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National Register of Historic Places Multiple Property Documentation Form

This form is used for documenting property groups relating to one or several historic contexts. See instructions in National Register Bulletin *How to Complete the Multiple Property Documentation Form* (formerly 16B). Complete each item by entering the requested information. For additional space, use continuation sheets (Form 10-900-a). Use a typewriter, word processor, or computer to complete all items.



X New Submission Amended Submission

A. Name of Multiple Property Listing

Historic and Architectural Resources of Downtown Waterloo

B. Associated Historic Contexts

(Name each associated historic context, identifying theme, geographical area, and chronological period for each.)

Commercial Development in Downtown Waterloo
Transportation Development and Influence in Downtown Waterloo
Civic, Religious, and Social Institutions in Downtown Waterloo

C. Form Prepared by

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D. Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this documentation form meets the National Register documentation standards and sets forth requirements for the listing of related properties consistent with the National Register criteria. This submission meets the procedural and professional requirements set forth in 36 CFR 60 and the Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation.

(See continuation sheet for additional comments.)

[Signature] SHPO Date 07/30/2014
Signature and title of certifying official

STATE HISTORICAL SOCIETY OF IOWA

State or Federal Agency or Tribal government

I hereby certify that this multiple property documentation form has been approved by the National Register as a basis for evaluating related properties for listing in the National Register.

[Signature]
Signature of the Keeper

9.22.14
Date of Action

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Provide the following information on continuation sheets. Cite the letter and title before each section of the narrative. Assign page numbers according to the instructions for continuation sheets in National Register Bulletin *How to Complete the Multiple Property Documentation Form* (formerly 16B). Fill in page numbers for each section in the space below.

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Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, PO Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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E. Statement of Historic Contexts

I. Commercial Development in Downtown Waterloo

A. First Generation and Settlement Period

Early settlement of Prairie Rapids Crossing, now known as Waterloo, focused around what is now 4th Street, near a good fording and mill site on the Cedar River (Long 1986:1). Native-born settlers from mostly Pennsylvania and New York settled the area as early as the mid-1840s (Full and Price 2010:Sec. 8, p. 36). Though historian Barbara Beving Long pointed out that early accounts were often contradictory, she posited that early building occurred at a great pace on the west side of the river with the town extending three blocks from the river and only a few hundred feet along it by the early 1850s (Long 1986:1-2).

In 1851 seven residents of the town signed a petition for a post office for the area. Though explanations vary, it is believed that the name Waterloo was chosen by resident Charles Mullan as the town name on the post office application (Long 1986:1). Two years later, residents surveyed and platted the town with streets parallel to the river. Mills began to be constructed along the river at 4th Street to provide lumber, flour, and other essentials. By 1853 an open area in the midst of these mills had been called Mill Square (Full and Price 2010:Sec. 8, p. 37). The Mill Square plat shows the location of the square between the present day West Park Avenue and West 4th Street and east of Commercial. That same year a dam was constructed on the river in that area, perhaps in support of mill operations (Full and Price 2010:Sec. 8, p. 37).

In 1855 Waterloo prevailed over Cedar Falls for the location of the county seat (Long 1986:2). The location of the new courthouse was also highly contested among Waterloo residents, each side of the river wanting the courthouse. On December 10, 1855, a special vote was held to decide the matter, and the east siders won with 731 votes, to 467 votes for the west side (Hartman 1915:62).

The vote supports the notion that development on the east side had started to outpace that of the west side. Early merchants had preferred Commercial Street, which paralleled the river to West 4th Street, perhaps because of the low topography along 4th Street (Long 1986:4). In contrast, commercial development on the east side grew along 4th Street and then spread to Sycamore, the second street parallel to the river (Long 1986:4). By 1868 a bird's eye view of the city revealed a "relatively balanced" city with nearly equal development on both sides of the river (Long 1986:5). The east-west rivalry continued into the 1860s, with each side having its own school, churches, and even brass bands (Long 1986:5).

One of the more significant buildings constructed early in Waterloo was the Union Block at 112-116 East 4th Street. The building was erected in 1868 by Edmund Miller, and it has at times been called the Edmund Miller building. The top floor, originally known as Union Hall, had a stage and was used for public meetings as well as by Waterloo city officials before there was a dedicated city hall (Long 1986:40). Early stores on the ground floor included the H.E. Weatherwax grocery, the Cutler & Parker hardware store, and Lampe & Lawson's Boot & Shoe Shop, which featured a hanging sign in the shape of a boot (*Waterloo Courier*, February 27, 1966:102). In 1966 it was home to Cutler's People's store; currently it houses offices of the Health Care Quality Association on Accreditation (HQAA).

Review of the Waterloo city directory of 1873 shows the distribution of commercial activity to be slightly greater on the west side, with 18 percent more businesses than on the east side. For almost every category of business, there were counterparts on both sides of the river. The Waterloo and National Savings banks were located on the east side, and the First National Bank and the Leavitt, Johnson & Lusch banks were on the west side. There were even two newspapers, the *Iowa State Reporter* on the east side on Sycamore Street and the *Waterloo Courier* on the west side on Commercial Street (Waterloo City Directory 1873).

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By 1873 the commercial district of Waterloo on the west side was primarily located along Commercial Street between Main and 6th streets, with the highest concentration of businesses in the two and a half blocks between Bridge and 5th streets (Waterloo City Directory 1873). Businesses were also found along 4th Street from Commercial up to Bluff Street, where the Burlington, Cedar Rapids, and Northern (BCR&N) railroad constructed a line in 1870. On the east side the commercial area was found primarily along 4th Street up to the public square located on Mulberry between 4th and Main (now Park Avenue) streets. By 1873 businesses had extended from 4th Street onto the cross streets of Water, Sycamore, and Lafayette.

B. Building Waterloo: Second Generation and Reconstructing Main Street

Waterloo experienced a period of unprecedented growth during the four decades between ca. 1870 and ca. 1915, with a large concentration of new development occurring closer to the end of the century. According to Long, Waterloo's physical development hinged on four main factors: industrialization, most notably in the agricultural sector; an efficient transportation network; winning the location of the county seat; and "intra-city rivalry and competition." As a result of the city's rapid growth, characteristic building types and styles are evident the city's architecture (Long 1988:E17).

The 1880s were a pivotal decade in the development of Waterloo's urban infrastructure. In 1886 a system of waterworks with 9 miles of mains and 111 fire hydrants was constructed. In the following year free mail carrier service was instituted and a second wagon bridge was built across the river. The year 1887 was also a boom year in real estate. During the same time period a horse-drawn streetcar line was built from the Illinois Central Depot on East 4th Street "across the river to Washington Street, up Washington to Mullan and thence back east to the BCR&N Depot at Bluff Street" (*Waterloo Courier* June 13, 1934:3). Wells were drilled to provide a better source of water, and sewer pipes were laid. Thomas Cascaden constructed his large foundry on Commercial Street, bringing the "iron age" of industrialization to the city. In 1890 the sale of goods manufactured in Waterloo totaled more than \$1.6 million (Grout Museum 1971:2).

