safety deposit room, was located behind another partition near the northwest rear of the bank. The bank's floor was sheathed in tiles, while walls in the banking room were decorated with a white Italian marble wainscot. White Italian marble also covered teller partitions. The marble on the walls and teller partitions was accented with a base of Levanto marble. Mediterranean-looking sconces decorated the northeast wall, just above the wainscot. On the whole, the appearance of the interior seemed more characteristic of a large bank in a large community rather than a small bank in a small community.²⁸

²⁶ A couple of bold examples of Classical Revival-style banks are located in the small towns of Frontenac Station and Spring Valley. Most early bank buildings in small towns featuring classical detailing looked more like the Citizens State Bank in Kelliher, or the First National Bank in Foley. Both are handsome buildings, and the bank in Foley is rather large, but both exhibit Classical Revival architecture minus heavy-looking columns, entablatures, and pediments. In other words, most Classical Revival-style banks in small communities do not imply Greek or Roman temple. For thumbnail images of all of these banks see "Frontenac Bank (GD-FLC-009)," 1978, Minnesota Historic Properties Inventory Form, available at SHPO, MHS, St. Paul; "Bank (FL-SVC-022)," September 1980, Minnesota Historic Properties Inventory Form, available at SHPO, MHS, St. Paul; "Citizens State Bank (BL-KLC-009)," August 1986, Minnesota Historic Properties Inventory Form, available at SHPO, MHS, St. Paul; "First National Bank (BN-FLC-011)," 1980, Minnesota Historic Properties Inventory Form, available at SHPO, MHS, St. Paul. For other paragraph source see Gardner, "Banks of Minnesota," E.33-E.34, E.40.

²⁷ Gardner, *Minnesota Treasures*, 139-140; "Minutes," January 27, 1919.

²⁸ A grainy image of the bank's interior is part of a full-page advertisement in the *Gilbert Herald*, August 22, 1922. For other paragraph sources see "The First National Bank Building, Gilbert, Minn.," *Duluth Herald*, November 11, 1920, as well as "Contract Specification."

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The numerous windows in the bank's southwest wall allowed substantial natural light to illuminate the banking hall and work areas. Much of this light fell upon two large and handsome murals. A mural of the local Schley Mine was painted on the uppermost section of the northeast interior wall and a mural of a local agricultural scene was painted on the uppermost section of the northwest interior wall. Both were the product of Jonathan Broenner, a painter/artist employed by A. Moorman and Company.²⁹

Operation of the First National Bank

The First National Bank, a century old and operating out of the same building for the last nine decades, has been an important part of the community of Gilbert and the surrounding area. Its importance is partly apparent in its asset growth. On the day the bank opened for business in 1908, it received \$647.87 in deposits. Added to its \$25,000 in capital, the bank's total assets at the end of that first day were \$25,647.87. Assets have grown substantially since that time. By the mid-1990s, assets totaled more than \$16 million.³⁰

Perhaps it does not seem unusual that the bank's fiscal strength has continued to increase over the years. However, when viewed within the context of history that accomplishment becomes more laudable. The Great Depression, which is widely-accepted as beginning with the stock market collapse of late 1929 and continuing through the 1930s, brought an end to numerous banks across the country. Yet, for many bankers the entire decade of the 1920s was a depression as well. The banking decline of the 1920s came about primarily for three reasons: too many banks, loose lending policies, and a troubled farm economy. High market prices for agricultural products and good land values convinced many farmers to purchase extra land for cultivation. The federal government encouraged this increased production. Eventually, however, market prices and land values collapsed. Many farmers could not repay loans given by bankers seemingly eager to believe that farming would perpetually generate wealth. Substantial numbers of banks tumbled into receivership. The number of bank failures was exacerbated by failure to recognize the basic law of supply and demand; in some communities there were more banks than the population could support. By the end of the 1920s, nearly 1,600 banks had failed in just four states: Minnesota, Montana, North Dakota, and South Dakota.³¹

For many bankers, the depression of the 1930s was mostly a continuation of the economic despair of the previous decade. Between 1930 and 1933, the worst period for bank failures during the depression, about 9,000 banks failed across the country. To a large degree, the failures were a result of depositors panicked by unfavorable news coming out of the East or out of Europe, depositors who then rushed to retrieve savings from their local bank. By the close of 1933, Minnesota had only about 700 banks, 800 less than it had in 1921. That is astonishing, as more than one out of every two banks failed during that period. The vast majority of these bank losses were in small towns.³²

²⁹ Thomas O'Sullivan, Curator of Art, MHS, letter to Susan Roth, National Register Historian, SHPO, May 1983, available at SHPO, MHS, St. Paul.

