

First National Bank Building  
215 Riverfront Drive  
Mankato  
Blue Earth County  
Minnesota

HABS No. MN-156

HABS  
MINN  
7-MANK,  
1-

PHOTOGRAPHS

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

HISTORIC AMERICAN BUILDINGS SURVEY  
Rocky Mountain Regional Office  
National Park Service  
P.O. Box 25287  
Denver, Colorado 80225-0287

HISTORIC AMERICAN BUILDINGS SURVEY  
FIRST NATIONAL BANK BUILDING HABS No. MN-156

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1-

- Location: 229 South Front Street  
Lot 5, Block 13, Bruner's Plat  
Mankato, Minnesota [historic]
- 215 Riverfront Drive  
Mankato, Minnesota 56001 [modern]
- One Mankato Place  
Mankato, Minnesota 56001 [ceremonial]
- Present Owner: City of Mankato
- Present Use: Part of the municipal arena and civic center complex, the historic bank building functions as a reception hall.
- Significance: The First National Bank of Mankato, built in 1913, is recognized as one of Mankato's most handsome commercial buildings. Designed by the St. Paul firm of Ellerbe and Round, the bank is one of the state's finest examples of organically integrated Prairie Style architecture. Contextually it relates to the influence of the Prairie Style in the rural towns and small cities of Greater Minnesota and to the development of downtown Mankato as a regional center of commerce and finance. The bank building was placed on the National Register of Historic Places by the Minnesota Historical Society on 30 July 1974.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of Erection: 1913.
2. Architects: Franklin H. Ellerbe and Olin H. Round.

B. Historic Context Narrative:

The First National Bank of Mankato traces its corporate heritage to J. J. Thornton & Company, whose private bank was located at the corner of Front and Hickory Streets (said to be "the best business corner of the City") from 1865 until 1868. The town of Mankato was founded in 1852 and took its name from the Dakota Sioux term for the Blue Earth River. Within a generation it emerged as an important center of trade and commerce, serving much of southwestern Minnesota as well as parts of Iowa and South Dakota.<sup>1</sup>

The seventh bank in Minnesota chartered under the National Bank Act of 1865, First National opened for business in September 1868.<sup>2</sup> At the time of the bank's founding, the country was coming out of the Civil War and Minnesota was witnessing a surge in agricultural and industrial development. The effects of the war on finance and banking were nothing short of revolutionary. Prior to 1863, private banks had issued their own bank notes, which passed for currency, with little supervision, but the war led to the creation of a national banking system which led to the elimination of the chaotic state bank paper, provided standardized paper currency and created a financial support to the federal government. The National Bank Acts of 1863 and 1865 granted charters to groups of five or more stockholders who were permitted to buy government bonds, which they deposited with the U.S. Treasury, receiving in return bank notes up to 90% of the current market value of the bonds. Capitalization requirements were graduated for cities of different sizes and deposits were protected by federal regulations.<sup>3</sup>

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<sup>1</sup>For background on the history of Mankato, see Thomas Hughes, *History of Blue Earth County* (Chicago, 1909); and George E. Warner and Charles M. Foote (comps), *History of the Minnesota Valley* (Minneapolis, 1882), 532-637.

<sup>2</sup>Historical data on the First National Bank of Mankato are found scattered through a number of secondary sources, including: *The Record of Forty Years* (Mankato, 1908), a commemorative booklet published by the bank; Hughes, *Blue Earth County*, 165; and the "Old First National Bank of Mankato" National Register of Historic Places Inventory-Nomination Form (1974) on file in the State Historic Preservation Office. The early history of the bank is told in the reminiscences of George T. Barr, printed in the *Mankato Daily Free Press* of 31 July 1928 (hereinafter referred to as "Barr Reminiscences") and summarized in *Mankato Daily Free Press* of 6 September 1928 (Blue Earth County Historical Society).

