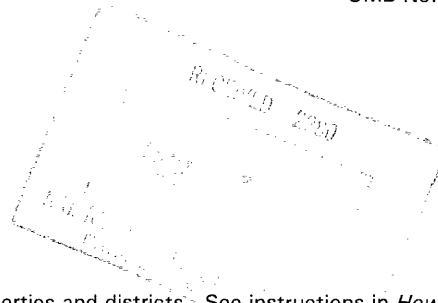


**United States Department of the Interior  
National Park Service**

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

**1. Name of Property**

historic name John Bell Block

other names/site number German Bank & Trust Building

**2. Location**

street & number 1301-07 Central Avenue [N/A] not for publication

city or town Dubuque [N/A] vicinity

state Iowa code IA county Dubuque code 061 zip code 52004

**3. State/Federal Agency Certification**

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria. I recommend that this property be considered significant  nationally  statewide  locally. ( see continuation sheet for additional comments).

Howell J. Sake  
Signature of certifying official/Title

October 31, 2002  
Date

STATE HISTORICAL SOCIETY OF IOWA  
State or Federal agency and bureau

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

\_\_\_\_\_  
Signature of certifying official/Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
State or Federal agency and bureau

**4. National Park Service Certification**

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

Edson V. Ball  
Signature of the Keeper

12/20/02  
Date of Action

**5. Classification**

**Ownership of Property**

(Check as many boxes as apply)

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

**Category of Property**

(Check only one box)

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

**Number of Resources within Property**

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
		_____ sites
		_____ structures
		_____ objects
1	0	Total

**Name of related multiple property listing**

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

N/A

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

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions)

- Commerce/Trade/financial institution
- Commerce/Trade/specialty store
- Commerce/Trade/department store
- Social/meeting hall
- Domestic/multiple dwelling
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Current Functions**

(Enter categories from instructions)

Commerce/Trade/business)

**7. Description**

**Architectural Classification**

(Enter categories from instructions)

- Late Victorian/Italianate
- \_\_\_\_\_
- \_\_\_\_\_

**Materials**

(Enter categories from instructions)

- foundation--stone
- walls--brick
- \_\_\_\_\_
- \_\_\_\_\_
- roof--asphalt
- other

**Narrative Description**

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

## 8. Statement of Significance

### Applicable National Register Criteria

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

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield, information important in prehistory or history.

### Criteria Considerations

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

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

### Narrative Statement of Significance

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

## 9. Major Bibliographical References

### Bibliography

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

#### Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_

### Areas of Significance

(Enter categories from instructions)

Architecture

Commerce

### Period of Significance

1886-1952

### Significant Dates

1886

### Significant Person

(Complete if Criterion B is marked above)

John Bell, Martin Heer, Anton Zwack

### Cultural Affiliation

German-American

### Architect/Builder

Unknown

### Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository:



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National Park Service

# National Register of Historic Places Continuation Sheet

Section number 7 Page 1

John Bell Block

Dubuque, Iowa

## 7. Narrative Description:

The three-story John Bell Block (1886) is an early, substantial and prominent example of an Italianate style quadruple three-story business block in Dubuque. The block occupies a highly visible northwest corner location at Central Avenue and 13<sup>th</sup> Street, and stands immediately north of the Dubuque City Hall (1857). The block presents storefronts on both facades, to the south and the east. Twin-double storefronts on the main or east façade flank a recessed single-bay. This was the location of the entrance to the second floor hall. The façade retains its original cast ironwork, and a broad bracketed pressed metal cornice line remains in place. The brick façade is divided into six even-sized bays. Shallow brick pilasters define each of these bays and three windows on each of the upper two floors are grouped together. Those on the second floor have flat cast stone arches, while those on the uppermost level have semi-segmental arches. The southern façade lacks the bay-defined cadence of the main façade. Its windows are paired and evenly spaced for most of the frontage. A cast-iron double storefront is simply recessed into what is otherwise a black ground level sidewall. The block is representative of the northward-trending Dubuque downtown. Larger commercial buildings replaced earlier and smaller residences and stores as commercial development spread north along the key streetcar arterials.

The block housed an array of commercial and residential functions. In addition to the storefronts, including a bank, there were professional offices, a public hall (third floor) and apartments (southwest part of the plan, upper floors).

## Comparative Architectural Context:

The Bell Block is one of three three-story quadruple storefront business blocks, all of which date to the late 1880s. The J. Simones Block (1884) is located at 1570-92 Central. It differs from the Bell Block in that it has three triangular pediments and a single central bay. It also retains a mint condition 1920s storefront and prism glass transom. The E. Muntz Block (1888) is located at 1735-55 Central. This block has a well-preserved cast iron storefront, as does the Bell Block. There are two plain metal covered bays, which have likely been resurfaced. The façade is plainly ornamented with simple keystone and spring stone inserts, and a stone belt course. There is a central half-round pediment with an inscription. All three examples are located on Central Street. The other examples have different pediment forms, and both have intact pediments. The Bell Block is notable for its high state of ornamentation and particularly for its recessed central bay, which set off the pediment above it. The other examples have better preserved cast iron storefronts. It is probable that all three examples are National Register eligible, but each is sufficiently different so as to collectively portray the commercial architecture of a quadruple storefront block.

## Architectural Style:

This design is an amalgam of the Italianate and Queen Anne commercial styles. It is for the most part Italianate, as is reflected in its basic massing, the pairing or tripling of elongated windows, and the use of the heavy broad cornice line. Also Italianate is the use of the semi-segmental elaborate window arches and the centered recessed pediment (a substitute for the tower function on the residential version). A non-Italianate feature is the use of varied window lintel forms which might reflect a Romanesque influence. The Queen Anne touch is represented by the conservative, yet measurable use of façade ornamentation and the mixing of building materials. There is a strong Dubuque vernacular influence here as well. It is best reflected in the use of a continuous band of stone blocks to form the lintel atop the southern cast iron storefront (Figure 2), and the butting together of the second floor stone lintels (Figure 1) on the main façade. The overall design is a transitional one, reflective of the vitality and fluidity of commercial design during the later 1880s.

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

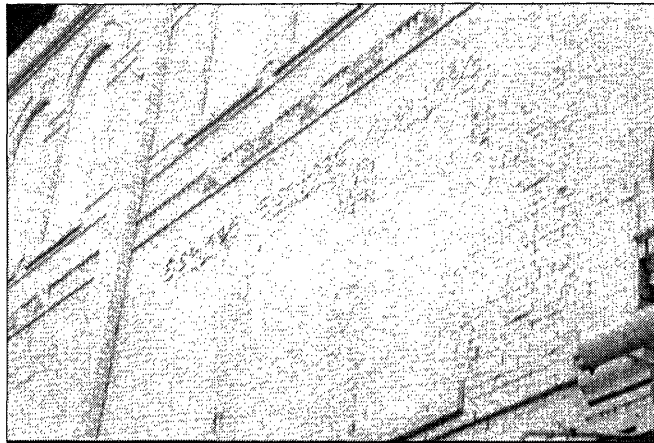


Figure 1: Continuous lintel band, second floor



Figure 2: Stone lintel, south storefront, view northwest

## Exterior Description:

The load-bearing exterior brick walls present a five-bay wide main façade to the east (Central Avenue). There is no bay differentiation on the southern façade or end wall. The facades are comprised by a tall range of cast iron storefronts, which lack a defined transom line, two stylistically differentiated rows of windows on the two upper floors, and a broad and dominating pressed metal cornice line. The south secondary façade is more strongly horizontal in its design lines due to the lack of any vertical differentiations and the use of belt courses at the lintel and spring stone levels and between the floors.

The main façade is divided into five bays of even width by means of brick pilasters and a projecting parapet base wall plane. A central recessed bay/pavilion was originally surmounted by a rounded pavilion (non-extant). Each bay floor level presents a centered triple window set. Those on the second floor have flat incised cast stone lintels with integrated spring stone blocks. Those on the third floor feature semi-circular brick arches with keystone inserts. Each of these arches is slightly

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# National Register of Historic Places Continuation Sheet

Section number   7   Page   3  

**John Bell Block**

**Dubuque, Iowa**

advanced from the main wall plane and consists of three brick rowlock rows. Angled spring stone inserts support the basis of the arches. All of the windows employ a flat stone sill. A double-belt course of projecting brickwork demarks the division point between the floors. On the main façade, the intervening panel is infilled with angled soldier bricks and square stone inserts, two patterns of "corner blocks" which are paired beneath and between the gaps between the windows above, or centered beneath each window opening. On the third floor, brick belt courses trace both below and just above the sill level, and two lines are run beneath the spring stone base level. The metal cornice combines a decorative architrave, a denticulated row, modillions and paired brackets.

The central bay deviates from this pattern by the increase in the height of the central window on the third floor, and by the use of a plain recessed cornice line across the top. The main cornice turns inward on either side of this bay. Decorative inserts, two triangular overlays of metal scrollwork and two rosettes, ornament the uppermost portion of the bay.

The upper level windows have been covered with plywood panels but they remain intact beneath these coverings. The windows are Italianate style 2/2 lights with a rounded upper sash form (Figure 3).

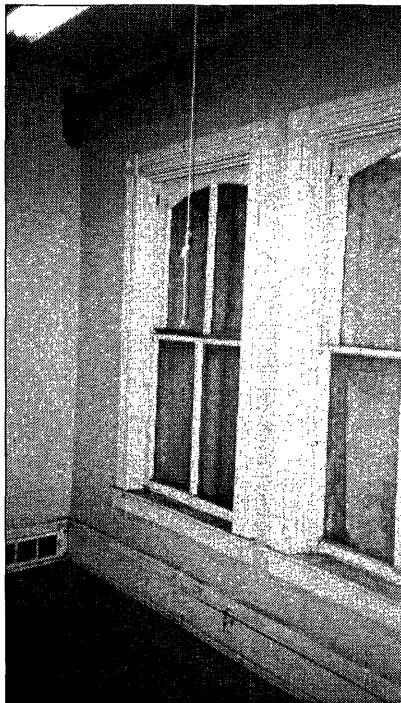


Figure 3: Covered façade windows, German Trust Building.

## Storefront Details:

Preliminary investigations indicate that the cast iron storefront remains intact beneath the replacement coverings. The transom level was always subsumed within the actual storefront and the original display windows might have run from the kick plate to the ceiling. The several entryways preserve various early ceiling coverings and tile flooring remnants. Figure 4 shows surviving decorative cast iron work that was associated with the central bay and hall entrance.

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# National Register of Historic Places Continuation Sheet

Section number 7 Page 4

John Bell Block

Dubuque, Iowa



Figure 4: Storefront detail, German Trust, note cast iron work.  
(this view is to the north or right of the above image)

### Building Footprint and Dimensions:

The overall footprint of the block is nearly square on plan (102 frontage, 100 depth). The building is three stories in height save for a single-story inset (60x40) located along the alleyway in the northwest corner. The footings and foundations are of yellow limestone. Ceiling heights are nine feet in the basement, 13 feet on the ground floor, and 11.6 feet on the upper two levels. Square footage on each floor of the three-story portion of the block is 7,800, that within the single-story section are 2,400 square feet.

### Interior Description:

The ground floor has been unified as a single department store sales space since the 1930s. A number of plain round steel columns appear to reflect the consolidation of the several originally separate storefronts. The main floor interior retains a range of items of interest, decorative elements, and clues to its internal evolution.

Figure 42 (below) depicts the bank interior c.1904 and that view shows the identical ceiling decorations which survive in the southernmost storefront area (see Figures 5 and 6). Ornate cast iron columns support a revealed support beam across the center of the storefront area and an elaborate pressed metal cove molding continues down the sidewalls.



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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa



Figure 5: Plaster ceiling modillions, north half of original (corner) bank storefront, view east.



Figure 6: Plaster ceiling modillions, south half of original (corner) bank storefront, view east towards angled entryway.

The northernmost storefront originally had a raised floor level, approximately a foot and a half above the other store floor levels. The back one-quarter of the store area certainly had this raised floor level as is indicated by both removed joists along the side walls and a surviving portion of the raised floor in the northwest corner. The ornate columns which run down the center of this storefront (see Figure 7 below) are original to the construction. Note the elevated bases of these columns (Figure 8) which hints that the entire floor was once elevated to the column bases.

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

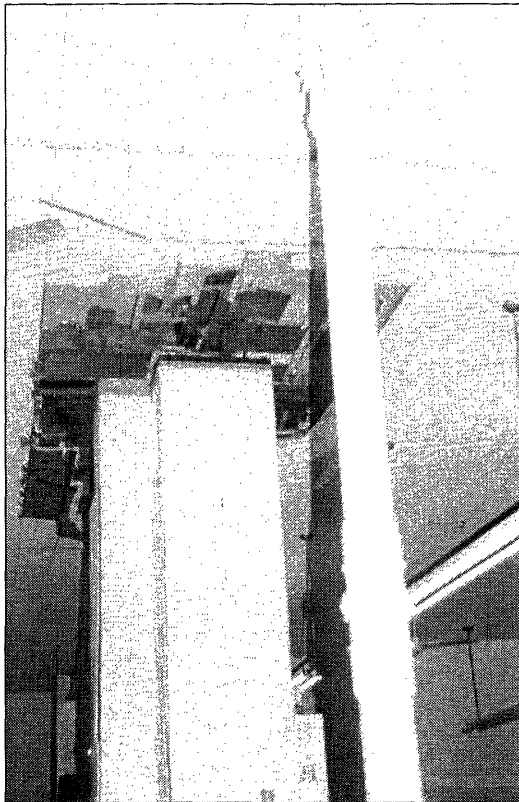


Figure 7: Ornate centerline columns, northernmost storefront, view west.

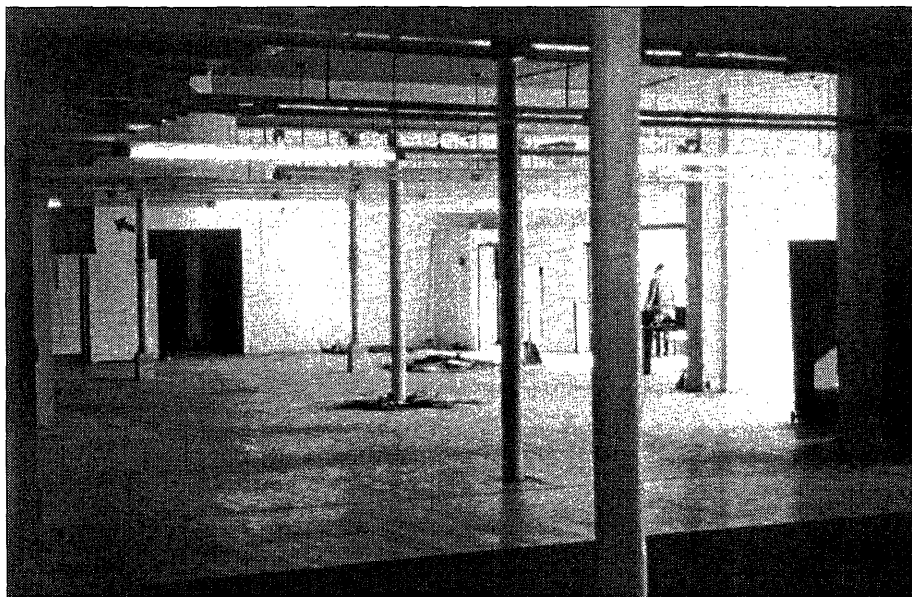


Figure 8: Ground floor, view to the north.

