

# HISTORY COLORADO

## COLORADO STATE REGISTER OF HISTORIC PROPERTIES NOMINATION FORM

### SECTION I

#### Name of Property

Historic Name State Bank of Raymer

Other Names \_\_\_\_\_

#### Address of Property

[ ] address not for publication

Street Address 249 Centre Avenue

City New Raymer County Weld Zip 80742

#### Present Owner of Property

(for multiple ownership, list the names and addresses of each owner on one or more continuation sheets)

Name Kenneth D. Thompson c/o Bob Thompson

Address 153 Park Avenue Phone 720/737-8865

City Fort Lupton State Colorado Zip 80621

#### Owner Consent for Nomination

(attach signed consent from each owner of property - see attached form)

#### Preparer of Nomination

Name Ron Sladek (for property owner) Date 31 May 2019

Organization Tatanka Historical Associates Inc.

Address P.O. Box 1909 Phone 970/689-4855

City Fort Collins State Colorado Zip 80522

#### FOR OFFICIAL USE:

Site Number 5WL.8194

5/31/2019 Nomination Received

9/20/2019 Review Board Recommendation  
 Approval  Denial

9/25/2019 HC Board State Register Listing  
 Approved  Denied

Listing Criteria  A  B  C  D  E

*Holly K. Norton*

Certification of Listing: Deputy State Historic Preservation Officer HISTORY COLORADO

9/30/19  
Date

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**SECTION II**

**Local Historic Designation**

Has the property received local historic designation?

no

yes ---  individually designated  designated as part of a historic district

Date designated n/a

Designated by n/a (Name of municipality or county)

**Use of Property**

Historic Bank

Current Vacant

**Original Owner** State Bank of Raymer

Source of Information "State Bank of Raymer," Raymer Enterprise, 9 September 1915, p. 5

**Year of Construction** 1915

Source of Information "State Bank of Raymer," Raymer Enterprise, 9 September 1915, p. 5

**Architect, Builder, Engineer, Artist or Designer** James B. Coulter (builder)

Source of Information "Local News of Interest – J. N. Quinn..." Raymer Enterprise, 12 August 1915, p. 5

**Locational Status**

Original location of resource(s)

Resource(s) moved to current location

Date of move n/a

**For Office Use Only**

Property Type:  building(s)  district  site  structure  object  area

Architectural Style/Engineering Type: Early-Twentieth Century Commercial

Period of Significance: 1915-26

Level of Significance:  Local  State  National

Multiple Property Submission: n/a

Acreage less than one

P.M. 6 Township 7N Range 58W Section 3 Quarter Sections NE

UTM Reference: Zone 13 Easting 597666 Northing 4495900 NAD83

Site Elevation: 4781 feet

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### SECTION III

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## DESCRIPTION and ALTERATIONS

**General Description:** The historic State Bank of Raymer building sits on the northwest corner of Centre Avenue and Brock Street, both of which are unpaved thoroughfares. For many years, this was the primary commercial intersection in the town. To the north are vacant lots and two historic commercial buildings. Across Centre Avenue to the east is a historic commercial building and the non-historic post office. Brock Street is to the south, across which is the historic Truxaw & Kruger Grocery / Seldin's Cash Grocery (5WL8290; listed in the State Register in 2018). The property to the southeast across the intersection is occupied by the historic Star Filling Station (5WL8193).<sup>1</sup> A non-historic metal shed sits northwest of the bank on the adjacent lot. Vacant residential lots occupy the area west of the bank across the north-south alley.

Facing east onto Centre Avenue and its intersection with Brock Street, the one-story masonry building constructed in 1915 has a rectangular footprint of 20' x 40' and rests upon a concrete foundation. It consists of the original 20' x 30' building on the east, with a ca. 1930, 10' x 20' rear addition to the west. The main entrance is located on the southeast cutaway corner facing the street intersection.

The building's exterior walls dating from 1915 are constructed of brick. Along the primary east and south walls facing the streets, the builder employed higher quality blonde face bricks with decorative iron spots. These are laid in running or stretcher bond coursing. The stepped parapet walls are ornamented with horizontal brick banding and recessed panels. Capping these walls is a single course of brick rowlocks.

Red bricks of lower quality were used on the north and west walls of the 1915 building (the original west wall is now within the rear addition), and the coursing employed is common bond. These walls are covered with a stucco or concrete parge coat that is cracking and falling off. A stepped parapet with no ornamentation is also present along the north wall.

The exterior walls of the ca. 1930 rear addition are constructed of two materials. Rough board-formed concrete rises to a height of about twenty inches, above which are cinder blocks that extend up to the roof line. These walls have also been covered in deteriorating plaster or a concrete parge coat.

The building has a flat roof. Along the south wall just inside the parapet is a brick chimney that is covered with stucco or a concrete parge coat that is deteriorating. This allowed for venting of an interior heating stove that once stood along the wall.

**East Façade:** The east wall facing Centre Avenue served as the historic façade and storefront for the bank. Located at the clipped southeast corner of the facade is the main entrance, which holds a wood two-panel door with six lights. This has a concrete step and wood threshold, and above it is a boarded transom. The door retains its historic hinges and is set in a wood frame. Wires project from a hole in the brick panel above, marking the location of a light fixture.

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<sup>1</sup> A National Register nomination is currently pending for this property.

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The east wall is dominated by large storefront windows set in wood frames. Although partially closed with a combination of wood, wire mesh, stucco and corrugated fiberglass, they are actually a pair of single-light, plate-glass windows. Each window has three smaller transom lights above, and these are infilled with plywood. All of the framing appears intact and much of the glass remains in place. Below the windows is a shared sill of brick rowlocks.

**South (side) Wall:** This side of the building faces Brock Street and holds no entries. Two windows are found in the 1915 building. One of these is a small horizontal two-light fixed-sash wood window with a brick rowlock sill. To the west is a one-over-one double-hung sash window with wood frame and brick rowlock sill. This window is currently covered on the exterior by a corrugated metal panel. The south wall of the rear addition has a five-light hopper window with missing glass although the wood frame is intact.

**West (rear) Wall:** The west wall of the ca. 1930 addition holds a rear entrance that contains a wood panel door with a single light in the upper half (the glass and lowest panel are missing). Still present are the historic hardware and wood frame. No windows are found along this wall. A gas line penetrates the lower wall next to the door. Several feet above that are wiring and a ghost mark that seem to indicate that a light fixture or electrical meter was once mounted to the wall at that location. Wood plank frieze boards run along the top of the wall below the roofline.

**North (side) Wall:** The north wall holds no entries. The only window is found on the north wall of the rear addition. This is a five-light hopper window with missing glass and a partially intact wood frame.

**Interior Features:** The interior of the bank retains a number of historic features and finishes despite the deterioration that has occurred. Within the original part of the building are its historic wood floor, plastered walls, window and door trim, and the concrete-and-brick vault in the northwest corner. The plastered base of the brick chimney, which holds the flue opening for the historic stove that once heated the bank, is present on the upper south wall. Although the two vault doors have been removed (one faced east and the other south), these are currently in storage waiting to be placed back into the building. The historic plaster has fallen off the ceiling, leaving the lathwork exposed. Light board framing for a dropped ceiling of unknown age is present in the west half of the original banking room. The rear addition retains its historic plastered cinder block walls along with cabinets and minor electrical features such as wiring, switches, outlets and light fixtures.

**Additional Site Features:** The historic building sits on a narrow east-west parcel (Lot 12 of Block 6) that stretches from Centre Avenue westward to the alley. The building occupies the eastern one-third of the property and the remaining land to the west is vacant. This open area remained undeveloped and served no purpose related to the bank and its operations. A historic concrete sidewalk dating from when the building was constructed runs along the property's Centre Avenue frontage, providing access to the main entrance in the bank's cutaway corner. The sidewalk is located outside the parcel boundary and is therefore not included in the nomination boundary due to separate ownership, but contributes to the bank's integrity of setting. A tree lawn runs between the sidewalk and the street. The rear area of the lot is bordered on the south and west by a wood post-and-wire fence that appears to be mostly non-historic.

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**Exterior Alterations:** Alterations to the exterior are primarily the result of conversion of the building into a residence after the bank failed in 1926. Historic photography from around 1928 shows that the rear addition had not been constructed by that time.<sup>2</sup> Based upon the building's history, combined with its construction details and weathering, the addition likely dates from ca. 1930 and was designed to hold a kitchen. The exterior stucco or parge coat on the north and west walls, and on the brick chimney, appears to have been applied around that same time. Other changes to the building's exterior are largely a factor of its vacancy over the past four decades and the resulting deterioration caused by weathering and lack of maintenance. This has led to the temporary closure of openings at door and windows, mostly with wood boards and corrugated metal, in an effort to keep precipitation and trespassers out of the building.

**Architectural Integrity:** The State Bank of Raymer retains the majority of its historic architectural features and integrity dating from its period of significance between 1915 and 1926. This span of years reflects the era during which the building was constructed and the bank operated. Despite the construction of a modest rear addition ca. 1930 and the deterioration that has taken place since the building was placed out of use in the late 1970s, it continues to convey much about its age, use and architectural style. It is still clearly recognizable as an Early Twentieth Century Movements style commercial building scaled to its small-town setting.

The following provides brief analysis of the property in light of the seven aspects of integrity:

**Location** – The building sits in its original location dating from its period of significance and consequently exhibits a high level of the aspect of location.

**Design** – The building retains many of its architectural features dating from the bank's original period of use between 1915 and 1926, which combine to reflect its Early Twentieth Century Movements commercial style. It was altered ca. 1930 with the construction of a modest rear addition that is primarily visible from the south and west. Occupying just  $\frac{1}{4}$  of the square footage and rising no higher than the original bank, the rear addition does not detract from the historic building. Consequently, the bank continues to exhibit its historic physical form, plan, structure, spatial features, and stylistic details, conveying a good level of the aspect of design.

**Materials** – Despite the deterioration that has occurred since the building was placed out of use in the late 1970s, the building retains a substantial amount of the historic materials that were used to construct it and that date from its period of significance. This includes its brick masonry walls, wood-framed doors and windows, brick ornamentation, and interior wood floors, plastered walls and ceiling, and concrete-walled vault. With these features still present, the building exhibits a good level of the aspect of materials.

**Workmanship** – The building retains extensive physical evidence of the construction techniques that were used in its erection during its period of significance. Consequently, it exhibits a high level of the aspect of workmanship.

**Feeling** – The building continues to evoke a particular aesthetic and historic sense of architectural design and construction materials and techniques that date from its period of significance. It is clearly recognizable as an early twentieth century commercial building.

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<sup>2</sup> Photograph of Elias Seldin and Daughter Bonnie Seldin with Tractor, Collection of Sonia ImMasche, circa 1928.

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Consequently, it exhibits a high level of the aspect of feeling.

**Association** – The building continues to evoke its strong connection with its use as a historic bank along with its architectural style, both important characteristics that date the property's origins to the first half of the twentieth century. Consequently, this property exhibits a high level of the aspect of association.

**Setting** – Located at the heart of New Raymer's downtown commercial district, the setting for this building has changed to some extent from when it was constructed. At that time, the properties fronting onto Centre Avenue were occupied by numerous commercial buildings, with residences lining the surrounding streets. Since the town went into decline over the past fifty years, a number of the commercial buildings have been removed and most of the remaining ones are vacant and awaiting new uses. Despite these changes, Centre Avenue still reads as a primary small-town commercial thoroughfare, but with less density than it had historically. Consequently, the aspect of setting is reasonably good.

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## SECTION IV

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### Significance of Property

#### Nomination Criteria

- A** - property is associated with events that have made a significant contribution to history
- B** - property is connected with persons significant in history
- C** - property has distinctive characteristics of a type, period, method of construction or artisan
- D** - property is of geographic importance
- E** - property contains the possibility of important discoveries related to prehistory or history

#### Areas of Significance

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Agriculture                              | <input type="checkbox"/> Economics                        | <input type="checkbox"/> Landscape               |
| <input checked="" type="checkbox"/> Architecture                  | <input type="checkbox"/> Education                        | Architecture                                     |
| <input type="checkbox"/> Archaeology –<br>prehistoric             | <input type="checkbox"/> Engineering                      | <input type="checkbox"/> Law                     |
| <input type="checkbox"/> Archaeology –<br>historic                | <input type="checkbox"/> Entertainment/<br>Recreation     | <input type="checkbox"/> Literature              |
| <input type="checkbox"/> Art                                      | <input type="checkbox"/> Ethnic Heritage                  | <input type="checkbox"/> Military                |
| <input checked="" type="checkbox"/> Commerce                      | <input type="checkbox"/> Exploration/<br>Settlement       | <input type="checkbox"/> Performing Arts         |
| <input type="checkbox"/> Communications                           | <input type="checkbox"/> Geography/<br>Community Identity | <input type="checkbox"/> Politics/<br>Government |
| <input type="checkbox"/> Community<br>Planning and<br>Development | <input type="checkbox"/> Health/Medicine                  | <input type="checkbox"/> Religion                |
| <input type="checkbox"/> Conservation                             | <input type="checkbox"/> Industry                         | <input type="checkbox"/> Science                 |
|   | <input type="checkbox"/> Invention                        | <input type="checkbox"/> Social History          |
|   |   | <input type="checkbox"/> Transportation          |

## SIGNIFICANCE STATEMENT

**Summary Statement of Significance:** The State Bank of Raymer is locally significant under **Criterion A** in the area of **Commerce** for its association with events that have made a significant contribution to history, particularly the development of financial services in the rural town of New Raymer. Established during the summer of 1915, the bank was founded by an ambitious young man from Denver, who arrived in New Raymer and organized a meeting of interested citizens who might be willing to become shareholders. Joseph Nives Quinn had been working for several years as a teller in the US National Bank in Denver. Somehow he determined that New Raymer was a good location to start a bank and launch what turned into a lifelong career as a professional banker. With Quinn's encouragement, a number of local farmers and businessmen purchased shares and the State Bank of Raymer was incorporated.