<sup>3</sup>For the history of banking in Minnesota, see Adolph O. Eliason, "The Beginning of Banking in Minnesota," *Minnesota Historical Society Collections* 12 (1908), 671-690; and Clarence W. Nelson,

The First National Bank was a pillar of Mankato's business community and was widely held to be one of the safest and best managed banking institutions in the state, earning the soubriquet "the Bank of Safety and Service." The bank survived the Panic of 1873 and the grasshopper plague of 1875-77 and was able to construct a new brick bank office in 1876. Such was the First National's reputation that it attracted the attention of the notorious James-Younger gang, which considered robbing the bank in September 1876; finding the situation in Mankato not to their liking, the outlaws changed their plans and rode on to Northfield. The First National Bank weathered the Panic of 1893 and the so-called "banker's panic" of 1907 and in 1913 became part of the new Federal Reserve system.<sup>4</sup>

The two story Prairie Style bank designed by Ellerbe and Round was designed in 1912 and constructed in 1913 at a cost of \$85,000. Originally designed as a part of a bank, store and office building complex, the First National Bank building also housed the Mankato Loan and Trust Company, established in 1913.<sup>5</sup> The bank continued to grow and prosper, despite national economic crises in 1920 and 1929-34, and closed only during the "bank holiday" imposed by President Franklin Delano Roosevelt in March 1933. Although the bank's controlling interests remained unchanged, modernization of the bank's physical plant and minor interior remodelings were undertaken in 1930, 1937 and 1945; the drive-in bank on South Second and Hickory opened in February 1962, followed by a 22 by 90 foot addition in 1963 that cost of \$350,000. In the spring of 1974 the First National Bank moved into a new building on Second and Walnut Street, ending ending its 106-year occupancy of the same lot, and the old bank was sold to a developer who leased the building for office space until 1993, when the property became part of the Mankato Civic Center/Arena complex.<sup>6</sup>

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*Reflections from History: First Half-Century of the Minneapolis Federal Reserve Bank* (Minneapolis, 1964); see also "Barr Reminiscences" and *The Record of Forty Years*, op cit.

<sup>4</sup>The story of the James Gang scouting the First National Bank is from the Barr Reminiscences.

<sup>5</sup>*Mankato Daily Revue* 21 June 1913 (Blue Earth County Historical Society).

<sup>6</sup>For information on recent developments in the history of the First National Bank property see the *Mankato Free Press* of 17 January 1963 and 6 April 1974 and the First National Bank historic property

Much of the old First National Bank building's historical significance is derived from its association with the Prairie School philosophy of architectural design. The Prairie Style originated in Chicago and was applied to houses, small banks, libraries, schools, churches and public buildings constructed throughout the Midwest between circa 1900 and 1920. Leaders of the Prairie School movement included Louis H. Sullivan, Frank Lloyd Wright, George Grant Elmslie and William Grey Purcell. Indeed, the First National Bank was originally intended as a commission for Elmslie and Purcell, but the bank's directors rejected their design and switched to the St. Paul firm of Ellerbe and Round.<sup>7</sup>

Franklin H. Ellerbe (1870-1921), a native of St. Paul, founded Ellerbe Architects in 1909 after an early career as a building contractor. A graduate of the University of Minnesota, Ellerbe designed a number of important buildings, including banks in Winnebago and Rochester, Minnesota. One of several creative Twin Cities architects affiliated with the Prairie School, including George Grant Elmslie (1871-1952) and William Grey Purcell (1880-1965), Ellerbe's work was profoundly influenced by Louis Sullivan (1856-1924). Other significant architectural landmarks designed by Ellerbe include the Tudor Revival Style William J. Mayo House in Rochester and several Prairie Style houses in the Historic Hill District in St. Paul. After Franklin Ellerbe's death at age 51, Ellerbe Architects passed into the hands of his son, Thomas Farr Ellerbe, under whose direction the firm grew and prospered while continuing to undertake commissions for designing banks.<sup>8</sup>

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inventory file at the Minnesota Historical Society. The Mankato Civic Center/Arena is the main focus of Riverfront 2000, a plan for revitalizing downtown Mankato. The building, which opened in February 1995, contains a multi-use arena for exhibits, concerts and sporting events. The exterior materials of the new civic center relate to the historic bank building through the use of brick, Kasota stone and other ornamental elements.