The arrival of the Rath Packing Company, which was established in Dubuque in the 1850s, established Waterloo as a regional food processing center. In 1891, the Waterloo Improvement Syndicate, a booster organization, donated a site for a new packing plant on the east bank of the Cedar River southeast of downtown Waterloo. By the winter of 1891-2, the Rath Packing Company began to slaughter and dress pigs (Long 1986:100). Barbara Beving Long summarized the phenomenal growth of Rath (Long 1986:100):

In its first year of operation in Waterloo, the company slaughtered 12,799 hogs. In 1929 Rath slaughtered 1,028,732 animals (beef and sheep operations were added by them). And in 1940, the figure reached 2,415,526 animals. While these figures chart the growth of the company, they alone did not reveal the full picture of the economic impact of Rath. By 1966 it ranked as the ninth largest meat packer in the nation and the 249th-largest industrial company. By then Rath produced over one thousand meat items. On the local front, one out of every seven households was dependent upon a Rath paycheck, making it second only to [John] Deere in importance to the local economy. Rath Packing Company thrived entering the post-World War II period--despite labor problems and changing buying habits. But a combination of factors spelled its doom in the 1980s, including changing consumer tastes, labor costs and problems, poor management, and an outdated plant. On April 1, 1985, the Rath trademark, the noble Indian chief, was auctioned off, the plant closed.

As noted above, the John Deere Company was the largest employer in Waterloo serving as the second linchpin in the city's manufacturing industry. The Waterloo Gasoline and Traction Engine Company was founded in 1893 offering tractors invented by northeast Iowa native, John Froelich. The initial experimental tractors sold in 1893 proved to be a disappointment. The company owners focused on the development of stationary gasoline engines and Froelich disassociated himself with the company. In 1905, the "Waterloo Boy" gasoline engine was produced and by 1910 the company averaged 46 orders a day for the new engine. The company employed 700 workers in 1915 becoming the city's leading employer. New tractor models were offered including the Model L-A, Model R,

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and Model N. By 1918 Waterloo Gasoline Engine Company had sold a phenomenal 10,000 R and N model tractors (Long 1986:107).

The Deere Company in Moline, Illinois became interested in adding tractor manufacturing to their already successful line of farm implements. In March of 1918 the Deere & Company board bought the Waterloo Gasoline Engine Company for \$2,350,000 (Long 1986:107). Though the agricultural depression following World War I dropped sales volume at Deere, the company survived and introduced an improved tractor, the John Deere Model D that proved successful. The employment statistics from the 1920s to 1940s illustrate the economic importance of Deere & Company to Waterloo. In 1927 there were 1,150 Deere workers, a figure which reached 4,852 in 1941 and 6,387 in the war year of 1947 (Long 1986:107-108).

Facilitated by the railroads and the city's establishment as a regional processing, wholesaling, and distribution center, the downtown area flourished with new hotels, office buildings, and commercial enterprises. In 1912 it was estimated that 100,000 freight cars moved in and out of the town. The estimated value of receipts for Waterloo goods shipped out of town by rail was \$2.5 million (Hartman 1915:24). Food processing and agricultural implement manufacturing were the backbone of Waterloo industry, earning its nickname the "Factory City of Iowa." While other "larger Iowa cities were important manufacturing centers, to be sure... none experienced the rate of growth in population, manufacturing, and construction that Waterloo did" (Long 1986:i). Newspapers of the time published full-page spreads celebrating this growth, with headlines such as "It was a splendid year!" and "Over \$360,000 spent for new buildings" (*Waterloo Courier*, December 24, 1891:2). Waterloo had 28 factories in 1881; within 35 years that number had grown more than fourfold to an estimated 128 in 1916 (*Waterloo Courier*, June 13, 1934:3-4). Some of the key regional businesses included the Alstadt & Langlas Baking Company, Waterloo Canning Factory, and Rath Packing Company.

The increase in population was directly connected to the proliferation of factories; it doubled from 6,674 in 1890 to 12,580 in 1900 and doubled again to 26,693 in 1910. The city was one of only 18 in the country to have population growth in excess of 100 percent between 1900 and 1910. In the 20-year stretch from 1890 to 1910, Waterloo went from the seventeenth to the seventh largest city in Iowa (Long 1986:67). As infrastructure and services expanded, residential areas developed on both the east and west sides of town. The city's rapid industrialization and growth led to a need for workforce housing, one consequence of which was the development of multiple-unit housing, such as flats or apartment buildings.

In 1895 the horse-drawn streetcar line was purchased by a consortium of businessmen with plans for modernization. Their vision for the new "Interurban" involved a series of outlying factories connected by an electric rail line, and it was creatively financed through the sale of building lots. In addition to stimulating the development of residential neighborhoods, this "Beltline" served the dual purpose of attracting new industry and the development of "factory districts".

The new system of rapid transit extended to Cedar Falls and beyond (Long 1986:59-60). By 1917 there were 40 places of employment along the "freight beltline and its inter-city branches." These ranged from factories to foundries, stock yards, and rail yards (Long 1986:75). As the interurban network expanded, the electric railway hauled freight throughout the Waterloo metropolitan area and ferried passengers to work, school, shopping, and entertainment venues. By 1922, 67 daily passenger trains moved through Waterloo, bringing shoppers in and traveling salesmen out to surrounding communities (Long 1986:67).

The excellent interurban system greatly expanded the numbers of shoppers in town:

Waterloo retailers served a wide hinterland by 1915. A substantial body of potential shoppers-around 300,000-lived in 150 communities within one hundred miles of Waterloo....An average of 30,000 passengers, many of them shoppers, arrived and departed Waterloo each month in 1915. The Illinois Central alone operated sixteen passenger trains a day. And an amazing 71 passenger trains came to or left Waterloo every 24 hours. Many of the passengers on these trains were the "commercial travelers" taking

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orders and selling goods, each needing overnight accommodations or meals in the East side's restaurants and cafes [Full and Price 2010:Sec.8, p. 42].

In 1891 more than \$360,000 was invested in new construction, and in 1892, \$65,000 was invested in the construction of 15 new business blocks. In 1905, \$20,679 worth of brick paving and \$115,975 worth of asphalt paving were laid. Five miles of new asphalt paving was laid in 1907 and 7 miles in 1913. By 1914 Waterloo, which by then had grown to nearly 16 square miles, could boast of 10 miles of brick paving, 40 miles of asphalt paving, 69 miles of sanitary sewers, and 192 acres of city parks (*Waterloo Courier*, June 13, 1934:3-4).

Waterloo's reputation as a "factory city" is evidenced in the numbers: it ranked tenth among manufacturing centers in Iowa in 1904, seventh in 1909, and by 1919 had risen to fifth (Long 1988:E1). Between 1899 and 1909, the number of industrial enterprises in Waterloo nearly doubled, with a 96 percent increase. This trend continued for two more decades, with a 192 percent increase from 1899 to 1919 (Long 1986:122). At that time Waterloo manufacturers were producing 20 percent of all of the gasoline engines made in the entire country—in 1913, 50,000 such engines came from Waterloo alone. By 1915 there were more than 150 factories in Waterloo, producing such diverse items as "water tanks, corn planters, cream separators, wagons, feed grinders, tools, harnesses, pumps, milking machines and threshing machines" (Grout Museum 1971:3).

