

Site Inventory Form
State Historical Society of Iowa
 (December 1, 1999)

State Inventory No. 22-01353 New Supplemental
 Part of a district with known boundaries (enter inventory no.) 22-01381
 Relationship: Contributing Noncontributing
 Contributes to a potential district with yet unknown boundaries
 National Register Status:(any that apply) Listed De-listed NHL DOE
 9-Digit SHPO Review & Compliance Number _____
 Non-Extant (enter year) _____

1. Name of Property

historic name First National Bank Building
 other names/site number _____

2. Location

street & number 122-124 North Main Street
 city or town Elkader vicinity, county Clayton
 Legal Description: (If Rural) Township Name _____ Township No. _____ Range No. _____ Section _____ Quarter of Quarter _____
 (If Urban) Subdivision Original Town _____ Block(s) Fractional Blk 4 _____ Lot(s) Lots 2 & 3 _____

3. State/Federal Agency Certification [Skip this Section]

4. National Park Service Certification [Skip this Section]

5. Classification

Category of Property (Check only one box)	Number of Resources within Property	
	If Non-Eligible Property Enter number of:	If Eligible Property, enter number of: Contributing Noncontributing
<input checked="" type="checkbox"/> building(s)	_____ buildings	<u>1</u> buildings
<input type="checkbox"/> district	_____ sites	_____ sites
<input type="checkbox"/> site	_____ structures	_____ structures
<input type="checkbox"/> structure	_____ objects	_____ objects
<input type="checkbox"/> object	_____ Total	<u>1</u> Total

Name of related project report or multiple property study (Enter "N/A" if the property is not part of a multiple property examination).
 Title Arch. & Hist. Resources of the Elkader Downtown Historic District MPD Historical Architectural Data Base Number 22-030

6. Function or Use

Historic Functions (Enter categories from instructions)	Current Functions (Enter categories from instructions)
<u>02D02 Bank</u>	<u>02A01 Office Building</u>
<u>04F Post Office</u>	_____
_____	_____

7. Description

Architectural Classification (Enter categories from instructions)	Materials (Enter categories from instructions)
<u>06C Neo-Classical Revival</u>	foundation <u>03 Brick; 04 Stone</u>
<u>05B Italianate</u>	walls <u>03 Brick; 04 Stone</u>
_____	roof <u>15C01 Rubber Membrane</u>
_____	other _____

Narrative Description (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

8. Statement of Significance

Applicable National Register Criteria (Mark "x" representing your opinion of eligibility after applying relevant National Register criteria)	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	A Property is associated with significant events.
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> More Research Recommended	B Property is associated with the lives of significant persons.
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> More Research Recommended	C Property has distinctive architectural characteristics.
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> More Research Recommended	D Property yields significant information in archaeology or history.

County Clayton
City Elkader

Address 122-124 North Main Street

Site Number 22-01353
District Number 22-01381

Criteria Considerations

- A Owned by a religious institution or used for religious purposes.
- B Removed from its original location.
- C A birthplace or grave.
- D A cemetery.
- E A reconstructed building, object, or structure.
- F A commemorative property.
- G Less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance (Enter categories from instructions)

02 ARCHITECTURE

05 COMMERCE

Significant Dates

Construction date
1871 check if circa or estimated date
Other dates
1917; 1935; 1959

Significant Person

(Complete if National Register Criterion B is marked above)

Architect/Builder

Architect
Turnock, Enock Hill (Elkhart, Indiana)
Builder

Narrative Statement of Significance (SEE CONTINUATION SHEETS, WHICH MUST BE COMPLETED)

9. Major Bibliographical References

Bibliography See continuation sheet for citations of the books, articles, and other sources used in preparing this form

10. Geographic Data

UTM References (OPTIONAL)

Zone	Easting	Northing	Zone	Easting	Northing
1	_____	_____	2	_____	_____
3	_____	_____	4	_____	_____

See continuation sheet for additional UTM references or comments

11. Form Prepared By

name/title Marlys Svendsen, Svendsen Tyler, Inc.

organization City of Elkader

date 7/2011

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telephone 715/469-3300

city or town Sarona

state WI zip code 54870

ADDITIONAL DOCUMENTATION (Submit the following items with the completed form)

FOR ALL PROPERTIES

- Map:** showing the property's location in a town/city or township.
- Site plan:** showing position of buildings and structures on the site in relation to public road(s).
- Photographs:** representative black and white photos. If the photos are taken as part of a survey for which the Society is to be curator of the negatives or color slides, a photo/catalog sheet needs to be included with the negatives/slides and the following needs to be provided below on this particular inventory site:

Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____
Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____
Roll/slide sheet # _____	Frame/slot # _____	Date Taken _____

- See continuation sheet or attached *photo & slide catalog sheet* for list of photo roll or slide entries.
- Photos/illustrations without negatives are also in this site inventory file.