<sup>7</sup>For background on the Prairie Style School in Minnesota, see David Gebhard, *Work of Purcell and Elmslie, Architects* (Chicago, 1965); and David Gebhard and Tom Martinson, *A Guide to the Architecture of Minnesota* (Minneapolis, 1977), 416. The role of Purcell, Feick and Elmslie in the design of the First National Bank is noted in Gebhard and Martinson, *Guide*, 240.

<sup>8</sup>Thomas Farr Ellerbe, *The Ellerbe Tradition: Seventy Years of Architecture and Engineering* (Minneapolis, 1980), 11-17 and passim. Some of Ellerbe important works are described in Gebhard and Martinson, *Guide*, 104, 112, 240, 316 and passim.

Olin H. Round (1867-1927) was born in Bradley, Michigan, and attended the Chicago Art Institute before moving to Iowa, where he was employed as a draftsman in her father's building contractor business. In 1903 he relocated to St. Paul, where established his own office. In partnership with Ellerbe after 1911, Round drafted the plans for banks in Mankato, Rochester and Winnebago, as well as numerous other projects throughout the upper Midwest.<sup>9</sup>

## PART II. ARCHITECTURAL INFORMATION

### A. General Information:

#### 1. Architectural Character:

The First National Bank of Mankato is a well preserved specimen of integrated Prairie School style architecture in a small city setting. The most distinguishing feature of the building is the rough-faced Roman red brick wall cladding, which surmounts a seven and one-half foot base of tan ashlar Kasota stone to a height of two stories. The basement walls are made of rough-hewn limestone. Fenestration is symmetrical throughout. The facade features eleven symmetrical stained glass strip windows over smaller rectangular plate glass windows facing onto Hickory Street, with five identical stained glass windows over the Front Street entrance; these windows alternate with stone and brick pilasters capped by organic voluted terra-cotta capitals. The ground floor plate glass windows in the corner offices are capped with flat sandstone arches and terra-cotta keystone ornaments. On both the Hickory and Front Street elevations, the strong vertical emphasis is stabilized by the insertion of terra-cotta panels in green, buff, red and slate blue, which separate the ashlar base from the brickwork; by the steel transoms in the plate glass windows and the row of brick headers over the windows; and by the horizontal accents of the terra-cotta frieze and cornice. The main entry on Front Street is encased in heavy Kasota stone and originally featured a recessed bronze doorway. Inside the bank, the two story atrium repeats the general plan of the building exterior, featuring a

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<sup>9</sup>Joseph A. A. Burquist, *Minnesota and Its People* (Chicago, 1924), 3:514; Ellerbe, *Ellerbe Tradition*, 13.

reinforced concrete ceiling divided into coffers and a central stained glass skylight. The Kasota stone encasement of the main entrance is repeated over the vault doors on the northeast wall.

A distinctive characteristic of the First National Bank is the use of Kasota stone for both exterior and interior elements. Kasota stone is a hard, salmon-pink-colored crystalline limestone that is indigenous to the Minnesota River Valley. Important quarries are located at Kasota, Winona and near Mankato. Sometimes referred to as "marble," Kasota stone was used for building and ornamental purposes on many important buildings throughout the Midwest, including both the Minnesota and Wisconsin state capitals.

As part of the Mankato Civic Center complex, the historic First National Bank building retains all of its important aspects of historical integrity, including its essential Prairie Style design elements and materials. Its historic setting, however, has been compromised somewhat by the removal of adjacent commercial buildings as part of the City's Riverfront 2000 redevelopment plan. The store and office building that adjoined the historic bank on Hickory Street, which contributed somewhat to the building's historic character, was demolished in 1993.<sup>10</sup>

2. Condition of Fabric: Overall, the bank building is in a very good state of preservation. Rehabilitation resulted in the removal of some wall material where the bank adjoins the new exhibit hall, the complete removal of the non-historic second floor and reconstruction of the bank entry. The historic brick, Kasota stone and terra-cotta wall surfaces, as well as the plate and stained glass windows, are all in an excellent state of preservation.