1. The East Side

Development of the commercial area started early in the city's history along East 4th Street expanding northeast away from the river. Early frame commercial structures gave way to two to three story brick structures constructed from the late nineteenth to early twentieth century. Construction of railroad passenger depots in the late twentieth century fueled commercial development. High rise buildings housing large department stores and hotels were built in the early twentieth century throughout the downtown, primarily located on corner lots. Many of the buildings were designed by architects. Fires in the 1920s and 1950s prompted construction of new in-fill buildings. In an effort to lure business to the struggling downtown in the mid-twentieth century, businesses renovated their facades in the styles of the period (Full and Price 2010: Sec. 7 pg 1). The Waterloo East Commercial Historic District, listed in the National Register in 2011, is located in the heart of the downtown area on East 4th Street from Sycamore to Mulberry Street.

By the 1890s a discernible commercial district had developed on the east side of the river, anchored by the wholesaling business. East 4th Street and Sycamore Street were at the center, with East Park Avenue, East 5th Street, and Mulberry Street roughly providing the northern, southern, and eastern boundaries of this concentrated commercial development. Many of the individual buildings had been built during the first 20 years of Waterloo's development.

The G.W. Miller two-story brick and limestone block was originally constructed in 1870 at 128 East 4th Street. It housed Geismar & Israel Brother Union Clothing Emporium on the first floor and Scott's photography studio on the second floor, which also included a mezzanine. Other professional offices were also located on the upper floor. United Cigar Stores became a tenant by 1916, and the clothing emporium was still there. By 1940 the Peggy Price Hat Shop was located there. In January 1941 a fire damaged part of the building, which afterward was repaired and housed a milliner. In 1947 the Miller block was purchased by George Newton, Jr., the owner of Newton's Jewelers. Newton's Jewelers had been founded in 1914 in McAlester, Oklahoma, by George Newton, Sr., who had four sons who all became partners in the business. Newton extensively remodeled the East 4th Street building in the streamlined modern style. The company remained in business until the late 1990s (Full and Price 2010:Sec. 7, pp. 11-12).

At 206 East 4th Street a two-story brick and stone building was built for W.H. Peabody, a merchant from Dubuque, in 1878. The first recorded tenant was Gaines Ludden, a tailor from New York who opened for business in 1879. After 1887 the Balliett & Weld jewelers occupied part of the building until the business was sold in 1903 to Fessler

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& Demmel, which continued the business there until 1922. After that date the building housed the Palais Royal women's outfitters and later Sweeney's women's clothing (Full and Price 2010:Sec. 7, pp. 21-22).

A two-story masonry building at 106 East 4th Street was built in ca. 1884 by the hardware firm of Lemper & Walsh (*Iowa State Reporter*, September 18, 1884:7). From around 1904 to 1910, the building housed the Waterloo Shoe and Leather Company, but the rear of both floors were used as residences. The People's Store was located in the building from 1924 to at least 1931. By 1935 the Trademore Hat Store occupied the building; it currently houses Frerichs Law Office. Also in 1884 the Fowler Grocery Company expanded into new three-story brick and stone building located at 226-228 East 4th Street. The Fowler Company had been founded in 1879 by a family that had come to Waterloo from New York. In 1895 a large brick warehouse was built onto the rear of the Fowler building (Full and Price 2010:Sec. 7, pp. 26-27).

The two-story masonry Klausner building at 110 East 4th Street was constructed around 1885. In 1886 the grocery store of Gilley & Walker occupied the building (*Waterloo Courier*, April 14, 1886:1). In 1892 a grocery and clothing store occupied the double block (Sanborn 1892). By 1898 the milliners Scott & Eaton occupied the building (*Waterloo Daily Courier*, April 2, 1898:8). In 1910 the Columbia Theatre occupied 108 East 4th, and the Home Tea Store was in 110 East 4th Street (*Waterloo City Directory* 1910). The theatre remained in the building until at least 1924. In 1966 it was occupied by Walker's Shoe Store (*Waterloo Courier* February 27, 1966:102). It is now home to Robin's Surplus, a retail store occupying both levels.

The brick building at 118 East 4th Street was constructed in ca. 1885. The building appears to have been first occupied by Adam Rosgen, a harness maker. From 1888 to 1898, the Golden Eagle Clothing House occupied the building (*Waterloo Courier* April 4, 1888:8). A druggist, C.L. McDermott, occupied the building from 1904 to around 1916 (*Waterloo City Directories*). The Newark Shoe Store occupied the building from 1931 to 1935. In 1941 Walker's Shoe Store was in the building. From 1946 to 1955, Jordan's Credit Clothing was in the building. In 1966 the building housed Capitol Optical Co. (*Waterloo Courier*, February 7, 1966:102). The first floor is currently occupied by Sub City II, a sandwich shop.

Abraham W. Haffa built three storefronts at 220-224 East 4th Street in 1888. He demolished an earlier wooden building from 1864 and bought adjacent lots to build his up-to-date three-story commercial buildings. For the next forty years a series of drug and book stores, shoe and boot manufacturers, and clothing stores occupied all three spaces. By 1918, 220 and 222 had been joined together as one space and by 1962 all three were used as one storefront (Full and Price 2010: Sec. 7 pgs 25-26).

The Independent Order of Odd Fellows (IOOF), Black Hawk Lodge No. 72, was organized in Waterloo in 1855. As membership in the lodge grew during the latter part of the nineteenth century, the lodge commissioned its own three-story building in downtown Waterloo from the architecture firm of Josselyn & Taylor of Cedar Rapids. The three-story Romanesque Revival building at 306-310 East 4th Street was completed in 1890. The lodge met every Wednesday on the third floor. The first floor of the IOOF building was reserved for storefront commercial space, and the lodge also allowed other organizations to meet in its rooms monthly. The ground floor commercial space also included a range of businesses, such as the Altstadt & Langlas Bakers, who occupied the storefront at 306 from 1903 until after World War II. As the company expanded in the first decade of the twentieth century, they built a large bakery on Mulberry Street. Other businesses included the Waterloo and Cedar Falls Gas and Electric Company that occupied No. 310 around 1905, which by 1910 had become the Citizens Gas and Electric Company occupying both 308 and 310. By 1916 the space at 308-310 housed the Citizens Hardware and Furniture Company, though the space became separated again after 1924, when 308 and 310 housed offices and a valet service (Full and Price 2010:Sec. 7, pp. 27-28; *Waterloo City Directories*).

Growth of the east side downtown area was facilitated by the Illinois Central and Chicago & Great Western rail connection (Long 1986:139). The railroad provided a natural boundary on the south side of downtown and a transitional industrial corridor between the central business district and the predominantly residential area south of

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East 7th Street. The 1903 Chicago & Great Western Freight Depot (NR #88001325) is located at the southwest corner of East 6th and Sycamore Streets.

Between 1898 and 1899, John T. Burkett completed a two-story pressed brick and terra cotta corner storefront for Mike Gasser at 626-630 Sycamore Street. Gasser had originally run a livery stable on the property, which burned in 1898. The three storefronts were occupied by P.J. Goswiler's saloon, P.J. White's harness shop, Klinefelter's billiard hall, Frank Sieberling's bowling alley, a hardware store, a tin shop, and the Iowa Shirt Manufacturing Company. The *Times-Tribune* printing office had replaced the shirt manufactory on the second floor by 1906. The building was remodeled in 1927 and the newer tenants were the Diamond Brother grocery store and Tony Gentle fruit store (Full and Price 2010:Sec. 7, pp. 15-16).