Note the raised bases for the ornate columns (background) and the replacement round columns (foreground)

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

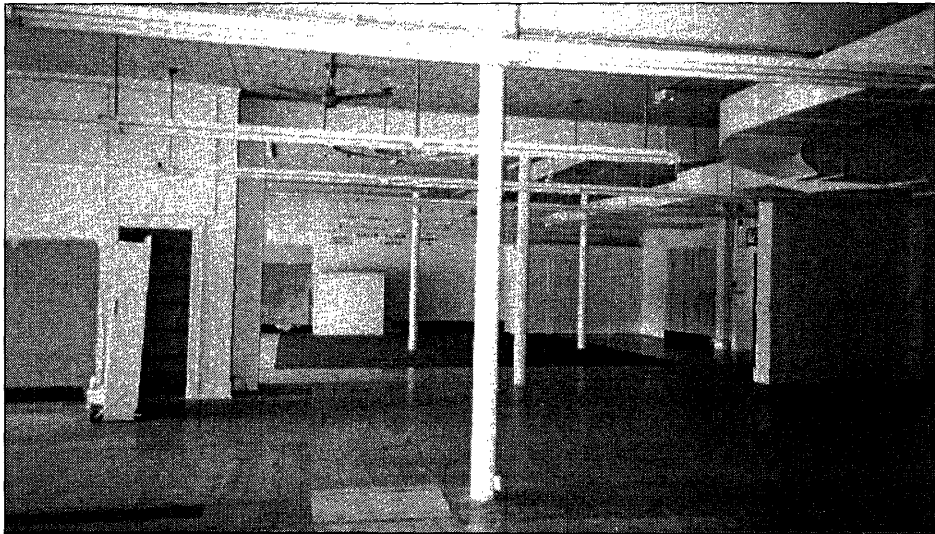


Figure 9: Ground floor, view to the south.

This building and the adjoining Ziepprecht Block to the north, have differing floor levels. This is most notable on the third floor, where ramps are necessary to step up to the higher floor level to the north. The second floors are level and metal sliding fire doors were added when the properties were united. Figure 10 depicts one of these doors on the second floor.

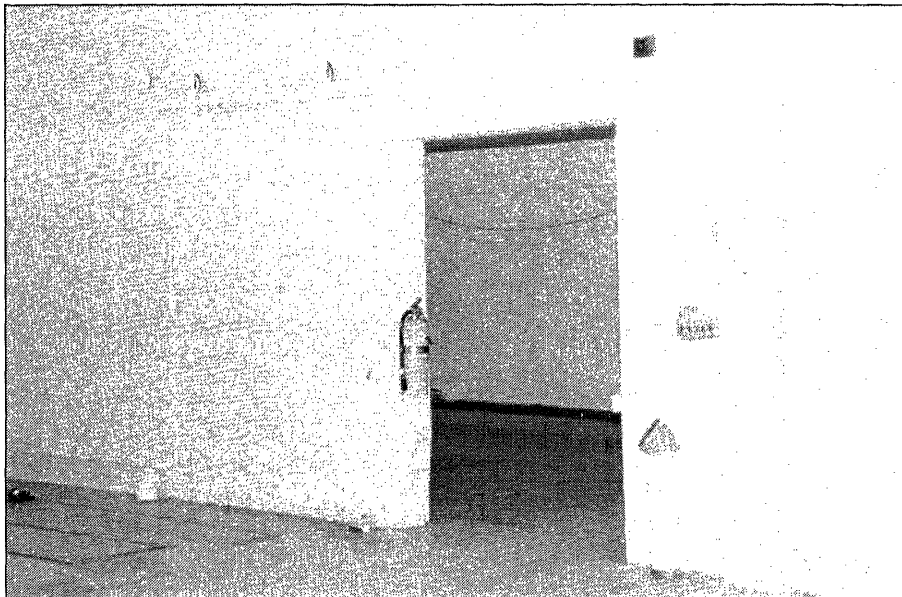


Figure 10: Fire door, second floor, north end wall.

There is a double public hall on the third floor, set above the northern two storefront areas. Two large square hall areas are separated by a brick wall. The original ceiling, wall and floor surfaces survive with some remnant wallpapers. Plain wooden columns (Figure 11) support wooden beams along the centerlines of each hall area. The columns have angled corners but are otherwise utilitarian in their treatment. An ornate wooden framed double door communicates between the two areas.

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

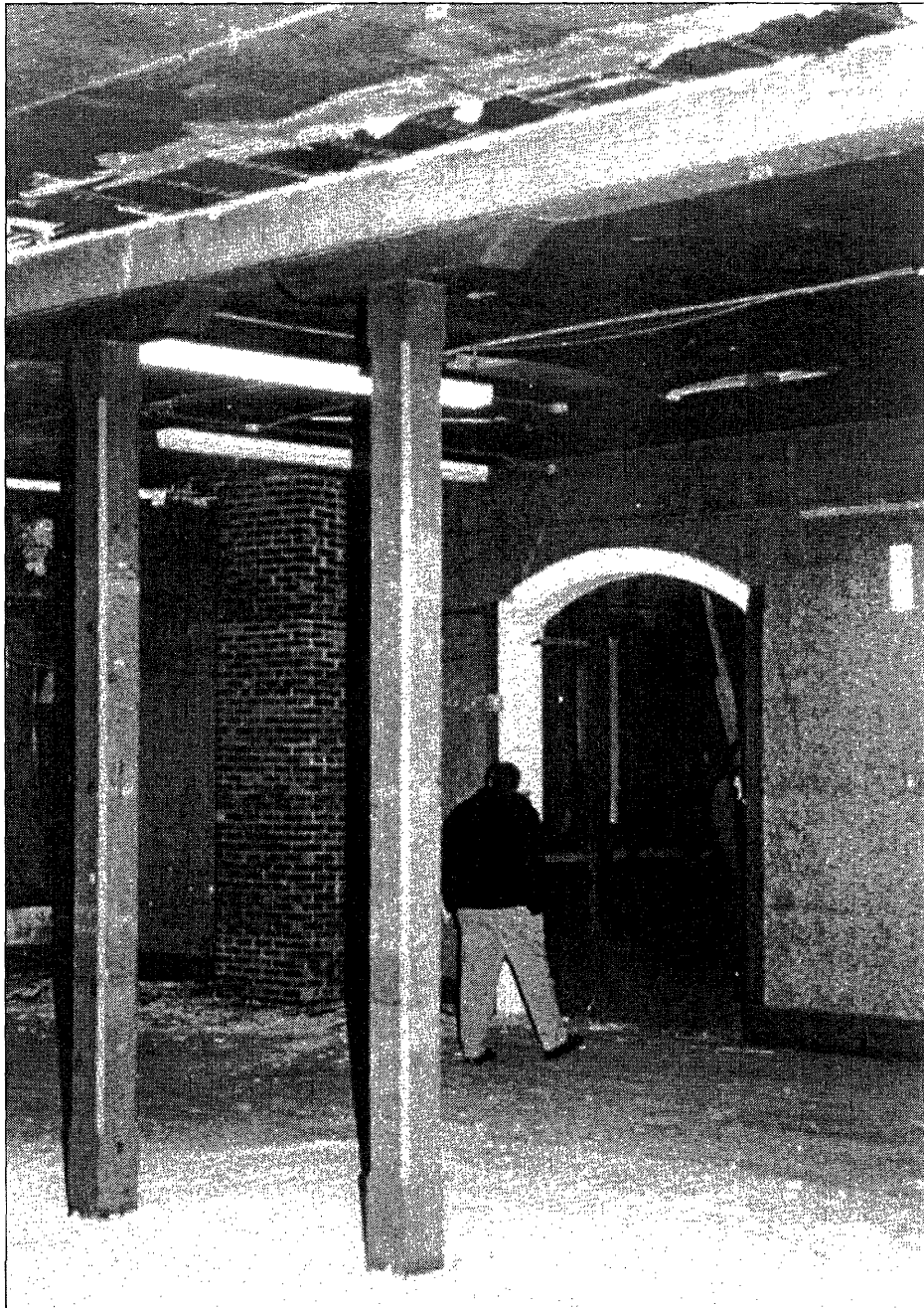


Figure 11: south half of hall, third floor, view northwest.

Note wood columns with fluted corners and ornate double doorway between the two hall areas

The original building was an L-plan with an open rear courtyard area which was excavated to the basement level. This is indicated by the presence of basement windows with ornate stone sills along the north side wall of the 13<sup>th</sup> Street wing, and the west side of the rear three-story exterior wall (Figure 12).

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

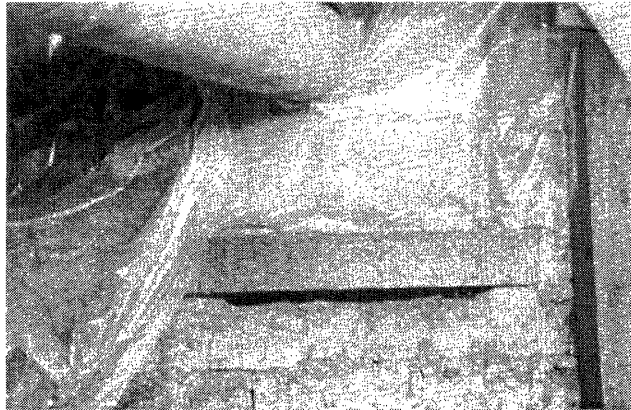


Figure 12: Former exterior basement window, basement, view south.

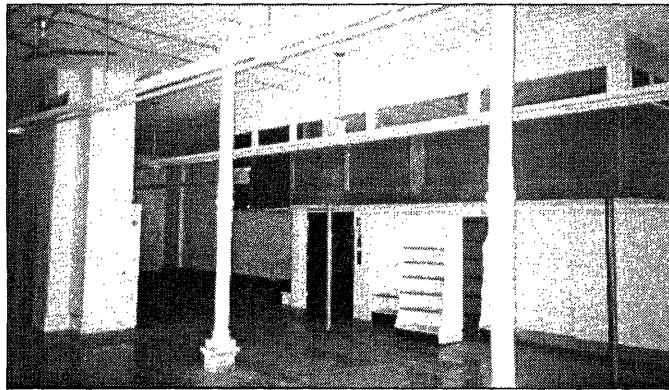


Figure 13: Mezzanine level, ground floor interior, north end, view to the northwest.

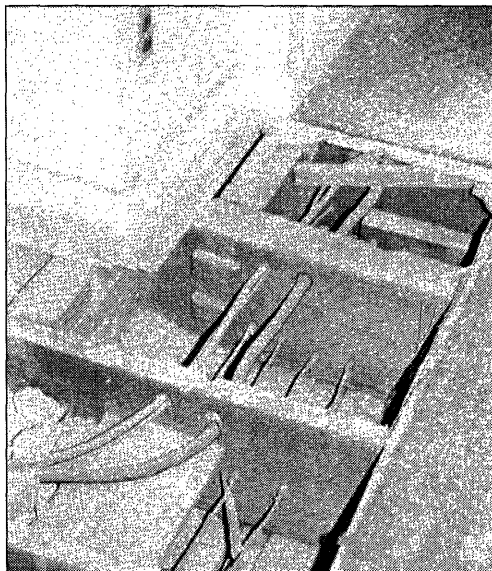


Figure 14: floor framing detail, second floor.

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

Figure 14 depicts mortise and tenon joinery in the floor framing. This example occurred at the base of a partition wall. The same image shows how the earliest knob and tube electrical wiring was added.

## Floor Plans:

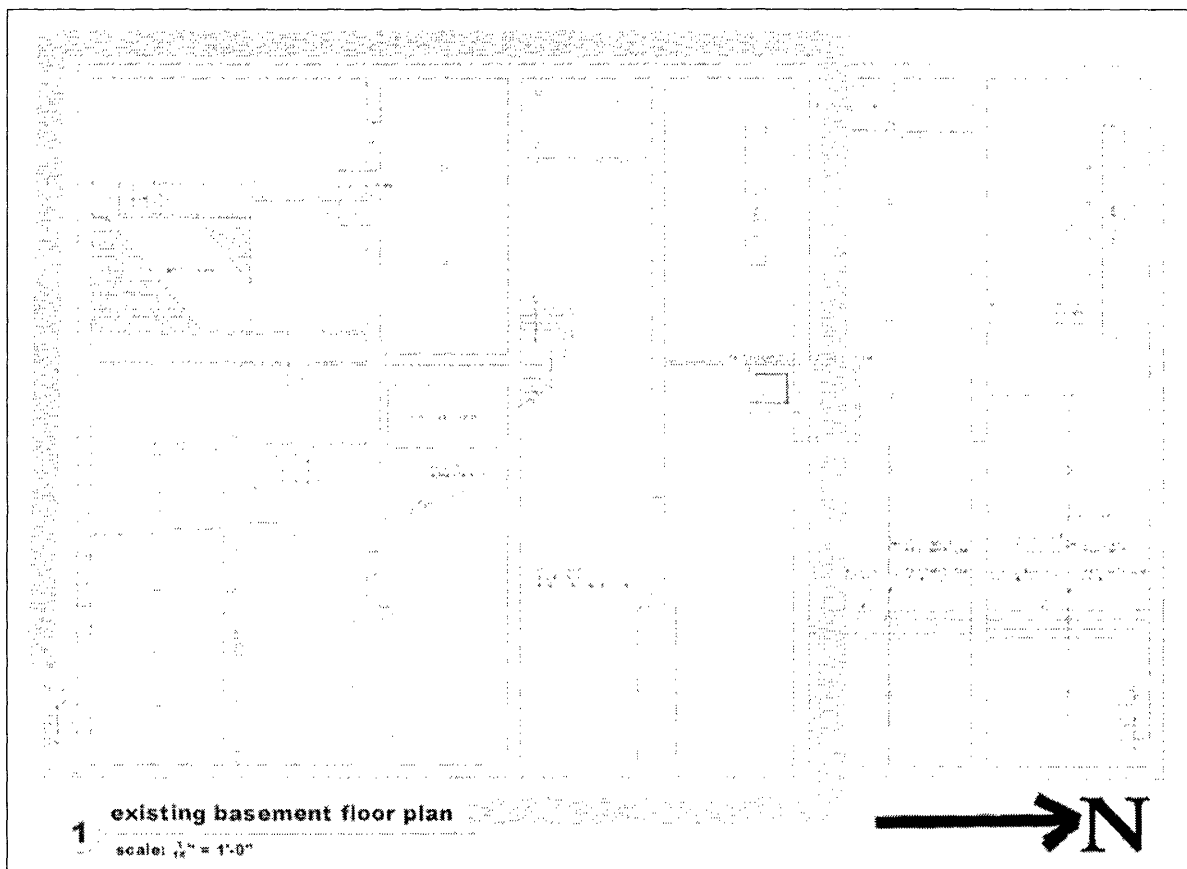


Figure 15: The Basement Plan (the Bell Block is highlighted).

The basement plan depicts the exterior stone foundation walls and column bases. The east façade originally had basement windows below the front sidewalk level. The beams in this building are mostly composite units comprising up to four 2x10 or 2x12 planks. The open court area comprised the rectangle located immediately north of the southwestern double storefront area. The three northernmost bays are clear spans in terms of the flooring, there being no extra columns. The two bays in the southeast corner have wooden support columns along their center lines. The southernmost bay has a wooden floor, indicating office usage. The west end of this bay contains two vaults, the first of stone with railroad rails comprising its ceiling, and a later concrete one immediately north (labeled vault). The area west of the vaults is trimmed out with wainscoting and was used for offices. The void separating that bay and the two south-facing storefronts is a bit of a mystery. Its two sidewalls are of stone but the opening through the wall is of recent date. The eastern most bay of the southern storefronts has a partial wooden floor laid on 4x4 strips. The west end of the third bay to the north, the area later infilled, also has plain wooden columns ranged along the centerline. The columns and beams here measure 8x8 and are the only example of heavy timber use on this level.

