NPS Form 10-900 (Rev. 10-90)

### **United States Department of the Interior** National Park Service

068

JAN 23 (1883)

OMB No. 1024-0018

**National Register of Historic Places** 

NAT. REGISTER OF HISTORIC PLACES

NATIONAL PARK SERVICE

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Complete the National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If any item does not apply to the properly 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.

Burt County State Bank Name of Property		Burt County, Nebraska County and State					
5. Classification							
Ownership of Property (Check as many boxes as apply)  Category of Property (Check only one box)		Number of Resources within Property (Do not include previously listed resources in the count.)					
X Private	X Building(s)	Contributing Noncontributing					
Public-local	District	1	0 Buildings				
Public-state	Site	0	0 Sites				
Public-federal	Public-federal Structure		0 Structures				
Object		<u> </u>	0 Objects				
		1	0Total				
Name of related multiple po (Enter "N/A" if property is not part of	roperty listing a multiple property listing.)	Number of contr listed in the Nati	ributing resources previously ional Register				
NA		0					
6. Function or Use							
Historic Functions (Enter categories from instructions.)		Current Functio (Enter categories from					
Commerce/Trade-Financial I	nstitution	Commerce/Trade-Specialty Store					
commerce/Trade-Professional		Domestic-Multiple Dwelling					
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7. Description			<u> </u>				
Architectural Classification	•	Materials	· instructions )				
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Commercial Style	· · · · · · · · · · · · · · · · · · ·	Foundation Concrete					
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Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

Burt County State Bank Name of Property	Burt County, Nebraska 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.)	Areas of Significance (Enter categories from instructions.) Commerce
X Property is associated with events that have made a significant contribution to the broad patterns of our history.	Architecture
B Property is associated with the lives of persons significant in our past.	
X 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.	Period of Significance 1884-1959
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.)	Significant Dates 1884, 1892
Property is:	
<ul> <li>A Owned by a religious institution or used for religious purposes.</li> <li>B Removed from its original location.</li> <li>C A birthplace or a grave.</li> </ul>	Significant Person (Complete if Criterion B is marked above.) NA
D A cemetery.  E A reconstructed building, object, or structure.  F A commemorative property.	Cultural Affiliation NA
G Less than 50 years of age or achieved significance within the past 50 years.	Architect/Builder Unknown
Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)	CHAICWIT
9. Major Bibliographical References	
Bibliography (Cite the books, articles, and other sources used in preparing this form on on Previous documentation on file (NPS):  Preliminary determination of individual listing (36 CFR 67) has been requested	Primary location for additional data:  State Historic Preservation Office
Previously listed in the National Register	Other State agency

Federal agency Local Government

Name of repository:

University

Other

Previously determined eligible by the National Register

Recorded by Historic American Buildings Survey #

Designated a National Historic Landmark

Record #\_\_\_\_\_

Recorded by Historic American Engineering

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Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determined eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended, (15 USC 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

# National Register of Historic Places Continuation Sheet

Burt County State Bank
Name of Property

Burt County, Nebraska
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The Burt County State Bank building is located in Tekamah, Burt County, Nebraska (2000 population 1,892). The building sits on a prominent downtown lot at the northwest corner of K Street and 13th Street, the former being Tekamah's traditional main street. Constructed in 1884, the brick building includes sandstone, cast iron and pressed metal decorative features in addition to original windows. The Commercial Style selected for the design of this building is rooted in classical forms, but offers the necessary flexibility to embellish the building with both unique and standardized features typical to its period of construction.

Tekamah, Nebraska is located 50 miles north of Omaha and approximately 8 miles west of the Missouri River. The town is situated on Tekamah Creek where the bottomlands of the Missouri River meet rolling plains to the west. The town was platted with the grid system in alignment with the cardinal directions. It is surrounded by productive farmland, and serves as a center for commerce and services as the county seat of Burt County.

The former bank building is a two-and-one-half story, brick structure with a rectangular plan, measuring approximately 60 feet along K Street and 26 feet along 13<sup>th</sup> Street. The south elevation includes five bays and the east elevation has two bays. A single bay oriented to the street corner contains the elevated main entrance, reached by a substantial cast iron staircase. The entrance is framed by brick pilasters and contains a wood door with rectangular light that is flanked by sidelights and capped by a large, fixed transom (all of which appear to be early replacements). A brick arch trimmed with sandstone springs from the brick pilasters above the entrance. The sandstone capitols are decorated with bas-relief leaves.