A Waterloo real estate developer named John M. Steely purchased a building lot at 320-322 East 4th Street in 1902. He hired architect John H. Stewart to build a three-story two-bay tan and red brick building. The first floor was used for commercial storefronts, the second floor was designed as apartments, and the third floor was designed as a meeting hall for the Ancient Order of the United Workman. The first floor was initially occupied by a pharmacy, a billiard hall, and a cigar store. The Acme Grocery Store was in place by 1905 and expanded to fill the entire first floor within three years. The Acme Café opened in 1910 and continued in operation for four years (Full and Price 2010:Sec. 7, pp. 30-31).

In 1906 John G. Ralston designed a three-story brick pedimented building at 616-620 Sycamore Street on Waterloo's east side. The building was owned by Herbert M. Reed. The first floor initially contained a single storefront for the Eighmey grocery store and a post office. The second and third floors were leased for 10 years to the Benevolent and Protective Order of Elks (BPOE). The meeting room was located on the second floor, and the third floor was reserved for other club rooms. A fire occurred in one of the storefronts, leased to the Red Cross Drug Company in 1915. The Elks moved out of the upper two stories the same year and were replaced by the Knights of Columbus (KOC). Interestingly, in 1918 the upper floors used by the KOC were converted into a temporary hospital for the massive flu epidemic that struck the United States that year. After the end of the epidemic, the KOC moved out. The building was remodeled in 1919, adding a mezzanine to the second floor. The building was then inhabited by a dance hall, club rooms, and a bar through the 1940s. The façade was remodeled in 1954 (Full and Price 2010:Sec. 7, pp. 12-14).

C.A. Marsh constructed the building at 213-217 East 5th Street in ca. 1906. In September 1907 the Corn Belt Auto Company occupied the building, using it as a garage and dealer for Reo, Ford and Jackson automobiles (*Waterloo Daily Courier*, September 16, 1907:5). The company remained in the building until 1909. In 1911 the Russell-Miller Motor Car Company occupied the building (*Waterloo Times Tribune*, March 28, 1911:8). The Ferguson Brothers and Golden Rule Hardware occupied the store from around 1915 to the 1930s (*Waterloo City Directories*). In 1916 Post Office Station A was housed in 217 East 5th Street (*Waterloo City Directory*). The post office remained until at least 1935. In 1946 a barber and beauty salon occupied the building.

The three-story Hileman & Gindt funeral home at 617-619 Mulberry Street was constructed in 1908. The morgue was located in the basement, with chapel and funerary rooms on the second floor. Commercial space, including an art store and a picture framer, filled the ground floor. Joseph Michael Hileman, a senior member of the Hileman & Gindt firm, was born in 1853 in Stockton, Illinois, and moved to Waterloo from La Porte City, Iowa, in 1885 (Full and Price 2010: Sec. 7 p. 31; Genealogy.com 2012).

The three-story building at 219-221 East 5th Street was constructed in 1909 by Dr. E.E. Peek and J.W Rath. The upper floors were constructed to house four apartments on each of the two floors (*Semi Weekly Reporter* April 2, 1909:3). In March 1910 Stroebel's Music Store occupied the first floor of the building (*Waterloo Times Tribune* January 8, 1910:10). In 1924 the Henderson Music House was housed in the first floor of the building. By 1931 the first floor had been divided into two storefronts, with the Golden Rule at 219 East 5th Street and the other side vacant (*Waterloo City Directories*).

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During the peak years of commercial development, several large buildings were constructed in downtown Waterloo each year. In 1910 alone, 36 new stores and business blocks were built, costing an estimated \$570,000 (Figure 2). This included the Marsh-Place Building (NR #98001272), constructed at 627 Sycamore Street at a cost of \$150,000 and designed by the Des Moines firm of Hallett & Rawson. The six-story reinforced concrete building has a brick exterior, terra cotta detailing with ground-level storefronts and 85 offices that could be rented singly or together. It occupies a prominent corner at East 5th and Sycamore streets. Today the upper levels have been renovated into apartments, but in the first two decades of the twentieth century, offices for Charles A March and Augustus M. Place were located there as well as James Maine & Company, the golden eagle men's clothing store, a gasoline engine manufacturer, the Peerless Cream Separator Company, and Waterloo's Commercial Club and Board of Trade (Full and Price 2010:Sec. 7, p. 16).

The building at 209-211 East 5th Street was constructed in ca. 1911, very soon after the adjacent Marsh-Place Building. The building replaced a two-story frame garage and initially housed a drugstore and the Brenner Tea Company (Sanborn Fire Insurance Map; Waterloo City Directory 1916). The Benner Tea Company occupied the building until at least 1924. In 1931 Pat's Grill and Nick Fillos occupied the structure. In 1946 the Sherwin Williams paint store and a post office were located in the building.

The three-story Fowler Building at the corner of Lafayette and East 5th Street was built in 1912 by the Fowler Brothers, J.C.F. and George V. (*Waterloo Evening Courier* February 18, 1911:5). The building was intended to house retail establishments on all of its three floors. Ground was broken in April 1911 (*Waterloo Evening Courier*, April 19, 1911:8). By July 1912 Joe Raymond had opened a furniture store in the building (*Waterloo Reporter*, July 19, 1912:5). In September 1912 the E. M. Henderson Music House opened in the building, featuring the "famous" line of Kimball pianos (*Waterloo Times Tribune* September 7, 1912:6). C.E. Frederick moved his jewelry manufacturing plant into the second floor of the building in May 1913 (*Waterloo Evening Courier* May 1, 1913:6). By 1931 the building was occupied on the 5th Street side by the Waterloo Building and Loan Association. Joe Gentle housed his vegetable and fruit market in the storefronts on the Lafayette Street side from at least 1916 to the 1930s (Waterloo City Directories). By 1941 Roth Jewelers and Buffalo Hat Works occupied the storefront on Lafayette Street (Waterloo City Directory).

In 1913, 36 more business blocks were constructed at a total cost of \$1,194,700. These included the iconic eight-story James Black Dry Goods Building at 501 Sycamore Street designed by Clinton P. Shockley. The store provided a women's lounge and eighth-floor tea room and employed 300 people. In 1924 an adjacent lot was acquired and an annex was added that included another 120,000 square feet of retail space. The annex was designed by John S. Bartley and completed in October 1928 (Full and Price 2010:Sec. 7, p. 10, Sec. 8, p. 42).

The small brick building at 223 East 5th Street was constructed sometime around 1915. The Waterloo City Directory of 1916 indicates that the building was vacant. The first business in the building appears to have been Cole Brothers Electric Company. By 1931 Gotch Auto Supply occupied the building. The Marvel Sandwich Shop was located in the building in 1946 (Waterloo City Directories).

2. The West Side

Waterloo's downtown west of the river saw the same development trends and forces and as east side. While early development of the commercial area on the east side occurred along East 4th Street, the focus of the commercial area on the west side was parallel to the river along Commercial Street. Early frame commercial structures gave way to two to three story brick structures constructed from the late nineteenth to early twentieth century. Construction of a railroad passenger depot in 1870 on Bluff Street fueled commercial development between the railroad and the river. Similar to the east side, high rise buildings housing large department stores and hotels were built in the early twentieth century throughout the downtown, primarily located on corner lots. Many of these

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buildings were torn down for urban renewal projects in the late twentieth century. Unlike the east side, very few buildings were designed by architects. Starting in the early twentieth century auto-related buildings were constructed along West 5th Street, a major highway running through the city. Fires also impacted the west side in the mid twentieth century prompting construction of new in-fill buildings. In an effort to lure business to the struggling downtown in the mid-twentieth century, businesses renovated their facades in the styles of the period. Large development projects between Commercial and Jefferson impacted the area significantly. The Waterloo West Commercial Historic District, listed in the National Register in 2013, is located in the heart of the downtown area on West 4th and 5th Streets from Jefferson to Washington Street.

