

Phase I and II Architectural History Investigations for the Trunk Highway 95 Urban Reconstruction Project, Cambridge, Isanti County, Minnesota

Submitted to:
Minnesota Department of Transportation
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MANAGEMENT SUMMARY

The Minnesota Department of Transportation (MnDOT) is planning to reconstruct Trunk Highway (TH) 95 from Moon Lake Drive to Fillmore Street in Cambridge, Isanti County, Minnesota. Because this project will receive federal funds, it is subject to review under Section 106 of the National Historic Preservation Act of 1966, as amended. To assist MnDOT with Section 106 compliance, the MnDOT Cultural Resources Unit (CRU) contracted with Deco Cultural Services LLC (Deco) to conduct a Phase I architectural history investigation of the project area of potential effects (APE). The APE was determined by the MnDOT CRU Project Manager to consist of the first tier of properties adjacent to the proposed project limits, and it comprises approximately 47 acres located in Sections 28-33 of T36N, R23W. The objective of the Phase I investigation was to identify known historic properties and any properties that are potentially eligible for listing in the National Register of Historic Places (National Register) within the APE.

The Phase I architectural history investigation was performed in May of 2016, and the literature review identified one property previously considered eligible for listing in the National Register: the Eastern Railway Company of Minnesota/Great Northern Railway/Burlington Northern Railroad/Burlington Northern Santa Fe Railway, Coon Creek Jct. to Duluth Railroad Corridor Historic District (XX-RRD-002). This property, however, was determined in 2014 to be not eligible for listing in the National Register on the basis of a study conducted at that time and was therefore not subject to further study for the current project. A total of 53 properties 45 years in age or older were surveyed, 52 of which are recommended as not eligible for listing in the National Register. The remaining property, the Peoples Bank of Commerce (IA-CBC-146), was recommended as being potentially eligible for listing in the National Register. Deco therefore conducted a Phase II evaluation of this building to determine its National Register eligibility. The Phase II evaluation was conducted in November 2016-January 2017. Andrea Pizza served as Principal Investigator for both phases.

Based on the Phase II evaluation, the Peoples Bank of Commerce, constructed in 1969, is one of the few 1960s banks in Minnesota that spoke then to the broader national trends of experimentation with form and the evocation of the futuristic through space-age aesthetics during that decade, and one of the even fewer that remain in existence. As such, this distinctive example of Modern bank architecture is exceptionally significant at the local level under Criterion C as one of the few Minnesota examples to strongly embody the decade's manifestations of the Modern style in bank buildings, particularly as applied in a small-town setting. It retains excellent integrity of location and good integrity of design, materials, workmanship, association, and feeling. It is therefore recommended as eligible for listing in the National Register.

Proposed plans for the TH 95 Project will expand the roadway away from the bank, and will leave the bank property and circulation pattern intact. A resultant slight expansion of the bank parcel constitutes a minor physical change that will generally replicate existing conditions. The TH 95 project will not create significant visual changes in views of or from the building, nor alter its essential physical features. It is therefore recommended that the TH 95 Project will have no adverse effect on the Peoples Bank of Commerce.

CONTENTS

MANAGEMENT SUMMARY	i
INTRODUCTION	1
1.1 PROJECT DESCRIPTION	1
1.2 AREA OF POTENTIAL EFFECTS	1
1.3 STRUCTURE OF THE REPORT	2
METHODS.....	3
2.1 LITERATURE REVIEW	3
2.2 FIELD SURVEY	4
PHASE I LITERATURE REVIEW RESULTS.....	5
3.1 PREVIOUSLY INVENTORIED PROPERTIES.....	5
3.2 PREVIOUS SURVEYS.....	5
3.3 HISTORIC CONTEXT	5
PHASE I SURVEY RESULTS	8
4.1 IA-CBC-019.....	9
4.2 IA-CBC-041	11
4.3 IA-CBC-043.....	12
4.4 IA-CBC-044.....	13
4.5 IA-CBC-128.....	14
4.6 IA-CBC-129.....	15
4.7 IA-CBC-130.....	16
4.8 IA-CBC-131	17
4.9 IA-CBC-132.....	18
4.10 IA-CBC-133.....	19
4.11 IA-CBC-134.....	20
4.12 IA-CBC-135.....	22
4.13 IA-CBC-136.....	23
4.14 IA-CBC-137	24
4.15 IA-CBC-138.....	25
4.16 IA-CBC-139.....	26

4.17	IA-CBC-140	27
4.18	IA-CBC-141	28
4.19	IA-CBC-142	29
4.20	IA-CBC-143	30
4.21	IA-CBC-144	31
4.22	IA-CBC-145	32
4.23	IA-CBC-146	33
4.24	IA-CBC-147	35
4.25	IA-CBC-148	36
4.26	IA-CBC-149	37
4.27	IA-CBC-150	38
4.28	IA-CBC-151	39
4.29	IA-CBC-152	40
4.30	IA-CBC-153	41
4.31	IA-CBC-154	42
4.32	IA-CBC-155	43
4.33	IA-CBC-156	44
4.34	IA-CBC-157	46
4.35	IA-CBC-158	47
4.36	IA-CBC-159	48
4.37	IA-CBC-160	49
4.38	IA-CBC-161	50
4.39	IA-CBC-162	51
4.40	IA-CBC-163	52
4.41	IA-CBC-164	53
4.42	IA-CBC-165	54
4.43	IA-CBC-166	55
4.44	IA-CBC-167	56
4.45	IA-CBC-168	58
4.46	IA-CBC-169	60
4.47	IA-CBC-170	61

4.48	IA-CBC-171	63
4.49	IA-CBT-047	65
4.50	IA-CBT-048	66
4.51	IA-CBT-049	70
4.52	IA-CBT-050	71
4.53	IA-CBT-051	72
PHASE II RESULTS – PEOPLES BANK OF COMMERCE (IA-CBC-146).....		75
5.1	HISTORIC CONTEXTS.....	75
5.2	EVALUATION.....	99
5.3	ASSESSMENT OF EFFECTS	113
SUMMARY OF RECOMMENDATIONS.....		114
6.1	THE PEOPLES BANK OF COMMERCE	114
6.2	PROJECT RECOMMENDATIONS.....	114
REFERENCES CITED.....		115

FIGURES

Figure 1.	Project Location and APE	2
Figure 2.	Phase I survey results	10
Figure 3.	106 Cypress Street S, looking southeast.....	11
Figure 4.	507 1st Avenue E, looking southeast.....	12
Figure 5.	510 1st Avenue E, looking northwest.....	13
Figure 6.	520 1st Avenue E, looking north	14
Figure 7.	629 1st Avenue W, looking south.....	15
Figure 8.	609 1st Avenue W, looking southeast.....	16
Figure 9.	541 1st Avenue W, looking south.....	17
Figure 10.	531 1st Avenue W, looking southwest.....	18
Figure 11.	523 1st Avenue W, looking south.....	19
Figure 12.	507 1st Avenue W, looking southeast.....	20
Figure 13.	441 1st Avenue W, looking southeast.....	21
Figure 14.	425 1st Avenue W, looking southeast.....	22
Figure 15.	411 1st Avenue W, looking southwest.....	23
Figure 16.	105 Cypress Street S, looking west	24
Figure 17.	313 1st Avenue W, looking southwest.....	25
Figure 18.	1xx Ashland Street S, looking southwest.....	26
Figure 19.	103 Main Street S, looking southwest.....	27
Figure 20.	110 Main Street S, looking southeast.....	29
Figure 21.	139 1st Avenue E, looking southeast.....	30
Figure 22.	147 1st Avenue E, looking south.....	31
Figure 23.	149 1st Avenue E, looking south.....	32
Figure 24.	435 1st Avenue E, looking south-southwest	33
Figure 25.	Peoples Bank of Commerce, 234 1st Avenue E, looking north-northwest.....	34
Figure 26.	517 1st Avenue E, looking southwest.....	35
Figure 27.	527 1st Avenue E, looking southeast.....	36
Figure 28.	543 1st Avenue E, looking southwest.....	37
Figure 29.	611 1st Avenue E, looking southeast.....	38
Figure 30.	627 1st Avenue E, looking southeast.....	39
Figure 31.	635 1st Avenue E, looking southeast.....	40
Figure 32.	643 1st Avenue E, looking southeast.....	41
Figure 33.	707 1st Avenue E, looking southwest.....	42
Figure 34.	741 1st Avenue E, looking southwest.....	43
Figure 35.	642 1st Avenue E, looking northwest.....	45
Figure 36.	642 1st Avenue E in 1919, looking west	45
Figure 37.	630 1st Avenue E, looking northwest.....	46
Figure 38.	624 1st Avenue E, looking northwest.....	47
Figure 39.	612 1st Avenue E, looking northeast.....	48

Figure 40.	612 1st Avenue E, circa 1919, looking east-northeast.....	49
Figure 41.	542 1st Avenue E, looking northwest.....	50
Figure 42.	540 1st Avenue E, looking northeast.....	51
Figure 43.	528 1st Avenue E, looking northeast.....	52
Figure 44.	120 1st Avenue E, looking north-northwest.....	53
Figure 45.	116 1st Avenue E, looking north.....	54
Figure 46.	110 1st Avenue E, looking northeast.....	55
Figure 47.	107 Main Street N, looking northwest.....	56
Figure 48.	140 Birch Street N, looking northeast.....	57
Figure 49.	140 Birch Street N in 1985, looking northeast.....	57
Figure 50.	326 1st Avenue W, circa 1915 looking northwest.....	59
Figure 51.	326 1st Avenue W, looking northeast.....	59
Figure 52.	326 1st Avenue W, looking south-southwest.....	60
Figure 53.	4xx 1st Avenue W, looking north-northeast.....	61
Figure 54.	Gracepointe Crossing-Gables East Care Center, 1966 section, looking northeast.....	62
Figure 55.	Gracepointe Crossing-Gables East Care Center, post-1973 section, looking northeast.....	62
Figure 56.	Gracepointe Crossing-Gables West Care Center, Riverview Building, looking northeast.....	64
Figure 57.	Gracepointe Crossing-Gables West Care Center, Riverview Building addition, looking northwest.....	65
Figure 58.	815 333rd Avenue NE, looking northwest.....	66
Figure 59.	835 333rd Avenue NE, house, looking northwest.....	67
Figure 60.	835 333rd Avenue NE, garage, looking northeast.....	68
Figure 61.	835 333rd Avenue NE, shed-roofed outbuilding, looking north-northeast.....	68
Figure 62.	835 333rd Avenue NE, gable-roofed shed, looking north-northeast.....	69
Figure 63.	835 333rd Avenue NE, side-gabled outbuilding, looking north.....	69
Figure 64.	875 333rd Avenue NE, house and garage, looking northwest.....	70
Figure 65.	875 333rd Avenue NE, pole building, looking north.....	71
Figure 66.	937 333rd Avenue NE, looking northwest.....	72
Figure 67.	9xx 333rd Avenue NE, Quonset, looking northeast.....	73
Figure 68.	9xx 333rd Avenue NE, machine shed, looking northwest.....	74
Figure 69.	Manufacturers Trust Company, New York, NY.....	78
Figure 70.	Alma Exchange Bank & Trust, Alma, GA.....	79
Figure 71.	State Capitol Bank, Oklahoma City, OK.....	79
Figure 72.	Jamaica Savings Bank, Elmhurst, NY.....	80
Figure 73.	American Trust Company, San Francisco, CA.....	81
Figure 74.	First National Bank of San Jose, Sunnyvale, CA.....	81
Figure 75.	Omaha National Bank, Omaha, NE.....	82
Figure 76.	Reliance Federal Savings & Loan, Albertson, NY.....	82
Figure 77.	Kewanee Federal Savings & Loan, Kewanee, IL.....	83
Figure 78.	Western Savings & Loan, Phoenix, AZ.....	84
Figure 79.	First National Bank, Crystal Falls, MI.....	84

Figure 80.	First Federal Savings & Loan, Bemidji, MN	85
Figure 81.	First National Bank, Chaska, MN	86
Figure 82.	First National Bank, Montevideo, MN	87
Figure 83.	Austin State Bank, Austin, MN	88
Figure 84.	Klein National Bank, Madison, MN.....	88
Figure 85.	Buffalo National Bank, Buffalo, MN.....	89
Figure 86.	Midwest Federal Savings and Loan, MN.....	89
Figure 87.	State Bank of Warren, Warren, MN	91
Figure 88.	Security National Bank, Durand, WI.....	92
Figure 89.	Brooklyn Park State Bank, Brooklyn Park, MN.....	92
Figure 90.	First National Bank, Escanaba, MI	93
Figure 91.	First National Bank, LeMars, IA	94
Figure 92.	Drovers State Bank, South St. Paul, MN	94
Figure 93.	Farmers and Merchants State Bank, Pierz, MN	95
Figure 94.	View of Main Street with first Peoples State Bank of Cambridge building, circa 1919.....	96
Figure 95.	Peoples Bank of Commerce (then Peoples State Bank of Cambridge), undated	97
Figure 96.	Image of skylight from the interior, 1969.....	98
Figure 97.	View of Peoples Bank, 1969, looking south.....	98
Figure 98.	Original circular section, looking west.....	101
Figure 99.	Original West Section, looking north-northeast.....	101
Figure 100.	1970s Saturday section on north side of building, looking west-southwest	102
Figure 101.	1990 addition with relocated drive-up at northwest corner, looking south-southeast.....	102
Figure 102.	1996 elevator addition, looking N.....	103
Figure 103.	Original south entrance, looking northeast.....	103
Figure 104.	Former entrance, looking NW.....	104
Figure 105.	Night depository in original drive-up window opening, looking east.....	104
Figure 106.	Original employee entrance, replaced by plate-glass window, looking northeast.....	105
Figure 107.	View of revised north entrance, looking west-southwest.....	105
Figure 108.	View of ceiling in main massing, looking south.....	106
Figure 109.	View of north section and current materials, looking north	107
Figure 110.	Comparative view, looking northwest.....	110
Figure 111.	Comparative view, looking northeast.....	111

TABLES

Table 1.	Legal locations of the APE.....	1
Table 2.	Summary of Phase I results.....	8

INTRODUCTION

The Minnesota Department of Transportation is planning to reconstruct Trunk Highway (TH) 95 in Cambridge, Isanti County, Minnesota. Because this project is receiving federal funds, it is subject to review under Section 106 of the National Historic Preservation Act of 1966, as amended. To assist MnDOT with Section 106 compliance, the MnDOT Cultural Resources Unit (CRU) contracted with Deco Cultural Services LLC (Deco) to conduct a Phase I architectural history investigation of the project area of potential effects (APE), as well as Phase II evaluations of any properties with a resultant recommendation of potential eligibility for listing in the National Register of Historic Places (National Register).

1.1 PROJECT DESCRIPTION

The proposed TH 95 Urban Reconstruction Project (TH 95 Project) will reconstruct the section of TH 95 between Moon Lake Drive and Fillmore Street in Cambridge from a two-lane highway with continuous center left-turn lane to a four-lane highway with a concrete median (Figure 1). Dedicated turn lanes and concrete sidewalks will be constructed within the business and residential areas of the project. The reconstruction will widen the highway right-of-way corridor from 66 to 126 feet and therefore requires the relocation of businesses and homeowners; improvement or replacement of storm sewer and city utilities; and replacement of traffic signals and lighting.

1.2 AREA OF POTENTIAL EFFECTS

The APE for architectural history was determined by the MnDOT CRU Project Manager to consist of the first tier of properties adjacent to the proposed project limits (see Figure 1). Legal locations are provided in Table 1. The UTM (NAD 83, Zone 15) coordinates are west end: 480508 E 5046621 N, east end: 483204 E 5046598 N. Coordinates were generated electronically using ACME Mapper 2.1 (<http://mapper.acme.com>).

TABLE 1. LEGAL LOCATIONS OF THE APE

Township	Range	Section	Quarter Sections
36	23	28	S-S-SW
		29	S-S-S
		30	S-SE-SE
		31	N-NE-NE
		32	N-N-N
		33	N-N-NW

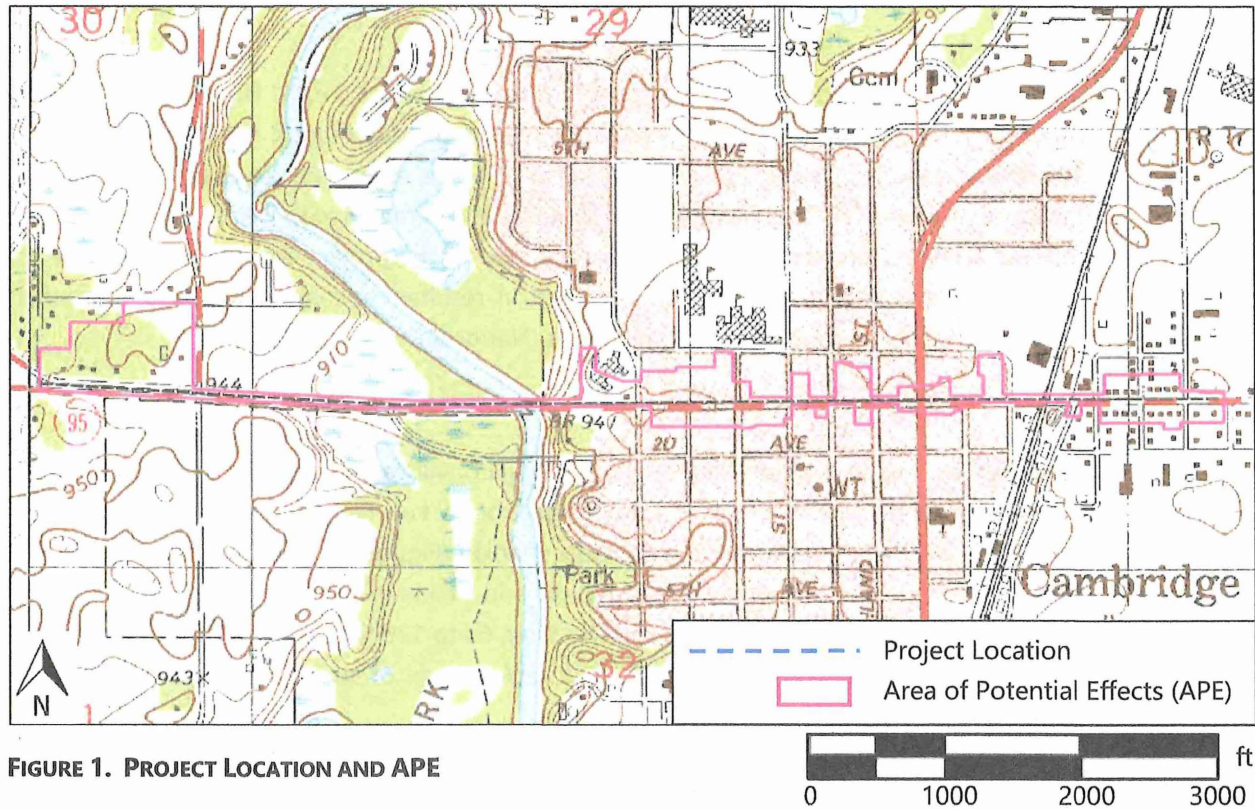


FIGURE 1. PROJECT LOCATION AND APE

1.3 STRUCTURE OF THE REPORT

The next chapter describes the methods used in the investigation and is followed by two chapters detailing the results of the Phase I literature review and the field survey. The subsequent chapter is devoted to the Phase II investigation, and it includes detailed historic contexts, field results, and an evaluation of the National Register eligibility of the Peoples Bank of Commerce (IA-CBC-146). The final chapter summarizes the cultural resources management recommendations for the project.

METHODS

The objective of the Phase I architectural history investigation was to identify known historic properties and any properties that are potentially eligible for listing in the National Register within the APE. The objective of the Phase II investigation was to determine whether the Peoples Bank of Commerce (IA-IBC-146) is eligible for listing in the National Register. National Register eligibility is based on the significance criteria outlined below:

- Criterion A – association with events that have made a significant contribution in our past;
- Criterion B – association with the lives of persons significant in our past;
- Criterion C – embodiment of the distinctive characteristics of a type, period, or method of construction; or representation of the work of a master; possession of high artistic values; or representation of a significant and distinguishable entity whose components may lack individual distinction; and
- Criterion D – potential to yield information important to prehistory or history (National Park Service 2002)

Eligibility additionally requires that a property have the ability to convey its significance based on seven aspects of integrity identified by the National Park Service (2002): location, design, setting, materials, workmanship, feeling, and association.

All work was conducted per *MnDOT's Cultural Resources Unit Project Requirements* (MnDOT 2011), *Guidelines for History/Architecture Projects in Minnesota*, (Minnesota State Historic Preservation Office [SHPO] 2010), and *The Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation* (National Park Service 1983).

2.1 LITERATURE REVIEW

2.1.1 Phase I

A database query request was submitted to the SHPO on February 4, 2016. Once the results were received, relevant files held at the SHPO were reviewed to obtain information on architectural history properties previously inventoried and architectural history surveys previously conducted within the APE.

Historic contextual information that could be used to frame the potential significance of properties identified during the field survey was obtained from sources held at the Minnesota Historical Society (MNHS) library and online. These included but were not limited to *On the Banks of the Rum: Centennial Story of Cambridge, Minnesota, 1866-1966*, two volumes on Cambridge businesses through 1960 (Larson 2002a, 2002b), and the Isanti County Historical Society online digital collections database.

2.1.2 Phase II

Following the identification of the Peoples Bank of Commerce as potentially eligible during the Phase I survey, an intensive literature search was conducted to obtain an in-depth property history and information that could be used to develop detailed, relevant historic contexts specific to the property. To these ends, Deco reviewed all available building permit records for the bank; all issues of *Commercial West*, which regularly published information on new bank construction, from 1950 through 1979; *The Cambridge Star* for the years 1968, 1969, 1990, and 1996; banking industry and architecture journal articles pertaining to the modernization of bank buildings and operations between 1945 and the 1970s; and various written and online secondary sources pertaining to the history of modern bank architecture (e.g., Belfoure 2005; Reiner 2009). Using the information obtained during the literature review, the Principal Investigator evaluated whether the bank met one or more of the four National Register significance criteria. Because the bank is 48 years old, Criteria Consideration G: Properties that Achieved Significance Within the Past Fifty Years additionally was applied.

2.2 FIELD SURVEY

2.2.1 Phase I

A Phase I architectural history survey was performed on May 9 to 11, 2016. Andrea Pizza served as Principal Investigator and conducted the fieldwork. During the field survey, the Principal Investigator documented all properties 45 years in age or older through field notes and digital photography. Most construction dates were estimated through the professional judgment of the Principal Investigator, with historical aerial photographs reviewed when necessary to narrow construction dates. In a few cases, observed properties involved the possibility that they might be just under 45 years of age. Isanti County currently does not provide building construction dates online; therefore, Deco contacted the Isanti County Assessor's Office to obtain construction years for these properties. The potential National Register eligibility of all properties surveyed was assessed under the framework of relevant historic contexts with reference to National Register criteria for significance and integrity.

2.2.2 Phase II

Phase II fieldwork consisted of an intensive survey of one potentially eligible property, the Peoples Bank of Commerce. The Principal Investigator conducted the fieldwork on January 18, 2017. All exterior façades were examined, photographed, and documented in detail to generate accurate descriptions and to evaluate the ability of the property to convey its historical significance based on the seven aspects of integrity as defined by the National Park Service (2002): location, design, setting, materials, workmanship, feeling, and association. The Principal Investigator was kindly assisted in the identification of alterations to the bank by Eric Wilttrout, Vice President of the Peoples Bank of Commerce; Brian Baas, owner of B. J. Baas Builders, who carried out interior remodeling circa 2009; and by Shirley Olson, who was employed at the bank when it opened in 1969 and continues to work there today as the Assistant Vice President.

PHASE I LITERATURE REVIEW RESULTS

3.1 PREVIOUSLY INVENTORIED PROPERTIES

Five architectural history properties within the APE previously were inventoried, four of which are houses: 106 Cypress Street S (IA-CBC-019), 507 1st Avenue E (IA-CBC-041), 510 1st Avenue E (IA-CBC-043), and 520 1st Avenue E (IA-CBC-044). All three of the 1st Avenue E properties were recommended as not eligible for listing in the National Register (Minnesota Architecture-History Inventory Forms IA-CBC-041, IA-CBC-043, and IA-CBC-044, on file at the MnDOT CRU). The inventory form for 106 Cypress Street notes that it is a brick house with an intersecting gambrel roof; it does not address the potential National Register eligibility of the property (Minnesota Historic Properties Inventory Form, IA-CBC-019, on file at the SHPO).

Also located within the APE is a small segment of the Eastern Railway Company of Minnesota/Great Northern Railway/Burlington Northern Railroad/Burlington Northern Santa Fe Railway, Coon Creek Jct. to Duluth Railroad Corridor (XX-RRD-002), which was formerly considered eligible for listing in the National Register. This railroad corridor, however, was determined in 2014 to be not eligible based on the results of a study conducted at that time (letter, Sarah J. Beimers, Government Programs and Compliance Officer, Minnesota State Historic Preservation Office, to Garneth O. Peterson, Passenger Rail Environmental Coordinator, MnDOT CRU, June 26, 2014, re: Northern Lights Express High-Speed Passenger Railroad Minneapolis to Duluth) and therefore was not subject to further study for the current project.

3.2 PREVIOUS SURVEYS

One previous architectural history survey has encompassed portions of the TH 95 Project APE. This survey was conducted for the Northern Lights Express Project, a proposed high-speed rail project that will use, in part, the existing BNSF Railway/former Eastern Railway Company of Minnesota railroad line through Cambridge. The architectural history APE for this project included the railroad line and a buffer of 500 feet on either side of it. Properties surveyed within the current APE consisted of the Eastern Railway Company of Minnesota/Great Northern Railway/Burlington Northern Railroad/Burlington Northern Santa Fe Railway, Coon Creek Jct. to Duluth Railroad Corridor (XX-RRD-002) and the houses at 507, 510, and 520 1st Avenue E (see previous section). Additionally surveyed during this study was a presumed circa-1945 car wash at 430 1st Avenue E (IA-CBC-042). County records and aerial photographs, however, indicate that this building was constructed in 1972, and as a building less than 45 years in age, it was not addressed as part of the current study.

3.3 HISTORIC CONTEXT

The brief historic context that follows is included based on the property types surveyed during the Phase I investigation and provides a framework for the assessment of their potential historical significance. This context for the most part, is associated with the SHPO statewide historic contexts *Railroads and Agricultural Development, 1870-1940*, and *Railroad Development in Minnesota, 1862-1956* (SHPO 1993, Schmidt et al. 2007). Detailed historic contexts developed to assist in the evaluation of properties during the Phase II investigation are presented with the results of that investigation in a subsequent chapter.

3.3.1 Cambridge, 1899-1970

Although Cambridge had its start with three families who took up residence inside the future city limits in 1866, the turn of the twentieth century began a new chapter of the city's development due to events that occurred on either side of the year 1900. In the previous year, the Eastern Railway Company, under James J. Hill, built a cut-off which would render more direct its main line from the Twin Cities to Duluth. The route of the cut-off, known historically as both the Coon Creek Cut-Off and the Eastern Railway of Minnesota Cut-Off, went through Cambridge, which at the time was the only existing town through which it passed. The line reached the town in May of 1899, and the first train the following month. Before the end of the year, Cambridge had access to two daily passenger trains, two daily local freight trains, and two night through freights (Luecke 1997:76-77, 80) not to mention easier access to two urban centers.

Prior to the railroad's arrival, Cambridge struggled to serve the commercial needs of the surrounding rural population, due not only to a lack of ready access to goods, but also an inability to attract vendors. Although its situation on the Rum River encouraged lumber and flour milling efforts early on, the river was not of the ilk conducive to steamboating, and the entire county lacked an efficient transportation link to larger markets. In early 1875, J. P. Owens, then-editor of the *Isanti County Press* lamented, "Won't some man with a few stamps come into this town and sell coffee, sugar, and such like? We believe a man could do well at it for there is no such thing to be got here now" (quoted in Johnson 1966:20). By May of that year, he noted that Isanti County "contains 6,000 people principally engaged in farming and lumbering. But one store dealing in general merchandise and that carrying nothing but a remnant of old stock. For two months past people of [Cambridge] and surrounding country have been compelled to go to other points to trade. During that time not a pound of groceries could be got here at any price" (quoted in Johnson 1966:20).