Side entrances on the south and east elevations are similar to the main entrance. The east entrance opens to an interior staircase leading to what were the building's second story offices. Bas-reliefs on this entrance are leaves. The south entrance contains bas-reliefs of corn and flowers. Each side entrance is reached by a cast iron staircase. In addition to these entrances, doors entering at the basement level are also present these elvations.

Above each entrance the wall is brick until reaching the projecting sandstone lintel of the second-story window, a double-hung 1-over-1 unit situated between brick pilasters. The pilasters have sandstone bases and capitols with decorative floral medallions in sunken relief and support a sandstone lintel. A low-profile pressed tin cornice decorated with triglyphs, medallions and dentils is found below the roofline. The exterior wall terminates in a brick parapet capped with a small decorative pressed metal cornice.

The south and east elevations follow the same overall pattern as the entrance bays. Structural sandstone lintels and sills divide the building horizontally and brick pilasters create the bays. The same pressed metal cornice and brick parapet are carried throughout the street elevations. Decorative panels created by brick laid diagonally are found between the first and second stories in each vertical pilaster element on the south elevation.

Remaining bays contain paired double-hung 1-over-1 windows with wood sashes on all stories. Each story is characterized by a different decorative treatment. The exterior basement walls are battered and the small basement windows have arched brick lintels. First story windows are contained by a structural sandstone sill and lintel. Slender cast iron or pressed metal pilasters decorated with floral medallions separate the paired windows. On the second story, windows have a structural sill and individual arched brick lintels. These windows are also separated by slender pilasters, but with a more classically-inspired decorative pattern.

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A final feature of the building's exterior is the operational chime clock located on the east elevation. Installed around 1900, the clock was recently restored by donations from Tekamah community members.

The building's interior has been remodeled to accommodate new uses since Burt County State Bank vacated the building in the 1960s. The first floor contains three main rooms arranged linearly. The first room is the largest and served as the bank lobby during the building's period of significance. The safe room has concrete walls and is located on the north interior wall beside the middle room. It is entered through the original safe door, an impressive Hall's Safe & Lock Co. unit embellished with hand-painted lettering and Victorian designs. The west room is accessible through an entrance on south elvation and has a small storage room along its north side.

The second floor apartments, which originally were law offices, are reached by an original interior wood staircase. Doors are arranged on the landing to the west and south of the staircase. These doors are original wood units, one of which has an operational transom above it. Another door retains the original screen door used for ventilation. Most interior doors are also original with operating transoms. Pocket doors, once used to move between the front office and the library, are hidden behind walls. Much like the first floor, windows and doors here retain their original molded surrounds decorated with medallions in the top corners.

### **Integrity and Condition:**

The exterior of the Burt County State Bank Building maintains excellent historic integrity for its age. Minor alterations include the removal of two chimneys on the south elevation and the loss of several pressed metal finials that marked the entrances and corners of the building at the roofline. Other alterations such as the replacement of the door at the main entrance took place during the building's period of significance. Otherwise, the bank looks much as it did when completed in 1884 and retains its original design, materials and workmanship to a large extent, as well as its "main street" setting and location. The interior of the bank has been altered with the installation of new floors, drop ceilings and wall covering. However, it also retains significant original features on both the first and second floor, including the original safe, door and window surrounds and basic layout. Overall, the bank building retains sufficient exterior and interior integrity to convey both its architectural and associational significance.

The Burt County State Bank building is in good condition. Water drainage issues have led to some rusting of the building's main cast iron staircase and to the deterioration of some sandstone features near the base of the building. In some areas the mortar has also deteriorated, which will necessitate repointing selected mortar joints. Finally, a few window surrounds and sashes require repair due to rotting.

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The Burt County State Bank Building is eligible at the local level for listing in the National Register of Historic Places under Criteria A and C. The building served as a place of repeated financial and commercial activities in Tekamah throughout its period of significance. Under the operation of H. M. Hopewell and Harrington Wellington from 1884-1892, the private banking firm operating within the building played a significant role in Tekamah's and Burt County's development. After incorporation, Burt County State Bank offered local citizens financial security during good times, panics in 1893 and 1907 and the Great Depression. The bank is also significant as Tekamah's best example of commercial architecture constructed during the nation's affluent Gilded Age (1877-1889).

#### History and Significance

#### Criterion A: Commerce

The 1870s and early 1880s were prosperous times for many Nebraskans. In Tekamah (1880 pop. 776), times were particularly good for the Hopewell brothers, who set up a private banking firm there in 1873. The town was incorporated in 1855 and by the time of their arrival Burt County's development was in full swing. By 1881, *The Burtonian* could brag, "We know of one banker alone, who is carrying \$100,000 for our people, and they are not nearly all been supplied yet."

