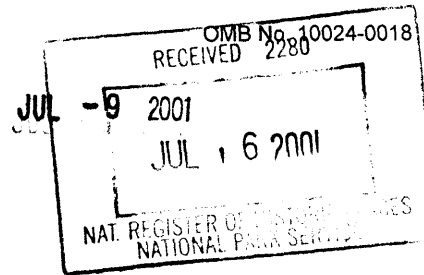


United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

909



This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Farmers and Merchants Savings Bank

other names/site number Union Savings Bank, 23-00997

2. Location

street & number 601 Smith Street [NA] not for publication

city or town Grand Mound [NA] vicinity

state Iowa code IA county Clinton code 045 zip code 52751

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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. I recommend that this property be considered significant nationally statewide locally. (see continuation sheet for additional comments).

Rowell J. Saitte Signature of certifying official/Title Date July 11, 2001

STATE HISTORICAL SOCIETY OF IOWA

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

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

Signature of the Keeper
ENTERED AUG 30 2001

Date of Action
ENTERED AUG 29 2001

Farmers & Merchants Savings Bank
Name of Property

Clinton, Iowa
County and State

5. Classification

Ownership of Property
(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property
(Check only one box)

- building(s)
- district
- site
- structure
- object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
		sites
		structures
		objects
1	0	Total

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing.)

Number of contributing resources previously listed in the National Register

NA

NA

6. Function or Use

Historic Functions
(Enter categories from instructions)

COMMERCE/TRADE/financial institution

Current Functions
(Enter categories from instructions)

COMMERCE/TRADE/financial institution

7. Description

Architectural Classification
(Enter categories from instructions)

LATE 19TH C. & EARLY 20TH C. REVIVALS

Materials
(Enter categories from instructions)

foundation CONCRETE

walls BRICK

TERRA COTTA

roof ASPHALT

other

Narrative Description

(Describe the historic and current condition of the property on one or more continuation sheets.)

Farmers & Merchants Savings Bank
Name of Property

Clinton, Iowa
County and State

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

A Property is associated with events that have made a significant contribution to the broad patterns of our history.

B Property is associated with the lives of persons significant in our past.

C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.

D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

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.

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

9. Major Bibliographical References

Bibliography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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 # _____

Areas of Significance

(Enter categories from instructions)

ARCHITECTURE

Period of Significance

1923-1951

Significant Dates

1923

Significant Person

(Complete if Criterion B is marked above)

NA

Cultural Affiliation

NA

Architect/Builder

Lytle Company

Primary location of additional data:

State Historic Preservation Office

Other State agency

Federal agency

Local government

University

Other

Name of repository:

Central Community Historical Society

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Farmers & Merchants Savings Bank
Clinton County, Iowa

ARCHITECTURAL DESCRIPTION AND CONSTRUCTION HISTORY

Summary Statement

The Farmers and Merchants Savings Bank is a two-story brick building with off-white terra cotta detailing. It has local and statewide significance as an architectural design by the Lytle Company, of Sioux City, Iowa, designers and builders of small town banks.

Detailed Description

Setting

Farmers and Merchants Savings Bank is located at the most important business corner in town, the Corner of Smith and Clinton Streets. When the Lincoln Highway was routed through Grand Mound, it came west on Clinton Street and turned south at Smith Street. Today, Smith Street remains the focus of business activity. The bank is very distinctive, the only building of its type in town. It is more massive and darker in color, and has more detail than almost every other commercial building.

Exterior

The Farmers and Merchants Bank is a dark brick building with off-white terra cotta moldings and details. It is a two-story rectangular block. The corners of the building have pier-forms that extend from the base to the parapet and give the impression of a fortress or heavily protected building. There is a raised base covered with two colors of terra cotta lining, off-white on the upper portion and gray granite colored below. A broad parapet of brick tops off the building with a pattern created with slightly recessed vertical bands like a balustrade. Recessed designs appear on the corner piers as well. This parapet is outlined with off-white terra cotta stringcourses. The entrance and window bays are recessed and bracketed with pilasters having capitols of palmette design. The windows are filled with mullions that give the appearance of a cage with grillwork surrounded with a heavy frame.

The entrance and many of the openings have been changed. The historic photograph on page 6 shows the original design of openings and mullions. The entrance originally had double doors with crossed-mullioned transom lights above. Today the entrance has a single door with transom and sidelights. The windows on each side of the entrance have a single pane of glass beneath the two cross-mullioned windows. The windows beside the entrance have single horizontal

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Farmers & Merchants Savings Bank
Clinton County, Iowa

mullions in the applied storm windows. Storm windows have been added to the second floor windows as well with the additional horizontal mullions. The back of the building (north façade) has no windows and only a small door at the northwest corner, which might not be original. The rear of the building has windows that echo those of the south side along Clinton Street, but without any of the terra cotta trim or elaborate mullions. Even the base and the parapet are missing.