In his 2005 book, *Monuments to Money: The Architecture of American Banks*, architect and historian Charles Belfoure explains that in the western states, bank founders in towns large and small sought to erect buildings as quickly as possible after opening for business. Many banks initially set up shop in a local store, at least for a short time. However, only a dedicated bank building, no matter how modest it might be, assured depositors that their funds were safe. The building provided the perception of physical safety in the form of a fireproof and burglarproof vault, and managers with credible reputations staffed the office and offered a sense that deposits were handled properly. Investment in the construction of a bank on Main Street spoke to the stability of the financial institution and even the community itself. Bank founders of the late 1800s and early 1900s typically sought to locate their buildings on prominent downtown corners, often with corner entries facing the intersection.<sup>3</sup>

Shortly after he arrived in town, Joseph Quinn arranged for a small masonry bank to be constructed on a primary corner in New Raymer's commercial center, and the building was completed in little more than six weeks after the organizational meeting occurred on 17 July 1915. Between 1915 and 1926, the State Bank of Raymer provided citizens along with the agricultural and business community in and around New Raymer with a local financial institution that was largely owned and operated by their neighbors, many of whom were well known as successful farmers, ranchers and businessmen. The bank provided its customers with a place to deposit cash, manage checking accounts, secure loans, and even store their valuables in a vault that was advertised as fireproof and burglarproof.

Despite the best efforts of management and the board of directors to make the bank successful, it fell on hard times following World War I. This was due to the approval of too many risky loans during the war years, combined with the subsequent deflation of agricultural prices that impacted the rural economy as a whole. In late 1926, the bank was declared insolvent and seized by the State Bank Commissioner, which arranged to liquidate its assets. The building was never used for commercial purposes again. Its period of significance under this criterion runs from 1915 to 1926, reflecting the bank's period of operation.

The State Bank of Raymer is also locally significant under **Criterion C** in the area of **Architecture** for its distinctive characteristics of a type, period and method of construction. The small one-story

<sup>3</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks*, p. 111-116.



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masonry building, the only one in town other than the 1974 post office across the street to the east, is a simple building that reflects its modest budget, rapid construction schedule, and appropriateness for a small agricultural market town. Its architecture is best defined as part of the Early 20<sup>th</sup> Century American Movements style applied to a commercial building, at a scale that reflected its rural agricultural town setting. This is reflected in the finer quality of masonry employed on its two street facades, light-colored brick with simple ornamentation, one-story height with a flat roof, large storefront windows facing Centre Avenue, and cutaway corner and main entry oriented to the intersection.

On the interior, the building consists primarily of a banking room with a concrete vault in one corner. The rear addition was constructed ca. 1930 to add a kitchen after the building ceased to be used for commercial purposes and was converted into a residence. Because it is at the rear of the building, is not prominent, and occupies just ¼ of the total square footage, its impact to the original bank is considered modest. The bank's period of significance under this criterion is limited to 1915, reflecting the year it was constructed.

## HISTORICAL BACKGROUND

**Early History of the Region (1860s-80s):** Throughout the middle decades of the nineteenth century, nomadic Native American tribes traversed the landscape of present-day northeastern Colorado as they had for generations, and the first waves of Euro-American explorers, fur trappers, frontiersmen and pioneers migrated up the South Platte River Valley and into the Colorado frontier. The site that would eventually be occupied by the town of Raymer, later known as New Raymer, sat vacant and unnoticed. Situated on the high semi-arid plains at an elevation of about 4,780' above sea level and far from major watercourses and migrant trails, the land was an unbroken expanse of short-grass prairie that supported varieties of life adapted to that particular biome.

In the 1860s, the area began to experience changes that would soon alter the course of its history and character. When the Colorado Territory was established in 1861, Weld County became one of its original political and administrative divisions. Originally occupying a vast swath of the territory's northeast corner, the county shrank in size over the following decades as it was subdivided into seven smaller counties. By the time these changes were complete, the future Raymer townsite ended up in Weld County's northeast corner.

Native peoples were accustomed to living off the land in this dry, largely treeless environment. Most Euro-Americans understood that the region was part of what had been declared the Great American Desert, a landscape reportedly unfit for agriculture and settlement. This perception was reinforced by the observations of pioneers and frontier travelers who passed through primarily during the summer months, when the landscape above the South Platte River Valley turned dry and brown.<sup>4</sup>

Euro-Americans believed that traditional agriculture, in particular the raising of crops, could not thrive in much of northeastern Colorado due to the lack of adequate precipitation and the inability to bring irrigation to lands high above the South Platte River. However, as they continued to migrate

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<sup>4</sup> Alvin T. Steinel, *History of Agriculture in Colorado, 1858-1926*, pp. 245-254.

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through this landscape in the 1860s and 1870s, they also noticed that the expanse of grass supported their livestock. Attitudes and practices evolved as the pioneers came to understand that the best uses of the shortgrass prairie would include stock raising and the planting of dryland crops.

Between 1867 and 1878, cattle king John W. Iliff established a massive ranching operation in northern Weld County that initially supplied beef to the crews building the Union Pacific railroad across western Nebraska and southern Wyoming. Iliff came to control extensive rangelands, in large part by having his ranch hands file homestead claims around water sources. These were fenced with barbed wire beginning in the mid-1870s and then integrated into the ranch as Iliff purchased the land from his employees. He imported cattle from southern Colorado, northern New Mexico and western Texas. Fattened on the rich prairie grass, the animals were shipped east to the Chicago slaughterhouses. Iliff's ranch thrived for a decade until his death in 1878.<sup>5</sup>

During the summer of 1870, the federal government contracted with J. H. Martz to assemble and deploy a survey team to measure and map the township boundaries in northern Weld County. With federal homestead legislation enacted several years earlier, this launched the process that would make the land available for legal settlement. No developed features were found in the future Raymer area by the surveying crew. Martz simply recorded measurements, prepared the map and field notes, and noted the region's varieties of prairie grass. He also described the land as "third-rate," by which he meant it would probably be good for little other than grazing. Throughout the 1870s, the area remained largely undeveloped and of little utility to the many pioneers who sought richer farmlands closer to water and developing towns.<sup>6</sup>

In the fall of 1880, another survey team led by F. L. Biddlecom returned to the area to prepare more detailed measurements and mapping of the individual townships. Included in this survey was the acreage in Section 3 of Township 7 North, Range 58 West that would before long attract attention and develop into the town of Raymer. This time the surveyors came across an unnamed wagon road that extended on a diagonal through the northeast quadrant of the township. Aligned on a northwest-southeast axis, the road passed through the otherwise empty southwest quarter of Section 3 and may have connected the South Platte River road with Cheyenne.<sup>7</sup>

As the years passed and many areas of Colorado experienced substantial growth and development, the land in the northeast quarter of Section 3 continued to sit vacant, a characteristic that would soon come to an end. During the 1880s, the rate of settlement on Colorado's eastern plains increased. This was largely due to promotion by railroads, combined with the early work of agricultural scientists at the State Experiment Station in Cheyenne Wells. Investigations into dryland farming stressed the difficulties encountered in the semi-arid environment but encouraged settlers to stake their future on a region that was previously viewed as good for nothing but cattle grazing. What many of the pioneers experienced after a few years of planting crops and then watching them wilt without water under the searing sun was that farming proved exceedingly challenging. A good number either left the region defeated, shifted to stock raising, or went into other lines of work.<sup>8</sup>

<sup>5</sup> Alvin T. Steinel, *History of Agriculture in Colorado, 1858-1926*, p. 135 & 255-256; *A History of the Pawnee National Grassland*, Published by the Pawnee National Grassland, Arapaho and Roosevelt National Forest, No Date.

<sup>6</sup> Survey Plat and Field Notes, Townships 6-8 North and Ranges 57-64 West, Surveyor General's Office, Denver, Colorado Territory, 15 August to 10 September 1870.

<sup>7</sup> Survey Plat, Township 7 North, Range 58 West, Surveyor General's Office, Denver, Colorado, September to December 1880.

<sup>8</sup> Steinel, *History of Agriculture in Colorado, 1858-1926*, p. 255; LeRoy R. Hafen, *Colorado and its People, Volume I*,

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One of the most important developments that initiated change in northeastern Colorado was the construction by the Chicago Burlington & Quincy Railroad (CB&Q) of an east-west line from Holdrege, Nebraska (southwest of Kearney) to Cheyenne, Wyoming. With its route stretching across northeastern Colorado, the railroad's managers planned to compete with the parallel Union Pacific line to the north for passenger and freight traffic. In June 1887, the CB&Q (operating as the Colorado & Wyoming) began laying track at the Colorado-Nebraska state line northeast of Holyoke and by September it had reached Sterling. From there, the line continued west across the prairie, passing the present-day location of New Raymer. The route then curved to the northwest to cross the Colorado-Wyoming state line, completing its 144-mile trek across northeastern Colorado. It then turned to the west and entered Cheyenne by the end of the year.<sup>9</sup>

Although the CB&Q failed to draw substantial business away from the Union Pacific, a number of freight and passenger trains traveled the route on a daily basis. With the railroad under construction, hundreds of homestead claims were filed and parcels of land purchased, and it was estimated that during the mid-1880s the population of northeastern Weld County grew by approximately 5,000 residents. While most settled in the countryside, others staked their claims in the small agricultural market towns that arose on the plains, many of them alongside the newly laid tracks of the CB&Q. As described by Colorado historian LeRoy Hafen in his 1948 work *Colorado and its People*, "The influx of homesteaders created a need for trade centers, as the new settlers were anxious for community life. Town site companies responded, platting towns at suitable intervals along the railroad lines. Water tank stations grew into villages; hopeful towns sprang from the prairie."<sup>10</sup>

**The Rise and Fall of Raymer (1888-94):** The northeast quarter of Section 3 in Township 7 North, Range 58 West, was first owned by a young woman by the name of Emma Courtright. Born in Iowa around 1868, Emogene "Emma" Jane Courtright had moved west to Logan County, Colorado by the late 1880s and was employed there as a dressmaker. Despite her youthful age and line of work, she actively acquired several parcels of land in northeastern Weld County between 1888 and 1891. Her brother Elroy was also in the area, working as an agent for the Crete Nurseries of Crete, Nebraska and promoting the sale of town properties and homesteads.<sup>11</sup> Rather than file a homestead claim with the General Land Office, in February 1888 Emma purchased the 157.67 acres that made up the entire northeast quarter of Section 3 for a fee of \$187.<sup>12</sup>

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1948, pp. 433-434; Steven F. Mehls, *The New Empire of the Rockies: A History of Northeast Colorado*, p. 72-73.

<sup>9</sup> Robert Ormes, *Tracking Ghost Railroads in Colorado*, 1975, pp. 9 & 15; Tivis E. Wilkins, *Colorado Railroads: Chronological Development*, 1974, pp. 58 & 70; Franklin M. Jones, *History of New Raymer, Colorado*, 1943, p. 4; Carol Rein Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A71 & A74; Shwayder, *Weld County – Old and New, Volume XIII: Gazetteer [sic] of Railroads*, p. 32.

<sup>10</sup> Steinel, *History of Agriculture in Colorado, 1858-1926*, p. 254; LeRoy R. Hafen, *Colorado and its People, Volume I*, 1948, p. 434.

<sup>11</sup> Elroy Courtright may have been selling trees to homesteaders so they could claim an additional 160-acres from the General Land Office under the Timber Culture Act. He may also have been associated with the Lincoln Land Company, which was beautifying barren townsites with greenery to make them attractive to potential buyers. This likely placed him in the position of knowing where new towns would be established. Because of his work, it is possible that Elroy pointed Emma to the future Raymer townsite and assisted her with acquisition of the land.

<sup>12</sup> Jones, *History of New Raymer, Colorado*, p. 6; US Federal Census Records, Emma J. Courtright, 1870 (Oxford Mills, IA) and 1900 (Elk River, Routt County, CO); Cash Entry Land Patent Issued to Emma J. Courtright, NE¼ of Township 7 North, Range 58 West, General Land Office, 6 June 1889 (Note: Emma purchased the property in February 1888 and sold it later that year, prior to receiving the patent).

