

Niobrara Valley Bank (Masonic Temple) -
Palen Block
5th Avenue and Maple Street
Niobrara
Knox County
Nebraska

HABS No. NE-29

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PHOTOGRAPHS

DESCRIPTIVE AND HISTORICAL DATA
REDUCED COPIES OF MEASURED DRAWINGS

Historic American Buildings Survey
Heritage Conservation and Recreation Service
Department of the Interior
Washington, D.C. 20243

NIOBRARA VALLEY BANK - PALEN BLOCK (Masonic Temple)

- Location: South side of Elm Street, Niobrara, Knox County, Nebraska.
- USGS Niobrara Quadrangle, Universal Transverse Mercator Coordinates:
Niobrara Valley Bank: 14.579510.4733800
Palen Block: 14.579500.4733800
- Present Owner: United States of America (U.S. Army Corps of Engineers, Omaha District).
- Present Occupant: The Niobrara Valley Bank is occupied by Masonic Lodge No. 87.
- Present Use: Both the Niobrara Valley Bank and the Palen Block are scheduled to be vacated and demolished. (Both structures were demolished after this documentation was written in 1977).
- Significance: The Niobrara Valley Bank, organized in the early 1880s, was Niobrara's first banking institution. It served the community for more than forty years before closing its doors in the mid 1920s. The bank occupied the first floor. The second floor of the building is occupied by Masonic Lodge No. 87, one of the oldest lodges in Nebraska, for many years before buying the first floor in 1959. The building is also significant for its vernacular interpretation of Richardson Romanesque architecture.
- The Palen Block is significant for its association with Henry Dean Palen, a well known citizen who was active in community affairs. The block, built in 1914 by Palen, is the most imposing structure in Niobrara. Abutted on both sides by smaller commercial buildings (to the west of it is the bank building), its distinction rested primarily in its accomodation of at least three or four commercial uses within one structure. The block is also an example of developmental commercial architecture of the early twentieth century, having followed the ideas of pioneer wooden commercial structures with the false front facades.

PART I. HISTORICAL INFORMATION:

A. Physical History:

1. Date of erection: The construction of the bank started April 24, 1903. According to Niobrara Pioneer, the bank was dedicated on November 9, 1903.

The Palen Block was erected in 1914.

2. Architect: Max Nipell designed the bank building. Mr. Nipell was a local builder in Niobrara. In June of 1903, after designing the bank building, a newspaper article mentioned "Max Nipell says he will return to Switzerland sometime this month. He likes America and may return to this country next year. A position awaits him in Paris in one of the best architect's offices in Europe."
3. Original and subsequent owners:

Niobrara Valley Bank: The bank is located on the east side of lot 1 block 5 of Starr's Addition to West Niobrara.

In 1902, plans were drawn for a two-story brick structure to be built. The first floor was to be owned by the Niobrara Valley Bank and the second floor by the Niobrara Masonic Lodge No. 87. The second floor has been continually used as the Masonic Lodge since the dedication of the building in 1903. In 1926, the bank closed its doors. Dr. Carl Green purchased the first floor for \$5,000 and four years later set up his office here, holding title to the property until selling it to Mr. Frank Mares in 1949 for \$4,500. Dr. Green did not occupy the first floor for his whole period of ownership but rented his office in the later years to two different doctors each of whom used it as a dental office.

Mr. Mares, buying the property in 1949, recalls renting the property to Mr. Frank Stewart as an appliance store, Frank Stewart Company. A small jewelry store rented the rear section of the first floor.

In 1959, the Masonic Lodge No. 87 acquired title to the first floor for \$4,500 and since that date has maintained the entire structure. The first floor was used as a dining hall when originally purchased and later was just made available to the community for civic functions.

In 1974, the building was sold to the U.S. Army Corps of Engineers Omaha District, for its flood control project and is scheduled to be vacated and demolished.

The original and subsequent owners of the east half of lot 1, block 5, Starr's Addition to West Niobrara from the Register of Deeds, Center Knox County, Nebraska, are as follows:

- 1881 Deed August 5, 1881, recorded September 21, 1881, Book D, page 401, James Starr to John C. Santee. For consideration of \$1.00 for three lots including lot 1
- 1885 Deed January 13, 1885, recorded January 16, 1885, Book G, page 156, John C. Santee to Henry E. Bonesteel. For consideration of \$175 for east side of lot 1
- 1896 Quit claim Deed July 2, 1896, recorded July 6, 1896, Book U, page 255, John L. Turner to Henry E. Bonesteel. For consideration of \$1.00. The title had been held in trust by the grantee and the grantor
- 1903 Deed January 15, 1903, recorded January 22, 1903, Book 28, page 446, Frances A. Bonesteel and Mary G. Perry, widow to Niobrara Valley Bank. For consideration of \$500
- 1914 Agreement February 27, 1914, recorded March 4, 1914, Book 11, page 588, for consideration not mentioned—that Lodge owns second story of bank building and outside stairway entrance. Niobrara Valley Bank to Masonic Lodge No. 87
- 1927 Receiver's Deed October 8, 1925, recorded March 10, 1927, Book 56, page 272, Rollie W. Ley, Receiver to State Bank of Niobrara. For consideration of \$3,750, sold at the order of Court
- 1930 Deed January 28, 1930, recorded January 20, 1930, Book 6, page 311, State Bank of Niobrara to Carl R. Green. For consideration of \$5,000 for first floor, east side of lot 1