FOR CERTAIN KINDS OF PROPERTIES, INCLUDE THE FOLLOWING AS WELL

- Farmstead & District:** (List of structures and buildings, known or estimated year built, and contributing or non-contributing status)
- Barn:**
 - A sketch of the frame/truss configuration in the form of drawing a typical middle bent of the barn.
 - A photograph of the loft showing the frame configuration along one side.
 - A sketch floor plan of the interior space arrangements along with the barn's exterior dimensions in feet.

State Historic Preservation Office (SHPO) Use Only Below This Line

Concur with above survey opinion on National Register eligibility: Yes No More Research Recommended
 This is a locally designated property or part of a locally designated district.

Comments: _____

Evaluated by (name/title): _____ Date: _____

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7. Description:

This building is estimated by the Clayton County Assessor to have been built in 1880. The First National Bank is well documented by historic accounts, historic images, and contemporary newspaper accounts as having been originally constructed between June and December 1871. The building was substantially expanded and the façade changed in 1916-17, also well documented in contemporary newspaper accounts. A building date of 1871 is consistent with the original design of the building and public records.

The First National Bank Building at 122-124 N. Main Street is an example of a vernacular Elkader Limestone Block commercial building from the 1870s that was substantially changed and enlarged with a Neo-Classical Style front façade before World War I. This 2-story double-wide building has a coursed limestone block foundation and north facade, dressed Indiana limestone front façade, and matching Indiana limestone trim elements. The building's original bracketed stone cornice was removed in 1959 and replaced with the with a gray-colored brick parapet on the building in 2011. The original building was approximately half the width of the current building with the upper level double-hung windows featuring semi-circular arches. These arches are retained on both levels of the building's exposed north façade. The original building had a low-pitched hipped roof but a flat roof is currently set behind the brick parapets.

The front façade was designed as part of a bank expansion planned by architect Enock Hill Turnock of Elkhart, Indiana. Five fluted stone pilasters spaced across the front with pedimented entrance hoods supported by heavy stone brackets at each end serving separate entrances for the first floor and upper level offices. In 1935 when the building was converted from bank space to a post office, the south wall of the original 1871 stone building that had been preserved by Turnock's design was mostly removed to provide the post office with a large open area. Since then the interior plan has been reworked for exam rooms and other office space.

8. Significance:

The First National Bank Building at 122-124 N. Main Street is a good example of a pre-World War I Neo-Classical Style building wrapped around portions of the original vernacular 1871 Elkader Limestone Block bank building. It occupies an important site along North Main Street adjacent to the original Elkader Mill/Cooperage property and is a contributing resource in the Elkader Downtown Historic District. The district derives significance under both Criteria A and C. Under Criterion A, the district's commercial buildings are associated with the historic contexts developed for the downtown in the "Architectural and Historical Resources of the Elkader Downtown Historic District" Multiple Property Documentation form covering the years 1846 to 1960. Under Criterion C, the building's Neo-Classical design is representative of commercial architectural development that took place after the turn of the 20th century in the downtown.

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Elkader Downtown Historic District Background:

The town of Elkader was laid out in 1846 along the banks of the Turkey River approximately 16 miles upstream from the Turkey River's confluence with the Mississippi River. The town was surveyed and laid out in 1846 with the Original Town Plat filed in June 22, 1846 by Timothy Davis, Chester Sage and John Thompson, friends and business partners, who began operating a sawmill on North Front (Main) Street in 1845 before the town was even platted. By 1849 they had a successful flour mill in operation. The new town was named for Abd el-Kader, an Algerian freedom fighter and world figure who was admired by Davis. The principal building stimulating development in the 1840s and 1850s was the Elkader Mill. After 1860 when the Clayton County voters selected Elkader as the permanent county seat, the downtown saw a variety of merchants set up shops, several hotels open, a number of newspapers begin publication, and small manufacturing concerns get underway in the city center. Elkader numbered 440 residents in 1860.

