

United States Department of the Interior National Park Service

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National Register of Historic Places Registration Form

NATIONAL REGISTER

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in Guidelines for Completing National Register Forms (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Bohemian Savings Bank other names/site number Decorah State Bank, Protivin Branch

2. Location

street & number East side of Main Street (no number) not for publication city, town Protivin vicinity state Iowa code IA county Howard code 089 zip code 52163

3. Classification

Table with 3 columns: Ownership of Property, Category of Property, and Number of Resources within Property. Includes checkboxes for private/public ownership and building/site/structure/object categories.

Name of related multiple property listing: N/A Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet. Signature of certifying official Bureau of Historic Preservation Date 11-2-88

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet. Signature of commenting or other official Date

5. National Park Service Certification

I, hereby, certify that this property is: entered in the National Register. determined eligible for the National Register. determined not eligible for the National Register. removed from the National Register. other, (explain:)

Entered in the National Register 9/13/90 12/16/88 Signature of the Keeper Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)

COMMERCE/financial institution

Current Functions (enter categories from instructions)

COMMERCE/financial institution

7. Description

Architectural Classification
(enter categories from instructions)Classical Revival

Materials (enter categories from instructions)

foundation concrete

walls concrete

roof wood

other n/a

Describe present and historic physical appearance.

The Bohemian Savings Bank is a one-story structure built of concrete blocks to simulate stone, set on foundation walls of concrete. The term Classical Revival will encompass most of the stylistic features of this building, including the overall symmetry, the use of large single-light sash windows, and the balustraded porches at front and rear flanked with Roman Doric columns. There are decorative cornices with Classical moldings in concrete above each porch and across the front. The building also reflects European secular architecture of the Medieval, Renaissance, and later periods, especially in the raised main floor over a basement story and in the crenellated parapets with finials on the west and north elevations. The roofline was redone at an unknown date, so that today the building is more strictly Classical in appearance.

The concrete blocks used in the walls of the Bohemian Savings Bank are smooth faced and arranged to suggest coursing on most of the exterior surface. Rusticated blocks were utilized for the basement, sidewalls of the entrance steps, front parapet, and SE and SW corners. Additional Classical Revival features would include the symmetrical north side exterior and a balanced distribution of windows in pairs and fours. All of these features could be found in other examples of midwestern small-town bank architecture. The use of concrete block to look like stone for such buildings is, however, unusual. There are other elements of style here which may owe something to central European sources, including the raised basement and elevated main floor. The original appearance of the bank included a rather different treatment of the parapet over the front and north sides. The stepped pyramidal, crenellated rooflines capped with finials suggests secular architecture from European towns and cities of the Medieval and Renaissance periods and their later 19th century revivals. The elevated front facade running parallel to Main Street is of course thoroughly frontier American as well.

It is probably safe to say that the Bohemian Savings Bank owes its exterior appearance to the Rev. Rudolph Lakomy, who was parish

See continuation sheet

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

Period of Significance

Significant Dates

COMMERCE

1910-1938

1910-1938

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

Lakomy, Rudolph (exterior)
Fisher-Stevens Company (interior)

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

Significance

The Bohemian Savings Bank, a visual synthesis of locally produced material and Classical and central European stylistic elements, is an important visual symbol of Protivin's economic self-reliance, independence, stability, and Czech ethnic origin. While most small bank buildings from this period in the midwest were built of either stone or brick, the Bohemian Savings Bank was constructed of concrete and concrete blocks cast to imitate stone. Built by the John Neuzil firm of nearby Ft. Atkinson, and designed by the local parish priest, Rev. Rudolph Lakomy, the bank is the best surviving example of this mode of building in Protivin and its neighboring communities.