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- 1930 Mortgage January 28, 1930, recorded January 30, 1930, Book 55, page 147, Carl R. Green and wife to State Bank of Niobrara. For consideration of \$5,000. (Release July 24, 1930, recorded July 28, 1939, Book 58, page 53)
- 1930 Mortgage July 23, 1930, recorded July 28, 1930, Book 58, page 53, Carl R. Green and wife to Thelma R. Eberly. For consideration of \$3,500. (Release August 15, 1938, recorded August 15, 1938, Book 63, page 523)
- 1938 Mortgage February 24, 1938, recorded August 15, 1938, Book 63, page 447, Carl Green and wife to Harley M. Eberly (as guardian). For consideration of \$3,500. (Release February 25, 1941, recorded February 26, 1941, Book 67, page 94)
- 1948 Agreement for deed July 8, 1947, recorded July 29, 1948, Book 17, page 309, Carl R. Green to Frank R. Mares. For consideration of \$4,500
- 1949 Deed May 7, 1949, recorded July 20, 1949, Book 76, page 638, Carl R. Green and wife to Frank R. Mares. For consideration of \$4,500
- 1949 Affidavit July 1, 1949, recorded December 18, 1950, Book 17, page 614, Carl R. Green to The Public. Statement of ownership of east side of lot 1
- 1949 Affidavit June 30, 1949, recorded December 18, 1950, Book 17, page 614, John D. Blankenfeld to The Public. Tracing title of property from Bonesteel to Green
- 1959 Deed January 9, 1959, recorded January 17, 1959, Book 83, page 631, Frank R. Mares to Masonic Lodge No. 37. For consideration of \$4,500
- 1974 Deed November 21, 1974, recorded December 24, 1974, Book 96, page 623, Masonic Lodge No. 37 to U.S. Army Corps of Engineers, Omaha District. For consideration of \$17,000

The Palen Block: The property for this 50-foot commercial frontage on Elm Street was acquired by Henry D. Palen during the years between 1884 and 1886. At least a portion of this property, the west side of lot 1, was occupied by a livery barn at the time of purchase (this reference is in the deed recorded May 11, 1886 transferring title from Walter M. Barnum to Henry D. Palen). A Mechanic's Lien recorded January 30, 1887 for the erection of a livery barn on this property leads one to believe that either the livery stable cited in the deed was new at the time of Palen's purchase and expenses were still outstanding or that Palen expanded the facility upon acquisition. The Palen Block was constructed on this property in 1914 and the property remained under Palen family ownership until 1940.

In 1941, Andrew A. Soulek, a druggist, purchased the property, ran a drugstore and rented out the remaining space in the building. In 1955, the property was sold to Thomas Cunningham by Mr. Soulek's heirs. Mr. Cunningham, also a druggist, maintained the building until its sale to the Army Corps of Engineers in 1974.

The original and subsequent owners of the west side of lot 1, recorded at the Register of Deeds in Center, Knox County, Nebraska, are as follows:

- 1881 Deed August 5, 1881, recorded September 21, 1881, Book D, page 401, James Starr to John C. Santee. For consideration of 1.00 for properties including lot 1
- 1884 Deed October 17, 1884, recorded October 23, 1884, Book G, page 70, James Starr to George F. Wilder. For consideration of \$200 for lot 1
- 1884 Deed October 25, 1884, recorded October 25, 1884, Book G, page 76, George F. Wilder to Henry Palen. For consideration of \$200 for lot 1
- 1885 Deed November 2, 1885, recorded November 12, 1885, Book G, page 549, John C. Santee to Ada Sawyer. For consideration of \$150
- 1885 Mechanic's Lien October 16, 1885, recorded December 16, 1885, Book 2, page 12, W. J. Maxwell vs. Wilson and Sawyer. Amount of \$85.00 due for livery barn

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- 1885 Assignment December 19, 1885, recorded December 19, 1885, Book 2, page 332, W. J. Maxwell to Sally A. Norton. Assignment of right title and interest in account against Wilson and Sawyer for \$85.00
- 1885 Mortgage November 4, 1885, recorded November 12, 1885, Book F, page 192, Ada Sawyer and husband to John C. Santee. For consideration of \$150.
(Release Mortgage March 26, 1886)
- 1886 Deed February 13, 1886, recorded March 17, 1886, Book H, page 28, Ada Sawyer and husband to Thomas Karns. For consideration of \$150.
- 1886 Mortgage March 29, 1886, recorded March 29, 1886, Book F, page 529, Thomas Karns to Walter M. Barnum. For consideration of \$212. (No release record. The sale probably broke the mortgage.)
- 1886 Deed May 8, 1886, recorded May 8, 1886, Book H, page 96, Thomas Karns to Walter M. Barnum. For consideration of \$500
- 1886 Deed May 10, 1886, recorded May 11, 1886, Book H, page 98, Walter M. Barnum and wife to Henry Palen. For consideration of \$500 for the west side of lot 1 and livery barn
- 1886 Mechanic's Lien November 29, 1886, recorded January 30, 1887, Book 2, page 27, Wilson and Sawyer to Packard Lumber and Grain Company. Balance of \$159.22 due for erection of livery barn
- 1888 Estate (Will June 13, 1888), recorded September 11, 1922, Book 1, page 681, Henry D. Palen to Mary J. Palen. Personal and real property to wife
- 1927 Estate (Will July 12, 1927), recorded May 27, 1936, Book 3, page 324, Mary J. Palen to Children of Henry and Mary Palen. Divided interest in all personal and real property
- 1941 Lease January 15, 1941, recorded March 15, 1941, Mrs. Mary Jane Burns, Administrator to Andrew A. Soulek. Lower room and basement for Andrew A. Soulek Drugstore for two years at \$30.00 a month