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

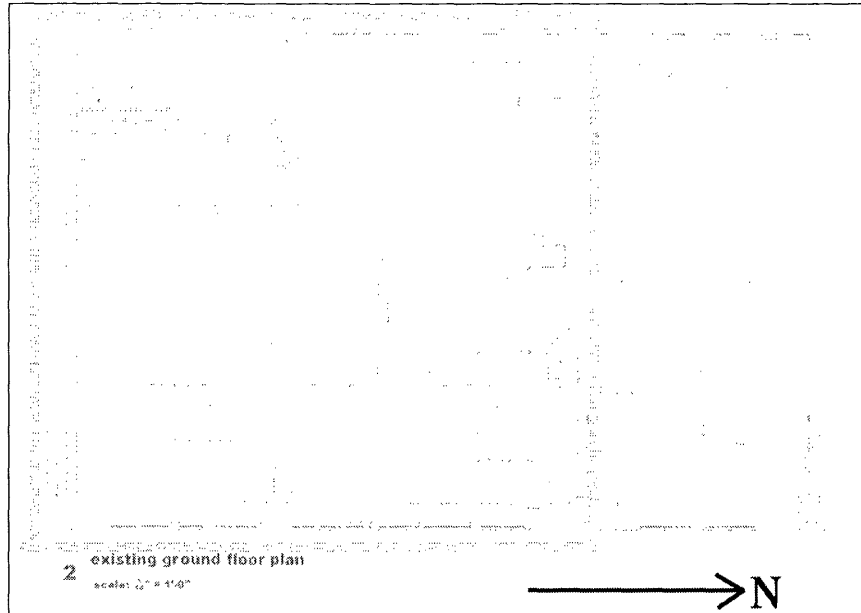


Figure 16: Ground floor (the Bell Block is highlighted).

Original round cast iron columns remain in the southern double storefront and in the northern one. Plain round steel columns support broad openings cut into the intervening walls. Three east-facing storefront areas are provided for originally by this plan, with two south-facing ones in the southwest corner.



Figure 17: Second floor (north is to the right).

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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

In the southwest corner, a centered stairway leads to two apartments. The stairs continue to the top floor. A north (rear) wall door exits onto the roof of the single-story portion of the plan in the west center part of the plan. Originally it connected to a two-story wrap-around balcony system. The remainder of this floor level has been opened up. Stairs which led to the hall have been removed and office partitions and possibly apartments have been removed. Two interior brick load-bearing walls continue up through this floor level. The original stairs, connecting the ground level and this one, remain as indicated.

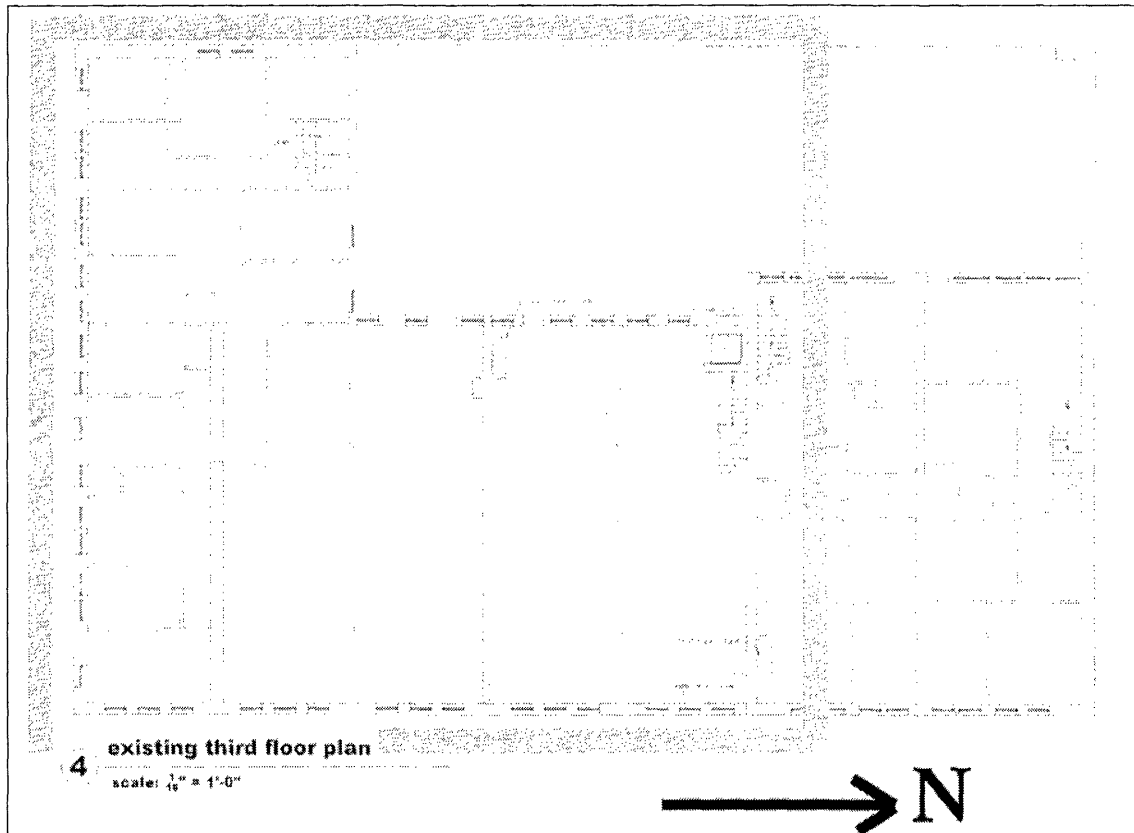


Figure 18: Third floor plan (the Bell Block is highlighted).  
The two-part hall area occupies most of this level.

The third floor retains its apartments and offices on the south end, as well as the two hall areas. A ramp leads to the Ziepprecht Block's third floor to the north. West doors originally led out to the upper balcony. The roof is very simply framed up, with a post and beam system that rests atop the sidewall and joists, and descends gradually to the west. There is no indication that the roof purlins are in anyway tied to their respective beams.

### Location and Setting:

The building is located immediately north of the City Hall, a remarkable Italianate style landmark that was designed by architect John Rague and built in 1857. The city hall's open area long served as an open market area. Clay Street, now Central, developed as a major commercial arterial over time.



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# National Register of Historic Places Continuation Sheet

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John Bell Block

Dubuque, Iowa

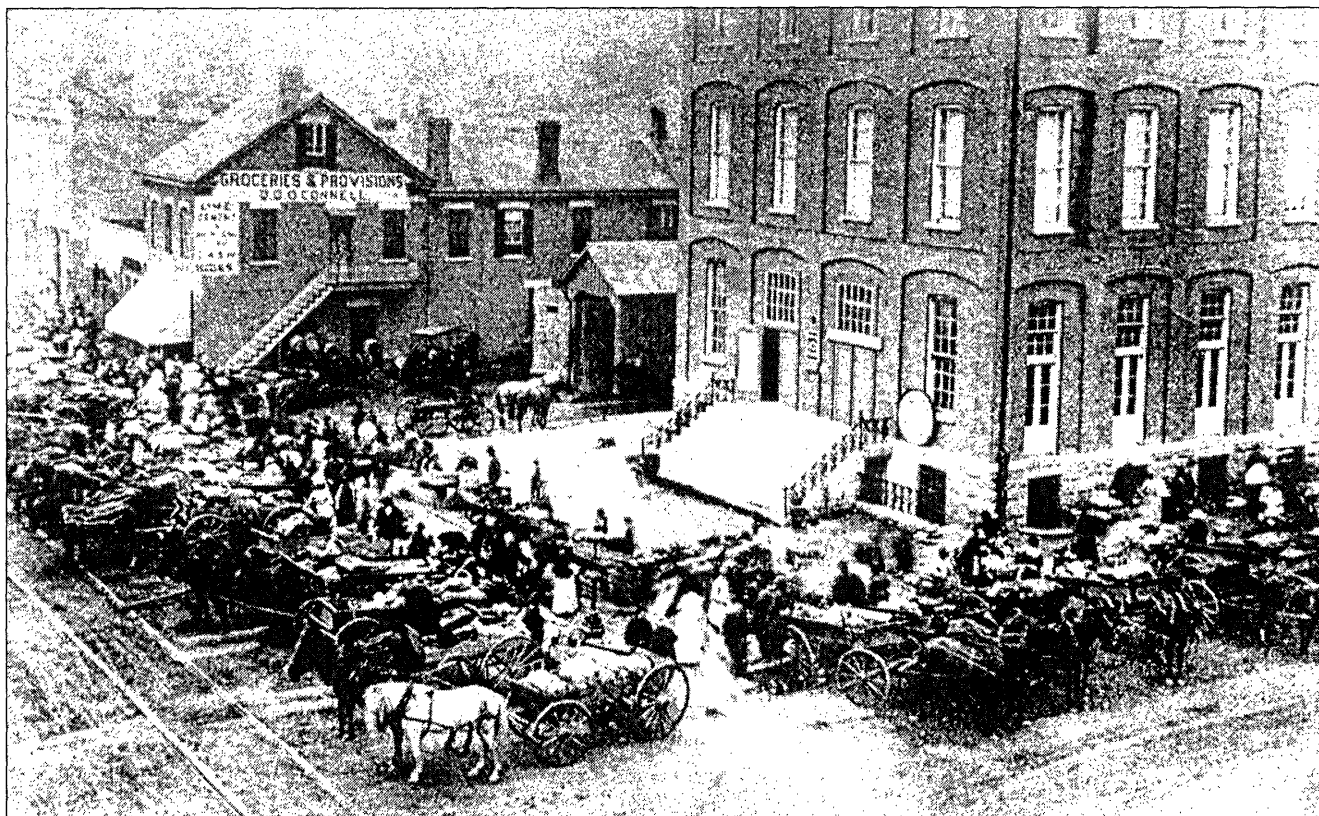


Figure 19: City Hall market, c.1880, view southwest. Note streetcar tracks on Clay (now Central), left foreground.

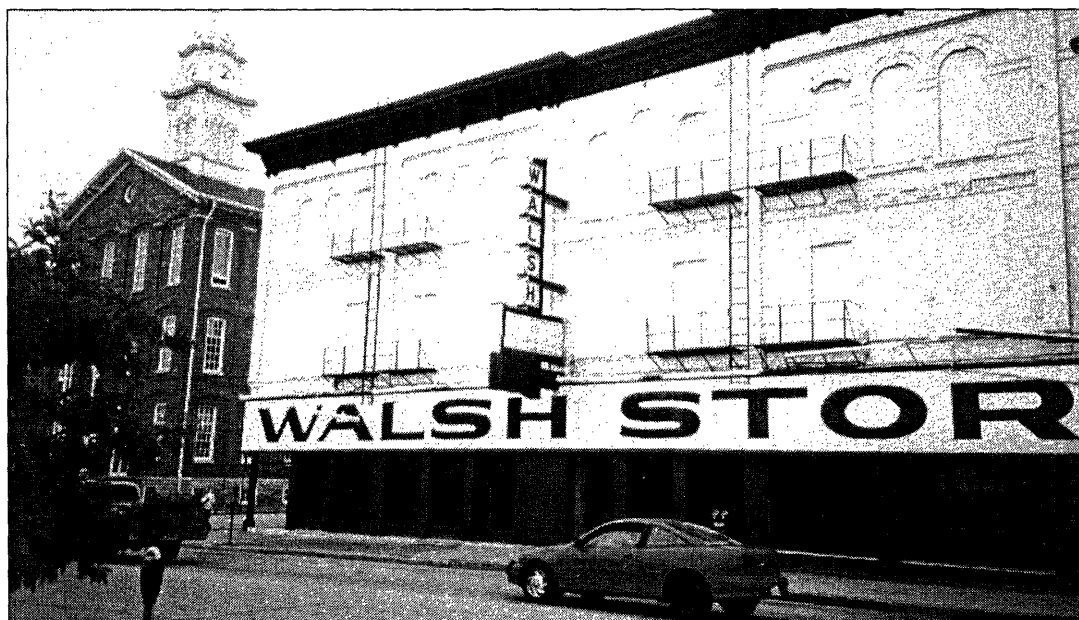


Figure 20: View to southwest, City Hall in left background.

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# National Register of Historic Places Continuation Sheet

Section number 7 Page 14

John Bell Block

Dubuque, Iowa



Figure 21: The Bell Block is at left center, view to the southwest with City Hall in the background.

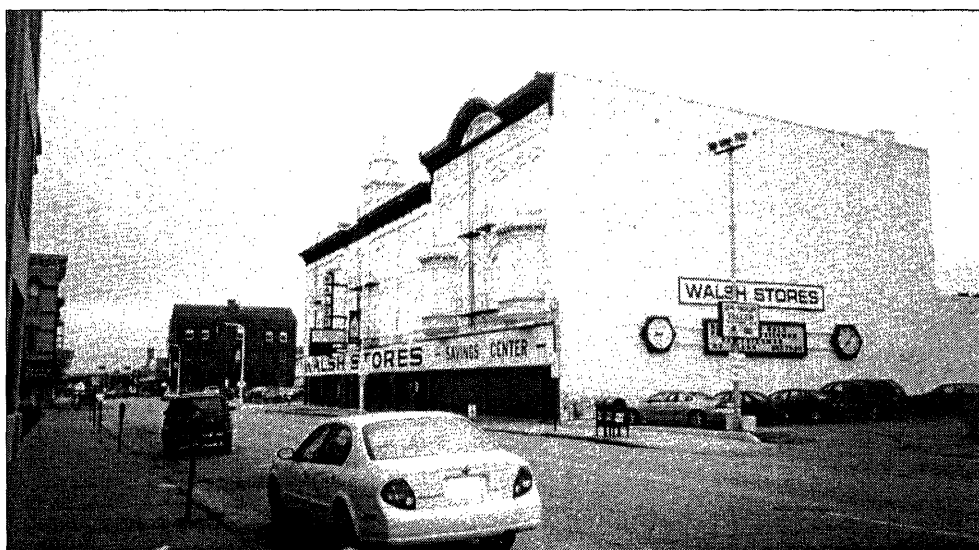


Figure 22: The Bell Block is again at left center, view to the southwest, with City Hall in the background.

The building in the distance is the oldest surviving school building in the city. It also dates to 1857 and was designed by architect John Rague. The other buildings on the subject block have been demolished or are in the process of being demolished. To the east, across Central Avenue, there is a new bank and parking lot and to the northeast, the second Iowa Trust Bank building.

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# National Register of Historic Places Continuation Sheet

Section number 8 Page 15

John Bell Block

Dubuque, Iowa

## Significance Summary:

The John Bell Block is locally significant as a well-preserved example of the Italianate commercial style applied to a four-storefront three-story commercial block (Criterion C) with Queen Anne and vernacular design influences. It is further locally significant for its direct and salient historical association with the German ethnic population of Dubuque (Criterion A, commerce), particularly the banking history of Dubuque's German residents. The building also represents the anti-German feelings of the World War I era, a national hysteria that nearly obliterated America's German cultural heritage (Criterion A, Ethnic Heritage, European). The building's storefronts housed German-American businesses and the general business area was closely tied to the city's German-American population. Finally, the building is directly associated with three significant Dubuque residents, John Bell, capitalist, architect Martin Heer and contractor Anton Zwack (Criterion B). The period of significance is that of 1886 for its architectural merit, and 1887-1952 for its historical significance related to commerce, and 1887-1918 for its association with German-American Ethnicity.