Interior

The interior exhibits many original elements of the building and follows the original floor plan. Some customer alcoves have been enclosed. There are marble teller windows and a marble urn at the corner, and a black and white tile floor. The second floor is not used. A suspended ceiling has been placed over the public space open area of the first floor presumably to conserve energy.

Integrity

The exterior of the building has excellent integrity. Only changes to the entrance are noteworthy. The interior has had a number of changes, but most are reversible. One major change is the suspended ceiling over the second floor banking space.

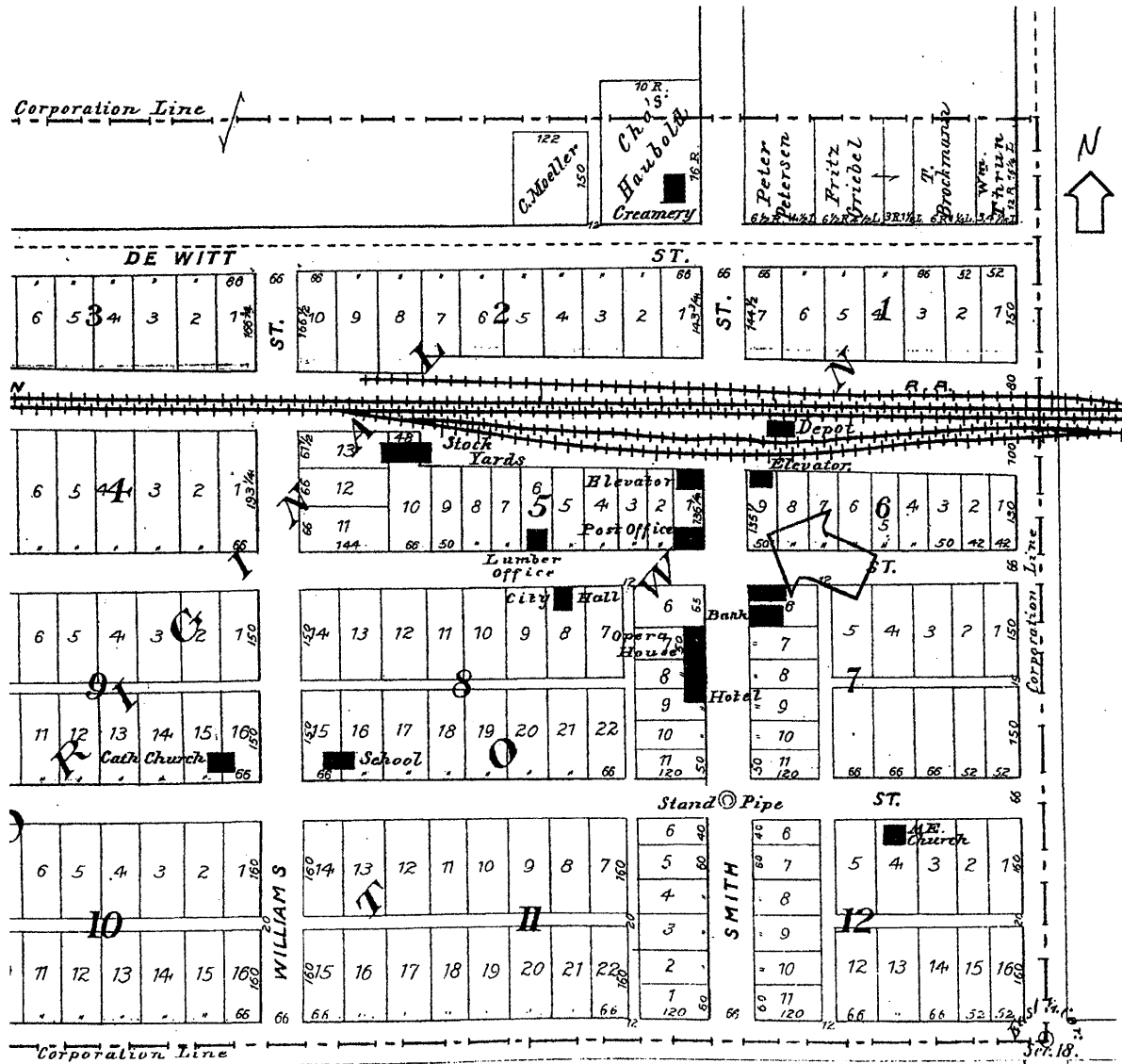
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Farmers & Merchants Savings Bank
Clinton County, Iowa

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Map Of Grand Mound In 1905, With The Site Of Future Bank Marked
From Clinton County Atlas of 1905