Perhaps due to the appeals made by Owens, the business aspect of Cambridge made a fairly quick turnaround, with three general-store owners setting up shop in the village during the summer of 1875, and a fourth in 1876, but two of these were gone by the end of the decade. Although these stores had the effect of bolstering the economy and encouraging growth, such that Cambridge was incorporated as a village in 1876, it still lacked the near-guarantee of permanence that was had by towns fortunate enough to obtain a railroad during the later nineteenth century. The business district developed slowly and with considerable turnover as many entrepreneurs tested the waters and then moved elsewhere (Johnson 1966:21-22, 24). In 1887, it was a non-contiguous series of frame buildings that included a handful of stores, three hotels, two saloons, a temperance hall, a feed mill, and the post office (Larson 2002a). Throughout this early development period for the business district, the town clamored for a railroad (Johnson 1966:28-29).

When the Eastern Railway line finally arrived in 1899, it replicated the effects that had occurred in so many small towns in Minnesota once they had the benefit of the direct and efficient transportation network of railroads. Between 1880 and 1900, Cambridge experienced the largest percentage of population growth in its history, from 258 to 737 residents, a 186 percent increase, with the majority of that increase occurring between 1895 and 1900 (Johnson 1964:91). The business district filled out in 1899, aided by the construction

of the grand new Merchants Hotel and the expansion of the Gouldberg and Anderson's dry goods store to accommodate a staff of 10 to 15 clerks and 15,000 square feet of merchandising floor space (Johnson 1966:41). Industry also grew that year, with the establishment of three lumber yards and the construction of the large, new Cambridge Milling Company flour and feed mill along the railroad right of way. The generators at the mill additionally provided electrical power to Cambridge, another new development in the booming village (Johnson 1966:40-41).

On the other side of 1900, however, came the other events that would impact the development of Cambridge, primarily in the physical regard. Just as things had started to look up, two major fires, one on March 3 and the other on July 18, 1901, devastated Main Street, then known as Wabasha Street, the combination destroying all but one of the primarily frame commercial buildings located there (Larson 2002a). The result was that many businesses chose to rebuild in brick and, to a limited extent, stone. While the fires had been unfortunate, the new brick construction added an air of permanence which lent credence to the identity of Cambridge as a place where businesses would succeed, a notion sorely lacking while the town struggled in the decades prior to the railroad. Near the end of 1902, the *Cambridge Independent* (quoted in Johnson 1966:44) captured the change, stating:

Three years ago Cambridge was a little rustic village. Today it is a hustling city, enjoying a sound, lively prosperity. This last year has seen marked improvement. A spending system of waterworks has been put in which is a great benefit and credit to the town. A fine city hall is about completed and also an up-to-date hotel with all the modern conveniences making it as fine as any city of 2000 inhabitants in the state. A new school house, better streets and sidewalks come next. Everything points to a town of at least 1500 people in the next five years.

While it actually took 35 years to reach that point, Cambridge continued to grow gradually over the next several decades, and then experienced another large leap in population, from 1,790 to 2,728 residents, between 1950 and 1960. In the meanwhile, the town's roads began to be paved in the 1920s, and after Trunk Highway 95 was authorized in 1933, the section through Cambridge was paved in 1937. The centennial history titled *On the Banks of the Rum: The Centennial Story of Cambridge, Minnesota* (Johnson 1966) does not indicate any particularly dominant business or industry in Cambridge between 1899 and the time of publication in the mid 1960s, but rather demonstrates a continuing pattern of a complement of businesses that provided for a solid small-town economy into the late twentieth century.

PHASE I SURVEY RESULTS

The Phase I architectural history investigation for the TH 95 Project identified 53 architectural history properties within the APE, including 34 houses, 15 commercial buildings, three multi-unit residential buildings, and a garage. One property was recommended as potentially eligible for listing in the National Register (Table 2). (Figure 2).

TABLE 2. SUMMARY OF PHASE I RESULTS

Inventory No.	Property Name	Property Address	Recommendation
IA-CBC-019	House	106 Cypress Street S	Not eligible
IA-CBT-047	House	815 333 rd Avenue NE	Not eligible
IA-CBT-048	House	835 333 rd Avenue NE	Not eligible
IA-CBT-049	House	875 333 rd Avenue NE	Not eligible
IA-CBT-050	House	937 333 rd Avenue NE	Not eligible
IA-CBT-051	Commercial building	9xx 333 rd Avenue NE	Not eligible
IA-CBC-041	House	507 1 st Avenue E	Not eligible
IA-CBC-043	House	510 1 st Avenue E	Not eligible
IA-CBC-044	House	520 1 st Avenue E	Not eligible
IA-CBC-128	Apartment building	629 1 st Avenue W	Not eligible
IA-CBC-129	House	609 1 st Avenue W	Not eligible
IA-CBC-130	House	541 1 st Avenue W	Not eligible
IA-CBC-131	House	531 1 st Avenue W	Not eligible
IA-CBC-132	House	523 1 st Avenue W	Not eligible
IA-CBC-133	House	507 1 st Avenue W	Not eligible
IA-CBC-134	House	441 1 st Avenue W	Not eligible
IA-CBC-135	House	425 1 st Avenue W	Not eligible
IA-CBC-136	House	411 1 st Avenue W	Not eligible
IA-CBC-137	House	105 Cypress Street S	Not eligible
IA-CBC-138	House	313 1 st Avenue W	Not eligible
IA-CBC-139	Commercial building	1xx Ashland Street S	Not eligible
IA-CBC-140	Commercial building	103 Main Street S	Not eligible
IA-CBC-141	Commercial building	110 Main Street S	Not eligible
IA-CBC-142	Commercial building	139 1 st Avenue E	Not eligible
IA-CBC-143	Commercial building	147 1 st Avenue E	Not eligible
IA-CBC-144	Commercial building	149 1 st Avenue E	Not eligible
IA-CBC-145	Commercial building	435 1 st Avenue E	Not eligible
IA-CBC-146	Peoples Bank of Commerce	234 1 st Avenue E	Potentially eligible
IA-CBC-147	House	517 1 st Avenue E	Not eligible
IA-CBC-148	House	527 1 st Avenue E	Not eligible
IA-CBC-149	House	543 1 st Avenue E	Not eligible
IA-CBC-150	House	611 1 st Avenue E	Not eligible
IA-CBC-151	House	627 1 st Avenue E	Not eligible
IA-CBC-152	House	635 1 st Avenue E	Not eligible
IA-CBC-153	House	643 1 st Avenue E	Not eligible

TABLE 2. SUMMARY OF PHASE I RESULTS

Inventory No.	Property Name	Property Address	Recommendation
IA-CBC-154	House	707 1 st Avenue E	Not eligible
IA-CBC-155	House	741 1 st Avenue E	Not eligible
IA-CBC-156	House	642 1 st Avenue E	Not eligible
IA-CBC-157	House	630 1 st Avenue E	Not eligible
IA-CBC-158	House	624 1 st Avenue E	Not eligible
IA-CBC-159	House	612 1 st Avenue E	Not eligible
IA-CBC-160	House	542 1 st Avenue E	Not eligible
IA-CBC-161	House	540 1 st Avenue E	Not eligible
IA-CBC-162	House	528 1 st Avenue E	Not eligible
IA-CBC-163	Commercial building	120 1 st Avenue E	Not eligible
IA-CBC-164	Commercial building	116 1 st Avenue E	Not eligible
IA-CBC-165	Commercial building	110 1 st Avenue E	Not eligible
IA-CBC-166	Commercial building	107 Main Street N	Not eligible
IA-CBC-167	Commercial building	140 Birch Street N	Not eligible
IA-CBC-168	Commercial building	326 1 st Avenue W	Not eligible
IA-CBC-169	Garage	4xx 1 st Avenue W	Not eligible
IA-CBC-170	Gracepointe Crossing-Gables East Care Center	548 1 st Avenue W	Not eligible
IA-CBC-171	Gracepointe Crossing-Gables West Care Center, River View Building	135 Fern Street N	Not eligible
IA-CBT-047	House	815 333 rd Avenue NE	Not eligible
IA-CBT-048	House	835 333 rd Avenue NE	Not eligible
IA-CBT-049	House	875 333 rd Avenue NE	Not eligible
IA-CBT-050	House	937 333 rd Avenue NE	Not eligible
IA-CBT-051	Commercial building	9xx 333 rd Avenue NE	Not eligible

4.1 IA-CBC-019

House

106 Cypress Street S

This circa-1910, one-and-a-half-story, brick house has a cross-gambrel roof that features cornice returns and original wood fascia and soffits (Figure 3). It is rectangular in plan and has a concrete-block foundation. A hip-roofed sunporch is located on the front (east) of the house. The walls of both the house and porch are tan brick laid in a stretcher-bond pattern. Fenestration on the house consists of 1/1 double-hung sash, paired in the center of the north, south, and east gambrels and single otherwise, the originality of which could not be ascertained from the street, due to storm windows. The window openings have concrete sills except in the front gambrel, where instead flashing for the porch roof is present. A picture window with original leaded-glass transom on the front of the house proper was visible through the windows of the enclosed porch, as was an original wood door with a row of three lights near the top. Poured-concrete steps lead up to a centered door on the front of the sunporch, which is a replacement wood-framed glass

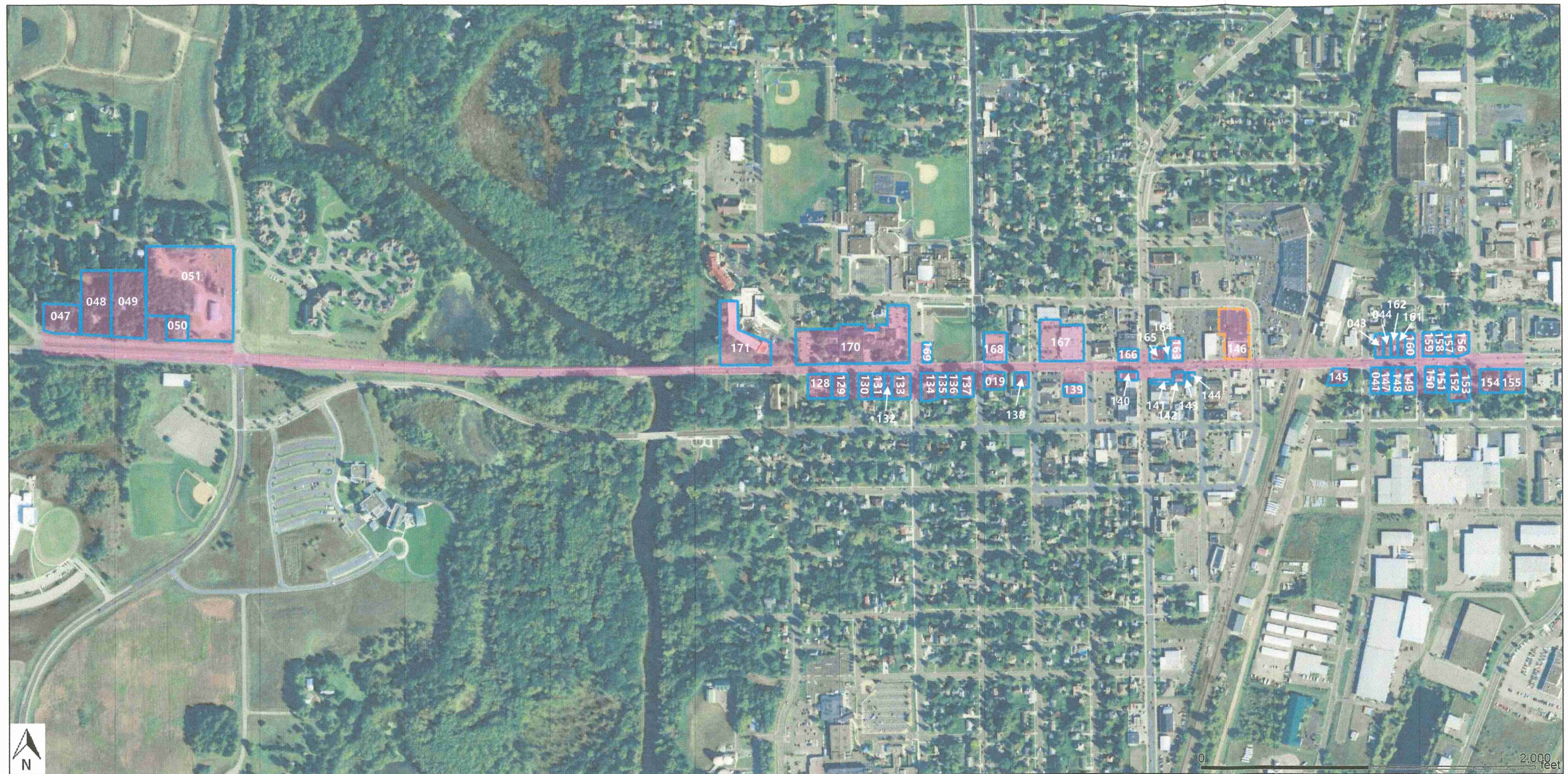


FIGURE 2. PHASE I SURVEY RESULTS

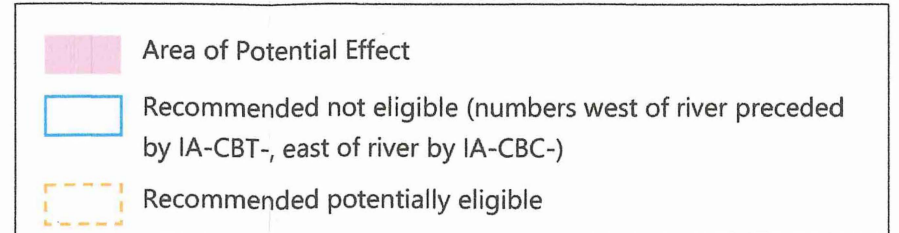




FIGURE 3. 106 CYPRESS STREET S, LOOKING SOUTHEAST

door flanked on each side by painted wood panels. Beyond these on each side are symmetrically placed paired windows, added to create an enclosed porch. The windows are underlined by a concrete stringcourse that wraps around to the sides of the porch, where added tripled windows fill the upper portion of the north and south walls. A wood frieze board runs above the windows and below a wood cornice around the entirety of the porch. The simple cornice design, composed of narrow crown molding over soffit boards, is replicated in the returns located at each corner of the house. An interior brick chimney extends above the north-south peak of the house roof. The roof is clad in asphalt shingles.

4.1.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.2 IA-CBC-041

House

507 1st Avenue E

This circa-1910, one-and-a-half-story house with a hip-roofed, open front porch has a front-gabled roof with a shed dormer on the west side (Figure 4). It is rectangular in plan, and the foundation is concrete



FIGURE 4. 507 1ST AVENUE E, LOOKING SOUTHEAST

block. An original wood door is present behind the newer storm on the front (north) of the house, as is an original, four-light window with stained-glass transom. Remaining fenestration consists of vinyl 1/1 double-hung sash replacement windows, and the house is clad in vinyl siding. The roof, which is covered in asphalt shingles, includes vinyl fascia and soffits. An interior brick chimney extends above the east side.

4.2.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding and windows have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.3 IA-CBC-043

House

510 1st Avenue E

This one-story house, which county data indicate was built in 1934, is incongruous in its form because it has been subject to additions (Figure 5). The house is cross-gabled, with an asymmetrical street-facing (south) gable and a symmetrical rear-facing gable. The east-west gabled section projects slightly on the east, creating a truncated T-plan, and the foundation is concrete block. The walls are wood-lap siding.



FIGURE 5. 510 1ST AVENUE E, LOOKING NORTHWEST

Fenestration consists of replacement 1/1 double-hung sash. An off-center, newer front door is present, sheltered by a metal canopy. The roof of the house is clad asphalt shingles.

4.3.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions and non-original windows and door have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.4 IA-CBC-044

House

520 1st Avenue E

This one-story house, built circa 1950, has a U-plan (Figure 6). The foundation is concrete block, and glass-block bands are located within it on the front (south) of the projecting sections. The walls of the house are clad in wood shakes. Fenestration appears is primarily 1/1 double-hung sash, although a picture window is located in the recess created by the U, and a sliding window is located near the rear of the east wall. The recess additionally contains a concrete-slab patio, the front (south) of which is flush with the projecting portions of the façade, and at the back of which are two poured-concrete steps that lead up to an original



FIGURE 6. 520 1ST AVENUE E, LOOKING NORTH

wood front door with three lights arranged diagonally near the top. The cross-hipped roof is clad in asphalt shingles.

4.4.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.5 IA-CBC-128

Apartment Building

629 1st Avenue W

In this two-story apartment building, constructed circa 1965, the lower story is partially below grade. The building is rectangular in plan and has a cross-gabled roof with wide eaves and which is clad in asphalt shingles (Figure 7). The front gable extends forward to create a centered portico, with the pediment supported by four symmetrically placed, basic wood posts. The exterior of the building is fiberboard siding, boards of which have been placed at an angle within the pediment to create a chevron pattern. Recessed with regard to the pediment is a centered front entry, with a single-panel wood door flanked by sidelights. Symmetrically placed beyond each side of the entry are paired 1/1 double-hung sash windows, those closest



FIGURE 7. 629 1ST AVENUE W, LOOKING SOUTH

to the door framed by the portico posts. Overall, the façade constitutes a nod to Classical architecture. Single 1/1 double-hung sash windows are located on the sides of the building.

4.5.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.6 IA-CBC-129

House

609 1st Avenue W

This one-and-a-half-story house has been modified to the extent that its original year of construction cannot be discerned, beyond a general likelihood that it was during the early twentieth century, nor can its original orientation (Figure 8). Substantial one-story additions are present on both the front (north) and rear of the house. The front addition is hip roofed and includes a new, street-facing bay window. A gabled dormer has been built into the north side of the original house. An open porch has been added to the west side of the house, extending from the original house to the rear addition. The entire house has been clad in vinyl siding. Beyond the bay window, fenestration comprises replacement 1/1 double-hung sash windows



FIGURE 8. 609 1ST AVENUE W, LOOKING SOUTHEAST

and sliding windows in inconsistent configurations. Doors are located on the front addition and near the south end of the west wall, neither of which are original.

4.6.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with the non-original cladding, windows, and doors, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.7 IA-CBC-130

House

541 1st Avenue W

This circa-1935, one-and-a-half-story house is front gabled, rectangular in plan and has a concrete-block foundation (Figure 9). It is clad in replacement siding, but the windows, which are 1/1 double-hung sash, appear mostly original. Concrete steps with brick stringers and balustrade lead up to a projecting, gable-roofed front entry. The roof is covered in asphalt shingles, and an interior brick chimney extends above the east side.



FIGURE 9. 541 1ST AVENUE W, LOOKING SOUTH

4.7.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.8 IA-CBC-131

House

531 1st Avenue W

This cross-gabled, one-and-a-half story house, with projecting, gable-roofed front entry, was built circa 1935 (Figure 10). Rectangular in plan, it has a concrete-block foundation and is clad in wood lap siding. The entry gable and the upper portion of the main front gable both feature a sunburst design in wood. Fenestration comprises original 6/1 double-hung sash windows, and the front door is likely also original as the six lights in the upper portion mimic the windows, although the front steps and deck leading up to it appear to be of newer construction. A fairly large, one-story addition is located on the rear of the house. The roof is covered in asphalt shingles, and an interior brick chimney extends above its east side.



FIGURE 10. 531 1ST AVENUE W, LOOKING SOUTHWEST

4.8.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.9 IA-CBC-132

House

523 1st Avenue W

This circa-1940, one-and-a-half-story, cross-gabled house rises above a street-level garage that was constructed into the hill upon which the house stands (Figure 11). The garage, which appears to be a modern addition, and the upper walls of the house are clad in vinyl siding, while a random-ashlar stone veneer has been added to the lower walls of the house. The house has additionally been updated with the creation of an arched, recessed entry containing a new, arched door, and the replacement of the windows; those currently present are vinyl 1/1 double-hung sash. A newer exterior brick chimney is located on the west wall of the house, while an original interior brick chimney extends above the peak of the roof.



FIGURE 11. 523 1ST AVENUE W, LOOKING SOUTH

4.9.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the garage addition to this building, combined with the non-original cladding, windows, and doors, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.10 IA-CBC-133

House

507 1st Avenue W

This one-and-a-half-story, side-gabled, brick house was constructed circa 1910 (Figure 12). It is rectangular in plan, with a bay window located on the south half of the east side, and it has a concrete-block foundation. The brick is brown, rock-faced, and laid in a stretcher-bond pattern. The house has been altered through a one-story, smooth-faced brick addition with a low-pitched roof on the rear (south), which is likely an earlier addition, as well as the enclosure of the front porch, associated loss of the original front steps, and the construction of a one-story, flat-roofed, addition off the west side. The upper portion of the enclosed porch walls, the flat-roofed addition, and a shed dormer on the north side are clad in fiberboard, while plywood surrounds the porch windows and door. Windows in the east side of the original section appear to be original, consisting of 1/1 double-hung sash and a central fixed pane with leaded-glass transom in the bay

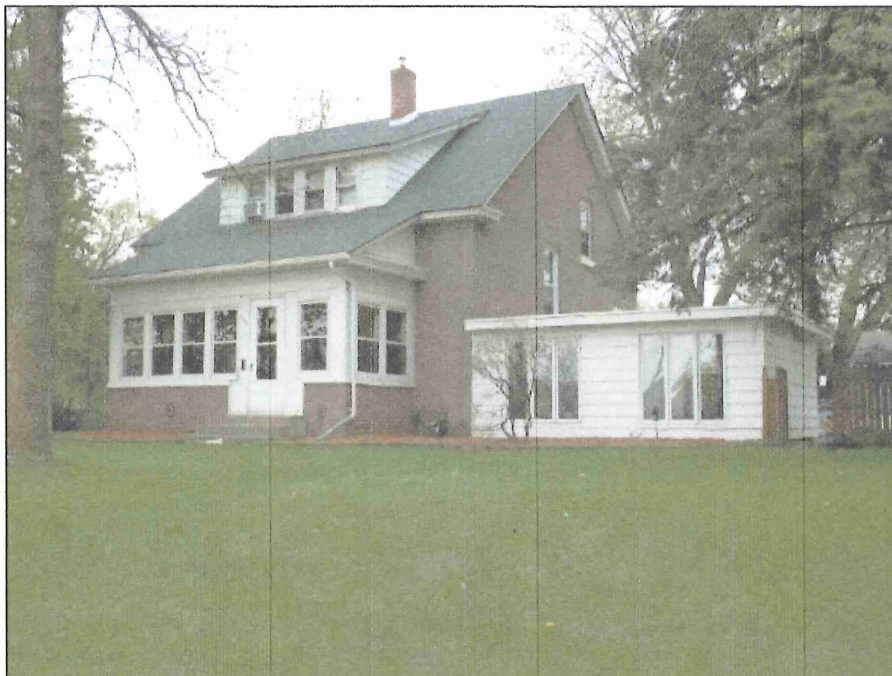


FIGURE 12. 507 1ST AVENUE W, LOOKING SOUTHEAST

window, all underlined by concrete sills. Those in the upper west side were not visible behind the storm windows from the street, and any other original fenestration is masked by the additions. An egress window has been added in the basement level, centered under the bay window. The roof is covered in asphalt shingles, and an interior brick chimney projects from the front side near the peak.

4.10.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with some non-original cladding, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.11 IA-CBC-134

House

441 1st Avenue W

This one-story, Contemporary-style house with attached front-gabled garage was built circa 1970 (Figure 13). The foundation is concrete block, and the plan of the house is irregular: The attached garage is located on the east end of the house, and extends back to the side-gabled main part of the house. Projecting north from the west end of the side-gabled part is a front-gabled section of the house. Within the recess created by the garage and front-gabled portion is the front entrance, where a poured-concrete stoop is present in



FIGURE 13. 441 1ST AVENUE W, LOOKING SOUTHEAST

front (north) of the front door. To the east of the door are tripled metal 1/1 double-hung sash, and on its west side, a wide, stone-faced exterior chimney is situated in the ell. The front-gabled portion of the house features a wrap-around picture window on its northeast corner, composed of a ribbon of casement windows on the east and north walls.

On the west side of the front-gabled portion of the house is a flat-roofed portion. In the east half of its street-facing (north) wall is a picture window composed of three vertically stacked lights, to the west of which are ribbon clerestory windows composed of horizontal casements which wrap to the west side where they end under a shallow gable. This shallow-gabled portion of the house separates the flat-roofed portion from a shed-roofed section that extends from the west end of the house back (east) to the garage. The shed-roofed section, with floor-to-ceiling windows interspersed with sliding doors, contains a sunroom, and the roof extends south where it is supported by simple wood posts to cover an open, poured-concrete patio. In the ell created by the east end of the shed-roofed section and the side-gabled portion of the house is a rear-facing gabled portion of the house (mirroring the garage), which contains two tripled-casement windows in the lower wall and clerestory windows in the gable.

The walls of the house and garage are clad in painted, grooved plywood panels, with what appear to be smooth plywood panels and battens in the gables, except in the aforementioned gable that contains clerestory windows. The roof is clad in asphalt shingles. Soffits and fascia are wood, and wide, boxed eaves extend below the edges of the gables. Within the gable ends, a wood beam extends from above each batten beneath wide eaves.

4.11.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.12 IA-CBC-135

House

425 1st Avenue W

This circa-1950, one-and-a-half-story house has a front-gabled roof with a crossing gable extension. It is rectangular in plan with a projecting, front-gabled entry containing a replacement single-panel door behind a storm door (Figure 14). It has a concrete-block foundation and is clad in what appears from the street to be metal siding. Fenestration is primarily replacement windows in a combination of 8/1 double-hung sash and multi-light sliding windows; a few apparently original 3/1 double-hung wood sash are located on the west side, and a 1/1 double-hung sash window is in the front gable. The roof is covered in asphalt shingles, and an interior brick chimney rises above the east side.



FIGURE 14. 425 1ST AVENUE W, LOOKING SOUTHEAST

4.12.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.13 IA-CBC-136

House

411 1st Avenue W

This circa-1900 house is rectangular in plan and has a concrete-block foundation, except under its projecting front entry, which is set on poured concrete (Figure 15). The original, front-gabled portion of the house is two stories in height. It has been altered with a one-story, side-gabled addition that runs the length of the west side; the projecting, front-gabled entry, which contains a new door and from which the east roofline has been extended over an added wall cut to create a rough archway; a one-story gable-roofed addition on the rear; and cladding of the entirety in fiberboard. An original fixed four-light window with stained-glass transom is located in the center of the original façade; other windows in the main massing appear to be replacement 1/1 double-hung sash. The roof is clad in asphalt shingles, and an interior brick chimney extends above the north-south peak.



FIGURE 15. 411 1ST AVENUE W, LOOKING SOUTHWEST

4.13.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with the non-original cladding, windows, and doors, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.14 IA-CBC-137

House

105 Cypress Street S

This two-story, hip-roofed house was built circa 1910 (Figure 16). Rectangular in plan, with a projecting, front-gabled entry, it has a concrete-block foundation. Currently styled in the Colonial-Revival vein, it has been substantially altered and may not have been originally so. Most telling in this regard is that the placement of the single, 1/1 double-hung sash windows is not symmetrical, particularly given the absence of an upper-story window at the north end of the façade. Original exterior window trim is absent, with openings now framed by narrow vinyl trim and infill of an unidentified material. A flat-roofed, one-story addition is located on the rear (west), what looks to be a former side porch on the north has been enclosed, and the entirety of the house and additions has been clad in vinyl siding. The entry contains a newer, wood-framed glass door. The roof, covered in asphalt shingles, incorporates wide eaves and vinyl fascia and soffits. The house features an interior brick chimney.



FIGURE 16. 105 CYPRESS STREET S, LOOKING WEST

4.14.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with the non-original cladding, windows, and doors, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.15 IA-CBC-138

House

313 1st Avenue West

This circa-1900, two-story, cross-gabled house has a T plan and either a poured-concrete or concrete-faced foundation (Figure 17). Its substantial alterations include a one- to one-and-a-half-story addition on the rear (south), to the east side of which has been added an attached garage; the enclosure of a small projection on the east, possibly a former bay window, above which is a replacement door for what appears to be an original balcony structure; the addition or reconstruction of an open front porch; a new front door; cladding in asbestos-shingle siding; and several added and replacement windows, although a few likely original 1/1 double-hung sash are present in the original section. The balcony structure has a gabled roof supported by turned posts. The roof of the house is clad in asphalt shingles, and an interior chimney extends above the north-south gable.