³⁰ Etter, "Hoel Family."

³¹ Gardner, "Banks of Minnesota," E.49-E.50.

³² Ibid., E.52.

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The mortality rates of banks significantly improved after 1933, in part due to the “banking holiday” President Franklin Roosevelt declared in early March of that year. Basically, all banks were closed for one week to allow examiners to audit banking records and determine which banks were financially sound. Additionally, the brief respite allowed an anxious public to calm. The federally-ordered moratorium was the only time the First National Bank in Gilbert closed. It reopened as soon as the moratorium was lifted. New government banking regulations, including the formation of the FDIC, contributed to the future survival of banks.³³

The significance of a small town bank surviving the Great Depression should not be understated. As historian and former banker George Richard Slade observes about that period in history: “Keeping a bank open in a rural community was almost synonymous with keeping alive the town—that is, the auto dealer, the hardware store, the farm equipment company, the grain elevator.” A bank surviving the economic difficulty of the 1920s and 1930s reflected favorably on the bank, for it was proof, at least for much of the public, that the bank was under reliable management, that its financial commitments could be met. With the exception of the federally-mandated banking holiday, a bank that survived those tumultuous two decades without closing would have instilled confidence in its patrons and others.³⁴

It is true that fewer banks closed in Minnesota’s iron ore and logging regions during the 1920s and 1930s than in the state’s agricultural areas. To a degree, this is because there were fewer banks in iron ore and logging regions than in the agricultural areas. Further, while the mining and logging industries suffered the depression along with other industries, it does not appear they endured the same level of economic hardship as the agricultural industry. Still, a local history notes that in the early years of the depression “Gilbert was suffering from an acute unemployment problem,” so the economic downturn was clearly affecting the mining district of which Gilbert was a part. This, in turn, affected the business of the First National Bank. As evidence, in an interview from the mid-1990s, Cathleen Uhan, current president of the bank, explained that historically demand for loans from the First National Bank was in part related to the economic ups and downs of the local mines.³⁵

Although the First National Bank’s fortunes fluctuated with the fortunes of the local mines, mining was not the only factor affecting the growth and prosperity of the bank. This may surprise, but, historically, the First National Bank of Gilbert has been strongly linked to the local agricultural industry. While northern Minnesota is hardly recognized as an agricultural haven, there are areas that host successful farmsteads. One such place is near Virginia, a short distance to the northwest of Gilbert, and another successful agricultural area is to the south of Gilbert. The minutes of the First National Bank from the early 1930s carries considerable discussion of loans made by the bank to local farmers. In some instances payment on loans was past due, yet the bank’s board appeared reluctant to immediately foreclose on property held as collateral. The minutes also reveal that organizations tied to farming sought

³³ Ibid., E.53-E.54; “Gilbert Banking.”

³⁴ Ibid., F.4-F.5; George Richard Slade, *Banking in the Great Northern Territory: An Illustrated History* (Afton, Minn.: Afton Historical Society Press, 2005), 103.

³⁵ Krause and Krause, 22; Etter, “Hoel Family”; “Gilbert Banking.”

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the services of the First National Bank. For instance, also during the early 1930s, the bank was designated the depository of the St. Louis River Valley Farmers' Mutual Fire Insurance Association of St. Louis County.³⁶

An event on October 27, 1928, offers additional verification that the First National Bank was bound to area farmers. On that date the bank celebrated its twentieth anniversary. It was joined in the celebration by numerous friends, including many farmers. *Commercial West*, a national banking journal, published an article on the event, remarking: "Farmers throughout the area comprised within the Gilbert community and their families attended the celebration to testify to their appreciation of the great work this bank is doing for the development of agriculture in the Arrowhead country." The journal continued: "In the early days of farming in the region, the bank financed a great many farmers so they could get started on what then seemed hopeless land for farming, but which has since proven to be the richest clover land in the state." A. J. Jalkanen, Finnish Consul at Duluth, was the event's guest speaker. As part of the festivities, the bank gave away a purebred Guernsey bull calf, an effort to promote dairying in the area.³⁷