Mary A. Kelly

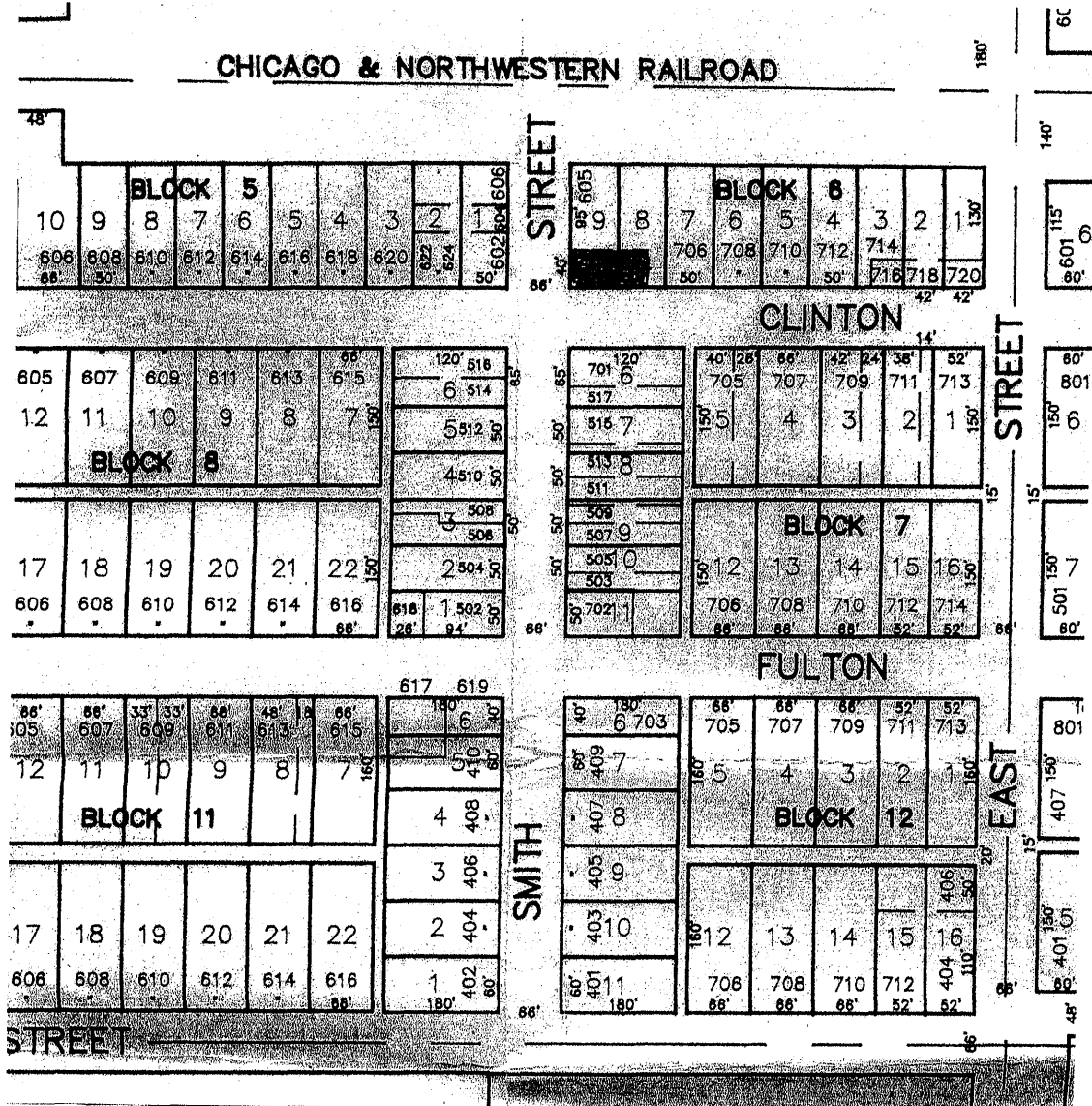
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Farmers & Merchants Savings Bank
Clinton County, Iowa

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Plat Of Town Lots, Detail From Current City Of Grand Mound Plat



