




# United States Department of the Interior

NATIONAL PARK SERVICE  
1849 C Street, N.W.  
Washington, D.C. 20240

March 29, 2011

## Notice to file:

This property has been automatically entered in the National Register of Historic Places. This is due to the fact that the publication of our Federal Register Notice: "National Register of Historic Places: Pending Nominations and Other Actions" was delayed beyond our control to the point where the mandated 15 day public comment period ended after our required 45 day time frame to act on the nomination. If the 45<sup>th</sup> day falls on a weekend or Federal holiday, the property will be automatically listed the next business day. The nomination is technically adequate and meets the National Register criteria for evaluation, and thus, automatically listed in the National Register of Historic Places.

  
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United States Department of the Interior  
National Park Service

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## National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any 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 certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).

### 1. Name of Property

historic name Farm Credit Building

other names/site number Bankers Reserve Life Company; DO09:0124-032

### 2. Location

street & number 206 South 19<sup>th</sup> Street

☐ not for publication

city or town Omaha

☐ vicinity

state Nebraska code NE county Douglas code 055 zip code 68102

### 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X 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 X meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

national X statewide local

Signature of certifying official [Signature]

Date Jan. 21, 2011

Nebraska State Historical Society  
State or Federal agency/bureau or Tribal Government

In my opinion, the property meets does not meet the National Register criteria.

Signature of commenting official \_\_\_\_\_

Date \_\_\_\_\_

Title \_\_\_\_\_

State or Federal agency/bureau or Tribal Government \_\_\_\_\_

### 4. 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:)

Signature of the Keeper [Signature]

Date of Action 3-29-11

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## 5. Classification

### Ownership of Property

(Check as many boxes as apply.)

<input checked="" type="checkbox"/>	private
<input type="checkbox"/>	public - Local
<input type="checkbox"/>	public - State
<input type="checkbox"/>	public - Federal

### Category of Property

(Check only one box.)

<input checked="" type="checkbox"/>	building(s)
<input type="checkbox"/>	district
<input type="checkbox"/>	site
<input type="checkbox"/>	structure
<input type="checkbox"/>	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	<b>Total</b>

### Name of related multiple property listing

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

N/A

### Number of contributing resources previously listed in the National Register

N/A

## 6. Function or Use

### Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE: *financial institution*

### Current Functions

(Enter categories from instructions.)

VACANT / WORK IN PROGRESS

## 7. Description

### Architectural Classification

(Enter categories from instructions.)

Late 19<sup>th</sup> and Early 20<sup>th</sup> Century American

Movements: Chicago

### Materials

(Enter categories from instructions.)

foundation: Concrete

walls: Brick

roof: Composition

other: Stone and Terra Cotta trim

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### **Narrative Description**

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

#### **Summary Paragraph**

The Farm Credit Building is located on the southwest corner of Nineteenth and Douglas Streets in downtown Omaha, Nebraska. It was built in two phases: the east half, fronting Nineteenth Street was completed in 1923, and the west half, fronting Douglas Street and the western lot line was completed in 1934. There is no indication on the Douglas Street façade that the building was constructed in two phases – all fenestration and ornament is consistent between the two. Both the original building and addition were designed by the same architect, F. A. Henninger. The building has a U-shaped plan, with two 1-bay by 5-bay deep light wells open to the south (alley) side of the building and placed against the west lot line (for both lots 1 and 2). The easternmost or central light well has been modified over the course of time. The nine-story structure has a clear 3-part division of strong stone base (first and second floors), brick shaft (floors three through eight) and terra-cotta clad capital (ninth floor). The 1923 building has a tenth floor that is not apparent from the street. An eleventh-floor penthouse structure is set back from the primary building facades. At one time, there was a substantial terra cotta cornice (no longer present) atop the still-extant dentil banding. The first floor stone base is infilled with full-bay glass storefronts with approximately two-foot wide stone pilasters at the column locations. Above this is a stone base with brick pilaster accents and punched window openings at the second floor, terminating in a deep stone continuous sill beneath the third floor windows.

### **Narrative Description**

#### General

The Farm Credit Building fills an entire quarter-block (measuring 132' per side) at the southwest corner of Nineteenth and Douglas Streets in downtown Omaha. The building is located just one block north and one block west of the historic Douglas County Courthouse. It falls within the loosely defined boundaries of downtown Omaha, which run approximately from 13<sup>th</sup> to 20<sup>th</sup> Streets in the east/west direction and from California to Leavenworth Streets in the north/south direction.

The building has six structural bays in the east/west direction and seven structural bays in the north/south direction, with each structural bay spanning about twenty feet. The 1923 building is a steel-framed structure, while the 1934 addition has a structure made entirely of cast-in-place concrete. The steel structure of the 1923 building is fireproofed (encased in concrete). Both the 1923 building and 1934 addition have cast-in-place concrete floors with ribs (joists) running in the east/west direction for all bays except the northernmost, where the joists run north/south. The U-shaped plan has two wings, approximately 45 feet across separated by a 20' wide x 90' deep light well. The north bay of this central light well was enclosed in 1938, shortly after the construction of the 1934 addition. This 20' square airshaft connects mechanical equipment on the roof and terminates at the ceiling of the first floor. This same light well was infilled on the seventh through ninth floors in 1970, from the south building face to the south airshaft wall. Besides the central light well, there is also a 20' wide x 90' deep light well between the west wing and west property line that terminates at the roof of the first floor. No modifications have been made to this light well. The footprint of the first floor is a solid 132' square with no indications of the light wells above.

#### Windows

The building has 13 columns of windows across the north (Douglas Street) facade and twelve columns of windows across the east (Nineteenth Street) facade, appearing as 'punched openings' in the brick veneer body of the building that encases the third through eighth floors. This same series and size of windows appear as punched openings on the terra-cotta-clad ninth floor as well as the top of the stone base that wraps around the second floor. At the second floor, the windows are separated by brick inset pilasters. The double-hung one-over-one wood windows that were original to the building were replaced with bronze-finished aluminum double-hung one-over-one window units with insulated glass in 1986. The windows take up the lower three-fourths of the masonry openings, and an opaque insulated panel fills the top one-quarter of the opening. The three-over-three steel double-hung windows on the alley, light court, and west facade



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appear to be original to the building. Operable interior storm windows were placed at each of these steel windows at the same time the windows on the primary facades were replaced.

Rooftop / Penthouse / Rooftop Structures

The penthouse topping the 1923 building is unchanged from its original appearance, save for the window alterations and removal of ornamental grilles. This penthouse is set back from the east building face by one-half structural bay. Its north wall aligns approximately with the north face of the central light court. The south face is set back from the south building wall by two full structural bays. This roof structure has an ornamental terra cotta cornice approximately one foot deep and three feet tall. The most prominent feature is a crowning frieze of jackal heads and formalized acanthus leaves set at approximately thirty-inch intervals for an approximate pattern repeating every five feet. A mechanical "doghouse" rises above the center west face of this main penthouse and accommodates the equipment for the elevator that serves the 11<sup>th</sup> floor. It is unknown when this structure or the elevator extension to the 11<sup>th</sup> floor were added.

A smaller penthouse structure serves as the elevator head-house for the elevators in the 1934 building. It appears this element has changed little from its original construction, and is not visible from the street. All of the roofs of the building are ballasted EPDM, with the exception of the mechanical head-house, which appears to be asphaltic sheet roofing placed over the concrete plank structure.

Four years after the construction of the 1934 building addition, the north bay of the central light court was sectioned off from the southern portion to create a ventilation shaft. This ventilation shaft was to provide 'washed and conditioned air' to all floors of the building from a mechanical head-house located over the airshaft, on the roof. This large mechanical head-house measures approximately 20' east-to-west and 50' north-to-south, completely covers the air shaft and extends another 30' north. The floor of this mechanical room is at the same elevation as the 11<sup>th</sup> floor / penthouse of the 1923 building. The mechanical room abuts and engulfs the northwest corner of the original penthouse. Contained within this mechanical room is a single squirrel-cage fan approximately twenty feet tall, and numerous air filters / air washing screens. Because of the size of this fan, and the relative proximity to the north building face (approximately eight feet from the north face of the mechanical room to the parapet wall) this structure is visible from the public right-of-way. The adjacent ventilation shaft below and to the south of this fan room has had almost all of the historic masonry openings infilled with brick. The window sills remain. Within this shaft are numerous steel catwalks, ducts, and air handling equipment.

Building 'Capital'

The primary (north and east) facades, as well as a single window bay return west along the south facade, were once topped with an ornamental terra cotta cornice approximately three feet tall and three feet deep. All of the building face's primary facades at the ninth floor are clad in terra cotta with minor brick insets above the window heads. The terra cotta parapet cladding above this cornice is extant; the area where the cornice once was has been parged white and closely matches the terra cotta in color. The lower-most portion of the cornice, which extends out from the building face about a foot, is still extant. This egg-and-dart frieze over dentils is all that remains of the larger cornice. Beneath these dentils a simple entablature and architrave runs continuously above the window bays.

Each window bay division is made by a flat composite pilaster with stepped bases and a cartouche at the capitals. Above the windows are neo-classical round-headed and gable-type pediments. Triangular pediments delineate the center and two outer bays on both street facades. There is a flat bas-relief sculptural panel above the pediments and an additional projecting element below these windows that is based on presentation balconies of Italian Renaissance palaces. All other windows on the ninth floor have round-headed pediments with panels of flat bas-relief sculpture in the arch tympanums.

