

# FARMERS STATE BANK

**MAY 1, 1915 - April 30, 2015**



Photo courtesy of the Texas Trail Museum

Farmers State Bank and Main Street Pine Bluffs, circa 1915.

We are 100 years old!  
Come help us celebrate our next 100 years  
of serving the Pine Bluffs Community and  
surrounding area on July 31, 2015

*A Supplement to the Pine Bluffs Post*

# Getting to know the new faces at Farmers State Bank

Earlier this year, on the eve of Farmers State Bank's 100th year in business, some new faces appeared in Pine Bluffs and at the bank.

There had been rumors that the board of directors and bank management were considering sale of the bank to an out of town entity, and while it is always in the best interest to at least listen to what a prospective buyer has to say, it was the express wish that Farmers State Bank remain as it has always been, a home-owned and home-operated financial institution. Doing this would insure that customers would continue to receive the same high level of customer service they have come to enjoy and expect.

And, while at least one of the faces isn't so new, John Gross, he is still very much an active part of Farmers State Bank inspite of the fact that he is no longer the president, but chairman of the board.

**John D. Gross**  
John D. Gross – Chairman of the Board - John is the fifth generation of the Gross family to live in Pine Bluffs. He

joined the Farmers State Bank Board of Directors in 1990 and became its president in 1999. Although he retired as the bank's president in June of this year, John remains very involved with the bank and serves as the chairman of the bank's board of directors and the bank holding company, Commercial Bancorp. John has been very active in the growth and development of Laramie County and currently serves as a board member of Pine Bluffs Health Care, Cheyenne LEADS, and the Healthcare Foundation of Cheyenne Regional Medical Center. John looks forward to helping develop prosperous growth of the Bank and Laramie County.

**Frank E. Smith**  
Frank E. Smith – President & CEO - Frank has 23 years of banking experience. He started out his career working for a CPA firm where he audited over 25 banks and credit unions in Oregon, Washington, Montana, and Northern California. After two years, he left the CPA firm to become a commercial lend

*Continued on page 5*

Polly Taylor/Pine Bluffs Post

When customers visit Farmers State Bank, they can expect to see any of the smiling faces at right, the current bank staff. Pictured (l-r) are John Gross, Michelle Thomas, Chris Timm, Darla Haug, Mark Kiolbasa, Pam Haas, Frank Smith and Elizabeth Taylor.



MATTHEW H. MEAD  
GOVERNOR



STATE CAPITOL  
CHEYENNE, WY 82002

## Office of the Governor

July 20, 2015

Farmers State Bank  
c/o Frank E. Smith, President/CEO  
103 East 2<sup>nd</sup> Street  
Pine Bluffs, WY 82082

Dear Frank,

Congratulations on the 100th anniversary of Farmers State Bank. The editor of the Pine Bluffs Post sent me the 1915 announcement of the bank opening. The announcement claimed the most up-to-date equipment and boasted it was the neatest furnished bank in the state. These two important attributes, I'm sure, contributed to 100 years of good banking, strong community partnerships and loyal patronage. Very few banks have stood this venerable test of time and it is a testament to you and your employees past and present.

Enjoy your day with all of those who agree – Farmers State Bank is a "good place to bank."

Sincerely,

Matthew H. Mead  
Governor

MHM:md

*Thank you for serving our  
community for 100 years,  
Farmers State Bank!*

**HIGH WEST ENERGY**

6270 County Road 212  
Pine Bluffs, WY 82082  
(307) 245-3261 | [www.highwestenergy.com](http://www.highwestenergy.com)

[facebook.com/highwestenergy](https://www.facebook.com/highwestenergy) @highwestenergy

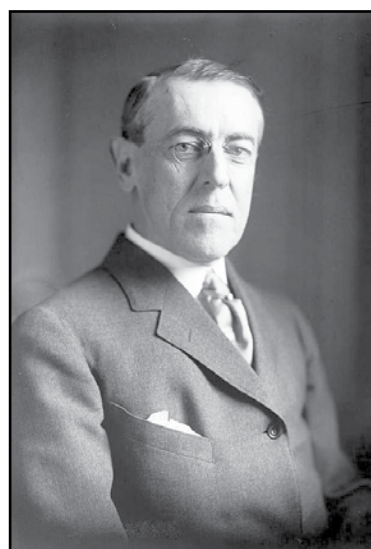
PHONE: (307) 777-7434

FAX: (307) 632-3909



# The year is 1915

## And change is coming to Pine Bluffs



Woodrow Wilson

By Polly Taylor  
[pinebluffseditor@rtconnect.net](mailto:pinebluffseditor@rtconnect.net)

If you were around in 1915, following are some interesting facts about the United States.