At different times during its history the bank sponsored various agricultural clubs, including the Guernsey calf club and the Guernsey Sire Association. The bank undertook these endeavors as a means of improving the local dairy herds. In the early 1920s, Alfred Hoel established a Federal Farm Loan Association to assist local farmers. By the close of the decade, the association, in combination with the rural credit bureau, had provided more than one hundred area farmers with low interest loans. The bank also is credited with helping to bring telephone service and mail routes to many farms in the Gilbert area.³⁸

Clearly, the First National Bank was influenced by the mining industry, but it was significantly influenced by the agricultural industry. As a result, it was not immune from the economic slump that resulted after agricultural market prices and land values plunged in the 1920s, and it was not immune from the economic pain of the 1930s depression. Perhaps its diverse clientele helped it through this difficult period. In any event, the bank has been an important friend to farmers, miners, and the citizens of Gilbert.

An Evolving Bank

The First National Bank of Gilbert has undergone some transformation over the years. Most of the change appears to have resulted because of a changing banking business. The bank continues to serve those in the mining and agricultural areas, but not to the degree it once did. The bank's evolving mission is made clear by a newspaper article from the mid-1990s, which notes: "When Alfred Hoel was president the bank's main focus was agriculture. Today, that focus has shifted to real estate and

³⁶ Board of Directors, Minutes," various dates in the early 1930s, available at First National Bank of Gilbert, Gilbert, Minnesota; Gardner, "Banks of Minnesota," E.44.

³⁷ "Farmers Testify at Birthday Fete to Gilbert Bank's Development Aid," *Commercial West* (November 3, 1928): 14.

³⁸ Ibid.

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mortgage lending.” It was the end of an era when Hoel retired in 1956, for he had overseen the bank when the present building was constructed. He shepherded the bank through the economic troubles of the 1920s and 1930s, through the Second World War and almost into the modern era.³⁹

Physically, the bank building has undergone some change as well. The mural depicting the agricultural scene was removed or painted over, but it is unclear precisely when this came about. The mural showing the Schley mine is still prominent and its coloring remains vibrant. In 1983, the bank’s interior was remodeled, but much of the historic character remains. Remodeling of the interiors of early bank buildings is not unexpected. The Multiple Property Documentation Form (MPDF) “Banks of Minnesota, 1853-1960” observes: “Many bank interiors changed because building usage changed. . . . It also is important to note that some historic bank interiors changed simply because the practice of banking evolved.” For instance, as banking became more personalized elements like teller cages disappeared. Additionally, to alleviate potential embarrassment, loan departments became more discreet, tucked away behind partitions.⁴⁰

The teller partitions at the southwest side of the First National Bank extend farther into the lobby than they originally did. This was necessary because additional workspace was required behind the tellers. The face of the partitions also has been altered somewhat. Originally, the partitions were entirely sheathed in white Italian marble. Today, white Italian marble still covers the partitions, although wood piers divide each partition and teller window from the next partition and teller window. Levanto marble continues to serve as the baseboard for the partitions. The original partition at the northwest end of the lobby, separating the lobby from the workspace, vault, and safety deposit room beyond, has been removed. Another partition fills that space, but it is lower than the original and made of wood and glass. It is unassuming, almost unnoticeable.

The most substantial change to the interior was the addition of a mezzanine above the teller space. The mezzanine was possible because the bank’s ceiling is so high. The mezzanine is composed mostly of plate glass within wood framing. The extensive amount of glass makes the mezzanine less intrusive than if it had featured opaque walls. The offices and the boardroom are located within this glass mezzanine. Besides the white Italian marble on the teller partitions, the original white Italian marble wainscot in the lobby remains, as does the Levanto marble baseboard. The original Mediterranean-looking sconces continue to punctuate the wall above the marble wainscot. The original ceiling is also evident, except for a section over the mezzanine.

In 1993, the bank added a drive through, a component of modern banking that has become a virtual necessity. The northwest rear of the building was extended about fifteen feet to allow an appropriate amount of interior workspace for tellers. Extra office space also was completed immediately beneath the drive through, although this area is virtually unnoticeable from the exterior because it is partly located within the earthen bank at the rear of the building. The drive-through exterior was designed to match the

³⁹ Etter, “Hoel Family.”

⁴⁰ Gardner, “Banks of Minnesota,” E.22-E.23.