The new county court house saw its first section completed in 1869 opposite the downtown. New limestone buildings were erected along both North and South Main Street with public halls frequently located on upper floors. During the 1870s and 1880s 2-story brick buildings began replacing frame business houses. A permanent railroad connection was completed by the Chicago, Milwaukee and St. Paul RR in 1886 but service remained poor as Elkader was located at the end of a spur rather than along a main line route. A more important transportation improvement during the 1880s was the completion of the Keystone Bridge across the Turkey River in 1880. Its completion prompted a period of economic vitality and community investment. The community was officially incorporated two years later in 1891 and a new waterworks system and city well were completed in 1896. Electricity was rejected by locals until the end of the decade in 1900, however. In the meantime, new churches were built in 1897 for the Congregationalists on the east side of the river and in 1897-1899 for the Catholics on the west side of the river. Coupled with a series of major fires during the 1890s, the downtown saw a period of rebuilding with a new hotel and bank at the entrance to the business district at the turn of the century. The new opera house was completed on North Main Street while other 2 and 3-story brick blocks appeared both north and south of Bridge Street.

By 1900, Elkader's population stood at its peak of 1,321 – an increase of 77 percent during the decade of the 1890s. Development continued in the downtown before and after World War I but at a much slower pace. Floods and fires damaged the Elkader Mill in 1902, 1906 and 1908, but it was nevertheless rebuilt by Schmidt Brothers & Co., retaining a key employer and anchor for Elkader's downtown. The business district began to extend to the west before and after the war with the principal changes seen along West Bridge Street. Here livery stables and wagon shops were replaced by automobile dealerships, implement companies and filling stations. Five stations eventually located along West Bridge with a sixth one block to the south along First Street SW. The national economic depression of the 1930s was coupled by the closing of the Elkader Mill in 1939 following a major fire. Natural disasters after World War I included major floods in 1922, 1947, and 1958 with a tornado destroying section of South Main Street in 1958 as well.

Despite these natural and human made disasters, Elkader saw steady but modest population growth from 1,223 in 1920 to 1,526 in 1960. The impact of the automobile was seen in traffic patterns, parking patterns, and traffic signs and the introduction of electricity saw several generations of street lighting

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come and go. The popularity of the opera house waned and the first floor became the municipal fire station while two movie houses came and one stayed in the downtown drawing evening crowds for entertainment and shopping. As many as 130 people resided in downtown flats during this period. A good system of inter and intra-state highways connected Elkader and its downtown to other parts of the state and country in a way that railroads had never served the community. By 1960, downtown Elkader was well-established as one of several geographically dispersed retail centers serving Clayton County. Virtually every storefront was filled with start-up businesses or multi-generational family stores as Elkader's downtown achieved a stable and healthy status for local and countywide residents.

Historic Background for the First National Bank at 122-124 North Main Street:

Elkader's first bank, the First National Bank of Elkader, received its charter on May 11, 1871 and was opened to customers on May 24, 1871. It was originally headed by Henry B. Carter as president and Frank H. Carter as cashier. It is likely that for the first few months, the bank operated out of the Carter & Co. Building at 135 North Main Street. Construction of an impressive two-story stone building began in June 1871 and the building was occupied in January 1872 with work on the interior continuing. One of the bank's first acquisitions for its operation was a 5,000-pound safe brought up the Turkey River from Dubuque. Deposits grew steadily from \$29,500 in 1872 to more than \$500,000 in 1915.

Milling had been the heart of Elkader's downtown from its founding but banking was its life blood. In the years leading up to World War I, the two local banks – First National and Elkader State Bank – established in 1871 and 1892 respectively, thrived despite the 1872 and 1893 national economic panics. First National reported \$553,000 in deposits by 1916. Riding on a wave of pre-war prosperity, the bank put together plans to expand their facility in 1916. They retained an architect and acquired an adjacent lot to the south for an expanded and remodeled building. In so doing, the bank more than doubled its footprint within a new Classical Revival Style building. The style was part of a wave of architectural designs for financial institutions intended to associate the solidity and soundness evoked by Classical architectural forms and decorative motifs with the economic soundness of the banks themselves. The rush to build new banks across Iowa in the first two decades of the 20th century saw various styles adopted for bank building including the Prairie School, Arts and Crafts, but most importantly, the Neo-Classical Style.

Architect Enock Hill Turnock of Elkhart, Indiana (1857-1926) was retained for the project and came up with an unusual design solution that incorporated the original 1871 building into a major remodeling along with an adjacent building, both behind a new Indiana limestone façade. The material choice likely reflected his experience in working with his state's native stone. It is likely that Turnock became known to the First National Bank owners through his design efforts for the new Winneshiek Hotel in Decorah in 1905. During construction the bank moved its offices to the Lamm Building at 101 North Main Street. Joseph Lamm was director of the bank in 1909.

