

NEWS



Above, a historic photo of the Hacker, Nelson & Co. building in downtown Decorah and at right, a closeup of details on the building today. (Submitted photos)

Decorah's historic downtown

Hacker, Nelson & Co.

In the fall of 2014, the Decorah Historic Preservation Commission (DHPC) began a lengthy process to nominate the city's business district to the National Register of Historic Places. The district consists of some 130 buildings, mostly on Water, Washington and Winnebago streets.

Over a period of seven months, a group of about 15 volunteer researchers gathered information and photographs of the buildings. It was turned over in May, 2016, to project consultant Jan Olive Full of Iowa City, who is incorporating it into the formal nomination and hopes National Register status will be granted by the U.S. Department of Interior by the end of 2017.

In the coming weeks, DHPC member Judy van der Linden will coordinate a series of Decorah Newspaper articles on particular buildings written by volunteer researchers. The article below was written by volunteer researcher Cindy Womeldorf and edited by van der Linden.

Hacker, Nelson & Co. of Decorah is housed in a beautifully preserved, turn-of-the-century bank building on the corner of Water and Winnebago streets, at 123 W. Water St.

The building was constructed in 1897 for Citizens Savings Bank

on a lot in the center of the Water Street business district. The location was perfect, but the bank had paid a high price for that location, and there was concern that because of that price, the new building might not be as grand as initially planned.

Already sitting on the lot was a substantial two-story stone building of locally quarried rock. It had served early on as a dry goods and hardware store, and later as John Finn's hardware store. Originally, bank owners planned to modify the stone building extensively, adding new windows and doors and facing all building walls with pressed brick -- but that soon changed.

Instead, owners decided to reconstruct just the front (north) and west walls, keeping the foundation, the rear wall and roof of the stone building, and shoring up its second floor. In the end, much of the north and west sides of the building were reconstructed with pressed brick from St. Paul, Minn. Kasota stone was used for the trim, and polished granite for the front column supporting the tower.

Once completed, the building was divided into three bank rooms on the front half of the first floor, three small shops at the back facing Winnebago Street and 16 rooms on the second floor to be rented out as offices.

The bank rooms were trimmed

in oak with pressed tin ceilings. A money vault opened from the bank's main business room and was large enough to hold banking records and what was noted as the latest screw door safe, which was made especially for Citizens Savings by the Mosler Safe Company. This was not a built in, but a free-moving safe which is no longer present in the building.

On a site visit, I got a chance to see two of the three vaults original to the building. They have been beautifully restored. One is a large walk-in and one seemingly was built between the first and second floors of the building, which I found curious. I later found a newspaper article from April, 1897, with this description: "Three rooms and three vaults will comprise the banking office. One vault for books and securities, one for safety deposit boxes, and one, above the other two, for the preservation of old books and records."

Among well-known renters on the second floor over the years were Dr. Conover's Dental Office and Hansen Loan Office. The three small shops that faced Winnebago were rented to various businesses and had frequently changing street addresses, but most often were listed as 104, 106 and 108 Winnebago. Interestingly, at least once these shops were labeled as 101-^{1/4}, 101-^{1/3} and 101-^{1/2}. These shops

held barbers, tailors, milliners and flower shops, and even an express office.

In 1924, Citizens Savings Bank ceased doing business, and the building had various occupants since then, including Interstate Power Company. The upper tower portion of the front still reads "Bank Block," but the banding above the doorway at some point was changed from Citizen Savings Bank to "Utilities Building."

In the early 1960's, A & J Agency Insurance and Real Estate moved from Winnebago Street into the first floor of 123 W. Water St., and Hacker, Nelson & Co. occupied the second floor. Decorah Savings and Loan occupied the combined areas of the three Winnebago Street shops. Now the entire building is occupied by Hacker, Nelson & Co. and the banding above the doorway carries that name.

This building has a unique character and history, from the stone foundation to the fine brick overlay, cornice and tower. Fortunately, the current owners have chosen to continue to preserve the building's style.

Hacker, Nelson & Co. was founded in 1975 by Darvin Hacker and John Nelson. It is currently run by three partners, Neil Schraeder, Ken Keune and Joe Bouska. The firm received the Decorah Historic Preservation Commission's 2016 Historic Preservation Award for the exterior rehabilitation of their building.

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