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Classical Revival-style theme of the bank's facade. While the materials employed to complete the classical details are not the same as that used for the bank's front, the proportion and coloring of the details compares favorably with the facade. It is clear that the bank's managers and the architect strived to maintain the building's aesthetic context.

The Historic and Architectural Significance of the First National Bank of Gilbert

The First National Bank of Gilbert proved an important institution to the community of Gilbert. Many area farmers working land in a region of Minnesota known more for its iron ore industry relied on the bank for capital for growth, but the bank went beyond merely lending money. The bank promoted agricultural development in the area by sponsoring many agricultural programs. Additionally, the bank outlasted the economic depression of the 1920s and 1930s, a period when numerous banks throughout Minnesota failed. The survival of the First National Bank was proof of competent management and stable fiscal policy. This must have alleviated anxiety among much of the public during this tumultuous period in banking history. The Multiple Property Documentation Form (MPDF) "Banks of Minnesota, 1853-1960" notes that "to a substantial degree, the importance of a bank to its community or region is determined by whether or not the bank survived the economic turmoil of the 1920s and 1930s."

The First National Bank of Gilbert also is a fine local example of Classical Revival architecture. Although many banks constructed in small Minnesota towns in the early twentieth century reflected the style, most were modest expressions of the architecture. The First National Bank, however, presents a boldly classical appearance, evident in colossal columns, large pilasters, and massive entablature. These characteristics distinguish this small town bank from most others. "Banks of Minnesota, 1853-1960," states that such architectural distinction is a requirement for listing a bank in the National Register under Criterion C. Moreover, although an addition was made to the rear of the building in the early 1990s to accommodate a drive through, the MPDF notes that allowance must be made for the addition of a drive through to older bank buildings. However, the massing, materials, and design of a drive through ultimately determine if it is appropriate to the bank. The appearance of the First National Bank's drive through at the rear of the building matches well with the look of its facade. The bank may be the most distinctive building in downtown Gilbert.

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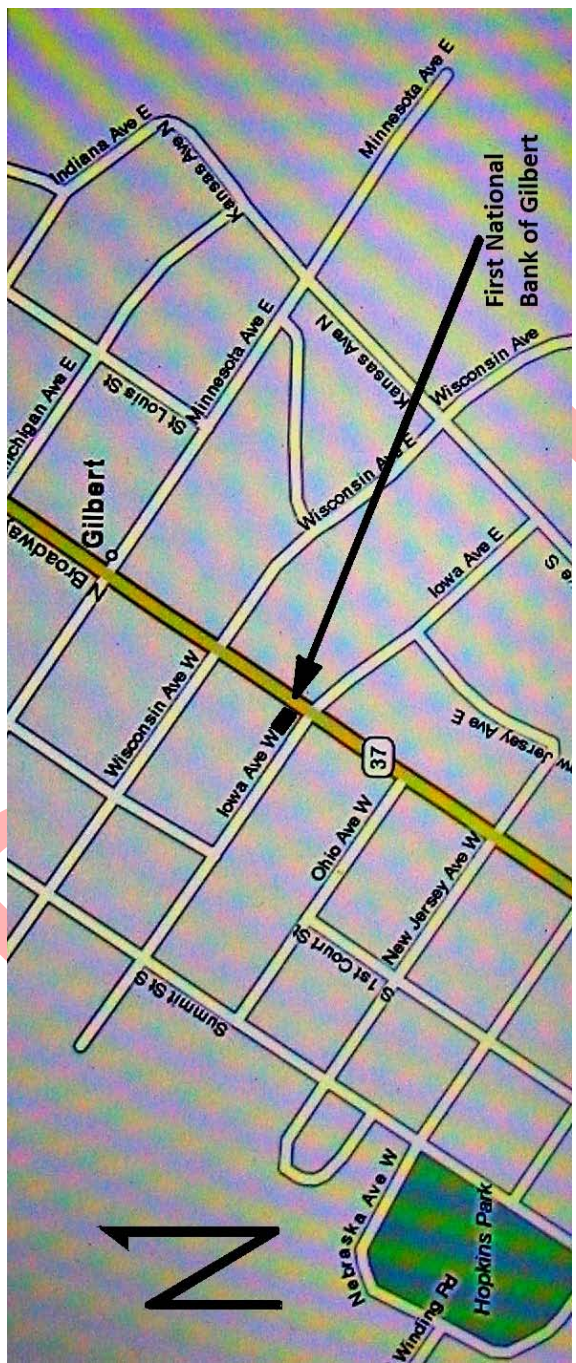


Figure 1: Site map showing location of the First National Bank of Gilbert, Gilbert, Minnesota. This source is adapted from a map produced by MapQuest. It can be found through a website at <http://www.mapquest.com>.