Woodrow Wilson was president; Thomas R. Marshall was the vice president; and the population of this country was 100,546,000.

The one-millionth Ford automobile rolled off the assembly line, the cost of a First Class stamp was two cents, unemployment was 8.5

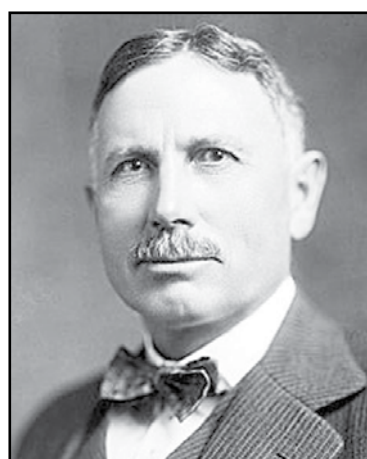
percent, and federal spending was just under \$1 billion.

In sports, the Boston Red Sox defeated the Philadelphia Phillies 4-1, the Vancouver Millionaires won the Stanley Cup, the Kentucky Derby champion was Regret, and Cornell was the NCAA football champion with a 9-0-0 record. Because of World War I, Wimbledon wasn't held that year. Babe Ruth hits his first career home run.

And, scandalous though it may be considered then,



Audry Munson was the first actress to shed her clothes on screen in the film Inspiration.



John B. Kendrick

### Wyoming 1915

In Wyoming, John B. Kendrick was sworn in as governor on Jan. 4, 1915, and left office on Feb. 26, 1917. He resigned to take an elected seat in Congress, and was replaced by (then) Secretary of State Frank L. Houx, who served until Jan. 6, 1919.

### Pine Bluffs 1915

That same year the Pine Bluffs

Post announce in January it would begin publishing on Thursday to accommodate readers.

Ladies could buy ready-to-wear skirts for \$2, and children's wool under garments were half-price at Carlstrum's Dry Goods Store, and it was cash only.

Postmaster C.W. Johnson retired in April 1915 after 23 years of service to the community. Bulk Japan green tea could be purchased for 40 cents per pound, and canned tomatoes that normally sold for \$10 a can could

be purchased on special three cans for 25 cents, strictly cash of course, at T.E. Robinson's Store.

At the time, some of the needs of Pine Bluffs were stated as being an industrial club, and a commercial club for those who wanted to expand their interests, and for the betterment of Pine Bluffs. A night school, reading circle and public restroom, as well as a public library, and a city park where one could get away from the cares of the day were

*Continued on page 4*



*From the staff at the Beauty Box!*

**Congratulations to  
Farmers State Bank!**

**100 years of dedicated service**

***From the Mayor,  
Town Council, and all  
the Town employees***

*Congratulations*

**Serving the Pine Bluffs  
community for the past  
100 years!**

***From Wyoming Bank and Trust***



## 1915, continued from Page 3

some of the ideas expressed 100 years ago.

The public restrooms, two of them actually, were established in 1915 in Pine Bluffs. These rooms provided the wives and children of men who came into town to transact business a place of respite, to relax, visit, and see to the children, and were considered a very important feature of the town..

The Union-Pacific railroad kept a regular schedule, with five regular eastbound trains every day; four westbound trains, and three freight trains

every week, transporting visitors, freight, new business, and residents to and from Pine Bluffs.

### Farmers State Bank comes to town

And, on April 1, 1915, there was only one bank in Pine Bluffs; Pine Bluffs State Bank. But this would change, very soon.

On May 1, 1915, Farmers State Bank officially opened its doors on the corner of Main and Second streets. That original building still stands, but due to

Department, unfortunately was not able to sustain itself as a viable bank in Pine Bluffs, and closed its doors a few years later, making Farmers State Bank the only home owned and home operated financial institution in Pine Bluffs.

It has been one hundred years, and the bank has stood the test of time, making it through the Great Depression, recessions and rumors. There is only one business entity in Pine Bluffs which is older, and that is the Town of Pine Bluffs.

Shortly after opening its

doors in 1915, Farmers State Bank was one of two groups to open those famous public restrooms in Pine Bluffs. If you wanted to save money, or teach your children the value of a \$1, Farmers State Bank would issue a small metal bank that was locked, and only someone at the bank could unlock it for the holder.

On opening day, the ladies received carnations, and the men cigars; a much gentler and more Victorian time.