- 1941 Mortgage April 2, 1941, recorded June 2, 1941, Book 67, page 210, Andrew A. Soulek and wife to Archie Palen, et al. For consideration of \$4,000. (Release January 2, 1945, recorded February 15, 1945, Book 70, page 555)
- 1941 Referee's Deed May 28, 1941, recorded April 15, 1943, Book 69, page 93, D. E. Rissler, Referee to Andrew A. Soulek, et al. For consideration of \$4,000 (in payment of mortgage)
- 1945 Quit Claim Deed February 10, 1945, recorded February 14, 1945, Book 70, page 690, Luella Jane Soulek, (wife as joint tenant) to Andrew A. Soulek, husband, (as sole tenant). For consideration of \$1.00
- 1946 Estate (Will October 11, 1946), recorded October 14, 1946, Book 5, page 609, Andrew A. Soulek to Luella Jane Soulek. Real property to wife
- 1955 Deed September 16, 1955, recorded November 3, 1955, Book 81, page 12, Gerald J. Clancy and Luella Jane Clancy (formally Soulek, et al) to Thomas Cunningham. For consideration of \$17,500
- 1955 Mortgage November 1, 1955, recorded November 3, 1955, Book 79, page 24, Thomas Cunningham to Luella Jane Clancy. For consideration of \$12,500 plus 6% interest. (Release October 27, 1959, recorded November 2, 1959, Book 80, page 583)
- 1955 Affidavit November 3, 1955, recorded November 3, 1955, Book 18, page 617, W. W. Marshall to The Public. Attesting to the names and marriage of daughters and heirs of Andrew A. Soulek estate
- 1974 Deed April 23, 1974, recorded May 17, 1974, Book 95, page 479, Thomas Cunningham to U.S. Army Corps of Engineers, Omaha District. For consideration of \$40,000
4. Builder, contractor, suppliers: According to Niobrara Pioneer dated April 21, 1903, Bert Young was the contractor of the bank building. Also, according to the paper, Al Smith put the finishing touches in this building.

George G. and Benjamin D. Bayna were the possible builders of the Palen Block.

5. Original plan and construction: In September 19, 1902, the Niobrara Pioneer reported about the plans of a new bank building:

"The Butcher Shop on the corner of Fifth Ave. and Elm Street is being made ready to be moved to the lot between the Palace Drug Store (Tribune Building) and Lindsay's . . . this move is done to make room for the new brick structure to be erected by the Niobrara Valley Bank on the corner vacated by the Butcher Shop . . . It is understood that an exchange of lots has been made between H. D. Palen and the Bonesteel Estate, whereby the latter will come in possession of the lot adjoining and join walls with the bank and erect a brick store building for A. B. Yantis Hardware, Mr. Palen decided not to build this season."

(Note: It appears this last mentioned transaction involved the Palen property never occurred).

In February of 1903, Mr. Frank Nelson, then President of the bank, informed Pioneer that:

"The new building of the bank would be two full stories with the . . . Ionic Lodge having contracted the second story for a home of its own. The structure will be up-to-date in all particulars and will be an ornament for Niobrara to be proud of." (Niobrara Pioneer, February 20, 1903).

By the end of this month Mr. Nelson had received the plans and specifications for the building and reported that:

"It will be the handsomest structure in town built of red-pressed and Milwaukee brick-- the rock for foundation has already arrived and the contract will be let in the course of two weeks." (Niobrara Pioneer, February 13, 1903). Excavation of the new bank began in April and in August the newspaper reported:

"The new bank building has reached the second story and the ornamentation will soon be gathered about it . . . an imposing structure, and while not a large building is never-the-less up-to-date. H. D. Palen owns 75' west and will, by next year, begin erection of a large building that will be of as good class as the bank."

(Note: Mr. Palen did not begin construction of the Palen Block on his lot until 1913, ten years later).

On September 7, 1903, red oak interior furnishings arrived and on November 11, 1903, the interior was reported to be: "as handsome as any large banking houses in Omaha."

At the time of the construction of Palen Block in 1913 - 1914, little or no mention could be found in the paper as with previous structures other than a couple of references to businessmen moving in at the time of its completion. A newspaper article from Niobrara Tribune in March of 1914 stated:

"A. L. Burns moved his barber shop into the Palen Block the first of the week - it has a tile floor and two bathtubs which he will use as soon as he can get city water."