Whether the banker in question was a Hopewell or not, it is clear both brothers were doing good business. The very same issue of *The Burtonian* claims, "[Attorney Merrick R.] Hopewell is making large sales of land every week." One year later, now partnered with W. B. White, his advertisement shouted, "Land! White & Hopewell have 50,000 acres of improved lands in Burt, Cumming and Dodge Counties, which they will sell at low prices and on easy terms." At ten to thirty dollars an acre for improved land, the potential for further profit was obvious. In addition to his land sales with White, Hopewell was also operating an Exchange and Banking House in Tekamah with his brother Harry M. Hopewell and Wellington Harrington.

With so much money circulating, it seemed natural that the Hopewell brothers would soon erect a bank building that not only displayed their wealth but instilled confidence in their patrons. However, it was J. P. Latta who built first, completing the two-story brick Burt County Bank building (or Latta's Bank) at the corner of 13<sup>th</sup> and J Streets. Not to be outdone, in 1883 the Hopewell brothers financed the construction of a two-story brick building to for his Exchange and Banking House, as well as M. R. Hopewell's law offices.

Construction updates were common in the "local items" and "business news" sections of *The Burtonian* during late 1883 and early 1884, illustrating this building's significance to the community even prior to its completion. When the

<sup>&</sup>lt;sup>1</sup> Until after the construction of the bank, sources are not clear on which brother was involved in which project. For instance, *Tekamah 1854-1954* states M. R. Hopewell started a private bank c. 1873, while Sutherland claims it was H. M. Hopewell.

<sup>&</sup>lt;sup>2</sup> "Local Items," *The Burtonian*, Tekamah, NE, September 1, 1881. This might also be referring to J.P. Latta, who also operated a private banking firm at the time, although it too may have been connected to the Hopewells (See Sutherland pg 90).

<sup>&</sup>lt;sup>3</sup> "Advertisement Section," *The Burtonian*, Tekamah, NE, March 23, 1882.

<sup>&</sup>lt;sup>4</sup> Andreas' History of Nebraska, http://www.kancoll.org/books/andreas\_ne/burt/burt-p1.html.

<sup>&</sup>lt;sup>5</sup> "Advertisement Section," *The Burtonian*, Tekamah, NE, February 23, 1882.

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Burt County State Bank	_
Name of Property	
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Hopewell brother's moved into their new building in February of 1884, they brought with them a well-established banking firm that was instrumental in the development of Tekamah and Burt County though land sales and private financing during the 1870s and early 1880s. The "handsome" and "elaborate" building they were able to construct is material proof of their influence.<sup>6</sup>

Upon the completion of the building in 1884, H. M. Hopewell and Wellington Harington ran the bank on the first floor. M. R. Hopewell set up a law office on the second floor, and appears to have left the banking to his brother in order to give the law his full attention.

It is hardly surprising that Tekamah's financial leaders were able to construct two bank buildings (Hopewell's and Latta's) during the early 1880s, which was a "boom" decade for banks in Nebraska. This period marked the final transition from the infamous "wildcat banks" of territorial period to the heightened regulation brought about by the passage of Nebraska's general banking law in 1889.

The passage of this law created a more restrictive financial environment in Nebraska, and likely led to the bank's eventual incorporation as the Burt County State Bank in 1892 under state supervision. At that time the bank had a capital stock of \$30,000.8 Two years earlier, Tekamah's other private bank re-organized as the First National Bank.9 Gone were the days of private firms like Hopewell, Harington & Co.'s Exchange and Banking House or Latta's Bank. From 1892 onward, Tekamah followed the pattern of Nebraska's "duel system" of banking, where national and state banks operated side by side. 10

Burt County State Bank became a fixture in Tekamah, just as the building had become a local landmark since its construction. H. M. Hopewell remained actively involved with the bank, but other prominent Tekamah men also served as bank president, such as R. L. Adams. In 1918, Hopewell's interests were bought out by another set of brothers, R. K. and W. D. Hancock.

Burt County State Bank weathered the financial hard times of the 1920s, when approximately 400 banks in Nebraska closed their doors in 1928 alone. When Douglas C. Sutherland wrote, "the bank helped many to survive the panic and hard times," in his 1930 history of Burt County, he may not have realized that more hard times where ahead. 12

However, Tekamah's Burt County State Bank would outlast the Great Depression and the six decades that followed. In 1966, the bank constructed a new building at 303 S. 13<sup>th</sup> in Tekamah, caddy-corner from the original building. At that time, this building was vacated, effectively ending its period of commercial significance. Since that time the building has

<sup>&</sup>lt;sup>6</sup> "Local Items," The Burtonian, Tekamah, NE, December 13, 1883 and October 4, 1883.

