

The first bank in town, now the Glycer Block Antiques

—By Carol Dahlquist

The sign above the building on the corner of Main and Old Towne Road in downtown Chisago City now says "Scooters." But for the greater part of its existence (1924-1979) this sturdy cement block building housed two different banks. Then, in 1980, the restaurant and bar era began. The fact remains, the banks may change their names and take their operations elsewhere, but life goes on in the space they vacated.

The ability to adapt to changing circumstances is the key to the survival of the historic bank buildings of Chisago County.

THE FARMERS STATE BANK ERA

Many area residents can recall doing business for decades with the tall, lanky bank president, Ben Muus or the shorter, slight, Vernon Shoquist, head cashier (who became an esteemed historian of the area) at the Chisago State Bank. But probably very few can recall that once the bank was called the Farmers State Bank. And we owe it to written history to remind us that originally that banking operation was located across the street in what was known as the Glycer Block Building.

The Farmers State Bank was granted a charter in 1906, and the following year (1907) it moved into the choice corner location of what is now an antique store. The bank's first president was Dr. J.A. Mattson, a graduate of the University Of Minnesota Medical School.

According to an account of Dr. Mattson found in the

recently published book *By the Shores of Ki-Chi-Saga* by Moira F. Harris, the doctor was a versatile sort who was not only a physician and surgeon, but he also performed eye exams and fitted eyeglasses in his offices above the bank. He was also an astute businessman who besides being bank president owned and operated the Chisago Drug Company (what would now be called a pharmacy) in the same building.

It must have been a severe blow to the community when this talented physician died of quinsy on March 22, 1917. Quinsy would now be called tonsillitis, and it was not unusual in the days before antibiotics for people to die from what would now be treatable. Indeed, during World War I, many enlistees died of infectious diseases like the flu before they had a chance to be shipped overseas.

THE BANK MOVES, FAILS AND STARTS OVER

Fast forward to 1924, an era of prosperity following the ravages of World War I. The recently remodeled Bloom Building directly across the street from the Glycer Building offers the perfect space for a corner bank. The Farmer's State Bank, whose president is now J.E. Vanstrom, moves in. The bank prospers during the roaring 20's. Then, the stock market crashes in 1929 and one year later, when withdrawals exceed cash reserves, the bank closes. The Great Depression is underway.

There was no federal insurance (FDIC) to back up deposits those days and many local residents lost their deposits. A severe drought adds to the general misery of those years. Crops fail, lake levels fall alarmingly. After six years, the bank building on the corner is stripped of its identity, its signage removed. With no activity the grey building takes on a grim, lifeless appearance. The town is bankless.

By 1935, according to Harris' book, the worst of the Great Depression seems to be over and local businessmen, realizing they need a bank, set about to find someone willing to move their bank charter to town. That someone turned out to be Ben Muus of Grasston, Minnesota. Muus brought his charter with him and moved his operation into the spot vacated by the Farmers State Bank. New lettering goes up: Chisago State Bank.

THE BANK THRIVES....AND MOVES AGAIN

For the next almost forty years (1935-1974) Ben Muus presided over a successful operation until his death in 1974. Described as a conservative banker, no doubt he would be shocked at the risky lending practices that brought on the current mortgage crisis. After the death of her husband, his widow, Mary Muus, sold the charter to Alan Atha, who hailed from South Dakota., and according to one source, once worked for the FDIC. The bank kept its name but in 1979 there is another move—the biggest move of all, because this time, the banking business leaves downtown forever and is relocated in a handsome new brick building on Highway 8. In 1999, there is another major change when Atha sells the charter to a group from St. Cloud. The new owners change the name of the bank to RiverBank, ending once and for all the era of the Chisago State Bank.

Chisago City resident Larry Marek started his banking career at the corner location a year before the move, and he recalls that there was no room for expansion and quarters were cramped. As loan officer, his office was directly by the front entrance and in the winter his feet "got mighty cold." Marek made the move to the new quarters, eventually became bank president, and retired when the bank was sold.

Chisago State Bank moved its operation because it needed space...space for a drive-up teller, space for more offices, space for computers, and space for more parking. The quest for more space, it seems, is what motivates most moves.

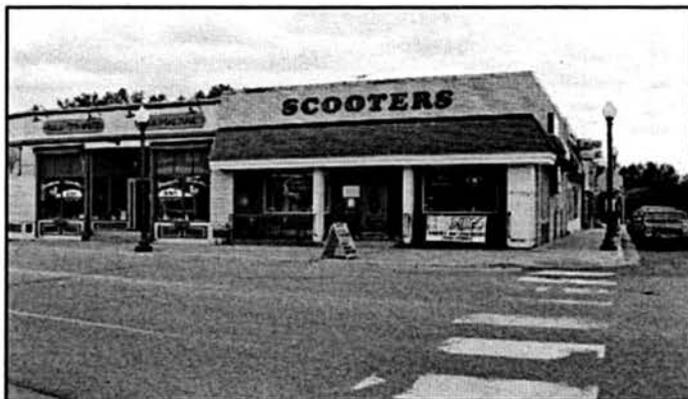
BANK BUILDINGS ASSUME NEW IDENTITIES

All this moving out of town left empty buildings to morph into other identities such as restaurants, video stores, antique shops, insurance offices, and various other small business ventures. The two historic bank buildings in Center City are unique in that they have been converted to residences. The former bank buildings in Sunrise and Wyoming are now restaurants and that turned out to be the future of the former bank space in Chisago City. The first restaurant, which opened soon after the bank moved, was called The Old Towne Pub., then re-named The Squeeze-In-Pub when a new owner took over. Another change of ownership saw the name changed to The Banken, which it remained until 2003, when still another new owner re-named the space Scooters. Two years ago (2007) Amy and Kurt Klinkhammer became the newest owners, keeping the Scooters name.

Although their new functions vary, the historic bank buildings in Chisago County share one thing in common—those vaults. They are probably the most authentic and historic artifacts that remain from the past. The vault at Scooters serves as an unconventional women's restroom, while across the street the antique store owners use their vault for storage. Indeed, vaults-into-bathrooms and vaults-as-storage space seem to be the most popular use for these old relics. Often, the elaborate locking systems are still intact, certain to add drama to any bathroom décor.

The footprints of the two former banking operations remain the same, but as time marches on one cannot help but wonder who or what will occupy these spaces in ten or twenty years. Change is constant. And with each change, a new bit of history emerges. Most of the historic bank buildings of Chisago County have been around for a century now. Thanks to sound construction, good locations, and people who are willing take chances with new ventures in old spaces, these durable structures are still "open for business."

Thanks to the following for contributing information for this article: Charles Gramling, Donna Colbert and Larry Marek. The old photographs are from the Vernon Shoquist collection.



Since 1980 four restaurants have occupied the original Farmers State Bank Building. "Scooters" is the current occupant.