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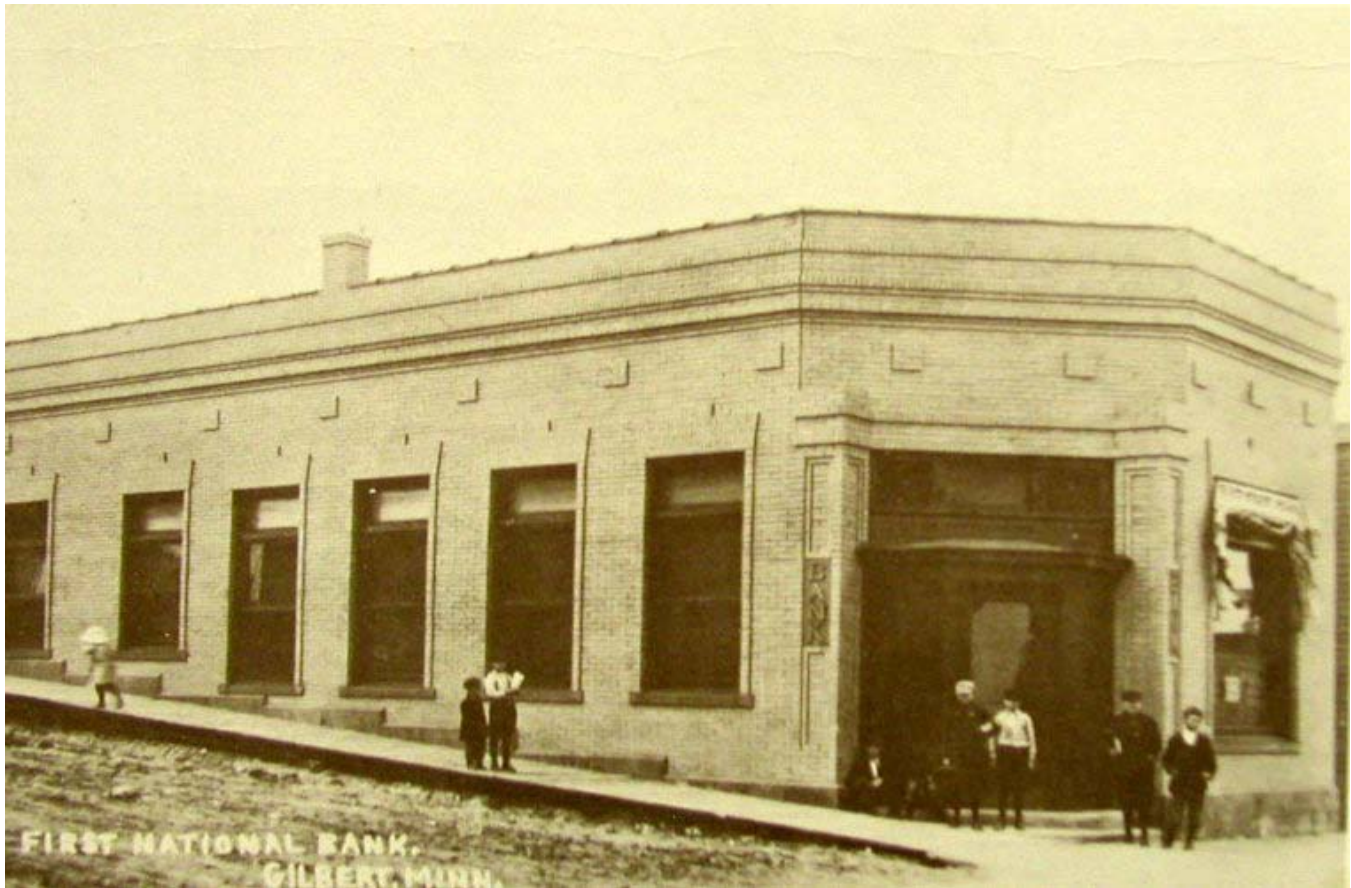


Figure 2: First National Bank building, ca. 1915. This building originally housed the First State Bank of Gilbert. It became home to the First National Bank in 1912. Photograph available at Iron Range Research Center in Chisholm, Minnesota.