<sup>&</sup>lt;sup>7</sup> Historic Context Report 15,05.02, pg. 2.

<sup>&</sup>lt;sup>8</sup> Washington County Bank Website.

<sup>&</sup>lt;sup>9</sup> Sutherland, Douglas C. A History of Burt County Nebraska from 1803 to 1929, Wahoo, NE: Ludi Printing Co., ca. 1930, pg. 89-90.

<sup>&</sup>lt;sup>10</sup> Historical Context Report, 15.05.02, pg. 1.

<sup>&</sup>lt;sup>11</sup> Historical Context Report, 15.05.04, pg. 1.

<sup>&</sup>lt;sup>12</sup> Sutherland, Douglas C. A History of Burt County Nebraska from 1803 to 1929, Wahoo, NE: Ludi Printing Co., ca. 1930, pg. 89.

<sup>&</sup>lt;sup>13</sup> Burt County State Bank continued to serve Tekamah until 2004 when it merged with Washington County Bank of Blair, Nebraska. See Washington County Bank website at <a href="http://www.washingtoncountybank.com/022/html/en/community/bankhistory.html">http://www.washingtoncountybank.com/022/html/en/community/bankhistory.html</a>.

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served a number of purposes including providing space for real estate, insurance and veterinary offices. Today, the building houses an antiques shop on the first floor and basement and second floor apartments.

#### Criterion C: The Gilded Age, 1877-1889

As the Burt County State Bank building neared completion in November of 1883, The Burtonian reported:

Messrs. Moore & Spreecher have completed the brick work on the new bank, and a more tasty, elegant piece of work cannot be found in the state. The building will stand as a monument, alike as their skill as workman, and their ability to interpret the design of the contractor and architect.<sup>14</sup>

During the 1880s, architecture was indeed "tasty" as businessmen successful in the period's laissez-faire economy strove to display their wealth through architecture, among other avenues. While this period is most commonly associated with the likes of Andrew Carnegie and John D. Rockefeller, historian H. Wayne Morgan suggests it is important to remember, "the typical Gilded Age businessman ran a small company," and had a strong desire to meet or exceed the competition. This culture was most evident in larger cities, but it was also common across the nation, even in towns as small as Tekamah. M. R. and H. M. Hopewell were small businessmen driven to produce a building superior to their competitor, J. P. Latta's 1881 bank building.

The Burt County State Bank is an excellent example of this period of construction in Tekamah. While the architect remains unknown, the Hopewells likely commissioned the services of an architect or firm from Omaha, Nebraska, located just 50 miles south. Skilled local workers, such as those mentioned above, were hired to carry out the brickwork, sandstone masonry and interior decoration of the building.

The building's design uses both local and imported materials. In 1882, *Andreas History of Nebraska* reported that the Tekamah area had both, "considerable sandstone suitable for building purposes," and, "an abundance of clay, from which a fine quality of brick is made." It is reasonable, then, to assume locally-quarried sandstone and locally-fired brick were used. In contrast, the three exterior cast-iron staircases were brought in from Chicago, where they were fabricated by the Vierling, McDowell & Co. Iron Works. The pressed iron cornice and parapet embellishments, as well as the metal pilasters separating paired windows were also likely fabricated elsewhere. As the industrial and material innovations driving the Gilded Age pressed on, these products were increasingly available to builders across the nation. The Burt County State Bank building, therefore, represents the transition from local construction methods to the use of more standardized materials.

Stylistically, the building is difficult to categorize, which was also common during the Gilded Age. Morgan writes that, "the period's transitional nature showed in its buildings," as the nation looked for architecture that would, "express modern energy yet would not leave the mainstream of Western history and culture." The building's combination of castiron and pressed metal, eclectic sandstone sculpture and classically-inspired decorative features fit within this design

<sup>17</sup> Morgan, H. Wayne. "The Guided Age," American Heritage, 35:5, August/September 1984, pg 4.

<sup>&</sup>lt;sup>14</sup> "Local Items," *The Burtonian*, November 8, 1883.

<sup>&</sup>lt;sup>15</sup> Morgan, H. Wayne. "The Gilded Age," American Heritage, 35:5, August/September 1984, pg. 1.