On Friday, July 31, begin-

*Continued on page 6*

**Congratulations to  
Farmers State Bank  
for providing 100 years  
of service to the  
community!**

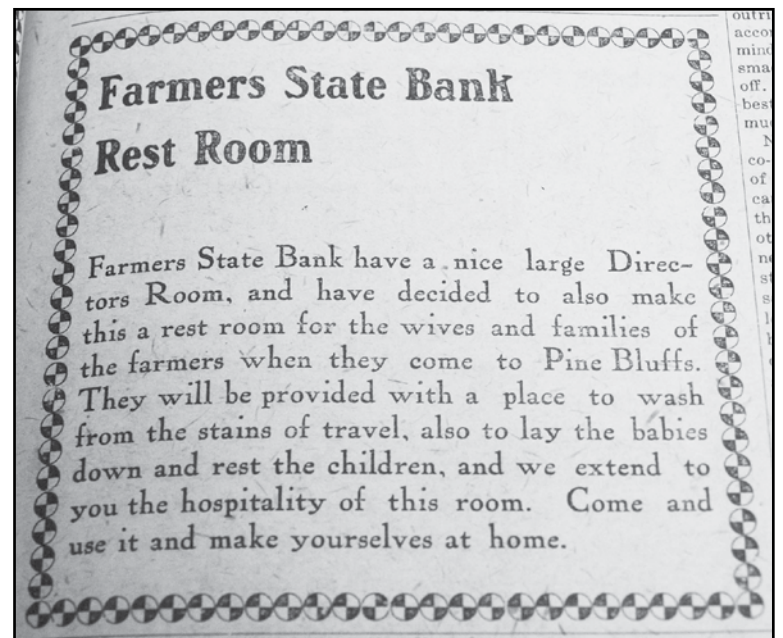
**From NAPA Auto Parts**



1915 Ladies Silk Taffeta  
Maid Marion Dress

the growing needs of a prosperous business, the bank moved into the bigger building where it still does business today.

The Pine Bluffs State Bank, which was located directly across the street from the original Farmers State Bank, in what is now the Pine Bluffs Police



**File photo/Pine Bluffs Post**  
This ad appeared shortly after the bank opened in the *Pine Bluffs Post*, in May, 1915.

**Farmers State Bank  
Congratulations! On  
your first 100 years of  
business in Pine Bluffs.  
We look forward to  
helping you celebrate  
your next 100 years**

**The Management  
and Staff of the  
Pine Bluffs Post**

**Congratulations!  
Celebrating 100 years of  
quality service!**

**From  
WS Engstrom  
CPA, P.C.**

ning at 11:30 a.m., Farmers State Bank will be celebrating 100 years of service with a big community birthday party. Free burgers and hot dogs, chips and beverages will be served during the lunch hour, and cake and ice cream will be served all day during bank hours. Everyone is invited to stop by and help Farmers State Bank celebrate this milestone, not only in the bank's history, but in Pine Bluffs history.

The bank will be giving away some very special door prizes during the celebration. Some Morgan Silver dollars, which were discovered in the basement of the bank in 1980, and had been then since the bank opened its doors in 1915. Some

*Continued on page 6*



## New faces, continued from Page 2

ing officer for one of his former clients. For the last 20 years, he has served as the cashier or chief financial officer of several different financial institutions. This includes working for the last seven years in Lander, Wyoming where he supervised all aspects of the bank other than lending. Frank joined Farmers State Bank in late-April and became its president in June of this year. He is honored to be a resident of Pine Bluffs and serve the needs of the community he now calls home.

### Mark Kiolbasa

Mark Kiolbasa – Executive Vice President - Mark was born and raised in Sterling, Colorado, and worked on a family farm through his college years. After earning a degree in economics, he started his banking career in 1998 at a small regional bank in Sterling. Mark became a Wyoming resident in

2003 when he moved to Cheyenne to work for the largest bank in the region. Through his 17 year banking career, Mark has primarily focused on lending to farmers, ranchers, and small business owners. Mark is married to Trudy, who is a preschool teacher, and together they have two boys, Pierce and Parker.

### Michelle Thomas

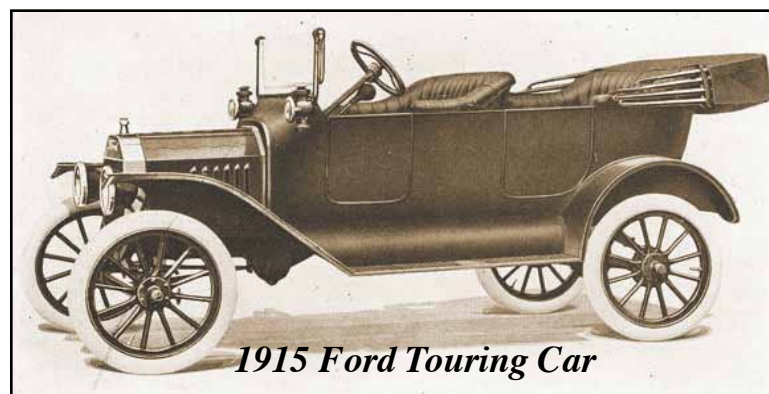
Michelle Thomas – Living most of her life in Wyoming, Michelle has over 19 years of banking experience. She started her career in Thermopolis, Wyoming performing teller and new accounts duties. She then moved into data processing and operations for seven years before transferring to loan processing. Her last position was serving as the assistant cashier and compliance officer at a bank in Lander, Wyoming. Michelle moved to Pine Bluffs and joined Farmers State Bank

