



A, D, & G. ROUTT COUNTY STATE BANK, 802-806 Lincoln Avenue, Steamboat Springs.

The first banking establishment in Steamboat Springs was Milner Bank and Trust Company, founded by E. F. Milner in the 1880s and dissolved in the 1920s. By 1899, another financial institution, the Bank of Steamboat Springs, was operating; it merged in 1933 with the Routt County State Bank, which had originated in Oak Creek, and the name was changed to Routt County National Bank in 1938. Steamboat's third bank, First National Bank, was founded in 1902 (See Rehder Building above). The third bank was so prosperous that it intended to construct a larger building across the street from its original location rather than build an addition on the existing structure. Although it secured ownership of the eastern half of the building, the First National Bank did not move into the building, The Routt County State (later National) Bank did. The western half of the building was sold and became a drugstore that underwent several ownerships but remained a drug store until 1961 when both halves of the lower floor were owned for a while by the Routt County National Bank. The Masonic Temple, with 31 founding members, leased and occupied the second floor for ten years then purchased the second floor, which is still owned by The Steamboat Masonic Lodge, which hosts social events for the community as well as sponsors a variety of youth organizations.

The Nineteenth Century Commercial/Romanesque Revival style two-story, flat-roofed building was built in 1919/1920 by Carl Howelsen (See Howelsen Hill above) at a cost of \$30,000 of pressed brick and rusticated stone with stone-arched, transomed display windows and entrance, brick and stone corbels, and a double storefront design on the lower story and less ornate windows on the second story. Howelsen, a renowned Norwegian ski jumping legend who brought recreational skiing to Steamboat residents, was also a master builder and stone mason who often used local materials in his projects. This building was no exception: The brick was locally manufactured in kilns west of town, and the sandstone was quarried from Emerald Mountain. The building was constructed to match the Furlong Building, located to its immediate west. The building was modified in the 1950s and again in the 1980s, when the brick and stone façade were covered with a false mansard roof and stucco. In 1998, the Steamboat Springs Agency, owners of the building, applied for assistance to restore the building's to its original exterior. The community provided much volunteer labor to remove the 1950s materials and return the building's facade to its original condition. Because the commercial building was constructed for the specific use of banking, its handsome exterior features represent the early commercial development and prosperity of Steamboat Springs and the County.