## German Ethnic and Banking Historical Significance:

Dubuque's growth was credited to its ability to self-finance its improvements without developing a dependency on imported capital and the German Trust and Savings Bank was a major factor in this amassing of local capital. This bank particularly focused on financing local improvements ("the bank that boosts Dubuque") and it further served the needs of small depositors and home-buyers. It was created to provide banking services to the northern portion of the city. It was clearly a German bank given that no other Dubuque bank of its day was further north than Seventh Street. The only two banks to locate in the northern downtown were German banks, the other being the German Savings Bank, that opened a branch bank north of 18<sup>th</sup> and Couler (now Clay) (Jacobsen, p. E-75).

The German Trust and Savings Bank; corner of Thirteenth and Clay streets...is in a most flourishing condition, a fact THE TIMES [sic] is pleased to note. It is but a short time since this institution was established, yet the business it is doing is equal to that of some of the older banks, and has surpassed the most sanguine expectations of those who established it. The gentlemen connected with it are among the most substantial of our citizens—men who have the confidence of the public.

*Daily Times, November 24, 1887*

The bank represented a transfer of wealth from the traditional downtown banks and the bank's resources became the engine of new development in the northern downtown specifically and the city in general.

### **German Trust and Savings Bank**

One of the most important as well as the most reliable banks of Dubuque is the German Trust and Savings Bank, situated at the corner of Thirteenth and Clay streets, near Central Market. The office and counting room are provided with every safeguard and convenience for the proper transaction of business...This bank is noted for its able and conservative management; its board of officers and directors being numbered among our leading and successful business men...It is one of the wealthiest and strongest banks in this part of the country, owing to its skillful management by honorable men who have become its officers. Its officials are well known for their courteous and strict attention to the wants and business transactions of its patrons. The German Trust and Savings Bank transacts a general banking

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# National Register of Historic Places Continuation Sheet

Section number 8 Page 16

John Bell Block

Dubuque, Iowa

business and has a large savings department, which furnishes an opportunity for safe and profitable investments. The officers and directors are among the prominent citizens of Dubuque, and have the confidence of the entire community, which feels that they are certainly qualified to respect and conscientiously fulfill the important trusts imposed on them.

*Daily Herald, January 1, 1895*

The bank was successful from the very start, and that success was attributed by the institution to its commitment to supporting the city and county. It was "...prominently identified with every civic movement having as its object the welfare and promotion of our City and County." The bank's slogan was "The Bank that Boosts Dubuque."

Scores of manufacturers, jobbing and retail firms, today numbered among the City's powerful business factors, were financially assisted and fostered by the Bank and grew with it. In excess of one thousand Dubuque families acquired and today enjoy the ownership of their homes, as a result of Real Estate Loans extended by the Bank. Hundreds of Dubuque County farmers were enabled to secure and own their farms. Thousands of individuals have sought and received financial aid and counsel in important business deals and in the investment of funds...

*(Union Trust & Savings Bank, 1923).*

By 1903, this was the third largest city bank of seven Dubuque financial institutions. It alone accounted for 15 percent of all capital and 13 percent of total surplus deposits in all of these banks. The top three banks held 60 percent of the city's banking resources. The bank remodeled in 1904 and twice enlarged its quarters in the Bell Block between 1908 and 1919. This was still insufficient and plans for a new building, to be located a block north, were made and the site was acquired in February 1919. High labor and building costs delayed actual construction until April 1922 and the building was finally completed on November 20, 1923 (Figure 45). A notable feature of the new facility was a 22-ton vault door that drew crowds as it was lowered into the bank basement through a massive hole in the sidewalk. The bank was the first in the state to institute the Bank Insured Savings System. Under this program depositors were protected on their unpaid payments in the event of death (*Enterprise*, January 24, 1903; *Union Trust & Savings Bank*, 1923; Lyon, pp. 458-59).

The bank and the Bell Block represents the repression of all things "unpatriotic" and German during World War I. During April and May, 1918, the American Expeditionary Force first entered into combat in France and news of the first casualties reached the home front. The bank became caught up in the anti-German hysteria and it changed its name to the ethnically neutral and patriotic Union Trust and Savings Bank in 1918. It was one of the first regional banks to do so but the real cause for the name change was the rapid loss of deposits (*Telegraph-Herald*, April 14, 1916).

Figure 34 depicts the bank at this time, complete with a large American flag set above its entryway. The bank recovered, continued to expand its offices as noted, and built a new building in 1922. The new building and continued growth failed to save the bank and it was destroyed by a run on its deposits in January 1932. The Federal Discount Corporation purchased the building and the bank later housed Dubuque Bank & Trust (Jacobsen, pp. E-108-09; Lyon, p. 175).

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John Bell Block

Dubuque, Iowa

**German Trust & Savings Bank**  
— now —  
**Union Trust & Savings Bank**

*WHY WE CHANGED OUR NAME*

1. Because American Banking Institutions should support the United States Government both in name and in fact
2. Because the United States banking system is of, for and by the people of the United States. Every part of the system should co-operate with every other part and not so much as by a hair's breath should it diverge from the one central and controlling idea which makes the United States the greatest and most responsible banking power in all the world.
3. Because this bank is a leader in this community and should set an example by willingly doing its part. We have always been 100 per cent United States, still are and will continue to be. This is only one small way of showing it. This bank has taken its full allotment of each Liberty Loan, has taken its full share of War Savings Stamps, and supplied same to the public schools and the people of Dubuque in general.
4. Because our officers, directors and stockholders believe that the name "Union Trust & Savings Bank" represents the true character of the institution.

**Other than in name the Bank remains the same. The conservative banking policy established by its organizers will be continued by the present long experienced management**

**Union Trust & Savings Bank**  
*"The Union Forever"*  
THIRTEENTH AND CLAY STREETS

Capital \$150,000.00      Surplus and Profits \$200,000.00  
Resources Two and one-half Million Dollars

A. F. HEER, Vice President      PETER KLAUER, President      N. C. GINDORFF, Cashier  
L. F. BREDE, Vice President      D. W. GEHRIG, Asst. Cashier

Figure 23: "The Union Forever" A change of names (*Telegraph-Herald*, April 14, 1916)

Association With Significant Individuals:

The Bell Block is historically associated with two noted Dubuque residents, architects Martin Heer (?-1915) and contractor Anton Zwack, both of whom maintained their professional offices on the second floor, Heer during the years 1896-1911, and Zwack, from 1911 until sometime after 1965.

Architect Martin Heer was born in Germany and was not related to Dubuque architect Fridolin Joseph Heer Sr. (1834-1910) who was Swiss-born, or his son, Fridolin Heer Jr. (1864-1940). Heer came to America c.1843. By 1884 he was in independent architectural practice in Dubuque and between 1889 and 1895 he partnered with architect Guido Beck. Both architects had offices in the Bell Block as of 1888, but Heer had offices at 824 Eighth Street as late as 1897, which conflicts with the 1896 city directory listing. Beck designed business blocks and churches throughout the Dubuque region. In 1912 he returned to Germany and died there c.1915. Contractor Anton Zwack was noted for his construction of numerous institutional buildings (Shank, p79-82; Jacobsen, E-159).

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Continuation Sheet**Section number 8 Page 18**John Bell Block****Dubuque, Iowa**

The building also best represents the working career of merchant/capitalist John Bell (1818-July 1895). Bell was born in Yorkshire, England, and came to Dubuque in 1834. He first mined lead, operated a zinc smelter in 1837, and opened a general store in the early 1840s. His firm, the John Bell Company has the distinction of occupying the first Town Clock Building at the time of its catastrophic collapse on May 25, 1872. The firm became Bell, Ryder and Wallis and Bell left the firm in 1886 when he retired and sold out his interest, and entered into real estate and banking. Bell served as a director of the Second National Bank (as of 1888) and was a director and president of the German Trust and Savings Bank. Bell was actively involved with the bank until his retirement in 1895, due to failing health. He owned this property and was responsible for its construction beginning in 1887. Bell apparently leased quarters to the bank. At his death, the *Daily Times* considered him "one of Dubuque's most worthy and prominent citizens." (Lyon, p. 35; *Dubuque City Directory*, 1888-89, p. 21; *Daily Times*, July 30, 1896).

This is the record of John Bell's business life in Dubuque, and it is one that has been of great advantage to the city, for he was a man who did very much to advance its material interests in many ways. He was a very active and energetic man throughout all his long and useful life. He never hesitated to give his countenance and support to all movements calculated to benefit the city, and while he was a conservative man, he always recognized the fact that it required energy and activity to make a success to life, and that he was active and energetic is fully attested by the grand success which he made of every undertaking with which he was connected. There is probably no man now living in the west who has made such a success of life as has Mr. Bell. As a financier he had few equals in Dubuque and he always made a point to study well everything undertaken by him before embarking on it. His reputation as a business man was not confined to Dubuque or to the state of Iowa; it was equally as well known in the east, where it was known that every enterprise with which he was connected was of the legitimate kind. He was a friend and counselor of the early English settlers of Dubuque, who came to him for advice. Mr. Bell was a man of active mind and of executive ability of a high character and these traits were recognized by those who came to him seeking advice on business or other matters. He was essentially a self-made man. He came here with no other capital than brains, energy and honesty, and taking advantage of the opportunity presented to him, he amassed a fortune without bringing a single tear to the eye of anyone with whom he had been associated or had had dealings of any character.

*Daily Times*, July 30, 1896

A month after John Bell's passing, the directors of the German Trust and Savings Bank gathered to elect a replacement director. They also passed a memorial resolution at that time. The resolution stated that the bank had lost "one of its most enterprising, loyal and progressive citizens." They hastened to add as an aside that "this bank, however, is one of the soundest in the city, and while his death is greatly regretted, it in no way affects the bank" (*Evening Globe Journal*, August 19, 1896).

Historical Building Overview:Downtown Development and Construction Context:

The historic Dubuque downtown was much narrower than it is today. The Mississippi River and sloughs then comprised most of the now filled-in riverfront area. The downtown was particularly narrow and close to the bluffs south of 5<sup>th</sup> Street. As of 1884, Main Street was the key business street, between First and 11<sup>th</sup> streets. Iowa Street, one block east, was principally a warehousing, industrial and jobbing street, up to Eighth, after which it was residential. Clay (now Central) one more block east, was residential and it had the city and county public buildings and several schools. Above 12<sup>th</sup> Street, the east

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John Bell Block

Dubuque, Iowa

side was much more commercially developed, but there was just a single three-story store between 12<sup>th</sup> and 18<sup>th</sup> streets (1884 Sanborn Map).

### Dubuque's Improvements.

This will be one of the greatest building years Dubuque has seen for some time. Buildings of all kinds have been or are being erected in almost every part of the city. In the mercantile region new warehouses are built of splendid size and front; in the retail portion many new stores are erected, particularly on Main and Clay streets and Couler Avenue...All these are evidences of Dubuque's little boom. The hopes of our citizens, and particularly the most active men, are more and more raised for the splendid prospects of the city. Dubuque is going forward and no mistake.

(*Herald*, September 26, 1886).

By 1891, by which time the subject building was four years old, three major downtown changes had taken place since 1884. First, the completion of a Mississippi River vehicular bridge had commercialized Seventh Street, transforming it into the new principal gateway into the city from the east. In response to the bridge several new hotels lined Seventh Street. A second change was the substantial rebuilding of Main Street, near Seventh, with three-story high blocks being the norm south of Ninth Street. Finally, the commercial retail area gravitated north along Clay (now Central Avenue and Main Street. The subject block of Central, between 13<sup>th</sup> and 14<sup>th</sup>, was now solidly occupied by stores, but only the Bell and Ziepprecht (1888) blocks were three stories in height. Clay between 15<sup>th</sup> and 17<sup>th</sup> streets, was less intensely commercialized, more so on the east side of the street. North of 17<sup>th</sup> Street, three-story blocks predominated (1891 Sanborn Map).

The Bell Block anchored the southern end of this Clay Street commercial development. Chris Voelker, onetime city mayor and an important builder/developer, was the first to build a substantial block at Clay and 13<sup>th</sup> in 1879, on the northeast corner, across the street from the Bell Block. That was the same year that the *Herald* declared the city's downtown as being "past its infantile condition." The years 1879-82 were record years in new construction. Much of the Clay Street improvement was preceded by substantial commercial building construction along Couler Avenue, the northern extension of Clay above 18<sup>th</sup> Street (*Herald*, January 1, 1880).

The Bell Block also represented an up-building of key cross streets along Clay, 13<sup>th</sup> and 14<sup>th</sup> Street. As early as 1876 the *Herald* observed "Fourteenth street has been fortunate. From an uncouth, rough roadway two or three years ago, it has been metamorphosed into one of the most handsome and desirable streets in the city." Capitalist John Bell, the later builder of the subject block, was a leader in this movement. That same year (1876) partners Bell & Ryder built a combination store and seven unit tenements at the northwest corner of 13<sup>th</sup> Street and Iowa, one block west of the future Bell Block site. The tenements were modern, were for middle class tenants, and cost \$16,000. The same source continued, "They add to the evidence of Mr. Bell's enterprise, he being one of our heaviest property holders, as well as most successful merchants." Capitalist W. H. Peabody built a row of six brick tenements on 14<sup>th</sup>, to the north, for \$12,000. Bell also added a storage room behind Putnam & Jones' store, on Iowa Street, and improvements to a store on Iowa between 12<sup>th</sup> and 13<sup>th</sup> streets (*Herald*, December 2, 1876 April 27, 1886 and January 1, 1887).

The year 1886 brought the beginnings of a most notable improvement, that of a vehicular bridge over the Mississippi River. The stock company project started as a pontoon bridge design, with a draw, and by September was transformed as the permanent "High Bridge" and work on its construction began that same month. The building season had an early start, in middle April. A building boom was on by mid-year, mostly in the form of residences, but many new business blocks were

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John Bell Block

Dubuque, Iowa

under construction. By mid-June, Novelty Iron Works had orders for 60 cast iron columns for new stores and business blocks, a great many of which were destined for the Bell Block. Ironwork for house building exceeded all other orders at the plant (*Times*, May 18; September 17, 1886; *Herald*, June 11, 1886).