## Board of Directors



Photo courtesy  
Farmers State Bank

The current Board of Directors of Farmers State Bank are (l-r) Greg Gross; John Gross, Chairman of the Board; Frank E. Smith, President and CEO; Wynema Engstrom, W.S. Engstrom, CPA P.C.; Bill Gross, Gross-Wilkinson Ranch; and Mark Kiolbasa, Executive Vice President. Not pictured is Scott Lamons.



1915 Ford Touring Car

**Thank you for  
your continued  
service over the  
past 100 years!**

**Congratulations  
from Pine Bluffs  
Exxon!**



**Farmers State Bank**

103 East 2nd • P.O. Box 459

Pine Bluffs, WY 82082

Phone 307-245-3221

www.bankinwyo.com

July 20, 2015

This year, Farmers State Bank proudly celebrates a century of service to Pine Bluffs and the residents of southeast Wyoming.

In an interview for the Pine Bluffs Post on April 29, 1915, our first president, Mr. E. W. Stone, set forth the goal of the bank. "The Farmers State Bank will aim to do a good conservative banking business and ask a share of the patronage of the farmers, merchants and citizens of this community and promise good service and fair treatment." Mr. Stone also recognized the importance of the bank's infrastructure and giving back to the community. This was evidenced by his opening of the Bank's Board Room and lavatory to serve as a rest room when wives and families of farmers made the long trip into Pine Bluffs.

Much has changed in the 100 years since Mr. Stone spoke these words. The roads of Pine Bluffs are now paved. Cars and pickup trucks have replaced horses, trains, and the Model-T as the primary modes of transportation. The silver dollar has given way to debit and credit cards for making purchases.


However, the words Mr. Stone spoke ten decades ago are as relevant today as when he first spoke them. If the bank stays true to its original goal of operating in a conservative manner, being fair in all its dealings, providing excellent customer service in a safe and comfortable environment, as well as offering the products and conveniences customers expect, it will be successful.

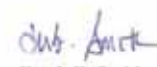
With that in mind, over the next several months, the bank is moving forward to install ATM machines to allow customers access to their cash around the clock. We are looking to remodel our branch and add a drive up lane for added convenience. We are in the process of reviewing our loan and deposit products to make them even more competitive in the marketplace. We are looking at our technology and plans are being made to upgrade our website, online banking, and other systems. Lastly, we are exploring branching opportunities in Cheyenne and hope to add a second location in the next 18 months. As we reflect on 100 years in business and the changes we are preparing to implement, the Board of Directors and staff feel Farmers State Bank is well-positioned for the future and are excited to enter our second century in community banking. This has lead us to our new mission statement – To be the best bank in Wyoming as judged by its customers, employees, shareholders, and communities it serves.

We invite everyone to celebrate our 100<sup>th</sup> anniversary on Friday, July 31<sup>st</sup>. We will be having a barbeque from 11 a.m. to 1:30 p.m. and will be serving hamburgers, hot dogs, chips, soda and cake. We will also have photos and other memorabilia on display pertaining to our first hundred years in operation. Lastly, five Morgan silver dollars that were in the bank's vault at the time of opening in 1915 will be given away as door prizes.

As we celebrate our 100th Anniversary, we believe in remembering our past, embracing the present, and growing for the future as your local community bank. We thank all those past and present customers, directors, and staff members who have made it happen. For those who are not customers of the Bank, we ask you to watch what we are doing and let us know what we can do to earn your business.

Sincerely,

  
John D. Gross  
Chairman of the Board

  
Frank E. Smith  
President & CEO



**HABITS GROW**

The habit of saving a little every pay-day is one that should be cultivated by every wage earner. Make up your mind that you can save money without missing it. Open a savings account **\$1.00 Will Start You**

We loan you a Home Savings Bank. Take it home, deposit a nickel today, a dime tomorrow, and continue this

Try it. You will be surprised how easy and how much you have saved at the end of a month.

