

WT07-70, Continued

7. DESCRIPTION: The City Pharmacy (1885) is a small, two-story brick store building situated on the east side of Red Cloud's main business street. The three-bay front facade features flat-arched windows on the second level with stilted metal hoods. The pressed metal cornice is an original feature (photo #29).

The (presumably) cast-iron store front may be extant behind the numerous remodelings of this area. Large transom lights are obscured behind the shingled, fake-mansard, a ubiquitous late twentieth century fad.

8. SIGNIFICANCE: Dr. Henry Cook was one of Willa's medical friends. When she was in high school, she worked for him, taking out her pay in books, games and a magic lantern (Bennett: 1961, p. 116). Another friend, Dr. McKeeby (Dr. Archie in The Song of the Lark) had his offices over the City Pharmacy.

10. GEOGRAPHICAL DATA

Acreage: Less than one acre
UTM Coordinate: 14/E541030/N4437545

Verbal Boundary Description: Lot 11, block 4, Original Town of Red Cloud, Webster County, Nebraska

WT07-72

- 1. NAME: Farmer's and Merchant's Bank Building
"Willa Cather Historical Center"
- 2. LOCATION: 338 No. Webster, Red Cloud
- 4. OWNER: State of Nebraska--Historical Society
Address; 1500 R Street, Lincoln, Nebraska 68508

S1000 577

7. DESCRIPTION: The Farmers and Merchants Bank, also known as the Garber bank, was built in 1888-1889. It is a three story with attic over raised basement structure of red brick, elaborately trimmed out with heavily rusticated and carved stone. The assymmetrical facade features a slender entrance tower to the main banking hall on the left (north), reached via stairway which is mostly enclosed in a vestibule. Slender tourelles flank the tower to the cornice where a steeply pitched pyramidal roof, with a steeply pitched, gabled wall dormer on the west front, crowns the tower complete with metal finial. A small display window presently flanks the entry on the south where entrance was formerly made to garden-level commercial space below the banking floor. A large window flanks the entrance on the main level with six small transom lights above--the whole surrounded by a rock-faced stone architrave (photo #30).

The highly articulated, irregular composition achieves a picturesque effect. The whole is topped by the tower on the north, and a steeply pitched mansard, covered with fishscale slate shingles on the south. A singular wall dormer penetrates the mansard, its stone trim highly decorated within the pediment. All together, the highly visible street facade of this building together with its height (the only three story building on the main street), separates the structure as a major Red Cloud landmark.

WT07-72, Continued

The interior, particularly the main, two-story banking hall, is notable as well (photo # 31). Largely restored, the interior space with its large skylight has been tastefully interpreted by the Willa Cather Pioneer Memorial and Educational Foundation for use as reception area, sales desk, reading room and library.

8. SIGNIFICANCE: The Farmers and Merchants Bank is significant to the theme of this nomination in its connection with the Garber family. The bank was organized by Silas Garber who was its first president, and built by Seward Garber and John W. Moon. Cather was long personal friends of the Garber's (see WT00-12), and eventually used them as prototypes for Captain and Mrs. Forrester in A Lost Lady.

The structure is the bank in two of Cather's writings—her short story, "Two Friends" and her novel, Lucy Gayheart.

"The next morning Mr. Trueman went to the bank across the street, the rival of Dillon's, and wrote a cheque on Dillon's bank "for the amount of my balance." He wasn't the sort of man who would ever know what his balance was, he merely kept it big enough to cover emergencies. That afternoon the Merchants' National took the check over to Dillon on its collecting rounds, and by night the word was all over town that Trueman had changed his bank. After this there would be no going back, people said. To change your bank was one of the most final things you could do. The little, unsuccessful men were pleased, as they always are at the destruction of anything strong and fine." ("Two Friends", Obscure Destinies, pg. 224).

"This done, he went through a hallway to his private office. The first Gordon bank in Haverford was a wooden building. When the brick bank was built, Harry's father had the old building pushed back to the rear, and for years used it as a storehouse. Harry, after his marriage, had fitted it up for a study and private office. At first it had looked like any country lawyer's office; oak tables, shelves that held old ledgers and financial reports. Gradually, almost stealthily, he had made it more comfortable, and as the years went on he spent more and more time there. The room was heated by the bank furnace, but he had put in a fireplace where he burned coke when the steam got low after banking hours." (Lucy Gayheart, pg. 208-209).

The bank is also significant to the architectural sub-theme of the nomination as a structure with few stylistic counterparts in Nebraska. While the architecture is extremely eclectic in nature and bears striking resemblance to English Queen Anne styles, the building is perhaps Chateausque in over-all effect. While lacking some of the perfunctory trademarks of the style, especially a rounded corner tower (a feature difficult to execute on its narrow, mid-block site), the building's irregularity, deep-revealed openings, steeply-pitched wall dormers and its mansard roof section all speak of distinct French Chateausque influences. As such, the Farmer's and Merchants bank is the only known example of this style in Nebraska commercial architecture.

10. GEOGRAPHICAL DATA

Acreeage: Less than one acre
UTM Coordinate: 14/E541030/N4437485

Verbal Boundary Description: Lot 21, block 31, Original Town of Red Cloud, Webster County, Nebraska.

JAN 19 1981