See continuation sheet

9. Major Bibliographical References

Books

- Capek, Thomas, The Czechs in America. Boston & New York: 1920. passim.
- Klimesh, Cyril M., They Came To This Place. A History of Spillville, Iowa and Its Czech Settlers. Sebastopol, CA: 1983. pp. 1-27.
- Hitchcock, Henry-Russell, German Renaissance Architecture. Princeton, 1981. Plates 226, 332, 415.
- Fairbairn, Robert Herd, History of Chickasaw and Howard Counties, Iowa. Chicago: 1919. Volume II, pps. 360, 363.
- Pecinovsky, Gerald G., Protivin, A Czech Settlement. n.p., 1978. passim.
- Hoffman, M.M., Centennial History of the Archdiocese of Dubuque. Dubuque, Iowa, 1938. pp. 321-323, pps. 393, 513.

Newspapers

Howard County Times, issues dated May 19, 1910, March 30, 1911, December 15, 1911, July 8, 1925.

See continuation sheet

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository:

State Historical Society of Iowa,
Bureau of Historic Preservation

10. Geographical Data

Acreeage of property less than one acre

UTM References

A 1 5 | 5 7 3 8 6 0 | 4 7 8 5 2 0
 Zone Easting Northing

C []

B []
 Zone Easting Northing

D []

See continuation sheet

Verbal Boundary Description

North 25 feet of the West 75 feet of Lot 20, Protivin Subdivision, Section 13, Township 97, Range 11 West of the 5th Prime Meridian, Howard County, Iowa

See continuation sheet

Boundary Justification

The legal boundary description corresponds exactly to the space occupied by the building plus 25 feet to the rear (east).

See continuation sheet

11. Form Prepared By

name/title David C. Anderson, Consultant (edited by Ralph J. Christian)
 organization Decorah State Bank date July 18, 1988
 street & number 120 West Water Street telephone (319) 382-2991
 city or town Decorah, state Iowa zip code 52101

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priest in Protivin from 1906 to 1925. Although his exact role in the overall design is not known, oral tradition in Protivin has it that he drew the plans and supervised the construction. We also know that he was one of the bank's founders and served on its building committee.

Bank files contain a blueprint of the floor plan designed by a "Fisher-Stevens Co." of Charles City, Iowa. This firm also provided the design for the counter and teller cages. For the exterior, visual evidence suggests that Rev. Lakomy was attempting to provide a suitable edifice in the "new" world for an important community function---banking--- in a style which would suggest stability and continuity (the Classical elements) while evoking the unique cultural heritage of Protivin's population, most of which was and remains Bohemian.*

Outside dimensions of the bank are 24 x 49 x 18 feet. The exterior of the building is constructed virtually entirely of concrete, whether poured for the foundation and basement walls and the vault, or molded into blocks and decorative elements. The walls are load bearing throughout and the basement runs the full length of the building with entrances under the front steps and from the inside, next to the toilet area. The roof is flat, and slopes to the rear of the building. The roof and main floor are both of wood frame construction. The Bohemian Savings Bank sign in front is painted sheet metal. General contractor was John Neuzil of nearby Ft. Atkinson, who had a plant there where the blocks and decorative detail were fabricated. The building has been painted at least twice since construction, but it is not certain whether the original design called for paint. Early photos suggest that possibly not, but in any case, the two-tone present appearance was put on over an all white coating.

As stated above, the exterior has been modified somewhat, but the date of this is not known. The decorative elements on the parapets were removed presumably due to weather damage and they were covered with a smooth coping to facilitate drainage. Stylistically, the result is to accentuate the Classical rectangularity and to draw more attention to the details remaining elsewhere on the building.

*The term Czech will be used interchangeably with Bohemian. Bohemia is one of three partially distinct ethnic nations within what is today the state of Czechoslovakia. The others are Moravia and Slovakia. Czech also refers to the native language of Bohemians.

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On the interior, very little in the way of surface texture and detail remains from the original design. The basic layout of interior space, however, has not been significantly altered. An illustration from a catalog put out by the Fisher-Stevens Co. is all we have as evidence of the general appearance. The ceilings were originally 12' and covered with pressed metal, but were lowered to the present 8'. A storage area, toilet, and stairway to the basement were added along the south wall in the Directors' room, and a window was put into the south wall. Records in the Office of County Assessor in Cresco indicate that most of this work was done in 1950.