The entire decorative ninth floor cladding is supported by a Greek key base that projects from the rest of the building approximately one foot. At the projected balconies there are ornamental brackets on each side of the masonry opening, placed in the rowlock course above the eighth floor windows. At the other gable-hooded ninth floor windows, there is a terra cotta block with floret placed within the rowlock at the corners of the eighth floor windows.

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Building Base / Storefronts

The limestone-clad stone base of the first floor rises from an approximately six-foot tall granite base that forms pilasters surrounding storefronts at the first floor. These pilasters join in a solid limestone architrave that is capped by a shallow cornice that also serves as a continuous sill for the second floor windows. Above this cornice rise more low-relief limestone pilasters with shallow brick insets, capped again by a taller and plainer entablature that is capped by a less-shallow but shorter cornice that serves as the sill for the third floor windows. This detailing gives the impression of a very strong limestone base between the third floor and sidewalk.

The seven structural bays along Nineteenth Street are fairly regular, with the main entrance inset into the center bay. The easternmost three bays along Douglas Street are regular, and end in an entrance door that was present at the westernmost end of the 1923 building. The elevator lobby / building entrance on this façade is recessed and flanked by large light fixtures. The westernmost storefront bays take on the same regularity as was seen on the east portion of the building. Original cast iron storefronts exist with transoms infilled with opaque spandrel panels. Historic photographs show that originally these transom panels were infilled with prism-glass. The granite base which was originally present below the storefronts has been replaced with various materials through the years. It is possible that the granite base is still extant beneath more modern finishes.

Interiors

In the 1923 building, there is a bank of three elevators. While the two southernmost cabs have been modernized, the northernmost cab is likely original to the building. There is decorative ventilation grille-work at the top of the cab, and faux-painted metal-paneled cab walls which would have been in vogue in the early twentieth century. It is currently used as a freight elevator and is still manually operated. The finishes of the first floor elevator lobby are a stone tile floor, stone wainscot and signage, with some minor plaster detailing and a painted barrel-vault ceiling spanning the room in the east/west direction. The volume of the first floor elevator lobby once had direct visual connection and correlation to the exterior of the building, through a vestibule. At some point in time the exterior and interior vestibule windows were infilled, a large canopy was installed at the exterior, and the concealed space used for the installation of mechanical units for air conditioning the vestibule and lobby spaces. The elevator doors, controls and indicators appear to have been replaced in Mid-Century, possibly during the major renovation that occurred in 1970. (See Figure 11, Supplementary Materials). A cast-iron-framed stair with stone treads connects the first through eleventh floors. This stair runs in a continuous shaft from the second through tenth floors; at the second floor it becomes more of a grand, extended stair that runs behind the elevators and discharges into an alcove with stone 'To Stairs' signage overhead directly to the north of the elevator bank.

The pair of elevators in the first floor lobby of the 1934 building appears to have been remodeled at the same time as the pair of elevator cabs located in the 1923 building. No renovations were made to the doors or controls for these elevators; the cast-iron sills and steel-paneled lobby doors appear original. The interior finish of these two cabs, as well as the two remodeled cabs in the 1923 building, is stone-look plastic-laminate finished panels over stainless steel substrate. This lobby was originally ornamented with neoclassical styling that mimicked the 1923 building lobby, but was significantly remodeled in 1963, replacing the historic plaster ornament and vaulted space with stone detailing and planar lines in the Modern style.

In use as an office building for over seventy years, floors two through nine have seen a myriad of departments and configurations. The evolution of the office space was a certain constant in the building – because of this, very few original doors or corridor walls remain extant. The most extant historic material (marble corridor floors, marble wainscot, and original wood doors with full-lite glass and transoms) exists on the second floor. This material is all located within the 1923 building. The third floor also has a fair amount of original corridor elements. Original corridor finishes and doors are also evident at floors four and five, but to a lesser extent than at floors two and three. There is the possibility of extant material above lay-in ceilings such as crown molding thought to exist on the ninth floor and more minor wall molding at the other floors. It is also possible that historic flooring material is present beneath the carpet which is present on floors two through nine. Although alterations have been made to every floor, it is possible that historic marble casing and floor finish exist at the elevator lobbies of these various floors. The first floor has seen a variety of tenants, as it was originally designed as leased retail space.

The employee cafeteria that existed in the basement of the west wing was remodeled into a conference facility adjacent to a reduced employee cafeteria in 1975. The conference facility and cafeteria comprise the majority of basement space in



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the 1934 building. A portion of basement beneath the central light court was modified shortly after the installation of the air shaft above, to accommodate equipment for the for the air conditioning system. A majority of the basement space in the 1923 building is devoted to three very large boilers and other associated equipment. There are also engineer offices, store rooms, and a shop for minor building repairs.

Integrity and Condition

To varying degrees, the Farm Credit Building has maintained all seven aspects of integrity since the construction of the original building in 1923. It has not moved from its original location at 19<sup>th</sup> and Douglas and its main entrance has maintained an address on 19<sup>th</sup> street through all of these years. Additionally, its setting has remained fairly constant over the past 70 years. Today, it is surrounded by buildings on the other three-quarters of the block, much the same as it was when built.

The design of the building is the attribute of integrity which has perhaps felt the most significant change over time. The first floor continues to house retail enterprises, and the second through ninth floors are still configured for office uses – more modern and open in their configuration. Although the base and body of the building remain intact, the storefronts have undergone the expected Mid-Century modernizations typical of a large downtown commercial building. In addition, the building has suffered the loss of its original terra-cotta cornice sometime between 1950 and 1970, and the replacement of its wood windows with aluminum windows in 1986. However, the workmanship and materials of the base and body, as well as the details of the public elevator lobbies and corridors leave visitors and passers-by with the feeling that the building has been well maintained over the years. The first floor elevator lobby of the 1923 building has had only minimal changes and has a great deal of integrity. The first floor elevator lobby of the 1934 building was extensively remodeled in 1963 to differentiate it from the lobby in the east building. Some materials of the original elevator lobbies and corridors are extant and apparent on the second through eleventh floors – these elements include marble casing around the 1923 elevator shaft openings, portions of corridors, including doors, at the 1923 building and to a lesser extent the 1934 addition, the cast iron elevator shaft openings of the 1934 building, and the adjacent terrazzo flooring. The stairs of both buildings are unchanged from their original historic condition, both in design and materials.

The biggest change to the overall design of this building resulted from the 1970 addition of floor space gained from the infill of the alley light court on the seventh through ninth floors. Instead of a 'U-type' restricted circulation pattern present within the individual floors, the addition of floor space made a contiguous, loop-type of circulation pattern possible on these floors. The other major change to the building design, after completion of the 1934 addition, was the enclosure of the north bay of the light court during the period of significance, sometime around 1938/39. This enclosure was for the purpose of supplying building-wide air-conditioning, and currently functions in this capacity.

The overall integrity is substantial enough that the building maintains its historic feeling and physical association with its period and areas of significance. Those that worked downtown during this building's heyday would certainly recognize it today.

Future Plans

The building is currently being renovated for market-rate multi-family residential occupancy, with 106 one and two bedroom apartments envisioned for floors two through ten. Common tenant amenity spaces such as a fitness center, community room and rooftop deck are envisioned for a rooftop addition to be constructed to the rear of the 1923 penthouse structure. The commercial tenant at the 1934 addition is planning to remain during and after construction; t as of yet there are no plans for the northeast and southeast first floor tenant bays in the 1923 structure. No plans exist for the renovation of the basement.

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## 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 old or achieving significance within the past 50 years.

### Areas of Significance

(Enter categories from instructions.)

Commerce

Agriculture

Government

### Period of Significance

1934 - 1968

### Significant Dates

1934

1948

1968

### Significant Person

(Complete only if Criterion B is marked above.)

### Cultural Affiliation

### Architect/Builder

Architect: F. A. Henninger

1923 builder: Selden-Breck Construction

1934 builder: Alex Beck

### Period of Significance (justification)

The period of significance begins in 1934, when a substantial addition was constructed as a direct result of the creation of the Farm Credit Administration (FCA) in 1933, and the need to bring a variety of organizations housed in four adjacent buildings under one roof. After being the major tenant in the building for over ten years, the Federal Land Bank (a subsidiary of the FCA) purchased the building in 1948.<sup>1</sup> There building's period of significance ends twenty years later in

<sup>1</sup> ("Farm Credit Building Sold" 1948)



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1968, when all remaining federal shares in the FCA are bought out creating a "private" member-owned lending institution. However, the building's association with the new FCA continued until 2002, when they sold the property and moved to the suburbs.

**Criteria Considerations (explanation, if necessary): NA**

**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance and applicable criteria.)

The statuesque structure that stands at the southwest corner of 19<sup>th</sup> and Douglas in Omaha, Nebraska has statewide / regional significance under Criterion A in the areas of commerce, government and agriculture for its association with the federally-instigated development of banking institutions for agricultural property owners. This building has stood for almost ninety years, seventy of which it served as the icon and headquarters of the Farm Credit Administration's Eighth District.

Created during the Great Depression, the Farm Credit Administration (FCA) successfully assisted farmers and ranchers by meeting their fluctuating credit needs. It divided the country into twelve districts. Within each district, the FCA gathered multiple subdivisions under its wing and oversaw their efforts. The Eighth District covered Nebraska, Iowa, South Dakota and Wyoming. In all four of these states agriculture is a major industry. In the 1980s restructuring began to increase the FCAs efficiency and the twelve districts were merged into four.