FIGURE 17. 313 1ST AVENUE W, LOOKING SOUTHWEST

4.15.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with the non-original cladding, windows, and doors, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.16 IA-CBC-139

Commercial Building

1xx Ashland Street S

This one-story, commercial building was constructed in 1962, as indicated by a datestone in the façade (Figure 18). The rear (west) half of the building is an addition constructed sometime before 1991. Combined, the building is generally rectangular in plan, except that the north portion of the façade (east wall) is recessed to allow for green space. The east and north sides of the building, which are visible from public streets, are faced primarily in red brick laid in a common-bond pattern, as is the south side of the original building, although it can now only be observed from the west, due to adjoining façade of the newer-constructed building on the south. The non-recessed (south) portion of the façade incorporates a window wall divided into 16 panes by metal muntins. Each of the four vertical sections created contains, from top to bottom, a blue, enameled metal panel; a single-light, plate-glass window; a short, one-over-three-light



FIGURE 18. 1XX ASHLAND STREET S, LOOKING SOUTHWEST

window arrangement, in which the central of the three lower lights slides open; and a black granite panel. North of and separated from the window wall by a brick pilaster is a slightly recessed entry containing a single-panel, metal-framed glass door with sidelight. The sidelight consists of a plate glass window atop a black granite panel. Above the door and sidelight are paired single-light windows that form the transom, and above the transom are two blue, enameled metal panels. The west and south walls of the addition are exposed concrete block. The west wall holds two metal pedestrian doors, along with two glass-block windows and two fixed single-light windows. The building has a flat roof with standing-seam metal coping.

4.16.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.17 IA-CBC-140

Commercial Building

103 Main Street S

This 1901, two-story commercial building exhibits a two-part commercial block form (Figure 19). Built as part of a commercial block with a currently similar building on its south and a less-altered building next to that one, it has been severely altered through cladding in stucco; replacement of the storefront including



FIGURE 19. 103 MAIN STREET S, LOOKING SOUTHWEST

the installation of new plate-glass windows, a metal-framed glass double door with transom window, and a metal canopy over its full width; and a large addition on the rear (west). Keystones on the façade and stone sills on the north side project through the stucco, indicating the locations of former second-story window openings. Most of these are fully covered; two altered openings containing replacement 1/1 double-hung sash windows are located on the north side of the upper story. The building has a flat roof and terra cotta coping.

4.17.1 Recommendations

While this property may be associated with the development of the Cambridge commercial core, the substantial alterations effected by the non-original cladding, loss of upper fenestration, and modifications to the storefront have resulted in a loss of integrity to convey any potential historical significance under Criterion A. No information was found to associate this property with any individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion B or C. This property is therefore recommended as not eligible for listing in the National Register.

4.18 IA-CBC-141

Commercial Building

110 Main Street S

This one-story commercial building, constructed in 1927 (Larson 2002b), exhibits a one-part commercial block form with a crenellated false front (Figure 20). The north wall, now exposed due to the recent destruction by fire of the adjacent hotel, has been clad in a random ashlar-pattern stone veneer. The façade is faced in multiple colors of brick. Brick pilasters extend up the north and south ends of the façade, culminating in a decorative concrete cap on the south, the counterpart to which has been lost on the north. Brick on the pilasters and in the two courses under the rowlock-brick sills of the storefront is laid in a stretcher-bond pattern. Beneath the two courses is one rowlock course underlined by one soldier course. The top of the storefront is delineated by a brick soldier course, over which is a stretcher course, then a rowlock course, and then another stretcher course. Above this brickwork, the false front brickwork is in a Flemish-bond pattern, to which a decorative diamond pattern of cast stone has been applied. The storefront centers on a recessed entry containing a single-panel, metal-framed glass door with transom window, flanked on each side by metal-framed store-display windows that angle out from the entry and then are flush with the remainder of the storefront. The southern opening has been partially infilled and contains a mail slot. The storefront is sheltered by a newer metal canopy shared with the adjacent building to the south. The building has a flat roof and metal coping.

4.18.1 Recommendations

This property was a relatively late addition to the Cambridge commercial core, and no information was found to suggest that it played an important enough role in this regard to be individually historically



FIGURE 20. 110 MAIN STREET S, LOOKING SOUTHEAST

significant under Criterion A. No information was found to associate this building with any individuals of historical significance. The building is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion B or C. This property is therefore recommended as not eligible for listing in the National Register.

4.19 IA-CBC-142

Commercial Building

139 1st Avenue E

This one-story, structural-tile building has been so substantially altered that a construction year cannot be refined beyond the mid twentieth century, which is based on a review of aerial photographs and the use of structural tile (Figure 21). It is faced in modern brick, except where stucco panels, presumably for decorative effect, and an added tower-like projection clad in fiber cement panels intervene. These materials surround newly created window openings containing metal-framed plate-glass windows in single and band configurations, as well as a non-original recessed entry containing a single-panel, metal-framed glass door and adjacent plate-glass window. Brick infill is located within former openings on the alley (west) side of the building, where a newer pedestrian door is also present. The building has a flat roof with metal coping.



FIGURE 21. 139 1ST AVENUE E, LOOKING SOUTHEAST

4.19.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the alterations to the original design of this building have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.20 IA-CBC-143

Commercial Building

147 1st Avenue E

This circa-1950, one-story commercial building exhibits a one-part commercial block form (Figure 22). The building is faced in stucco. Fenestration consists of newer plate-glass windows within altered openings. The off-center, metal-framed glass door is flush with the remainder of the storefront, which is sheltered by an awning covered in asphalt shingles. Above the awning is a parapet of what appear to be diagonally laid wood planks. The building has a flat roof and metal coping. Aerial photographs indicate the possibility that this building and a portion of the adjoining building on the east may have originally constituted one building.



FIGURE 22. 147 1ST AVENUE E, LOOKING SOUTH

4.20.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding and reconfiguration of the storefront have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.21 IA-CBC-144

Commercial Building

149 1st Avenue E

This circa-1950, one-story, concrete-block commercial building exhibits a one-part commercial block form (Figure 23). Similar to the adjoining store on the west (IA-CBC-143), the building is faced in stucco. Fenestration consists of newer plate-glass windows within altered openings. The off-center, metal-framed glass door is flush with the remainder of the storefront, which is sheltered by an awning covered in asphalt shingles. Above the awning is a parapet of what appear to be diagonally laid wood planks. The building has a flat roof and metal coping. Aerial photographs indicate the possibility that the west portion of this building and the adjoining building on the west may have originally constituted one building, with the east portion of this building constituting a later addition to allow for the creation of two stores.



FIGURE 23. 149 1ST AVENUE E, LOOKING SOUTH

4.21.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding and reconfiguration of the storefront have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.22 IA-CBC-145

Commercial Building

435 1st Avenue E

This one-story, hip-roofed building, rectangular in plan, was constructed circa 1950 (Figure 24). A one-story, flat-roofed attached garage addition is located off the southeast corner, the overhead door for which is visible behind a newer sliding door. The walls are clad in wood lap siding, except the east wall of the garage addition, which is covered in corrugated metal. Fenestration is non-original, consisting of metal-framed plate-glass windows. The entry is flush with the rest of the façade and consists of a newer single-panel door with sidelight.



FIGURE 24. 435 1ST AVENUE E, LOOKING SOUTH-SOUTHWEST

4.22.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.23 IA-CBC-146

Peoples Bank of Commerce

234 1st Avenue E

The Peoples Bank of Commerce, formerly the Peoples State Bank of Cambridge, was constructed in 1968-1969 (*Commercial West* 1968a, 1969a) (Figure 25). The main massing of the building is circular. A small, circular appendage is on the south side of the main massing, while a narrow L-shaped section that accommodates bank operations for drive-up customers enfolds the west half of the circle. The main massing features a large expanse of floor-to-ceiling plate-glass windows curving around the east side of the building. On either side of the windows, the walls are textured orange stretcher bond-brick, which was also used in the L-shaped section. The small circular brick section is faced instead with orange brick laid in a soldier stack bond pattern. Above the walls is a heavy and exaggerated, stucco-clad roof fascia, with what can only be described as magnified dentils molded onto it on the circular portions of the building. The roof



FIGURE 25. PEOPLES BANK OF COMMERCE, 234 1ST AVENUE E, LOOKING NORTH-NORTHWEST

incorporates deep eaves around the main massing. Above the fascia, built-up roofing covers the flat roof of the rectangular portion and the geodesic cap of the smaller circular section. On the larger circular section, which also features a geodesic cap, the built-up roofing extends up to but does not cover its pinnacle, which is occupied by a skylight.

A curved wall connects the east side of the street-facing (south) wall of the L-shaped portion with the main circular massing. Underneath the roof of the circular massing at this point is a recessed, metal-framed glass door with flanking sidelights, and the small, circular section is attached to the south side of the main massing here. Similarly recessed in a cove to the east of the small, circular section is a large plate-glass window. At the point where the north side of the main massing connects to the L-shaped section, the main massing contains a recessed entrance with a metal-framed glass door with sidelight, while the perpendicular (east) wall of the L-shaped section is a window wall of floor-to-ceiling plate glass. The rear (north) wall of the L-shaped section contains a band of three plate-glass windows and a separate single plate-glass window. On the west wall is a projecting drive-up window with transaction drawer, adjacent to which on the south is a floor to ceiling plate-glass window. The brick on the northwest corner, which surrounds the drive-up window, appears newer. It is likely that the window was moved from its original location because near the south end of the west wall, infill of similar brick is present in a similarly sized opening. The infill surrounds a metal night depository. The front of the L-shaped section below the fascia is entirely occupied by a pair of floor-to-ceiling plate glass windows.

The Peoples Bank of Commerce exhibits several hallmarks of the Modern style, including its low roof, deep eaves, round massing, and large expanse of floor-to-ceiling windows. The resultant architectural statement evokes the preoccupation of mid twentieth-century America with the futuristic.

4.23.1 Recommendations

The Peoples Bank of Commerce building is potentially significant under Criterion C as an excellent example of the application of the Modern style in small-town commercial architecture. For this reason, and because it appears to have good integrity, it is recommended as potentially eligible for listing in the National Register. An evaluation of this property is provided in the next chapter.

4.24 IA-CBC-147

House

517 1st Avenue E

This one-and-a-half-story, Tudor Revival-style cross-gabled house with gable-roofed projecting front entry was built circa 1935 (Figure 26). Rectangular in plan, it has a concrete-block foundation, and the walls are clad in stucco. A new front porch leads up to a replacement door with storm and faux-stone surround. Windows are replacement 1/1 double-hung sash. The roof is covered in asphalt shingles.



FIGURE 26. 517 1ST AVENUE E, LOOKING SOUTHWEST

4.24.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.25 IA-CBC-148

House

527 1st Avenue E

This one-story, minimal Ranch house was built circa 1950 (Figure 27). It is rectangular in plan, with a concrete-block foundation and fiberboard siding. Fenestration appears original, consisting of 1/1 double-hung sash and the picture window, which features four stacked horizontal lights flanked on both sides by 2/2 double-hung sash. Decorative shutters on the façade appear to be original. Former glass-block lights in the basement level have been infilled. Concrete steps with metal hand rails lead up to an original front door. The side-gabled roof is covered in asphalt shingles, and above it projects an interior brick chimney.

4.25.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. Although in the Ranch style, it is not a particularly noteworthy example, and it does not



FIGURE 27. 527 1ST AVENUE E, LOOKING SOUTHEAST

represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.26 IA-CBC-149

House

543 1st Avenue E

This one-and-a-half-story, side-gabled bungalow with front-facing shed dormer was constructed circa 1930 and is rectangular in plan (Figure 28). It has been heavily altered, and the current owner indicated that it was converted into two apartments. The most obvious alteration is the enclosure of the front porch, which at one point was used as a sunporch, but now wood panels cover all but two window openings, one on the front (north), into which a replacement multi-light sliding window has been installed, and the other on the west, which holds paired 1/1 double-hung sash that may be original to the time of enclosure. The remaining windows may be original to the house but could not be confirmed as such from the street. These are 1/1 double-hung sash, one near the rear of the house on the west side, and the others in the gables and the dormer. The gables and the dormer have been clad in vinyl siding. The porch is accessed via concrete steps leading up to a replacement, plywood door. Newer casement windows are present in the east wall of the lower story of the house. The roof is covered with asphalt shingles, and the interior chimney which rises above the peak has been faced with mortar.

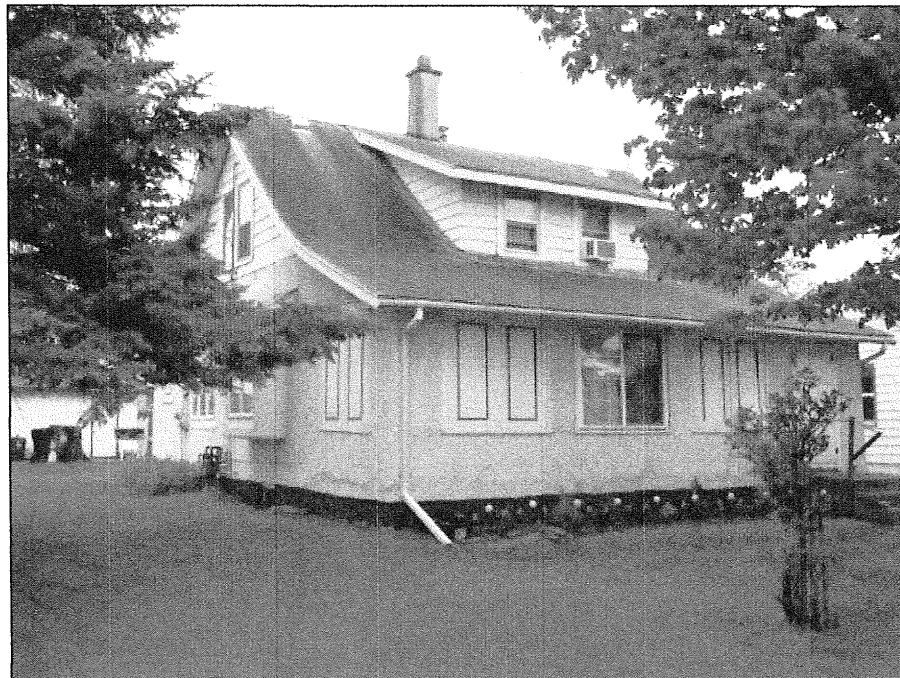


FIGURE 28. 543 1ST AVENUE E, LOOKING SOUTHWEST

4.26.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the conversion into apartments, loss of the original open porch, alterations and covering of the windows in the subsequent sunporch, and non-original cladding have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.27 IA-CBC-150

House

611 1st Avenue E

This one-and-a-half-story house, rectangular in plan, may have been built circa 1910, but modifications make a construction date difficult to confirm (Figure 29). It features a hipped roof, with a hipped dormer on the front (north). An addition is located on the rear (south) of the house, and the front porch has been enclosed. The foundation of the rear addition is smooth concrete block, while the above-ground concrete block of the foundation for the original part of the house is rock-faced. The foundation of the front porch is masked by the modern, gray face brick that covers its lower half. The remainder of the building is clad in vinyl siding. The windows are a mix of original 1/1 double-hung sash; an original piano window comprising a bank of three fixed lights; an original bay window and added or replacement single-light windows on the



FIGURE 29. 611 1ST AVENUE E, LOOKING SOUTHEAST

west side; an original two-light awning window in the dormer; and added sliding windows on the front of the porch. Poured-concrete steps lead up to the front door. The roof is clad in asphalt shingles and has vinyl soffits and fascia.

4.27.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the addition, enclosure of the porch, and non-original cladding and windows have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.28 IA-CBC-151

House

627 1st Avenue E

This circa-1950, one-story, front-gabled house is rectangular in plan (Figure 30). The foundation has been parged with concrete. The walls are clad in vinyl siding. Windows appear to be original, consisting of 1/1 double-hung sash and a picture window with flanking 1/1 double-hung sash, but added vinyl trim surrounds the openings on the exterior. Centered poured-concrete steps lead up to the front entry, where the door behind the storm door appears to be original. A front-gabled hood supported by knee braces shelters the entry. The roof of the hood and house are covered in asphalt shingles, and soffits and fascia are vinyl.



FIGURE 30. 627 1ST AVENUE E, LOOKING SOUTHEAST

4.28.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.29 IA-CBC-152

House

635 1st Avenue E

This house is a one-story, Ranch-style house built circa 1965 (Figure 31). Rectangular in plan, it has a concrete-block foundation, and the walls are clad in vinyl siding. The possibly original front door, which is accessed by poured-concrete steps, is slightly off center. To its west is a picture window consisting of a fixed pane with a sliding light on each side. To its east is a sliding window, beyond which are a set of paired 1/1 double-hung sash. All windows are flanked on each side by decorative shutters and situated above a decorative metal or vinyl panel. On the east side of the house are 1/1 double-hung sash, while the west wall of the house contains no windows. Instead, poured-concrete steps lead up to a side entrance. The side gabled-roof, clad in asphalt shingles, creates a wide overhang at the front of the house.



FIGURE 31. 635 1ST AVENUE E, LOOKING SOUTHEAST

4.29.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.30 IA-CBC-153

House

643 1st Avenue E

This circa-1900 house is one-and-a-half stories in height (Figure 32). It is rectangular in plan, and it is front-gabled with a hipped-roof, enclosed porch on the front (north) and a gabled addition on the rear. The foundation is faced in stucco, and the walls are clad in fiberboard siding. The window openings and styles are inconsistent; it appears that openings were added and/or reconfigured when the house was sided, and none of the windows, which occur as sliding, double-hung sash, fixed octagonal, and casement, are original. The front door is accessed by newer wooden stairs. The roof is clad in asphalt shingles.

4.30.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type,

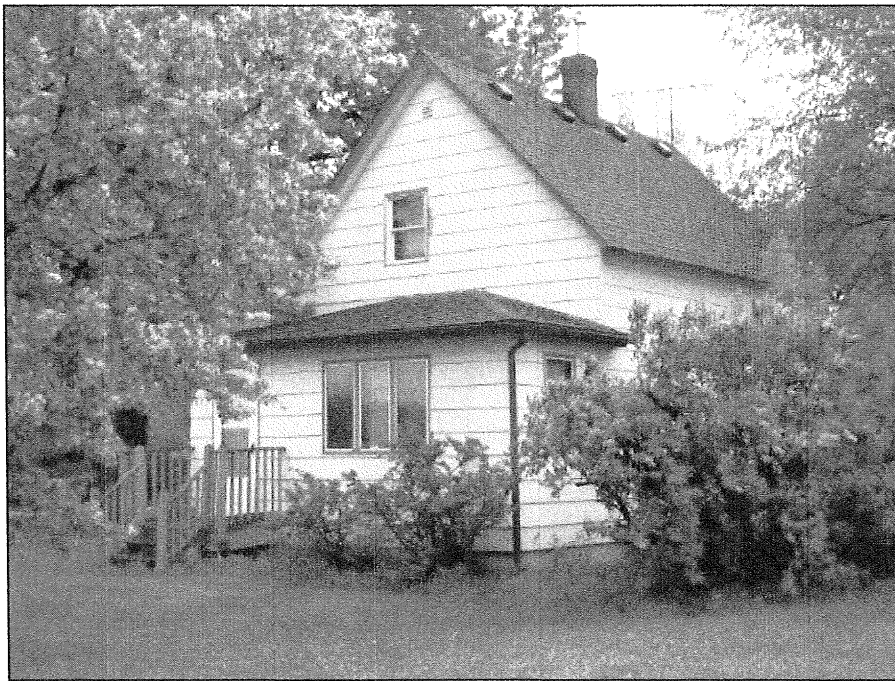


FIGURE 32. 643 1ST AVENUE E, LOOKING SOUTHEAST

period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the addition, enclosure of the porch, non-original cladding, and reconfigured fenestration have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.31 IA-CBC-154

House

707 1st Avenue E

This one-and-a-half- to two-story, Tudor Revival-style house was built circa 1930 (Figure 33). It is rectangular in plan, and the roof is cross-gabled with a projecting, asymmetrically gabled entry. Two gabled dormers are located on the west side of the house, and one is located on the north side. The foundation is faced in stucco applied in an irregular pattern to mimic stone, and the walls are clad in a standard stucco, except for a small upper rear section of the east wall, which for indiscernible reasons is clad in what looks like vertical wood planking; this section of the house is evident in a 1952 aerial photograph, so it seems more likely to mark a repair than an addition. Windows are original, wood 6/1 double-hung sash, which occur in single, paired, and triple configurations. Poured-concrete steps lead up to the entry, which contains the original front door, wood with a six-light window matching the rest of the windows, behind the storm door. The roof is covered in asphalt shingles, and an interior brick chimney projects above the south side of the roof.



FIGURE 33. 707 1ST AVENUE E, LOOKING SOUTHWEST

4.31.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.32 IA-CBC-155

House

741 1st Avenue E

This circa-1900, one-and-a-half-story, cross-gabled house is rectangular in plan (Figure 34). A substantial one-story, hipped-roof addition, possibly an extended enclosure of a former porch, extends from the rear (south) elevation. A gabled dormer is located on the front of the house. The above-ground portion of the foundation has been sheathed in plywood, and the walls in vinyl siding. Added fixed, single-light windows are located on the basement level. All windows above the basement level are replacement 1/1 double-hung sash, on each side of which have been added decorative shutters. Newer, poured-concrete stairs with a wood railing lead up to a new front door with replacement trim, which is sheltered by a wood, front-gabled hood supported by knee brackets. The roof of the house and hood are clad in asphalt shingles.



FIGURE 34. 741 1ST AVENUE E, LOOKING SOUTHWEST

4.32.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding, windows, front porch, and door, along with the rear enclosure/addition, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.33 IA-CBC-156

House

642 1st Avenue E

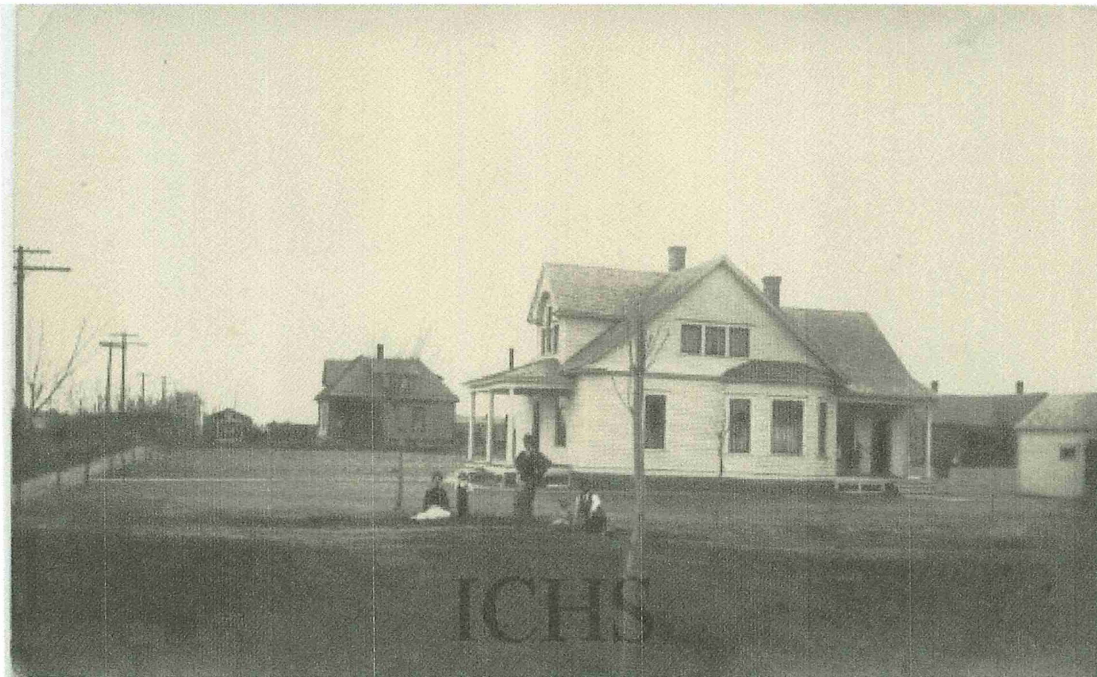
This one-and-a-half-story, cross-gabled house was built circa 1915 (Figure 35). A photograph of the house as originally constructed shows that it has undergone numerous alterations (Figure 36). The house is rectangular in plan, and the above-ground portion of the foundation is rock-faced concrete block. The walls are clad in vinyl siding, with the exception of the gable ends in the east-west gable, which are covered in shakes of a material indeterminate from the street. A gabled dormer with cornice returns extends from the south side of this gable. A former arch under the gable of the dormer has been eliminated, and a 1/1 double-hung sash window has replaced the tripled windows formerly framed by the arch. Below the dormer, the south wall features a replacement door and tripled casement window in modified openings. An open porch once located in front of these has been removed, and today, a large new deck wraps around from the front of this wall to the south half of the east wall, where it is in front of an added sliding door. To the north of the deck on this side of the house is a bay window, the openings for which have also been modified to accommodate single-light, likely casement windows. Above this portion of the east wall is the east-facing gable, which contains a window opening holding a single-light, likely fixed window flanked on either side by casement windows, as is the case in the west-facing gable. Previously, the openings in both gables were occupied by tripled, single light windows of equal size. Below the west-facing gable are two single casement windows in modified openings. Beyond the east-west gabled portion to the north, the east and west walls each hold a single 1/1 double-hung sash window and form the sides of shed wings that were once open porches located on either side of the north-south gabled portion. The north wall has a new casement window in the gable, with a new door in an added opening and 1/1 double-hung sash window on the first story. The roof is covered in asphalt shingles. The original brick chimney stacks have been replaced with modern metal ones.

4.33.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the removal of



FIGURE 35. 642 1ST AVENUE E, LOOKING NORTHWEST



Isanti County Historical Society 2014.02f.14

FIGURE 36. 642 1ST AVENUE E IN 1919, LOOKING WEST

the front porch, enclosure of others, non-original cladding, and reconfigured fenestration and entrances have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.34 IA-CBC-157

House

630 1st Avenue E

This circa-1945, one-story house is side-gabled and rectangular in plan with a projecting gabled front entry (Figure 37). The foundation is concrete block, and the walls are covered in vinyl siding. Window openings contain replacement double-hung sash on the front (south), while windows in the east and west walls are 1/1 double-hung sash. Poured-concrete steps with a wrought-iron railing lead up to the centered entry, which holds a new door. A second door is located on the east side of the house. The roof is covered in asphalt shingles, and an interior brick chimney projects above the front of it near the peak.

4.34.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding, windows, and doors have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.



FIGURE 37. 630 1ST AVENUE E, LOOKING NORTHWEST

4.35 IA-CBC-158

House

624 1st Avenue E

This one-story, side-gabled house was built circa 1945 (Figure 38). It is rectangular in plan, with a projecting gabled front entry and a concrete-block foundation. The walls are clad in aluminum siding. Windows appear to be original, with a picture window to the west of the entry, paired 1/1-double-hung sash to the east of the entry, and single 1/1 double-hung sash on the other walls of the house. Poured-concrete steps lead up to the entry, which contains a replacement interior door behind the storm door. The doorway is off-center relative to the entry gable. The roof is clad in asphalt shingles, and an interior brick chimney projects above the back (north) side.

4.35.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.



FIGURE 38. 624 1ST AVENUE E, LOOKING NORTHWEST

4.36 IA-CBC-159

House

612 1st Avenue E

This one-and-a-half-story, deck-on-hip-roofed house dates to circa 1915 (Figure 39). A photograph of the house as originally constructed shows that it has undergone alterations (Figure 40). It is rectangular in plan, and the visible portions of the foundation are concrete block. A gabled dormer containing replacement windows consisting of a 1/1 double-hung sash window flanked by shorter, fixed, single-light windows is located on the front (south), while shed dormers containing similar replacement windows but all of the same height are located on the east and west; the windows in the shed dormers were formerly tripled 1/1 double-hung sash but now consist of 1/1 double-hung sash between two casement windows. The walls are clad in vinyl siding, and the remaining windows are added or replacement, primarily 1/1 double-hung sash, although a small picture window faces the street. Original window trim has been removed. A former open porch on the southeast corner of the house has been enclosed, and the south wall of this section contains the new front entrance, which is accessed by added concrete steps. The roof is clad in asphalt shingles and features vinyl soffits and fascia. The original brick chimney stack has been replaced with a modern metal one, and the cresting of the roof deck has been removed.

4.36.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type,



FIGURE 39. 612 1ST AVENUE E, LOOKING NORTHEAST



Isanti County Historical Society 2013.02f.150

FIGURE 40. 612 1ST AVENUE E, CIRCA 1919, LOOKING EAST-NORTHEAST

period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the enclosure of the porch, reconfiguration of the fenestration and entrances, and non-original cladding have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.37 IA-CBC-160

House

542 1st Avenue E

This house is one and a half stories in height, cross-gabled, and dates to circa 1945 (Figure 41). The projecting front-gabled portion of the house is shallow, creating a truncated L-plan. The foundation is concrete block. The walls are clad in vinyl siding. The front (south) side of the house features a narrow picture window with flanking 1/1 double-hung sash. The remainder of the windows are 1/1 double-hung sash. Poured-concrete stairs lead to a newer front door. The roof is clad with asphalt shingles, and an interior brick chimney projects above its north side.