Also in March, the paper reported:

"Dr. Clark moved into the two northwest rooms of the Palen Block Monday. Dr. Elmore D. Lyon has also moved into the Palen Block and will have this office with Dr. Clark."

No other details on its original plans, construction or appearance could be found.

6. Alterations and additions: The bank building has been virtually unchanged on the exterior and the interior.

The Palen Block has remained virtually unchanged on the exterior from the time of its construction. The use of interior space, however, has varied. The drugstore, occupying the west side of first floor, always remained so over the years, while the east side of the first floor has served as a barber shop, undertaking establishment ran by L. A. Dose, and a post office, among other things. The second floor has housed apartments and doctor's offices. More recently the entire second floor has been used for apartments.

In 1975, when a determination of eligibility was made on this property, the drugstore area was described as "virtually unaltered with wood display cabinets, oak soda foundation fixtures and glass and crockery accessories." All of these accessories have since been removed.

B. Historical Events and Persons Connected with the Structure:

The Niobrara Valley Bank, formally established in 1881 by its founders, Otis Perrine and S. Bevins, was Niobrara's first bank. In 1926, the bank was formally dissolved for its failure to re-organize.

Frank Nelson, the first president of the bank at the time of the structure's erection, was an active member in the Niobrara community. Born in Christianham, Sweden, Mr. Nelson came to America with his parents at the age of 13, first going to Illinois, and then to Iowa. In 1871, he joined his parents in Nebraska engaging in farming. He started his own farm in the late 1870s but lost his property in a prairie fire. He then opened a woodyard along the Missouri River supplying steamboats with wood. In 1890, Mr. Nelson bought a one-third interest in the Niobrara Valley Bank and was elected vice president. Buying a larger interest in 1896 he was made president. He later purchased banks at Gross, Bristow, Verder, Lynch and Monowi. The Niobrara Valley Bank continued as a Nelson family operation until it closed in 1926 under the guidance of Mr. Nelson's two sons, Marvin and Howard. Mr. Nelson was a member of the Masons, a predominant fraternal organization in the community (occupying the second floor of the bank) and a Republican- being one of the party's "wheel horses" in this part of the state and a member of the National Convention in 1904.

Before its acquisition of the first floor of the old bank in 1959, the Masonic Lodge has occupied the second floor since 1903. The Lodge is one of the oldest fraternal organizations in Nebraska.

Virtually little is known about Henry Dean Palen or the family other than found in the centennial book or limited news article. Henry moved to Niobrara from Hartley, Iowa prior to 1880 and ran the livery stable in town for a number of years. He was very active in all affairs of the community, serving as village trustee and also as a mail carrier. According to Mrs. Marie Schwach, he built the drugstore in his building for the express use of his son, Howard, who was a trained pharmacist.

C. Sources of Information:

1. Old views:

Photocopy, View of the bank building before the construction of Palen Block, circa 1911-12. Included in the HABS collection.

Photocopy, View of Niobrara Valley Bank and Palen Block taken after 1921. Included in the HABS collection.

Photocopy, View of the bank and the block, right side of the street, large brick building, early twentieth century. Included in the HABS collection.

2. Bibliography:

a. Primary and unpublished sources:

Deed Books, Register of Deeds, Center, Knox County, Nebraska.

Interviews:

Mr. and Mrs. Harley Eberly, August 1977, longtime residents of Niobrara, remembered the old bank used as a dental office.

Frank R. Mares, Homer, Nebraska, July and August 1977, Owner of first floor of the bank 1949-1959, uses of building during this time period

Mrs. Kenneth Meyers, August 1977, longtime resident of Niobrara, remembered appliance store in bank building, information on various business operations of Palen Block

Tape of interview with Mrs. Katherine Tichy, longtime resident of Niobrara and editor of Niobrara Tribune, by Mrs. Lisa Fricky, information on contractors who built the Palen Block

Lisa Fricky, August 1977, resident of the apartments in Palen Block, information about recent room usage

b. Secondary and published sources:

Niobrara Bicentennial Committee. Niobrara Centennial 1856-1956 (updated 1976). Niobrara, Nebraska: Verdigre Eagle, 1976.

Niobrara Pioneer. Newspaper articles. September 19, 1902, February 13, 1903, February 20, 1903, March 13, 1903, April 24, 1903, June 5, 1903, August 7, 1903, September 10, 1903, September 19, 1903, November 12, 1903.

Niobrara Tribune. Newspaper articles. May 13, 1909,
March 19, 1914, March 26, 1914.

Prepared by: Kathryn Burns
Historian
Historic American Buildings
Survey
Summer 1977

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: The Niobrara Valley Bank building is a two-story brick structure. It is a vernacular interpretation of the Richardson Romanesque style, because of the dominant round-arch openings on the front and side elevations. Most notable of these arched openings is the highly decorative entrance arch employing bricks to create clustered columns and simulated compound-arch entry.

The Palen Block is an example of developmental commercial architecture of the early twentieth century, having followed the ideas of pioneer wooden commercial architecture of the late nineteenth century.

2. Condition of fabric: Both structures are in excellent condition.

B. Description of Exterior:

1. Over-all dimensions: The bank building measures 25' (two-bay front) x 56' and is a two-story structure with a basement.