**Narrative Statement of Significance** (Provide at least one paragraph for each area of significance.)

(Throughout this narrative, please refer to the timeline included in the continuation sheets, which shows the evolution of the Farm Credit presence in Omaha in relation to legislation passed in Washington.)

***A Step Back in Time: The Agricultural and Financial/Commercial Background***

Two factors combined after the Civil War to create an agricultural system in the United States in need of better financial backing. First, the 1862 Homestead Act opened up the center of the country to colonization, encouraging many people to head west in the late 1800s to claim their manifest destiny. Secondly, in 1869, the completion of the Pacific Railroad, the first transcontinental railroad, physically and symbolically began to knit the nation back together. Other proposed railroads followed quickly. In order to generate advanced revenue to fund construction, the railroads sold their federal land grants to prospective settlers and land companies. Together, homesteading and land speculation often left rural settlers far from supplies, much less other niceties. In order to purchase items such as construction materials, coal, clothing and farm machinery, success meant creating a commercial farm operation that generated income. Add to this the farmer's dependence on weather and crop prices, both "notoriously unpredictable" (especially in the Midwest's continental climate) and one can get a fairly good idea of the difficulties associated with pioneer farming.<sup>ii</sup> Despite the hardships, both factors led to an incredible increase in numbers of farms and cultivated land in this country, resulting in an increased need for financing that supported these efforts.

The period from the 1860s to the 1910s was also a time of change, evolution and expansion in the commercial and economic landscape of the United States. The gold standard became the gold and silver standard. Resistance to a central banking system left banking in the United States largely unregulated. Banking systems varied widely from state to state. Inelastic currency and immobile reserves led to financial panics that swept the nation in 1873, 1893 and 1907, causing numerous bankruptcies and a general depression each time.<sup>iii</sup> In the background was America's expanding agrarian society and economy. Farming and ranching was very much boom-or-bust, at least for the small operators. Very

<sup>ii</sup> (Baltensperger, 1985) 9, 49, 51.

<sup>iii</sup> (The Founding of the Fed n.d.)

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few early pioneers had the wherewithal to put aside surplus from the boom periods to tide over through the busts. Even the savvy ones were flummoxed by the inadequacies presented by the banking system, which would not provide long-term loans for land purchases or short-term loans for supplies.<sup>iv</sup>

"Whereas credit from commercial banks was readily available for business and industry, it was scarce, short term, and at high interest rates for agriculture. With land values rising, the need for long-term fixed-rate credit became acute."<sup>v</sup>

Given the difficulties of pioneer farming and the shortcomings of the banking system, the number of commercial farms established throughout the Midwest during this era is remarkable. In Nebraska, for instance, only 647,031 acres were under cultivation according to the 1870 Agricultural Census; fifty years later 42,225,475 cultivated acres made up 124,417 farms.<sup>vi</sup>

### ***The Federal Government Steps In, 1914-1916***

It was not until the years 1914-1916 when legislation began to bring order to the previous chaos. The Federal Reserve System was created via the Federal Reserve Act and signed into law December 23, 1913 by President Woodrow Wilson. Under the system, regional banks overseen by a central board furnished an elastic currency, afforded a means of rediscounting commercial paper and established a more effective supervision of banking in the United States.<sup>vii</sup> Approval of this Act confirmed a new acceptance of government oversight in the banking industry. However, further governmental intervention was required to integrate agriculture into the new American economy.

The next step was the creation of the Farm Credit System. The System's roots began with the Federal Farm Loan Act that was signed into law on July 17, 1916. The system of Land Banks this act of Congress created (originally called National Farm Loan Associations), was based on the German system of *Landschaft*, in place for over a century in that country. Similar to the Federal Reserve System, the Federal Land Bank system (FLB) was divided into twelve territories, or districts. Both the American and German Land Bank systems provided low-interest long-term loans to farmers for land and equipment. This did not have the immediate stabilizing impact one would suppose, however. Farmers were leery of financial institutions of any kind, and many would not use the new system. On top of this, financial institutions were not of the mentality to lend money in a manner required by the seasonal industry of agriculture. Like the Land Bank System, the new Farm Credit System did not provide the short and interim credit that was necessary for such a seasonal industry. Regardless, the groundwork was laid for what was to come. The nation was divided into twelve Land Districts, with a headquarters centrally located within each district but not a distinctly cosmopolitan and urban center. Omaha became the headquarters for the eighth Land District. It held sway over the states of Iowa, Nebraska, South Dakota and Wyoming in the heart of America's breadbasket. (see Figure 17).

Concurrently with these pieces of legislation, farmers were expanding the amount of tillable land they were able to produce crops on each year, thanks to increasing mechanization. This increase in production culminated when a successful light tractor was developed in 1926. The pressure was on to purchase more and more of these new machines to alleviate the backbreaking labor of harvest and speed the many processes involved in working the land.

Creating further pressure to increase farm production during this period was the outbreak of World War I. The world on the other side of "the pond" was in chaos after the outbreak of World War I in 1914. The United States avoided active participation until 1917, but the American economy was mobilized from the start in an effort to supply their European allies. After 1917, farmers worked overtime to feed and supply both the United States' military and its Allies. Each American farmer was feeding nearly ten people at home and abroad. With mechanization, the farming industry was twice as productive as it had been with methods in use just forty years earlier. Thankfully, the war was over just two years later, with the troops returning home in early 1919, but WWI would have a devastating impact on agriculture in America.

<sup>iv</sup> (History of the FCA and FCS n.d.)

<sup>v</sup> (History of the FCA and FCS n.d.)

<sup>vi</sup> (Agricultural Census, 1870 and 1920)

<sup>vii</sup> (The Federal Reserve Act of 1913)

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At the end of World War I, the labor and machinery to continue producing the crops that fueled the war was still in place, but there was no longer a bottomless market for everything farmers could produce. One of the World War I slogans was "Food Will Win the War." With peace and reconstruction however, came a glut of farm products. America's Allies could once again feed themselves and the United States was now producing about twice as much product as it could consume. There was a sharp national recession in 1921, having a particularly hard impact on America's farmers. The farm surpluses meant a continuous downward drop of all agricultural commodity prices for the next 20 years.<sup>viii</sup>

The government tried to help again in 1923, by creating the Federal Intermediate Credit Banks (FICB). These were established as 'wholesalers' of short and intermediate term loans to address the lack of funding for the cyclical nature of farming. These funds were obtained through normal banking avenues, which, as was said earlier, were looked on with great mistrust by the agricultural community. The program was also flawed by numerous bureaucratic problems and did not stop the coming crisis.<sup>ix</sup>

The decline in farm income and values were two of the many factors that led to the Great Depression. The rise of the stock market from 1924 to 1929 seemed like a miracle. Of course, this was a paper dream, relegated to the stock ticker and the newspapers, and not an indication of the typical American's reality. In 1929, the annual per-capita income was \$750 and more than half of all Americans were living below a minimum subsistence level.<sup>x</sup> This was especially true of America's farmers – their annual per-capita income in 1929, was \$273, or less than \$23 a month.<sup>xi</sup> Likewise, the value of farmland fell 30-40% by the end of the decade.

### ***The Farm Credit Administration: A System of Hope***

By the time President Franklin Delano Roosevelt (FDR) was inaugurated on March 4, 1933, he had a proposed solution to the Great Depression called the "New Deal" ready for implementation. One major component of the New Deal was providing relief to the American agriculture sector. FDR knew that a 'solid footing' was needed to alleviate this economic crisis – a 'solid footing' placed on and backed by American soil. By executive order 6084, issued March 27, 1933, FDR created the Farm Credit Administration (FCA). Seen as a 'last gasp' effort at saving the American farmer, the Farm Credit Administration became a significant force in the rural economy. An umbrella organization, it consolidated the supervision of all the functions, powers and funds of the FLBs and FICBs, as well as those of the newly created Production Credit Associations and Banks for Cooperatives. Simply put, it created a cooperative bank system that was initially backed by federal government funds and slowly bought out by participating farmers, giving them a stake in its success. Also unlike previous efforts, this bank was to be in total harmony with the cyclic nature of the agricultural industry, with assets based in American farmland.

With the Farm Credit Administration set up, a method of distribution was in place. Now funding was needed. The Emergency Farm Mortgage Act of 1933 gave the Land Banks the ammunition they needed to finally stop the endless wave of foreclosures, recapitalizing them and cutting their interest rates.<sup>xii</sup> In 1932, farm prices had fallen 53% since 1929.<sup>xiii</sup> The guiding principle of the Farm Mortgage Act was the theory that farm prices would eventually return to their normal levels, and mid- and long-term loans were made on this premise. What exactly did this mean? It gave real hope for all the farmers in America who had previously found their situation untenable.

With the system ready, FDR soon told farmers on network radio broadcasts to write or wire Washington if their farms were threatened by foreclosure. The response was overwhelming – averaging 373 per day for a total of 43,000 in less than six months.<sup>xiv</sup> In early 1933, the FCA had about 200 appraisers. By year's end, 5,000 had been recruited and trained.<sup>xv</sup> By the end of 1935, the Land Banks had completed the task that just two years earlier had seemed impossible: the American

<sup>viii</sup> (Hoag 1976) 228.

<sup>ix</sup> (History of Farm Credit n.d.)

<sup>x</sup> (Timelines Of The Great Depression N.D.)

<sup>xi</sup> (Timelines Of The Great Depression N.D.)

<sup>xii</sup> (History of Farm Credit n.d.)

<sup>xiii</sup> (Timelines Of The Great Depression N.D.)

<sup>xiv</sup> (Hoag 1976) 235.