4.37.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic



FIGURE 41. 542 1ST AVENUE E, LOOKING NORTHWEST

value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.38 IA-CBC-161

House

540 1st Avenue E

This one-story house, built in 1935, is hip roofed with a gable ell on the rear (north) (Figure 42). Historical aerial photographs show both sections are original, and that another portion existed on the north of the ell which has since been removed. The foundation is faced or sheathed and painted, and therefore its material composition is not visible. The house is clad in vinyl siding, and fenestration comprises a combination of replacement and potentially original 1/1 double-hung sash. Poured-concrete stairs lead up to a projecting, gabled entry with a replacement door. The roof is clad in asphalt shingles, and has vinyl soffits and fascia. An interior brick chimney extends above the hipped-roof portion of the building.

4.38.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the removal of a portion of the house, along with non-original cladding, windows, and door, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.



FIGURE 42. 540 1ST AVENUE E, LOOKING NORTHEAST

4.39 IA-CBC-162

House

528 1st Avenue E

This one-and-a-half-story, front-gabled house was built circa 1930 (Figure 43). The visible portion of the foundation is rock-faced concrete block, and the house is rectangular in plan with a projecting gabled entry. The gable-end walls are clad in wood shakes, while the lower walls are clad with wood shakes of alternating narrow and wide exposure to create a banded effect. Fenestration is original 6/1 double-hung sash. The front door, which is accessed via replacement wood stairs, appears to be also original, but its nine lights have been boarded over from the inside. A window composed of three vertically stacked glass blocks is located to its west on the front of the entry section. The entry roof has exposed rafter ends. Both it and the main roof are covered with asphalt shingles and have wood fascia. An interior brick chimney extends above the roof on the west side.

4.39.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

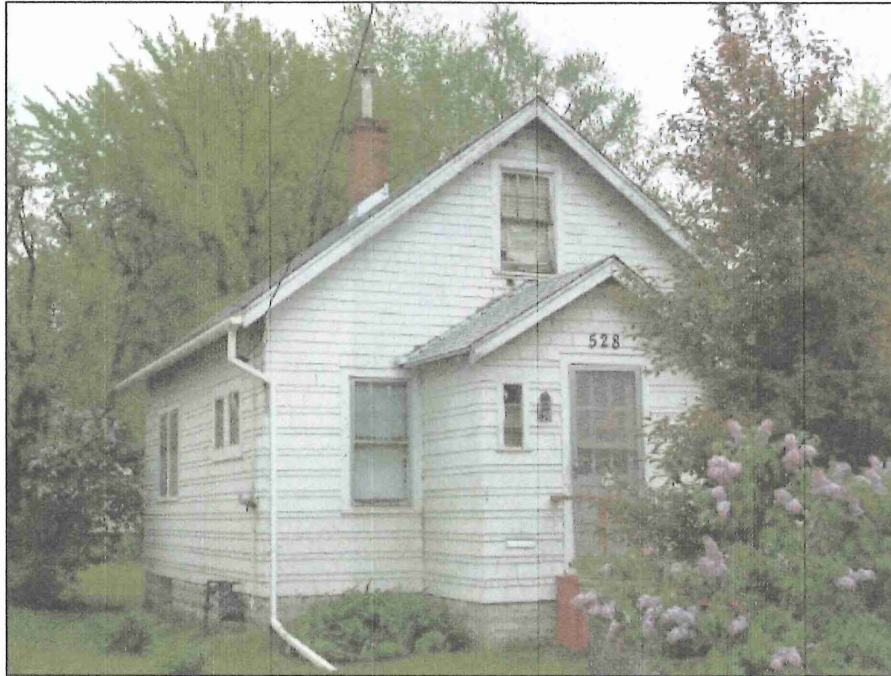


FIGURE 43. 528 1ST AVENUE E, LOOKING NORTHEAST

4.40 IA-CBC-163

Commercial Building

120 1st Avenue E

This one-story, circa-1940, flat-roofed, structural-tile building, generally rectangular in plan, is of the enframed window wall type (Figure 44). The façade features face brick laid in multiple colors laid in a stretcher-bond pattern. The parapet features decorative brickwork in the form of white header bricks set in cross-like shapes that repeat in a band along the full length of the façade. A single course of rowlock brick runs above this band along the top of the parapet under terra cotta coping. The storefront, which is sheltered by a metal-framed cloth canopy that wraps around the southeast corner of the building, is divided into three bays by brick pilasters. Between the pilasters, rowlock-brick sills underline plate-glass windows and a single rowlock course runs along the base of the storefront. Brick color is not consistent between the storefront and parapet; therefore it is possible that one or the other was replaced.

The remainder of the building is red structural tile. The southeast corner of the building is curved and contains a 5-by-10 glass-block window. All other window openings beyond the façade also contain glass block. Two entrances are located on the east side of the building, both including a newer metal-framed glass door with sidelight and transom. The northern of the two entrances is within a small, projecting section of the building, the form of which transitions from a square into a curve. While this section is an



FIGURE 44. 120 1ST AVENUE E, LOOKING NORTH-NORTHWEST

addition, it is of red, albeit slightly smaller, structural tile and it uses glass block; therefore it appears similar to the original building.

4.40.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.41 IA-CBC-164

Commercial Building

116 1st Avenue E

This circa-1940, structural-tile building exhibits a two-part commercial-block form (Figure 45). It has been faced in stucco, obscuring any original architectural detail that might be present. The storefront contains metal-framed plate-glass windows on either side of a centered metal-framed glass, single door. It is separated from the second story by a large, metal canopy clad in asphalt shingles which extends from the sills of the second-story windows to the tops of the first-story windows. The second story features two symmetrically placed pairs of 1/1 double-hung sash. The roof is flat with metal coping.



FIGURE 45. 116 1ST AVENUE E, LOOKING NORTH

4.41.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding and large canopy added over the storefront have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.42 IA-CBC-165

Commercial Building

110 1st Avenue E

This one-story commercial building comprises two previously separate buildings constructed circa 1945 and now joined by an interior addition and unified on the exterior by the application of stucco over its entirety (Figure 46). Fenestration has been reconfigured and now consists of metal-framed sliding windows. The metal-framed glass doors, one on the south side of the building and two on the west, which allow access to three separate offices, are also newer. The building has a flat roof and metal coping.



FIGURE 46. 110 1ST AVENUE E, LOOKING NORTHEAST

4.42.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding, windows, and doors, along with alterations to create one building from two, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.43 IA-CBC-166

Commercial Building

107 Main Street N

This one-story commercial building is evident on a 1938 aerial photograph, but as the building has been covered in stucco, it cannot be determined how much earlier it was constructed (Figure 47). It is rectangular in plan and has a large addition on the rear (west). Two arched openings have been added on both the south and east sides of the building at the southeast corner, each containing a metal-framed plate-glass window with stucco-coated infill above and stucco-coated bulkheads below. A similar opening contains the south entrance, which consists of a metal-framed glass double door under stucco-coated infill. The east entrance consists of a single metal-framed glass door and is not within an arched opening. The parapet of the building steps down gradually from east to west and has terra cotta coping. The roof is flat.



FIGURE 47. 107 MAIN STREET N, LOOKING NORTHWEST

4.43.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the non-original cladding, arched openings, windows, and doors, along with the addition, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.44 IA-CBC-167

Commercial Building

140 Birch Street N

This concrete-block strip mall, generally rectangular in plan, is one story in height, except for a two-story section in the northeast corner (Figure 48). County records indicate that it was constructed in 1960, and a photograph dating to 1985 shows that it was previously a grocery store (Figure 49). The façade, which fronts a parking lot on the west side of the building, and the walls of the south section are rock-faced concrete block, while the remaining walls are smooth-faced concrete block. The building has been remodeled since 1985. Originally, no windows were located on the façade (west side) of the building, except possibly in the single, recessed entrance located there, and the roofline was flat. Today, the façade features several metal-framed, small, plate-glass windows interspersed with four entrances, two of which feature



FIGURE 48. 140 BIRCH STREET N, LOOKING NORTHEAST



Isanti County Historical Society 2013.02f.571

FIGURE 49. 140 BIRCH STREET N IN 1985, LOOKING NORTHEAST

gabled hoods supported by brick piers. The roofs of the hoods interrupt and rise above the otherwise flat roof line, and are clad in standing-seam metal. Standing-seam metal additionally sheathes the parapet on the façade and the south wall, where a wood or wood-look material previously existed. No windows are located on the street-facing (south) side of the building. Small, plate-glass windows are interspersed with entrances along the north and east sides of the building, and a north-facing vehicle bay with overhead door is located at the southeast corner.

4.44.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the conversion of the building from a grocery store to a strip mall has resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.45 IA-CBC-168

Commercial Building

326 1st Avenue W

According to *Cambridge Businesses—The First Hundred Years 1860-1960* (Larson 2002b), this building was constructed in 1904 to serve as a blacksmith and machine shop. In 1917, it was auctioned off, after which it was used for auto repair, and then blacksmithing and horseshoeing until it became Cambridge Launderers and Cleaners in 1923. Historical photographs held at the Isanti County Historical Society show that the building originally was a one-story, flat-roofed brick building (Figure 50). Fenestration consisted of 6/6 double-hung sash with brick sills. Three recessed pedestrian doors were located on the south wall, and an overhead door was located in the west end. A wood-frame section that appears to be a stable was located on the north side. Today, however, the building appears haphazardly arranged, with several additions having been made to it in the years since it served its original purpose (Figure 51). From some angles, an interior gable-roofed structure and an interior flat-roofed structure, both non-original, are visible projecting above the rest of the building (Figure 52). Walls primarily vary between exposed concrete block and grooved plywood paneling, with newer brick at the southeast corner, and the projecting interior structures are sheathed in metal. The windows have been replaced with largely 1/1 double-hung sash, accommodated by modified openings, although one sliding window is in the east side of the building and a few more are in the rear (north) section of the building. The windows on the street-facing (south and west) sides are sheltered under canopies clad in asphalt shingles. The sliding vehicle-width door on the east end has been replaced by a metal pedestrian door. On the south wall, the west pedestrian door has been infilled, the central door is now a double metal door, and the east door opening is now behind a small brick entry addition, which is accessed from the east side through a metal-framed glass door. Two overhead metal doors for vehicle bays are on the north, as is an open, flat-roofed bay for truck parking. The roof of the gabled portion is clad in asphalt shingles, which also cover a hipped roof located over the brick section. Copping in the flat-roofed sections includes both metal and terra cotta.



Isanti County Historical Society 2013.02f.590

FIGURE 50. 326 1ST AVENUE W, CIRCA 1915 LOOKING NORTHWEST



FIGURE 51. 326 1ST AVENUE W, LOOKING NORTHEAST



FIGURE 52. 326 1ST AVENUE W, LOOKING SOUTH-SOUTHWEST

4.45.1 Recommendations

While this property may be associated with the development of the Cambridge commercial core, the substantial alterations effected by additions, along with non-original cladding, windows, and doors, have resulted in a loss of integrity to convey any potential historical significance under Criterion A. No information was found to associate this property with any individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion B or C. This property is therefore recommended as not eligible for listing in the National Register.

4.46 IA-CBC-169

Garage

4xx 1st Avenue W

This one-story, circa-1950, brick garage is rectangular in plan and has a poured-concrete foundation (Figure 53). Located near the Cambridge Intermediate School athletic field, it appears to be a garage for buses. Six vehicle-bay doors located on the west side of the building have been infilled with concrete block, centered within which are small, boarded-in window openings, and the southernmost bay contains an industrial metal pedestrian door. All other window and pedestrian door openings on the west wall, as well as the south and east walls, have been infilled with plywood. On the north end of the building, two newer openings have



FIGURE 53. 4XX 1ST AVENUE W, LOOKING NORTH-NORTHEAST

been added, each containing an overhead garage door, to the west of which is an industrial metal pedestrian door. The roof is flat with metal coping, and an interior brick chimney is located at the west edge near the south end of the building.

4.46.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the infill of all original openings and the addition of two others have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.47 IA-CBC-170

Gracepointe Crossing-Gables East Care Center 548 1st Avenue W

The Gracepointe Crossing-Gables East Care Center, a one-story senior housing facility, includes two parts: a 1966, H-plan section and a generally T-plan section built sometime between 1973 and 1991 (Figures 54 and 55). The original section is cross-gabled, with the north-south oriented portion extending to the front and rear of the building just beyond the side-gabled portions to form projecting entries. Visible walls are



FIGURE 54. GRACEPOINTE CROSSING-GABLES EAST CARE CENTER, 1966 SECTION, LOOKING NORTHEAST



FIGURE 55. GRACEPOINTE CROSSING-GABLES EAST CARE CENTER, POST-1973 SECTION, LOOKING NORTHEAST

clad in orange common-bond brick, except in the west courtyard, where the west- and north-facing walls are exposed concrete block; the east courtyard is blocked by the addition and therefore could not be observed.

The front entry is sheltered by wide eaves that project at an obtuse angle, and it includes an off-center wood double door within a window wall of metal-framed plate glass and underlined by poured-concrete sills. On each side of the entry is a single plate-glass window arrangement with a taller pane stacked over a shorter pane, which repeats the configuration of the windows under the transoms on the front. Along the walls extending from either side of the entry are regularly spaced sliding windows with poured-concrete sills, except at the east end, where a five-light casement window with poured-concrete sill is present. Regularly spaced sliding windows additionally are located in all walls facing the west courtyard. Visible doors other than the wood double doors on the original building include an industrial metal pedestrian door centered in the west end of the south side-gabled portion, and a metal-framed glass pedestrian door in the east end, just in front (south) of the later section.

The later section is clad in tan, stretcher-bond brick, which on the south-facing wall alternates primarily with floor-to-ceiling insets each containing grooved vinyl panels above and below a centered sliding window or a grooved vinyl panel over a metal-framed glass door. Fenestration on the other walls consists primarily of regularly spaced sliding windows with rowlock brick sills below grooved vinyl panels. The primary entrance is on the east, consisting of metal-framed glass doors contained within a portico supported by brick piers and having a standing-seam metal-sheathed hipped roof.

4.47.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.48 IA-CBC-171

Gracepointe Crossing-Gables West Care Center, Riverview Building 135 Fern Street N

The Gracepointe Crossing-Gables West Care Center, Riverview Building, a two-story senior housing facility, was constructed in 1963 (Figure 56). The building has a v-plan, with wings extending from the point of the v to the north and southeast, and it is faced in brick of multiple light colors laid in a stretcher-bond pattern. At the point of the v on the west and southwest walls of the building is a second-floor balcony with concrete floor and metal railing. It is sheltered by deep eaves that extend to a point equal to that of the balcony floor. Fenestration in both stories is the same. It includes closely spaced windows, each with a single, larger fixed light over a smaller awning window, in the balcony section. On each side of the balcony section and



FIGURE 56. GRACEPOINTE CROSSING-GABLES WEST CARE CENTER, RIVERVIEW BUILDING, LOOKING NORTHEAST

at the end of each wing is a tripled casement window. In between the casement windows are regularly spaced sliding windows. Both the casement and sliding windows have concrete sills and projecting concrete canopies. The roof of the building is flat with metal coping.

On the southeast end of the northwest-southeast-oriented wing is a one-story, cross-gabled lobby/entry addition built in 1997 (Figure 57). The primary entrance is on the northeast, consisting of metal-framed glass doors recessed within a portico supported by brick piers. Below the gables, the building is clad in orange stretcher-bond brick and three parallel, regularly spaced stringcourses of tan and gray brick. In the southwest- and northeast-facing gables are two-light fixed triangular windows, the northeast one recessed behind the open gable of the portico, and in the southeast facing gable, the wall is clad with stucco colored to match the brick. Fenestration consists primarily of 2/2, likely fixed sash, and the roof is clad in standing seam metal.

Current aerial photographs show that the 1963 building is connected to later-constructed buildings, with a wall of one of the newer buildings constructed adjacent to the north wall of the north-south wing, and what appears to be an enclosed walkway extending east from the center of the north-south wing.



FIGURE 57. GRACEPOINTE CROSSING-GABLES WEST CARE CENTER, RIVERVIEW BUILDING ADDITION, LOOKING NORTHWEST

4.48.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.49 IA-CBT-047

House

815 333rd Avenue NE

This circa-1945, one-and-a-half-story house, rectangular in plan, has been extensively modified (Figure 58). One-story additions have been placed on the north and south ends of the house, an open porch with vinyl floor has been extended off of the east side of the original house and south addition, and a shed dormer has been added to the east side of the house. It appears as though the house originally was front gabled, but it is now oriented to be side-gabled in the main section and south addition, with the north addition creating a subsidiary cross gable. The entire house has been clad in vinyl siding, and the windows are primarily newer, vinyl 1/1 double-hung sash. The roof is clad in asphalt shingles and features vinyl fascia and soffits. A detached, one-bay garage is located just off the northeast corner of the house.



FIGURE 58. 815 333RD AVENUE NE, LOOKING NORTHWEST

4.49.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to and resultant re-orientation of this building, combined with the new cladding and windows, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

4.50 IA-CBT-048

House

835 333rd Avenue NE

This one-story, cross-gabled Ranch house, was built circa 1945 (Figure 59). Rectangular in plan, it has a concrete-block foundation, and the walls are clad in fiberboard siding. Fenestration appears original and comprises a Chicago-style picture window located on the street-facing (south) side of the house and 1/1 double-hung sash in the remaining sides. Fixed, single-light windows are located in the basement level. The roof, covered in asphalt shingles, has been extended off of the south end of the east side of the house to cover a newer small, open porch, which provides access to the front door.

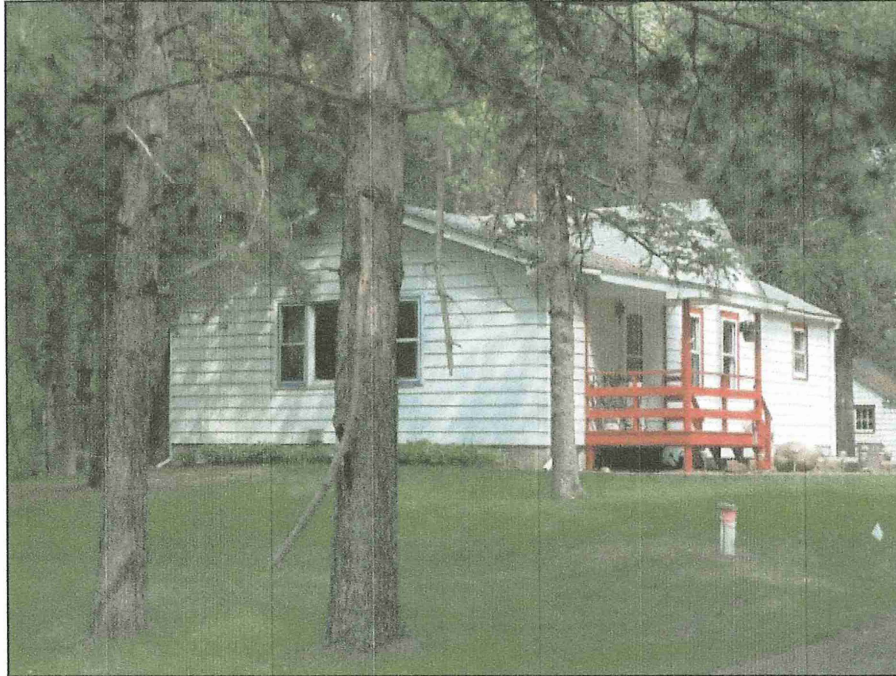


FIGURE 59. 835 333RD AVENUE NE, HOUSE, LOOKING NORTHWEST

A garage and three outbuildings are additionally located on this property. The deteriorating fiberboard exterior of the front-gabled, single-bay garage, located east of the house, reveals asphalt sheet siding stamped in a brick pattern underneath (Figure 60). Heavily damaged, largely 4/4 double-hung sash windows are irregularly spaced along its south side. The quantity of windows, along with an interior brick chimney and the overall size of the building suggest that it once served a purpose other than vehicle storage. North of the garage is a small, shed-roofed building clad in wood drop siding, is likely a former chicken coop (Figure 61). A wide plywood door is present on its south side, and a set of paired 1/1 windows on its west. North of the house is a gable-roofed shed that appears from the street to be clad in wood lap siding (Figure 62). A wide plywood door is centered on the south end of the building and is flanked on each side by a six-light, fixed-sash window. The roof is covered in asphalt shingles and exhibits exposed rafter tails. West of the house is another small building, side-gabled and clad in wood lap siding (Figure 63). A pedestrian door and what looks to be a sliding window are located on the south side of the building. The roof is covered in asphalt shingles and features exposed rafter tails.

4.50.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.



FIGURE 60. 835 333RD AVENUE NE, GARAGE, LOOKING NORTHEAST

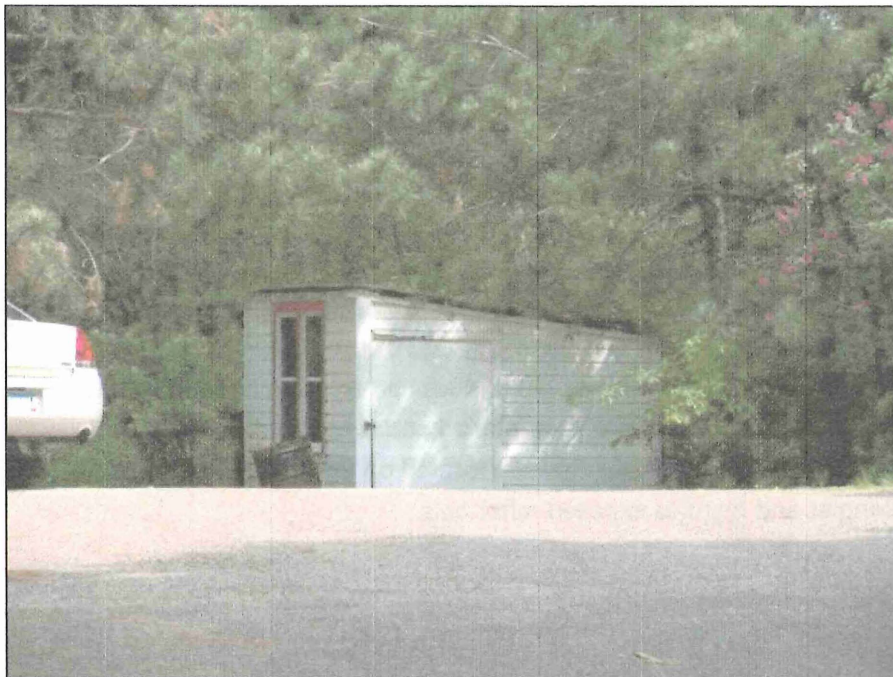


FIGURE 61. 835 333RD AVENUE NE, SHED-ROOFED OUTBUILDING, LOOKING NORTH-NORTHEAST



FIGURE 62. 835 333RD AVENUE NE, GABLE-ROOFED SHED, LOOKING NORTH-NORTHEAST

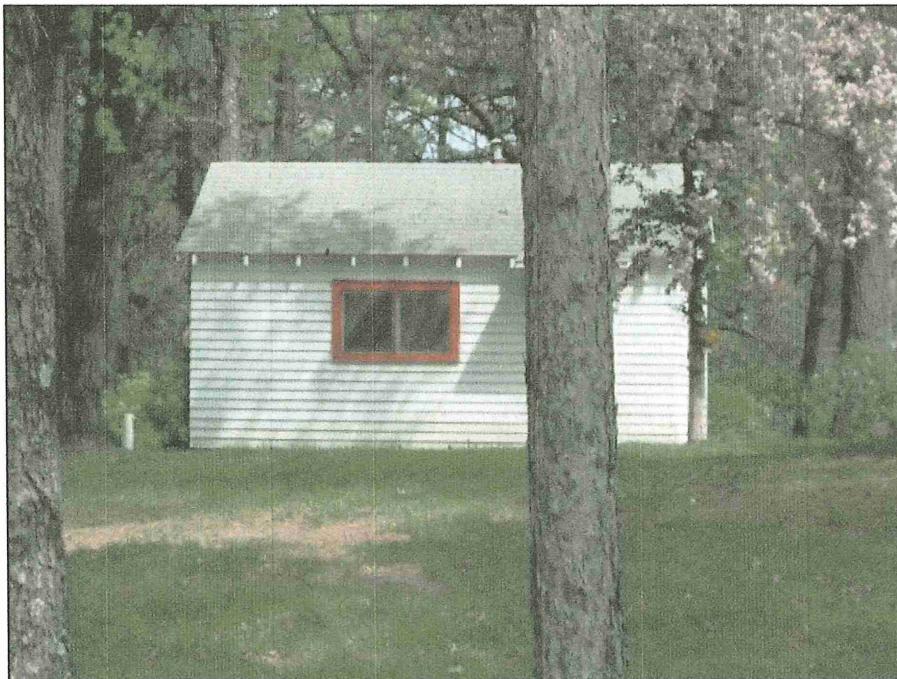


FIGURE 63. 835 333RD AVENUE NE, SIDE-GABLED OUTBUILDING, LOOKING NORTH

4.51 IA-CBT-049

House

875 333rd Avenue NE

This circa-1960, Ranch-style house is one story in height, rectangular in plan, and has a concrete-block foundation (Figure 64). The low, hipped roof and wide eaves of the house are mimicked in the two-bay garage to its rear (north). The two are connected by a small, enclosed breezeway with a low-pitched roof and having a pedestrian door on its east side. This door appears newer, as does the concrete step leading up to it, and suggests that the breezeway was constructed or at least enclosed at a later date. The front door of the house is asymmetrically placed east of center. To its east is a short, 1/1 double-hung sash window. On the west end of the façade is a picture window composed of tripled larger casements over smaller lights, the latter possibly awning windows. A single window of the same type is located at the south end of the west wall, creating a wraparound effect, and at the north end of this wall is another short, 1/1 double-hung sash window. Standard 1/1 double-hung sash are located on the east wall of the house. Two windows comprising six glass blocks each are located in the basement level on the front of the house. All windows appear original. The roof is clad in asphalt shingles, above which extends a brick interior chimney. A large, modern, metal pole building is additionally located on the property, to the northeast of the garage (Figure 65).



FIGURE 64. 875 333RD AVENUE NE, HOUSE AND GARAGE, LOOKING NORTHWEST



FIGURE 65. 875 333RD AVENUE NE, POLE BUILDING, LOOKING NORTH

4.51.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.52 IA-CBT-050

House

937 333rd Avenue NE

This circa-1960, Ranch-style house with attached, wide, one-bay garage is one story in height and has a concrete-block foundation (Figure 66). It is generally rectangular in plan but has a shallow, front-gabled projection. Extending south from the west end, this projection creates a recessed front entry, which contains a newer pedestrian door. The house exterior is fiberboard siding, with the lower walls of the projection clad in Roman brick veneer. The brick is extended to the east to create a half-wall in front of the entry. Fenestration is original and includes a picture window with flanking casement windows in the projection and tripled and paired casement windows on the remainder of the façade. The cross-gabled roof has wide eaves typical of the Ranch style, and it is covered in asphalt shingles; an interior brick chimney extends above it.



FIGURE 66. 937 333RD AVENUE NE, LOOKING NORTHWEST

4.52.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. This property is therefore recommended as not eligible for listing in the National Register.