The upper half of the teller cages ("wickets") and counters were totally remodeled at some point, while the lower part is possibly essentially original. The full and undivided basement retains its unfinished concrete walls, but the windows at the rear were blocked in for security reasons. Due to poor drainage on the basement floor, this area has been largely unused over the years.

Large scale European settlement in NE Iowa began only after the removal of the last North American Indian tribes (Winnebagos) to Minnesota in 1848. The same year was also important in Europe, where widespread revolution provided both the incentive and the means to emigrate Westward. The earliest European settlers in Howard County arrived in 1851. This occurred in New Orleans Township where Protivin was later to be platted. The first Czechs came to Iowa in the 1850's, and by 1880 some 10,000 of same were counted by the U.S. Census in Iowa.

Protivin was created in 1878 when Frank Chyle Jr. filed a plat of the town on land he had purchased six years earlier. Both Chyle and his wife were born in Bohemia, and it was after the place of her birth that he named the town. Of first priority to the emerging population of Protivin, Iowa was to build a church and obtain a native-born Bohemian pastor. Both were accomplished by 1880, and the church and attendant structures still occupy the land donated by Chyle in 1878 (Lots 1 and 2). While growth of the town itself was slow (Population of 163 in 1910), Protivin was an economic, cultural, and religious focus for farm families in the surrounding countryside, a landscape well suited for farming. Prospects for a railroad had been a factor in where Chyle had laid out the town. This never materialized and may in part account for Protivin's slow but steady growth to its current population of about 350.

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Topographically, Main Street in Protivin rises in elevation from south to north, and the bank occupies a prominent location on the upper or north end, across from a general store on one corner and a large complex of Catholic church buildings on the other. Directly to the north of the bank across a narrow alley is the Frank Chyle Jr. house, built in 1892 by the man who filed the first plat of Protivin in 1878. Next to the bank on the south side stands the community building, recently built to replace the previous community hall, erected there in 1912 (the Beseda). The bank is situated on the west end of a 25' by 75' lot on the east side of Main Street. There is no space for landscaping to either side, and the only features of note are the trees near the rear entrance and in front. The Bohemian Savings Bank, then, stands in what was and remains in every sense the core or center of Protivin---in commercial, religious, cultural, and historical terms.

The first and subsequent plats of Protivin envisioned a much larger population than has developed over the years. Consequently, a process of consolidation of the city lots has occurred, where most homesites occupy 3 or more lots with a house and various outbuildings.

Until recently there were two other buildings in Protivin constructed of concrete blocks molded to imitate stone. One of these, the Beseda (Czech for "gathering place") was built on the lot next to the Bohemian Savings Bank on its south side. The Beseda was similar in many ways to the bank, and represented an alternate use of the same materials and stylistic elements. It was built in 1912 by John Neuzil to a design by Rev. Lakomy. Where the bank was intended to face both north and west, the Beseda was more exclusively oriented to Main Street, and accordingly its facade is more symmetrical and is crowned by an elevated parapet. The Beseda looks to have been about the same size as the bank. Both structures had full, elevated basements with an entrance under the front porch. The Beseda was razed in 1981.

The other relevant concrete block building in Protivin is a house at the corner of Central and South Streets (Block 7). Along with the concrete blocks cast as stone, there is some egg and dart molding on the porch cornice which is the same as on the bank. This building was probably built at around the same time as the bank and the Beseda, or somewhat later, and is no longer occupied. Other buildings exhibiting stylistic affinities with the Bohemian Savings Bank include a storefront on Main Street less than a block south of the bank. The facade is capped with a crenellated parapet with finials.