Waterloo's largest period of growth around the turn of the twentieth century wasn't limited to one side of the river, for considerable new construction took place on the west side. Commercial Street was the original retail and market center on the west side of the river, but West 4th Street became further developed as the second half of the nineteenth century progressed (Figures 3 and 4). Dr. Gabriel G. Bickley built numerous commercial buildings on 4th Street between Jefferson and Bluff streets. In 1869 Dr. Bickley had a doctor's office on the south side of Jefferson between the Baptist and Presbyterian churches (*Waterloo Courier*, November 25, 1869:1). In 1873 Dr. Bickley's office was on the west side of 4th Street between Jefferson and Bluff (*Waterloo City Directory* 1873); however, by 1886 the office was located at the corner of 4th and Commercial (*Waterloo City Directory* 1886:82).

In May 1890 construction began on a "double brick block," financed by Dr. Bickley, at the rear of the Presbyterian Church on the corner of 4th and Jefferson (*Waterloo Courier*, May 7, 1890:8). By November 12 that same year, Lamb and Cook's grocery and Thurston's meat market had moved into the new building (*Waterloo Courier*, November 12, 1890:1). By 1900 the building housed a bakery, grocery, and a plumbing and heating business. A photography studio was located on the second floor (Sanborn 1900:23). By 1910 the Scenic Theatre with its "high class moving pictures and illustrated songs" was located at 316 West 4th (*Waterloo Daily Times Tribune*, August 31, 1910:2). The theatre was short-lived, as the space had changed to a drugstore by 1918 (Sanborn 1918:60). The M.J. Tritz photography studio maintained a presence on the second floor of the building between 1905 and 1924. By 1916 Dr. Bickley Jr. had set up an office on the second floor at 318 West 4th Street (*Waterloo City Directory* 1916:636).

Another "double brick block" at 322-324 West 4th Street was erected by another physician, Dr. E.E. Dunkelberg, in 1904 (*Waterloo Daily Courier*, September 30, 1904:8). Upon completion of the building, Drs. E.E. and R.A. Dunkelberg occupied the second floor. In 1906 the Foster Co. moved into the first floor of the building, using the advertising slogan "Our new business home is finished in white. You'll get white treatment if you deal with us" (*Waterloo Times-Tribune*, June 5, 1906:8). By 1910 the firm of Wilson and Anderson occupied the building (*Waterloo City Directory* 1910). By 1916 the Dunkelbergs had vacated the second story. In 1931 A.R. Klingaman and Your Furniture Store occupied the building (*Waterloo City Directory* 1931).

The Imperial Block, located at 217-219 West 4th Street, was originally home to one of the last banks to be constructed in nineteenth-century Waterloo, the Waterloo State Bank. The bank, which occupied the ground floor on the half of the building adjacent to the alley to the east, was described at the time as "well arranged for that purpose and is fitted up in a style of elegance in union with the handsome exterior" (*Waterloo Courier*, December 31, 1892:8). The bank opened in 1892 but survived only nine years, until 1901 (Long 1986:147).

The building at 229 West 4th Street dates to ca. 1882. The building may have been built by G. Hartman to house his saloon. The adjacent building at 227 West 4th Street, appears to have been constructed a few years later in 1885 by J.B. Myer; the space was immediately leased to Walker & Jones for a meat market (*Iowa State Reporter*, April 23, 1885:10). Sometime between October 11 and December 13, 1892, the Ciresi and Jraziano fruit store moved to 229 West 4th Street. Around 1896, the building was occupied by Mike Mercurio, who established a fruit and candy store. Mercurio occupied the building until 1910 (*Waterloo City Directory*). By 1916 the store was occupied by the Cianciola Brothers. In 1924, the building was vacant. From 1931 to 1946, the Progressive Shoe Repair shop occupied the building.

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The building at 221 West 4th Street dates to ca. 1892 and housed Drs. G.G. and J.G. Bickley until at least 1916 (Waterloo City Directory 1904-05). In 1910 the Bickleys moved their offices to the second floor, with the first floor being occupied by J.E. Geertsen and the Peterson Brothers. By 1924 the Waterloo Clothing Company occupied the entire building. From 1935 to 1941, the building was vacant. A business named Rendezvous and a jewelry store occupied the building in the 1940s and 1950s.

In June 1897 Jacob Fuess and Ernest F. Volkmann purchased the property at 225 West 4th Street from W.A. Chapin for \$2,000 and a small parcel behind the Chapin building from the Bickleys to construct a new two-story brick building. The first floor of the building was to be used for the Fuess and Company meat market, which was then housed at 227 West 4th Street. The upper floors would be used for apartments (*Waterloo Daily Courier*, June 5, 1897:1). Construction on the building began around August 1 (*Waterloo Daily Courier* July 13, 1897:5). The building cost \$6,500 to construct (*Waterloo Daily Courier* January 5, 1898:3). Fuess & Volkmann continued to occupy the building until at least 1905. By 1910 Bradbury & Webb occupied the building. In 1916 the building stood vacant. In 1924 the lower floor was occupied by U.G. Kramer, and the upper floor was vacant. By 1931 the entire building was again vacant. In 1935 the Park Paint and Glass Company occupied the first floor. The upper floor was occupied by L. E. Deits. The Park Paint and Glass Company continued to occupy the building until at least 1955 (Waterloo City Directories). Sometime in the 1950s, the company renovated the storefront with glass blocks and an Art Deco style metal framework. In 1960 the building was occupied by Acme Reproduction and Supply blueprinting (Waterloo City Directories).

The building at 223 West 4th Street was built in 1904 by Henry Myers. In August 1904 Frank Kistner sold his property at 223 West 4th Street to Henry Myers for \$4,400. The old frame building that was on the property had been occupied by Kistner since he started a shoe store in 1887. It was the only frame building left on the block (*Waterloo Semi Weekly Courier* August 5, 1904:2). The new building was constructed for \$4,000 (*Waterloo Daily Courier* January 2, 1905:9). By October 1904 Henry Myers had started construction on a two-story brick building on the lot. At the same time the Bickleys were completely remodeling their ca. 1892 building, located east of the Myers building (*Semi Weekly Reporter* October 18, 1904:5). This remodeling may account for the similar appearance of the facades at 221 and 223 West 4th Street. From 1910 to 1916, the People's Store occupied the first floor. In 1910 the second floor was occupied by Drs. Bennett and Gremm. By 1924 the building was vacant. By 1931 Gambles Stores occupied the building. From 1941 to 1955, Walden Photos occupied the building.