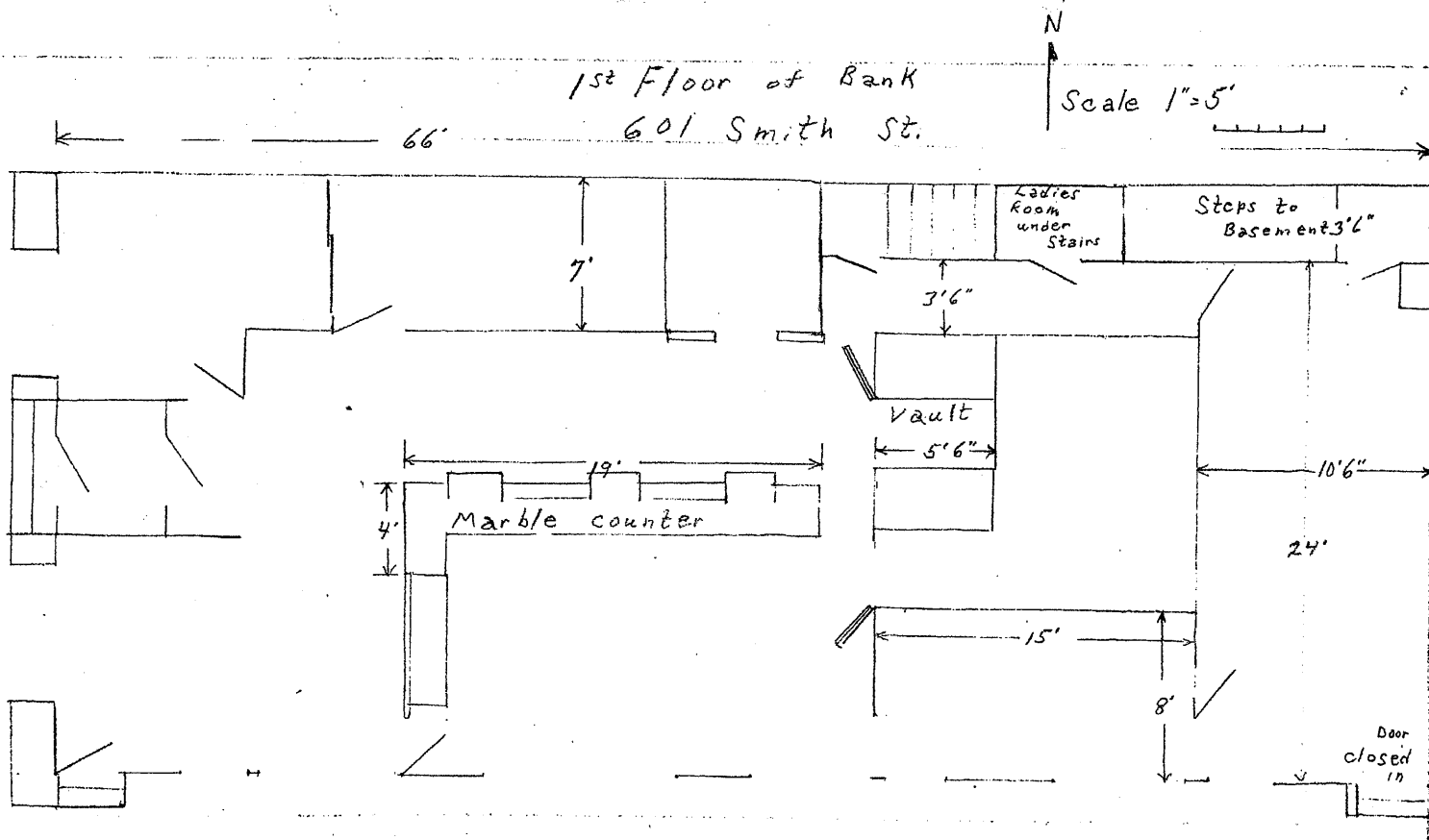
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Farmers & Merchants Savings Bank
Clinton County, Iowa

Plan Of The First Floor
Measured and drawn by Floyd Soenksen, December 2000.



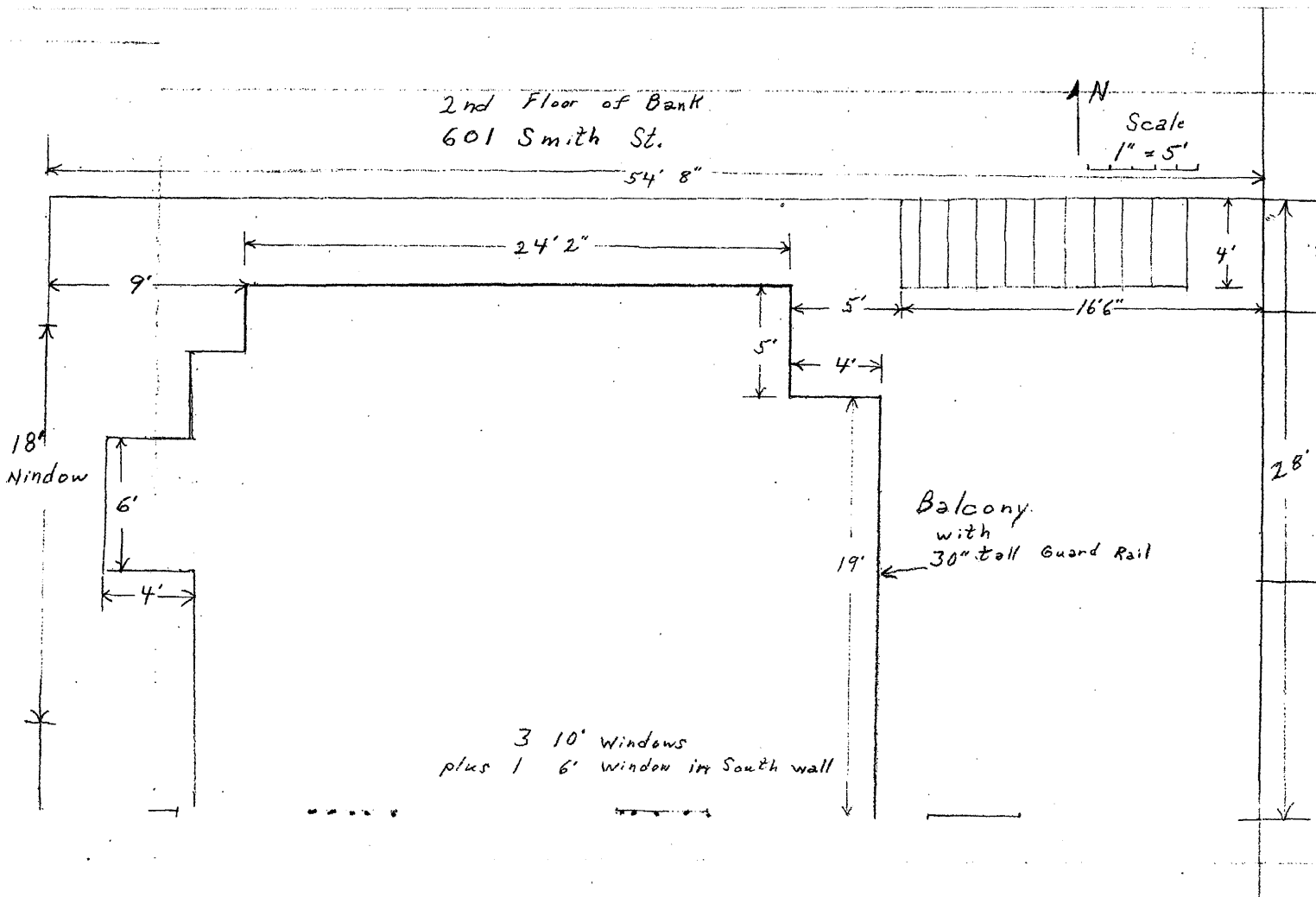
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Farmers & Merchants Savings Bank
Clinton County, Iowa