4.53 IA-CBT-051

Commercial Building

9xx 333rd Avenue NE

This circa-1950, arched-roof building with shed wing is set on a poured-concrete foundation (Figure 67). An addition with a slightly peaked roofline extends to the rear (north) from the principal, arched-roof building. Except on the majority of the west wall of the building, where older sheet metal panels are evident, the building is covered in relatively new corrugated metal. Original 15-light, fixed metal sash windows are present, one each in the south and west sides of the building, and an original 4/4 double-hung sash window is in the east wall. Window openings of similar size to the latter window type are infilled in the west wall. The remaining windows are all newer sliding windows located on the shed wing. Three overhead doors are located on but not original to the original massing, two on the south end and one on the east side. Two other overhead doors are located on the east side of the rear addition, as is a pedestrian door. The

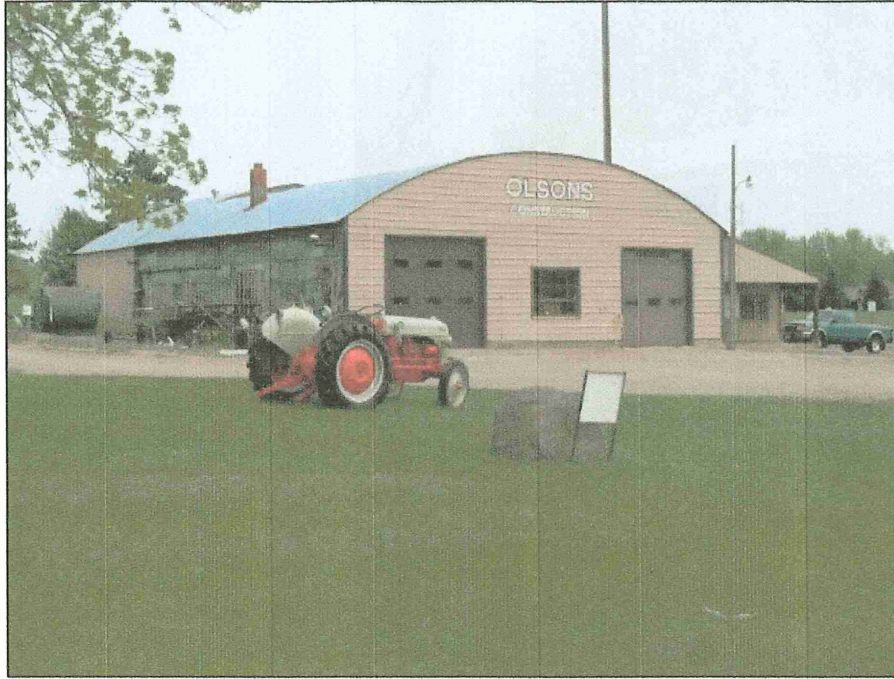


FIGURE 67. 9XX 333RD AVENUE NE, QUONSET, LOOKING NORTHEAST

shed wing is a later addition to the building. Located on the south half of the east side, it incorporates an open porch and an enclosed space that appears to house the office for the construction company that currently uses the building. Pedestrian doors located at the north and west ends of the porch access the office space and the main massing, respectively. The roof of the entire building is covered in corrugated metal, and a brick interior chimney projects above it on the west side of the original massing. A post-1973 side-gabled metal machine shed is also located on this property, to the west of the Quonset building (Figure 68).

4.53.1 Recommendations

No information was found to associate this property with any patterns, events, or individuals of historical significance. It is devoid of any stylistic detail or other characteristics that would well exemplify a type, period, or method of construction, and it does not represent the work of a master or possess high artistic value; therefore, it would be unable to meet National Register Criterion A, B, or C. Further, the additions to this building, combined with the creation of overhead door openings and new cladding, have resulted in a loss of integrity. This property is therefore recommended as not eligible for listing in the National Register.

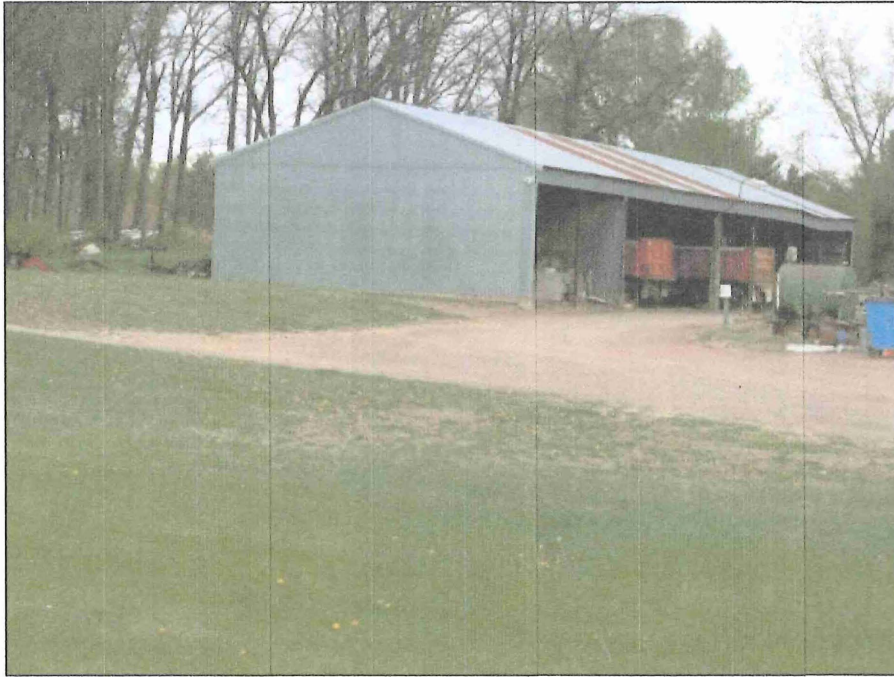


FIGURE 68. 9XX 333RD AVENUE NE, MACHINE SHED, LOOKING NORTHWEST

PHASE II RESULTS - PEOPLES BANK OF COMMERCE (IA-CBC-146)

One property was evaluated for its National Register eligibility for the TH 95 Project: the Peoples Bank of Commerce (IA-CBC-146). Based on the evaluation, it is recommended as eligible for listing in the National Register.

5.1 HISTORIC CONTEXTS

The Peoples Bank of Commerce was evaluated with reference to the historic contexts provided below.

5.1.2 MODERN BANK ARCHITECTURE, 1945-1979

In October of 1945, when Congress lifted the restrictions on building implemented during World War II, the stage was set for the expansion and re-envisioning of the banking industry in both its philosophies and physical expression. The restoration of the U.S. economy, propelled by wartime employment gains and limitations on spending, put unprecedented numbers of Americans in a financial position with purchasing power. These numbers, many of whom were assisted by the GI Bill of 1944, would look to secure loans to buy single-family homes and the furnishings to be placed in them. A rise in automobile loans was close behind, as car manufacturers reversed the wartime conversion of their factories and began meeting the demands of a public released from three years of gas rationing and attendant restrictions on automobile travel. Individuals of an entrepreneurial bent needed financing to start up or reinvigorate businesses and factories by which they could profit from increased consumer wants and needs. Situations had improved to the extent that not only spending had become possible, but also saving. These conditions, among others, combined to create a customer base of such size and sustainability that banks had to not just recognize it but cater to it. What therefore had been, prior to the stock market crash of 1929, primarily the purview of the upper socioeconomic classes and represented by buildings attired in the closed formality of historical classicism was an industry now seeking to secure the business of a large, financially empowered middle class.

Even prior to the war's end, both banking and architectural journals were prescribing the requisite and interrelated features of the new architecture of bank operations and the buildings in which they occurred. Overall, these amounted to a reversal of the elitism and intimidation that had characterized banks of the past in favor of "basic simplicity and unpretentiousness which make the new crowds feel at home in bank quarters" (*Architectural Record* 1945a:95). Banks were warned that "It Is No Longer Good Business to Be Awe-Inspiring" and to "leave out the tombstone atmosphere" (Smith 1945:33, 35); the goal was now an image of inclusivity and customer-oriented service, as well as one disconnected from the failures that had occurred during the 1930s (Dyson and Rubano 2000:2-44; Belfoure 2005:244).

With regard to bank buildings, recommendations for meeting this goal took a page from the playbook of department stores, which had undergone a similar transformation in decades prior to attract middle-class dollars. Department stores were specifically referenced with regard to design principles in the trade journals (e.g., *Architectural Record* 1945a:91; *Banking* 1945a:84, 1945b:40-41), but even when they were not, the parallels were clear. Of primary importance was to eliminate staunchly traditional and inhospitable exteriors,

and rather present a façade that encouraged passersby to visually access the interior of the building, in the hopes that what they saw there would lead them to then physically access it (Smith 1945:35). In both building types, this objective was achieved in no small part through a shift to the liberal incorporation of glass, and by 1950, floor-to-ceiling plate-glass façades had come into vogue for banks (*Banking* 1945b; *Burroughs Clearing House* 1950a:12). Of course, it was important that patrons encouraged by the inviting exterior saw something that provided added interest and an understanding of what was occurring behind it. Again for both banks and department stores, such achievement was made through the introduction of color and the installation of ample lighting to illuminate the activities in the interior. Some banks even created window displays that, like those of department stores, readily informed the viewer of the offerings obtainable within (Smith 1945:35, 84; *Banking* 1945b:41, 110).

Interiors, like exteriors, were to be made to feel lighter and more open, yet not overwhelmingly spacious, to ensure the psychological comfort of the customer in addition to the physical. While lighting and color addressed this objective in part, the post-war literature additionally advised that banks take the steps of reducing the ceiling height from the former standard of "two-thirds of the width of the façade" needed to achieve "the classical lines of the Greek temple" (Niles 1956:42); removing materials that were perceived as cold, such as marble and bronze, and replacing them with materials such as wood, carpeting, and more glass; and eliminating heavy, barred, teller cages in favor of counters with low screens (Wilkinson 1945; *Banking* 1945b; *Progressive Architecture* 1953:125). These and other visual devices would complement more tangible ones, such as comfortable furniture and air conditioning, to make the customer feel at home.

Other principles involved the organization of space to ensure customer comfort and, by extension, retention; banks did not want customers to leave either temporarily or permanently, due to frustration or intimidation. As with department stores, the modern bank was to arrange its various departments in such a way that access to desired services would not be challenged by crowding or lack of clarity. With so many new customers using banks, not only was increased space for the public required to prevent being shoulder-to-shoulder with the rest of the clientele, but also strategic placement of departments to efficiently move people through that space. One article, for example, recommended that departments with longer lines, such as check cashing, should be toward the back of the public space, where waiting patrons would not interfere with access to windows for departments having shorter lines, such as loan and discount (Alexander 1945). The author similarly noted that the new business officer should be placed not right inside the entrance, but rather off to one side, where potential customers could be directed to avoid creating "a bottle-neck of hesitant and sometimes bewildered newcomers directly behind the door and in the way of those who know where they are going" (Alexander 1945:97). Equally important was the ability for those who did not know where they were going to be able to locate their department of interest. One banker, for instance, warned, "Many people coming to the bank have never sought to borrow before. They are frequently embarrassed and hesitant. If they find themselves unable to locate the department many may turn away" (quoted in Smith 1945:34).

Finally, following in the footsteps of department stores, banks had to accommodate automobile drivers. Such accommodation had to do with both siting of the bank building and the inclusion of drive-up facilities,

whether attached or detached. Modern bank buildings were to be located on a property large enough to allow for a parking lot, but parking lots still filled up, which encouraged the building of drive-ups; over half of the banks surveyed in 1949 by *Banking* indicated that the primary reason for doing so was to alleviate the burden on either on- or off-street parking for handling all of their driving customers (*Banking* 1945a; Belfoure 2005:263). The journal estimated 500 banks to have drive-ups that summer, and over the next eight years, that number multiplied to approximately 3,200 (Dyson and Rubano 2000:2-46; Belfoure 2005:263). During the late 1940s, drive-ups generally were retrofitted, usually by cutting out part of an existing wall to create a window opening. Refinements of the drive-up, however, were quick to follow, leading to thoughtful design that increased efficiency and maneuverability (Belfoure 2005:263).

These design principles were implemented numerous times over as redesigned or new bank buildings proliferated throughout the country during the late 1940s and the 1950s, a trend catalyzed by reports of improved profits for banks that modernized (e.g., *Burroughs Clearing House* 1950b). The opportunities for bank design were so plentiful that architectural firms could specialize in the field, and many did. The largest and best-known on a national scale was the aptly named Bank Building and Equipment Corporation of America, which was responsible for the design of thousands of financial institutions in the United States, but many firms operated on a smaller scale within regional markets (Dyson and Rubano 2000:2-53; Huffaker 2010). Dominating their collective designs during this period was the International Style, which had handily gained popularity by this time, as its tenets were conducive to the light and open feel that banks wished their buildings to convey (Parnassus Foundation 1990:252; Belfoure 2005:245).

Based on images published in banking and architectural journals, the revolution in bank design immediately following the war and throughout the 1950s was achieved predominantly in rectilinear forms. Still, plenty of room was afforded for variability, and bank architects found endless ways to make their buildings unique by offsetting rooflines, shifting the placement and size of doors and windows, and altering the types, proportions, and locations of materials used (*Architectural Record* 1948; *Burroughs Clearing House* 1952, 1953). Considered the paradigm for Modern bank architecture of this era is Skidmore, Owings & Merrill's Manufacturers Trust Company building, located on Fifth Avenue in New York City and completed in 1954 (Figure 69) (Dyson and Rubano 2000:2-47; Belfoure 2005:248). A "clear glass box filled with luminous ceiling planes and delicately contained by a grid of projecting aluminum mullions" (Dyson and Rubano 2000:2-47), and with the vault at street level in clear view, this building drew 15,000 curious visitors on the day it opened and would go on to strongly influence one of the Modern-architectural directions for banks of all sizes hoping to obtain a relatively similar result. The other Modern direction, although contrary to the recommendation that banks should have an open look, was embraced by banks that felt glass walls were at odds with bank security and customer desire for privacy, and it eliminated windows entirely. Most banks, therefore, of the mid 1950s had "either or both of two outstanding characteristics: wide expanses of plate glass . . . or long unpierced walls of solid masonry" (Niles 1956:42). In either case, they were unified by their ability to visually stand out; post-war banks of a third category, those in the Colonial style, were often built particularly in suburban settings because proponents thought the style to be more in keeping with residential neighborhoods and less likely to be rendered obsolete, but they sacrificed the attention that could be readily obtained by their Modern counterparts.

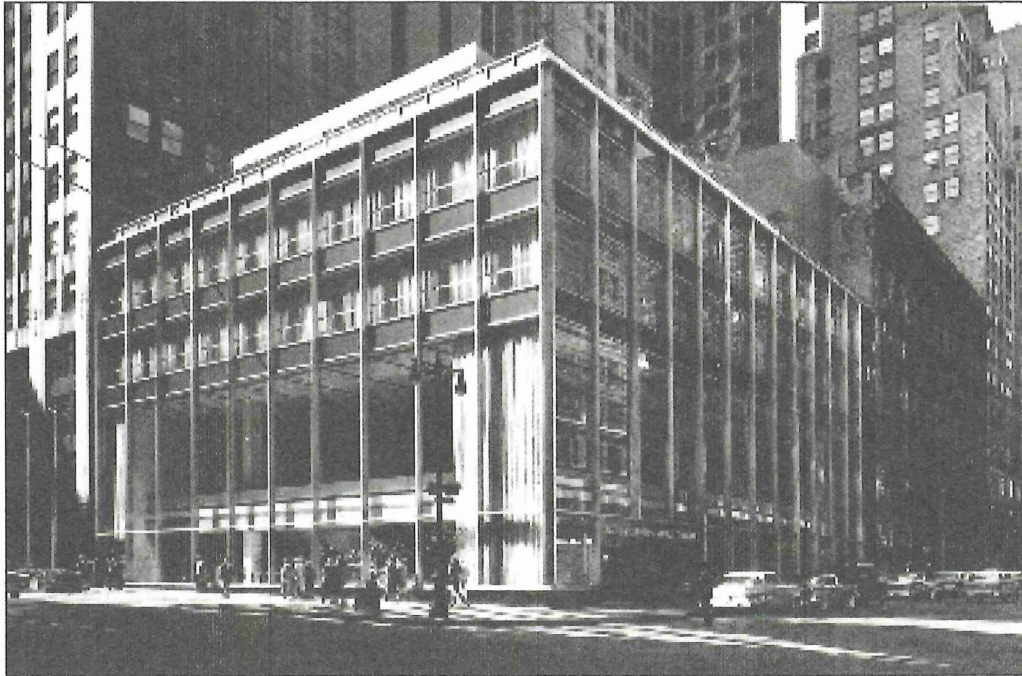


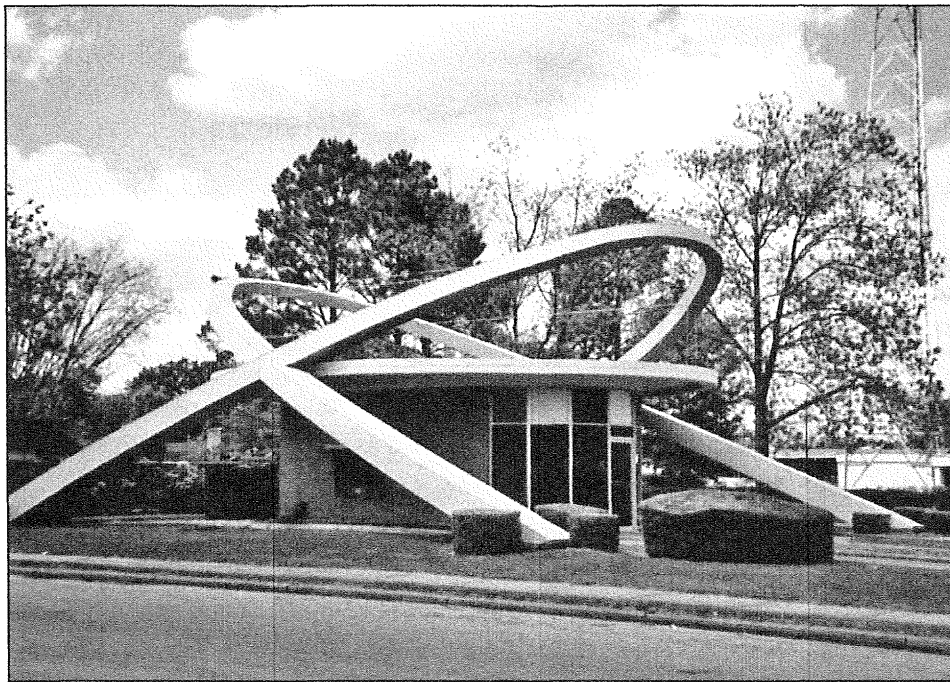
FIGURE 69. MANUFACTURERS TRUST COMPANY, NEW YORK, NY

Attention to architecturally innovative bank buildings was driven to new heights during the 1960s, as banks requested and architects delivered buildings more visually striking than those of the preceding decades. While the banks of the 1940s and 1950s were noticed for their departure from Classicism, banks of the 1960s were noticed for their departure from the conventional altogether, proclaiming "more exuberantly than did any other phase of bank design that the reserved, historicist bank of the past was gone forever" (Dyson and Rubano 2000:2-49). The "Bold New Forms in Bank Architecture" were discussed by architect Albert Barash in a 1967 issue of *Banking*, who characterized the bank modernization philosophy of the decade:

Strong statements in structure, new materials, and spatial concept will produce these bold new forms in bank architecture. Not only more flexibility both in public and private areas is provided, but an imaginative concept of bank operation is produced. Therefore, the buildings themselves become an important landmark in the community fabric, identifying the bank with its people and, therefore, achieving a new customer relationship. The bolder and better the form, the greater will be the public reception and the publicity received.

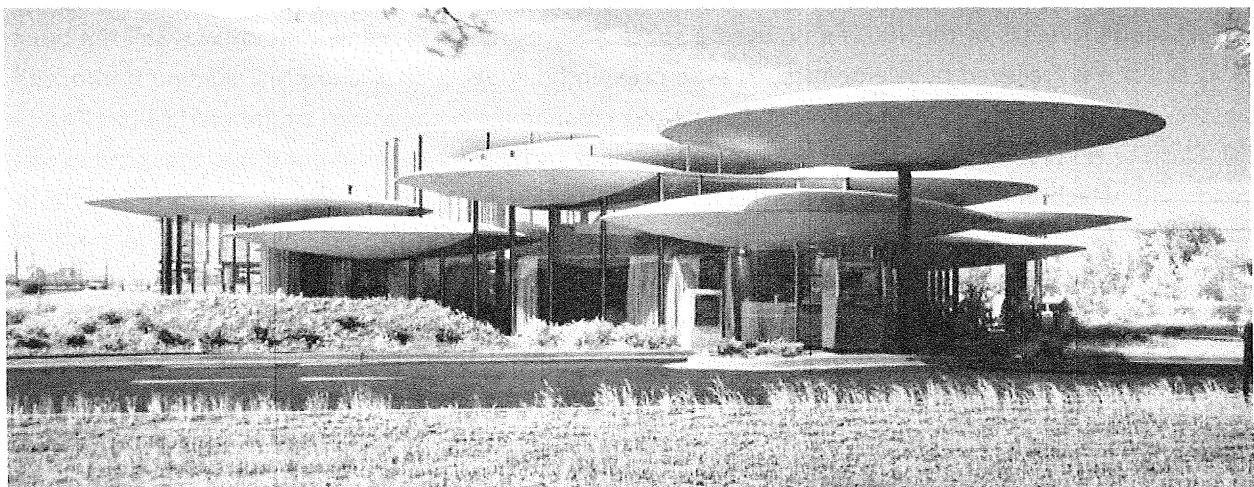
In numerous instances, rectilinear boxes were cast aside as experimental forms were attempted in not only banks but all kinds of building types across the country. Particularly salient on the commercial landscape during this decade were bank forms that reflected the public's affinity for and fascination with all things futuristic, fueled in no small part by the Space Race, which began with the launching of Sputnik I in 1957 and culminated in the first moon landing (Dyson and Rubano 2000:2-47, 2-49; Edwards 2011). Pronounced

arches implied planetary rings or atom-orbiting electrons; concrete saucers hovered atop poles in an apparent alien invasion; and hyperbolic paraboloid roofs created aerodynamic trajectories toward the stars (Figures 70 through 72). Precast concrete was conducive to the experimentation with form, and was widely given a starring role in the banks of the 1960s, but not to the exclusion of glass, with which it was frequently combined (Dyson and Rubano 2000:2-47; Belfoure 2005:257).



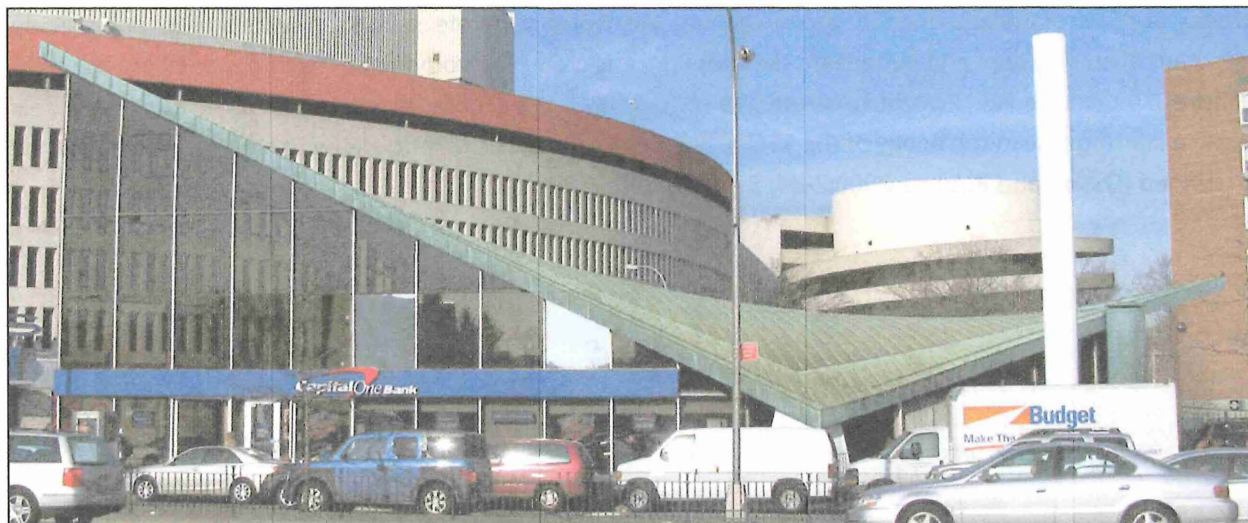
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FIGURE 70. ALMA EXCHANGE BANK & TRUST (COMPLETED 1966), ALMA, GA



Google Images

FIGURE 71. STATE CAPITOL BANK (COMPLETED 1964), OKLAHOMA CITY, OK



Roadarch.com

FIGURE 72. JAMAICA SAVINGS BANK (COMPLETED 1968), ELMHURST, NY

A major product of the experimentation with bank forms was the circular or round bank. Although what was likely the first round bank was constructed in Maine in 1953 and touted as combining the “best features of gas station, tollgate and showroom” (*Architectural Record* 1953:107), the circular plan did not gain much traction in bank design until the 1960s. Among the earliest of this generation of circular banks was another predominantly glass Skidmore, Owings & Merrill design, the American Trust Company building, completed in 1959 on Market Street in San Francisco (Figure 73). While the airiness of this building made it more pavilion than interplanetary travel, many of its successors throughout the country, aided by low, round roofs with deep eaves, appeared as though they could light up and lift off at any time (Figures 74 through 76). Such appearance was intentional and used to market the bank as an institution that was prepared for both current and future customer needs.

Not all Modern banks of the 1960s employed a space-age aesthetic. In many, the box was still the basic form, but it was “relieved by [elements such as] arches and cutouts, bronze anodized aluminum trim, and massive roof volumes” (Dyson and Rubano 2000:2-49), creating strong impact in a different fashion (Figure 77). Despite, however, the strength of the statements made by bank buildings in the 1960s, the architectural trends with which they were associated fell out of fashion in the following decade. As predicted by those clinging to the Colonial style, by and large the former banks “of tomorrow” did not become the banks of today. In particular, round banks and others of unusual form from this decade and the early 1970s frequently have been converted for other purposes, when they have survived at all.

Over the course of the 1970s, exaggerated, space-age commercial architecture came under growing criticism, and a rising environmentalist movement combined with the energy crisis caused the public to become more terrestrially focused. In addition, the glass box had become so common as to be considered



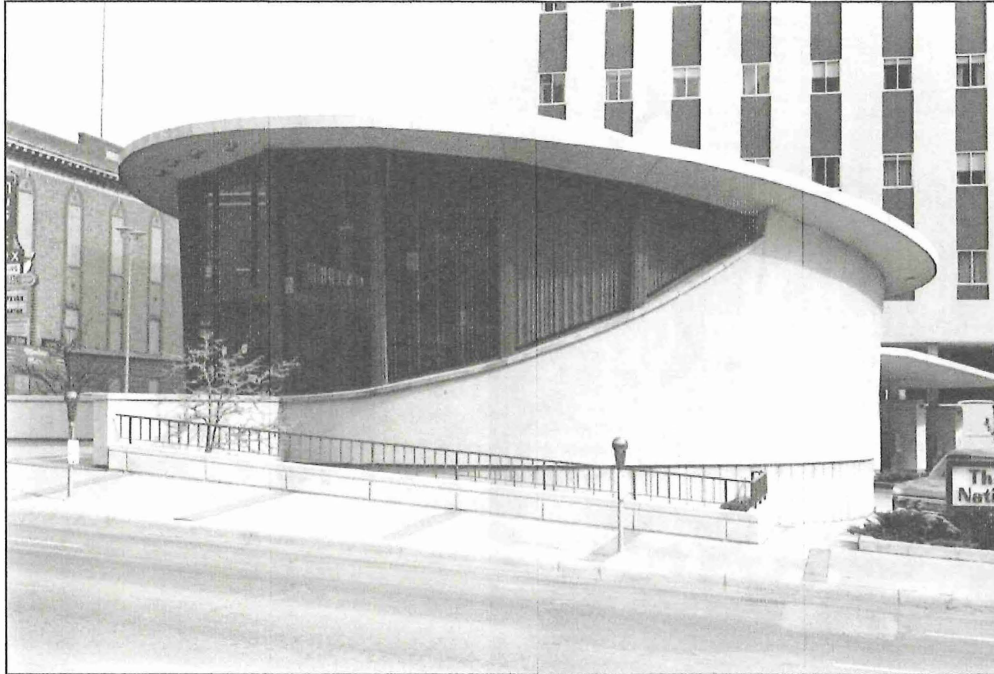
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FIGURE 73. AMERICAN TRUST COMPANY, SAN FRANCISCO, CA



Roadarch.com

FIGURE 74. FIRST NATIONAL BANK OF SAN JOSE (COMPLETED 1963), SUNNYVALE, CA



Omaha.com

FIGURE 75. OMAHA NATIONAL BANK (COMPLETED 1969), OMAHA, NE



Roadarch.com

FIGURE 76. RELIANCE FEDERAL SAVINGS & LOAN (COMPLETED 1967), ALBERTSON, NY



Roadarch.com

FIGURE 77. KEWANEE FEDERAL SAVINGS & LOAN (COMPLETED 1963), KEWANEE, IL

"anonymous" (*Commercial West* 1972a:8) on the landscape. As a result, shifts occurred in Modern bank architecture. While plans continued to exhibit a variety of shapes, banks returned to a more solid, grounded appearance, and forms more angular than sculptural. In many cases, this effect was facilitated by the substantial use of brick or concrete with a reduction in window space. Additionally at this time, industrial influences were seen in Modern banks with exposed structural components and/or liberal use of prefabricated materials (*Commercial West* 1972a, 1976; Belfoure 2005:260-261). Although these were general trends, no shortage of variability was present in the banks of the 1970s, because one of the more important considerations in that decade was that a bank be compatible with the location in which it was being built, with regard both to tangible elements, such as topography, architectural scale, and the natural environment, and to community sentiment, taking into account such factors as a community's history, its economic basis, or the image it wished to project; thus, a conical-tower roof was placed on a Phoenix, Arizona, bank needing to be one story but also visible from a lot depressed in relation to the adjacent interstate, a chalet look was given to a bank in Michigan's ski country, and a "modern classical" approach was taken to a savings and loan in Bemidji, Minnesota, where it was desired to represent the town as something other than "woodsy" (*Commercial West* 1976, 1977; Reiner 2009:118) (Figures 78 to 80).