<sup>xv</sup> (Hoag 1976) 235.



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farmer was literally given a new lease on life, and one of the organizations under the FCA umbrella, the Federal Farm Mortgage Corporation, now held 48% of all farm mortgage debt.<sup>xvi</sup>

### ***Stabilization after Crisis 1935-1940***

Thus, the Land Banks were able to save the farms and ranches of millions of families. In turn, the Production Credit Associations and Bank of Cooperatives were able to extend short-term operating credit allowing farmers and ranchers to work the land they had just saved. Hard times were not over in the Midwest however, as the center of America was hit by the Dust Bowl. Nebraska, for example, saw drought throughout the 1930s, never getting more than its average annual precipitation even in the wetter years of 1935 and 1938.<sup>xvii</sup> Dust storms affected millions of acres across the state and the average corn yield fell below five bushels per acre.<sup>xviii</sup> The FCA stuck with its members through these times; financing them as long as there was a reasonable chance they would eventually pay out. Fred Gilmore, who worked in the Omaha Land Bank's real estate department during this time, recalled "much of his time was spent begging member-borrowers to stay on their farms rather than hand over the deed and leave."<sup>xix</sup> As World War II brought increased prices for farm commodities and as the weather brought more moisture to the plains, things began to turn around for farmers and ranchers in the Eighth District. The number of delinquent loans fell and the FCA quit refinancing loans to lower interest rates for the typical agricultural borrower.

### ***World War II***

For no clear reason, in 1939, FDR struck a blow to his own creation, making the FCA part of the Department of Agriculture and no longer independent. Many were concerned that the FCA would become involved in farm or party politics. Then, shortly after the move, a bill was introduced to Congress to buy out the farmers and take control of the FCA. It was narrowly defeated. Both moves left the farmer-owners of the FCA with the idea that it might be smart for them to buy the government out, but their current debt load and World War II put that on hold.

During the war, the FCA recalled the aftermath of WWI and urged farmers not to invest too heavily during the war, either in machinery or land. With machinery scarce due to war shortages, and farm commodity prices up, there actually wasn't much of a choice. Many farmers worked instead at paying off their mortgages. By 1949, the total farm mortgage debt held by the FCA was just 16% - down from the all-time high of 48% during the Great Depression.

In Nebraska, farming during the war became a community effort like never before. The Omaha World Herald, in a 1943 "Nebraska at War" edition, discussed an elaborate system for volunteer efforts by Nebraska's urban dwellers to join the "Crop Corps", "Victory Farm Volunteers", and "Women's Land Army" to help bring in the harvest. At the end of the war, the Eighth District of the FCA reflected on its own success, helping farmers and ranchers provide more food than any other district during the war. (See figure 7)

### ***Independence***

After the war, the Federal Land Banks took the first steps towards independence and initiated a program to pay off all of the government-owned capital by May 1<sup>st</sup>, 1946. This was followed less than a decade later by a move to make the FCA autonomous once again. During its years as a part of the Department of Agriculture, it had been a constant battle to keep the FCA from possible political influence. To ease the situation, the FCA became autonomous again with the passage of the 1953 Farm Credit Act, which newly-elected President Dwight D. Eisenhower had supported during his campaign. In addition to setting the FCA apart, the Act also required it to create a plan to buy out the government interest in all of its other programs. The FCA accomplished this goal in 1968 and 35 years after its creation it was fully owned by its members. This marked the program's ultimate success in integrating agricultural lending in the United States into the mainstream or "private" banking sector, but also the end of the FCA's period of significance in the combined areas of government, agriculture and commerce.

Throughout the ensuing years, the FCA has continued to change and grow to better meet its member-owners' needs. The various crises of the 1970s brought many challenges for American agriculture and banking, culminating in the

<sup>xvi</sup> (Hoag 1976) 237.

<sup>xvii</sup> (Baltensperger, 1985) 7.

<sup>xviii</sup> (Baltensperger, 1985) 5, 7.

<sup>xix</sup> (Hoag 1976) 246.

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Savings and Loan Crisis / Farm Credit Crisis of the mid-1980s and yet another restructuring of the FCA. Today, however, it is as strong as ever and continues to serve its members well.

**Conclusion**

The Farm Credit Building represents a government program that finally integrated American agriculture into the nation's modern financial and economic systems, but something greater as well. From the brink of disaster, this institution enabled Agrarian America to come together in the 1930s and let the farmers and ranchers do what they do best – produce food for the world. Not a handout, but a hand held out to people in crisis that rescued millions of farmers and ranchers across the United States and put them on their feet again. While an astounding figure – millions – it is also 'real', as approximately three million people were forced to move off their farms prior to the founding of the FCA.<sup>xx</sup>

The system worked, and it worked well, culminating in 1968 with an independent agency that continues to allow its members to meet their own unique financial needs as they feed the rest of the nation. From its inception in 1933, the Farm Credit Administration was a financial and psychological success that allowed the American Dream to continue thriving in most rural communities throughout the following decades. During its period of historical significance in the areas of government, commerce and agriculture (1934-1968), the Farm Credit Building in Omaha, Nebraska represented hope and stability for farmers and ranchers across Iowa, South Dakota, Wyoming and Nebraska where agriculture is the major industry.

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**Developmental history/additional historic context information (if appropriate)**

**The Farm Credit Building**

The Farm Credit Building was originally built as the Bankers Reserve Life Company Building, and was completed in September 1923 for \$800,000. The original building stretched 132' from the north sidewalk along Douglas Street to the south alley, and 66' from the sidewalk on Nineteenth Street to the west lot line. F. A. Henninger, a prolific architect in Omaha during the early twentieth century, designed both the original building and the nearly identical 1934 addition.

As headquarters of the Eighth Land Bank District, the 'staffing up' that occurred in Omaha during 1933, as well as a desire to consolidate all the disparate agencies in one building led to a major expansion of the building at 19<sup>th</sup> and Douglas, now referred to simply as 'The Farm Credit Building.' Talk about this building's expansion must have already been underway in early spring of 1933, when Ohio National Life acquired Bankers Reserve Life, and thus all of its assets. Needing stability, room for expansion, and not wanting to be in the building business, Farm Credit signed a ten-year lease for both the original building and the addition. This enabled Ohio National (in the guise of the Realty Corporation of Omaha), a corporation set up for the sole purpose of the construction and management of the Farm Credit Building, to build the addition. By the time construction of the addition was announced in March of 1934, the building at 19<sup>th</sup> and Douglas was known as the Farm Credit Building. This 'twin' to the building at the corner would have dimensions of 66' by 132', adding approximately 55,000 square feet of floor space, and be "linked to the old one by passages on each floor, thus allowing all farm credit agencies to be housed in one building."<sup>xxi</sup>

The construction of the addition enabled consolidation and efficiency, one of the big ideas espoused by FDR when he created the FCA. Besides giving expanded space and room for growth to the FCA's Federal Land Bank offices currently housed in the building at 19<sup>th</sup> and Douglas, there would be enough room that FCA agencies located in other buildings would be relocated in the newly expanded building. The Federal Intermediate Credit Bank would move from the Saunders-Kennedy Building; Production Credit Association and the Bank for Cooperatives would move from the Union State Bank Building (south across the alley from the Farm Credit Building), and the Federal Land Bank's legal department would move from the Masonic temple (which was then located on the northeast corner of 19<sup>th</sup> and Douglas).

Besides bringing together and housing a crucial government agency, at a pivotal moment in time for the country the construction of the addition itself gave stimulus to the local economy. A newspaper article from the time, dated March 20, 1934, is headlined 'Rush New Building for FCA' and gives a glimpse at just how significant the construction of this building

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<sup>xx</sup> Gale's *Major Acts of Congress: Farm Credit Act of 1933* (2004)

<sup>xxi</sup> ("9-Story Office Building To Be Erected At Once" 1934)



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addition was to the local economy. The full article reads like a write-up from a present-day stimulus wish list. Alex Beck, the general contractor for the job, made the following comments: on the August 1, 1934 construction deadline, "...it's some job to complete an 11 story building in four months" and on building materials, "we are buying every cent's worth that we possibly can right here in Omaha." The article also talks about the Krittenbrink Brick Works, in Ralston Nebraska, having new life, employing 25 extra men for manufacturing all of the common brick for the job. While the face brick for the job was to come from St. Louis or Indiana, the article noted, "They will all be laid by Omaha brick masons."

This building served its purpose well – housing all of the Farm Credit headquarters functions in Omaha under one roof during a time when it was incredibly critical for all of the different organizations under the 'umbrella' to work together. When the ten-year lease was up in 1944, things were very different for America's farmers; very different for all of America. Just as the nation had been bound together in the poverty of the Great Depression, once again the United States turned its immense natural and physical resources towards a fight to victory in World War II. Although the ten-year lease on the building was over, there were more important things to deal with than landlord / tenant issues. With VJ day on September 2<sup>nd</sup>, 1945, and the birth of the United Nations in October 24, 1945, a return to a more normal way of life was finally on the horizon. Of course, changing the American economy from a war machine back into a regular producer / consumer society would take some time.