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The land was situated along the newly-built CB&Q line, at a point on the map where the railroad planned to build a depot and encourage development of a new town. In March 1888, the railroad assigned workers to dig a well close to the tracks that would supply water for its engines. Reaching a depth of 65' by mid-month, the men had still not struck water although they were pulling up ancient animal bones, samples of petrified wood, and an abundance of mica. Over the following decades, the lack of a reliable public water source proved to be a persistent problem for the town. Despite this seemingly temporary obstacle, several business owners expressed interest in establishing themselves in the new town and during the summer of 1888 a number of commercial buildings emerged.<sup>13</sup>

On 6 October 1888, Emma Courtright made a sizable profit when she sold the property for \$1,000 to the Lincoln Land Company. Founded in 1880 and based in Lincoln, Nebraska, the firm was a subsidiary of the CB&Q. As it had already done across Nebraska over the previous years, the railroad sought to locate stations and towns at ten-mile intervals along its route through northeastern Colorado. The railroad's managers knew that this distance was within one day of travel for area farmers to reach the nearest depot and market town.<sup>14</sup> The mission of the Lincoln Land Company was to establish towns, have them platted, and arrange for the installation of necessities such as streets and water wells. The company then promoted settlement and the sale of lots, ensuring that the population along the route would increase and provide business to the railroad.<sup>15</sup>

During the late 1880s and early 1890s, the Lincoln Land Company was busy establishing a series of towns, whistlestops and sidings along the rail route. From the Nebraska state line to the Wyoming state line these included Amherst, Holyoke, Paoli, Haxtun, Dailey, Fleming, Galien, Logan, Willard, Stoneham, Raymer, Buckingham, Keota, Sligo, Grover and Hereford. Many were named by the company to honor its executives and managers. While a few of these locales thrived and grew into towns, others never took hold or simply died off over the following years due to a combination of environmental and market factors that made their chance of survival tenuous from the beginning.<sup>16</sup>

With the Lincoln Land Company as its new owner, the acreage in the northeast quarter of Section 3 was platted with a townsite named for George Andrew Raymer (1857-1907), assistant chief engineer of the CB&Q railroad. The firm surveyed and laid out a small area of blocks centered on Shirley Avenue, one block east of present-day Centre Avenue. Shirley Avenue was named for Samuel J. Shirley, local real estate agent, insurance agent and editor of the *Raymer Herald*. He used his newspaper to promote Raymer as an ideal opportunity for farmers in the heart of northeastern Colorado's so-called "rain belt," a moniker that proved to be little more than a marketing ploy. Despite efforts to attract large numbers of settlers, the Town of Raymer experienced a limited boom as properties were sold and a bank, post office and newspaper emerged in 1888 and 1889. Other pioneer enterprises established during the late 1880s included

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<sup>13</sup> Bud Wells, *Homesteading the Dryland: A History of Northeast Weld County, Colorado*, pp. 292-293.

<sup>14</sup> Present-day maps of northeastern Colorado still show the regular spacing of towns at ten mile intervals along the rail route that resulted from the CB&Q's development through the area in 1887.

<sup>15</sup> Jim McKee, "The Lincoln Land Co. Developed Much of Nebraska and Created Many of its Towns," *Journal Star*, 23 December 2012; Warranty Deed, NE¼ of Sec. 3, T7N-R58W, Emma J. Courtright to the Lincoln Land Company, 6 October 1888; Kenneth Jessen, *Ghost Towns, Eastern Colorado*, 2009, p. 216.

<sup>16</sup> Jessen, *Ghost Towns, Eastern Colorado*, numerous pages; William Bright, *Colorado Place Names*, numerous pages; LeRoy R. Hafen, *Colorado and its People, Volume I*, 1948, pp. 434-437.

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a livery stable, grocery store, hardware store and saloon.<sup>17</sup>

The winter of 1886-87 brought bitter temperatures that killed thousands of cattle in northeastern Colorado. Despite this loss, beef prices dropped in the Chicago market. In 1889-90, drought settled upon the region. The Panic of 1893 caused further damage when it thrust the nation into an economic depression and damaged commodity prices. Conditions proved so difficult that many of the pioneers who sought to establish themselves along the CB&Q route gave up and moved away. The same proved true for those who settled in and around Raymer. Businesses closed, the *Raymer Herald* folded, and by 1894 the town had died off. Every one of the settlers moved on in search of greener pastures. Rather than standing as a ghost town, the buildings were either moved or dismantled by area ranchers the following year and the townsite was almost completely emptied. Despite the belief that “rain would follow the plow” and success was bound to come to those who worked hard and persevered, the hopeful pioneer town of Raymer had lasted a mere six years and simply disappeared.<sup>18</sup>

In the early fall of 1902, the *Greeley Tribune* sent a reporter into the countryside to inspect the region’s school districts. The resulting article described the abandoned townsite in the following terms: “Raymer is another monument to rain-belt disappointments. Once eighty children of school age dwelt in the district. Stone houses and stores, prosperous livery stables and hotels and all the improvements of a prairie village, including a fine two story school house were there, and every quarter section was taken up. Only the school house and barren siding on a one horse-railroad remain. The nearest post office is thirty miles away.”<sup>19</sup> Raymer had entered the new century almost completely vacant, awaiting its next phase of development.

**New Raymer Emerges (1909-29)**: The Lincoln Land Company held onto the vacant townsite into the early twentieth century. In July 1909, the firm sold much of the property along with several adjacent parcels to W. W. Baldwin and W. E. Whittier for \$3,375. This transfer marked the beginning of Raymer’s revitalization, primarily by a second wave of pioneers from Nebraska who had learned how to farm and ranch on the semi-arid plains. Above-average rainfall and rising grain prices combined with the 1909 Enlarged Homestead Act, which allowed for 320-acre claims, to encourage renewed settlement. Around 1900, William Baldwin was a Logan County sheep rancher and his junior partner, William Whittier, was living on his family’s farm in Smith County, Kansas. The real estate firm of Baldwin & Whittier was established in 1907 in Sterling and the partners maintained a branch office in New Raymer from 1909 to 1912.<sup>20</sup>

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<sup>17</sup> Jones, *History of New Raymer, Colorado*, pp. 6-7; Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A75 & A78; Wells, *Homesteading the Dryland: A History of Northeast Weld County, Colorado*, pp. 292-294; Steffen, Vangraefscheppe & Wells, *A History of New Raymer, Colorado on its Centennial, 1888-1988*, p. 8.

<sup>18</sup> *A History of the Pawnee National Grassland*, Brochure Published by the Pawnee National Grassland, Arapaho and Roosevelt National Forest, Greeley, Colorado, c1986; Jones, *History of New Raymer, Colorado*, pp. 6-7; Jessen, *Ghost Towns, Eastern Colorado*, 2009, pp. 216-217; Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A80; Wells, *Homesteading the Dryland: A History of Northeast Weld County, Colorado*, pp. 294; Mehls, *The New Empire of the Rockies: A History of Northeast Colorado*, p. 74.

<sup>19</sup> “Visiting Some Schools,” *Greeley Tribune*, 16 October 1902, p. 5.

<sup>20</sup> Hafen, *Colorado and its People, Volume I*, 1948, pp. 434-437; Warranty Deed, Lincoln Land Company to W. W. Baldwin and W. E. Whittier, 12 July 1909; US Federal Census Records for William W. Baldwin, 1900 (Leroy, Logan County, CO) and 1910-1920 (Sterling, CO); US Federal Census Records for William E. Whittier, 1900 (Smith County, KS) and 1910-1940 (Sterling, CO); Jones, *History of New Raymer, Colorado*, p. 40.

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In the *Raymer Enterprise*, Baldwin & Whittier advertised its sale of irrigated and “upland” (non-irrigated) farms, along with ranches and town properties. Lands available in the countryside included both deeded acreage and homestead relinquishments. The firm also promoted the New Raymer townsite and in December 1910 offered any doctor or the owners of any butcher shop, drug store or bank willing to erect a two-story brick or cement block building a free lot to build upon. By the end of 1912, Baldwin and Whittier parted ways to operate separate Sterling-based real estate companies. Much of their early success was tied to the rebirth of New Raymer as an active market town for the reemerging farming and ranching district.<sup>21</sup>

On 23 July 1910, the plat of the Baldwin & Whittier Addition to the Town of Raymer was filed with the Weld County clerk and recorder. The site had been surveyed a year earlier when the men acquired much of the land. Situated north of the CB&Q line, the expanded townsite was laid out to encompass and enlarge the earlier town of Raymer. In its entirety, the new townsite measured just three blocks in any direction and much of that was formed by the Baldwin & Whittier Addition. The main commercial thoroughfare, designated Centre Avenue, was aligned to run on a north-south axis through the middle of town. East and west of the planned commercial street were numerous residential properties that faced onto Shirley Avenue and Bronson Avenue.<sup>22</sup>

Development began in 1909, months before the plat was filed. The town received a post office that year, and to distinguish the new community from the old (and reportedly to distinguish it from the town of Ramah in El Paso County, which apparently had a similar pronunciation) the US Postal Service insisted that it be known as New Raymer. This led to confusion about the town’s true name that persists through the present day. The following year saw the founding of the *Raymer Enterprise* newspaper. By the time the plat for the Baldwin & Whittier Addition was filed in mid-1910, Centre Avenue was already occupied by several commercial buildings. Among the early businesses established there were a blacksmith shop, restaurant, grocery, hotel, livery stable, general store, lumberyard, and hardware store.<sup>23</sup>

In July 1912, all of the remaining unsold lots in the townsite were acquired from Baldwin & Whittier by C. F. Peckham of Gothenburg, Nebraska, in a trade that involved a threshing machine and \$8,100 in cash. Eager to sell properties, Peckham advertised that “This town is in the heart of a fast developing farming country, showing splendid crops. Land is cheap and settlers are coming. It is absolutely the best undeveloped field that we know of and offers a splendid opening for a Bank, Doctor, Drug Store, and other enterprises.” Claiming that profits could be made simply by hiring out the work of farming, Peckham neglected to mention the area’s semi-arid climate and lack of irrigation that in reality made agriculture a difficult and risky business.<sup>24</sup>

During the 1910s, Center Avenue filled with commercial enterprises and additional houses were constructed on the nearby residential lots. Two small banks were established, the State Bank of Raymer (1915) and the Farmers & Merchants State Bank (1918), although neither of these survived beyond the mid-1920s. World War I increased demand for farm products, including meat and dryland crops such as wheat and corn. The 1916 Stock Raising Homestead Act allowed for claims

<sup>21</sup> “Baldwin & Whittier,” *Raymer Enterprise*, 1 September 1910, p. 4; “Baldwin & Whittier,” *Raymer Enterprise*, 22 December 1910, p. 10; State Business Directory, New Raymer Listings, 1911.

<sup>22</sup> Plat of Baldwin & Whittier Addition to the Town of Raymer, Recorded 23 July 1910.

<sup>23</sup> Jones, *History of New Raymer, Colorado*, pp. 6-7; State Business Directories, New Raymer Listings, 1911; Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A101-103.

<sup>24</sup> Jones, *History of New Raymer, Colorado*, p. 40; “Business Opportunities in Raymer...,” *Raymer Enterprise*, 22 January 1914, p. 4.

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of up to 640 acres in arid locales, making ranching more viable on the grasslands of northeastern Weld County. These and other developments spurred renewed settlement on the plains of northeastern Colorado, boosting economic development and the population of the region's small towns.<sup>25</sup>

New Raymer was incorporated in 1919 and the following year the federal census recorded 267 persons living there with another 574 in the surrounding countryside. These numbers remained steady through the 1920s. A small number of businesses and homes installed individual electric lighting systems in 1916 and in 1921 the town purchased a generator that powered several street lights. Around 1930, full-time electric service was secured for the community. It would be many years before a municipal water system was installed. Despite its small size and the lack of some modern conveniences, New Raymer appeared to have a reasonably bright future. While optimism reigned, the nationwide impact of depressed prices for agricultural products following World War I and continuing into the 1920s threatened to cause a variety of problems for farmers and the merchants and financial institutions that depended upon them.<sup>26</sup>

**The State Bank of Raymer (1915-28):** Between 1910 and 1914, town promoters Baldwin & Whittier and Charles Peckham tried to secure a bank for New Raymer, to the point of extending an offer of a free lot to build upon. Two small banks eventually responded to the call, the State Bank of Raymer in 1915 and the Farmers & Merchants State Bank in 1918. Despite the optimism and experience with which they opened for business, their managers soon found that operating a bank in northeastern Weld County was as challenging and risky as farming. Neither financial institution survived beyond the mid-1920s, and the State Bank of Raymer building is the only one of the two known to remain standing today.

In July 1912, Charles Peckham acquired title to the vacant Lot 12 in Block 6, a prominent commercial property on the northwest corner of Centre Avenue and Brock Street, from Baldwin & Whittier. He held onto the lot for a few months before selling it in October to Miles Mitchell, a real estate agent from Sterling. Mitchell had a wood-frame building erected on the property, but what it was used for is unclear. He soon left New Raymer for Iowa and in August 1913 quit-claimed the property back to Charles Peckham for \$100. Exactly two years later, in August 1915, the property was purchased by the recently founded State Bank of Raymer.<sup>27</sup>

On 15 July 1915, the *Raymer Enterprise* noted that a Mr. Quinn of Denver had arrived in town to look into the prospect of starting a bank. Interested citizens were invited to attend a public meeting at the schoolhouse two days later to learn about the enterprise. Joseph Nives Quinn was born in 1887 in St. Joseph, Missouri, and received his higher education through the Christian Brothers College in St. Louis, the American Institute of Banking, and the Blackstone Institute in Chicago. He

<sup>25</sup> Jones, *History of New Raymer, Colorado*, pp. 6-7; State Business Directories, New Raymer Listings, 1911-1920; Mehls, *The New Empire of the Rockies: A History of Northeast Colorado*, p. 144.

<sup>26</sup> *Fourteenth Census of the United States Taken in the Year 1920, Volume I: Population, 1921*; Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A115 & A137; Steffen, Vangraefscheppe & Wells, *A History of New Raymer, Colorado on its Centennial, 1888-1988*, p. 17 & 23.