Modernism, though not eliminated, would fall by the wayside as bank architecture, particularly outside of urban centers, began to heavily reverse in the direction of more traditional styles over the next few decades. Not only did Neo-Colonial style reach new heights of popularity, but some banks even chose to return to updated versions of the Neo-Classical style that been so vehemently rejected in the post-World War II era.



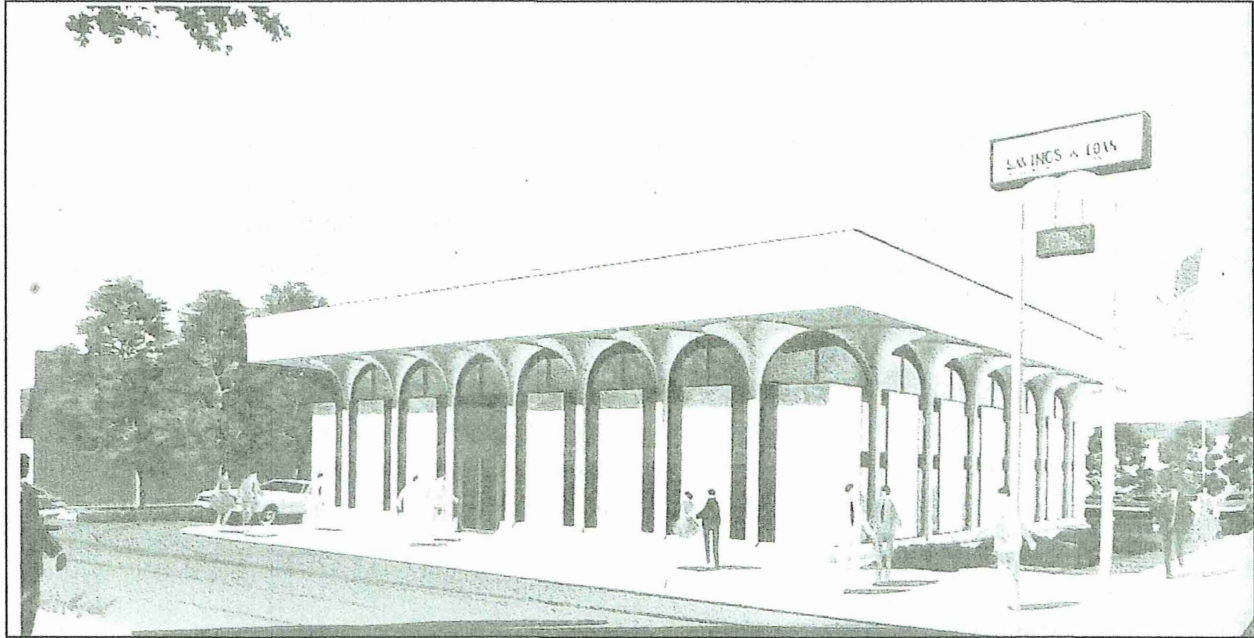
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FIGURE 78. WESTERN SAVINGS & LOAN (COMPLETED 1975), PHOENIX, AZ



Commercial West

FIGURE 79. FIRST NATIONAL BANK (COMPLETED CIRCA 1975), CRYSTAL FALLS, MI (ARCHITECT'S RENDERING)



Commercial West

FIGURE 80. FIRST FEDERAL SAVINGS & LOAN (COMPLETED 1976), BEMIDJI, MN (ARCHITECT'S RENDERING)

Variability, similarly, has been reduced not only due to the restrictiveness that stems from adhering to the canon of traditional details, but also by brand-recognition strategies that call for branches to use the same or similar design at all locations (Belfoure 2005:279-282, 300-304).

5.1.3 MINNESOTA'S MODERN BANKS OF THE 1960S

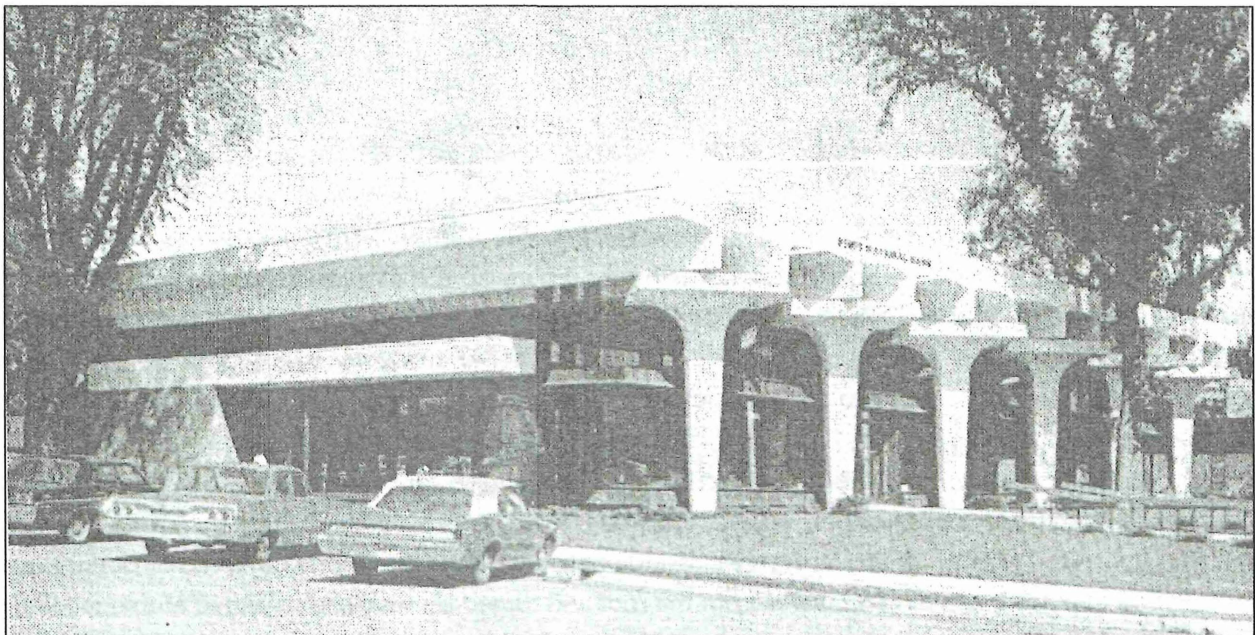
The 1960s opened with a conspicuous statement on the modernization of bank architecture in Minnesota with the completion of the First National Bank of Minneapolis, a two-part, 28-story skyscraper that stood throughout the decade as the city's second tallest building (Millett 2015:72). Designed by Holabird, Root and Burgee in partnership with Thorshov and Cerny, it epitomizes the International Style. The lower part is a wider, five-story, predominantly glass box not unlike the Manufacturers Trust, except that its floor-to-ceiling plate-glass windows are reflective, and the projecting mullions that assist in "delicately containing" them are steel rather than aluminum. The upper part is a more slender box with shorter, narrower ribbon windows similarly divided by steel mullions and set between upper and lower bands of steel. As though the architecture alone was not enough to convey the future-mindedness of First National, the institution signaled its grand opening May of 1960 using "a specially developed space-age device called a gyroscopic stellar clock" (*Commercial West* 1960:7). Developed by the Minneapolis-Honeywell aeronautical division, the clock, located under a plastic dome on the bank plaza, used a telescope guided by a gyroscope to track the star Alpha Ursa Major. When the star reached Minneapolis' meridian of longitude, the clock released an electrical impulse that set off fireworks from the roof and turned on searchlights aimed at the building. In speaking of the project, First National's then-president stated, "It emphasizes the close bond which links

the future of American business with the truly amazing developments which lie ahead on scientific, economic, and cultural fronts" (*Commercial West* 1960:7).

Although the First National, a large downtown bank headquarters, was touted as "Tomorrow's Bank, Today" (*Star Tribune* 1960, quoted in Knighton 2004), the futuristic preoccupations of the public as exemplified by the banks of the more experimental architectural camp of the 1960s are better expressed in some of Minnesota's smaller banks, though perhaps not as strongly as in other states. As noted by historian Larry Millett (2015:11):

... the Space Age never really took off in Minnesota, although circular motifs and buildings enjoyed a brief vogue in the 1960s. Many of the most dynamic, free-form buildings of the 1960s in Minnesota were churches. High-style houses also occasionally erupted into Space Age theatrics. For the most part, however, a foursquare sensibility prevailed. Flamboyance simply was not Minnesota's style.

It is true that most of Minnesota's 1960s banks derived their experimentation more frequently from appurtenances or unconventional material applications to boxes rather than the alteration of form itself. The boxy nature of the First National Bank in Chaska (1967), for example, was disguised within a pre-stressed concrete pavilion comprising the roof and its supports, while its counterpart in Montevideo (1964) combined sculptured concrete panels, blue steel panels, and brick in the walls to create visual interest, but was basic in form (Figures 81 and 82).



Commercial West

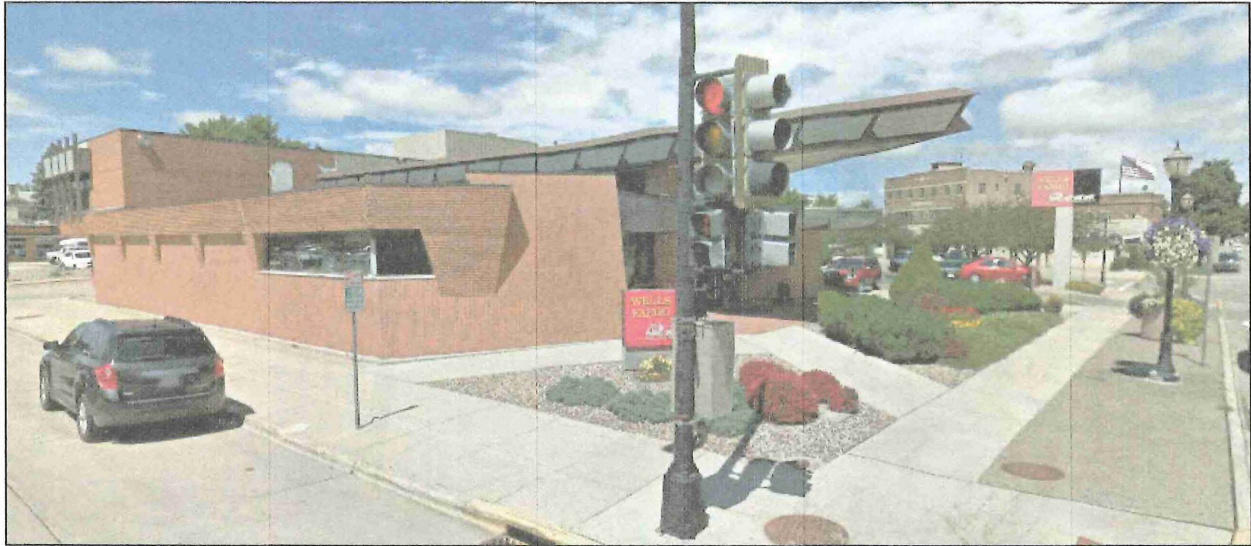
FIGURE 81. FIRST NATIONAL BANK, CHASKA, MN



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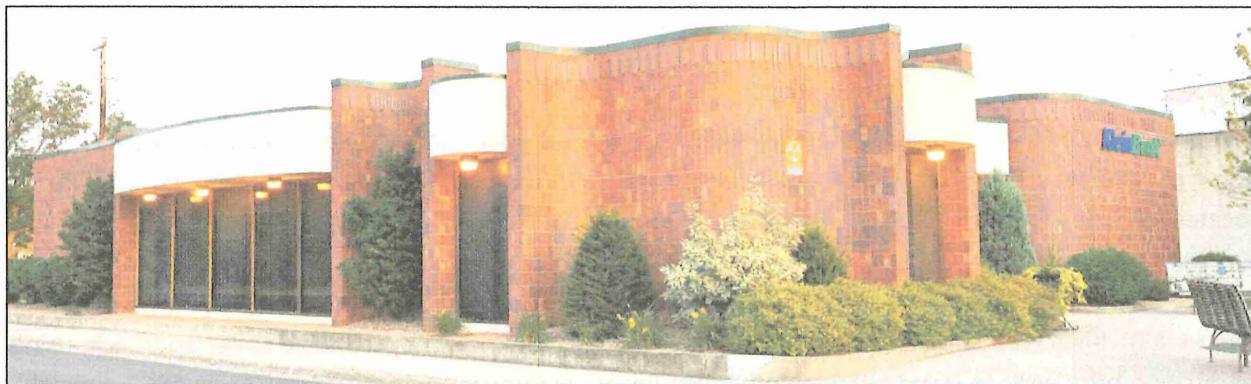
FIGURE 82. FIRST NATIONAL BANK, MONTEVIDEO, MN

Still, alteration of form was not absent, so although flamboyance may not have been Minnesota's style, some of the state's 1960s banks were not inconspicuous. Of these, most appear to have been smaller banks located outside of urban centers, such as the examples that follow. The Austin State Bank (1969-1970; architect unknown), generally triangular in form, incorporates angled walls and buttresses and a highly exaggerated corner eave which sharply points in the direction of Main Street to catch the eye of passersby (Figure 83). Klein National Bank in Madison (1968; architect unknown) opted for a softer approach, using undulating brick walls to stand out in an otherwise linear commercial district (Figure 84). In 1962, a circular bank designed by Kilstofte & Vosejka, a Wayzata-based architectural firm, was constructed for Buffalo National Bank (razed) (Figure 85). Though not common, other circular banks followed during the 1960s. Beginning in 1964, Minneapolis/Midwest Federal Savings and Loan constructed multiple installations of a circular design by Minneapolis-based Miller, Whitehead and Dunwiddie in several Twin Cities suburbs, including Bloomington (razed), Edina (razed), Golden Valley, Robbinsdale (razed), Roseville (razed), St. Louis Park (razed), and two other locations (razed) (Millett 2015:91; Martin 2016). Although airy like the American Trust Company building, each of these green-glass buildings featured a low, round roof that extended well beyond the walls and was encircled by a sunscreen for which the roof edge served to support its narrow metal mullions and divide its upper metal panels from its lower glass panes. This combination of elements created a rather extra-terrestrial appearance, particularly when the building was illuminated from both the interior and exterior at night (Figure 86). A similar effect was achieved in the Peoples State Bank of Cambridge, designed by another Minneapolis firm, Dykins-Handford Associates (Dykins-Handford), and constructed in 1968-1969 (see below).



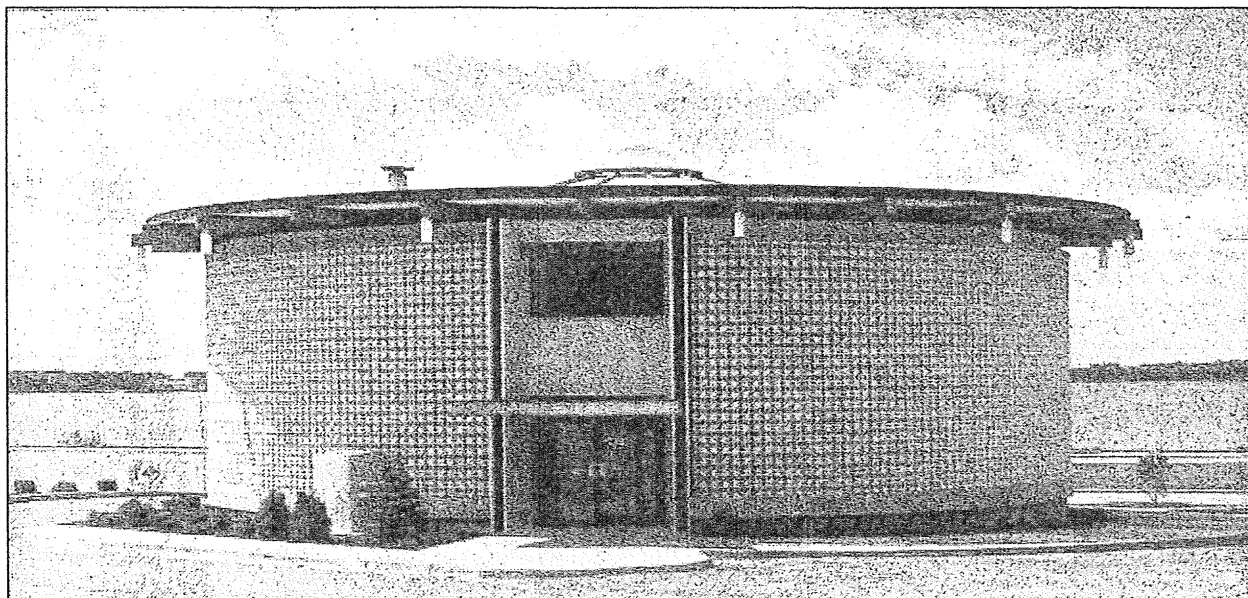
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FIGURE 83. AUSTIN STATE BANK, AUSTIN, MN



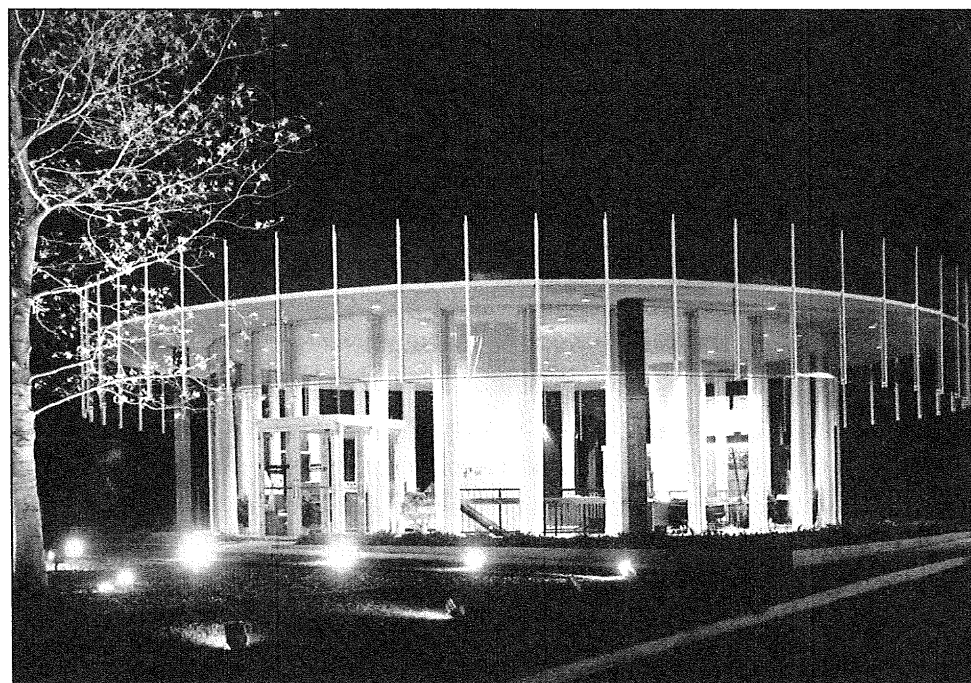
Roadarch.com

FIGURE 84. KLEIN NATIONAL BANK, MADISON, MN



Commercial West

FIGURE 85. BUFFALO NATIONAL BANK, BUFFALO, MN



Wordpress.com

FIGURE 86. MIDWEST FEDERAL SAVINGS AND LOAN, MN

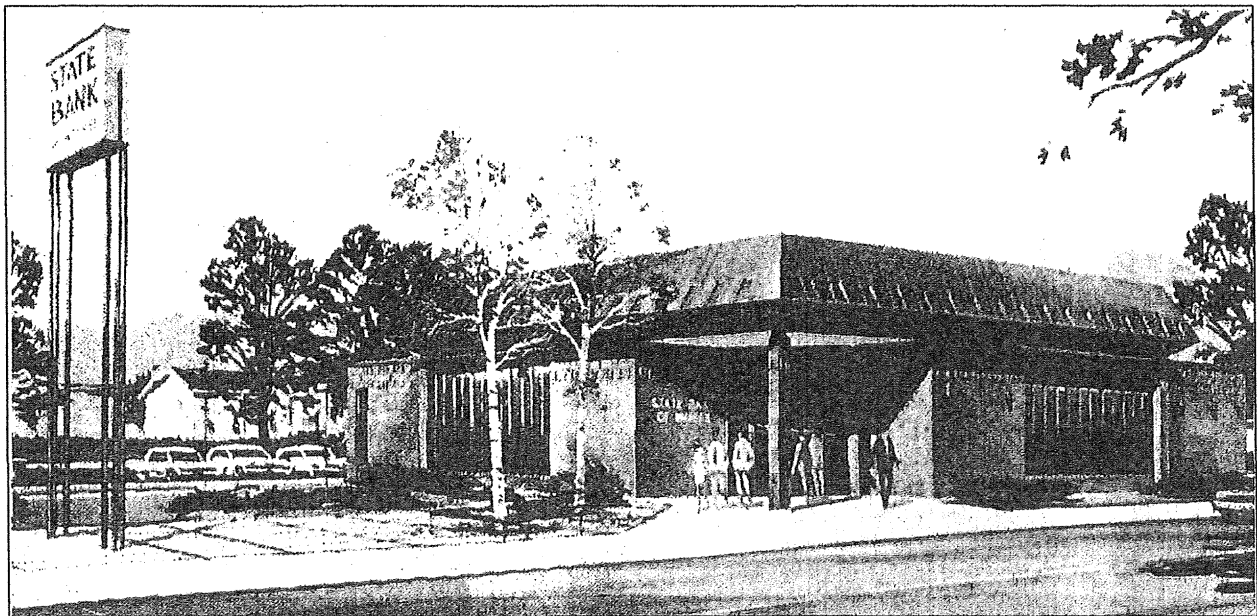
If *Commercial West's* semi-regular feature on new bank buildings was representative of the field, Dykins-Handford was one of just a few Minnesota architectural firms whose body of work was solely or substantially the design of financial institutions, and one of the region's most prolific from the mid 1960s to mid 1970s. Other Minnesota firms specializing in banks and frequently mentioned in *Commercial West's* feature during the 1960s were Thomas Tudor (Minneapolis), Hickey and Little (Minneapolis), and Kilstofte & Vosejпка (later Vosejпка Associates; Wayzata).

5.1.4 DYKINS-HANDFORD ASSOCIATES

Dykins-Handford Associates was formed in 1965 by its principals, Charles A. Dykins and Richard W. Handford (Gane and Koyl 1970:372). Charles Dykins received a Bachelor of Science degree in Civil Engineering from the University of Wyoming in 1950 and immediately went to work for the engineering and architectural firm of J. T. Banner & Associates, based in Laramie (University of Wyoming Board of Trustees 1950:1490; *Golden Valley News* 1950). In 1961, he became a principal in the Minnesota-based architectural firm of Santo & Dykins, Inc., through the reorganization of Louis W. Santo, Inc. (Koyl 1962:612). Richard Handford received his Bachelor of Architecture degree from the University of Minnesota in 1962 and became a principal in the firm Santo, Dykins, & Handford through another reorganization in 1964 before he and Dykins separated from Santo the following year, establishing their office in the Northwestern Bank building in Minneapolis (Gane and Koyl 1970:372; Regents of the University of Minnesota 2016). By 1969, the firm had six employees other than Dykins and Handford and had expanded into the adjacent office suite; the following year, further additions to the staff required them to relocate entirely, to the Metro Park building complex in Bloomington. At that time, their work extended to four states other than Minnesota. For reasons unknown, Handford left the firm in 1975, when it became Dykins-Associates. Both Dykins-Associates and the newly formed Richard Handford & Associates continued to design bank buildings through at least the latter half of the 1970s (*Commercial West* 1969b:23, 1970a:30, 1975, 1979a, 1979b).

Dykins-Handford, like its predecessor firms, specialized in financial institutions, primarily of the "smaller neighborhood variety" (Bingea 1976:7), with "variety" being the operative word. The firm's approach was to translate a bank's needs and the general message it wished to convey into a specific community- and site-considerate design; when this approach was extrapolated to commissions from numerous different banks in locations throughout the state of Minnesota and elsewhere in the Midwest, the results were anything but carbon copies. In fact, not even style is a given in Dykins-Handford-designed buildings. Although the vast majority are Modern, the firm was still called upon to provide the occasional colonial product, as for the State Bank of Redwood Falls (1968), the Blue Earth State Bank (1969), the Iowa Trust & Savings Bank (Emmetsburg, Iowa, 1971a), and the City National Bank of Shenandoah (Iowa, 1972) (*Commercial West* 1967:20, 1968b:21, 1968c:18, 1969c:17, 1970b:4, 1971a:67, 1972b:20).

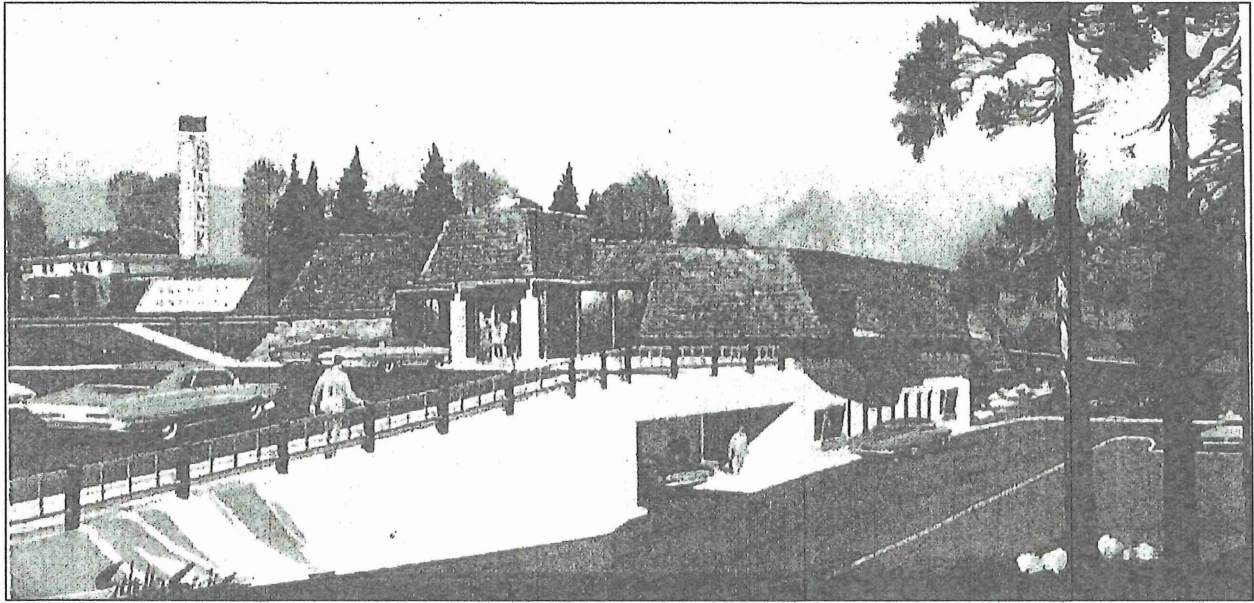
With the exception of the Peoples Bank of Commerce in Cambridge (see below) and another circular bank, the Western State Bank in Marshall (1974), in the 35 Modern buildings reported in *Commercial West*¹ to be designed by Dykins-Handford, 28 of which are located in Minnesota, variety was achieved largely by the manipulation of materials rather than form; that is to say, most of the firm's banks are rectilinear, and often boxes at their most basic level. Such manipulation was frequently, although not universally, achieved in their designs through a "top-heavy" aesthetic, i.e., through the incorporation of exaggerated fascia in a material contrasting with that of the walls, which caused the roof to dominate the countenance of the building. In, therefore, the State Bank of Warren (1967), "sculptured bronze-toned porcelain enameled steel roof fascia [sic] dominates the public area of the [brick and glass] building" (*Commercial West* 1966:22); the Security National Bank in Durand, Wisconsin (1968), features a "hand-split cedar shake roof extending nearly to the ground, thereby forming a portion of the [otherwise stone, concrete, and glass] side walls" (*Commercial West* 1968d:36); and the Brooklyn Park State Bank was "constructed of dark chocolate brown tone brick contrasted with the white textured surface of the massive cantilevered roof" (*Commercial West* 1970c:9) (Figures 87 through 89). The First National Bank and Trust of Escanaba, Michigan (1971), however, shows the firm's use of a different aesthetic. The façade of the building consists of 16-foot-high windows framed above and below by concrete, and successively shorter windows framed by partial concrete arches extend from front to back on both sides, the whole intended to imitate a teller's window (*Commercial West* 1972c:10) (Figure 90).



