

News Release

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FOR IMMEDIATE RELEASE

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The following property was officially listed in the National Register of Historic Places. The **National Register of Historic Places** is the nation's inventory of properties deemed worthy of preservation. It is part of a national program to coordinate and support local and private efforts to identify, evaluate and protect the nation's historic and archeological resources. The National Register was developed to recognize historic places and their role in contributing to our country's heritage. For more information on the National Register program in Nebraska, contact the Nebraska State Historic Preservation Office at (402) 471-4787 or visit www.nebraskahistory.org.

BURT COUNTY TEKAMAH

The **Burt County State Bank** was officially entered on the National Register of Historic Places on March 4, 2009.

The following is an excerpt from the National Register of Historic Places nomination form:

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

History and Significance Criterion A: Commerce

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

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

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

Construction updates were common in the "local items" and "business news" sections of *The Burtonian* during late 1883 and early 1884, illustrating this building's significance to the community even prior to its completion. When the Hopewell brother's moved into their new building in February of 1884, they brought with them a well-established banking firm that was instrumental in the development of Tekamah and Burt County though land sales and private financing during the 1870s and early 1880s. The "handsome" and "elaborate" building they were able to construct is material proof of their influence.

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

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

The passage of this law created a more restrictive financial environment in Nebraska, and likely led to the bank's eventual incorporation as the Burt County State Bank in 1892 under state supervision. At that time the bank had a capital stock of \$30,000. Two years earlier, Tekamah's other private bank re-organized as the First National Bank. Gone were the days of private firms like Hopewell, Harington & Co.'s Exchange and Banking House or Latta's Bank. From 1892 onward, Tekamah followed the pattern of Nebraska's "duel system" of banking, where national and state banks operated side by side.

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

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

However, Tekamah's Burt County State Bank would outlast the Great Depression and the six decades that followed. In 1966, the bank constructed a new building at 303 S. 13th in Tekamah, caddy-corner from the original building. At that time, this building was vacated, effectively ending its period of commercial significance. Since that time the building has served a number of purposes including providing space for real estate, insurance and veterinary offices. Today, the building houses an antiques shop on the first floor and basement and second floor apartments.

Criterion C: The Gilded Age, 1877-1889 As the Burt County State Bank building neared completion in November of 1883, *The Burtonian* reported:

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

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

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

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

Stylistically, the building is difficult to categorize, which was also common during the Gilded Age. Morgan writes that, "the period's transitional nature showed in its buildings," as the nation looked for architecture that would, "express modern energy yet would not leave the mainstream of Western history and culture." The building's combination of cast-iron and pressed metal, eclectic sandstone sculpture and classically-inspired decorative features fit within this design philosophy. The design uses elements from Italianate and Renaissance Revival yet does not fully exhibit the characteristics generally required by either style.

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

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