It's most likely because of these factors that it was not until October 29<sup>th</sup>, 1948 that a small 6" single-column news item appeared in the *Omaha World Herald* with the headline "Farm Credit Building Sold: Federal Land Bank Pays About \$1,400,000". The short, four-paragraph article, explains, "Ownership of the building by the Land Bank completes a financial arrangement which was undertaken in December 1944." This 1944-1948 timeline falls within with what was happening on the national front. In 1944, the Federal Land Banks initiated a program to pay off all of the government-owned capital by May 1, 1946. By June of 1945, five of the Land Banks had achieved this goal and land owners were then fully-vested in what were once government-run financial institutions. Omaha was one of six others that accomplished the goal by the date set. District 7, the last of the 12, repaid all government capital in 1947. By becoming 'debt free' it appears that the operating capital of the 8<sup>th</sup> district (Omaha) Farm Credit had gotten to the point where a capital investment such as the office building housing all employees for that organization made financial sense.

### The twelve district headquarters

The twelve district headquarters were located in the following cities: Springfield, Massachusetts; Baltimore, Maryland; Columbia, South Carolina; Louisville, Kentucky; New Orleans, Louisiana; St. Louis, Missouri; St. Paul, Minnesota; Omaha, Nebraska; Wichita, Kansas; Houston, Texas; Berkeley, California; and Spokane, Washington.

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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 # \_\_\_\_\_

Primary location of additional data:

☐ State Historic Preservation Office  
☐ Other State agency  
☐ Federal agency  
☐ Local government  
☐ University  
☒ Other

Marketing & Communications -  
Stockholder Relations

Name of repository: Farm Credit Services of America

recorded by Historic American Engineering Record # \_\_\_\_\_  
recorded by Historic American Landscape Survey # \_\_\_\_\_

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Historic Resources Survey Number (if  
assigned):

DO 09: 0124-032

## 10. Geographical Data

**Acreage of Property** Less than one acre

(Do not include previously listed resource acreage.)

### UTM References

(Place additional UTM references on a continuation sheet.)

1 15 253568 4571617  
Zone Easting Northing

2                       
Zone Easting Northing

3                       
Zone Easting Northing

4                       
Zone Easting Northing

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**Verbal Boundary Description** (Describe the boundaries of the property.)

The Farm Credit Building is built to the full extents of lots 1 and 2, block 114, original City of Omaha in Douglas County, Nebraska.

**Boundary Justification** (Explain why the boundaries were selected.)

This is all of the property historically associated with the Farm Credit Building in Omaha during its period of significance.

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**11. Form Prepared By**

name/title Martin Kluck, AIA, Project Manager

organization Alley Poyner Macchietto Architecture

date Nov 15, 2010

street & number 1516 Cuming Street

telephone 402-341-1544

city or town Omaha

state NE

zip code 68102-4409

e-mail mkluck@alleypoyner.com

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**Additional Documentation**

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.

- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

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**Photographs:**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: Farm Credit Building

City or Vicinity: Omaha

County: Douglas State: Nebraska

Photographer: Erin Giannangelo

Date Photographed: November 3, 2010

Location of Original Digital Files: Alley Poyner Macchietto Architecture, P.C. 1516 Cuming Street, Omaha NE 68102

Digital ink and paper used: Commercially Printed; Fujicolor Crystal Archive

Description of Photograph(s) and number:

Photo #1 (NE\_DouglasCounty\_FarmCreditBldg\_0001)

East façade (left) and North façade (right), camera facing Southwest.

Photo #2 (NE\_DouglasCounty\_FarmCreditBldg\_0002)

North façade (left) and partial West façade (right), camera facing Southeast.



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Photo #3 (NE\_DouglasCounty\_FarmCreditBldg\_0003)  
Main building entrance at East façade, camera facing Northwest.

Photo#4 (NE\_DouglasCounty\_FarmCreditBldg\_0004)  
Main building entrance at North facade, camera facing South.

Photo#5 (NE\_DouglasCounty\_FarmCreditBldg\_0005)  
Northeast cornice detail, camera facing Southeast.

Photo #6 (NE\_DouglasCounty\_FarmCreditBldg\_0006)  
East portion of South façade, camera facing up and Northwest.

Photo#7 (NE\_DouglasCounty\_FarmCreditBldg\_0007)  
Central light court in South Façade, camera facing up and Northeast.

Photo#8 (NE\_DouglasCounty\_FarmCreditBldg\_0008)  
First floor east elevator lobby, camera facing West.

Photo#9 (NE\_DouglasCounty\_FarmCreditBldg\_0009)  
First floor west elevator lobby, camera facing Northeast.

Photo#10 (NE\_DouglasCounty\_FarmCreditBldg\_0010)  
Grand stair between first and second floors, behind east elevators, camera facing South.

Photo#11 (NE\_DouglasCounty\_FarmCreditBldg\_0011)  
East stairwell at 3<sup>rd</sup> floor, camera facing East.

Photo#12 (NE\_DouglasCounty\_FarmCreditBldg\_0012)  
West stairwell at 2<sup>nd</sup> floor, camera facing East.

Photo#13 (NE\_DouglasCounty\_FarmCreditBldg\_0013)  
2<sup>nd</sup> floor East elevator lobby, camera facing Northwest.

Photo#14 (NE\_DouglasCounty\_FarmCreditBldg\_0014)  
3<sup>rd</sup> floor North hallway, camera facing East.

Photo#15 (NE\_DouglasCounty\_FarmCreditBldg\_0015)  
2<sup>nd</sup> floor northeast corner office, camera facing West.

Photo#16 (NE\_DouglasCounty\_FarmCreditBldg\_0016)  
8<sup>th</sup> floor Southwest building wing - typical open office space, camera facing Northeast toward building core.

Photo#17 (NE\_DouglasCounty\_FarmCreditBldg\_0017)  
6<sup>th</sup> floor Southeast building wing – typical open office space, camera facing Northwest toward building core.

**Property Owner:**

(Complete this item at the request of the SHPO or FPO.)

name Farm Credit Building LLC

street & number 514 Walker Street

telephone 712.647.2041

city or town Woodbine

state Iowa zip code 51579

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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 determine 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 (16 U.S.C. 460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18 hours per response including 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 Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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17th and Douglas

Business men of Omaha appreciate what we are doing. They are buying the protection to family and estate afforded by our matchless policies, because they know their great value and because our Home Office is in Omaha.

*Have you examined our policy contracts?*

**Bankers Reserve Life  
Company**

OMAHA, NEBRASKA

R. L. Robison, President

W. G. Preston, Vice-President R. C. Wagner, Sec'y-Treas.

*We Want Experienced Agents*

Figure 2:

Taken from page 14 of the September 16, 1922  
Omaha Chamber of Commerce Journal.

Figure 1:

Taken from page 15 of the August 1934  
Omaha Chamber of Commerce Journal

New FCA Building Addition Completed



*This is the way the Farm Credit Administration building looks today, following completion of the new addition made necessary by expansion of FCA activities, regional headquarters of which are in Omaha. The addition was built west of the old building, and there is hardly any difference perceptible between the two sections. The new part appears at the extreme right in the picture.*



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Figure 3:

October 1928 Bee Publishing Co. Photo:

Exterior Farm Credit Building

From The Durham Museum Photo Archives



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Figure 4:

West addition, 1934, during construction

From Farm Credit Services of America archives



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Figure 5:

September 6, 1935 Bankers Reserve Life Co.  
From The Durham Museum Photo Archives





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Figure 6:

September 3, 1941 Bankers Reserve Life (Farm Credit Building)

From The Durham Museum Photo Archives



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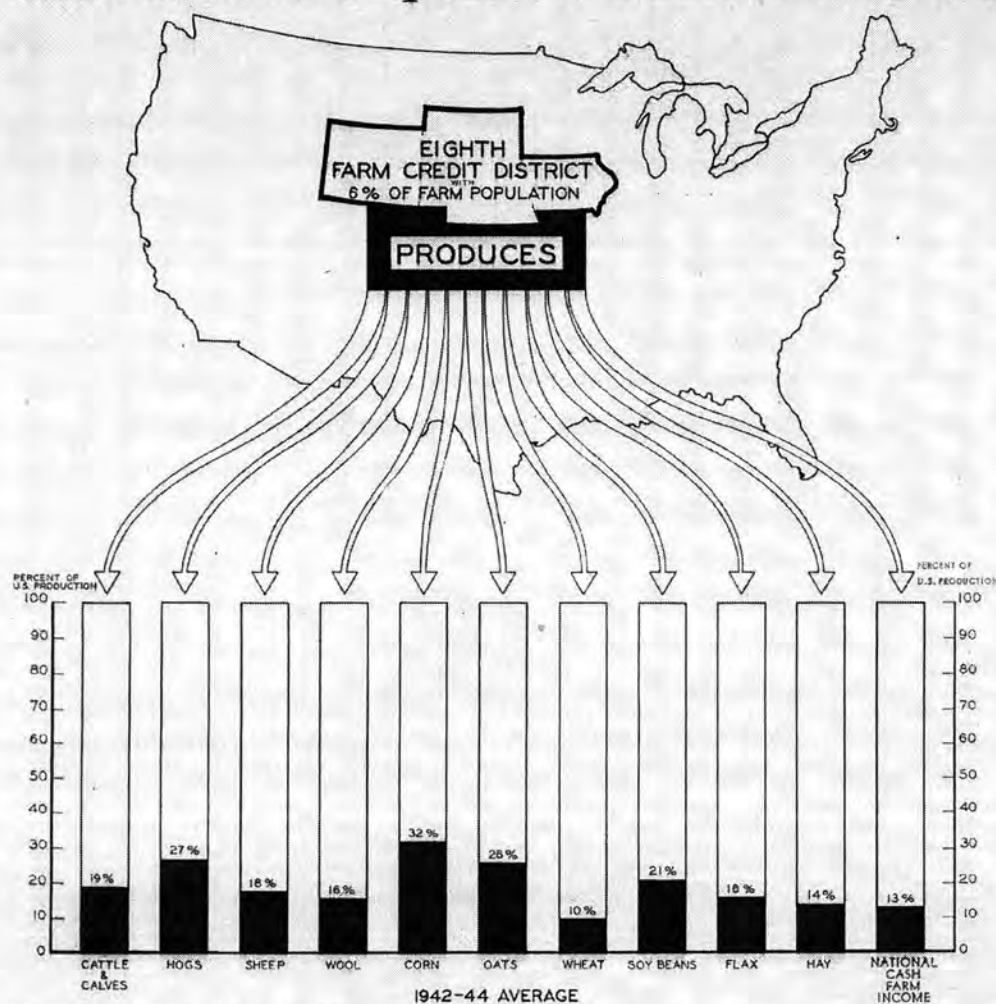
Section number embedded imagesPage 24

Figure 7:

October 1945 Food Production Map

From Farm Credit Services of America Archives

## 8th District Unequaled in Food Production



WITH the ending of World War II, farmers and ranchers of the eighth Farm Credit district can look back with pride on their tremendous accomplishment in producing food. It was one of the greatest of weapons in forging an Allied victory.