Commercial West

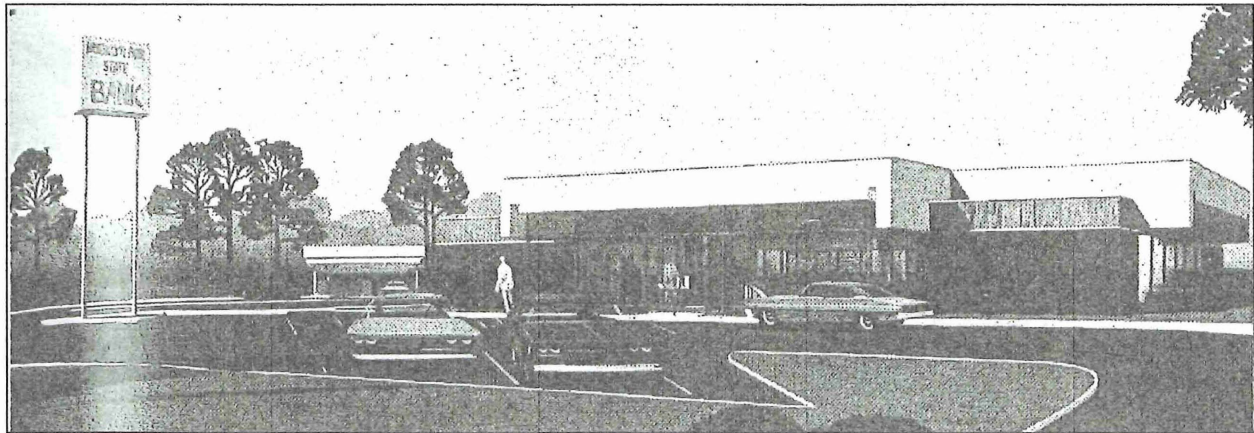
FIGURE 87. STATE BANK OF WARREN, WARREN, MN (ARCHITECT'S RENDERING)

¹ These numbers do not represent the whole of Dykins-Handford's work. Not all bank buildings constructed in the Midwest/Minnesota were reported in the journal, and for those reported, not all articles contained the name of the architect.



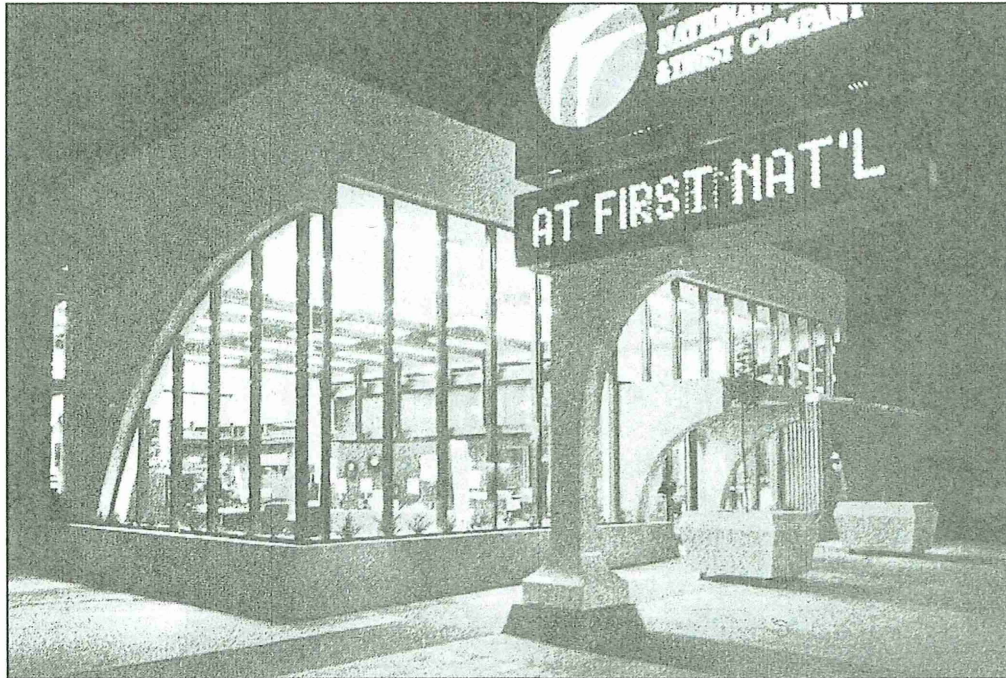
Commercial West

FIGURE 88. SECURITY NATIONAL BANK, DURAND, WI (ARCHITECT'S RENDERING)



Commercial West

FIGURE 89. BROOKLYN PARK STATE BANK, BROOKLYN PARK, MN (ARCHITECT'S RENDERING)

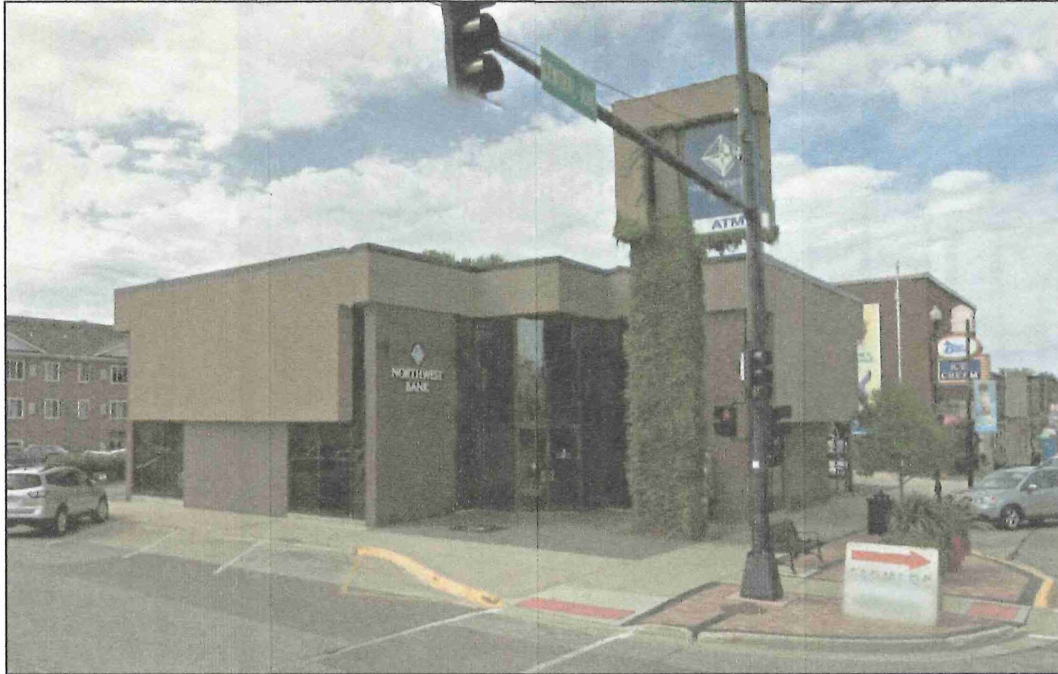


Commercial West

FIGURE 90. FIRST NATIONAL BANK, ESCANABA, MI

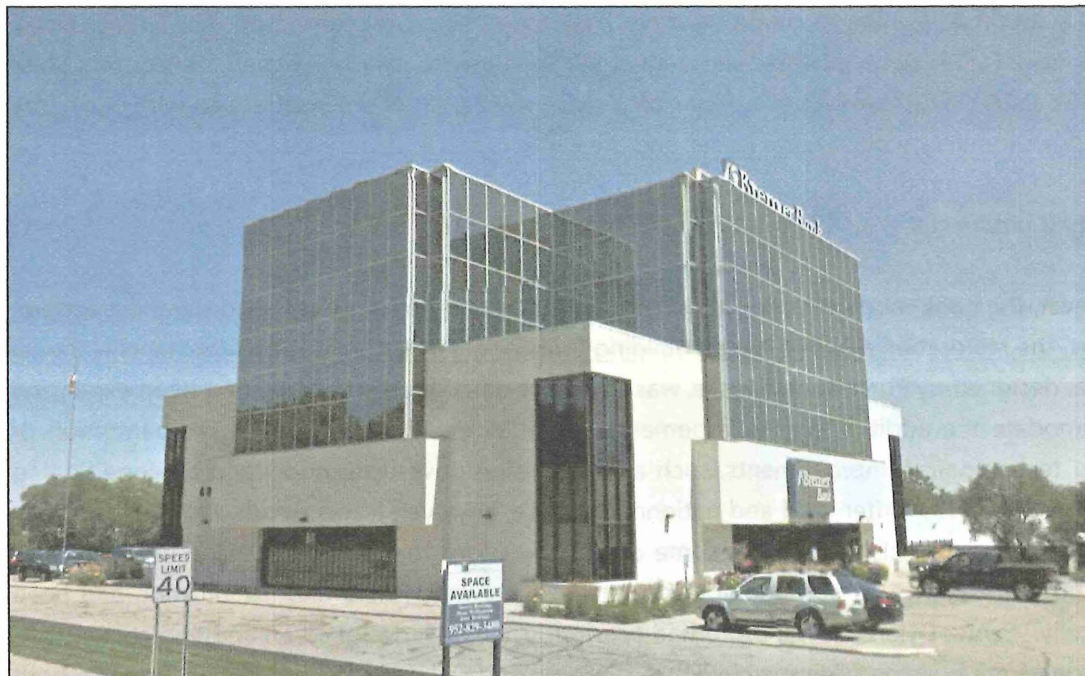
In the latter half of the firm's existence, a few instances arose of combining rectilinear sections of various heights and/or in an offset fashion to create buildings that appeared more discordant. The First National Bank in LeMars, Iowa (c. 1972), for example, although uniform in height, is cross-shaped; the Drovers State Bank in South St. Paul (1972) consists of a four-story, glass-walled, cross-shaped section with two-story sections of windows framed by brick in the insets; and the Farmers and Merchants State Bank in Pierz (1974) uses a combination of asymmetrically gabled and flat rooflines to combine a Modern effect with a traditional chalet sensibility (*Commercial West* 1971b; 1973a, 1974:4) (Figures 91 and 92).

Ironically, however, the bank modernization project for which Dykins-Handford received the most acclaim involved, in part, the restoration of a 1912 bank building to its original character. The Merchants National Bank of Winona, designed by Purcell and Elmslie, was slated for demolition in 1969 as part of an expansion plan to accommodate the addition and enlargement of various departments, spatial reorganization of operations, and technological improvements, such as a television drive-up window and air conditioning (*Commercial West* 1969d:19). After local and national response, however, it was decided to not only keep the Prairie-style building, but also to reverse some of the alterations that had been made over the prior approximately 60 years, and to join an addition to the east party wall, where another building had been located historically. Santo, Dykins, & Handford had previously, in 1965, designed an addition constructed on the north side of the building (*Commercial West* 1965:29), and Dykins-Handford was retained to both direct the restoration "to follow the original design insofar as possible—and still provide a functional building in which to work" (*Commercial West* 1972d:14) and design the east addition. Ultimately, the



Google Earth

FIGURE 91. FIRST NATIONAL BANK, LEMARS, IA



Google Earth

FIGURE 92. DROVERS STATE BANK, SOUTH ST. PAUL, MN



Google Earth

FIGURE 93. FARMERS AND MERCHANTS STATE BANK, PIERZ, MN

addition was an unornamented, non-fenestrated box in a semi-compatible brick, which allowed for the continuation of the original building as the focal point. The restoration and expansion of the bank was completed in 1972, and in 1973, the project was the recipient of the Minnesota Society of Architects' Preservation of Minnesota's Architectural Heritage award (*Commercial West* 1973b:24).

5.1.4 PEOPLES BANK OF COMMERCE

The Peoples State Bank of Spring Lake, Minnesota was formed on October 1, 1916, and authorized by the Minnesota Department of Banking on November 25 of that year (Pearson 1917:17; *Cambridge Star* 1969a). In January of 1935, the bank moved to Cambridge and was accordingly redubbed the Peoples State Bank of Cambridge. To house its operations, it purchased the former First National Bank building, a brick building constructed in 1916 and alluding to the Prairie and Classical styles, located on the corner of Main Street and 2nd Avenue SW (Figure 94). It operated there for the next 34 years.

Circa 1967, the bank decided to construct a new, modern facility on a lot located on the north side of TH 95, west of the railroad, within the former Isanti County fairgrounds. Construction began on the Dykins-Handford-designed building in the spring of 1968 and was completed in January or February of 1969 (*Commercial West* 1968e:20; *Cambridge Star* 1969b). The grand opening open house was held in April of that year, the advertisement for which touted the building as "right out of tomorrow!" and encouraged would-be visitors to "COME SEE THE BANK THAT'S WAY AHEAD OF TIME!" (*Cambridge Star* 1969c). The promise of a futuristic bank, along with incentive giveaways that included a grand prize trip to Hawaii, proved effective, as over 5,000 people came through the doors (*Cambridge Star* 1969d).



Isanti County Historical Society 2013.02f.552

FIGURE 94. VIEW OF MAIN STREET WITH FIRST PEOPLES STATE BANK OF CAMBRIDGE BUILDING, CIRCA 1919

On arrival, these visitors observed a generally circular brick building with a massive roof, centered within which was a geodesic skylight (Figure 95). At this time, the fascia was clad in a more showy stucco of "Colorado milky quartz fragments set in white matrix" (*Commercial West* 1969e:27). According to the bank's current Assistant Vice President, Shirley Olson, who began working for the People's State Bank of Cambridge as a General Ledger Bookkeeper in 1965, the fascia sparkled with the quartz. Wrapping around the east face of the building was a bronze-toned glass, floor-to-ceiling window wall.

The interior was described in *Commercial West* (1969e:27):

Continuing the exterior design, the interior . . . reflects Scandinavian décor precepts with the domed center skylight as the focal point. The perimeter of the lower circle of the ceiling is carpeted with white nylon, while the upper portion is tongue-and-groove fir planking. Wooden beams, exposed brick and bright colors are utilized throughout, and furnishings have been custom-made in the Swedish tradition.

Eight teller stations, officer space, cash vault, library alcove, directors room, closing room and loans office all flank the outer wall of the circular area, with customer waiting space located directly beneath the skylight. Teller units are curved wood accented by translucent colored panels, a theme carried out in a large mobile which hangs near the officers area.



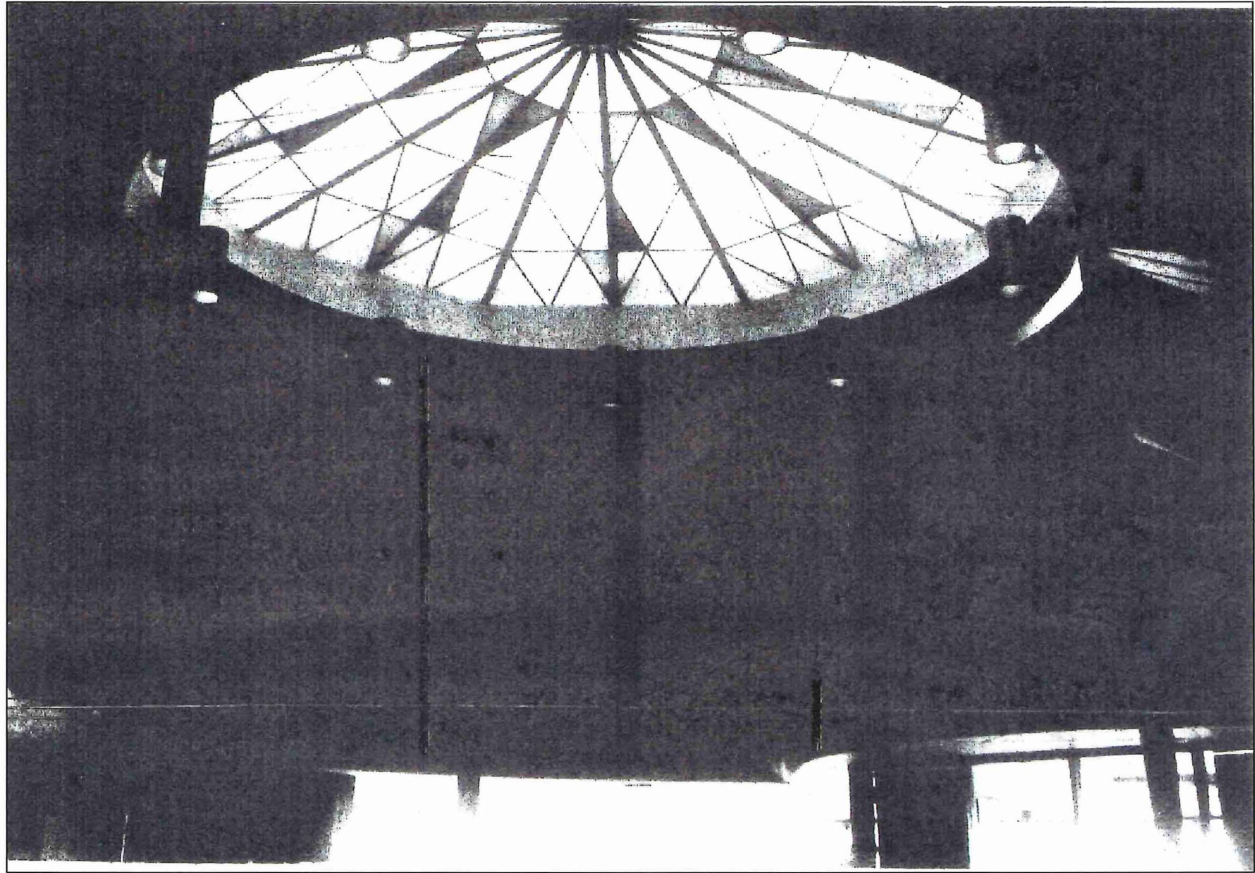
Isanti County Historical Society 2013.02f.541

FIGURE 95. PEOPLES BANK OF COMMERCE (THEN PEOPLES STATE BANK OF CAMBRIDGE), UNDATED

A staircase leads to the lower level customer lobby, bookkeeping and insurance departments. The centrally placed nine-sided vault repeats the geometric form of the skylight on the lower level.

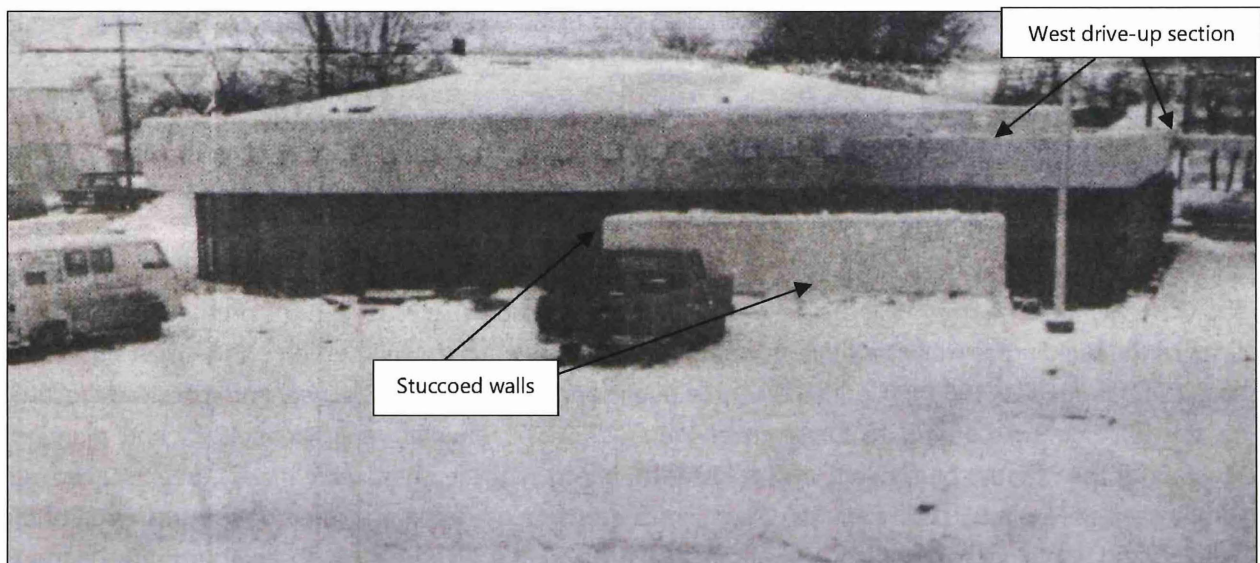
On the interior, the skylight included triangular panes of colorless, blue, and green simulated glass (Shirley Olson 2017, personal communication) and was encircled by can lights (Figure 96).

Buchanan Street to the east of the bank and 2nd Avenue E to its north were constructed around this time, and convenience for automobile drivers was provided by parking spaces for 66 cars on the north and east sides of the building as well as a drive-up window located in a rectangular section on the west side of the bank (*Cambridge Star* 1969b) (Figure 97). Three public and one employee/delivery entrances were located on the building. According to *Commercial West* (1969e:27), "miniature garden plazas and plantings separate[d] the various zones of activity," A historical photo suggests these were mainly green spaces with shrubbery (see Figure 95); however, Ms. Olson indicated that a garden was located on the north side of the building and was blocked by stuccoed walls in such a way that it could not be observed from the exterior, but only when coming in from the rear entrance, which was angled in such a way as to allow the garden to be viewed through the windows from the interior (see Figure 97).



Cambridge Star February 13, 1969

FIGURE 96. IMAGE OF SKYLIGHT FROM THE INTERIOR, 1969



From reproduction of 1969 advertisement held at Peoples Bank of Commerce

FIGURE 97. VIEW OF PEOPLES BANK, 1969, LOOKING SOUTH

An undated building permit held by the City of Cambridge indicates an addition of 14 by 33 feet with Dykins-Handford as the architect. This addition is located on the north side of the building and was constructed in 1974 to house what Ms. Olson referred to as the "Saturday section," which was the only portion of the bank accessible to customers on Saturdays. It was constructed using the same brick evident in the original portion and to be similar in form to the west drive-up section. A new entrance containing two doors, one into the Saturday lobby and one into the main lobby, was added on the north side of the bank. The construction of the Saturday section eliminated the garden on the north side of the building. At this time, two pneumatic-tube remote tellers were installed in the parking lot north of the bank (Shirley Olson 2017, personal communication).

The relocation of the drive-up window to the north end of the west wall was the subject of an excavation and grading permit application in 1990 (City of Cambridge excavation and grading permit, ticket no. 20113), and the project was carried out that year (Shirley Olson 2017, personal communication). By this time, the bank was named the Peoples Bank of Commerce, a change that had occurred in 1989 when it purchased the Community State Bank in Princeton, Minnesota (Gerth 2016).

The most noteworthy changes to the building occurred in the mid to late 1990s and circa 2009. In 1996 and 1997, the bank underwent an interior remodel, which included the installation of an elevator, resulting in the small circular appendage to the southwest part of the building and the replacement of the dedicated employee entrance with a floor to ceiling window. Because the employee entrance was eliminated, the long, straight stairway from the entrance down to the basement level was turned at the top and a landing added to better serve employee access from the interior. Other reported changes included "a new teller line, new flooring, the construction of private offices, and other changes to better meet customer needs" (Cambridge Star 1996). The teller line was moved from the west wall into the Saturday section and the number of stations reduced from eight to four (Shirley Olson 2017, personal communication). In 1998, a new pvc membrane roof was installed over the original (City of Cambridge building permit application no. 98043). In 2009, another interior remodel occurred. Brian Baas, owner of B. J. Baas Builders, the firm responsible for the remodel, indicated that at this time a dropped ceiling was added, along with some interior walls, and new flooring. Ms. Olson indicated that the interior remodeling that has occurred has largely been to accommodate changes in banking functions over the years, which have coincided with changing technologies and the associated loss of through-the-door customers, particularly in recent years as online and mobile banking has grown and the need for tellers has declined.

Outside of the bank, a third remote teller was added in 2000, and a new canopy was constructed over all three tellers at that time (Shirley Olson 2017, personal communication).

5.2 EVALUATION

5.2.1 Description

The Peoples Bank of Commerce consists of the original main circular section (1969); an original rectangular section on its west (1969); an added rectangular section on its north (1974), the small corner section joining

the latter two sections and containing the relocated drive-up window (1990); and an added small circular section, which houses the elevator, on its south (1996) (Figures 98 through 102). The main circular section features a large expanse of original floor-to-ceiling plate-glass windows curving around the east side of the building. On either side of the windows, the walls are textured orange stretcher bond-brick, which was also used in the sections on the west and north. The small elevator addition is faced instead with orange brick laid in a soldier stack bond pattern. Above all original and added walls is the heavy and exaggerated, stucco-clad roof fascia, with magnified dentils molded into both the original and 1996 circular sections. The roof incorporates deep eaves around the main massing. Above the fascia, built-up roofing covers the roof, but leaves the skylight exposed (see Figure 98).

A curved wall connects the east side of the street-facing (south) wall of the west rectangular portion with the main circular massing (Figure 103). On the curved wall, a steel panel covers the original night depository opening (Shirley Olson 2017, personal communication), above which is applied lettering that reads "PEOPLES BANK OF COMMERCE." A sidewalk follows along the base of the wall as it has since 1969, leading to an original recessed entry underneath the roof of the original circular massing. It contains an original metal-framed glass door with flanking sidelights. The 1996 elevator section is attached to the south side of the main massing here. Similarly recessed in a cove to the east of the elevator section is a large plate-glass window, which was once occupied by another entrance that mirrored the one previously described (Figure 104). The sidewalk leading to this former entrance has been removed.

In the west rectangular section, the south face is occupied by a pair of original floor-to-ceiling plate glass windows. On the west wall, the night depository, surrounded by brick infill is in the original location of the drive-up window (Figure 105; see Figure 97). The former employee door near the north end of the west wall has been replaced with a floor-to-ceiling plate glass window (Figure 106), adjacent to which on the north is the 1990 corner addition for the relocated drive-up. The drive-up window is the original 1969 assembly (Shirley Olson 2017, personal communication). The brick infill surrounding the depository and used in the relocated drive-up is orange brick stretcher laid in a stretcher bond, but it is discernible from the original. A metal-framed plate-glass window is located on the north wall at the juncture of the corner addition and the original north wall of the Saturday section (see Figure 100). East of this plate-glass window is a band of three plate-glass windows.

The east wall of the Saturday section is a window wall of floor-to-ceiling windows. Near the juncture of this wall with the main circular massing and located on the circular massing is an entrance containing metal-framed glass double doors. This entrance is generally in the location of the double doors installed in 1974, but it has been angled in a slightly different fashion (Shirley Olson 2017, personal communication) (Figure 107).