The bank's presidents and their terms in office were Henry B. Carter (1872-1882), prominent merchant and landholder; William Larrabee (1883-1903), governor of Iowa from 1886 to 1890 and a resident of Clermont, Iowa; Realto E. Price (1904-1923), a local attorney, civic promoter and Clayton County historian-author; C.C. Oehring (1920-1923); R.E. Price (1924); Valmah T. Price (1925-1929), Realto's

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lawyer son; H.L. Swenson (1930-1931) and John O. Glesne (1930-1931), a downtown hardware merchant.

The two Elkader banks maintained a friendly competition during the pre and post-World War I years but both likely suffered setbacks during the statewide agricultural recession of the 1920s. As a result in 1931 to avoid major difficulties, the two banks agreed to merge. On November 21, 1931 officers for the new bank formed – “The Central State Bank & Trust Company” – published the following statement in the *Clayton County Register*:

"We have the pleasure to announce to you that, effective on the morning of Thursday, the 12th of November, 1931, the business of the First National Bank and the Elkader State Bank will be merged into one institution and known as The Central State Bank & Trust Company of Elkader, Iowa. Men of known integrity, experience and financial ability are in charge, and we believe the future will show both the wisdom and the usefulness of the step, which has been taken."

The merged Central State Bank & Trust was headed by H.C. Pahlas as president with Harold J. Kriebs as cashier. In succeeding years presidents included D.D. Murphy (1929); W.J. McGrath (1937); A.J. Johnson (1947); L.J. Ehrhardt (1974); and Alan Johnson (1984). In 1958 Central State Bank acquired St. Olaf State Bank, in 1966 the Volga State Bank was acquired and in 1990 the First State Bank of McGregor and Marquette was acquired.

In 1935 the bank building was leased for use as the Elkader Post Office. This use came when Max B. Bishop was postmaster and with the help of U.S. Rep. Fred Biermann. The building's spacious size and design were considered appropriate for a public use and continued until the post office relocated to 104 First St NW shortly before a new post office building was completed on Mulberry Street SW in 1968. In 1941, ownership of the First National Bank Building was transferred to a receiver and then sold to Fidelity Investment and Real Estate Company.

Architect for 122-124 North Main Street:

Enock Hill Turnock (ca.1856-1926) was one of four architects identified with a building the downtown. By the time Turnock completed the bank commission in 1916, he was a resident of Elkhart, Indiana. He had grown up in Elkhart but started his design career in Chicago in the mid-1880s where he worked until 1890 with architect William Le Baron Jenney. That year he started a private practice. Among his important Chicago designs was Lincoln Park Palace, noted apartment building. He returned to Elkhart in 1907 where he designed public and private buildings here and in other Indiana cities until his death in 1926. Important works in Elkhart included the Elkhart Water Works, Municipal and Superior Court Building, Elkhart Masonic Temple, several schools, a hospital, factory buildings, and a number of prominent residences including the Harter House and Ruthmere Mansion. Turnock is listed as the sole architect on 37 buildings in Chicago dating from 1898 to 1907. He was also listed in the partnership “Turnock and Ohrenstein” between 1902 and 1905 as the architect on 40 additional buildings. Five Turnock-designed buildings are listed in the National Register of Historic Places in Elkhart and Nappanee, Indiana. As noted previously, his name is also identified with the design of the Winneshiek Hotel in Decorah, Iowa in 1905.

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9. Major Sources:

1984 History of Clayton County. Clayton County Genealogical Society, Elkader, Iowa: Griffith Press, 1984.

Anderson, David C. *Reconnaissance Survey of Elkader Clayton County, Iowa.* Clayton County Historic Preservation Commission and Main Street Elkader, March 1, 1994.

Andreas, A.T. *Illustrated Historical Atlas of the State of Iowa.* Chicago: Andreas Atlas Co., 1875.

Appraisal Records for Elkader Downtown Properties, Clayton County Assessor's Office, 1949 – 1965.

"Bird's Eye View Map, Elkader, Iowa, 1871." Milwaukee, Wisconsin: Doniat and Zastrow.

Elkader Historical Society/Carter House Museum research file for 122-124 North Main Street; files focusing on downtown Elkader buildings, businesses, civic leaders and related information. Compiled by Marge Costigan and other museum volunteers. Research files contain hundreds of historic photos, newspaper articles, publication transcriptions, property ownership records, and information from interviews. Digital copies of some research files were loaned to Marlys Svendsen, October 2010 and others were made available in March 2011 for duplication.