The chart above shows the significant contribution of this great four-state area in producing food during the period of 1942-1944.

The eighth Farm Credit district, by virtue of its location, enjoys a leadership in annual food production unequaled by any other district. Nature provided the land and the climate but the intelligent management by farmers and ranchers in the development of this great area is largely responsible for its production.

The financing of this gigantic food plant is a challenge to the Farm Credit administration and all private lending agencies.

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Figure 8:  
Exterior Farm Credit Building  
Looking west along Douglas Street  
Early 1950s  
From Farm Credit Services of America Archives





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Figure 9:

Exterior Farm Credit Building

Looking west across 19<sup>th</sup> Street

Early 1950s

From Farm Credit Services of America Archives



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Figure 10:

Exterior Farm Credit Building

Looking southwest along 19<sup>th</sup> Street - Early 1950s

From Farm Credit Services of America Archives



Figure 11:

Interior Farm Credit Building  
Elevator Lobby



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

**National Register of Historic Places  
Continuation Sheet**

Farm Credit Building

Name of Property

Douglas - Nebraska

County and State

Name of multiple listing (if applicable)

Section number embedded images

Page 28

From Farm Credit Services of America Archives

Figure 12:

1960 Booklet Cover

From Farm Credit Services of America Archives



**Your  
Visit  
to  
The  
Federal  
Land  
Bank  
of  
Omaha**

**District Meeting  
OPEN HOUSE**

**SEPTEMBER 15-16, 1960**

**Some Facts about The Federal Land Bank  
and The Farm Credit Building**



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

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**Continuation Sheet**

Farm Credit Building

Name of Property  
 Douglas - Nebraska  
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Figure 13:

1960 Booklet – page 2

From Farm Credit Services of America Archives



9th Floor Work Area

**LOCATION** Corner of 19th and Douglas Streets in downtown Omaha.

**CONSTRUCTION** The Farm Credit Building is a "U" shaped building consisting of an east wing and a west wing connected by a corridor on the north. Each wing has its own bank of elevators. The east wing, constructed in 1924, is twelve stories and basement in height. The west wing, built in 1934, is nine stories and basement in height.

The building has approximately 120,000 square feet of office space. The Farm Credit Banks occupy about one-third of the space, and the remainder is rented to other businesses.

**COST** The building was purchased by The Federal Land Bank of Omaha in 1948 for \$1,200,000.

**SERVICES** **Air Conditioning**—Air conditioning was installed in this building in 1939. It was one of the first office buildings in Omaha to be completely air conditioned. Two 225-ton compressors are required to air condition this building.

**Musak**—Speakers have been installed throughout all of the area occupied by the Farm Credit Banks. Soft background music scientifically designed to reduce fatigue and improve working efficiency is provided at 15-minute intervals by the Musak Service. These speakers are also connected to a public address system which is utilized for paging individual employees and for making general announcements to all employees.

**Lunch Room**—A lunch room operated by the Farm Credit Banks for their employees is located in the basement of the west wing. Its convenient location and reasonable prices have much to do with its popularity.

**Parking Lot**—The Land Bank has just purchased a parking lot about one block west of the building. It will provide convenient parking for employees and tenants. Parking fees are sufficient to make it self-supporting.

**Elevators**—Contracts have been let to replace the present elevators with new fully automatically-operated elevators. The savings which will result from the elimination of elevator attendants' costs will pay for this change. The new elevators will provide better service and enhance the appearance of the building.

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

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Figure 14:

1960 Booklet – page 3

From Farm Credit Services of America Archives



8th Floor Machine Room

**Portraits**—The portraits of the four men who served as presidents of The Federal Land Bank of Omaha from its organization in 1917 to December 31, 1957, are displayed on the east wall of the 9th floor entrance hall of The Federal Land Bank. On the west wall are the portraits of our present Board of Directors, the Governor of the Farm Credit Administration and the Director of Land Bank Service.

**Bank Charter**—The charter of The Federal Land Bank of Omaha dated March 8, 1917, and signed by George W. Norris, Farm Loan Commissioner, is displayed on the north wall of the 9th floor entrance hall.

**Board Room Picture Mural**—This western cattle scene taken on the Pitchfork Ranch near Cody, Wyoming, was photographed by Charles J. Belden, the "cowboy photographer" of St. Petersburg, Florida. Mr. Belden, a professional photographer and world traveler, got his start by packing a camera as he rode his ranchlands in Wyoming, and won fame as a photographer of pronghorn antelope.

**Law Library**—The library, believed to be one of the most complete law libraries in the midwest, contains more than 6,000 volumes.

**Microfilm Library**—In order to conserve record storage space, most of the inactive financial records of the bank have been microfilmed. Under the microfilming process, the records are photographed on rolls of film. Each image requires an area about the size of a postage stamp. Our film library, housed in one filing cabinet, contains the images of approximately 2,300,000 records and documents.

**Machine Room**—Nearly all of the financial and statistical records of the bank are maintained through the use of punch cards processed by electric accounting machines. These mechanical marvels permit only a few employees to maintain accurate records on the 47,000 loans totaling \$370 million which are currently outstanding.

**Borrowers' Index**—Our index located in the west wing of the basement contains the names of all individuals who have borrowed from the land bank, together with the loan number identification and status of each loan. There are approximately 500,000 names reflected in this index.

**Federal Intermediate Credit Bank of Omaha**—This bank is located in the west wing of the 7th floor. Its primary functions are to obtain the funds required by the production credit associations in their lending operations, and to supervise the operation of the production credit associations.

**Omaha Bank for Cooperatives**—This bank is located in the east wing of the 8th floor. It makes loans to farmers' cooperative associations engaged in marketing agricultural products, purchasing or handling farm supplies, or rendering farm business services such as telephone, insurance, and irrigation.

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Continuation Sheet

Farm Credit Building

Name of Property

Douglas - Nebraska

County and State

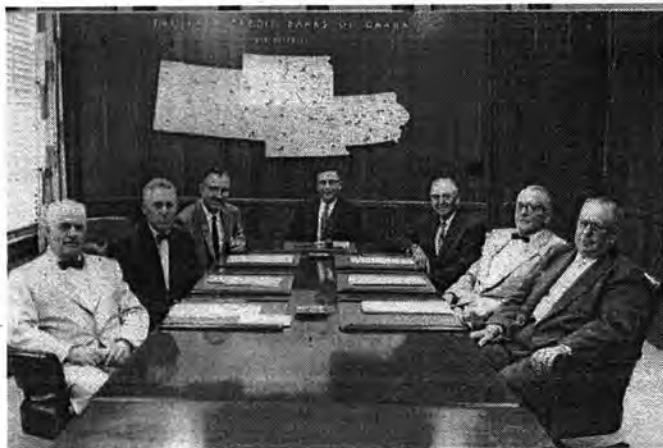
Name of multiple listing (if applicable)

Section number embedded imagesPage 31

Figure 15:

1960 Booklet – back cover

From Farm Credit Services of America Archives



Board of Directors

Motto on  
Conference  
Room Wall

“Men are never so likely  
to settle a question *rightly*  
as when they discuss it *freely*”

LORD HERBULEY

Photo  
Mural  
in  
Board Room



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

**National Register of Historic Places  
Continuation Sheet**

Farm Credit Building

Name of Property

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County and State

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Section number embedded imagesPage 32

Figure 16:

1972 Booklet – cover

From Farm Credit Services of America Archives



Figure 17:

1972 Booklet – page 3

From Farm Credit Services of America Archives

Twelve Farm Credit Districts serve the United States and Puerto Rico. Each District is autonomous and operates independently, although lending methods and principles of operation are similar throughout the System.

The Farm Credit Administration in Washington, D. C. is an independent agency which supervises the System. All expenses of the agency are paid by the Farm Credit Banks and their Associations.

A 13-man Federal Farm Credit Board serves as the policy-making body for the entire System. Twelve of the members, one from each Farm Credit District, are appointed by the President with consent of the Senate from nominations made by Federal Land Bank Associations, Production Credit Associations, and farmer cooperatives which borrow from the Banks for Cooperatives. The thirteenth member of the Board serves as a liaison between the Board and the executive branch of the government and is appointed by the Secretary of Agriculture.

The Federal Board appoints the governor who is the administrative head of the Farm Credit Administration. The governor, in turn, appoints four deputies, three of whom serve as director of Land Bank Service, Production Credit Service, and the Cooperative Bank Service.