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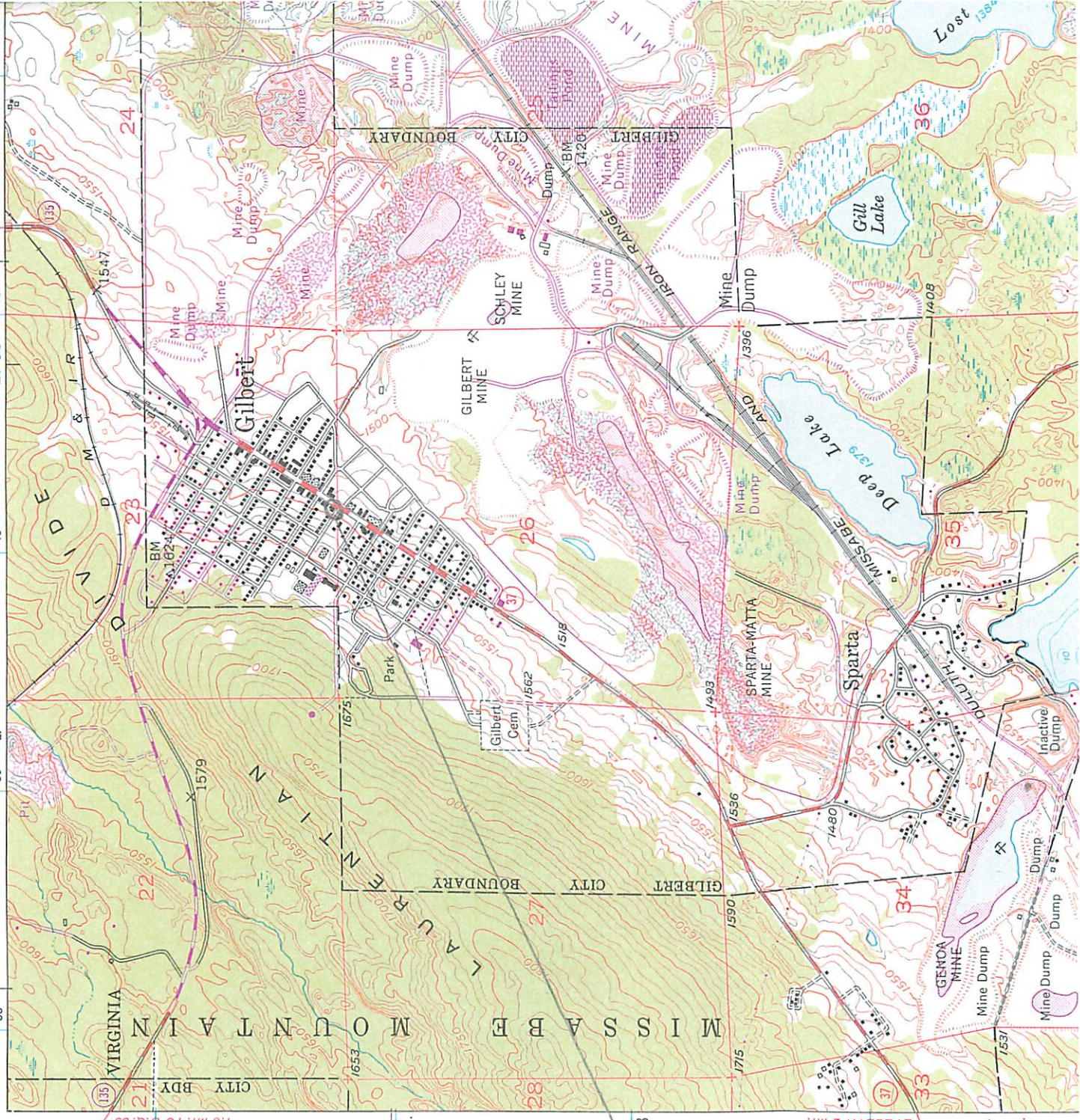
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Figure 3: First National Bank building, ca. 1920. This building's bold expression of Classical Revival architecture contrasted with the muted classicism of the previous bank building. Postcard available at Iron Range Historical Society, Gilbert.

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