The building at 310-312 West 4th Street was constructed in ca. 1905 by Mr. Sam H. Pinkerton. In 1929, the "Pinkerton Block" building was sold to R.N. Cowin and J.A. Young. Described as three stories in height and of brick construction, the building was occupied by the Great Atlantic & Pacific Tea Co. (A&P) on the first floor and the I. O. O. F. No. 716 Lodge and club rooms on the second and third floors (*Waterloo Courier*, February 1, 1929:14). Building permit records indicate that the storefront was remodeled in 1941 (*Waterloo Courier*, June 18, 1941:2). A small fire was reported in the back of the building on August 5, 1977. The building was downsized rather than demolished at this time as the side elevation of the building is an early twentieth century brick and the interior has an original tin ceiling. The building currently houses XL Bar.

The two-story, brick building at 301-309 West 5th Street (aka 704-706 Jefferson Street) was built in 1913. The abstract for the building indicates that George Garreston and J.K. Joder and wife sold the parcel to H.A. Maine and H.B. Plumb. H.A. Maine started constructing the building in July 1913 (*Waterloo Evening Courier*, July 3, 1913:5). The adjacent building, which was being constructed by Stewart-Simmons Press was nearing completion at that time. H.A. Maine, a popular contractor at the time, was also working to complete the multi-story Blacks Dry Goods Building on Sycamore Street. H.A. Maine and his father James Maine were contractors on numerous buildings in the downtown area including First National Bank, Marsh Place Building, C. A. Marsh Building, and Crystal Theatre. One can posit that since the adjacent building was nearing completion, construction of the two buildings was melded: materials from the façade of the Stewart-Simmons building being used on the H.A. Maine building. One of the first businesses in the building was the General Machine and Supply Company at 305 West

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5th Street. The remaining storefronts were vacant in 1914 (Waterloo City Directory 1914). By 1915, a grocery and Repass Automobile Company occupied the storefronts at 301 and 303 West 5th Street. In 1916, city directories indicate the building was vacant. By 1919, the building was occupied by the Wolf Chemical Company of Iowa managed by the Eason Brothers (*Waterloo Evening Courier*, April 5, 1919:15). The upper floors contained apartments, the Jefferson Apartments, and were accessed via the entrance at 704 Jefferson Street. In 1924, Iowa Tire and Specialties Company was the main business in the building (Waterloo City Directories). The George & German grocery was at 301-303 West 5th Street from 1931 to at least 1941. In 1935, Havel Used Auto Sales was at 305-309 West 3rd Street (Waterloo City Directories). In 1946, the Midway Food Market moved into the corner space; while L. H. Price Mercantile Company occupied the storefront at 305 West 5th. No historic images could be found of the building.

The building at 708-712 Jefferson Street may have been constructed at the same time as the building at 301-309 West 5th Street (aka 704-706 Jefferson Street) as its façade extends to the 706 Jefferson Street façade, though the property line was clearly delineated in deed records between 706 and 708 Jefferson Street. The three storefronts at 708-712 were sold at auction on July 7, 1917 (*Waterloo Evening Courier*, July 4, 1917:2). After the sale, the three storefronts were occupied by several Greek-owned businesses including James Makadases, Mavras & Psaros, and John Georgas. By 1931, the Jefferson Café had occupied the storefront at 712 Jefferson Street. Olson's Place tavern occupied 708 Jefferson Street from 1935 to at least 1941. The furnace company of Stegman and Trainor/Trainor & Brown occupied 710 Jefferson Street from 1931 to at least 1946 (Waterloo City Directories).

One block west, between Jefferson and Bluff streets, the 300 block of West 4th Street contains a number of late-nineteenth- to mid-twentieth-century brick commercial buildings on both the north and south sides of the street. In 1885 the south side of West 4th Street west of Jefferson Street contained (from east to west) a Methodist Episcopal Church, the Western Hotel, and, west of the alley between Jefferson and Bluff streets, a barn, "hotel barn," paint shop, wood shop, a blacksmith and paint shop, and a lumber shed associated with the Neely-Bryant Lumber Co. Today, that side of the street is home to one building dating to ca. 1915 (301 West 4th Street) and three buildings dating to the early 1950s. The latter buildings replaced the earlier Congress Hotel, which was destroyed by a fire in an adjacent building in 1950. The buildings currently house a nightclub, three bars, a Chinese restaurant, and a hair salon.

3. Financial Institutions and the Rise of Banking

Abraham P. Hosford and Edmund Miller began Waterloo's first banking house in 1854. The bank was small and primarily assisted in Western land speculation. John H. Leavitt, a native of Massachusetts and a surveyor, settled in Waterloo at about the same time and opened the John H. Leavitt Bank in 1856. The next year was not fortuitous for American financial institutions as the Panic of 1857 swept the country, putting hundreds of banks out of business. Leavitt was able to survive the Panic but many others were not so lucky. As a result of the Panic, the next year the Iowa State Legislature passed legislation authorizing the creation of State banks. Although Waterloo applied, the city did not initially receive permission to create a State bank (Long 1986:145-146).

John H. Leavitt was able to prosper with the limited competition in Waterloo and in 1864 took on two partners, Emmons Johnson and A.T. Lusch. The John H. Leavitt Bank reorganized and became the Leavitt & Lusch Bank in Waterloo and Johnson, Leavitt & Company in nearby Waverly, Iowa. Another institution, Leavitt, Johnson & Lusch, was formed in 1871 and was in existence until Lusch sold out. The remaining partners created the Leavitt & Johnson Trust Company in 1891 and the Leavitt & Johnson National Bank in 1898. The national bank had federally mandated requirements on the amount and types of reserve deposits it had to keep on hand that a trust company did not. Consequently, in the late nineteenth and early twentieth centuries it was not uncommon for businessmen to have interests in both, as they served different purposes in the financial world. Of the partners it was apparently Johnson who maintained control of the Trust Company while Leavitt ran the newer national bank. In 1917 Leavitt & Johnson National Bank constructed a new 10-story building at 530 Commercial Street on

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Waterloo's west side. The building was designed by the firm of Proudfoot, Bird, and Rawson of Des Moines and cost \$300,000 to build (Larrew n.d; Long 1986:146-148).

Though Leavitt and Johnson's banks were prominent in Waterloo, many other banks appeared. The First National Bank was founded in 1865 by G.W. Couch and Renssalaer Russell, though the bank did not survive long on its own. By 1870, because of speculation by some of the bank directors, the First National Bank nearly went out of business but was bought out by Leavitt, Johnson & Lusch. They held the stock of the First National Bank until 1874, when they sold their interest to the Union Savings Bank, which reorganized First National. After that episode First National prospered. The eight-story First National Bank building located at 200 East 4th Street was designed by Mortimer B. Cleveland and Joseph C. Llewellyn and completed in 1911. The First National Bank was considered the strongest bank in the city until its failure at the height of the Great Depression in 1932 (Full and Price 2010: Sec. 7, p. 20; Long 1986:147)

During the late nineteenth century a series of new banks opened and closed in Waterloo. The original Waterloo Savings Bank did not survive the Panic of 1873. J.D. Platt organized the Commercial National Bank in 1882, which by the beginning of the twentieth century had the most deposits of any bank in the city. Other institutions were shorter lived, such as the Waterloo State Bank, which opened only a year before the Panic of 1893 and closed less than 10 years later (Long 1986:147).