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Plan Of The Second Floor
Measured and drawn by Floyd Soenksen, December 2000.



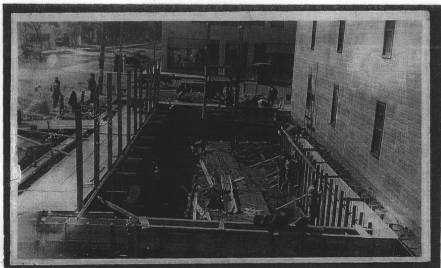
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Farmers & Merchants Savings Bank
Clinton County, Iowa

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Historic Photographs of the Building Under Construction, 1922-1923
Photograph Collection of the Central (Clinton County) Community Historical Society



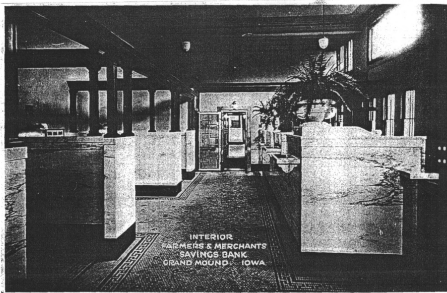
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Farmers & Merchants Savings Bank
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Historic Post Cards with Photographs of the Farmers & Merchants Savings Bank
Photograph Collection of the Central Community Historical Society



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Farmers & Merchants Savings Bank
Clinton County, Iowa

STATEMENT OF SIGNIFICANCE, Criteria C

Summary Statement

The Farmers and Merchants Savings Bank is has local and state-wide significance under Criterion C as an example of the bank architecture of Lytle Company of Sioux City, Iowa. It reflects the mixture of architectural styles and influences in America in the early 20th century.

Significance and Historical Contexts

Background, Farmers and Merchants Savings Bank

Farmers and Merchants Savings Bank was begun in Grand Mound in 1912 in the Dugan's Saloon building at 516 Smith Street. It has been a part of the thriving business district ever since. Land was purchased for the new building diagonally across the corner in 1919, but plans were not drawn up until 1921.² The building was open by 1923.

Banking was important for the development and maintenance of businesses and farming according to Jan Nash.³ She is correct about this, but banking was not the driving force in the commercial history of Grand Mound, only part of the mix. The land around Grand Mound was fertile and the town of Grand Mound, established by the railroad in 1858 provided transportation facilities and services necessary for the growth of the agricultural economy. According to Nash, America at the turn of the century was in the midst of the Golden Age of Agriculture. Production continually increased and prosperity with it. World War I kept this trend alive until about 1920 when the economy turned noticeably downward. The drop in crop prices in Iowa and other agricultural states probably began the depression which became world wide after the stock market crash of 1929.

De Wit suggests that a 20th century bank's striking modern appearance is attributable to a new attitude in banking, the desire to project the new image of "Progressive Banking."⁴ Presumably

² Nash, Jan Olive, "Intensive Level Architectural And Historical Survey And Evaluation Of Two Bank Buildings Historically Known As The Farmers Savings Bank Of Calamus, Iowa And The Farmers And Merchants Savings Bank Of Grand Mound, Iowa," August 16, 1999, Copy at the State Historical Society of Iowa, Bureau of Historic Preservation.