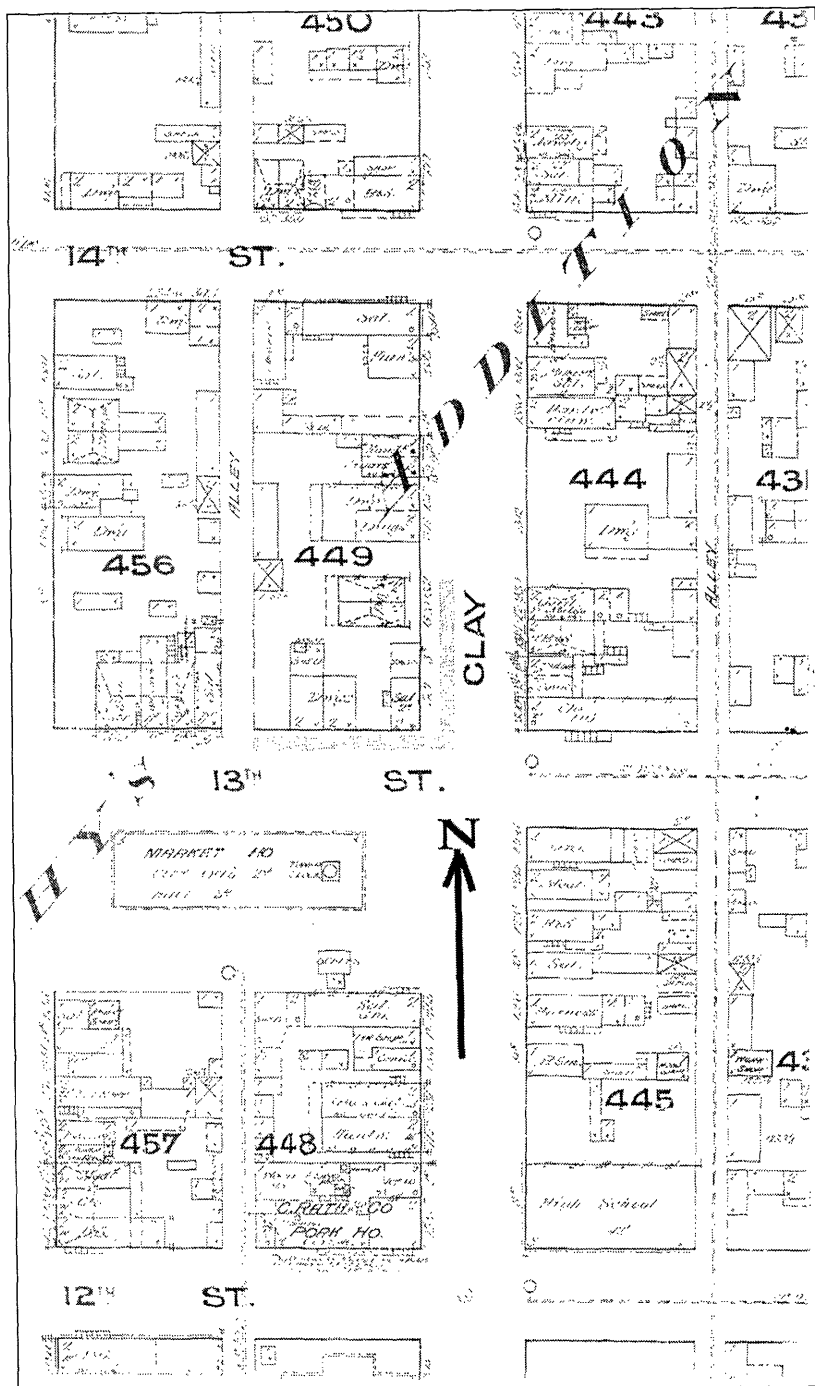


Figure 24: 1884 Sanborn Map (the Bell Block is highlighted)



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John Bell Block

Dubuque, Iowa

## Building Construction and Land Ownership:

Mr. John Bell has purchased for \$10,000 the Connell property, northwest corner of Thirteenth and Clay streets. The property has a frontage of 132 feet on Clay street. One-fifth was owned by Mrs. P. W. Crawford, two-fifths by Col. Crawford, and two-fifths by Mrs. Waite. It is understood that Mr. Bell will erect a brick block on the site and that a bank will be established therein.

*Herald*, March 20, 1886

John Bell, the retired dry goods merchant, is devoting his time, and employing his means in improving the city, work that will keep him employed all the season. His recent purchase, corner of Clay and Thirteenth street was razed yesterday to make room for new buildings. A brick block, three stories high with cut stone trimmings will be erected. Five stores facing on Clay street running sixty feet deep and two stores running 40 feet deep facing on Thirteenth street will be contained in the block. The building will make a marked improvement to that section of the city and add to the value of surrounding property.

*Herald*, May 4, 1886

The old frame buildings at the corner of Thirteenth and Iowa [sic] streets are being razed to make room for the new block of stores to be built by Mr. John Bell. John Raup has moved his place of business to the basement under Volkers [sic] store. A large force of men are engaged in removing the old landmarks.

*Daily Times*, May 5, 1886

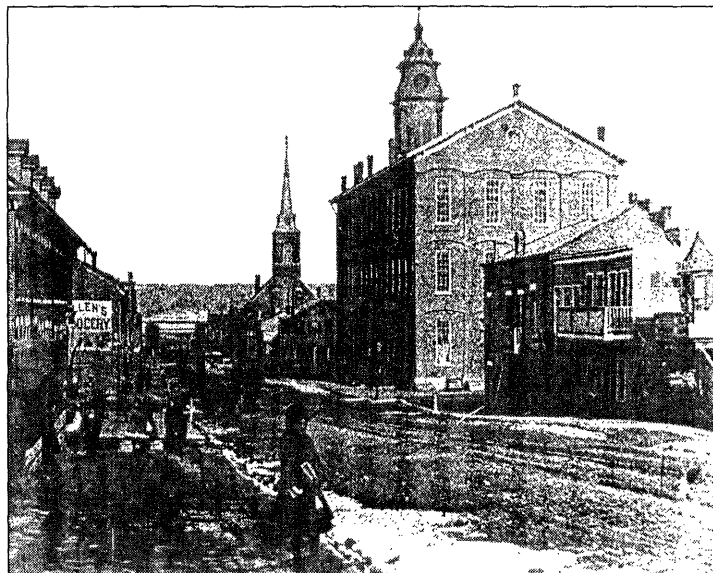


Figure 25: Thirteenth Street, viewed east towards Clay from a point west of Iowa Street (Central), c.1886

St. John's Lutheran Church, White and 13<sup>th</sup> is visible left of center and Bell's seven-unit tenement block is immediately at the left (courtesy of Loras College Center For Dubuque History)

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John Bell Block

Dubuque, Iowa

The initial public notices, regarding the new Bell Block, appear above. The *Daily Times* reported on April 14 that “It is Mr. John Bell’s intention to remove the frame building recently purchased by him, on the corner of Thirteenth and Clay streets, and erect in its stead three buildings.” The *Herald* reported on May 8, 1886, that “the three buildings, one brick and two frame, on Thirteenth street, directly opposite the city hall, have been removed by Mr. John Bell, who will erect in their stead an elegant brick block, the corner building of which will be used as a bank by Mr. Bell.” Figure 24 identifies the removed buildings. The same figure documents the relatively sparsely and lightly developed nature of the area, with many frame dwellings being intermixed with less substantial commercial ones (*Daily Times*, April 14, 1886; *Herald*, May 8, 1886).

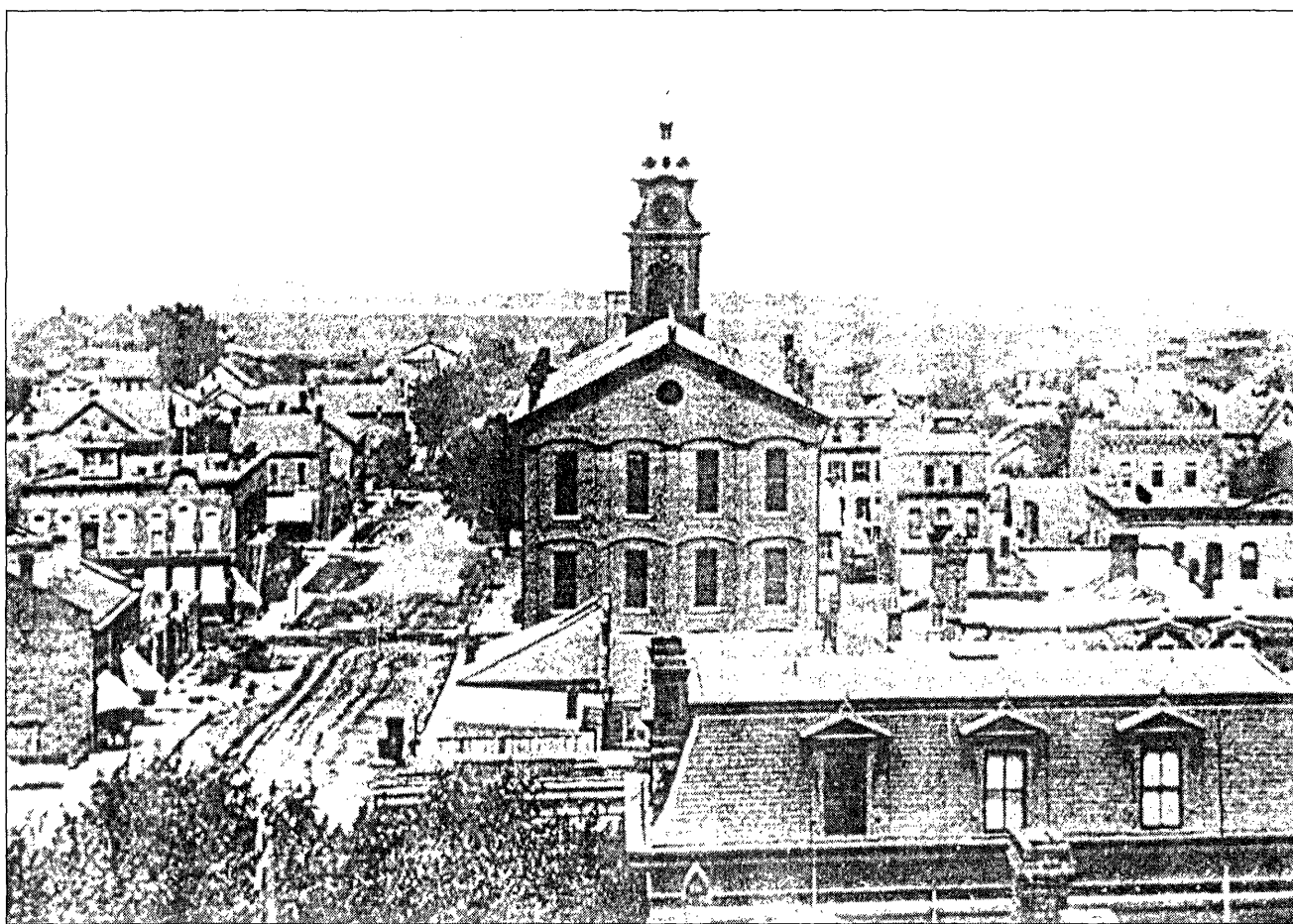


Figure 26, aerial view from the bluffs looking east along Thirteenth Street, 1886  
The Chris Voelker Block (1879) is a left center, northeast corner of 13<sup>th</sup> and Clay  
(see detail of building site, Figure 27) (courtesy of Loras College Center For Dubuque History)

Standard Lumber Company received the contract to provide the lumber for the Bell Block, on May 20. The Bell Block’s brickwork was already nearly completed by the end of July and by mid-August, the *Times* judged that the Bell Block was “a great improvement to that part of the city.” In late August Thomas Henney began the work of “placing a [metal] cornice upon John Bell’s new building” (*Times*, May 20, July 30, August 19, 25, 1889).

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John Bell Block

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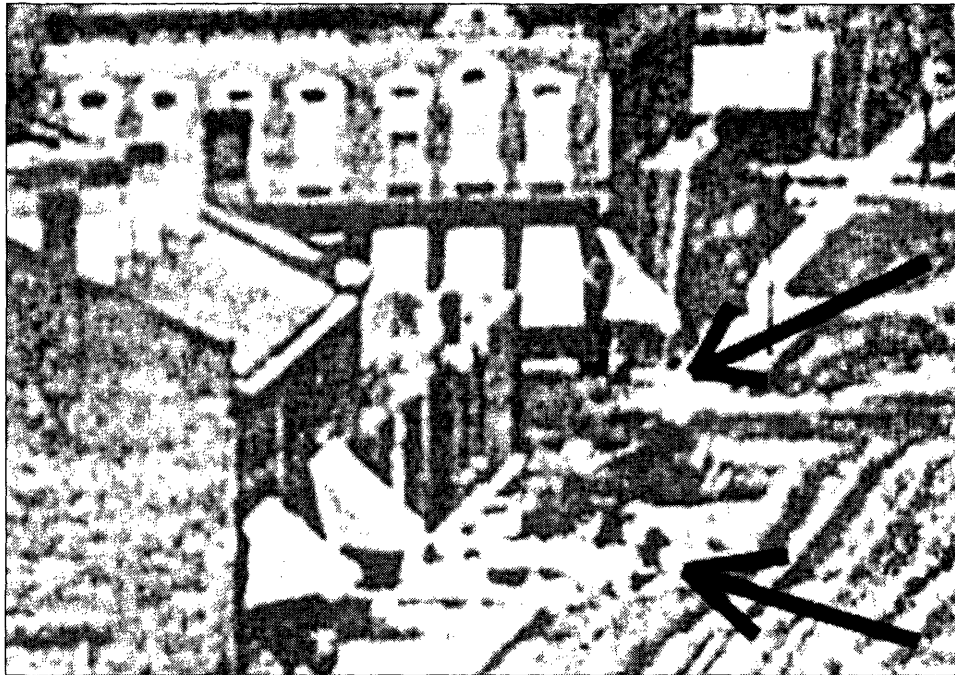


Figure 27: Detail from Figure 26, showing the erected Bell Block cast iron work (Voelker block in background)



Figure 28: Wellge, Perspective Map, 1889

The Episcopal Church and St. Patrick's Church are visible, above the Bell Block (on 14<sup>th</sup> west of Iowa)

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John Bell Block

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At year's end, the completed block was reported in the progress roster in two parts, both being credited to Mr. Bell, the Clay Street storefronts (addressed as 357 13<sup>th</sup>), were valued at \$9,000; while the second component, the main block (1321-37 Clay), was worth \$16,000, and further improvements to the at a total cost of \$16,000, for a total construction cost of \$25,000 (*Herald*, January 1, 1887).<sup>1</sup>

Allen's Grocery, a two-story brick, is visible at the far left in Figure 25, just across the alley to the east from the buildings in the foreground. Note the many vernacular frame and brick buildings in the area. Figures 26-27 was taken as the cast iron storefront for the Bell Block was being assembled. The worksite is visible immediately north (left) of the city hall in this 1886 photograph. Building materials are in the street in front of the worksite. Figure 29 indicates that a new building had gone up on the northeast corner of Thirteenth and Clay since the 1884 Sanborn Map was drawn. Note the rounded pediment centered on its parapet front. Substantial brick buildings were going up along Clay, a reflection of the northward gravitation of commercial land uses and rising property values.

