

# Henrietta R. Temple and Jennie M. Temple, National Bank Presidents

By Karl Sanford Kabelac

**H**ENRIETTA R. TEMPLE AND LATER HER DAUGHTER-in-law, Jennie M. Temple, served as presidents of what was originally The First National Bank of Plum Creek, Nebraska, and then became The First National Bank of Lexington, Nebraska when the community's name was changed from Plum Creek to Lexington in 1889.

Henrietta Rice was born on April 25, 1826, in Bedford, PA. She married Nathaniel Temple, also a native of Pennsylvania, in 1846. They settled in that part of Virginia that became West Virginia during the Civil War and were the parents of four sons and a daughter. Nathaniel died in 1869.

In 1874, the family moved to Osceola, IA. The eldest son became a lawyer and lived his life in that community, but the rest of the family moved to Plum Creek, NE in the early 1880s. Harry Vane Temple and his brother Edgar Clarence founded the Dawson County Bank in Plum Creek in 1882. Later that year, Edgar Clarence died, and the youngest brother, Frederick Lee Temple, became associated with his older brother in the bank.

The bank received a national charter as The First National Bank of Plum Creek in 1885 (charter #3292). Harry's obituary notes that "his deep affection for his mother led him to insist on giving her the position of president of the bank." Although not the first woman president of a national bank, she was the first woman founding president of a national bank. Harry served as the cashier of the bank.

Lexington is the county seat of Dawson County. It is on the Platte River in south central Nebraska and was incorporated in 1874. Historically, and continuing to this day, it is a regional trade center.

The bank's handsome three-story building was completed in 1891 in the growing community that then had a population of 1,300 people. This building, red sandstone on the first floor and brick on the second and third, stands 72 feet from the ground level to the top of its turret.

An 1893 bank directory lists Henrietta as the president, daughter Emma as the vice president, son Harry as the cashier and son Fred as the assistant cashier. The next year, *The Washington Post* in its "People in General" column noted, "The First National Bank of Lexington, Neb., has for its president Mrs. H. R. Temple and for vice president Miss E. A. Temple."

Henrietta died at the family residence in Lexington on July 29, 1899. Her obituary noted she "was a woman of strong character and sterling qualities." It also noted she was the president of the bank at the time of her death.

With his mother's death, Harry became president of the bank and his brother, Frederick, the cashier. Harry died in 1912. His widow, the former Jennie May Reynolds whom he had married in 1881, succeeded him as president. Frederick continued as cashier.

The bank was voluntarily liquidated on July 10, 1919, being absorbed by the Dawson County State Bank. That bank, in turn, merged with the Lexington State Bank in 1934. Jennie died in 1930 at the age of 65 and was survived by their five children.



The handsome building built by the First National Bank has stood in downtown Lexington for nearly a century and a quarter. Its exterior has changed little during that time. It housed successive banking facilities until 1968 and today houses The Pinnacle Agency, an insurance and real estate company. (Courtesy Terry Delp and Bill Linn, Lexington NE)



During the 34-year history as a national bank, the bank issued a unique mix of national bank notes, none of which are known to survive. Early on they issued 4,452 Series 1882 brown back five-dollar bills under their first name, and another 8,200 under their second name. But the only other notes they issued were 478 Series 1882 and Series 1902 fifty-dollar notes and a like number of one hundred-dollar notes. The total value of notes issued was \$134,960 of which \$12,500 was in circulation when they closed.

### Sources and acknowledgments

I am grateful to the Dawson County Historical Society in Lexington which supplied typescripts of the obituaries of Harry Vane Temple and Jennie M. Temple as well as an article from the *TRIBscope* of January 30, 1979, on the Temple family, and a copy of the obituary of Henrietta Rice Temple from the *Dawson County Pioneer* of August 5, 1899. Terry Delp and Bill Linn of The Pinnacle Agency, the current owners of the bank building, provided photographs of the building as well as several articles about the building. Also useful was Jerome Walton, *A History of Nebraska Banking and Paper Money*, 1978. ❖

## Researcher compiles narratives on female national bank presidents

KARL SANFORD KABELAC IS A RETIRED SPECIAL collections librarian in Rochester, New York. He was born in Ithaca, NY and grew up in the village of Aurora, which is about 25 miles north of Ithaca on the eastern shore of Cayuga Lake in the Finger Lakes region of central New York. His mother's father's family (the Lyon family) had lived in the area since the early 1800s.

As a child he would visit his widowed Grandmother Lyon who then lived in Ithaca. A special treat would be when she would go downtown to access her safe deposit box. She would show him various items, including the deed to the farm her father had homesteaded in Oklahoma, and several old large-size United States ten dollar bills with the name of the Aurora bank. They had his grandfather's signature, S. G. Lyon, on them. She would explain that he had signed them because he was president of the bank. She would also mention how hard it had been not to spend them during the depression. Thus, early on Karl learned about national bank notes. (He has written an article on the bank, which was published in *Paper Money*, May/June 2004.)

Fast-forward 45 years to the late 1990s and Karl, now retired, is a research assistant to Jan Gleason, who is researching and writing a biography of her husband's great aunt, Kate Gleason (1865-1933). Kate was a pioneering woman engineer, the first woman engineering student at Cornell University, and the first woman elected to membership in the American Society of Mechanical Engineers. She was also the president of the First National Bank of East Rochester from 1918 to 1920. She thought, and publicly stated, that she was the first woman president of a national bank in the United States.

Karl set about to see if that was true. He contacted the Society of Paper Money Collectors and Bob Cochran quickly responded that he had a note signed much earlier by a woman

vice-president, and that Frank Clark had created a list of woman signers of national bank notes: presidents, vice-presidents, cashiers, and assistant cashiers. Karl was soon in contact with Frank, who gladly provided him with the list.

Obviously, Kate was wrong. There were a number of earlier woman presidents. But who were these women? How did they happen to become presidents of their banks? Intrigued, Karl set about to find out, researching and writing short biographical articles on each woman president whose signature has appeared on a national bank note through the national bank note period which ended in 1935.

Kate Gleason became the subject of this first article, published in *Paper Money*, May/June 1999. In the succeeding decade he has published two dozen articles on this topic, and is

in various stages of researching and writing the rest, perhaps another 20.

Frank Clark's list was a wonderful start. And in various ways (skimming Comptroller of the Currency annual reports, doing key word searches in various newspaper databases, doing Google searches, reading auction catalogs, etc.) he has added to the list.

Early on he hoped to be able to illustrate each article with a national bank note signed by the subject. But he has come to realize that none probably exist for some of the women presidents.

He hopes, when finished with the individual biographical articles, to then write an article drawing conclusions in answer to his initial questions as to who

these women were and how they happened to become presidents of their banks.

And although he has found that Kate Gleason was not the first by almost forty years, she still holds one important distinction -- she is the only woman national bank president who did not have family ties to the bank before assuming the presidency. ❖