The Palen Block is 50' (five-bay front) x 60' and is a two-story structure with a basement.

2. Foundations: The bank sits on a coursed rubble foundation.

The Palen Block has poured concrete foundation.

3. Wall construction, finish and color: The front (north) facade of the bank has smooth-textured beige facing brick with red-tinted mortar joints. Ornamental features around the entrance, windows and cornice line are created by decorative molded bricks and patterned brick work. A rougher limestone is used on window sills, water table, and to further detail the entrance and cornice line. The rear of the building has standard red brick with tan facing brick

meeting red brick back wall on the southwest corner in a quoining detail.

The front (north) facade of the Palen Block is of smooth-textured beige face brick with red tinted mortar joints. The corners of the facade are quoined into the west wall. The west and south facades are standard red brick walls in running bond. The structure abuts the Masonic Temple (bank) on the east wall. The limited amount of decorative detailing is achieved by using patterned brickwork of limestone trim. The floor levels and roofline are articulated by narrow brick course projections. The first floor and lower cornice lines are banded with evenly spaced headers set vertically to give a dentiled appearance. A band of tinted glass cubes, inset in the front facade above the entrance door, runs the length of the structure just above the first floor display windows and front entry doors. A wide parapet on the front and east facades projects above the roof, obscuring the roofline.

4. Structural system, framing: Both structures are supported by brick bearing wall construction.
5. Stoops, stairway: An arched entryway of the bank is created by setting the front door back approximately five to six feet from the front facade. An inlaid pattern of colorful tiles of gray, red, brown and cream provide an attractive flooring for the entrance. Green painted pressed tin appears on the ceiling. At the rear of the bank is a sheltered stairway to the second floor. This stairway is of wood frame construction with ribbed sheet metal on the sides and ceiling. It runs the full width of the structure and is supported primarily by two 6' x 6' posts.

The front entrance of the Palen Block is recessed approximately four feet with a floor of white and black patterned porcelain tiles. A rear wood frame stairs leads to the second floor entrance. A poured cement platform, also in the rear, provides a base for gas meter and an encasement for metal hurricane cellar entrance. The edge of the cement platform serves as a drainage channel for rain spout run-off.

6. Chimneys: There are two chimney flues located in the west wall of the bank.

The Palen Block has six chimneys - three in the east and three in the west walls.

7. Openings:

a. Doorways and doors:

Niobrara Valley Bank: The treatment of the front arched entryway is by far the most outstanding decorative feature dominating the front facade. Wide rounded brick pilasters on either side of the arched opening have simple rough limestone blocks. A narrow impost molding supports a patterned brick rounded arch. The entire rounded arch opening is squared off by a decorative ribbed brick surround, and is topped by a eight-inch strip of rough limestone trim. The front door is recessed. The wide door has a large 2' x 5' rectangular glass pane. An operable transom light is above this door. Long narrow rectangular side lights are on either side of the door with a rectangular raised panel below. An even larger 2' x 6' inoperable window transom appears over the above mentioned transom and side light details immediately above are protected by exterior screening encased in a wooden frame. All wood trim is painted white.

A first floor doorway on the east elevation is a simple white painted wood frame entrance. The original appearance of this entrance has been altered considerably with much of the openings covered by plywood boarding. The door stands to the right with a double sash window opening to the left. Above this door is a semi-circular arch which was most likely an arched window opening. Both this opening and the upper pane of the one-over-one sash opening have been boarded. Within this arch, decorative brickwork creates a semi-circular arch supported by a narrow impost (similar to that found over front entrance and over each window) over the entire opening. The door contains three narrow rectangular glass panes running horizontally with three raised panels below. Two side-by-side square raised panels are found below the boarded sash window. A vertical plank padlock door of white painted wood, also on the east elevation, provides access to the rear stairway leading to the second floor. A cellar entrance door is at the rear of the structure beneath this second floor staircase and provides exterior access to the basement level.

The Palen Block: Three front entrance doors are recessed from the front facade and stand slightly off center. Both outside doors provide access to the first floor commercial spaces, while the center door provides access to the second floor apartment hall. Each door is a simple wood frame door with a large rectangular pane and a narrow operable transom light above. White painted wood trim surrounds each door. Each door has a wood frame screen door in front.

There are two rear doors on the first floor. Each door is approximately five feet from the east and west side walls. The doors are raised five-panel, horizontally set doors painted white. Outer screen doors are found on both with large single pane transom lights above.

A door on the second floor at the top of the rear stairway is set just to the left of the right first floor door. This door has a painted tin exterior cover with two horizontally set glass panels in the upper portion. A transom light is above this door. Over all the doors on the rear facade are simple segmental arches of double row headers.

b. Windows:

Niobrara Valley Bank: All decorative window details of the bank are similar to that found on the front arched entryway. An arch the width of a header and a stretcher and articulated by a narrow archivolt and impost molding projecting an inch and a half from the exterior wall is found on each window opening on the north and east elevations.

On the rear wall, simple segmental arches formed by rows of red brick headers appear above the first and second floor rear windows and over the second floor door. All windows, including the two rear openings, have limestone sills.