<sup>&</sup>lt;sup>16</sup> Andreas' History of the State of Nebraska, at <a href="http://www.kancoll.org/books/andreas\_ne/burt/burt-p1.html">http://www.kancoll.org/books/andreas\_ne/burt/burt-p1.html</a>.

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philosophy. The design uses elements from Italianate and Renaissance Revival yet does not fully exhibit the characteristics generally required by either style.

The interior was originally decorated in Queen Anne style, "with beading, plinths, rosettes and diagonal wainscoting." Overall, the focus was on decoration and embellishment and not conformity to a style. The Burt County Bank building is best described as significant for the period it embodies, the Gilded Age, rather than a particular style. Regardless of its validity, the claim, "it will be the most elaborately trimmed building north of Omaha," published in an 1883 issue of *The Burtonian* seems entirely appropriate to the period. 19

#### Conclusion

The Burt County State Bank Building is significant at the local level under Criterion A in the area of commerce as a focal point of repeated commercial activity in Tekamah. Its construction and continued use is associated with a pattern of commerce in Tekamah that contributed to the town's growth and sustainability. The Burt County State Bank building is also significant at the local level for its architecture as the town's only commercial building that displays characteristics of the Gilded Age, a recognized period of American culture that heavily influenced architectural design and construction. The period of significance is 1884-1959, the end date being fifty years prior to the present. Significant dates include the construction date of 1884 and 1892, the year Burt County State Bank was incorporated under Nebraska's state banking law.

<sup>18 &</sup>quot;Local Items," The Burtonian, Tekamah, NE, December 13, 1883.

<sup>19 &</sup>quot;Local Items," *The Burtonian*, Tekamah, NE, October 4, 1883.

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- Morgan, H. Wayne. "The Guided Age," *American Heritage*, 35:5, August/September 1984. Accessed online at <a href="http://www.americanheritage.com/articles/magazine/ah/1984/5/1984\_5\_42.shtml">http://www.americanheritage.com/articles/magazine/ah/1984/5/1984\_5\_42.shtml</a>. 12/11/08.
- Puschendorf, L. Robert. "Historic Context Report 15.05.02: Early Nebraska Banking," Nebraska State Historical Society, Lincoln, NE, 1989.
- Puschendorf, L. Robert. "Historic Context Report 15.05.03: The Age of Main Street Banking," Nebraska State Historical Society, Lincoln, NE, 1989.
- Puschendorf, L. Robert. "Historic Context Report 15.05.04: The Nebraska Banking System is Tried," Nebraska State Historical Society, Lincoln, NE, 1989.
- Sutherland, Douglas C. A History of Burt County Nebraska from 1803 to 1929, Wahoo, NE: Ludi Printing Co., c. 1930.
- Tekamah, 1854-1854, comp. The Tekamah Chamber of Commerce, Inc., Tekemah, NE: (n.p.), 1954.
- Washington County Bank. Website online at <a href="http://www.washingtoncountybank.com/022/html/en/index.html">http://www.washingtoncountybank.com/022/html/en/index.html</a>. Accessed 12/15/2008.

#### **Newspaper Articles**

- "Advertisement Section," The Burtonian, Tekamah, NE, March 23, 1882.
- "Advertisement Section," The Burtonian, Tekamah, NE, February 23, 1882.
- "Local Items," The Burtonian, Tekamah, NE, October 4, 1883.
- "Local Items," The Burtonian, Tekamah, NE, November 8, 1883.
- "Local Items," The Burtonian, Tekamah, NE, December 13, 1883.

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### Verbal Boundary Description:

The south twenty-six (26) feet of Lots Seven (7) & Eight (8), Block One Hundred Nineteen (119), Original Town of Tekamah, Burt County, Nebraska.

### **Boundary Justification:**

The nominated property includes the entire parcel historically associated with the Burt County State Bank Building, Tekamah, Burt County, Nebraska.

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**Photos** 

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**Photographs** 

Photo 1. Main Entrance, East and South Elevations, Southeast

Photo 2. South and West (rear) Elevation, Northwest

Photo 3. East Elevation, Entrance to Second Floor, East

Photo 4. South Elevation, Second Story Details, South

Photo 5. First Floor Interior, East

Photo 6. Hall's Safe & Lock Company Safe Door, First Floor Interior, West

Photo 7. Landing, Second Floor Interior, West

Photo 8. Interior Room (former law office), Second Floor, North

All photographs were taken by Stacy Stupka-Burda, Nebraska State Historical Society, on November 3, 2008.