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<sup>10</sup>The Hickory Street store and office addition or "annex" of the First National Bank was a two story brick commercial building that was at one time subdivided into four first-floor businesses, including the Western Union telegraph office in the early twentieth century. It was most likely constructed at the same time as the First National Bank building and is clearly shown adjoining the historic bank on the Sanborn *Insurance Map of Mankato and North Mankato* dated December 1914, and June 1924. Drawings of the store and office building are in Ellerbe Architects Papers, Roll A, Northwest Architectural Archives (St. Paul).

B. Description of Exterior:

1. Overall dimensions: As built, the historic bank building foundation measured 88' 7" by 44' 0".
2. Foundation: Reinforced concrete.
3. Walls: The exterior walls of the 1913 building are reinforced concrete finished in red rough-faced Roman brick, Kasota stone and terra-cotta. The basement walls are rough-hewn limestone.
4. Structural Systems: Reinforced concrete.
5. Doorways and Windows: As built, the main entrance on Front Street featured a recessed bronze door frame with foliate ornamentation encased in Kasota stone. The entry was altered over time, so that by the time the bank closed it had bore little resemblance to the 1913 plans, and it was reconstructed in 1994 with new aluminum doors and stonework. Overlooking Hickory Street are eleven strip windows with stained glass upper and plate glass lower panes with steel transoms. Five identical strip windows, with the stained glass but without the lower plate glass elements, are present on the Front Street facade. The stained glass is covered by protective outer panes of clear glass. There are four large plate glass windows in the corner offices on the Front and Hickory Street facades which are set in sandstone arches with terra-cotta keystone ornaments.
6. Roof: The bank has a low-pitched sloping concrete roof supported by iron trusses. The roof features an 11' 6" square skylight over the atrium and two smaller skylights (abandoned) over the east end.

C. Detailed Description of Interior:

1. Floor Plans: As built in 1913, the bank had a rectangular floor plan featuring a large two story atrium, entrance vestibule, offices, vaults and teller cages on the first floor; offices on the second floor; and basement storage and physical plant space. The original bank vaults, president's office and board room have been retained. A second floor of offices, added in 1962, was completely removed during the 1994 rehabilitation, opening up the historic atrium.
2. Stairways: Stairways with wooden treads ascend to the mezzanine and second floor office levels. The board room staircase was reconstructed to accommodate the 1962 addition of the second floor offices.
3. Flooring: The original floor covering was linoleum with Kasota marble flooring in the public area and tile restroom floors. The basement has cement floors. The 1913 banking area flooring apparently wore out and was replaced by a terrazo tile floor at an undetermined date; the 1994 remodeling included stripping away the non-historic flooring, levelling of the concrete subfloor and installation of carpeting in all public areas.
4. Wall and Ceiling Finishes: The walls of the public spaces in the bank feature brick facing and columns, cast plaster cornices, marble wainscoting and terra-cotta panels. The coffered ceiling of the atrium is executed in plaster. The office walls and ceilings are also plastered, with wainscoting in the president's office and customers' room. 1994 rehabilitation work included patching and staining disturbed brick work to match the original finish. An ornate terra-cotta clock was formerly mounted on the west wall of the public space; it has been preserved and moved to the north wall.
5. Doorways, Doors and Windows: Historically, the distinctive features of the bank's public space were the central stained glass skylight, the elaborate main entry and bronze front doors. Only the

entry has been slightly modified, with modern aluminum doors substituted for the original bronze doors. The two massive bank vault doors, manufactured by the Herring-Hall-Marion Safe Company of Chicago, have also been retained.

6. Interior Trim: Stone, brick and terra-cotta pilasters divide the interior wall surfaces in the public area. All of the terra-cotta is in deep cut relief and has been preserved intact.