FIGURE 98. ORIGINAL CIRCULAR SECTION (1996 ELEVATOR SECTION ON SOUTH, 1970S SATURDAY SECTION ON NORTH), LOOKING WEST



FIGURE 99. ORIGINAL WEST SECTION (RELOCATED DRIVE-UP AT NORTH END), LOOKING NORTH-NORTHEAST



FIGURE 100. 1970s SATURDAY SECTION ON NORTH SIDE OF BUILDING (RELOCATED DRIVE-UP AT NORTHWEST CORNER), LOOKING WEST-SOUTHWEST



FIGURE 101. 1990 ADDITION WITH RELOCATED DRIVE-UP AT NORTHWEST CORNER, LOOKING SOUTH-SOUTHEAST

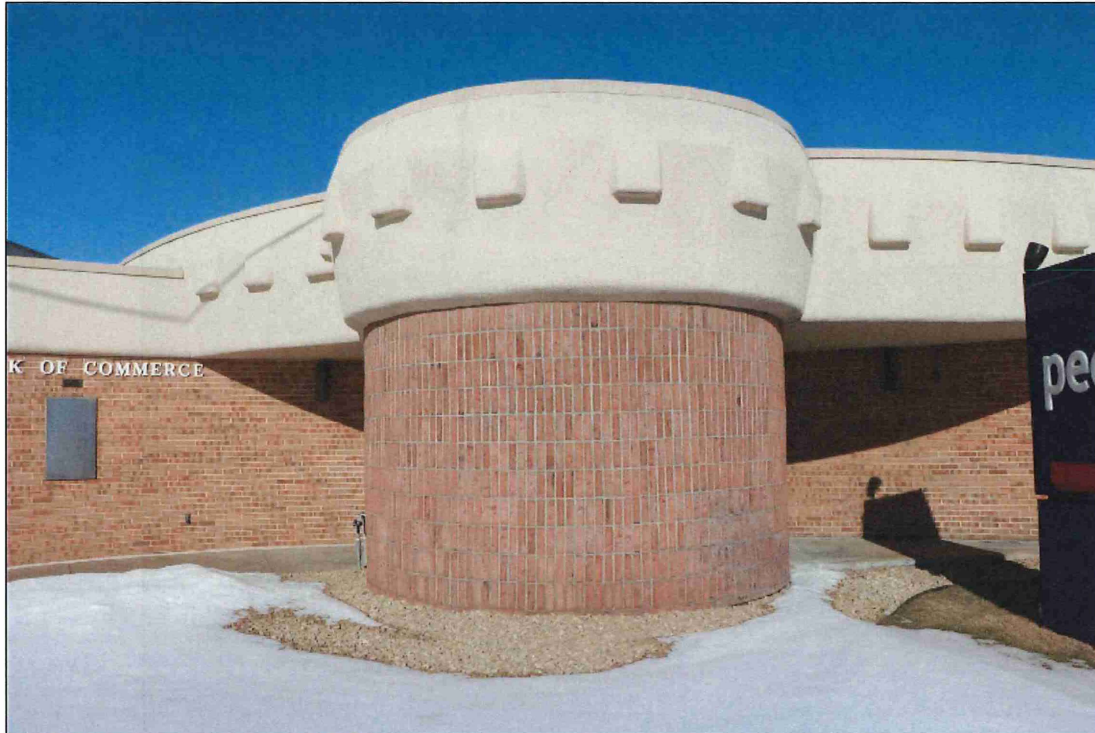


FIGURE 102. 1996 ELEVATOR ADDITION, LOOKING N



FIGURE 103. ORIGINAL SOUTH ENTRANCE, LOOKING NORTHEAST



FIGURE 104. FORMER ENTRANCE, LOOKING NW

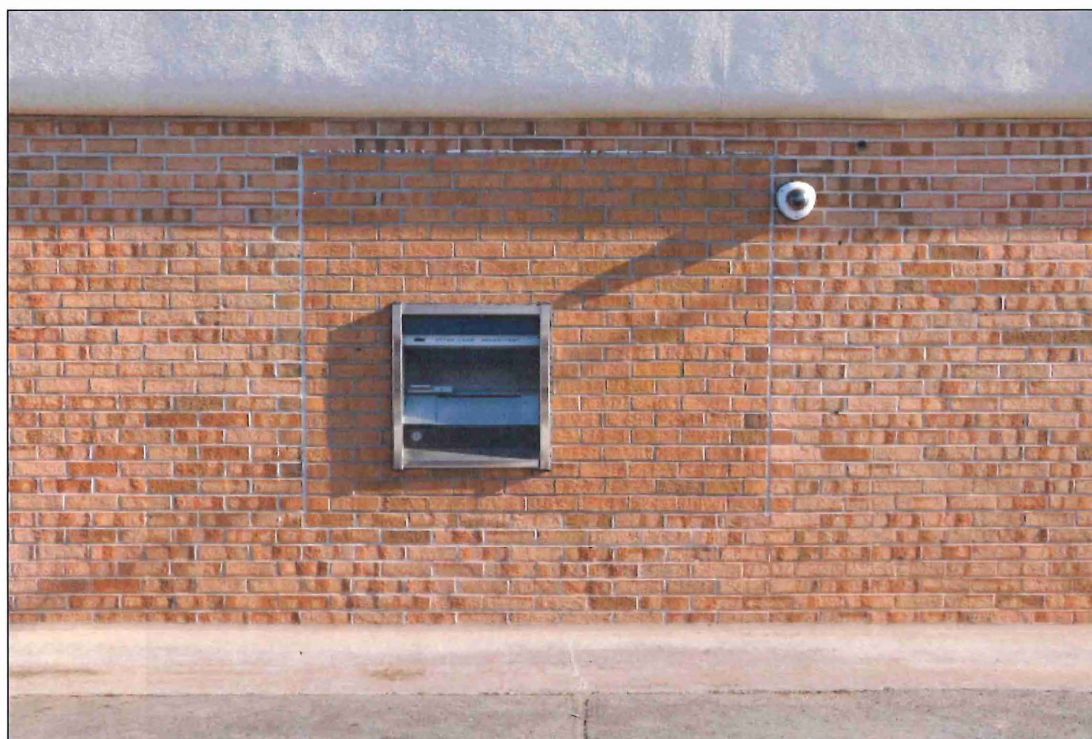


FIGURE 105. NIGHT DEPOSITORY IN ORIGINAL DRIVE-UP WINDOW OPENING, LOOKING EAST



FIGURE 106. ORIGINAL EMPLOYEE ENTRANCE, REPLACED BY PLATE-GLASS WINDOW, LOOKING NORTHEAST



FIGURE 107. VIEW OF REVISED NORTH ENTRANCE, LOOKING WEST-SOUTHWEST

For security reasons, the Peoples Bank of Commerce requested that no photographs be taken on the interior of the building, which has been remodeled on a few occasions since 1969; therefore no images are provided here with the exception of two that are viewable online. Within the main circular massing, a two-level dropped acoustical-tile ceiling has been installed (Figure 108). The interior circle is slightly higher, and it is bordered by a steel ring supported by three steel posts that extend to the floor, which is the support system for the skylight; the lower portion of the posts are now within added wood surrounds. The interior circle features small LED lights encircling a large, central, circular light fixture. Above the ceiling here is spray-foam insulation, above which the skylight interior with decorative design remains in place. This revision of the ceiling became necessary because the skylight had issues with leaking (Brian Baas 2017, personal communication). Extending radially from the metal ring through the lower circle of the dropped ceiling, the bases of original heavy wood beams remain visible, although they have been painted in a light beige. These extend to the perimeter of the ceiling, which is still the original tongue-and-groove fir planking, also painted in light beige. The white carpet of the lower perimeter has been removed, as an interior wall system that runs parallel to and several feet in front of the original wall within both the circular and west original sections has been added to create enclosed office spaces within the intervening space. In some of these spaces on the east side of the circular section, an occasional floor- to-ceiling window has been blocked from the



Bjbaas.com

FIGURE 108. VIEW OF CEILING IN MAIN MASSING, LOOKING SOUTH

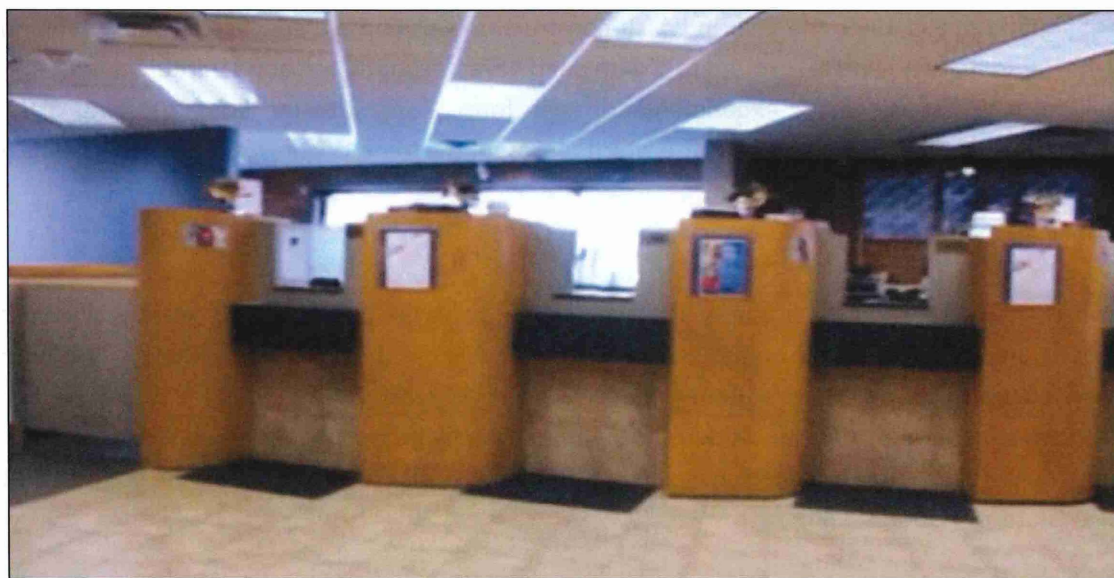
interior with a sheet-rock wall, though the window itself remains unaltered. Below the skylight section, moveable partitions have been set up to create additional office spaces.

On the north of these partitions is a partial wall containing upper wood-framed windows and from the top of which extend two wood posts, which was added circa 2009 (see Figure 108). The wall serves as a visual barrier to patrons entering through the north, which is now the main, entrance, without sacrificing the open feel of the bank. The warmer-toned wood, the same as that used for the post surrounds, is carried throughout the trim in the interior. The former Saturday section on the north is occupied by the teller stations; the aisle behind these is continuous to the drive-up window to their west, providing the tellers with access to it. Overall, the walls in the first-floor interior are a combination of original brick and newer sheet rock painted beige and navy blue. Flooring is a combination of newer carpeting and tile (Figure 109).

In addition to the elevator, two stairways provide access to the basement level of the building. One is located near the elevator at the entrance near the curved wall, and the other is in the northwest part of the building. Stairways were present in both locations when the building was constructed. The one by the elevator remains unaltered in its configuration. The one in the northwest part of the building was revised at the top with the removal of the employee entrance (Shirley Olson 2017, personal communication). The Principal Investigator did not access the basement level, but Eric Wilttrout, Vice President (2017, personal communication), confirmed that the nine-sided vault is still present there.

5.2.2 Significance

The Peoples Bank of Commerce is one of numerous banks that were modernized during the post-World War II era. It was neither a forerunner in this regard, nor did it embody any later innovations in visual,



e-peoplesbank.com

FIGURE 109. VIEW OF NORTH SECTION AND CURRENT MATERIALS (ORIGINAL BRICK ON REAR WALL), LOOKING NORTH

spatial, or functional planning for bank buildings or operations for this era. As a bank built well after the city's establishment, the bank did not play a notable role in the economic foundation or development of Cambridge. No information could be found to establish any of its founders or staff as being of outstanding significance to the history and development of the banking industry or in the history of Cambridge. It therefore does not meet Criterion A or B.

The draft Multiple Property Documentation Form: Banks of Minnesota, 1853-1960 (Banks MPDF) (Gardner 2011), while it does not extend to the year in which the Peoples Bank was constructed, is instructive for evaluating the Peoples Bank under Criterion C. It states that a bank may be eligible for listing in the National Register under Criterion C if it is "a distinctive example of the style . . . A distinctive example is unconventional, a sophisticated composition of several style elements that create an atypical aesthetic of a particular architecture" (Gardner 2011:F8).

The Peoples Bank of Commerce is a distinctive example of Modern bank architecture as applied in a small-town setting in Minnesota. As discussed in Section 5.1.3, although numerous Minnesota banks of the 1960s were built in the Modern style, most expressed this style using appurtenances or unconventional material applications to boxes rather than through the alteration of form. The Peoples Bank of Commerce exhibits a circular form, a rarity for the state, even more so now that the Buffalo National Bank and all but one of the Midwest Federal Savings and Loan buildings have been demolished. With its round massing; low roof with deep eaves, geodesic skylight, and exaggerated, sculptural fascia; and expanse of floor-to-ceiling windows, it is one of the few 1960s banks in the state that spoke and continues to speak to the broader national trends of experimentation with form and the evocation of the futuristic through space-age aesthetics during that decade. As such, it is significant at the local level under Criterion C in the area of architecture.

The period of significance is 1969, the year in which construction was completed. Its character-defining features are its round massing and low, round roof with deep eaves, exaggerated and sculptural fascia, and geodesic skylight, which speak to the experimentation with form, along with the floor-to-ceiling glass, surrounding brick walls, and surfacing of the fascia which represent the trend of combining materials in new ways.

5.2.3 Criteria Consideration G

Criteria Consideration G states that "a property achieving significance within the past fifty years is eligible if it is of exceptional importance," based on the assignment of 50 years as the "general estimate of the time needed to develop historical perspective and evaluate significance" (NPS 2002). The NPS (2002) further states, "The phrase 'exceptional importance' does not require that the property be of national significance. It is a measure of a property's importance within the appropriate historic context, whether the scale of that context is local, State, or national."

While 50 years may be a general estimate, it is also an arbitrary threshold. Historical perspective has already been obtained to show that during the 1960s, banks "because of their single function, independent

ownership, substantial budgets, and pursuit of modern efficiency” (Dyson and Rubano 2000:2-47) were conducive canvases for stronger and more creative applications of the Modern style. These applications represent the evolution of the banking industry and its relationships with its customers, particularly those of the middle class. A Modern bank constructed in 1969 may just as readily be evaluated for its significance given this perspective as a bank constructed in 1967, i.e., one that is 50 years at the time of this report. For this reason, the Peoples Bank of Commerce is clearly significant under Criterion C as indicated in Section 5.2.2; however, as the 50-year threshold is presented as a “must” by the NPS (2002), Criteria Consideration G is applied here.

The Peoples Bank of Commerce, as noted in the previous section, is one of the few 1960s banks in the state that spoke and continues to speak to the broader national trends of experimentation with form and the evocation of the futuristic through space-age aesthetics during that decade. As such, it is exceptionally significant as one of the few Minnesota examples to strongly embody the decade’s manifestations of the Modern style in bank buildings, particularly as applied in a small-town setting.

5.2.4 Integrity

The Peoples Bank of Commerce is significant under Criterion C for its exemplification of the Modern style as applied to banks during the post-World War II era, and particularly the unique expressions of the 1960s. The most important aspects of the bank’s integrity, therefore, are design, materials, and workmanship. For purposes of clarity in demonstrating the integrity of the Peoples Bank of Commerce, a summary of the aspects as defined by the National Park Service (2002) is provided in advance of its assessment relative to the bank.

- *Location* is the place where the historic property was constructed.

The Peoples Bank of Commerce is in the place where it was constructed, and it therefore has excellent integrity of location.

- *Design* is the combination of elements that form plan, space, structure, and style of a property, including organization of space, proportion, scale, technology, ornamentation, and materials. It reflects historic functions and technologies as well as aesthetics. *Materials* are the physical elements that were combined or deposited during a particular period of time and in a particular pattern or configuration to form a historic property. *Workmanship* is the physical evidence of a particular culture or people during any given period in history or prehistory. It is the evidence of artisans’ labor and skill in constructing or altering a property. With reference to the Banks MPDF (Gardner 2011:F9) for integrity of design under Criterion C, “a bank need not precisely match its look during its period of significance [but] it must closely approximate that look.” Because, however, “the business of banking evolves and demands are made on bank buildings that were not foreseen at the time of construction,” allowances for additions may be made, with “massing, materials, and design ultimately determin[ing] if a non-original [addition] is appropriate to a bank.” Another important consideration with regard to design is “the physical alteration of window or door openings in a bank’s façade.” The Bank MPDF additionally

states that a bank eligible under Criterion C must retain the “key exterior material elements from its period of significance” (Gardner 2011:F10).

As described in Section 5.2.1, the Peoples Bank of Commerce has undergone several changes in the interior. It is rare, however, to find a bank of this era with a pristine interior due to the ongoing changes in banking functions and operations and the continued need to present an image of modernity; in fact, many banks moved to altogether new buildings. For this reason, many 1960s round banks no longer function as such. The Omaha National Bank (see Figure 75), for example, is now a bicycle repair shop; the former Trust Company Bank in Atlanta, GA (ca. 1963), and the Savings Bank of Mendocino County in Ukiah, CA (1966), contain restaurants, and the sole remaining example of the Midwest Federal circular design in Golden Valley, MN (see Figure 86), houses a lighting store. Ultimately, however, while interior integrity of design, materials, and workmanship would certainly bolster the ability of a Modern bank to convey its significance, it is not necessary for such conveyance.

The exterior of the Peoples Bank of Commerce closely approximates its look during the period of significance; overall, anyone who observed the building in 1969 would have no trouble identifying it in viewing its current iteration (Figures 109 and 110).



FIGURE 110. COMPARATIVE VIEW, LOOKING NORTHWEST

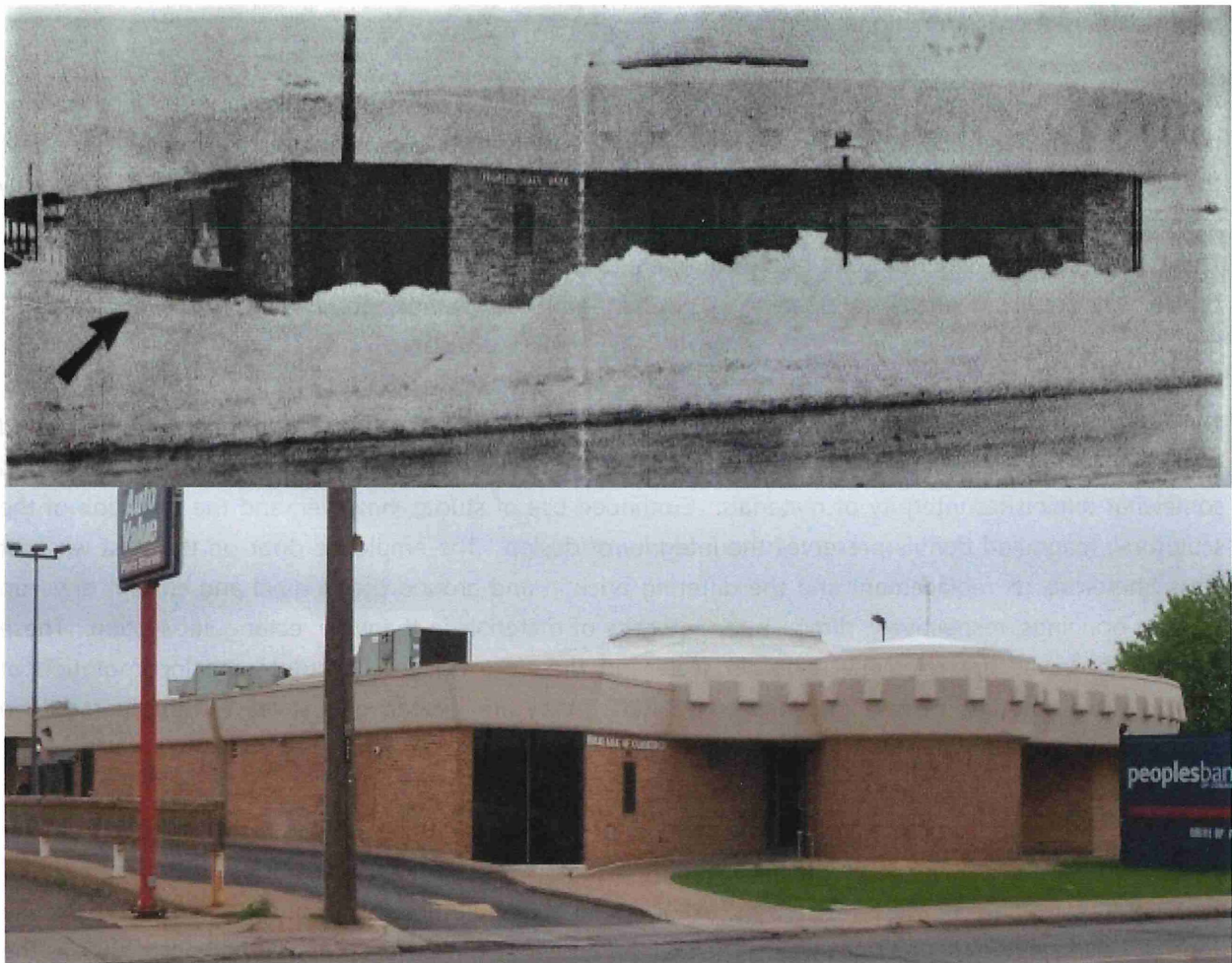


FIGURE 111. COMPARATIVE VIEW, LOOKING NORTHEAST

The north "Saturday" section, added in 1974, reflects the bank's need to provide limited Saturday service. Although it resulted in the loss of the garden and the unusual way in which it had to be viewed, it was designed by Dykins-Handford to be compatible with the building, in the same form and materials as the original west section. It in fact would not have been discernible as an addition without the benefit of a single historical photograph of the back of the building and the information provided by a member of the staff present at the time of construction. As such, it constitutes an appropriate addition, albeit one in which the double doors have been replaced and shifted slightly to change their angle.

The 1990 addition is essentially a corner joining the north and west sections to accommodate the relocation of the drive-up window. A small addition located at the rear of the building, it is not visible from either TH 95 or Buchanan Street, which are the primary vantage points of the building. Although the drive-up window has been relocated, it remains on the same wall in the rectangular section on the west, keeping the drive-

up circulation pattern intact. The loss of the employee entrance next to the current drive-up constitutes a minor diminishment in functional design.

Although the 1996 elevator addition is located on the façade, it was constructed in a commendable manner; the round form, use of orange brick, and styling of the roof in the same manner as the original, including the dentils and geodesic cap, are historically sympathetic and allow the lines of this section to flow smoothly from the rest of the building, while altering the orientation of the brick eliminates a false sense of history. The associated replacement of one of the two metal-framed glass entrances with a metal-framed floor-to-ceiling window in an unaltered opening is not an egregious change, particularly as the other, highly proximate entrance remains intact.

The replacement of the fascia surfacing, originally a white stucco with quartz aggregate, with a standard white stucco, was necessary due to frequent spalling (Shirley Olson 2017, personal communication) and somewhat diminishes integrity of materials. Continued use of stucco, however, and the retention of the sculptural, magnified dentils preserves the integrity of design. The employee door on the west was not glass; therefore, its replacement and the differing brick in and around the original and current drive-up window openings, respectively, diminish the integrity of materials in the west rectangular section. These changes, however, are relatively minor in scale and therefore do not constitute the incorporation of "considerable amounts of new materials" (NPS 2002); they are located on the least visible part of the building; and they do not interfere with the building's expression of the Modern style.

The Peoples Bank of Commerce retains the majority of its character-defining features as is required under Criterion C (NPS 2002), which are tied into design, materials, and workmanship. These include the round massing; low, round roof with deep eaves, exaggerated and sculptural fascia, and geodesic skylight; the floor-to-ceiling windows; and brick walls. The skylight appears from the exterior as it has since 1969, as the more intricate, colored design was only visible from the interior. Although the loss of the quartz through the resurfacing of the fascia is regrettable as it removes a unique material component from a prominent feature of the building, the replacement stucco does not constitute a complete change in materials, and the fascia retains its sculptural quality. The loss of the aggregate alone does not override the building's ability to illustrate the Modern style. Although the elevator addition is located on the façade, "significant form, features, and detailing" (NPS 2002) of the bank from the period of significance are not obscured. Overall, the Peoples Bank of Commerce continues to strongly convey its historic function and aesthetics. The Peoples Bank of Commerce therefore has good integrity of design, materials, and workmanship.

- *Setting* is the physical environment of a historic property, and includes how, not just where, the property is situated and its relationship to surrounding features, either natural or manmade, and open space. It reflects the basic physical conditions under which a property was built and the functions it was intended to serve.

The Peoples Bank of Commerce was constructed within a mixed-use neighborhood along TH 95, with the railroad and associated operations to its east, more of the former fairgrounds within which it was built on

its north, commercial buildings to its west, and houses to its south. While the bank building remains situated on a corner lot along a prominent thoroughfare, and its large parking lot to the north and the commercial building to the west remain, the surrounding properties are now entirely commercial, including one on the east that intervenes between the bank and the railroad. With the exception of the one to the west, all buildings are relatively recent, i.e., none appear to have been built shortly after the bank. Overall, the bank's integrity of setting is fair.

- *Association* is the direct link between an important historic event or person and a historic property. A property retains association if it is the place where the event or activity occurred and is sufficiently intact to convey that relationship to an observer. It requires the presence of physical features that convey a property's historic character.

As the Peoples Bank of Commerce is significant for its architecture, association is tied to location, as construction of the bank was the activity that occurred, and to design, materials, and workmanship, as retention of these would allow the building to convey its style and aesthetic to an observer. It therefore retains good integrity of association.

- *Feeling* is a property's expression of the aesthetic or historic sense of a particular period of time.

Integrity of feeling is by and large an outgrowth of the other six aspects of integrity, as it is only logical that the greater the retention of a property's composition, surroundings, and associations from a given historical period, the more the property will evoke the feeling of that period. As can be surmised, therefore, from the discussion of the other six aspects, the bank well expresses the aesthetic and historic sense of its 1960s construction, despite its updated surroundings. It therefore retains good integrity of feeling.

5.2.5 Recommendation

The Peoples Bank of Commerce is recommended as eligible for listing in the National Register.

5.3 ASSESSMENT OF EFFECTS

Proposed plans for the TH 95 Project show that in the vicinity of the Peoples Bank of Commerce, the roadway expansion will be to the south, leaving the bank property intact. The north edge of the sidewalk will be shifted to the south of the existing sidewalk by approximately 10 feet, creating a slight expansion of the bank parcel, but this minor physical change will not impact the building and would only expand the greenspace, generally replicating existing conditions. The plans additionally show that while the north edge of the roadway will be shifted accordingly to the south side of the new sidewalk, an access will be present from the drive-up driveway due south onto TH 95 as it is now, leaving the circulation pattern intact. Because TH 95 will remain on its current due east-west alignment, even with the addition of a median, it will not create a significant visual change in views of or from the bank, nor will any part of the project alter the essential physical features of the building. For these reasons, it is therefore recommended that the TH 95 Project will have no adverse effect on the Peoples Bank of Commerce.

SUMMARY OF RECOMMENDATIONS

The Phase I architectural history survey for the TH 95 Project identified 53 architectural history properties within the APE. Of these, 52 properties are recommended as not eligible. The remaining surveyed property, the Peoples Bank of Commerce (IA-CBC-146) was recommended as potentially eligible for listing in the National Register and therefore was subject to a Phase II evaluation.

6.1 THE PEOPLES BANK OF COMMERCE

The Peoples Bank of Commerce, constructed in 1969, is a distinctive example of Modern bank architecture. Although numerous Minnesota banks of the 1960s were built in the Modern style, most expressed this style using appurtenances or unconventional material applications to boxes rather than through the alteration of form. With its round massing; low roof with deep eaves, geodesic skylight, and exaggerated, sculptural fascia; and expanse of floor-to-ceiling windows, it is one of the few 1960s banks in the state that spoke and continues to speak to the broader national trends of experimentation with form and the evocation of the futuristic through space-age aesthetics during that decade. As such, it is exceptionally significant at the local level under Criterion C in the area of architecture as one of the few Minnesota examples to strongly embody the decade's manifestations of the Modern style in bank buildings, particularly as applied in a small-town setting. It retains excellent integrity of location and good integrity of design, materials, workmanship, association, and feeling. It is therefore recommended as eligible for listing in the National Register.

Proposed plans for the TH 95 Project show that in the vicinity of the Peoples Bank of Commerce, the roadway expansion will be to the south, leaving the bank property intact. The north edge of the sidewalk will be shifted to the south of the existing sidewalk by approximately 10 feet, creating a slight expansion of the bank parcel, but this minor physical change will not impact the building and would only expand the greenspace, generally replicating existing conditions. The plans additionally show that while the north edge of the roadway will be shifted accordingly to the south side of the new sidewalk, an access will be present from the drive-up driveway due south onto TH 95 as it is now, leaving the circulation pattern intact. Because TH 95 will remain on its current due east-west alignment, even with the addition of a median, it will not create a significant visual change in views of or from the bank, nor will any part of the project alter the essential physical features of the building. For these reasons, it is therefore recommended that the TH 95 Project will have no adverse effect on the Peoples Bank of Commerce.

6.2 PROJECT RECOMMENDATIONS

As the TH 95 Project will have no adverse effect on the Peoples Bank of Commerce, it is recommended that no further architectural history work is needed prior to or during construction. Should, however, project plans change such that construction will occur to the north of the existing TH 95 roadway in the vicinity of the Peoples Bank of Commerce, additional consultation with the MnDOT CRU would be necessary.

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