A bank that never was

ATIONAL BANK OF BISMARCK ORTH DAKOTA

by FORREST W. DANIEL

The National Bank of Bismarck never received a charter from the Comptroller of the Currency; and it is altogether possible that no formal application was ever made to charter a bank with that name. But documents show that the name was reserved, for six months, in case a group of "natural persons of lawful age" should choose to associate to establish such a bank.

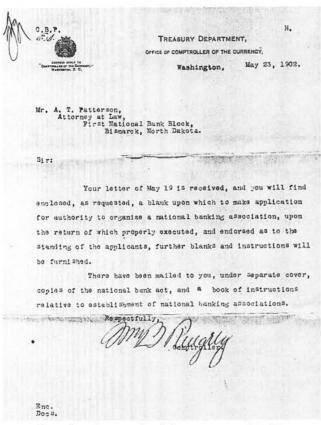
Thus, in 1902, there appeared to be a viable opportunity for a second national bank. Bismarck was a state capital with a population of more than 3,300 and only one state bank. In May Attorney Asa T. Patterson wrote to the Comptroller of the Currency requesting an application for authority to organize a national banking association. That application form and the covering letter are the basis for this peek at the beginnings of a national bank.

N its twenty-nine years of existence, four national banks had been established in Bismarck, but only one, The First National, chartered No. 2434 on September 12, 1879, remained in business in 1902. The Bismarck National Bank, Charter 2677, was organized May 3, 1882, and went into voluntary liquidation on March 1, 1888. The Capital National Bank, Charter 2986, was organized June 23, 1883, went into voluntary liquidation in January 1896, and was consolidated with the First National. The Merchants National Bank, Bismarck, Charter 3169, was chartered in late April 1884 and went into voluntary liquidation October 28 the same year.



Attorney Asa T. Patterson.

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	ORGANIZE A NATIONAL BANK.
	PISMARCK, N. D.
To the Comptroller of the Carrency Washing	tion, D. C.
Sir: Notice is hereby given tha	at we, the undersigned, being natural perso
and of lawful age, intend, with e	others, to organize a National Banking As
iation, under the title of "The	National Bank of Bismarck,
"* to	be located at USMARCH
	County of Burleigh,
state of North Dakota,	with a capital of \$50,000.00
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Letter from the comptroller of the currency accompanying the "Application to Organize a National Bank" form.

Asa T. Patterson appears first in *Polk's Gazetteer* as an attorney in Bismarck, North Dakota, in 1898, although he ran unsuc-

cessfully for Burleigh County states attorney on a Fusion ticket of Democrats and Independents in 1894. He ran for the position again and was elected in 1906. Patterson was also a member of the Bismarck city council in 1907 and actively opposed political powerhouse Ed. G. Patterson. Councilman Ed. Patterson charged States Attorney A.T. Patterson with malfeasance: failure to prosecute "pigs" (illegal liquor establishments), drinking and gambling, but he refused to state in court that the charges, above his notarized signature, were based on personal knowledge rather than hearsay. The judge dismissed the case and assessed the costs to Ed. Patterson. The trial, however, appears to have taken a toll; A.T. Patterson was still listed as states attorney in the March 1908 telephone directory but he did not run for re-election and is not found in the November phone book.

Whether A.T. Patterson intended to be a principal in "The National Bank of Bismarck," or represented a client, or clients, in the inquiry is not known. We learn from the printed form, however, that a bank title could be reserved for sixty days while the formal application was being made. And the docketing form on the back of the sheet reveals that the application had to be indorsed by a "Member of Congress or other prominent official." Even a non-bank adds its bit to the history of national banks and their notes.

ENDNOTES

- The bank continues as First Bank Bismarck, part of First Bank of North Dakota, N.A.
- See PAPER MONEY, March/April 1989, "Governor Ordway and the Great Dakota Train Robbery," by Steve Schroeder.

The Bank of Whitehall and TRACY COWEN

by JEFF SULLIVAN

Whitehall, New York is a small community about 250 miles north of New York City and 25 miles west of Rutland, Vermont and is located on the southern tip of Lake Champlain.

HE Bank of Whitehall was chartered by the State of New York in 1829 as a state bank, but did not begin operations until 1831. The bank was located on Canal Street (present-day Main Street). On April 13, 1860 a fire started in C.W. Hall's drug store which burned northward destroying the building occupied by the Bank of Whitehall (the Commercial

Bank of Whitehall was also destroyed by this fire). The bank resumed operations shortly thereafter.

With the establishment of the national banking system in 1863, the Bank of Whitehall decided to convert from a state bank to a national bank and did so in 1865. Even though the Bank of Whitehall was the first bank to be established in this town it was unable to call itself the First National Bank of Whitehall because by this time another national bank was already established with this name. The Bank of Whitehall converted into the Old National Bank of Whitehall and was