## ORGANIZATION



- The United States is divided into 12 Farm Credit Districts. Each District has a Federal Land Bank and local Federal Land Bank Associations, a Federal Intermediate Credit Bank serving local Production Credit Associations, and a Bank for Cooperatives.
- Farm Credit Administration  
Central Bank for Cooperatives

## THE FARM CREDIT SYSTEM

Figure 18:

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

**National Register of Historic Places**  
**Continuation Sheet**

Farm Credit Building

Name of Property

Douglas - Nebraska

County and State

Name of multiple listing (if applicable)

Section number embedded imagesPage 33

1972 Booklet – back cover

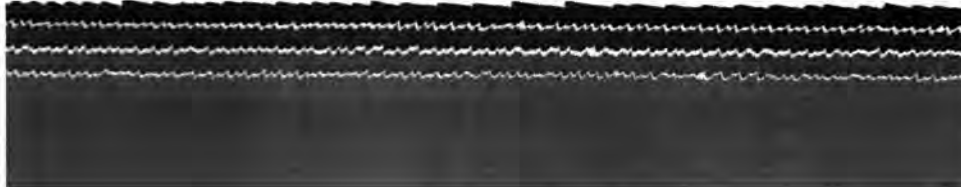
From Farm Credit Services of America Archives

**COMPLETE  
BORROWER  
OWNERSHIP REALIZED**

American farmers are proud of the fact that they are the owners of the Farm Credit System — a system designed to meet their special credit needs.

Although Congress originally provided the government capital for the establishment of the Banks, they are now completely owned by their borrowers throughout the United States.

The Federal Land Banks repaid the last of their government capital in 1947, and on December 31, 1968, the Banks for Cooperatives and the Federal Intermediate Credit Banks completed their repayment.



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

**National Register of Historic Places**  
**Continuation Sheet**

Farm Credit Building

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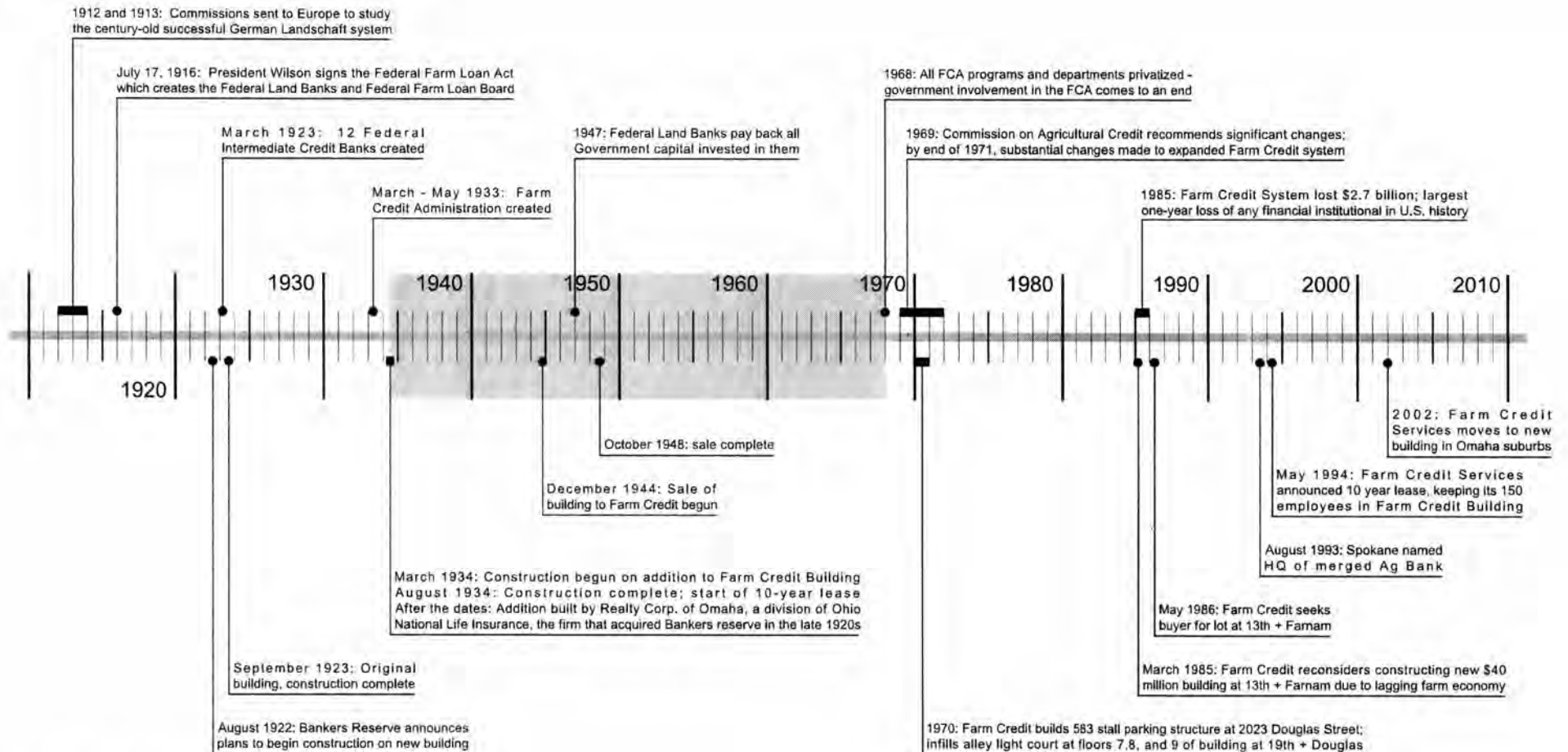
Section number embedded imagesPage 34

**Creation of the Farm Credit Administration**

<b>Area Department was from</b>	<b>Department Consolidated into FCA</b>	<b>Function</b>
	<b>Federal Land Bank (FLB)</b>	long-term loans for land purchases
<b>Treasury Department Federal Farm Loan Board</b>	<b>National Farm Loan Association</b>	
	<b>Federal Intermediate Credit Bank (FICB)</b>	a wholesaler of short and intermediate loans to production credit associations
<b>Federal Farm Board</b>	<b>Agricultural Marketing Revolving Fund</b>	loans to cooperatives
<b>Reconstruction Finance Corporation</b>	<b>Regional Agricultural Credit Corporations</b>	emergency operating loans to farmers and particularly ranchers
<b>Secretary of Agriculture</b>	<b>Crop Production and Seed Loan Offices</b>	emergency operating loans to farmers for crop production and seeds
	<b>Fund for Investments in stock of Agricultural Credit Corporations</b>	
<b>Created for/with the FCA</b>	<b>Bank of Cooperatives</b>	short and intermediate term loans to cooperatives to buy, construct or expand plant sites, buildings, and equipment and to provide operating capital
	<b>Production Credit Associations</b>	short and intermediate term loans to farmers/ranchers, producers and owners of rural homes for working capital, equipment, and operating needs

Table 1: Table created by APMA 2010, based on information in the table in Hoag 1976, p. 234 with additional information from the text.

## Farm Credit History - United State of America



## Farm Credit Building - Omaha, Nebraska

### Comparison Timeline: U.S. vs. Omaha Farm Credit

Poche'd area represents the period of significance for the Farm Credit Building in Douglas County, Nebraska

Alley Poyner Macchietto Architecture | 19 November 2010



UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Farm Credit Building  
NAME:

MULTIPLE  
NAME:

STATE & COUNTY: NEBRASKA, Douglas

DATE RECEIVED: 2/11/11 DATE OF PENDING LIST: 3/16/11  
DATE OF 16TH DAY: 3/31/11 DATE OF 45TH DAY: 3/29/11  
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 11000148

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N  
OTHER: N PDIL: N PERIOD: N PROGRAM UNAPPROVED: N  
REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

☒ ACCEPT ☐ RETURN ☐ REJECT 3-29-4 DATE

ABSTRACT/SUMMARY COMMENTS:

**Entered in  
The National Register  
of  
Historic Places**

RECOM./CRITERIA \_\_\_\_\_

REVIEWER \_\_\_\_\_ DISCIPLINE \_\_\_\_\_

TELEPHONE \_\_\_\_\_ DATE \_\_\_\_\_

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.



99843 1. JFS 8/68+

Ida1areens 7693 < > 01/26/11

NE\_Douglas County\_Farm Credit Building - 0001





99843 3.jfs 15/68+

Walgreens 7693 <> 01/26/11

NE-Douglas County-Farm Credit Building - 0002



FARM CREDIT BUILDING

200

FARM  
CREDIT  
BUILDING

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Walgreens 7693 <> 01/26/11

NE-Douglas County Farm Credit Building-0003

FARM CREDIT BUILDING

FARM CREDIT  
BUILDING

FARM CREDIT  
BUILDING





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NE. Douglas County Farm Credit Building - 0004



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NE\_Douglas County\_Farm Credit Building - 0005





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Walgreens 7693 < 01/26/11

NE, Douglas County, Farm Credit Building - 0006



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Walgreens 7693 < 01/26/11

NE - Douglas County - Farm Credit Building - 0007





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NE - Douglas County - Farm Credit Building - 0008



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NE - Douglas County - Farm Credit Building - 000 9





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NE-Douglas County-Farm Credit Building- 0010



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Walsgreens 7693 (>) 01/26/11

NE-Douglas County Farm Credit Building - 0011

EXIT

2

RE-ENTRY DOOR



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Walsgreens 7693 (>) 01/26/11

NE-Douglas County-Farm Credit Building-0012



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Waters 7693 < 01/26/11

NE - Douglas County - Farm Credit Building - 0013





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Walgreens 7693 <> 01/26/11

NE-Douglas County-Farm Credit Building-0014



99843 8.jpg 36/68+

Walsgreens 7693 <> 01/26/11

NE-Douglas County-Farm Credit Building-0015



99843 13. JFS 56/68+

Walsreens 7693 < 01/26/11

NE - Douglas County - Farm Credit Building - 0016





99843 12. JFS 52/68+

Walgreens 7693 < > 01/26/11

NE-Douglas County Farm Credit Building - 0017



B/F 135-264 Sept. 3, 1941

11/2010

Farm Credit Bldg.  
19<sup>th</sup> & Douglas St.

