

PH 036109X

DATA SHEET

UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

FOR NPS USE ONLY  
RECEIVED APR 27 1976  
DATE ENTERED 4/28 12 1976

NATIONAL REGISTER OF HISTORIC PLACES  
INVENTORY -- NOMINATION FORM

SEE INSTRUCTIONS IN HOW TO COMPLETE NATIONAL REGISTER FORMS  
TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS

**1** NAME

HISTORIC

Downey Savings Bank

AND/OR COMMON

Downey Savings Bank

LOCATION

STREET & NUMBER (mailing address R. R. #2, West Branch)  
Front Street

NOT FOR PUBLICATION

CITY, TOWN

Downey

VICINITY OF West Branch

CONGRESSIONAL DISTRICT

Second

STATE

Iowa

CODE

14

COUNTY

Cedar

CODE

031

CLASSIFICATION

CATEGORY

- DISTRICT
- BUILDING(S)
- STRUCTURE
- SITE
- OBJECT

OWNERSHIP

- PUBLIC
- PRIVATE
- BOTH

PUBLIC ACQUISITION

- IN PROCESS
- BEING CONSIDERED

STATUS

- OCCUPIED
- UNOCCUPIED
- WORK IN PROGRESS
- ACCESSIBLE
- YES: RESTRICTED
- YES: UNRESTRICTED
- NO

PRESENT USE

- AGRICULTURE
- COMMERCIAL
- EDUCATIONAL
- ENTERTAINMENT
- GOVERNMENT
- INDUSTRIAL
- MILITARY
- MUSEUM
- PARK
- PRIVATE RESIDENCE
- RELIGIOUS
- SCIENTIFIC
- TRANSPORTATION
- OTHER:

OWNER OF PROPERTY

NAME  
Judith Spencer / Michael Pallak

STREET & NUMBER  
R. R. #2

CITY, TOWN

West Branch

VICINITY OF

STATE

Iowa

LOCATION OF LEGAL DESCRIPTION

COURTHOUSE, REGISTRY OF DEEDS, ETC.  
Cedar County Courthouse

STREET & NUMBER

Main Street

CITY, TOWN

Tipton

STATE

Iowa

**6** REPRESENTATION IN EXISTING SURVEYS

TITLE  
M. G. Miller - County Survey for A. B. Cornwall

DATE  
September 1969

FEDERAL STATE COUNTY LOCAL

DEPOSITORY FOR SURVEY RECORDS  
Cedar County Courthouse

CITY, TOWN

Tipton

STATE

Iowa

# 7 DESCRIPTION

<b>CONDITION</b>		<b>CHECK ONE</b>	<b>CHECK ONE</b>
<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED      DATE _____
<input checked="" type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

## Original Appearance

The Downey Savings Bank was originally all brick with no wood structures appended to it. It was built as a bank with brick walls of 18 inches thickness and where the vault stood, the walls were 20 inches thick. The foundation under where the vault stood, appears to be limestone and goes into the earth another story. This is visible from a cellar type basement which was put in after the bank was built and before it closed with the depression. This was done for the purpose of installing a central coal burning furnace.<sup>1</sup> The building faces north and the original entrance was at the north-east corner of the building. There also appears to have been a side entrance to the bank on the west side of the building and about one third of the downstairs is covered by a tin ceiling. There was a board walk extending around the east and north sides of the building. In the back of the lot on the south side of the building, was an out house which could accomodate 4 occupants. Such a spacious convience was probably provided, not for the bankers, but most probably for those attending functions held in the ballroom situated above the bank proper. The stage for the ballroom was at the north end of the building with a maple floor covering the entire upper story. There was an enclosed wood awning over a wooden stairway which led to the second floor. There are some wonderful old pictures of the building available.<sup>2</sup> (Present owner has done some restoration work such as removing tile which was laid over the original wood floors and removing false ceilings upstairs and down. More restoration is planned.)

## Present Appearance

There have been two major alterations to the outside of the original building. One was to change the original entrance from its northeast exposure to an entrance from the east using what appears to be the original bank door in the new entrance. A wooden shed was built around this entrance probably as a wind break. The cavity left by the original door was merely bricked in, and badly so. The second alteration was the addition of a combination storage shed and garage. This was built on the western side of the building beginning at the north end of the building and continuing back to about half the length of the building. When I purchased the building with Michael Pallak in August of 1973, I had to tear down the wood awning which enclosed the back stairway as it was falling down and very unsafe. Upon tearing it down, it became apparent that it was not the original awning, but a smaller one which had been put up probably to replace the original. This was evident from the marks left on the brick. The stairs were falling down and unsafe as they had come away from the building. With the help of a workman, I jacked them up back into the building and put more substantial footings under them and replace the bottom two steps which was necessary since the building seemed to have settled. Otherwise, the building exterior is as it was except that the brick needs to be tuck-pointed.

