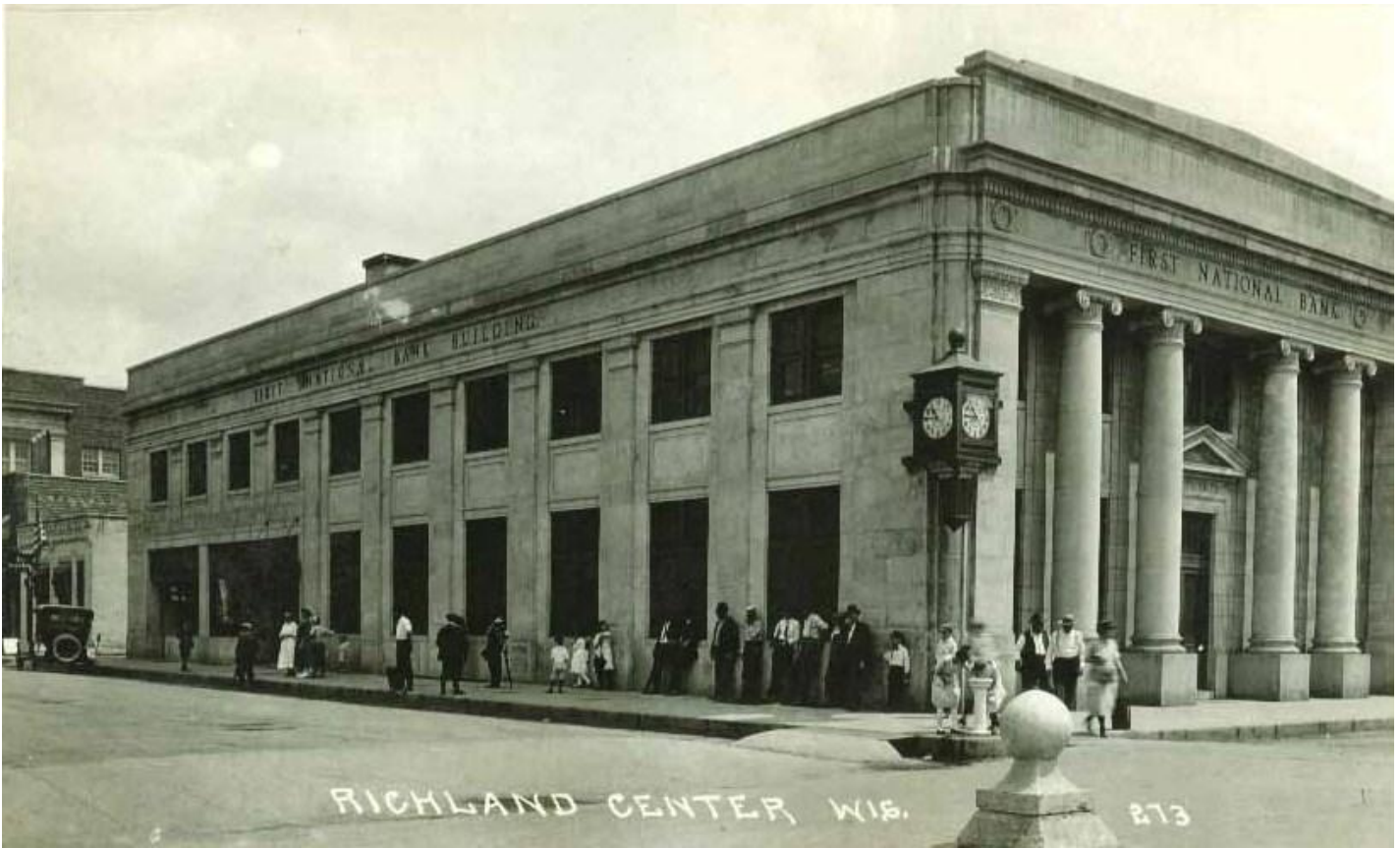




### **C.R. Thomson House, 499 East Second St. – 1911.**

The house that Charles and Clara (Vogel) Thomson built in 1911 is described in the 1987 Richland Center Architectural and Historical Survey as a good example of the American Foursquare style of architecture. The survey states that, “The American Foursquare appeared during the first decade of the twentieth century and its popularity with the middle class and local-builder contractors lasted well into the 1920s. Described as simple box-like, hip-roofed structures with broad overhangs, dormers and full-length front porch, the foursquare’s simple surfaces were the result of the public’s reaction against excessive ornamentation (Queen Anne style) and revived interest in the simple lines of the classical style.” Often called the “Prairie Box,” the foursquare is one of the most widely built, early twentieth century house types for a variety of reasons. It is a simple form, energy and resource efficient, easily standardized, and economical to build. It takes on decorative details of other house styles well; one regularly finds design features of different styles including Prairie and Craftsman. The Prairie Box usually has square columns, full or partial-width front porch, offset front entry door, large central dormer on one or more sides of the building. The floor plan is often quartered, two rooms deep by two rooms wide on both floors. The rooms are spacious with built-in cabinetry and wide stairs. It’s not unusual to have stucco or “pebble dash” siding. The simple, square shape also made the foursquare style practical for mail order house kits from Sears and other catalog companies.

Charles R. Thomson was an important figure in the development of banking in Richland Center during the first three decades of the twentieth century. Mrs. C.R. Thomson was a significant contributor to the development of public institutions in the city through her work in the Women’s Federated Clubs. Thomson came to Richland Center from Sparta in 1901 when Richland County established a County Normal School for the training of teachers. He was hired as the first principal. During these early years in the city he had begun to study banking. His efforts paid off when he joined the staff of the newly chartered First National Bank. He began as the cashier of the new bank and was later elected its president in 1911. He held this position until the First National Bank failed in November 1928. In 1920 the First National Bank entered into a contract with A. Moorman & Company of St. Paul, Minn. to build a new bank on the northeast corner of Central Avenue and Court Street.



First National Bank, 108 East Court Street - 1920. Richland County History Room Photo.

The so-called “Frantic Twenties” were very difficult for farmers. After profitable years during World War I, the farm economy collapsed when the federal government canceled all food and equipment contracts after the armistice was signed. This decision caused farm prices to plummet and instant unemployment across the country. Many farmers had expanded production during the war years by borrowing money to purchase land and new equipment which they could no longer pay for. As a result of these circumstances among farmers, First National Bank found that many of its loans to farmers were uncollectable. The Nov. 28, 1928 *Republican Observer* carried these startling headlines, “First National Bank Closes” and “Frozen Assets Given as Cause of the Closing.”

About a year and a half later, in June of 1930, C.R. Thomson was arrested on a federal warrant alleging that the bank had been involved in fraudulent loans. The State of Wisconsin’s case against Thomson quickly came to trial before Circuit Court Judge Sherman Smalley in Prairie du Chien with Thomson being acquitted of all charges.

By sharp contrast, the federal case against Thomson was not tried for almost five years. Several witnesses from Richland Center testified during the trial held in Madison, but as the *Richland Democrat*, Jan. 22, 1936, observed, there wasn’t much local interest anymore and the charges were so old and nearly forgotten in the midst of the Great Depression. After a 10-day trial, the jury acquitted Thomson of all charges.

Charles R. Thomson died on Jan. 16, 1938 at the age of 66 after surgery.

*(Keep in mind the homes listed are private residences which are not open to the public. Please respect the occupants’ privacy when viewing their homes from the sidewalk).*