FROM THE BOSTWICK-FROHARDT PHOTOGRAPH COLLECTION  
OWNED BY KMBTV & ON PERMANENT LOAN TO  
THE DURHAM MUSEUM, OMAHA, NE  
NOT FOR REPRODUCTION







BIF 1905-165 Oct. 1928 11-2010

Farm Credit Bldg.

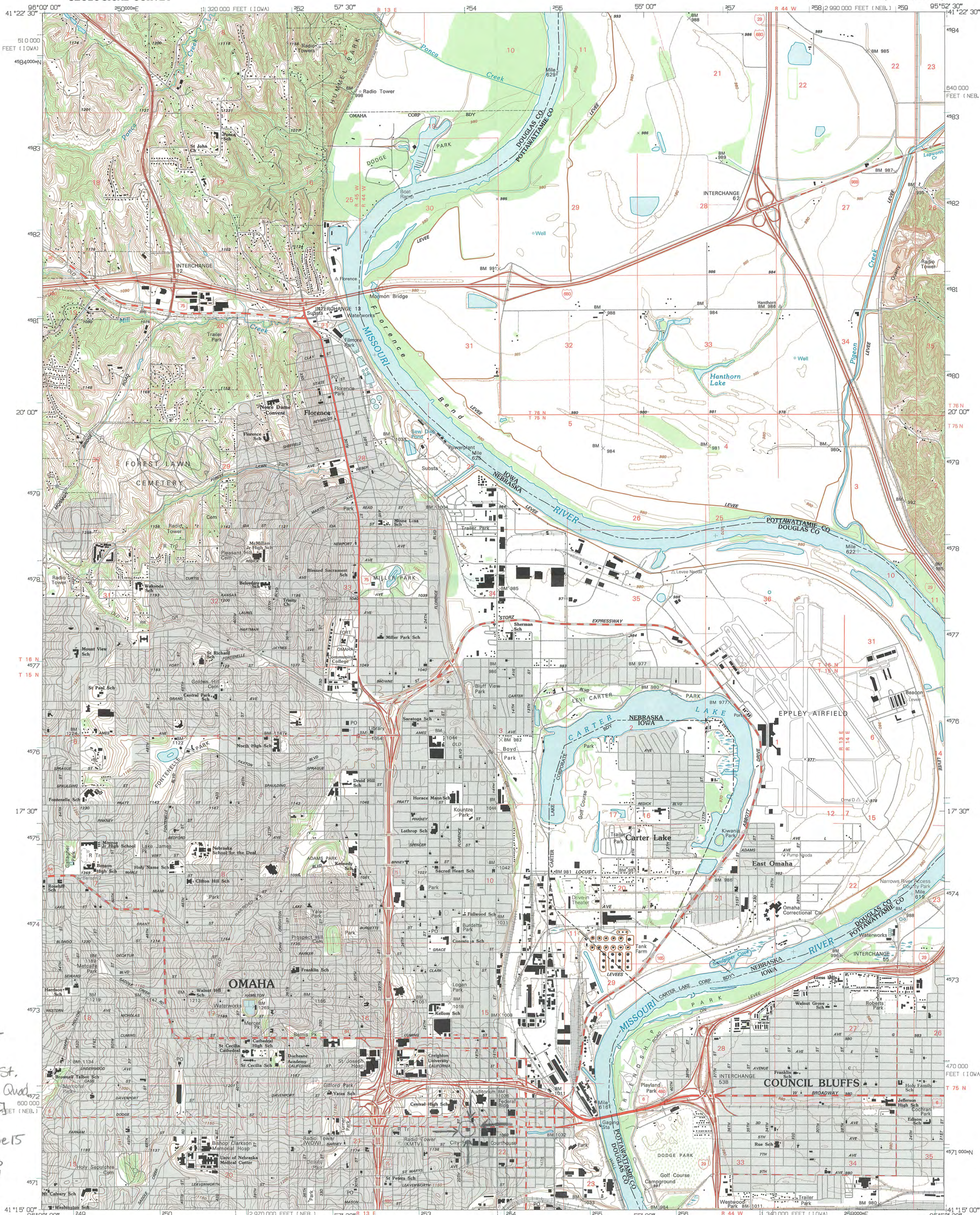
19<sup>th</sup> & Douglas St.

FROM THE BOSTWICK-FROHARDT PHOTOGRAPH COLLECTION  
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UNITED STATES  
DEPARTMENT OF THE INTERIOR  
GEOLOGICAL SURVEY

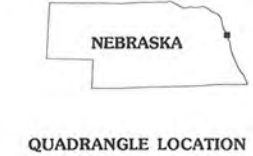
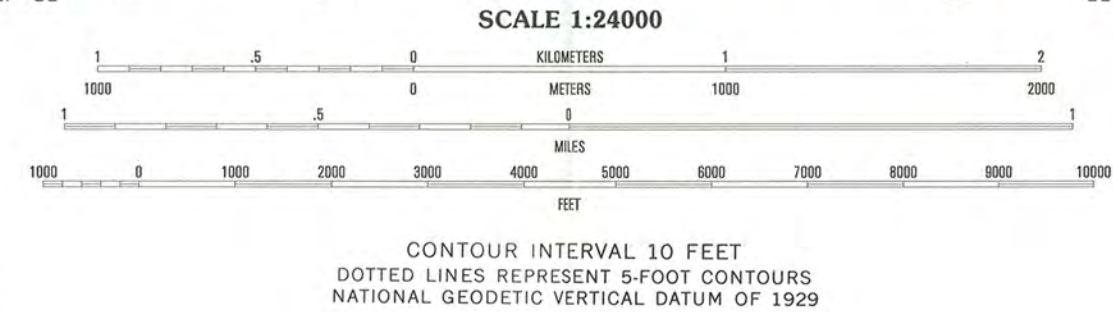
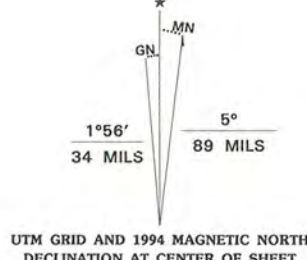
OMAHA NORTH QUADRANGLE  
NEBRASKA-IOWA  
7.5 MINUTE SERIES (TOPOGRAPHIC)



Farm Credit  
Building  
206 S. 19th St.  
Omaha North Quad  
[009:0124-032]  
UTMs: Zone 15  
1.5253568  
N45711617

Produced by the United States Geological Survey  
Control by USGS and NOS/NOAA

Topography by photogrammetric methods from aerial photographs  
taken 1952 and planetable surveys 1956. Revised from aerial  
photographs taken 1990. Field checked 1992. Map edited 1994  
Universal Transverse Mercator projection  
10,000-foot grid ticks: Nebraska coordinate system, south zone and  
Iowa coordinate system, south zone  
1000-meter Universal Transverse Mercator grid ticks, zone 15, shown in blue  
1927 North American Datum (NAD 27)  
North American Datum of 1983 (NAD 83) is shown by dashed corner ticks  
The values of the shift between NAD 27 and 83 for 7.5-minute  
intersections are given in USGS Bulletin 1875  
Gray tint indicates areas in which only landmark buildings are shown  
Fine red dashed lines indicate selected fence and field lines where  
generally visible on aerial photographs. This information is unchecked



QUADRANGLE LOCATION

1	2	3
4	5	6
7	8	

Primary highway  
hard surface .....  
Secondary highway  
hard surface .....  
Light-duty road, hard or  
improved surface .....  
Unimproved road .....  
Interstate Route  
U.S. Route  
State Route

OMAHA NORTH, NEBR.-IOWA  
41095-C8-TF-024  
1994

COMPLIES WITH U.S. GEOLOGICAL SURVEY STANDARDS FOR SPATIAL ACCURACY - CLASS 2  
FOR SALE BY U.S. GEOLOGICAL SURVEY, DENVER, COLORADO 80225, OR RESTON, VIRGINIA 22092  
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A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

DMA 6866 IV SW - SERIES V875



*Nebraska*  
STATE HISTORICAL SOCIETY



February 9, 2011

J. Paul Loether  
National Register—National Historic Landmarks Programs  
National Park Service  
1201 "I" Street NW, 8th Floor  
Washington, DC 20005


RE: Farm Credit Building  
Omaha, Douglas County, Nebraska

Dear Mr. Loether:

Please find enclosed the National Register of Historic Places nomination form for the above resource. This form has met all notification and other requirements as established in 36 CFR 60.

If you have any questions concerning this nomination, please let me know.

Sincerely,

  
L. Robert Puschendorf  
Deputy State Historic Preservation Officer

Enclosure

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PO Box 82554  
Lincoln, NE 68501-2554  
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[www.nebraskahistory.org](http://www.nebraskahistory.org)