<sup>1</sup>Mrs. Frieda Berry of Iowa City, is the daughter of the bank's cashier, Mr. Cameron. She recalls a coal burning stove which stood in the middle of the western side of the bank which her father would have to tend on Sundays. During the time her father was banker, the cellar was put in for the purpose of installing a modern coal furnace. Material used on overhang is metal.

# 8 SIGNIFICANCE

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW				
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION	
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE	
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input checked="" type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE	
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input checked="" type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN	
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER	
<input type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION	
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)	
		<input type="checkbox"/> INVENTION			

SPECIFIC DATES    1903

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

The Downey Savings Bank building is significant as a well preserved example of an early twentieth century commercial bank building. Now the only remaining commercial building in Downey, it serves as the town's only visible link with its more prosperous past. It is also significant for its continued use as a community social center throughout its years of use as a bank, grocery store and pottery.

The Downey Savings Bank was chartered in 1903 (also constructed) with \$15,000.00 at a time when the town contained several other businesses and was reasonably prosperous. It served the surrounding community well but was closed with all other banks in 1932. Since its capital was not large enough to meet new federal legislation it was never opened again but was consolidated with the West Liberty Bank. The building sat empty for three years until it was sold by receivers deed in 1935 to Mr. John Bashor who opened a combined grocery-hardware store in it. This he operated until 1963 when it was sold to another man who also sold groceries in it, along with sandwiches and beverages. It was sold again in 1972 and a brief attempt at converting it into a pool hall and cabinet shop ended in 1973 when the present owner purchased the building. Since then she has established a working pottery in the downstairs and a personal living quarters upstairs.

The Downey Savings Bank building always served an important social function to the town of Downey. In its banking days, it was the financial center of the town, and an important meeting place for neighboring farmers discussing the prices of grain and the latest innovation in farming. With the building's conversion to a grocery in the 1930's, it continued to be a place for the local people to meet over a cup of coffee. The school bus let out right in front of the store and children swarmed in for their after school treats. Women came daily to discuss school issues and exchange recipes and tales of the children and men folk while picking up a few groceries. The owner also rented out the upstairs ballroom to the Knights of Columbus as well as individuals who held dances or card games.

By the 1960's the store was the only operating business in Downey other than the grain elevator, leaving it the only gathering place which served to pull together the daily lives of those people in the immediate and surrounding communities. In the two years the owner has been establishing a working pottery, the bank has continued in its role as a community oriented place, with school groups, women's clubs and people from the surrounding community making their way to the Downey Savings Bank Pottery.

## 9 MAJOR BIBLIOGRAPHICAL REFERENCES

A Topical History of Cedar County Iowa, Volume I, ed. Aurner, C. Ray, S. J. Clarke Publishing Co., Chicago, 1910.  
 The History of Cedar County Iowa, Western Historical Company, Chicago, 1878.  
 Mrs. Frieda Berry, Cashier's daughter. Lucile Vincent, Downey resident.

## 10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY approximately one acre  
 UTM REFERENCES

A	1 5	6 3 7 5 1 5	4 6 0 8 2 4 0	B			
	ZONE	EASTING	NORTHING		ZONE	EASTING	NORTHING
C				D			

VERBAL BOUNDARY DESCRIPTION

SE 1/4, SE 1/4, Section 30, Township 79N, Range 4W of the 5th P.M.

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	CODE	COUNTY	CODE
STATE	CODE	COUNTY	CODE

## 11 FORM PREPARED BY

NAME / TITLE

Judith Spencer, Owner

ORGANIZATION

Downey Savings Bank Pottery

DATE

June 1975

STREET & NUMBER

R. R. #2

TELEPHONE

(319) 643-5683

CITY OR TOWN

West Branch

STATE

Iowa

## 12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL

STATE

LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE

*Adrian A. Anderson*

TITLE

*Director, Div. of Historic Preservation*

DATE

*4/22/76*

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

Acting

*James F. Ray*

DATE

*7/12/76*

DIRECTOR, OFFICE OF ARCHEOLOGY AND HISTORIC PRESERVATION

ATTEST:

*Charles A. ...*

DATE

*6-25-76*

RECEIVER OF THE NATIONAL REGISTER

*RBR for WJM 7/8/76*