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These, then, are the only structures in Protivin past and present which demonstrate any stylistic relationship to the bank. Protivin's other commercial and residential buildings represent no great architectural pretensions. Other generally significant architecture in Protivin would include only the Chyle house, the Rudolphinum (1927), named in honor of Rev. Rudolph Lakomy, and the Holy Trinity Church (1907). All of these are within less than a city block of distance from the Bohemian Savings Bank.

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Born in 1862, Rudolph Lakomy was educated in Vienna and ordained into the priesthood there in 1867. He came to the USA in 1895 and to Iowa to serve the parish at Oxford Junction in Johnson County in 1899. In 1906 he arrived in Protivin where he stayed until his death in 1925. Official church publications credit him with the design of 3 churches in Iowa: at Prairieburg, Chelsea, and at Protivin. He is also generally assumed to have designed the exterior of the Bohemian Savings Bank and the community hall next door, the Beseda. At the time of this writing, information to more fully establish the importance of Rev. Lakomy is not available. Authorities at the Archdiocese of Dubuque have not yet responded to my enquiries.

It has been asserted by Pecinovsky in his book on Protivin that Lakomy had been "an architect by profession" (p.16). Documentation of this is not available, but his designs for the bank and the Beseda reveal that Rev. Lakomy was quite familiar with the Classical architectural vocabulary. He may have also, however, been trying to evoke certain aspects of European secular architecture of the Medieval and later periods. The raised parapet with crenellated or step pyramidal treatment with finials are echoes of many similar edifices throughout Europe, particularly in town halls and other civic architecture. The raised main floor of both the bank and Beseda also suggest prototypes from Europe, where it has been standard practice generally, since the Renaissance, to refer to the first story above ground level as the "first" or "main" floor. The elevated basement here would seem to be Lakomy's own particular solution to the needs these buildings in Protivin were intended to meet. Photographs of Protivin, Bohemia reproduced by Pecinovsky (p.4) suggest that Lakomy may have drawn certain elements specifically from there, which would make these buildings a visual link to the "old country". In the photo dated 1930, the neo-Renaissance/neo-Baroque structure on the far left and the "Hotel Zelenka" next door contain most of the elements he used in his designs for the Bohemian Savings Bank and the Beseda.

The architectural significance of the Bohemian Savings Bank lies in the way its designer successfully combined and synthesized many elements---nearly all within the Classical Revival vocabulary---into an architectural statement appropriate and meaningful in its physical setting, serving a vital community need, and expressing the particular cultural identity of Protivin's Czech-American population.

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Besides providing his architectural ability to the three communities he served in Iowa, Rev. Lakomy obviously put a lot of energy into community organizing. In Protivin he organized support for a community center. The Beseda was to serve as a cultural entertainment center and meeting hall, and it sponsored cultural and educational events both locally produced and imported. Among other institutions hosted over the years was the Ludvikovce, a Bohemian theatrical group from Chicago. Rev. Lakomy also helped organize Protivin's first and only bank and served on its first Board of Directors.

By 1910, the economic growth and potential of southern Howard County had attracted the interest of the Weiser bank in Decorah, the county seat of neighboring Winneshiek County. On May 19 of that year the Howard County Times reported that Articles of Incorporation had been filed for a "Protivin Savings Bank" with C.J. Weiser of Decorah listed as President. None of the officers on its Board of Directors was from Protivin. That an outside bank was planning a move into Protivin had been rumored, and the same issue of the Times reported that the Bohemian Savings Bank had been established.

Minutes of the organizational meeting held on April 28, 1910 indicate that most of the major issues were resolved at this first meeting, including where the new bank building would be located. The capital stock was initially set at \$15,000, divided into 150 shares with the stipulation that, "at present individual (sic) shall not exceed \$1000 worth of shares." Articles of Incorporation were filed on May 20, 1910 and amended 10 years later, increasing capital stock to \$30,000.

No further mention of the "Protivin Savings Bank" could be found in the Times, the only official English language paper for Howard County at that time. And the only other reference to the Bohemian Savings Bank was in the issue of December 15, 1911, wherein the visit by a bank examiner from Cedar Rapids was reported, whereafter, "everything (in our bank) was found to be in the very best condition."