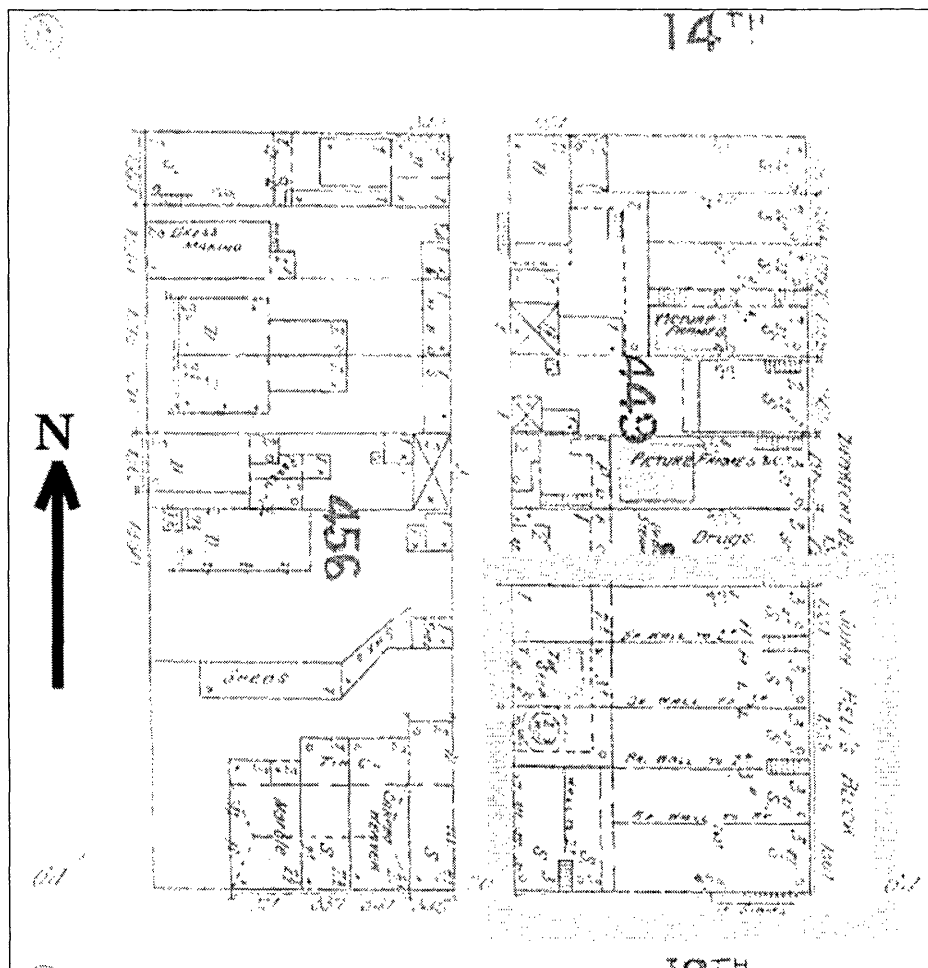


Figure 29: 1891 Sanborn Map (the Bell Block is highlighted).

<sup>1</sup> There were two John Bells in Dubuque, the "Capitalist John Bell, who built this building, and the contractor John Bell. The latter gentleman was born in Scotland in 1827.

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John Bell Block

Dubuque, Iowa

Figure 31 shows the just completed Bell Block. The recessed courtyard in the back of the plan appears to contain a two-story octagonal gazebo or perhaps a water closet. A metal clad tin shop is just to the north. Curiously, the bank is not indicated as being present at this time. In the years between 1884 and 1891 the block's Clay Street frontage had solidly infilled with mostly all-new buildings.

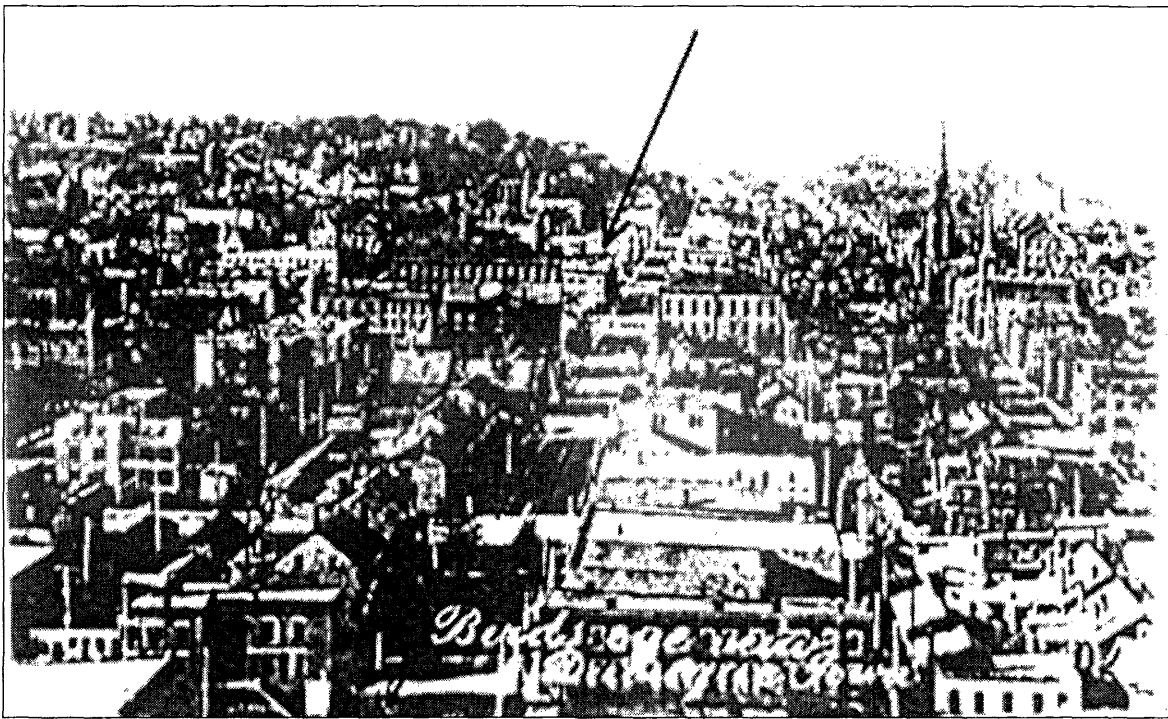


Figure 30: elevated view north along Clay Street, c. 1900.

White Street is to the right. St. Mary's and St. John's churches are visible at 13<sup>th</sup> and White and 15<sup>th</sup> and White, respectively, the arrow locates the Bell Block in this north end overview.

(courtesy of Loras College Center For Dubuque History)

Figure 31 depicts the newly completed Bell Block. Note the absence of the Ziepprecht Block, to the north, built in 1887. Note the pediment, decorative finials along the façade, as well as the four side chimneys. There is a basement stairway present beneath the balcony/fire escape along the south sidewall. The balcony serves professional offices on the second floor. The Thirteenth Street storefront has a sign that includes the words "Wall Paper." Note also the square-cut southeast corner with a square cast iron support column. The pediment appears to read "John Bell Block, 1886."

Two newspaper references assign a general completion date to the new building. Tenants were being sought by the end of October 1886. The *Herald* reported "The third floor of the Bell block, on the Clay street side, has been secured by the Knights of Labor as an assembly Hall." The 1888-89 directory listed Germanic Assembly Local 5986 of the Knights of Labor, as well as the Eagle Point Assembly Local 5915 of the Knights of Labor as hall occupants. Subsequent directories fail to list or reference the hall. Its high state of preservation offers no indication that the two-room hall was ever sub-divided for any other use (1888-89 Dubuque City Directory; *Herald*, October 31).

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John Bell Block

Dubuque, Iowa



Figure 31: 1887 photo, German Trust & Savings Bank, view to the northwest from Central across Clay.  
(courtesy of Loras College Center For Dubuque History)

In early November the same source noted that the Dubuque Stone Company had laid a new sidewalk on two sides of the Bell Block. That company was newly established the previous June, and used a pre-cast sidewalk stone (*Herald*, June 29, November 3, 1886).



Figure 32: Clay Street, view north, c.1888 (courtesy of Loras College Center For Dubuque History).

This c.1888 photo (Figure 32) depicts the new Ziepprecht Block (bay windows), the basement windows along Clay Street on the Bell Block, and the street car tracks along Clay Street.

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John Bell Block

Dubuque, Iowa

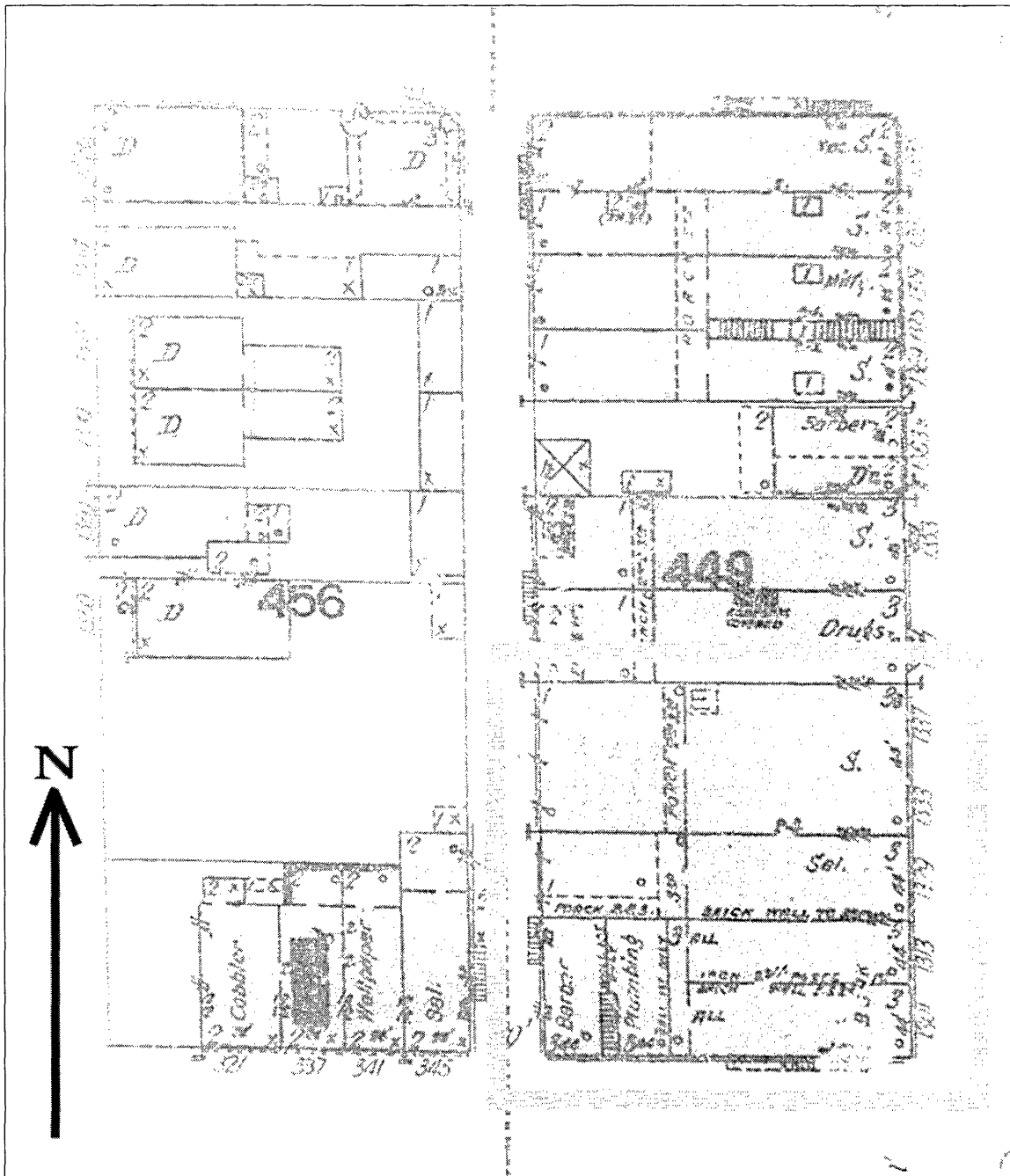


Figure 33: 1909 Sanborn Map (the Bell Block is highlighted).

Just one new building had been added to the block (north end on the alley) between 1891 and 1909. The Bell Block had a barbershop and printing firm along Thirteenth Street, and the bank, a saloon and store on Clay/Central. The back of the plan was solidly infilled with single-story additions. There is an alley-side fire escape present.

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John Bell Block

Dubuque, Iowa



Figure 34: Photograph north on Central, 1918, both buildings visible to the right.  
(courtesy of Loras College Center For Dubuque History)

Figure 34 depicts the building as of World War I. The southeast corner angled entryway has been added and a round steel support post has supplanted the original square cast iron corner support. The large American flag attests to the wartime patriotism of the German Bank, newly renamed the Iowa Trust and Savings.

To the north, J. C. Althaus successfully operated a dry goods trade that specialized in china and glassware. A. A. Genz purchased Althaus's stock in 1925, and opened a general merchandise business at 1333 Clay. Genz had previously worked for Millhouse Brothers and Company of Galena, Illinois, a wholesale hardware firm. Genz added a hardware line along with others over time, doubled his store area to the south in 1933. He removed partitions to enlarge the store quarters. The remarkable thing was that Genz was expanding his business during the depths of the Great Depression. During 1937 the entire Clay Street frontage was unified, and along with second and third story areas, Genz had 10,000 square feet of store space. By this time Genz had a branch store in Galena. He defied then modern merchandising practice by continuing to function as a general merchandise store. This meant that he never departmentalized his 24 lines of goods and his customers were confronted



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John Bell Block

Dubuque, Iowa

with "a miscellaneous assortment" of goods. Genz sold everything in dry goods except "the most expensive line of dry goods items and ready-to-wear." He employed 16 sales clerks on a regular basis, but his special sales events temporarily increased that number to 48. The Genz consolidation made the location suitable for the Clifford G. Walsh Store that occupied the same space as early as 1960. In 1984 the Walsh Company was the first tenant firm to actually own the building. As owner, Walsh covered over the upper portions of the Clay Street display windows the next year, and again remodeled them in 1987. An employees lounge was added on the second floor in late 1987 and the furnace was converted to gas in 1996 (*Herald*, August 13, 1937; Assessor's Card, building permits, January 1, 1985, January 1, 1986, March 10, 1987, October 23, 1987, June 20, 1996).

Table I: Building Tenant History

Year	345 (31) 13th	369 (27) 13 <sup>th</sup>	1301 Central	1315/17 Central	1329 Central	1333 Central	1337 Central
1888			German Trust Bank			W. B. Baumgartner & G. F. Kleith, hardware	
1890	Conrad Schmied, grocer		German Trust Bank	John Plux, Cigars & tobacco	Christ Stieber, saloon	W. B. Baumgartner & G. F. Kleith, hardware	
1896	Jos. Feckler's Saloon	John A. Rittscher Meats	German Trust Bank	?	August Golinvaux, saloon	Geo. F. Kleith Hardware, Stoves, Tinware	
1899	Jos. Feckler's Saloon	John A. Rittscher Meats	German Trust Bank	Dominick D. Hoffman, cigars	A. Golinvaux, saloon	Geo. F. Kleith Hardware, Stoves, Tinware	
1901	Jos. Feckler's Saloon	John A. Rittscher Meats	German Trust Bank	Dominick D. Hoffman, cigars	A. Golinvaux, saloon	Geo. F. Kleith Hardware, Stoves, Tinware	
1903	Jos. Feckler's Saloon	Mrs. Lena Emerson, Meats	German Trust Bank	Dominick D. Hoffman, cigars	A. Golinvaux, saloon	Geo. F. Kleith Hardware, Stoves, Tinware	
1908	?	Geo. Masters, plumber	German Trust Bank	?	A. Golinvaux, saloon	John C. Althausen, dry goods	
1911	Jos. Feckler's Saloon	Grapevine Front Saloon, Matthew Doran	German Trust Bank		John C. Althausen, dry goods	John C. Althausen, dry goods	
1915	John T. Erpelding, saloon	Oliver Davis, barber	German Trust Bank		vacant	John C. Althausen, dry goods	
1921-22	Irving Boxleiter, barber	?	Union Trust Bank		John C. Althausen, dry goods "Althausen's Bazaar"		

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John Bell Block

Dubuque, Iowa

Year	345 (31) 13 <sup>th</sup>	369 (27) 13 <sup>th</sup>	1301 Central	1315/17 Central
1923	Goshern-Sullivan		vacant	John C. Althausser, dry goods
1929	Oliver Davis, barber	Anthony's Kraut Shop	Wilfred Anderson, tires & tubes	John W. Klein, meats Henry P. Lember & A. A> Genz, General Merchandise, grocers
1934	Grashorn & Sullivan, barbers	?	vacant	John C. Althausser, dry goods
1939	13 <sup>th</sup> St. Barber Shop	Keller Fruit Company		Genz Stores
1945	M. Endollar barber	Keller Fruit Company		Genz Stores
1952	M. Endollar barber	Keller Fruit Company		Genz Stores
1955	M. Endollar barber	Keller Fruit Company		Genz Stores
1960	M. Endollar barber	vacant		Walsh Stores
1970	M. Endollar barber	?		Walsh Stores
1974	Jim Herring	?		Walsh Stores
1980	?	?		Walsh Stores

For much of its history, the building's professional offices on the second floor, housed architects and contractors. Dubuque architect Guido Beck was the first architect-tenant in the new building as early as 1888, and one wonders if this implies that he was the building's architect? Edward S. Hyde, a draftsman/architect, resided at 1335 Clay as of 1890. Architect Martin Heer had offices above the bank as early as 1896 and remained there at least through 1911. Architect James Webster had offices at 1303 Clay as of 1915. The longest-term tenant was noted Dubuque contractor Anton Zwack, who was first listed with offices at 1301 Clay in 1911. The company remained at this address at least through 1965. It is probable that the firm occupied all of the available office space on the upper two floors.