The north and east windows on the first and second floors are evenly spaced symmetrical one-over-one sash windows with operable lower panes. The second window to the rear on the east facade is a smaller arched window, two-thirds the length of all others. All upper arched sash panes on the first floor, with the exception of the larger front window, have been removed and are boarded with plywood.

A more elaborate treatment is seen on the main floor window to the left of the front entrance. While it has similar arched brickwork above the opening, this window is considerably wider than all others. The upper semi-circular pane has a neo-classically designed fanlight detail. The inoperable lower pane contains a painted window signage, "Masonic Temple" and an insignia painted in yellow on exterior with dark blue shading painted on interior of pane. These painted signs were probably painted in 1959 when the lodge purchased the first floor of this building.

Palen Block: Large pane display windows secured in metal casings are on either side of the recessed center doors and run the full length of the building. The second floor is lighted by simple six one-over-one double hung sash openings. These windows are evenly spaced with the two middle windows coupled together. A limestone sill appears below each window. The west wall has three similar second floor openings toward the rear of the building. The windows on this facade indicate that a one-story structure once abutted the Palen Block on the west, as confirmed by a photocopy which is included in the HABS records. The rear windows are plain one-over-one double-hung sash windows. Four windows are on the first floor, two on either side of the rear first floor entrances. Three windows appear on the second floor. Again limestone sills on these windows are the only ornamentation.

8. Roof:

- a. Shape, covering: The roof of the bank is of plain sloping flat roof with tar-covered aluminum tin sheeting. A rising parapet hides the roof on the north, east and west sides of the building.

Like the roof of the bank, the roof of the Palen Block is of flat sloping roof with tar-covered tin sheeting. The roofline is concealed on the front elevation by a rising brick parapet.

- b. Cornice, parapet: A wide decorative brick cornice is visible on the north and east facades of the bank. Very plain simulated columns are created by deep vertical cavities in groups of three at the corners of the building and the center of the east facade. Each grouping is topped by a limestone coping rising slightly above the parapet line. The mentioned decorative cornice is found between the "columns". The cornice consists

of two sections- a narrow decorative molded brick circular pattern band below and a wide lattice-like band composed of recessed headers at evenly spaced intervals above. Limestone coping separates these two sections and cap the top of the parapet.

The parapet on the Palen Block is of simple design. Below the parapet is a limestone strip with brick stretchers and dentil-like headers. A center raised panel just above the roofline carries the lettering: "Palen Block". Plain rectangular panels are found to the right and left of this carrying the date of construction, 1914. Two elongated panels are found between the lettering and the date at either end. The rear cornice has corbelled bracket supports and a wooden railing runs just along the rear roofline.

- c. Flagpole: A square wooden flagpole with chamfered edges stands on top of the front roof of the bank building.

C. Description of Interior:

1. Floor plans:

- a. First floor: The wide front entry door of the bank provides access to a large 23' x 39' area which is very sparsely furnished. The south wall has a doorway on the left leading to the rear room. A 3' x 7' counter space stands in the center of the wall with an operable vertical sliding door which close off this counter space opening if necessary. One small lavatory is accessible from the southwest corner of this room. A short half-flight staircase runs along the west wall of the front room to an upper level room housing a toilet. A closet space is found at the top of the stairs on the east wall. The rear room is used as a kitchen. This 14' x 18' room has relatively modern appliances including a sink, refrigerator, stove, cupboards and counter space, all of which line the rear south wall. A door on the east wall of kitchen area leads into outdoors. Another door on the west wall, in the southeast corner, provides interior access to the basement area.

The right (west) side of first floor of Palen Block, continually used as a drugstore since the building was constructed, consists of one large 30' x 60' area at its widest part. This area has been considerably altered. Display windows span the main street facade of the store with a wide interior ledge for displays. Double-level shelving with ladder access to the second level is found on the rear east wall. Stairs descending to the basement are located against the south wall running east and west. The southeast corner of the room has a large sink and enclosed lavatory area. A rear exit door is centrally located on the south wall. The left (east) side of first floor has most recently been used as the community post office and is a large room, approximately 18' x 60'. This room, however, has a dividing squared-off archway that separates this area into front and rear spaces. The dividing wall projects from the east wall approximately two feet and extends down from the ceiling - cornice line approximately four feet. The squared arch is articulated by a flat varnished wood molding trim. The rear area contains a small lavatory in the southeast corner encased in dark varnished tongue-and-groove woodworking. An exit door is found on the right side of the south wall.

- b. Second floor: The second floor of the bank is entered from the rear of the building by way of the sheltered staircase. This second floor was constructed in 1903 for use as the Masonic Hall and had always been used as such. This floor plan basically follows that of the first floor in its room division. The space directly above the kitchen on the first floor serves as an entrance-reception room. Coat hooks line the north and east walls. The northwest corner space has been separated by a curved wall creating a small storage-utility area. This area is used for closet space, a lavatory, and to house a heating unit. Doors from this utility space and also the east end of the reception room provide access to the front lodge room. The detailing in the room is impressive, giving it a sacred ceremonial appearance. Elevated areas are found on either end of room (two steps on south end, three steps on north end) and along the side wall (raised one level).