<sup>27</sup> Warranty Deed, W. W. Baldwin and W. E. Whittier to Charles F. Peckham, 31 July 1912; Warranty Deed, Charles F. Peckham to Miles M. Mitchell, 3 October 1912; United States Federal Census Records for Miles M. Mitchell, 1910 (Sterling, CO); "Local News of Interest – The latest in bank circles....," *Raymer Enterprise*, 5 August 1915, p. 5; Quit Claim Deed, Miles and Martha Mitchell to Charles F. Peckham, 22 August 1913; Warranty Deed, C. F. Peckham to State Bank of Raymer, 5 August 1915.

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was employed starting in 1905 as a teller with the US National Bank in Denver. In November 1910, he married Ivea Cooke and five years later he was still working at the bank. Just twenty-seven years old, Quinn traveled to New Raymer in the summer of 1915 determined to found a small-town bank that would propel him into a lifelong career as a professional banker.<sup>28</sup>

Speaking at the gathering, Quinn presented his credentials and requested help getting the State Bank of Raymer off the ground. He pledged \$5,100 of his own money and was convincing enough that by the end of the meeting an additional \$4,900 had been subscribed, reaching his goal of \$10,000 in capital stock. A certificate of incorporation was passed around the room for signatures and among the fourteen charter subscribers were merchant, express agent and justice of the peace Fred Knapp; Raymer Lumber Company owner Louis Allen, along with his son Maurice; farmer and town constable Claude Laycock; *Raymer Enterprise* publisher C. R. Graves; and real estate and insurance man Jess Beson. Nine of the men would serve as directors and three officers were elected. These were cattle rancher John W. Hobbs, president; Claude Laycock, vice-president; and Joseph Quinn, cashier. Typical of banks of the era, the president and board set policy but it was the cashier who managed the financial institution. Among the officers and directors, Quinn appears to have been the only one with banking experience.<sup>29</sup>

The day after the meeting, several of the men looked at potential locations in New Raymer for a bank building to be constructed. They settled on the prominent property on the northwest corner of Centre Avenue and Brock Street, a lot occupied by what the newspaper referred to as the “old Mitchel [sic] building” despite the fact that it had been constructed no more than three years earlier. Plans were developed to remove the building and replace it with a one-story brick bank. On 5 August 1915, the directors purchased the property from C. F. Peckham for an undisclosed amount of money.<sup>30</sup>

Joseph Quinn returned to New Raymer from Denver a few days later to distribute the stock certificates. He also engaged contractor James Benton Coulter of Fort Morgan to erect the bank building. Born in Pennsylvania in 1875, by 1900 Coulter was farming in that state’s Westmoreland County. He moved west to Fort Morgan, Colorado in 1901, where he initially worked as a carpenter and over time became a general building contractor. In August 1903, he married Blanche Hamilton in that city. Coulter continued to work as a builder for many years. He is currently known to have constructed two buildings in addition to the State Bank of Raymer. One of these is the 1919 schoolhouse on the 22 Ranch in Morgan County between Hillrose and Merino. The other is the 1931 Derrick Lodge outside of Orchard, also in Morgan County. It is unknown whether either of these buildings remain standing today. By 1930, Coulter had gone back into farming in the vicinity of Fort Morgan and Brush, and he also became a cattle and sheep feeder. He died in Fort Morgan in 1957 and was buried in that city’s Riverside Cemetery.<sup>31</sup>

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<sup>28</sup> “Bank Meeting Saturday,” *Raymer Enterprise*, 15 July 1915, p. 5; J. Nives Quinn, *Who’s Who in Colorado*, p. 722; Denver City Directories, Listings for Joseph Nives Quinn, 1907-1915; Marriage Record, J. Nives Quinn and Ivea C. Cooke, Denver, CO, 2 November 1910.

<sup>29</sup> Certificate of Incorporation, State Bank of Raymer, 17 July 1915; “State Bank is Organized,” *Raymer Enterprise*, 22 July 1915, p. 4; “J. W. Hobbs of New Raymer...,” *Republican-Advocate* (Sterling, CO), 2 November 1910, p. 1; United States Federal Census Records for Claude Laycock, 1920 (New Raymer, CO).

<sup>30</sup> “State Bank is Organized,” *Raymer Enterprise*, 22 July 1915, p. 4; “Local News of Interest – The latest in bank circles...,” *Raymer Enterprise*, 5 August 1915, p. 5; Warranty Deed, C. F. Peckham to State Bank of Raymer, 5 August 1915.

<sup>31</sup> “Local News of Interest – J. N. Quinn...,” *Raymer Enterprise*, 12 August 1915, p. 5; United States Federal Census



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Work began on the State Bank of Raymer around 10 August 1915, and was pressed forward at a rapid pace with the goal of having the building finished in September or October at the latest. The brickwork was completed by 26 August, along with the concrete for the vault. The roof was installed toward the end of the month. Joseph Quinn informed the *Raymer Enterprise* that the bank would open on September 1 in temporary quarters and operate there until the new building was finished. On August 26, the newspaper informed its readers to “guard your money for just one week and then you will have a place to put it where it will be safe.” Plastering of the interior walls and ceiling started in early September.<sup>32</sup>

As the bank’s construction drew toward completion, Quinn moved his wife Ivea and their three children from Denver to New Raymer. On September 1, the bank opened for business from a desk stationed in the post office. The following day, the *Raymer Enterprise* reported that deposits totaled almost \$800. One week later, on September 9, the bank placed its first advertisement in the newspaper. That same day, the paper reported that not only was the bank a handsome building, in fact the only brick building in town, but the 6’-wide sidewalk out front was also something to behold. In a town that had unpaved streets and no sidewalks at all, the editor conveyed his hope that this would inspire other property owners to install sidewalks along their street frontages. Work on the building was almost complete, except for the large plate glass windows that would be installed on the façade once they arrived in town.<sup>33</sup>

During its first week in business, the State Bank of Raymer took in more than \$9,000 in deposits and paid out over \$1,800 in checks. By the middle of the month, deposits passed the \$10,000 mark. The public was invited to tour the building before it opened, and on September 9 the *Raymer Enterprise* hailed the bank’s fireproof and burglarproof vault, complete with twenty-five safety deposit boxes that could be rented for \$2.25 per year. Area farmers were encouraged to establish checking accounts so they could deposit their cream checks and manage their money by using a checkbook rather than cash. Advertising in the *Raymer Enterprise* on September 16, Quinn reported that he had arranged for insurance from the Kansas City Life Insurance Company and the Hartford Fire Insurance Company. He encouraged area residents to visit him to discuss their banking and insurance needs, as he was serving as the bank’s manager and the local agent for the insurance companies.<sup>34</sup>

Sometime in the second half of September, the plate glass windows arrived and were installed,

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Records for James B. Coulter, 1900 (Westmoreland County, PA); 1910-1940 (Fort Morgan, CO); “Local Grist,” *Fort Morgan Times*, 14 November 1902, p. 6; “Wedding Bells,” *Fort Morgan Times*, 21 August 1903, p. 3; Draft Registration Record, James Benton Coulter, Fort Morgan, CO, 12 September 1918; “Community School House Near the 22 Ranch,” *Morgan County Republican*, 12 September 1919, p. 1; “Work Being Rushed on Derrick Lodge,” *Wray Rattler*, 10 September 1931, p. 3; “What Morgan County Farmers Are Doing,” *Brush News-Tribune*, 4 October 1945, p. 7; Burial Record, James Benton Coulter, Riverside Cemetery, Fort Morgan, CO, 1957.

<sup>32</sup> “Local News of Interest – J. N. Quinn...,” *Raymer Enterprise*, 12 August 1915, p. 5; “Local News of Interest – The brick work...,” *Raymer Enterprise*, 26 August 1915, p. 5; “Local News of Interest – Word from Mr. Quinn...,” *Raymer Enterprise*, 26 August 1915, p. 5; “Local News of Interest – Plastering the bank...,” *Raymer Enterprise*, 2 September 1915, p. 5.

<sup>33</sup> “Local News of Interest – J. N. Quinn...,” *Raymer Enterprise*, 2 September 1915, p. 5; “Local News of Interest – The first day...,” *Raymer Enterprise*, 2 September 1915, p. 5; “State Bank of Raymer,” *Raymer Enterprise*, 9 September 1915, p. 5 (advertisement); “Local News of Interest – The new bank building...,” *Raymer Enterprise*, 9 September 1915, p. 5; “State Bank of Raymer,” *Raymer Enterprise*, 9 September 1915, p. 5.

<sup>34</sup> “State Bank of Raymer,” *Raymer Enterprise*, 9 September 1915, p. 5; “Cream Checks,” *Raymer Enterprise*, 16 September 1915, p. 4; “Insurance,” *Raymer Enterprise*, 16 September 1915, p. 4.

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and the bank opened for business in its new building. More than \$20,000 in deposits were made during its first month of operation, with \$4,000 brought in by 128 different depositors on the last Saturday of the month alone. Business prospects looked good and in 1916, the State Bank of Raymer began running advertisements on page 5 of the *Raymer Enterprise*. These were a series of four repeating ads featuring illustrations of historic financial institutions in the United States and Great Britain, including the US Treasury in Washington, DC, the Bank of England, the Bank of Scotland, and the Bank of North America in Philadelphia. The ads encouraged local depositors by favorably comparing the security of their funds in the State Bank of Raymer to those in some of the world's largest and most historic financial institutions.<sup>35</sup>

In January 1917, bank president John W. Hobbs died suddenly of an apparent heart attack. He was replaced by real estate and insurance agent Jess H. Beson, a bank director with extensive business experience. Beson would remain at the helm for the next nine years, leading the bank through both successful and troubled times. Competition also arose in the spring of 1918 with the founding of the Farmers & Merchants State Bank. However, this institution lasted just three years before it merged with the State Bank of Raymer.<sup>36</sup>

When he registered for the draft in June 1917, the almost thirty-year-old Joseph Quinn reported that he was the cashier and principal owner of the State Bank of Raymer. By the time the federal census was taken in 1920, he and Ives were still living in New Raymer with their three daughters and two sons. Quinn was in the midst of serving on the New Raymer town council and he had also become involved in real estate. In the spring of 1922, he moved his family to Littleton south of Denver, where he accepted a position as assistant cashier with the First National Bank of Littleton. While the reason for his departure is no longer known, Quinn maintained an interest in the State Bank of Raymer and became the institution's vice president.<sup>37</sup>

In 1924, after two years in Littleton, Quinn became the cashier of the First National Bank of Hugo in Lincoln County. He held that position and also served as the bank's vice-president for the next twenty-seven years. During the 1930s and 1940s, he became involved with the American Banking Association, serving as vice-president of the Colorado chapter, and with the public relations council of the Colorado Bankers Association. In these roles, Quinn was a featured speaker at various events across the state, sharing his experience with agricultural financing and small-town banking. He retired from the bank in Hugo in 1951, died there in 1965, and was buried in Crown Hill Cemetery in Wheat Ridge outside of Denver.<sup>38</sup>

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<sup>35</sup> "Local News of Interest – At the close of business....," *Raymer Enterprise*, 7 October 1915, p. 5; "State Bank of Raymer," *Raymer Enterprise*, 10 February 1916, 17 February 1916, 24 February 1916, 2 March 1916 (advertisements), p. 5.

<sup>36</sup> "Bank President Dies Suddenly," *Brush Tribune*, 12 January 1917, p. 7; New Raymer Business Listings, Farmers & Merchants State Bank of Raymer, *Colorado State Business Directories*, 1920-1926; Franklin M. Jones, *History of New Raymer, Colorado*, 1986 reprint, p. 21.

<sup>37</sup> Draft Registration Record, Joseph Nives Quinn, New Raymer, CO, 5 June 1917; United States Federal Census Records, Joseph Nives Quinn, 1920 (New Raymer, CO); "J. N. Quinn New Assistant Cashier at First Nat.," *Littleton Independent*, 28 April 1922, p. 1; J. Nives Quinn, *Who's Who in Colorado*, p. 722.

<sup>38</sup> J. Nives Quinn, *Who's Who in Colorado*, p. 722; "What's Doing on Colorado Farms," *Wray Gazette*, 11 July 1929, p. 8; United States Federal Census Records, Joseph Nives Quinn, 1930 (Hugo, CO); "Cruse is Elected President of Bank Association," *Steamboat Pilot*, 4 February 1937, p. 1; "Noted Speaker to Give Address in Craig Monday," *Craig Empire Courier*, 3 April 1940, p. 1; "Proposed Tax Will Close Banks Says Speaker," *Craig Empire Courier*, 10 April 1940, p. 1; "News of Our Neighbors," *Steamboat Pilot*, 15 February 1951, p. 7.