³ Nash. Ibid. This is an excellent overview of agriculture in this region of Iowa.

⁴De Wit, Wim, Ed. *Louis Sullivan – The Function of Ornament*. New York: W. W. Norton & Company, 1986, pp 159-166.

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Farmers & Merchants Savings Bank
Clinton County, Iowa

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banks were thought of as predatory, but "Progressive Banking" meant that a bank was a help to the community as well as a good business. The architecture of Farmers and Merchants Savings Bank was intended to send this message to the town of Grand Mound, Iowa.

Farmers and Merchants Savings Bank constructed its new building just as the recession was taking effect. By 1926, it was in receivership and was sold to Union Savings Bank of Grand Mound that year. It is now one of a number of small banks owned by First Trust and Savings Bank of Wheatland, Iowa.

The Lytle Company

Farmers and Merchants Savings Bank was designed by the Lytle Company. This architectural and construction firm from Sioux City, Iowa designed a number of bank buildings in the state.⁵ Charles Francis Lytle was not an architect, but an entrepreneur and businessman. He owned contracting companies that built roads, bridges and other civil-engineering structures. His building contracting company, the Lytle Company, contained the architectural practice. According to Shank, the architectural profession at that time did not approve this combination of contracting and architectural design. The Lytle Company under the direction of Jurgen A. Raven constructed and probably designed twenty banks and a few houses between 1913 and 1917. The company continued through the 1920s.

Shank lists the Harlan National Bank in Harlan, Iowa as one example of Lytle Company work. Nash lists banks in Spirit Lake, Casey, Mapleton, Roland, Manchester, Maquoketa, all in Iowa, and an example in South Dakota. She illustrates several of these banks with the one in Mapleton, Iowa illustrated on page 17. There are many similarities between the two designs, but the Grand Mound bank is not a copy of the one in Mapleton.

The Architecture of Farmers and Merchants Bank

Farmers and Merchants Savings Bank resembles many small town banks in Iowa built in the early 20th century. These are invariably brick or stone for security that gives the strong impression that your money would be safe within its walls. The Farmers and Merchants bank has been compared to other architecturally significant small town banks in Iowa such as the Merchants' National Bank in Grinnell, Iowa designed by Louis Sullivan.⁶ While the Grand Mound bank and Sullivan designed banks share some similarities such as similar materials, similar size, and corner location, closer inspection reveals that they express different aesthetics and styles.

⁵ Shank, Wesley I. *Iowa's Historic Architects, A biographical Dictionary*. Iowa City: University of Iowa Press, 1999, pp. 109-111.

⁶ Nash, Jan Olive, p. 5.

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**Farmers & Merchants Savings Bank
Clinton County, Iowa**

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Late 19th century and Early 20th century architecture had two main themes or streams, although each stream was complex and the streams do interact. The Farmers and Merchants Savings Bank of Grand Mound draws from both. The first theme is a conservative stream that draws from the past. The second theme is the development of a new approach, a rebellion against the past that does not depend upon historical reference. This move toward modernism increasingly treats architectural forms as geometric abstractions. Louis Sullivan and Frank Lloyd Wright are part of this stream. Sullivan's bank in Grinnell (illustrated on page 14.) is a good example of this development. It looks like a solid geometric blocks with delicate applied decoration.

But while the modern stream was growing, the conservative stream was drawing to a close. This architectural stream with an academic approach is described variously as Classical Revival, Neo Classical, American Renaissance, and Beaux Arts Classicism. Sometimes Colonial Revival is a part of the mix. This style developed in France at the prestigious Ecolé des Beaux Arts in Paris, but became an international style. It was the style of the Columbian Exposition, the Chicago Worlds Fair of 1893, which inspired American architecture for the next fifty years. The premise upon which this style rests is the idea that current architecture is a continuation of the grand history of architecture, not a new development. Architects of this style used historical architectural forms and details from the entire history of architecture as a language of architecture. They continually used historical elements, but were always trying to arrive at a new version. For a conservative interpretation of the classical style see the Grinnell Savings Bank in Grinnell, Iowa (page 15.). It has the usual columns and heavy classical details. There are some similarities between its façade and that of Farmers and Merchants in Grand Mound (see page 13.). The architecture of Farmers and Merchants Bank in Grand Mound takes inspiration from both the pre-modern architecture and the classical styles, but it uses a freer interpretation of the classical.

We don't know what architect the Lytle Company used for Farmers and Merchants Bank in Grand Mound, but whoever he was, he designed an impressive small bank building. Lytle Company achieved a solid and strong visual appearance for their Grand Mound bank not so much through solid geometry as by creating a strong-looking frame or skeleton. The building's corner pavilions or piers give the impression of strength and solidarity although they are not actually solid. These thick forms remind me of southwestern Pueblo churches such as Ranchos de Taos near Taos, New Mexico in an abstract way. I think they are abstract elements and not consciously Colonial Revival in intent, but architects were interested in Spanish Colonial architecture during this period.