A range of other professional offices, all presumably located on the south end of the second and third floors, is identified in the directories. Guitarist Harry D. Jenkins had an office there in 1888. J. P. Stendebach, insurance dealer, had offices on the second floor as of 1890. Charles F. Hanke, merchant tailor, was present as of 1896. Henry Manders, dealer in butter and eggs, was listed simply on the northwest corner as of 1896, a reference that usually meant second floor offices. Dentist Glen L. Merritt had offices there in 1901-03. Lawyer Falian Beckett had an office at 1301 Clay in 1921.

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John Bell Block

Dubuque, Iowa

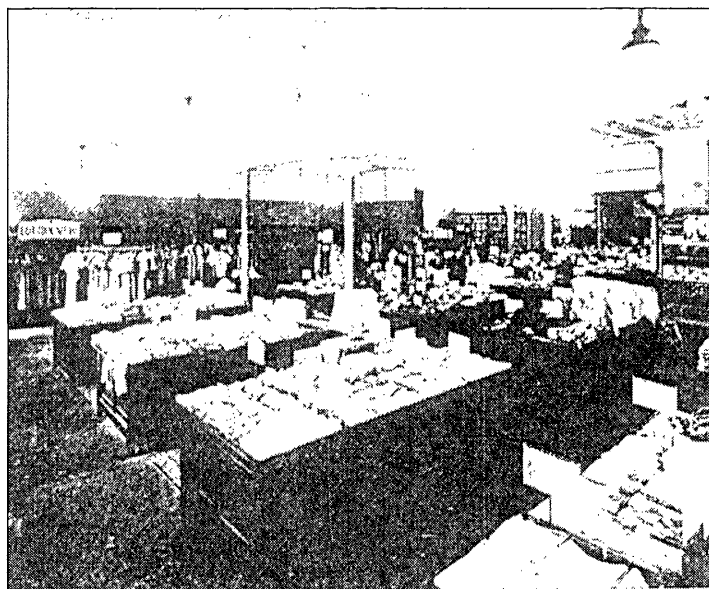


Figure 35: Genz store interior (*Telegraph-Herald*, August 18, 1937)

Residential apartment dwellers can be readily identified beginning in 1899, the first time that all tenants are listed by address. That year, the architects and two apartments were listed under 1301 Clay, another apartment under 1327, 1335 or. Two apartments had 13<sup>th</sup> Street addresses. Beginning in 1901, four units are first listed over the 13<sup>th</sup> Street stores. These are listed above the 13<sup>th</sup> Street storefronts and at 1317 Clay. Charles F. Littrell, a carpet and wallpaper cleaner, resided at 1317 Clay the latter address as of 1908-45, and he was followed by August Kemp, a cabinet maker (1955-65). As early as 1921, four apartments were addressed as 27 13<sup>th</sup> Street and these were lettered "A-D."

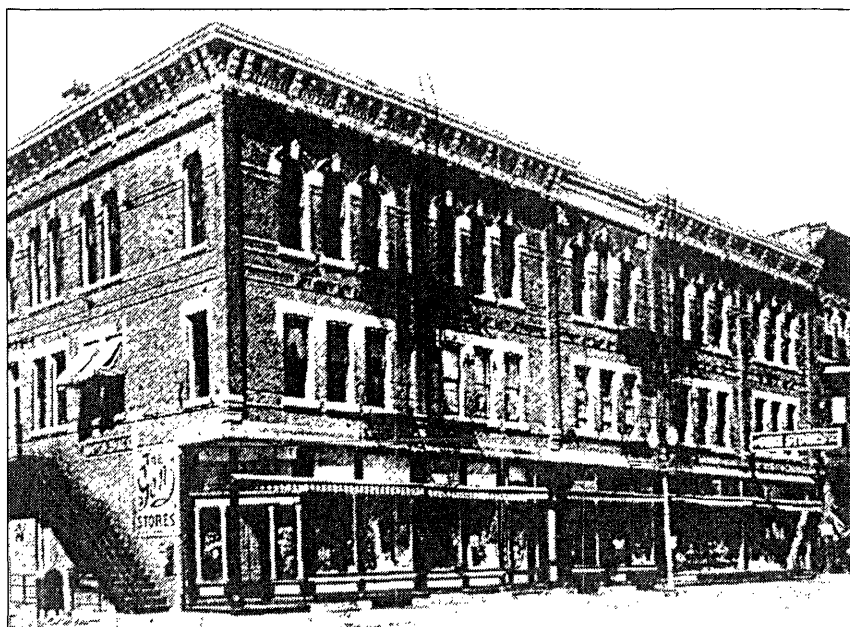


Figure 36: The unified Genz Store façade, 1937 (*Herald*, August 13, 1937).

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John Bell Block

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Figure 37: A. A. Genz (*Herald*, August 13, 1937).

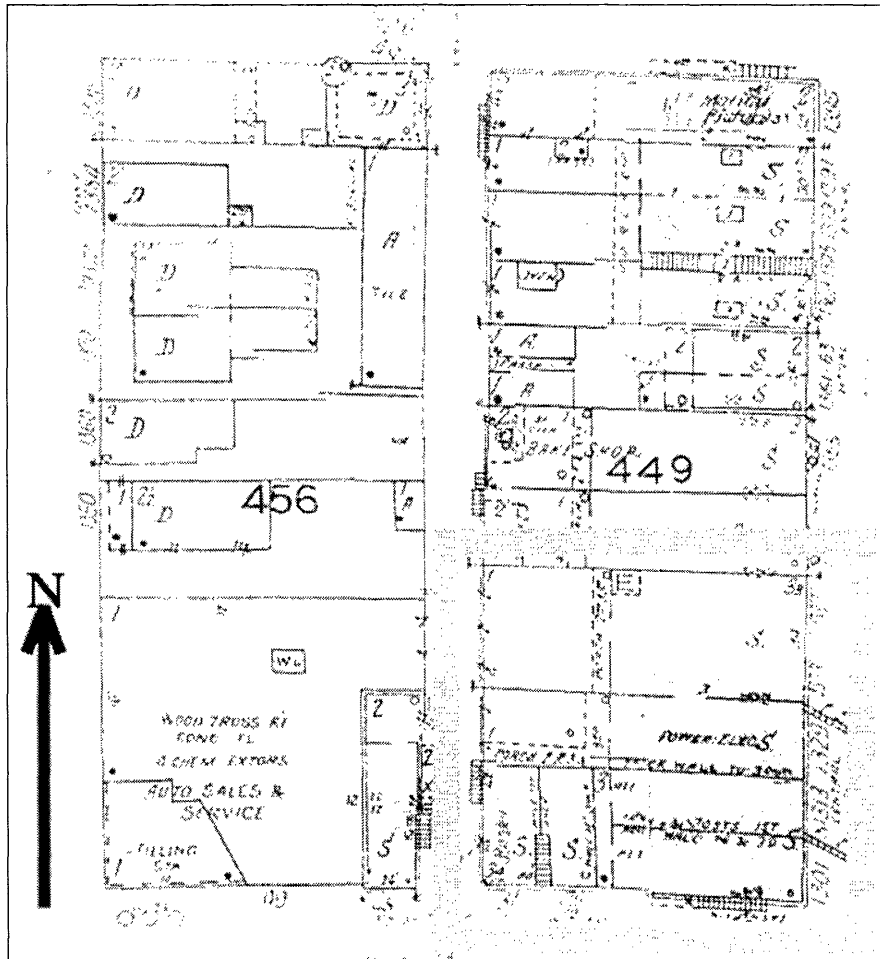


Figure 38: 1909/1936 Sanborn Map (the Bell Block is highlighted).

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Dubuque, Iowa

Figure 38 depicts the building and block as it appeared in 1936. The only apparent change is the addition of two fire escapes on the Clay Street frontage.



Figure 39: Genz store interior (*Telegraph-Herald*, August 18, 1937).

Figure 40 documents the clearing away of the north end of City Lots 456 and 449. The breaks in the partition walls, indicating a unified storefront, are shown, but the full range of storefront addresses are retained.

The Bell family continued to own the Bell Block property through 1944. Adams Realty then owned it from 1944 until 1984. Clifford G. Walsh obtained the property in 1984 as did the Dubuque Bank & Trust Company in 2002 (Dubuque County Assessors Data).

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John Bell Block

Dubuque, Iowa

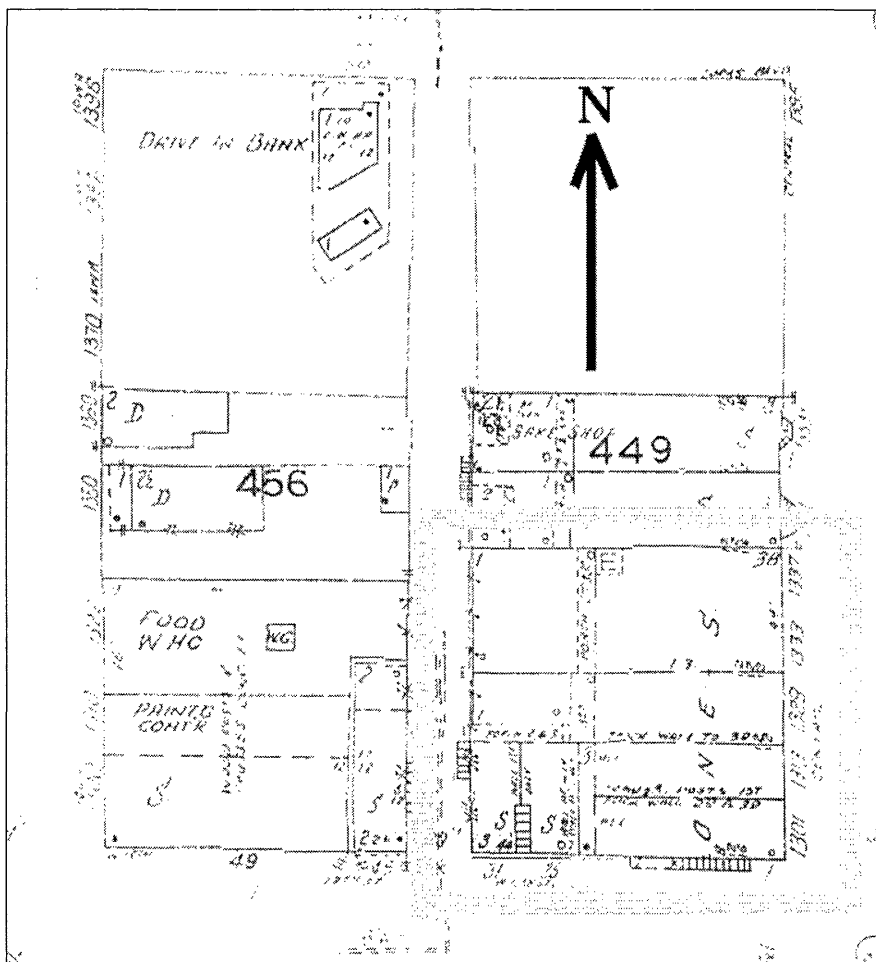


Figure 40: Sanborn Fire Insurance Map, 1909/65.

### German Bank And Trust/Union Savings Bank History:

Thirteen banks functioned in Dubuque during the historical period (pre-1952) and two of these were German Banks. The first German bank was the German Bank that was organized in 1864. It was re-titled German Savings Bank in 1904, and then Pioneer Trust & Savings Bank in 1918, and it merged with Consolidated National Bank in 1926. That bank, located at 324 Main, boasted a capitalization of \$120,000 and a surplus of \$70,000 at the time its rival bank was established. It built a new building at its old address in 1902. The second, the German Trust & Savings Bank was organized in 1886.

Capitalist John Bell decided to build his bank block before he finally decided what bank would occupy it. As late as November 9, 1886, as his building was nearing completion, the *Herald* indicated indecision on Bell's part regarding the bank:

The bank in the Bell block at the corner of Thirteenth and Clay streets, will probably be established by the Mortgage, Loan and Trust Company of this city. The long talked of bank will probably soon be established.

*Herald*, November 9, 1886

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John Bell Block

Dubuque, Iowa

This institution was a home building savings and loan. As the reference notes, the bank was “long talked of.”

The new German bank had its first organizational meeting more than a month later, in mid-December, a gathering that was described by the *Daily Herald*:

A meeting was held last evening in the City Council chamber looking to the formation of the new German Savings bank to occupy the fine room in the new Bell block at the corner of Thirteenth and Clay street. There were present some thirty well known citizens representing a good portion of the bone and sinew of the upper portion of the city, and all of whom are able and willing to aid in the proposed new bank (*Herald*, December 15, 1886).

The purpose for the bank was to establish a bank in the northern part of the downtown, apparently in an effort to secure capital for commercial and industrial ventures in that part of the city. Thirty-five years later, a bank history observed that the founders were “not men of wealth” but were “men who had started at the bottom and who by sheer thrift and industry had attained success in their individual enterprises and commanded the confidence and respect of the community” (*Union Trust & Savings Bank*, 1923; Jacobsen, p. E-115).

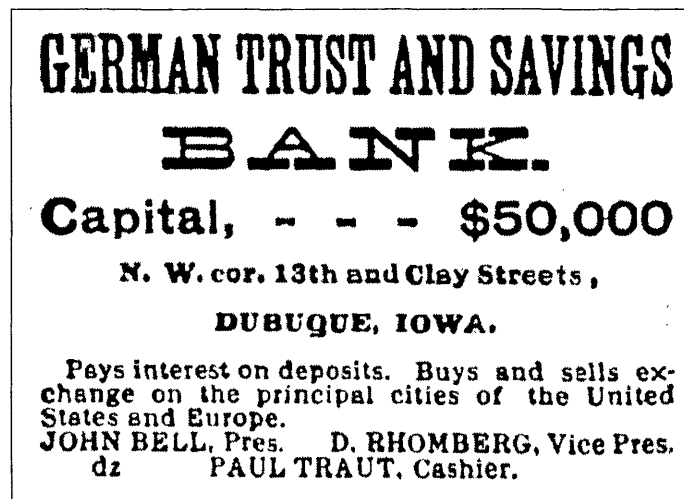


Figure 41: First German Trust and Savings Bank advertisement  
(*Herald*, November 29, 1887).