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During the early 1920s, the State Bank of Raymer continued to advertise regularly in the *Raymer Enterprise*. The repeating series of ads featured various illustrated vignettes depicting successful men instructing others about the importance of maintaining a bank account, paying with checks, and building up savings. Some encouraged parents to open accounts for their children and to teach the children to save on their own. The ads promoted values of personal thrift that were also of commercial benefit to the bank and its stockholders. In addition to identifying the name of the bank and its cashier, J. N. Quinn, the ads included a logo featuring a Native American silhouette containing the phrase "The Pawnee Farmers Bank." This referred to the location of the town and surrounding agricultural district on what had become known as the Pawnee grassland.<sup>39</sup>

After Joseph Quinn vacated his position as cashier in 1922, the role was taken over by Eugene F. Tighe, who had served as assistant cashier for at least two years. Born in Nebraska in 1884, around 1900 Tighe was living on his grandparents' farm in Plattsmouth south of Omaha, Nebraska, where he probably worked as a farmhand. Around 1909-10, he was employed as a stenographer with the Union Pacific Railroad in Omaha. The federal census of 1910 found him living with his parents and siblings in Havelock, Nebraska, outside of Lincoln and working as a railroad clerk. The Tighe family moved to the New Raymer area within the next year or two, where Eugene's father had taken out a homestead eight miles southwest of town. Eugene joined them there around 1911. He married a woman named Alice around 1913 and may have spent the following years in Illinois, where his first four children were born. Around 1920, he became the assistant cashier at the State Bank of Raymer and was elevated to cashier in 1922.<sup>40</sup>

On 1 March 1921, the Farmers & Merchants State Bank merged into the State Bank of Raymer, transferring almost \$66,000 in deposits to the slightly older institution. Eugene Tighe continued to manage the bank, serving as its cashier for another five years. In July 1925, the bank was reorganized to ensure that its ownership and management were responsive to the needs of the community rather than those of non-resident stockholders. Although credited with sound management practices over the years, concern had arisen that the bank needed to be in better financial shape to weather the vagaries of the agricultural economy. These goals were met by placing management of the institution in the hands of local men, together with a cash infusion that ensured the stock would be at least 90 percent under local ownership. Jess Beson continued to serve as bank president, and Eugene Tighe became vice-president as well as cashier. That same month, Tighe arranged for two large advertisements to be placed in the *Raymer Enterprise*, one explaining the nature of the reorganization and the other listing the local stockholders, all of them well-known farmers and members of the town's business community.<sup>41</sup>

The bank's managers and stockholders, and even the general public, started 1926 with the sense that the State Bank of Raymer was in good hands. On January 14, the *Raymer Enterprise* printed an article titled "Bank Condition is Improving," along with a statement of its financial condition showing total assets of \$90,862. The statement also revealed that a large proportion, more than

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<sup>39</sup> "State Bank of Raymer," *Raymer Enterprise*, 1920-1921 (advertisements in multiple issues).

<sup>40</sup> United States Federal Census Records, Eugene F. Tighe, 1900 (Plattsmouth, NE), 1910 (Havelock, NE), 1920 (New Raymer, CO), 1930 (Elizabeth, CO); Omaha, Nebraska City Directories, Listings for Eugene F. Tighe, 1909-1910; "Localettes," *Republican-Advocate* (Sterling, CO), 25 October 1911, p. 2; "On Tuesday Joseph Tighe of Raymer...", *Keota News* (Keota, CO), 12 January 1912, p. 8; New Raymer Business Listings, State Bank of Raymer, *Colorado State Business Directories*, 1920-1926.

<sup>41</sup> Franklin M. Jones, *History of New Raymer, Colorado*, 1986 reprint, p. 21; "Raymer Bank Made Stronger," *Raymer Enterprise*, 9 July 1925, p. 1; "State Bank of Raymer," *Raymer Enterprise*, 16 and 23 July 1925, p. 4 (advertisements).

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70 percent, of the bank's cash assets had been distributed in the form of various loans. While lending was standard practice for any bank and about two-thirds of those loans were secured, the rest were not and could easily be lost. About \$3,300 was on hand in the form of cash. This could become a problem if the bank failed or if economic or political circumstances caused depositors to demand their money before the loans could be called in and collected. Rather than draining the coffers, the stockholders were deferring dividends to allow the bank time to retain that cash and strengthen its condition.<sup>42</sup>

Throughout much of 1926, the State Bank of Raymer continued to operate and advertise in the *Raymer Enterprise*, and presumably all was well. A mid-year financial statement published on June 30 showed more than \$84,000 in assets. Then on 25 November, the newspaper printed a startling article announcing "Bank Closed Last Friday." On Friday, 19 November, the doors of the bank were closed as it was seized by the State Bank Commissioner. Frank Horan, special deputy state bank commissioner, was placed in charge of liquidating its assets. Almost three years before the stock market crash of 1929 and the extensive bank failures that resulted across the country, the depositors and stockholders in the State Bank of Raymer suddenly found that their money was in grave danger of being lost. Editor C. R. Graves of the *Raymer Enterprise*, still one of the bank's stockholders and directors, encouraged everyone who owed the bank funds to pay up as quickly as possible so the depositors could get their money back. He assured his readers that "the board is pulling together and working as hard as they can to see that no depositor is out one cent. They will reach that goal, if it is possible to do so."<sup>43</sup>

Closure of the State Bank of Raymer created a vacuum in the community and two area banks quickly stepped into the gap to draw new customers. The first of these was the Farmers State Bank of Fort Morgan, which immediately began placing ads in the *Raymer Enterprise*. These touted its "exceptionally strong condition" and provided the bank's latest financial statement, which showed that it was in much better shape with sizable assets and a very large amount of liquid cash on hand. The other was the American State Bank of Bushnell, Nebraska, a small agricultural market town on the Lincoln Highway due north of New Raymer. Its ads claimed that deposits there were protected by the Guarantee Fund Law of the State of Nebraska and that banking could be done conveniently by mail.<sup>44</sup>

On 26 November, the State Bank Commissioner filed a series of documents titled *Statement of Stockholders' Liability* with the Weld County Clerk & Recorder. Each of these required that the named stockholder be held liable for the bank's losses in direct proportion to the amount of stock they owned. Bank president Jess Beson owned twenty shares with a par value of \$2,000 and would be held liable for twice that amount. Joseph Quinn still held \$1,300 in shares and Eugene Tighe \$500. As with Beson, these men and others would be required to cover twice the par value of their holdings. On December 2, the special deputy state bank commissioner charged with handling the affairs of the insolvent State Bank of Raymer placed a notice in the *Raymer Enterprise* informing the creditors that in order to be paid they needed to file paperwork for any claims they

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<sup>42</sup> "Bank Condition is Improving," *Raymer Enterprise*, 14 January 1926, p. 1; "Bank Statement – State Bank of Raymer," *Raymer Enterprise*, 14 January 1926, p. 4.

<sup>43</sup> Jones, *History of New Raymer, Colorado*, p. 21; "Bank Closed Last Friday," *Raymer Enterprise*, 25 November 1926, p. 1.

<sup>44</sup> "The Farmers State Bank," *Raymer Enterprise*, 25 November 1926, p. 5 (advertisement); "American State Bank," *Raymer Enterprise*, 2 December 1926, p. 5 (advertisement).

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had against the bank.<sup>45</sup>

In the meantime, New Raymer buzzed with discussion of what would happen next with the only bank in town now closed. Debate revolved around the question of either reorganizing the State Bank of Raymer or getting a charter to start a new bank. In a lengthy editorial on December 2, C. R. Graves argued that the bank was tainted by failure and the only answer was to launch a new one. He presented this as an opportunity to help the stockholders cover the bank's losses by having a new bank acquire its assets. Graves also compared the situation to that of a fire that destroys a town, providing the opportunity for a new and better one to be built in its place. "If Raymer has the people with the proper vision and grit, the bank failure may clear the banking situation and allow the building of a new bank that will start with a clean slate and be a blessing in disguise." Despite his encouragement, no new bank opened in New Raymer.<sup>46</sup>

In another editorial printed on 9 December, Graves revealed that what had brought down the State Bank of Raymer was not the loans approved in recent years, but those made during the World War I era, when too many risky loans had been approved to people who could not afford to repay them. A community sale was held on 18 December, with donated items that included horses and farm machinery. The proceeds went to bank depositors still waiting to get their money back.<sup>47</sup>

In May 1927, New Raymer treasurer W. L. Lambert filed a lawsuit on behalf of the town against the State Bank of Raymer and the American Surety Company. This action sought to recover \$11,000 of the town's funds that had been deposited in the bank prior to its closure. The town claimed that the insurance company committed fraud when it knowingly inserted a clause into its contract after it had been signed that would exempt it from having to pay on certificates of deposit. Because it would have been very difficult, if not impossible, to recoup an amount of that size from the insolvent bank at that time, and due to the alleged fraud involved, it is presumed that the town succeeded in recovering the money from the insurance company.<sup>48</sup>

The following year, on 8 November 1928, the *Raymer Enterprise* published an editorial by C. R. Graves titled "Where the Money Went." This addressed lingering questions about why the bank went under and which creditors still owed money. Graves reiterated his earlier statement that rather than fraud or misappropriation of funds by the bank's management, the issuance of too many bad loans was what ultimately forced the bank into insolvency. He also affirmed that many of the creditors had been doing their best to get their loans paid off. Graves suggested that the bank should have been closed several years earlier than it was, but that the board of directors was fighting to keep it open against all odds. As shareholders forced to cover the losses, they ended up paying a heavy price for that decision.<sup>49</sup>

On the same page next to Graves' editorial was a "Notice of Sale of Remaining Assets." This informed the public that the District Court of Weld County had ordered that a public sale take place to distribute the bank's final assets to the highest bidder. Included in the notice was a lengthy list

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<sup>45</sup> Statements of Stockholders' Liability, Colorado State Bank Commissioner, Weld County Clerk & Recorder, 26 November 1926; "Notice to the Creditors of the State Bank of Raymer," *Raymer Enterprise*, 2 December 1926, p. 4.

<sup>46</sup> "Another Bank," *Raymer Enterprise*, 2 December 1926, p. 4.

<sup>47</sup> "Opportunity," *Raymer Enterprise*, 9 December 1926, p. 4; "A Community Sale," *Raymer Enterprise*, 9 December 1926, p. 4 (advertisement).

<sup>48</sup> "Town Sues to Recover Funds," *Daily Times* (Longmont, CO), 16 May 1927, p. 2.

<sup>49</sup> "Where the Money Went," *Raymer Enterprise*, 8 November 1928, p. 4.

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of the names of creditors and the amounts that remained outstanding. Many of these were in the form of loans unpaid and others were judgements that had yet to be collected. Also listed were a few town lots and rural properties, the bank building and its furnishings, and a very small amount of cash. The sale took place on 9 November, netting proceeds of \$3,380. The new owner of the bank building was someone well known in New Raymer, a person with a direct connection to management of the former bank.<sup>50</sup>

**Mid-Century Developments in New Raymer (1930s-60s):** During the 1930s, New Raymer saw its population decrease by 33 percent due to a combination of factors. These included the economic downturn of the Great Depression, a nationwide decline in grain prices, and Dust Bowl conditions brought about by extended drought and damaging plowing practices. All of these heavily impacted northeastern Colorado. Tax sales and bankruptcies became commonplace, and many of the area's farmers and town residents moved to the cities in search of work.

The *Raymer Enterprise* folded in 1939, reflecting the depopulation of the town and surrounding agricultural district. This trend continued into the post-World War II era and by 1950 only 130 residents remained. Ten years later that number had dropped to just 91 as the town continued to experience its second major decline in fewer than seventy years. However, rather than disappear completely as it had done in the 1890s, this time the town barely hung on.<sup>51</sup>

In 1937, during the depths of the Depression and Dust Bowl, the US Department of Agriculture (USDA) determined that the expanse of prairie that made up much of northern Weld County was in dire need of attention. The Farm Securities Administration began purchasing land with the goal of removing all of the farms too small to effectively implement crop rotation practices and many of the farmers moved away. Those who remained received government assistance with the consolidation of parcels into larger cattle ranches that could be more effectively managed given the region's environmental conditions.

The USDA's Soil Conservation Service started to administer the area in 1938 and by the early 1940s almost 200,000 acres had been placed under federal ownership and management. Soil rehabilitation projects took place between the late 1930s and mid-1950s, with the goal of returning the land to natural prairie. Administration was placed with the US Forest Service in 1954 and the Pawnee National Grassland was established in 1960. New Raymer is on the southern edge of this federally-designated area, which attracts birdwatchers and outdoor recreation enthusiasts.<sup>52</sup>

As the population of New Raymer continued to decline during the post-WWII years, the downtown district along Centre Avenue quieted and was eventually emptied of its previously thriving businesses. In 1960, all of the remaining homes received telephone service for the first time. Three years later, the main east-west road that ran through the south end of town was improved and

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<sup>50</sup> "Notice of Sale of Remaining Assets," *Raymer Enterprise*, 8 November 1928, p. 4; "Sale of Bank Assets Called Remarkable," *Raymer Enterprise*, 15 November 1928, p. 1.

<sup>51</sup> Map of New Raymer, Colorado State Highway Department, Planning and Research Division, 1950; State Business Directories, New Raymer Listings, 1950; Census of Population, 1960-2010, US Census Bureau ([www.census.gov](http://www.census.gov)), Retrieved 22 February 2018; Shwayder, *Weld County – Old and New, Volume V: People & Places*, p. 309.

<sup>52</sup> "Pawnee National Grassland: Inventory and Results of Evaluation," Administering the National Forests of Colorado, An Assessment of the Architectural and Cultural Significance of Historical Administrative Properties ([www.nps.gov](http://www.nps.gov)), Retrieved 26 January 2018; *A History of the Pawnee National Grassland*, Brochure Published by the Pawnee National Grassland, Arapaho and Roosevelt National Forest, Greeley, Colorado, c1986.

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designated Colorado Highway 14, connecting Sterling to Fort Collins. This made travel to the region's larger towns for shopping and entertainment more efficient and attractive. New Raymer's water supply had always been a problem, and in 1969 a deep well was drilled in the town park that finally supplied running water to all of the residences.