Because of the nature of the intense industrial development in Waterloo in the late nineteenth century, a number of private building and loan associations opened, which had first been authorized by the legislature in 1872. These smaller organizations made loans to small businesses as well as to families seeking to purchase a home. Some of these organizations were run by land speculators and were designed to provide loans to industrial workers who otherwise would not have the savings on hand to purchase a home. It was through these entities, such as the Waterloo Building and Loan Association started in 1878, the People's Mutual Building and Loan Association founded in 1879, Perpetual Building and Loan in 1890, and Home Building and Loan in 1905, that more than 500 new homes were built in Waterloo before 1903 (Long 1986:147-148).

4. Hotels

It is purported that the first hotel in Waterloo was run by a man named Samuel May on the east side of the river. The log building provided lodging and was also used as the first Methodist meeting house. As of the late 1850s, there were five hotels in Waterloo, run by various proprietors, including Henry Sherman, Seth Lake, Morris Case, and Joe Henry, as well as the May House. Both the Lake Hotel and the Sherman House, both of which functioned as boarding houses as much as hotels, were located on the west side of the river (Hartman 1915:99;114).

A number of hotels were clustered on the west side of the river in the late nineteenth century, influenced by the location of the BCR&N Railway passenger depot at 605 Bluff Street. These included the Western Hotel on the 300 block of West 4th Street (between Jefferson and Washington streets) by 1885 and, just around the corner at 14 Jefferson Street, the De Sota Hotel by 1892. Hotels located near the railway depot were also well known for the unsavory elements that were attracted to that area. The Globe Hotel, which was located at 610-614 Sycamore Street, was shut down in 1904 after a police raid for prostitution. The hotel seems to have reopened because the new proprietors were cited the next year for "keeping a disorderly house." Later the Windsor Hotel, located just a half a block down, was also raided for suspected prostitution. With all the new workers coming into Waterloo and the travelers passing through the city, these types of businesses were provided with plenty of customers (Full and Price 2010:Sec. 8, p. 40, note 31).

Other west side hotels around the turn of the twentieth century included the Elmer Hotel at 101 Jefferson Street (the former location of Waterloo Business College), the Carpenter Hotel at 612-616 Commercial Street (previously called the Central House and located south of the original (ca. 1898 Russell-Lamson Block), and the Irving House

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at the northeast corner of Bridge and Commercial streets. The Irving Hotel (as it was called in 1915) was owned by C.L. Kingsley, who was then vice president of Leavitt & Johnson National Bank.

Hotels, offices, and apartments were also installed on the upper floors of many of the major commercial buildings in downtown Waterloo. The Hotel Wagner had started out this way in 1871. The owner, Mrs. Anna Wagner, widow of Peter Wagner, built a new four-story brick and stone building at 611-615 Sycamore Street in 1911. The ground floor was occupied by various businesses during the first decade of the twentieth century, including Joe Schiel Hardware and the Waterloo Trunk Company. Mrs. Wagner sold her building and the 50-room hotel to Frank Y. Lory in 1924, and the hotel was renamed the Hotel Lory (Full and Price 2010:Sec 7, pp. 17-18).

In 1899 the 300 block of West 4th Street had been largely redeveloped and dubbed the "Bailey Block." It then contained a hotel known as the Hall House at 311 West 4th Street. The first manager of the hotel, E.H. Hall, was noted for his prior experience in managing the Gedney Hotel in Independence, Missouri. The Hall House was also referred to as the Marquis Hotel, for its owner, William Marquis. The hotel's opening evening was August 1, 1899, and the business was touted as "one of the most finely finished and furnished hotels in northern Iowa." The original building had 30 guest rooms "furnished with iron bedsteads, white maple, elm and oak furniture, carpets, lace curtains, gas and electricity, toilet rooms, and on each floor are modern closets" (*Waterloo Daily Courier*, August 30, 1899:1).

The three-story brick Fowler-Bratnober building was originally built in 1900 to house the Waterloo Post Office until a more permanent location was available. Other early tenants included the Wills Brothers barber shop on the ground floor and the Columbia Club, which outfitted modern club rooms, on the third floor. In 1915 J.B. Litchfield remodeled the upper two stories and opened the Iowa Hotel. The name of the hotel, as well as the identity of the proprietor, would change multiple times over the ensuing decades. The hotel would be known as the Lincoln, the Lucerne, and the New Plaza at various times.

After 1910 many of these early hotels that existed on the upper floors of the commercial buildings, like the Fowler-Bratnober building, transitioned to apartments and boarding houses (Full and Price 2010:Sec 7, pp. 18-19).

5. Printing

Stewart-Simmons Press, a prominent regional printing and advertising firm, was established in Waterloo in 1902 by Kirk Stewart and Charles V. Simmons. Both natives of Waterloo, the two men worked as printers in Chicago before returning to their hometown to establish their own business. Five years after beginning with a "second-hand plant worth only \$1,500," the partners secured a major account with the *Waterloo Courier*, taking on the catalog and job department (*Waterloo Daily Times-Tribune*, May 1, 1910:np). Capitalizing on an increasing market for sales and advertising literature, cutting-edge multicolor printing presses were installed. This technological upgrade almost immediately led to the acquisition of the company's first two advertising accounts, the Galloway Company and the Waterloo Gasoline Engine Company (later acquired by John Deere). The prosperity of those two manufacturers led to the growth of Stewart-Simmons's reputation outside Waterloo (*Waterloo Courier*, June 20, 1954:7).

By December 1907 the Stewart-Simmons Press had incorporated at a value of \$15,000. They moved into a new building in September 1908. By January 1909 more space was acquired, allowing the business to install its first double-deck linotype. New machinery and presses continued to be installed throughout 1909, with the company ending the year with \$35,000 in capital. By mid-1910 Stewart-Simmons employed between 35 and 50 employees with an annual payroll of more than \$20,000. It was noted at the time that over 75 percent of the catalogs printed in Waterloo came from their presses (*Waterloo Daily Times-Tribune*, May 1, 1910:np).

In 1913 the company moved into the building that still bears the company insignia at 714-716 Jefferson Street in the west side of Waterloo. In that year Stewart-Simmons doubled its press capacity and tripled its typographical

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and bindery service. This growth brought with it the launching of the Creative Advertising Service Department, and as advertising staff were recruited, the company expanded into eight Midwestern states, becoming the first "Creative Printer" in the Midwest (*Waterloo Courier*, June 20, 1954:7).

According to the 1918 Sanborn map, the office was located in the southernmost bay at the front of the Jefferson Street building, with stock in the basement, composing on the first floor, and the photography department on the second floor. The third floor was given over to the Corn Publishing Company and was furnished with printing machinery specific to their needs. With a circulation of over 100,000 to various localities throughout the so-called Corn Belt, this company was considered to be "one of the most substantial concerns in the city" (*Waterloo Daily Times-Tribune*, August 31, 1913:1).

By 1954 Stewart-Simmons had become the largest advertising and printing company in Iowa. The creative department became an integrated Advertising-Merchandising-Sales-Promotion service that won national awards for merchandise packaging and advertising design (*Waterloo Courier*, June 20, 1954:7). Six years later the 58-year-old company was acquired by another firm, American Lithography, and its operations were moved to Des Moines.