The bank's first financial statement, issued on March 17, 1911, reinforced the fact that this was going to be an institution of the community for the community. This was stated in words and backed up by the balance sheet. For example, out of a total of over \$56,000 in assets, some \$44,000 was in 1st mortgages within the community---meaning Protivin and surrounding countryside. Written in Czech, this brochure also lists the many other services rendered by "our" bank. The only other assets not invested locally were cor-

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responding accounts in Cresco and in Chicago, totaling less than \$5000. Over the years the bank was entirely successful in serving community needs. It survived the Great Depression when many other similar institutions across the country did not.

On December 1, 1986 the Bohemian Savings Bank became a branch of the Decorah State Bank. The bank was apparently in good financial health, although the last financial statement indicates that a smaller proportion of assets were out on loans than earlier. In 1986, the ratio of local loans to total assets was roughly 3.3 to 8.7 million dollars. These figures also indicate a substantial growth over the years. That the Bohemian Savings Bank served the needs of its community as well as it did affirms the success of its building design. At the same time it is evident that major expansion or redesign would not have been practical due to the space limitations of its building lot and location. The bank in its interior layout was use specific and any other use in future would necessitate the removal of the counters and teller cages.

The provision of running water, indoor toilet facilities, lowering of the ceiling, and simplification of the counters were efforts to provide modern conveniences and to make the interior look up-to-date. On the exterior, the elimination of the crenellated parapet on the front (west) and north sides and their replacement with simple protective coping was carried out to repair weather damage to the roof and parapet. The south and east sides never had the decorative step pyramidal and crenellated treatment of the other two sides. These exterior alterations may also simply be a reflection of the general tendency in midwestern bank architecture from mid-century on toward simplification if not total effacement of interior and exterior fabric. Be that as it may, the rendering of the bank building on the 75th Anniversary Brochure and on the most recent bank stationery is based on its original appearance.

Upon completion of its new facility in Protivin, the Decorah State Bank, Protivin Branch will move out of the Bohemian Savings Bank building, thus making it available for other usage.

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Other Materials

Unless otherwise noted, all of this is in the Bohemian Savings Bank archive, Protivin, Iowa.

OBEZNIK 1. CESKA SPORITELNA v Protivine, Iowa. (First Financial Statement of the Bohemian Savings Bank, Protivin, Iowa.)

Fiftieth Anniversary Brochure.

Seventy-Fifth Anniversary Brochure.

MINUTES Meetings of the Bohemian Savings Bank Board of Directors on April 28, May 10, May 17, June 8, and June 25, 1910.

Financial Statement, dated November 30, 1986.

Blueprint of Floor Plan by the Fisher-Stevens Co., Charles City, Iowa.

Plan #2 for Counters and Teller cages. Fisher-Stevens Co.

Interviews

Charles Shores, longtime resident of Protivin, IA, March 5, 1988.

Gerald L. Dostal, Vice-President, Decorah State Bank, Protivin Branch,
June 2, June 13, 1988.

JoAnn Dostal, Bookkeeper, Decorah State Bank, Protivin Branch, June 2, 1988.

R.J. Dostal, Assistant Cashier, Decorah State Bank, Protivin Branch, June 17, 1988.

Rev. Louis Trzil, Pastor of Holy Trinity Church, Protivin, Iowa, June 2, 1988.

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PHOTOGRAPHIC KEY

Bohemian Savings Bank
Protivin, Iowa
Howard County

Photographer: D. C. Anderson
Date: June 2, 1988

1. General view including east side of main street.
2. View from NE.
3. Detail of main entrance.
4. Balustrade over main entrance.
5. View from NW.
6. Rear entrance.
7. View of SE corner.
8. View of interior, toward main entrance.
9. Detail of teller cage.
10. Block 8, west side.
11. General view from SW.
12. Historic photo including Beseda (courtesy G. G. Pecinovsky, photographer and date unknown).