**Farmers State Bank**

**Congratulations  
on 100 years  
Farmers State Bank!**

**From the staff at  
Bluffs Car Care!**

**Points West  
Community Bank**

**would like to congratulate  
Farmers State Bank for  
100 years of service!**

**PINE BLUFFS**

PINE BLUFFS, LARAMIE COUNTY, WYOMING, THURSDAY, APRIL 29, 1915

**Farmers State Bank Opens for Business  
Saturday, May 1st.**

The stock holders of the Farmers State Bank is comprised mostly of the leading and most prosperous farmers and ranchers of this vicinity.

Mr. E. W. Stone, the president, is a very successful banker, having been cashier of the Citizens National Bank of Cheyenne, for a number of years. Mr. Stone was also president of the senate of our last state legislature and is well known as one of the most popular men in this state.

Mr. C. H. Malm, the vice president, is a young man who is engaged farming and ranching on a large scale in the Albin district. Mr. Malm completed his education in schools of Greeley, Colorado, and worked a short time in one of the banks of that place. He is a young man of very high moral standing in this community and is a son of Andy Malm, one of the pioneers of this section.

Mr. A. B. Mitchell, the organizer of this bank, who will be the cashier, is also president of the Pine Bluffs Farmers Clearing House, has had a number of years experience in business and has been very successful. Mr. Mitchell settled on a homestead in the Albin district seven years ago and has demonstrated what can be done on a Wyoming farm when good business methods are applied. He is one of the largest and most successful farmers in this vicinity.

Mr. W. Lawrence McGuire, the assistant cashier, is a young man of unquestionable character and one with whom it will be a pleasure to transact business. He has had six years experience in the banking business, having been connected with the Citizens National Bank of Cheyenne and the Casper National Bank of Casper, Wyoming.

The Farmers State Bank will aim to do a good conservative banking business and ask a share of the patronage of the farmers, merchants and citizens of this community and promise good service and fair treatment.

**Grangers Demand**

At a very enthusiastic Golden Prairie Pomona Carpenter last Saturday arrangements were made for a Field Meet to be held July at Burns. National Grangers will be here to discuss live interest to the farmers.

A committee was before the county voice the farmers' petition at the neglected rural roads in Laramie. They believe that roads are in need of repair for hauling crops and for joy riding on the Highway.

The Pomona Grange as favoring the employment of Laramie their hearty support.

The subject of the meeting of the Pomona Grange will be held at Burns on the 1st day of June.

Visiting grangers included Mr. and Mrs. King, and Miss Bundy, Westover and Mr. and Mrs. Clark. The Skidmore district Hart wielded the initiation of new members.

At noon the Grange entertained their friends and maintained a second-to-none social hour.

—Contributed by

We are reminding you to see rain three times a week.

F. P. Land, pa Fisher auto day of last week.

Dr. Galbraith

of the coins had been in circulation, and others not. They were minted between 1886 and 1896, and five will be given away.

You can't win if you don't enter, so grab a burger or hot-dog, and you might also be the recipient of a piece of history.

As history goes, Farmers State Bank was in the habit of keeping a good stock of silver dollars on hand for one of their good customers, Al Binning, who owned and operated Pine Bluffs Creamery. He always settled with his customers in silver dollars.

File photo/Pine Bluffs Post

This article, as well as an advertisement announcing the opening of the new bank, the 108th bank according to the State of Wyoming's Examiner's certificate, dated April 30, 1915, ran in the *Pine Bluffs Post*, stating all of the ladies who visited on opening day would receive carnations, and the gentleman would receive cigars.

**Joshua Tangeman and  
Farm Bureau  
Financial Services**

**would like to  
congratulate  
Farmers State Bank on  
100 years of service!**



Photo courtesy Farmers State Bank

This photo, taken inside the original Farmers State Bank building, circa 1918, shows E. W. Stone (left), the first bank president, alongside Charles C. Gross, Sr., assistant cashier just out of the Army during World War I, standing in front of the cashier's cage, with the iconic eagle above, which still exists today, but no longer resides in the bank.

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www.pinebluffspost.com

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Gary W & Sue Stevenson

**General Manager**  
Polly Taylor

**Production**  
Holland Weisbrook

**Wyoming Press  
Association Member  
2015**

## 100 years! Congratulations!

*Thank you for  
your continued  
service!*

From your  
friends at Bluffs  
Veterinary  
Clinic.



**Congratulations & thank you  
for serving our community  
over the past 100 years!**

**From the  
staff at the  
Texas Trail  
Market**





# FARMERS STATE BANK

## Celebrating 100 years of service!

Thank you to the  
Pine Bluffs community  
and surrounding areas for  
your continued support!