Despite these improvements, people continued to move away for military service, higher education, marriage, life in the big city, and in search of job opportunities. One by one the local businesses on Centre Avenue closed, the commercial buildings were abandoned and boarded up, and by 1970 the population reached a nadir of just 68 people.<sup>53</sup>

**History of the Property Following the Bank Failure (1928-60):** Three days after the 9 November 1928 public sale of the bank's final assets, the building was transferred to a new owner. According to the Colorado State Bank Commissioner's Deed, the property had been acquired for \$700 by Genevieve Beson, the second wife of former bank president, Jess Beson. Almost twenty years younger than her husband, Genevieve was residing in a home on Shirley Avenue, one block east of Centre Avenue, with Jess and their two boys. Throughout the 1920s, Jess had continued to work as a real estate and insurance agent in addition to serving as president of the bank. The property was eventually transferred into both of their names.<sup>54</sup>

The Besons remained in New Raymer until sometime between 1935 and 1940, when they moved to Greeley (they are both buried in that city's Linn Grove Cemetery). Sometime around 1930, it appears that the former bank building was placed into use as a rental residence and a rear addition was constructed to provide kitchen space. However, the identity of whoever lived there during that decade is currently unknown. Throughout the 1930s, the Besons had a number of interactions with lenders, including the Federal Land Bank, the Land Bank Commissioner, and the Federal Farm Mortgage Corporation. Sanctioned by Congress, these interrelated New Deal agencies offered loans earmarked to support agriculture during the Great Depression. On 14 October 1939, the Besons signed a quit claim deed transferring the former bank property in New Raymer to the Federal Farm Mortgage Corporation. This seems to have satisfied repayment of an earlier loan that had been secured using the building as collateral.<sup>55</sup>

The federal government held onto the property until early September 1940, when it was sold for \$60 to Andrew J. Berks. Born in Halbur, Iowa in 1896, by the time he registered for the draft during World War I he was married and farming near New Raymer. By 1920, Berks and his wife Mabel had just had a child and he was employed as a salesman for the local lumberyard. Sometime over the next few years they moved to Denver, where he initially worked as a contractor. Mabel died in 1927 and was buried in Crown Hill Cemetery in Wheat Ridge, leaving him to raise their daughter Willa. He remained in Denver into the 1930s, working as a truck driver. Berks appeared twice in the 1930 census, once residing in his parents' home in Denver and again as a temporary boarder

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<sup>53</sup> Census of Population, 1960-2010, US Census Bureau ([www.census.gov](http://www.census.gov)), Retrieved 22 February 2018; Nancy Lynch, *Weld County Towns: The First 150 Years*, San Antonio, TX: Historical Publishing Network, 2011, p. 54; "New Life for New Raymer: Whistle Stop Town Seeks to Revive Business District," CBS Denver, 14 April 2017; Shwayder, *Weld County – Old and New, Volume I: Chronology of Weld County, Colorado, 1836-1983*, p. A205.

<sup>54</sup> Colorado State Bank Commissioner's Deed, State Bank Commissioner to Genevieve Beson, 12 November 1928; United States Federal Census Records, Jess and Genevieve Beson, 1920-1930 (New Raymer, CO).

<sup>55</sup> United States Federal Census Records, Jess and Genevieve Beson, 1940 (Greeley, CO); Burial Records, Jesse and Genevieve Beson, Linn Grove Cemetery, Greeley, CO; Quit Claim Deed, Genevieve Beson and Jesse H. Beson to the Federal Farm Mortgage Corporation, 14 October 1939.

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in the town of Rocky Ford. He appears to have returned to New Raymer around the time he purchased the bank building in 1940 and remained there for about two years. He may have lived in the building during that period.<sup>56</sup>

In August 1942, Andrew Berks sold the property to Ida E. Pinkerton. Born in 1883 in Nebraska as Ida Gordon, she married Robert Pinkerton in 1908. Robert worked as a railroad agent and depot manager for the CB&Q Railroad, and the couple lived in several places over the years as a result of his career. Around 1910 they were in Arcadia, Nebraska. They moved to the town of Stoneham in Weld County, Colorado in 1920, where Robert again served as the depot agent. By that time, they had five children in the family. The Pinkertons then moved to New Raymer, where Robert worked as the depot manager and agent until his death in 1942. He was buried in Riverside Cemetery in Sterling. Following the loss of her husband, Ida purchased the former bank building in New Raymer and reportedly lived there through 1960. She died in 1962 and was buried next to Robert.<sup>57</sup>

Ida owned the property for just eight months before transferring it in April 1943 to her daughter, Dorothy Pinkerton Allan. Born in Nebraska in 1910, Dorothy arrived in New Raymer with her family and worked as a public school teacher until she married farmer George Allan in 1936. They settled on the Allan family's homestead in the Avalo area northeast of New Raymer and remained there until 1961, when they sold the property and moved to Greeley. They are buried together in that city's Linn Grove Cemetery. Throughout the years that Dorothy owned the bank building in New Raymer, or at least until 1960, it appears that her mother continued to live there.<sup>58</sup>

### **New Raymer and the State Bank of Raymer Building in the Modern Era**

**(1960s-2010s):** In April 1960, Dorothy Allan sold the former bank building in New Raymer back to previous owner Andrew Berks for \$500. He had returned to Denver after selling the property in 1942 and resumed his driving career, this time as a deliveryman with the Central Supply Company. Berks reportedly lived in the building through the 1960s and 1970s. He died in 1978 and was buried next to his wife Mabel in Crown Hill Cemetery in Wheat Ridge. In July 1978, his estate sold the property in New Raymer to Kenneth and Betty Thompson, and it remains in their family today.<sup>59</sup>

Since the 1970s, the population of New Raymer has slowly rebounded and today numbers about 110 residents. Freight trains operated by the CB&Q passed through with decreasing frequency in

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<sup>56</sup> Warranty Deed, Federal Farm Mortgage Corporation to Andy J. Berks, 3 September 1940; Draft Registration Record, Andrew John Berks, New Raymer, CO, 5 June 1917; United States Federal Census Records, Andrew J. Berks, 1920 (New Raymer, CO), 1930 (Denver, CO) and 1930 (Rocky Ford, CO); Denver City Directories, Listings for Andrew J. Berks, 1926-1932; Draft Registration Record, Andrew John Berks, New Raymer, CO, 27 April 1942.

<sup>57</sup> Warranty Deed, Andy J. Berks to Mrs. Ida E. Pinkerton, 1 August 1942; Jones, *History of New Raymer, Colorado*, p. 60; United States Federal Census Records, Ida and Robert Pinkerton, 1910 (Arcadia, NE), 1920 (Stoneham, CO), 1930-1940 (New Raymer, CO); Burial Records, Ida and Robert Pinkerton, Riverside Cemetery, Sterling, CO

<sup>58</sup> Warranty Deed, Mrs. Ida E. Pinkerton to Dorothy Allan, 9 April 1943; United States Federal Census Records, Dorothy Pinkerton Allan, 1920 (Stoneham, CO), 1930 (New Raymer, CO) and 1940 (Avalo, Weld County, CO); Marriage Record, George Allan and Dorothy Pinkerton, Greeley, CO, 28 June 1936; Steffen, Vangraefschep & Wells, *A History of New Raymer, Colorado on its Centennial, 1888-1988*, pp. 41-42; Burial Records, Dorothy and George Allan, Linn Grove Cemetery, Greeley, CO.

<sup>59</sup> Warranty Deed, Dorothy Allan to Andrew J. Berks, 1 April 1960; Denver City Directories, Listings for Andrew J. Berks, 1945-1947; Burial Record, Andrew J. Berks, Crown Hill Cemetery, Wheat Ridge, CO, Date of Death: February 1978; Personal Representative's Deed, Estate of Andrew Berks to Kenneth D. and Betty A. Thompson, 26 July 1978.



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the post-WWII era and in 1980 the tracks through New Raymer were removed. The only non-residential building to appear on Centre Avenue was the post office completed in 1974 and the last grocery store in town closed around 1980.

By the late 1980s and early 1990s, New Raymer held a modest number of houses on scattered lots, along with a handful of businesses that were limited to a gas station and repair shop, along with a well contractor, beauty shop, liquor store, elevator and feed store, and a restaurant. Most of these were situated along the Colorado Highway 14. As the town's historic commercial district on Centre Avenue was abandoned, many of the buildings there were removed, leaving a small number of vacant and deteriorating buildings standing through the present time.<sup>60</sup>

After the State Bank of Raymer building was vacated in the late 1970s, it never reopened for business of any kind and was not occupied as a residence again. The building has sat vacant and deteriorating since that time. In recent years, a group of preservation-minded residents and former residents of New Raymer has coalesced around saving several of the remaining historic commercial buildings. Operating as the Friends of Raymer, the group succeeded in having Centre Avenue designated to Colorado Preservation Inc.'s Most Endangered Places list in 2017. The group is now determined to stabilize and rehabilitate the State Bank of Raymer building as one of its priority projects.<sup>61</sup>

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<sup>60</sup> Census of Population, 1960-2010, US Census Bureau ([www.census.gov](http://www.census.gov)), Retrieved 22 February 2018; Ray Shaffer, *A Guide to Places on the Colorado Prairie, 1540-1975*, Boulder, CO: Pruett Publishing Company, 1978, p. 345; "More than Just Mail," *Greeley Tribune*, 18 June 2011; "The Story of New Raymer," *The Fence Post*, 23 August 1993, p. 28; Shwayder, *Weld County – Old and New, Volume V: People & Places*, p. 364; Wells, *Homesteading the Dryland: A History of Northeast Weld County, Colorado*, p. 294; Steffen, Vangraefschepe & Wells, *A History of New Raymer, Colorado on its Centennial, 1888-1988*, p. 17.

<sup>61</sup> Personal Representative's Deed, Estate of Ben Walker to Vera Walker, 7 August 2001; Quit Claim Deed, Vera K. Walker to Dorene Branning, 30 August 2006; Friends of Raymer Website, Located at [www.friendsofaymer.com](http://www.friendsofaymer.com) on 15 May 2019; Colorado Endangered Places List, Centre Avenue, New Raymer, CO, [www.coloradopreservation.org](http://www.coloradopreservation.org); "New Life for New Raymer: Whistle Stop Town Seeks to Revive Business District," CBS Denver, 14 April 2017.

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- "Local News of Interest – While in Greeley...", 12 August 1915, p. 5.
- "Local News of Interest – The brick work...", 26 August 1915, p. 5.
- "Local News of Interest – Word from Mr. Quinn...", 26 August 1915, p. 5.
- "The Raymer Bank," (advertisement for Knapp store) 26 August 1915, p. 5.
- "Local News of Interest – Plastering the bank...", 2 September 1915, p. 5.
- "Local News of Interest – J. N. Quinn...", 2 September 1915, p. 5.
- "Local News of Interest – The first day...", 2 September 1915, p. 5.
- "State Bank of Raymer," (first advertisement) 9 September 1915, p. 5.
- "Local News of Interest – The new bank building...", 9 September 1915, p. 5.
- "State Bank of Raymer," 9 September 1915, p. 5.
- "Cream Checks," 16 September 1915, p. 4.
- "Insurance," 16 September 1915, p. 4.
- "Bank Statement," 16 September 1915, p. 4.
- "Local News of Interest – At the close of business...", 7 October 1915, p. 5.
- "State Bank of Raymer," (advertisement) 10 February 1916, p. 5.
- "State Bank of Raymer," (advertisement) 17 February 1916, p. 5.
- "State Bank of Raymer," (advertisement) 24 February 1916, p. 5.
- "State Bank of Raymer," (advertisement) 2 March 1916, p. 5.
- "Farmers & Merchants State Bank of Raymer," 12 August 1920, p. 4.
- "State Bank of Raymer," (advertisements) 1920-1921 (multiple editions)
- "State Bank of Raymer," (advertisement) 26 April 1923, p. 8.
- "State Bank of Raymer," (advertisement) 11 June 1925, p. 8.
- "Raymer Bank Made Stronger," 9 July 1925, p. 1.
- "State Bank of Raymer," (advertisement) 16 July 1925, p. 4.
- "State Bank of Raymer," (advertisement) 23 July 1925, p. 4.
- "Far Reaching Service – State Bank of Raymer," 14 January 1926, p. 5.
- "Bank Condition is Improving," 14 January 1926, p. 1.

## COLORADO STATE REGISTER OF HISTORIC PROPERTIES

State Bank of New Raymer  
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- "Bank Statement – State Bank of Raymer," 14 January 1926, p. 4.
- "State Bank of Raymer," (advertisement) 23 September 1926, p. 5.
- "State Bank of Raymer," (advertisement) 14 October 1926, p. 5.
- "Bank Closed Last Friday," 25 November 1926, p. 1.
- "The Farmers State Bank," (advertisement) 25 November 1926, p. 5.
- "Another Bank," (editorial) 2 December 1926, p. 4.
- "Notice to the Creditors of the State Bank of Raymer," 2 December 1926, p. 4.
- "American State Bank," (advertisement) 2 December 1926, p. 5.
- "Opportunity," (editorial) 9 December 1926, p. 4.
- "A Community Sale," (advertisement) 9 December 1926, p. 4.
- "Town Sues to Recover Funds," 16 May 1927, p. 2.
- "Where the Money Went," (editorial) 8 November 1928, p. 4.
- "Notice of Sale of Remaining Assets," 8 November 1928, p. 4.
- "Sale of Bank Assets Called Remarkable," 15 November 1928, p. 1.