The thick vertical corners are predominant. The horizontal cornice is strong, but less emphasized. These vertical elements are balanced with the strong horizontals of the raised base and the parapet and cornice above the second floor windows. Together, they create a strong visual frame within which are placed various design elements such as pilasters and blocks of windows.

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Farmers & Merchants Savings Bank
Clinton County, Iowa

The top of the parapets, the thick cap of the base, and the window frames and pilaster capitols are highlighted with the use of off-white terra cotta tiles. This formalistic composition reflects the modern trends in the architecture of the time.

Other architectural details record Farmers and Merchants Savings Bank's debt to its mixed classical heritage. The main entrance bay with its heavy flat cornice is an American Renaissance interpretation of Renaissance design. The frames around the door are created with moldings and a panel with roundels or disks in it. Above the large windows on each side of the entrance is a transom-like panel with two cross-mullioned windows, and there are cross-mullioned windows at the tops of the entrance doors. These windows were popular detail in American Renaissance or Beaux Arts Classical buildings in America. A façade drawing of the entrance to the Bowery Savings Bank by McKim, Mead and White is only one of many examples of the use of the cross-mullioned windows in a transom location over an entrance. (see page 16.). A second bank by Lytle Company in Mapleton, Iowa has a similar treatment of piers and recessed vertical bands of windows but beneath a heavy classical cornice. This bank uses cross-mullioned windows as well.

Farmers and Merchants Savings Bank can also be compared with the Garden Theatre in Pittsburgh, Pennsylvania of 1914 (see page 18.). Rifkind categorizes this building as Beaux Arts Classical. It has a similar big skeleton. The most important detail shared by the two is a similar skeletal structure with rectangular panels in the piers. There are slightly raised rectangular outlines on the corner piers of the bank, but they are hard to see in photographs.

The palmettes at the tops of the pilasters next to the windows take the place of more traditional classical capitols on the front and sides of the Farmers and Merchants Savings Bank. These might have been stock designs at the tile manufacturer rather than designs by the building architect. They are quite an unusual design for a pilaster capitol, and appear to look to ancient Greece as a source; however, variations of the palmette are used extensively in classically inspired buildings.

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Farmers & Merchants Savings Bank
Clinton County, Iowa

Farmers and Merchants Savings Bank, Grand Mound, Iowa, 1922
Postcard in the Collection of the Central Community Historical Society



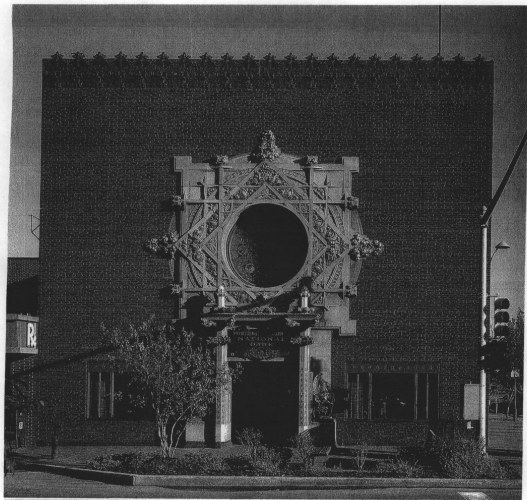
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Farmers & Merchants Savings Bank
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Louis H. Sullivan, Merchant's National Bank, Grinnell, Iowa, 1914.
From de Wit, Figure 122, page 158



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Farmers & Merchants Savings Bank
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Hyland and Green, Grinnell Savings Bank, Grinnell Iowa, 1914
From de Wit, Figure 123, page 160



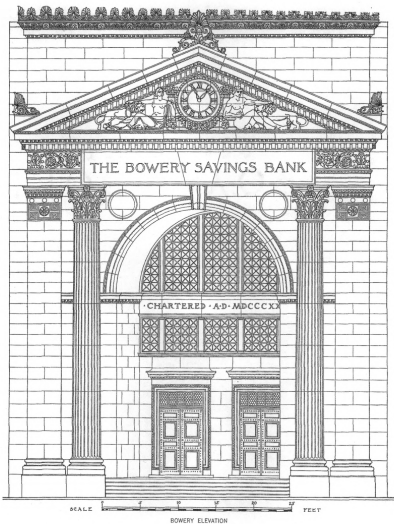
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The Bowery Savings Bank, New York, Detail of Architectural Drawing
From *The Architecture of McKim, Mead and White*, plate 66