7. Mechanical and Electrical Equipment: As built, the bank used steam heat generated by boilers located in the basement. Air conditioning was installed in 1937. A modern HVAC system was installed in 1994.

D. Site and Surroundings:

1. Orientation and General Setting: Historically, the First National Bank (both the present building and its predecessor) occupied a large commercial lot on the corner of Front and Hickory Streets in the center of downtown Mankato, one block from the Blue Earth River. This area has functioned as Mankato's "Wall Street" since the late nineteenth century. In addition to the First National Bank, there were several other commercial banks in the downtown business district, including the Mankato State Bank, founded in 1886 and located across the street at 230 Front Street. The First National Bank had an adjoining commercial building to the east, commonly referred to as the store and office building or "annex," which was demolished in 1994. The physical history of this building is not well documented, although it appears to have been constructed at approximately the same time as the First National Bank. Redevelopment of the property resulted in the incorporation of the First National Bank building as part of the civic center complex ceremonial meeting room and prefunction space. The Riverfront 2000 project also included partial reconstruction and reconfiguration of Front Street, which is now a pedestrian thoroughfare.

### PART III: SOURCES OF PROJECT INFORMATION

#### A. Original Architectural Drawings:

The Ellerbe and Round plans for the First National Bank of Mankato, dating from 1912-1945, are preserved in the Northwest Architectural Archives, part of the Manuscripts Division of the University of Minnesota Libraries presently located in St. Paul. The most important of these materials, which are to be found in the Ellerbe Architects Papers Set XXXVII, are discussed below:

Roll A, consisting of 28 sheets, including linens, dating from 1912-1913. Nine sheets dated September 1912 represent plans for the store and office building ("annex") adjoining the First National Bank on Hickory Street. Drawings from 1913 include various elevations and sections, floor plans, details of bank fixtures, truss plans and the original bank entry plans of the historic bank building.

Roll B consists of 14 sheets of blueprints of the 1930 remodeling. Of special interest are the sheets showing floor plans, elevations, sections and details of basement and first floor rooms.

Roll C, consisting of 7 sheets of tracings and blueprints of the 1937 air conditioning plan and 1945 alterations, includes the existing September 1937 bank floor plan and 1945 details of the rebuilt teller's cage and balcony.

Roll D consists of 17 tracings of the 1945 alterations and details from the 1937 remodeling. Of special interest are the preliminary sketches, the October 1945 bank floor plan, details of banking area fixtures and new equipment plans. This roll also includes a set of detail plans showing the rebuilt tellers' cages, dated 1925.

B. Early Views:

A search of the audio-visual collections of the state and county historical societies failed to locate any historic exterior views of the First National Bank other than those reproduced in newspapers and city directories, although historic photographs of the bank and its surroundings undoubtedly exist in private collections.<sup>11</sup> The Minnesota Historical Society has a copy of a photograph of the bank interior made in the 1920s.<sup>12</sup> This view, taken from the vault area looking out across the banking area, shows the ornate tellers' cages, desks and lighting fixtures (all of which are no longer extant). The circa 1920 decor featured numerous potted palm trees and brass cuspidors and it would appear that the terra-cotta had been painted to match the wall panels. Surprisingly, there is no sign of the terra-cotta clock shown in the original Ellerbe and Round drawings and preserved in the rehabilitated reception hall.

C. Bibliography:

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<sup>11</sup>Perhaps the most useful historic image of the bank exterior was published in the *Mankato Daily Revue* of 21 June 1913 with the caption, "Magnificent New Home of the First National Bank of Mankato and the Mankato Loan and Trust Company" (Blue Earth County Historical Society). A ca. 1916 photo of the bank was reproduced in *Ellerbe Tradition*, 24. A photograph of the bank and adjoining commercial building appeared in the *Mankato News* of 9 September 1943 (Blue Earth County Historical Society).

<sup>12</sup>The photograph examined at the Minnesota History Center is a black and white positive print of a hand-colored original. The name of the photographer and the date are not recorded.

First National Bank of Mankato. *The Record of Forty Years*.  
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