The organization proceeded swiftly but it was some time before the new bank opened its doors in its new facility, in the corner storefront. An indexed reference to opening date is credited to the January 24, 1887 *Daily Herald*, but the article could not be found. The 1922 bank history gives opening day as January 1, 1887. The *Daily Times* of February 8, 1887 appears to confirm this date with its reference that the new bank was “doing a good business for a starter.” The *Herald*, a day later, reported:

The new Thirteenth street bank is meeting with remarkable success, the deposits are accumulating and will soon become a drug on their [the bank directors’] hands. They will be looking for investments soon.

*Herald*, February 9, 1887

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John Bell Block

Dubuque, Iowa

The first bank officers were president John Bell, vice president D. Rhomberg and cashier Paul Traut. Other key founders were Peter Klauer, C. H. Berg, Alphons Matthews, F. M. Knoll, F. N. Schroeder, P. M. Harrington, Emil Reh, J. M. Werner, C. H. Meyer and Nicholas Glab. The initial capitalization was just \$50,000 (*Daily Times*, February 8, 1887; *Herald*, February 9, 1887; *Dubuque City Directory*, 1888-89; Lyon, p. 175; Noonan, p. 12; *Union Trust & Savings Bank*, 1923; *Herald*, April 16, 1922).<sup>2</sup>

By July 1890 the bank had a loan portfolio of over \$300,000 and the *Herald* noted "This is the youngest of all the Dubuque banks, but it is right after the rest in the amount of business done." (*Herald*, July 6, 1890).

### German Trust and Savings Bank

One of the most important as well as the most reliable banks of Dubuque is the German Trust and Savings Bank, situated at the corner of Thirteenth and Clay streets, near Central Market. The office and counting room are provided with every safeguard and convenience for the proper transaction of business... This bank is noted for its able and conservative management; its board of officers and directors being numbered among our leading and successful business men... It is one of the wealthiest and strongest banks in this part of the country, owing to its skillful management by honorable men who have become its officers. Its officials are well known for their courteous and strict attention to the wants and business transactions of its patrons. The German Trust and Savings Bank transacts a general banking business and has a large savings department, which furnishes an opportunity for safe and profitable investments. The officers and directors are among the prominent citizens of Dubuque, and have the confidence of the entire community, which feels that they are certainly qualified to respect and conscientiously fulfill the important trusts imposed on them.

*Daily Herald*, January 1, 1895

The bank was successful, and that success was attributed by the institution to its commitment to supporting the city and county. It was "...prominently identified with every civic movement having as its object the welfare and promotion of our City and County." The bank's slogan was "The Bank that Boosts Dubuque."

Scores of manufacturers, jobbing and retail firms, today numbered among the City's powerful business factors, were financially assisted and fostered by the Bank and grew with it. In excess of one thousand Dubuque families acquired and today enjoy the ownership of their homes, as a result of Real Estate Loans extended by the Bank. Hundreds of Dubuque County farmers were enabled to secure and own their farms. Thousands of individuals have sought and received financial aid and counsel in important business deals and in the investment of funds... (*Union Trust & Savings Bank*, 1923).

From the start, the new bank was successful. The *Daily Times* noted it was "doing a good business for a starter [bank]." Everything went well until late February 1893 when the rumored failure of the Iowa Mutual Buildings and Loan Association

<sup>2</sup> The initial directors were Bell, D. Rhomberg, Geo. W. Kiesel, P. M. Harrington, N. Glab, A. Schmidt, F. N. Schroeder, J. M. Werner, and N. H. Schilling. Glab (1857-1915) was a noted brewer and served as president of the consolidated Dubuque Brewing & Malting Company. Alphons Matthews (1856-1909) was another founder. A noted attorney, he served as county attorney (1883-89), was a State University of Iowa Regent, and the first native Dubuquer to serve as president of the city's board of education (1884). Christopher H. Berg (1841-1926) was a bank director and former mayor of the city. He was president of Berg-Arduser Jewelry Company and also headed one of the largest city printing firms (*Dubuque City Directory*, 1888-89; Lyon, pp. 36-7, 178, 293).



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John Bell Block

Dubuque, Iowa

caused a run on the bank and a resulting loss of \$300,000. The Iowa Mutual was located across the street in the Voelker Block and depositors thought the German bank held a large amount of its paper. The bank run started the afternoon of February 24. The next morning it opened an hour early and there was a "quite a crowd of depositors" and bank officials estimated withdrawals of \$10,000 above normal during the day. Many who withdrew money returned it the same day. Across the street, 24 of 2,600 Mutual Association members withdrew their funds as well. They also forfeited their membership fees and the association was the beneficiary. The bank's steady growth is described in Table I, below ... (*Herald*, February 24, 25, July 6, 1890; *Daily Times*, February 8, 1887; *Union Trust & Savings Bank*, 1923).

**Table II German Trust & Savings/Union Trust & Savings Bank Growth, 1887-1923**

Date	All Deposits	Capitalization/Surplus
March 31, 1887	\$ 66,644	\$50,000 capital, \$15,000 surplus
Oct. 31, 1887	\$ 121,694	
Dec. 31, 1887	\$ 133,176	
Oct. 2, 1888	\$ 235,345	
Dec. 31, 1890	\$ 270,086	
Dec. 31, 1892	\$ 297,003	\$100,000 (March 1891)
May 1, 1900	\$ 542,354	
April 16, 1902	\$ 699,915	
May 1, 1908	\$1,215,128	
April 16, 1912	\$1,747,395	
May 1, 1918	\$2,073,772	\$100,000 surplus (Oct. 6, 1913) \$150,000 (December 30, 1916)
May 1, 1919	\$4,469,714	
May 1, 1920	\$2,905,574	\$200,000 surplus (Jan. 2, 1920)
April 16, 1922	\$2,728,510	
May 1, 1923	\$3,281,209	
Dec. 31, 1931	\$1,714,571	\$150,000, surplus \$75,000

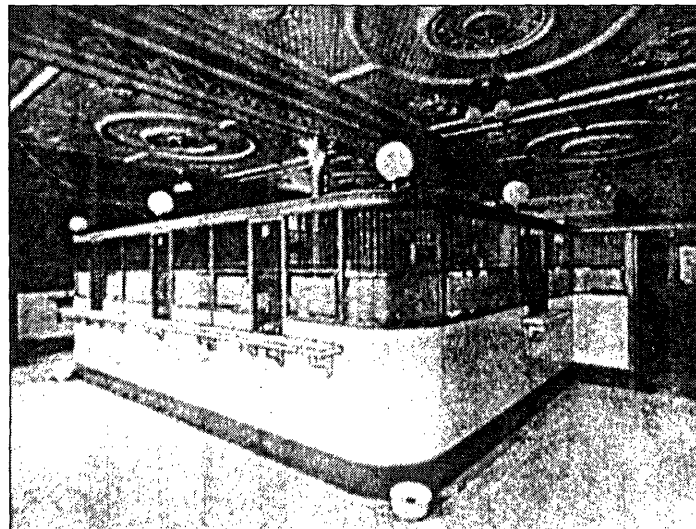


Figure 42: Remodeled bank interior, view southwest  
(courtesy of Loras College Center For Dubuque History)

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John Bell Block

Dubuque, Iowa

The German Trust and Savings Bank thoroughly remodeled its quarters in 1904, adding a marble floor and other improvements. Figure 42 depicts the newly decorated bank interior and the new banking fixtures which were apparently installed at this time. It is probable that the new angled entryway, located in the southeast corner of the bank front, was added at this time (*Herald*, July 18, 1904).

The bank's explosive growth forced two enlargements of the bank's quarters between 1908 and 1918, and these tripled the bank's office area. Expansion into the basement was undoubtedly one of these increases. It is also possible that second floor space was commandeered. Having exhausted the available space in this building, a new facility was built and occupied in 1923. For some years the former bank storefronts remained empty (City directories).

The elimination of "German" from financial institution names and organizations began in mid-April 1918, just as the American Expeditionary Force was nearly ready for combat in France. The first anniversary of America's entry into the war passed in early April as well. On April 12 the city's oldest German Bank, the German Savings Bank, which was founded in 1864, announced plans to re-title the institution the Pioneer Savings Bank. Its Clay Street branch, the German-American Bank, became the American Trust and Savings Bank (It was noted that the changes "had been seriously considered for sometime, but had been postponed in the hope that the difficulties growing out of the world war would soon be adjusted and friendly relations with all European powers again established"). On April 14 East Dubuque's German State Bank became the State Bank of East Dubuque. Four days later the Freeport, Illinois German Bank was re-titled the Stephenson County Bank. In Waterloo, public school students stormed a school and seizing German language books, tossed them into the Cedar River. They were angered at the school board's lassitude in banning the teaching of the German language. The state of Iowa banned teaching German statewide on April 23. The owners of Germania Hall, on Iowa Avenue, quietly had workers remove and discard the nameplate from the building in early May. The German Bank of Dyersville, the largest German bank in the state, a 32-year old institution was able to resist the tide of name-changing fervor. It finally became the United States Savings Bank on June 15, so "as to be in the front rank of those who are All American in every motive, word or deed" (*Telegraph-Herald*, April 12, 14, 19, 23, May 4, 10, June 16, 1918).

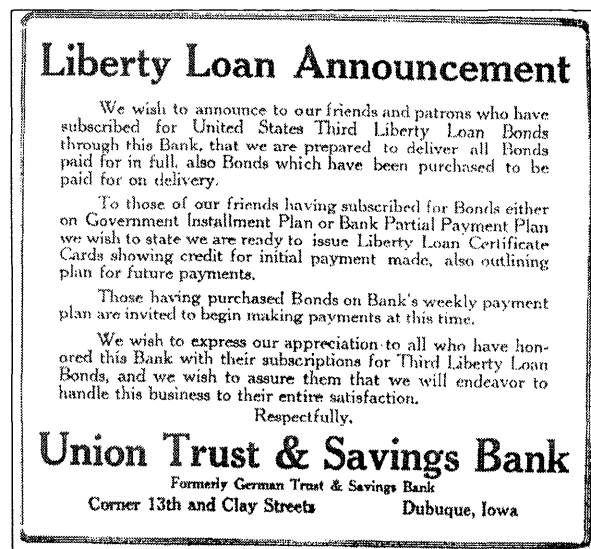


Figure 43: Solidly patriotic, Union Trust & Savings Bank advertisement  
(*Telegraph-Herald*, May 2, 1918)

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John Bell Block

Dubuque, Iowa

As Figure 43 indicates, the renamed bank still found it necessary, at least for awhile, to reassure its customers that it was still the German Trust & Savings Bank.



**Union Trust &  
Savings Bank**  
13th and Clay Sts. Dubuque, Iowa

---

Capital \$150,000.00  
Surplus and Profits \$200,000.00  
Resouces 2 1-4 Million Dollars

---

**\$1.00**  
STARTS A SAVINGS ACCOUNT  
With Your Back Pay a Voucher

Ninety-nine out of every hundred successes in the world today, had their beginning in a savings account. A few dollars laid aside from pay envelope each week, may mean your ability some day to grasp an opportunity.

In times of adversity and in old age, there is no stauncher friend or nothing so comfortable, as a savings deposit. Start one today.

Figure 44: *Telegraph-Herald*, June 30, 1918  
By June 1918 the bank was comfortable with its new name.

By the spring of 1922 when the bank officers announced plans to erect a new facility just a block directly north and across the street from the Bell Block location, the bank had loaned out nearly \$5 millions in city and county real estate and “in this respect leading all financial institutions of this section.” Funds had furthered municipal home building. The *Telegraph-Herald* reported “A carefully worked out and successful [bank] home building plan recently installed is contributing materially to the development of the city, and has proven a powerful factor in supplying additional and badly needed homes.” The bank officers at that time were C. H. Berg, president; A. F. Heeb and L. H. Brede, vice president; N. C. Gindorf, cashier, B. J. Schwind and R. A. Shannon, assistant cashiers. Directors were the three officers and Mr. Schwind along with J. P. Frantzen, John Olinger, William H. Klauer, Henry J. Kaep, and Elil Feigner. There were still plenty of German names in the bank’s management (*Herald*, April 16, 1922).

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John Bell Block

Dubuque, Iowa



Figure 45: new quarters for the Union Trust and Savings Bank Building (1922-23), southeast corner, 14<sup>th</sup> and Central, view to the southeast (photo by J. Jacobsen)

The *Herald* summarized the bank's successful history up to that point in time:

Like most of our prominent local institutions, this bank started in a modest way, at the time occupying but a small part of its present quarters. By constant loyalty to the best interests of its patrons, the officials and directors of the bank soon gained for it the general confidence of the public and attracted a large and powerful clientele; which it enjoys at this moment.

The bank's dominant policy has been the advancement of Dubuque and Dubuque county, and is given expression in the loaning of its funds preferably to the home merchant, the home farmer and the Dubuque home builder....

It is gratifying that this policy of loyalty and home interest on the part of the bank has been reciprocated by the people who in turn have freely and generously patronized the bank, thus contributing to its remarkable growth and development.

The particularly gratifying feature of this wonderful development of the bank's patronage and business is that it has been steady. There has been nothing spasmodic or fictitious. Each succeeding year has shown a steady increase. The officials have tried to make it a "peoples bank" and the people have responded.

The bank lasted another ten years but was closed by its directors to protect depositors after hours on January 27, 1932. The bank experienced a run on its deposits through that week. The shock to the city was considerable, given that no bank had been lost since the failure of the Commercial National Bank during the 1880s. The city's residents were implored to avoid undermining the other banks and no other banks closed at that time (*Herald*, April 16, 1922; January 28, 1932).

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**John Bell Block**

**Dubuque, Iowa**

The bank leadership included a number of important Dubuque entrepreneurs and capitalists, notably Paul Traut and Peter Klauer. Paul Traut (1851-1898) was born in Dubuque. He served three terms each as city and then county treasurer, beginning in 1880. He served four years as cashier before becoming president of the German Trust and Savings Bank. Traut was involved in the organization of a number of major industrial firms and played an “instrumental role” in consolidating the four city breweries, forming the Dubuque Brewing & Malting Company in the 1890s (Lyon, p. 452).

Peter Klauer (1842-1919) was German born and came to Dubuque in 1855. He founded Klauer Manufacturing Company in 1870. Klauer served as president of the bank prior to and after its 1918 name change (Lyon, p. 245).

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John Bell Block

Dubuque, Iowa

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*Daily Times*

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John Bell Block

Dubuque, Iowa

Geographical Data:

Verbal Boundary Description:

The southern two-fifths of City Lot 449.

Boundary Justification:

The building fully occupies this portion of the lot and has always been historically associated with this parcel.

Photographs:

Photographer: James E. Jacobsen  
Date of photographs: February 21, 2002  
Location of original negative: Property owner

<u>Image:</u>	<u>View:</u>	<u>Description:</u>
1	NW	south end, Clay Street façade (southern end)
2	NW	south end, Clay Street façade (southern end)
3	NW	Clay Street frontage
4	NW	same, center and north end
5	SW	Clay Street frontage
6	NE	13 <sup>th</sup> Street frontage (south end)
7	NW	same
8	SE	back of building