Most recently, the second floor of the Palen Block, accessible by the central door and staircase, was divided into three separate apartment areas (previous to this, it had been a doctor's office and three apartments). The first apartment is entered through the first door to the left of the stairs. This room was probably used as a kitchen-dining area. The kitchen area of this room is along the east wall and is divided by a long counter space with cupboards below. An arched walk-in storage area is at the north end of the kitchen. Another shelved closet is to the left of the counter off the dining space. A large front living room is off the dining area to the north. To the south of the dining area is a full bath. A large bedroom is beyond in the southwest corner of the building. The bedroom has a spacious walk-in closet on the west wall. A lavatory and utility room is on the east side of the center hall -- second door on left from the head of the stairs.

A small efficiency apartment is in the rear of the structure. Its access is provided either by a door at the head of the central staircase or a rear exterior flight of stairs. Both doors open into a long kitchen area with a small breakfast nook in the northeast corner of the room. A door on the center west kitchen wall leads into a living-bedroom area. To the north of this room is a full bath and closet-storage area housing a water heater.

The third apartment on the west side of the building is entered through a door to the right (west) of the center stairs. This door leads into a hallway with a doorway to the immediately right leading into a large kitchen area. A stove, sink and long counter spaces and cupboards stand there. On the north wall, a door connects the kitchen with a large front living space with wooden cabinets on the west wall. A smaller room to the west is most likely used as a bedroom or a sitting room. This kitchen-living-bedroom area on the northwest corner of the building had been previously used as a doctor's office and variously physical evidences such as the wood paneling still give it that appearance. The small bedroom area has a door on the south wall connecting with the outer main hallway. This room was originally used as the waiting room. The kitchen-living area was the doctor's office. At the end of the entry hall is a full bath with a long bedroom area to the left (south). A walk-in closet is on the east wall of the bedroom. At the time the doctor's office was in the building, this closet might possibly have been a single room rental.

2. Stairways: A short, one-half stairway in the bank, previously mentioned, is located on the west wall in the first floor banking room. An interior cellar staircase is off the rear room along the west wall. An exterior sheltered stairway in the rear provides the only access to the upper story. This stairway, however, is a later addition judging both by the detailing over the door and windows which have been obscured by it and from old photographic views of the structure.

In the Palen Block, a wide four foot central stairway divides the first floor into two separate commercial areas (store, insurance office, and beauty parlor), and provides access to the second floor. This stairway has a stained mahogany turned baluster railing with a square applied molding newel post at each corner. A rear stair in the southwest corner of the south wall in the right (west) side of the first floor, leads to the basement, just to the left of the exit door.

3. Flooring: In the bank, beige linoleum tiles cover the entire first floor. Three-inch even width gray painted flooring is in the small rear second floor rooms with a 9' x 12' linoleum sheet found in the reception room. The second floor lodge room has pale green carpeting in the center with green linoleum covering along the east and west elevated side wall areas.

The drugstore (west side) in the Palen Block has gray, black and white flecked linoleum tile flooring. The front room in the east side has inlaid, square white porcelain tiles with a black and white patterned border. A small 5' x 8' area in front of the cellar door has similar flooring, but is more rounded and larger. The rear floor has gray, white and black flecked linoleum tiles, similar to that of the drugstore floor.

4. Wall and ceiling finish: The first floor front room of the bank has beige painted plaster walls and woodwork. Inset rectangular paneled wainscoting appears on all walls. Heavy window moldings have a flat headed, entablature-like treatment rather than reflecting the arched exterior openings. The rear kitchen area has pale green painted plaster walls and woodwork. An exposed varnished ten-to twelve-inch baseboard is seen along the south wall behind the applicances. A simpler three-inch molding has replaced the baseboard on all other walls in rear room. Ornately patterned pressed tin ceilings and cornice line appear in both the banking room and the kitchen.

All second floor walls, except rear utility walls, are green painted plaster with natural finished woodwork found on the windows and baseboards. The rear utility walls are covered with varnished beaded tongue-and-groove woodworking with a plaster ceiling. The lodge room has a pressed tin ceiling and cornice line, which is simpler than that found on the first floor. The cornice line is articulated by a molding. The reception area has a composition board ceiling.

The drugstore (west side) in the Palen Block has white painted plaster walls, woodworking and pressed tin ceiling and cornice giving it an antiseptic appearance. Stained woodworking surrounds front windows and door. Eight-inch baseboards with quarter round moldings appear at floor level. The left (east) side of the first floor has medium pink painted rough plaster walls with mahogany stained woodwork throughout. Such woodwork includes six-inch wide baseboards with quarter round moldings, window and door surrounds with pediment-like treatment, tongue-and-groove wainscoting on west front wall running approximately five feet beyond the cellar door, and a molding trim at the base of the cornice line. A white painted pressed tin ceiling is found in the front room. The ceiling curves down to form a wide tin cornice detail. The rear room has a plain plasterboard ceiling painted white. Imitation wood paneling covers the left side beneath the display ledge and continues back approximately eight feet along the front (east) wall in a wainscoting detail with a stained wooden chair railing.

The walls of the second floor central hall and the stairway in the block are bright green painted rough plaster with contrasting dark mahogany woodwork on the front door, along chair railing, handrailing and baseboards. The ceilings of these rooms are of white painted rough plaster.