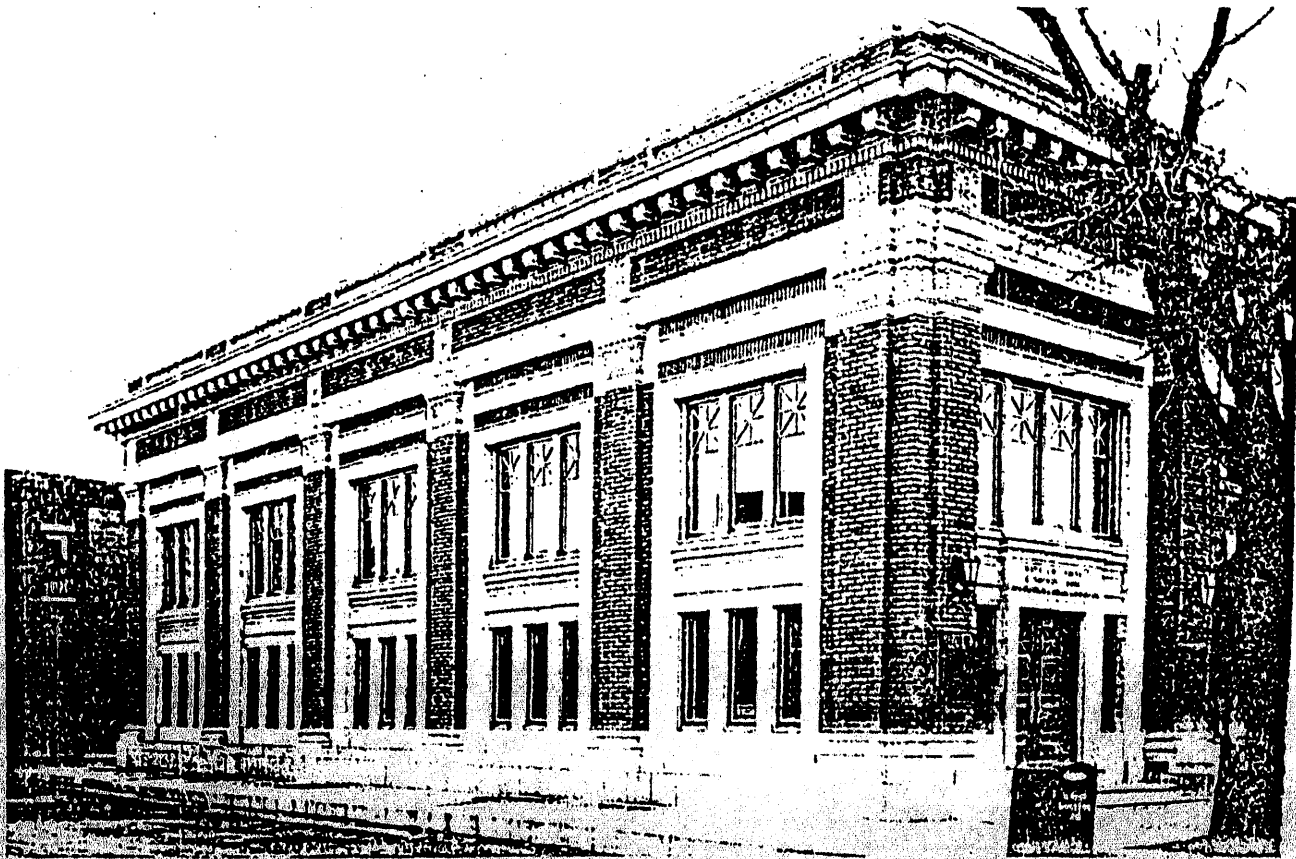
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Farmers & Merchants Savings Bank
Clinton County, Iowa

Lytle Company Bank in Mapleton, Iowa
From Nash



MAPLETON TRUST & SAVINGS BANK, MAPLETON, IOWA
THE LYTLE CO., ARCHITECTS & ENGINEERS

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Farmers & Merchants Savings Bank
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Garden Theatre, Pittsburgh, Pennsylvania, 1914
From Rifkind, No. 338, Page 233



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Farmers & Merchants Savings Bank
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Farmers & Merchants Savings Bank
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"A Statement of the Condition of the Union Savings Bank," *Grand Mound Record*, October 2, 1941, p. 8 col. 3 & 4.

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Farmers & Merchants Savings Bank
Clinton County, Iowa

GEOGRAPHICAL DATA

Verbal Boundary Description

The Farmers & Merchants Savings Bank is located at 601 Smith Street, Grand Mound, Iowa. This property consists of the West 45' of lot 8 and all of lot 9, Block 6 in the Town of Grand Mound.

Verbal Justification

This boundary encloses the original property upon which the bank was constructed and still owns today.

PHOTOGRAPHS

All photographs have the following identification:

Farmers and Merchants Savings Bank, 601 Smith Street, Grand Mound
Clinton County, Iowa
Photographer, Fred Soenksen
Date of photographs, December 2000
Negative at the Central Community Historical Society, Dewitt, Iowa

Views:

1. West and South Street Facades, looking NE
2. South Façade, looking N
3. North Façade, looking S
4. South and east facades, looking NW
5. Detail upper south façade, looking N
6. West façade, looking E
7. West façade detail, looking E
8. Interior lobby, looking E
9. Interior lobby, looking E
10. Interior lobby, looking W
11. Interior, Customer Room, looking NE
12. Interior detail, marble urn looking NNE