### *Republican-Advocate* (Sterling, CO)

- "J. W. Hobbs of New Raymer...," 2 November 1910, p. 1.
- "Localettes," 25 October 1911, p. 2.

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### *Steamboat Pilot* (Steamboat Springs, CO)

- "Cruse is Elected President of Bank Association," 4 February 1937, p. 1.
  - "News of Our Neighbors," 15 February 1951, p. 7.
- Steffen, Pauline, Doris Vangraefschepe and Bud Wells, Editor. *A History of New Raymer, Colorado on its Centennial, 1888-1988*. Wolfe City, TX: Henington Publishing Company, 1988.

Steinel, Alvin T. *History of Agriculture in Colorado, 1858-1926*. Denver, CO: State Board of Agriculture, 1926.

Survey Plat and Field Notes Prepared by Jacob H. Martz for Townships 6-8 North and Ranges 57-64 West for the Surveyor General's Office, Denver, Colorado Territory. Field Survey Completed August to September 1870; Plat and Notes Approved 20 October 1870.

## COLORADO STATE REGISTER OF HISTORIC PROPERTIES

State Bank of New Raymer  
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Survey Plat Prepared by F. L. Biddlecom for Township 7 North, Range 58 West for the Surveyor General's Office, Denver, Colorado. Field Survey Completed September to December 1880; Plat Approved 4 January 1881.

Title Records and Recorded Documents, Weld County Clerk & Recorder, Lot 12, Block 6, Baldwin & Whittier Addition to the Town of New Raymer

Warranty Deed (NE¼ of Sec. 3, T7N-R58W), Emma J. Courtright to the Lincoln Land Company, 6 October 1888 (Rec. #32506)

Warranty Deed, Lincoln Land Company to W. W. Baldwin and W. E. Whittier, 12 July 1909 (Rec. #145449)

Plat of Baldwin & Whittier Addition, Recorded 23 July 1910

Warranty Deed, W. W. Baldwin and W. E. Whittier to Charles F. Peckham, 31 July 1912 (Rec. #180174)

Warranty Deed, Charles F. Peckham to Miles M. Mitchell, 3 October 1912 (Rec. #186370)

Quit Claim Deed, Miles and Martha Mitchell to Charles F. Peckham, 22 August 1913 (Rec. #192258)

Certificate of Incorporation, State Bank of Raymer, 17 July 1915 (Rec. #1691)

Warranty Deed, C. F. Peckham to State Bank of Raymer, 5 August 1915 (Rec. #223951)

Statement of Stockholders' Liability, Colorado State Bank Commissioner, 26 November 1926 (Rec. #498953 to 498962)

Colorado State Bank Commissioner's Deed, State Bank Commissioner to Genevieve Beson, 12 November 1928 (Rec. #551514)

Quit Claim Deed, Genevieve Beson and Jesse H. Beson to the Federal Farm Mortgage Corporation, 14 October 1939 (Rec. #829500)

Warranty Deed, Federal Farm Mortgage Corporation to Andy J. Berks, 3 September 1940 (Rec. #857898)

Warranty Deed, Andy J. Berks to Mrs. Ida E. Pinkerton, 1 August 1942 (Rec. #902456)

Warranty Deed, Mrs. Ida E. Pinkerton to Dorothy Allan, 9 April 1943 (Rec. #1307994)

Warranty Deed, Dorothy Allan to Andrew J. Berks, 1 April 1960 (Rec. #1350912)

Personal Representative's Deed, Estate of Andrew John Berks to Kenneth D. and Betty A. Thompson, 26 July 1978 (Rec. #1761471)

United States Federal Census Records, Andrew J. Berks, 1920 (New Raymer, CO); 1930 (Denver, CO); 1930 (Rocky Ford, CO).

United States Federal Census Records, Claude Laycock, 1920 (New Raymer, CO).

United States Federal Census Records, Dorothy Pinkerton Allan, 1920 (Stoneham, CO); 1930 (New Raymer, CO); 1940 (Avalo, Weld County, CO).

United States Federal Census Records, Emma J. Courtright, 1870 (Oxford Mills, IA) and 1900 (Elk River, Routt County, CO).

United States Federal Census Records, Eugene F. Tighe, 1900 (Plattsmouth, NE); 1910 (Havelock, NE); 1920 (New Raymer, CO); 1930 (Elizabeth, CO).

United States Federal Census Records, Ida and Robert Pinkerton, 1910 (Arcadia, NE); 1920 (Stoneham, CO); 1930-1940 (New Raymer, CO).

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United States Federal Census Records, James B. Coulter, 1900 (Westmoreland County, PA); 1910-1940 (Fort Morgan, CO).

United States Federal Census Records, Jess and Genevieve Beson, 1920-1930 (New Raymer, CO) and 1940 (Greeley, CO).

United States Federal Census Records, Joseph Nives Quinn, 1910 (St. Joseph, MO); 1920 (New Raymer, CO); 1930 (Hugo, CO).

United States Federal Census Records, Miles M. Mitchell, 1910 (Sterling, CO).

United States Federal Census Records, William E. Whittier, 1900 (Smith County, KS) and 1910-1940 (Sterling, CO).

United States Federal Census Records, William W. Baldwin, 1900 (Leroy, Logan County, CO) and 1910-1920 (Sterling, CO).

Wells, Bud, editor. *Homesteading the Dryland: A History of Northeast Weld County, Colorado*. Dallas, TX: Curtis Media Corporation, 1986.

Wilkins, Tivis E. *Colorado Railroads: Chronological Development*. Boulder, CO: Pruett Publishing, 1974.

*The WPA Guide to 1930s Colorado*. Lawrence, KS: University Press of Kansas, 1987.

*Wray Gazette* (Wray, CO)

"What's Doing on Colorado Farms," 11 July 1929, p. 8.

*Wray Rattler* (Wray, CO)

"Work Being Rushed on Derrick Lodge," 10 September 1931, p. 3.



# COLORADO STATE REGISTER OF HISTORIC PROPERTIES

State Bank of New Raymer  
Name of Property

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## SECTION V

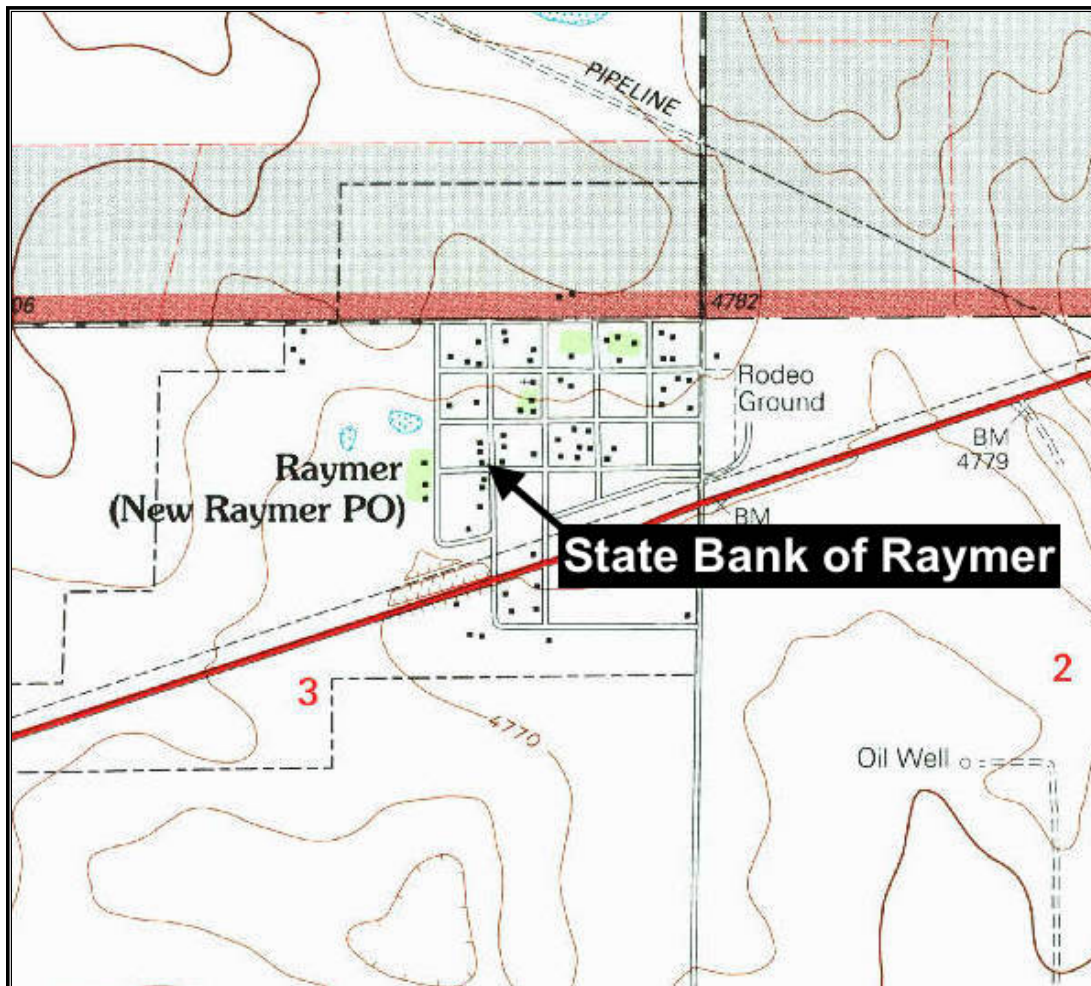
## GEOGRAPHICAL DATA

### VERBAL BOUNDARY DESCRIPTION

This property is defined by a lot and block description that clearly identifies its boundaries. These include the bank building along with the vacant ground to the west, following the lot lines on all four sides. The historic sidewalk to the east is in the public right-of-way and is not included in the nomination.

### USGS TOPOGRAPHIC MAP

Raymer Quadrangle, Colorado  
7.5 Minute Series, 1997



## COLORADO STATE REGISTER OF HISTORIC PROPERTIES

State Bank of New Raymer  
Name of Property

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### SECTION VI

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## CURRENT PHOTOS

The following information pertains to the current photographs that accompany this nomination:

Name of Property: **State Bank of Raymer**  
Location: **249 Centre Ave., New Raymer, Colorado**  
Photographer: **Talia Siens**  
Date of Photographs: **28 March 2019**  
Negatives: **Digital Files Located in the Office of Tatanka Historical Associates, Fort Collins, Colorado**

<u>Photo No.</u>	<u>Photographic Information</u>
1	View of the State Bank of Raymer from Centre Avenue. View to the Northwest.
2	View of the State Bank of Raymer from Brock Street. View to the Northeast.
3	View of the State Bank of Raymer from the Rear of the Lot. View to the Southeast.
4	View of the State Bank of Raymer from Centre Avenue. View to the Southwest.
5	View of the Interior of the Banking Room. View to the East.
6	View of the Interior of the Banking Room. View to the West.
7	View of the Interior of the Rear Addition. View to the South.

## HISTORIC PHOTOS

- 1 The State Bank of Raymer (circled) From the Grain Elevator. View to the Northwest, ca. 1920.
- 2 Southwest Corner of the State Bank of Raymer (on the right) From Brock Street. View to the Northwest, ca. 1928. (Photo Courtesy of Sonia ImMasche)
- 3 Girls in Front of the State Bank of Raymer. View to the East. Photo Reportedly by Andrew Berks, ca. 1920.
- 4 The State Bank of Raymer (at center) From Centre Avenue. View to the Northwest. Raymer Days Calendar (2013), Image ca. 1940.