Census of State of Iowa for the years 1856, 1867, 1875, 1885, 1895, 1905, 1915, and 1925 as printed by various State Printers.

Clayton County, Iowa, Memories & Heritage from the Photo Albums of Clayton County. Elkader, Iowa: The Clayton County Register, 1997.

Clayton County Register, November 21, 1931. (available online at the Central State Bank website at: http://www.bankatcentral.com/about_us.html; accessed 2/5/11.

Downtown Building Survey (73 surveyed buildings) records including survey questionnaires, draft Iowa Site Inventory Forms and digital photographs. Main Street Elkader, 2009.

Downtown Elkader Business Questionnaires completed by property/business owners, 2010.

Downtown Elkader Individual Property Site Maps compiled by Eli Garms, Clayton County GIS, Engineer's Office, Elkader, November 2010.

Elkader Building Survey (62 surveyed buildings). Main Street Elkader, 1994-1996.

Elkader Historic Photograph Collection (digital). Elkader Public Library, Elkader. Digital files loaned to Marlys Svendsen, December 2008.

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“Elkader, Iowa 1846-1971, the Past, the Present the Future.” 125th Anniversary Edition, *The Clayton County Register*, Elkader, Iowa, July 21, 1971.

Elkader Telephone Directories, 1922, 1923, 1924, 1932, 1933, 1960 and 1966.

Gottfried, Herbert and Jan Jennings. *American Vernacular Design, 1870-1940*. New York: Van Nostrand Reinhold Company, 1985.

Insurance Maps for Elkader. (New York: The Sanborn Company), 1895, 1902, 1913, 1930, and 1951.

“Keystone Bridge Centennial Edition.” *The Clayton County Register*, Elkader, Iowa, July 26, 1989.

Olson, Edward W. *Look What you Started Mr. Davis...Elkader, Iowa: History, Facts and Folklore about Elkader, Iowa U.S.A.*, ca. 2010.

Plat Book of Clayton County, Iowa, Minneapolis: Warner & Foote, 1886.

“Pages from the Past”, *Clayton County Register*, June 19, 2001

“Plat of Elkader, June 22, 1846.” Recorder’s Office, Clayton County, Court House, Elkader, Iowa,.

Powell, Harry. “The Elkader Story.” unpublished first draft, December 1980; copy available at Elkader Public Library.

Price, Realto E., editor. *History of Clayton County, Iowa from the Earliest historical Times Down to the Present, Volumes I and II*. Chicago: Robert O. Law Company, 1916.

Property Transfer Records for Blocks 3 – 10 and Fractional Blocks 3-6 in Town of Elkader, Clayton County Auditor’s Office and Recorder’s Office, Clayton County Court House, Elkader, Iowa.

Shank, Wesley I. *Iowa’s Historic Architects: A Biographical Dictionary*. Iowa City, Iowa: University of Iowa Press, 1999.

Standard Atlas of Clayton County, Iowa. Chicago: George A. Ogle & Co., 1902.

United States Census, 1850-2010. (population figures provided by State Library of Iowa, January 2011 and City of Elkader, March 2011).

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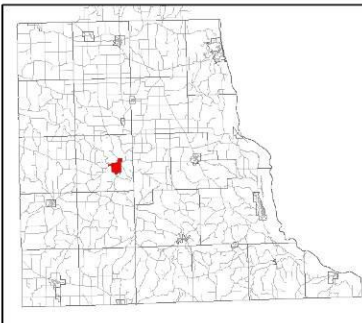
First National Bank
Name of Property
122-124 North Main Street
Address

Clayton
County
Elkader
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Additional Information:

Full Legal Description: Original Town of Elkader, Lots 2 & 3, Fractional Block 4.

Address: 122 North Main



Map Created By:
Eli Garms
Clayton County GIS
2010

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Photographs: 122-124 North Main Street, historic view, ca. 1917, looking southeast along North Main Street (Elkader Public Library photo collection) and contemporary view, looking northeast (Elkader Downtown Survey Photograph, 10/29/2010, Marlys Svendsen, photographer)



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Photographs: 122-124 North Main Street, looking south and southeast (Elkader Downtown Survey Photograph, 10/29/2010, Marlys Svendsen, photographer)



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Photographs: 122-124 North Main Street, entrance hood detail, looking east; north façade window, looking south; and rear wall overlooking Turkey River, looking west (Elkader Downtown Survey Photograph, 10/29/2010, Marlys Svendsen, photographer)