The kitchen-dining area of the second floor east apartment has yellow plaster walls and woodwork. The walls of the front room are of pink painted plaster walls and woodwork. The bathroom and the bedroom have pink painted plaster walls with cream colored woodwork. All ceilings with the exception of the front acoustical square tile ceiling are painted rough plaster, and have three-inch floor moldings throughout.

The kitchen of the rear apartment has pale pink rough plaster walls and ceiling with cream-colored woodwork, which includes five-inch baseboards with quarter round moldings. The bedroom and the bathroom have cream-colored walls and woodwork with three-inch baseboards. The bathroom is covered with modern cream and black tiles.

The front three rooms of the west apartment, originally used as a doctor's office, are covered entirely of light wood paneling with quarter round ceiling moldings, three-inch baseboards, picture moldings and chairrailing as decorative details. A dark stained plywood dividing wall in the original waiting room of the west apartment has a doorway on the south wall which separated this area from the hallway. This dividing wall is bordered by glass lights approximately 8" x 12" along the top. The rear hallway and bath of this apartment have white painted rough plaster and woodworking with the rear bedroom painted cream with white painted woodwork. The bath has modern gold pattern tile with pink fixtures. All ceilings of this apartment are plaster with the exception of the northwest front room which has square gold star patterned cardboard acoustical tiles.

The dividing wall between the center hallway and the west apartment hallway is of vertical tongue-and-groove, which is a less substantial wall and probably added when room and apartment uses were changed.

5. Openings:

- a. Doorways and doors: All interior doors of the bank are five horizontal raised-panel doors. Those doors separating the front and rear rooms on both the first and second floors have operable transom lights above. The second floor transom to the west is inoperable.

The rear exit door in the drugstore at the right (west) side of the Palen Block is sheet metal backed. The drugstore also has a narrow two-panel lavatory door. The only first floor interior door in the left (east) side is a five horizontal panel door leading to the basement. All second floor interior doors are horizontally set five raised-panel doors with the exception of four modern hollow core doors found in the west apartment. All of these have pediment-like treatment. Many doors have transom lights. A tongue-and-groove sliding door on the kitchen ceiling of the rear apartment provides access to the roof.

- b. Windows: All windows in the second floor of the bank are sheathed with wooden louvered shades on the lower portion of each window.

In the drugstore of the Palen Block, each opening has safety bars. All windows in the second floor apartments of this block have pediment-like treatment.

6. Decorative features and trim: The furnishings of the second floor lodge room include dark wood elaborately carved chairs that sit on the raised areas at each end of the room. Also in the lodge room, on a raised area, are a pair of Corinthian column stands topped with painted scenich globes (one a geographic, the other a Masonic insignia). A silver door knocker with a Masonic insignia is found on the east interior door leading to the lodge room.

Across the front facade of the Palen Block a pattered blueish tinted glass-cubed band is visible above the large display windows and it provides additional light to the interior rooms.

7. Hardware: The front exterior door in the bank building has a long rectangular plated doorknob with carved features and a curved handle with a thumb depressor. All interior doors in the first floor of the bank have carved metal hardware doorknobs and plates.

8. Mechanical equipment:

- a. Heating: Baseboard heating in the first floor banking area is probably gas. A space heater is in the center west wall of the lodge room in the second floor.

The first floor of the left side of the Palen Block has modern electric baseboard heating. A large heating unit occupies the southwest corner of the west apartment kitchen in the second floor. Small "royal" space heating units are found in all major rooms of the apartments.

- b. Lighting: An exterior light hangs above the arched front entryway of the bank. The first floor banking room is lighted by suspended flourescent fixtures, while the rear room and lavatory have suspended incandescent fixtures. Suspended incandescent fixtures are also found throughout the second floor lodge room.

In the Palen Block, both divided first floors (west and east sides) have suspended flourescent fixtures. Suspended neon signs, "ice cream" and "drugs" are displayed outdoors at the drugstore. All apartments have incandescent fixtures, with the exception of the old doctor's office which has flourescent fixtures.

- D. Site: The Niobrara Valley Bank and the Palen Block are located on the southside of Niobrara's main street, Elm Street.

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PART III. PROJECT INFORMATION

The Niobrara project was undertaken by the Historic American Buildings Survey (HABS) in co-operation with the citizens of the village of Niobrara. The project was funded by the U.S. Army Corps of Engineers, Omaha District, in compliance with Executive Order 11593 as a mitigative effort in the construction of the Gavins Point Dam and Lewis and Clark Lake. Under the direction of John Poppeliers, chief of HABS, the project was completed in the HABS Field Office in Niobrara, Nebraska during the summer of 1977 by project supervisor Perry Benson (University of Pennsylvania), project historian Kathryn A. Burns (George Washington University), team foreman Larry Jones (Texas Tech University) and student architects Peter Darlow (McGill University), Lisa Becker (Notre Dame University) and Darl Rastorfer (University of Pennsylvania). The written historical and architectural data was prepared by Kathryn Burns, and edited by Susan McCown, a historian in the HABS office in August 1979. Five exterior and two interior photos were taken by Sam Amato in the fall of 1977.