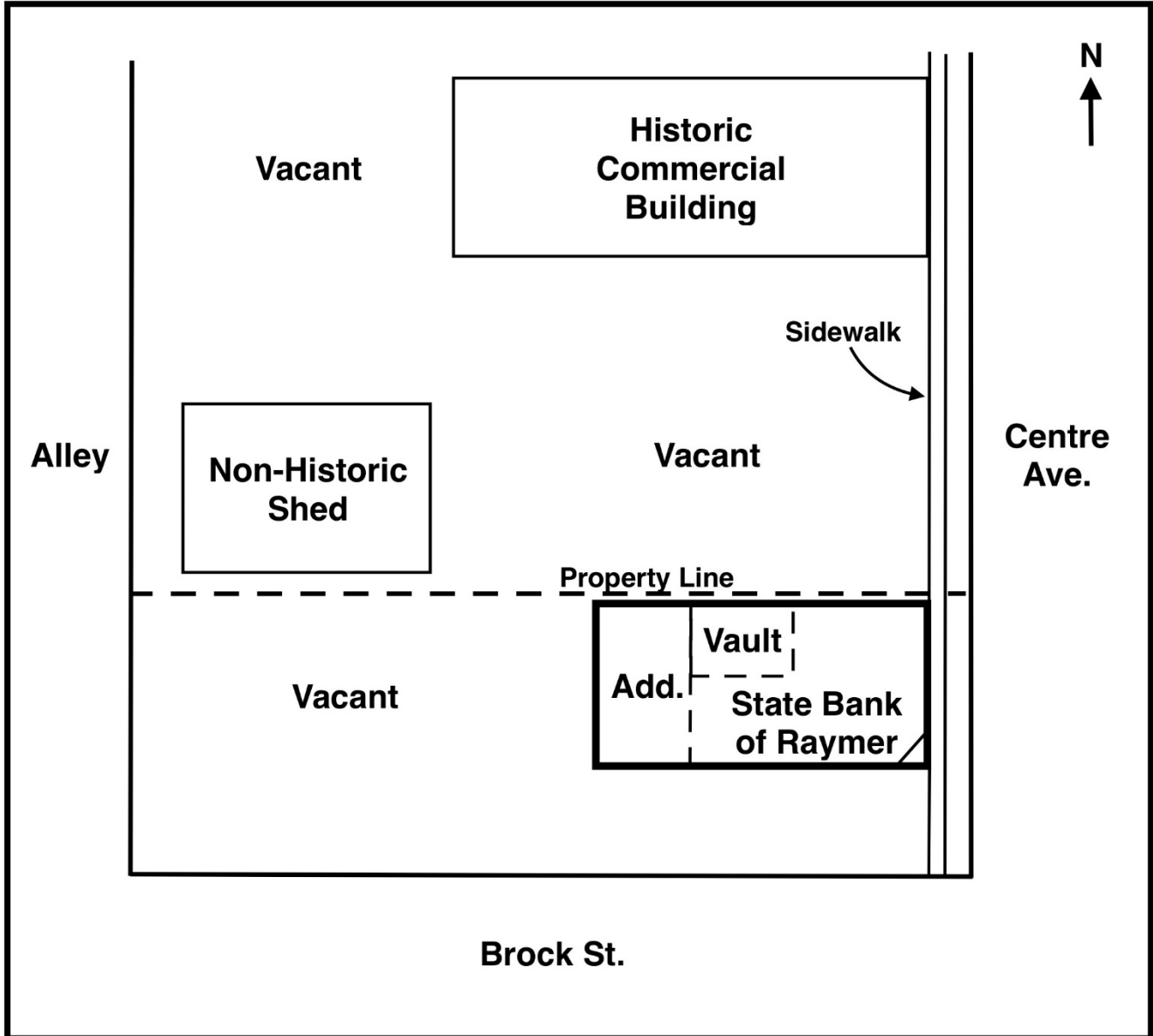
**COLORADO STATE REGISTER OF HISTORIC PROPERTIES**

State Bank of New Raymer  
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**SECTION VII**

**SITE SKETCH**



**COLORADO STATE REGISTER OF HISTORIC PROPERTIES**

State Bank of New Raymer  
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**AERIAL DIAGRAM**



**Source: Google Earth, 2018**

# COLORADO STATE REGISTER OF HISTORIC PROPERTIES

State Bank of New Raymer  
Name of Property

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## Use of Nomination Materials

Upon submission to the Office of Archaeology and Historic Preservation, all nomination forms and supporting materials become public records pursuant to CRS Title 24, and may be accessed, copied, and used for personal or commercial purposes in accordance with state law unless otherwise specifically exempted. History Colorado may reproduce, publish, display, perform, prepare derivative works or otherwise use the nomination materials for History Colorado and/or State Register purposes.



COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

Property Name      State Bank of Raymer

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## HISTORIC PHOTOS



**Photo 1: The State Bank of Raymer (circled) From the Grain Elevator.  
View to the Northwest, ca. 1920.**



**Photo 2: Southwest Corner of the State Bank of Raymer (on the right) From Brock Street.  
View to the Northwest, ca. 1928. (Photo Courtesy of Sonia ImMasche.)**

COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

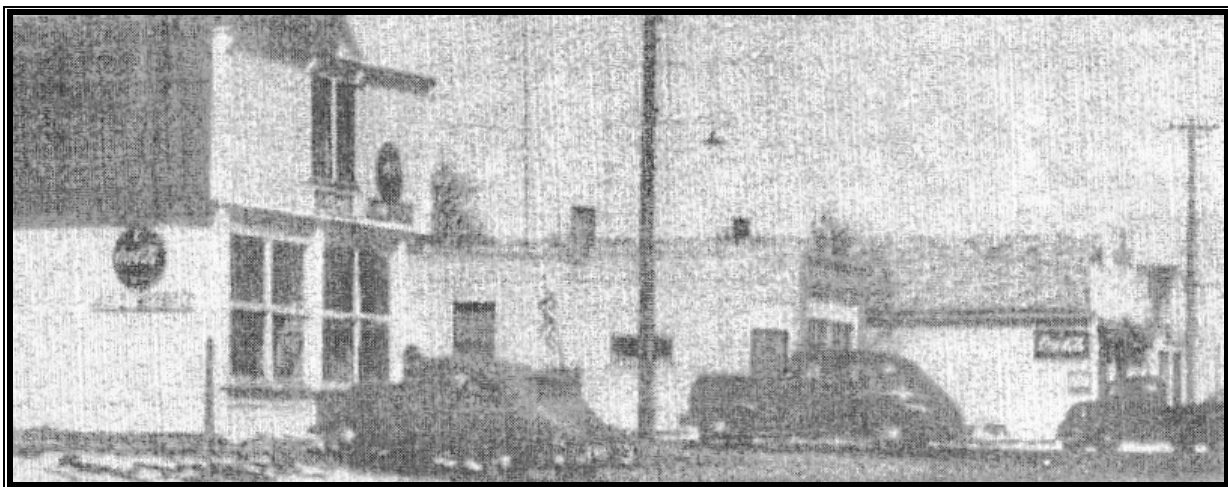
Property Name      State Bank of Raymer

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## HISTORIC PHOTOS



**Photo 3: Girls in Front of the State Bank of Raymer.  
View to the East. Photo Reportedly by Andrew Berks, ca. 1920.**



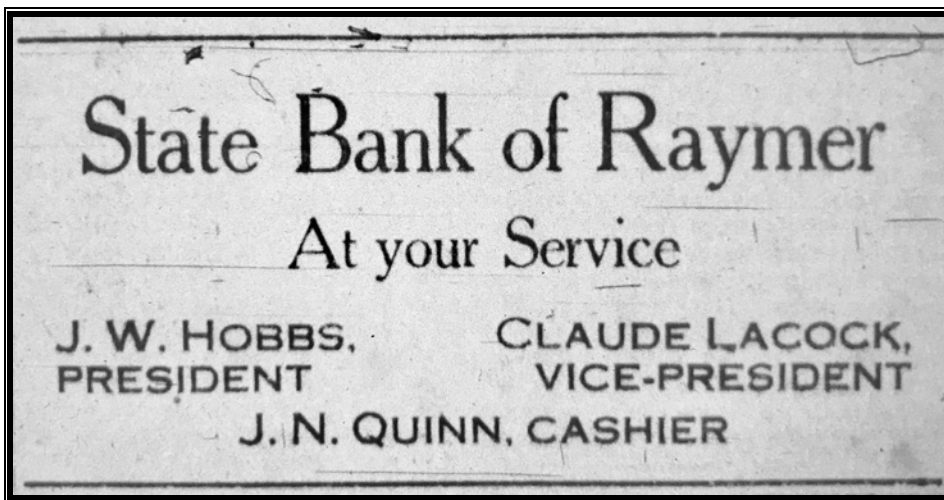
**Photo 4: The State Bank of Raymer (at center) From Centre Avenue.  
View to the Northwest. Raymer Days Calendar (2013), Image ca. 1940.**



COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

Property Name      State Bank of Raymer

**HISTORIC ADVERTISEMENTS**



First Advertisement, *Raymer Enterprise*, 9 September 1915, p. 5.

U.S. Treasury at Washington D.C.

⌚ No greater element of safety surrounds the vast sums contained in the vaults of this beautiful building than surrounds the money deposited with us by our small army of depositors.

⌚ Your money placed in our hands is not only in safe keeping, but it is increasing in volume without effort on your part. It is providing the competence that will be needed for old age or the "rainy day" that should be anticipated.

⌚ The saving habit is a producer of self-reliance, of business independence, of freedom from anxiety.

⌚ We offer the people of this community every inducement to save that is consistent with safe banking.

⌚ Start a bank account with us today.

STATE BANK OF RAYMER

*Raymer Enterprise*, 10 February 1916, p. 5

The Bank of England

⌚ No, we are not as old as the Bank of England, which was chartered July 27, 1694, but we are fully as safe and dependable as that historic financial institution has been through the years that are past.

⌚ We also offer to the people of this community every banking facility which the bank of England offers to the people of London or the English nation generally.

⌚ The opening of a savings account with us means the planting of seed that will grow into a competence for later years and relieve you of many worries that come with age.

⌚ Get the saving habit.

⌚ Start a bank account with us today.

STATE BANK OF RAYMER

*Raymer Enterprise*, 17 February 1916, p. 5



COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

Property Name      State Bank of Raymer

## HISTORIC ADVERTISEMENTS



**MONEY TALKS**

**Pay your bills in a modern way. Write a check**

Besides having your money where it is always safe, when it is banked, you enjoy the great convenience of paying bills with checks.

Checks save money disputes. When you pay by check you have already written a receipt.

This handy method of exchange should not be overlooked by the housewife and individuals for personal use for daily transactions requiring the payment of money.

Interest paid on savings.

**STATE BANK OF RAYMER**

J. N. QUINN CASH.

Promoting the Use of Checks  
*Raymer Enterprise, 1920-21*



**MONEY TALKS**

**When your opportunity comes, will you have enough money to grasp it?**

How often you have heard the lament: "Now, if I had a little money to put into that thing, I'd soon be rich, but I haven't the money!"

And the golden opportunities—some of them perhaps the best that would ever come—had to be passed by while other people profited by them.

Prepare for just such opportunities by having a fund in the bank.

Interest paid on savings.

**STATE BANK OF RAYMER**

J. N. QUINN CASH.

Promoting Saving for the Future  
*Raymer Enterprise, 1920-21*


COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

Property Name      State Bank of Raymer

**HISTORIC ADVERTISEMENTS**

**MONEY TALKS**

**Encourage your children to save. Start a Bank Account for them now.**



Thrift starts with the children in the home. When they are taught to save their pennies, the habit becomes second nature to them by the time they are grown.

Start the children with one of our LIBERTY BELL savings banks. A dollar starts a savings account and gets a LIBERTY BELL bank. Fifteen boys and girls of our community have invested in LIBERTY BELL banks since we put the banks in our window, and these young people are well on their way to the satisfaction of a savings account. This is just in the past two weeks and makes a total of nearly 100 accounts.

IF YOUR BOY or YOUR GIRL has not been in to get a LIBERTY BELL bank, send him in right away.

LIBERTY BELL savings accounts draw 4 per cent interest.

**STATE BANK OF RAYMER**  
J. N. QUINN CASH.

**Promoting Saving for Children  
Raymer Enterprise, 1920-21**

**MONEY TALKS**

**What will you do at 60?**



I will depend on whether or not, by prudent foresight, you insure that your road will become easier as you go along.

You may be doing hard labor at low wages, or you may have the assistance of a moderate capital, and enjoy a prosperous situation in which reasonable exertion brings large returns.

The way is by saving. Begin now.

Interest paid on savings.

**STATE BANK OF RAYMER**

**Promoting Saving for Retirement  
Raymer Enterprise, 1920-21**

COLORADO STATE REGISTER OF HISTORIC PROPERTIES  
CONTINUATION SHEET

Property Name      State Bank of Raymer

**HISTORIC ADVERTISEMENTS**

**STATE BANK OF RAYMER**

TO OUR FRIENDS AND PATRONS:

IT IS WITH A GREAT DEAL OF SATISFACTION AND PLEASURE THAT I ANNOUNCE THE RE-ORGANIZATION OF STATE BANK OF RAYMER, AND THE RETURN OF STOCK CONTROL TO THE RAYMER COMMUNITY.

NEW LOCAL CAPITAL HAS BECOME INTERESTED, WHICH HAS RESULTED IN FURTHER FORTIFICATION OF OUR POSITION AS ONE OF THE STRONGEST COUNTRY BANKS IN THIS PART OF THE STATE.

WE CAN POINT WITH PRIDE TO THE CO-OPERATION WHICH HAS BEEN GIVEN THIS BANK ON EVERY SIDE, AND WITH THE SAME MANAGEMENT CONTINUING THE SAME CAREFUL, CONSERVATIVE BANKING POLICY, WE WILL CONTINUE TO BUILD THE BANK AND THE COMMUNITY TO THEIR MUTUAL BENEFIT AND PROFIT.

STATE BANK OF RAYMER—YOUR BANK—MERITS ALL OF YOUR SUPPORT AND CO-OPERATION.

YOURS CORDIALLY,  
**E. F. TIGHE,**  
VICE PRESIDENT & CASHIER.

Notice of Bank Reorganization  
*Raymer Enterprise*, 16 July 1925, p. 4

A  
**Community  
SALE**

卐 X 卐

A COMMUNITY SALE WILL BE HELD IN RAYMER, ON  
**Saturday, Dec. 18th**

ANY PERSON HAVING ANYTHING THEY WISH TO DISPOSE OF IS INVITED TO LIST IT AT THE ENTERPRISE OFFICE EARLY SO THAT BILLS MAY BE PRINTED EARLY NEXT WEEK.

THERE WILL BE SEVERAL HORSES AND A LOT OF MACHINERY SOLD FOR THE BENEFIT OF THE DEPOSITORS OF THE STATE BANK OF RAYMER.

Sale to Raise Funds for Depositors  
After Bank Failed  
*Raymer Enterprise*, 9 December 1926, p. 4