C. Remodeling Main Street: Waterloo During the Interwar and the New Deal Eras

Waterloo's boom years of fast-paced development and economic growth came to a halt following World War I. With a large part of the city's economy dependent on agriculture, the decrease in the profitability of farming in the 1920s hit local businesses especially hard. The process by which this happened is described in detail in the 2006 Waterloo Historic Preservation Plan:

During the first two decades of the twentieth century, a healthy farm economy existed throughout the Midwest, and agricultural products were in high demand and brought high prices. During the war years, the demand for farm products and farm implements rose. However, in the years following the war, demand dropped sharply and created a financial depression for farmers. Between 1923 and 1928, nearly 300 banks in Iowa closed their doors due to defaults on farm loans. In Waterloo, the Black Hawk National Bank closed in 1924, and Leavitt & Johnson National Bank reorganized in 1926 to become the Pioneer National Bank only to fail again six years later. The Great Depression of the following decade compounded the city's weakened economic state, and banks continued to close with the Waterloo Savings Bank being the only local bank to survive intact [Thomason & Assoc. 2006:42].

The decline in the agricultural sector following World War I led to record bank closings and business failures throughout the state. This decline had a direct impact on Waterloo enterprises, with the number of factories in the city dropping from 161 to 95 by 1925 (Thomason & Associates 2006:46). By the 1930s Waterloo had, like much of the nation, fallen into the Great Depression. Despite the challenges of this era, the city persevered and the commercial downtown continued to grow and change (Figure 5).

The front page headline on New Year's Day 1933, "Waterloo Spends Million for Improvements," gives some indication of the resilience that Waterloo demonstrated between the world wars. Noted achievements and undertakings included \$500,000 in building & loan association dividends in 1932, rebuilding of the fire-damaged Waterloo Theater at 527 Lafayette Street, rebuilding of the east side riverfront wall, completion of the new west side Y.M.C.A building on West 4th Street, and remodeling of the James Black Dry Goods Co. building. Improvements in 1932 totaled \$1,002,688 and were tabulated as follows (*Waterloo Sunday Courier*, January 1, 1933:1):

factories and industrial improvements	\$381,350
churches, schools, hospitals, recreation	\$198,645
residence building and home improvements	\$196,490
government, public service, and railroads	\$142,243

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business buildings and improvements

\$83,960

1. Automobile Related Businesses

As Waterloo progressed into the twentieth century, the increasing prevalence of the automobile began to change the face of the downtown area. In 1903 and 1908, the 4th and 5th Street bridges connecting east and west Waterloo were replaced with newer designs to keep in step with increased traffic and loads. "New technologies brought new shops, including... eighteen auto tire shops, and five auto accessories shops" in 1928 (Long 1986:153). In the 1930s two more bridges were built across the Cedar River at Park Avenue and 18th Street to further deal with traffic (Thomason & Associates 2006:43).

In the 1920s Waterloo was at the confluence of three highways: 59, 40, and 5. Highway 59 entered the city from the southwest on 4th Street, jogged over to 5th Street at Wellington, then continued northeast through the downtown area on 5th Street. The highway then traveled north on Franklin Street and Logan Avenue. Highway 5 entered town on Westfield to Commercial Street, then followed 5th across the river to Independence Avenue. Finally, Highway 40 entered from the southeast on La Porte Road to Commercial Street, again followed 5th across the river, then proceeded northeast along Franklin Street, Riehl Street, and Cedar Bend (Figure 6). All highway traffic for these three routes followed 5th Street from Commercial on the east side of the river to Franklin Street on the west side.

By the late 1920s automobile use in Black Hawk County had increased to over 16,000 registered vehicles. Auto-related businesses, such as gas stations, garages, auto parts stores, and car dealerships, proliferated through the 1920s and 1930s. These businesses clustered around the periphery of the established downtown district and along the major highway thoroughfares of 5th, Commercial, and Franklin streets. On the east side of the river, auto-related businesses could be found along East 5th Street; the 600-800 blocks of Sycamore, Lafayette, and Mulberry; the 400-800 blocks of Franklin; and scattered in the 100 and 300 blocks of Park Avenue. On the west side auto businesses were concentrated from the 200 to 600 blocks of West 5th Street, the corner of Jefferson and West Park Avenue, and Commercial from West 5th to 7th streets (Waterloo City Directories; Sanborn Map Company).

The rise in the number of automobiles brought increasing street congestion and the need for off-street parking. Furthermore, in the early 1920s the City imposed 30-minute time limits for street parking along busy thoroughfares such as 5th Street (*Waterloo Evening Courier*, April 26, 1923:4). Jan Olive Full noted that automobile storage facilities were "virtually non-existent" in Waterloo at the turn of the century and before World War I: "As automobile numbers grew, however, small operators began to convert their horse livery businesses, making the switch from horses to cars around the mid-1910s" (Full 2011:np). In 1909 an "automobile livery" was located at 714-720 Sycamore (Waterloo City Directory 1909). By 1915 three "liveries" were located in town, two on the east side and one on the west side (Waterloo City Directory 1915).

To support the heavy loads of cars, multi-story automobile garages required additional structural strength. Garages also had to have sufficient space to provide ramps to move automobiles between floors. J.H. Hadley's garage (304 West 5th Street), built in 1923, had two floors and a full basement with car ramps in between. The structure cost nearly \$40,000 (*Waterloo Evening Courier*, March 19, 1923:1).

By 1925 garages had become so popular that the city council passed an amended ordinance outlining stricter construction standards for storage garages. The new ordinance imposed restrictions on size and height of any garage that wasn't of fireproof construction (Full 2011:np). Garages were required to have reinforced concrete floors and automatic sprinkler systems (Full 2011:np).

Early businesses occupied rooms in larger commercial buildings. As demand for services grew, new buildings were built strictly to house auto-related businesses, from dealerships to auto service and repair. In May 1911 the

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proprietors of the Waterloo Steam Laundry, Bernbrock and Sibert, purchased several lots on West 5th Street for \$20,000 to build a three-story building at 217-219 West 5th Street (*Waterloo Evening Courier*, May 2, 1911:1). By January 1912 the building was completed and the Repass Auto Co. leased two rooms on the second story (*Waterloo Evening Courier*, January 18, 1912:1). By 1916 the auto company occupied most of the building, along with the Waterloo Engraving and Service Company (Waterloo City Directory 1916). From 1931 to 1955, the Standard Battery and Electric Company occupied the building. The engraving company remained during those years. Starting in 1955, the building was also occupied by the Weston-Barnett advertising agency (Waterloo City Directory). In 1961 the building was listed for sale with G.H. Scully & Son (*Waterloo Daily Courier*, November 26, 1961:59).

Around 1923 the building at 313-315 West 5th Street was constructed for the Standard Battery & Electric Company. The first advertisement for the company was on January 2, 1924 (*Waterloo Evening Courier*, January 2, 1924:5). In 1929 the Bennett Tire & Battery Company, based in Burlington, moved into the building and continued to occupy the location until 1934 (*Waterloo Evening Courier*, December 21, 1928:12).

The Handler Motor Company building at 316-320 West 5th Street was built ca. 1927. The building was initially occupied by Billeter Chevrolet until 1931, when the Handler Motor Company, which specialized in automobile accessories and parts, took over the building. In 1931 Handler expanded to the building at 317-321 West 5th Street to provide used car service and sales. The Handler Motor Company was also the sole distributor for United Motors Service (*Waterloo Daily Courier*, January 1, 1933:1).

In June 1928 John Beck was granted a building permit to construct a filling station and oil service building at 728 Commercial Street for \$5,000 (*Waterloo Evening Courier* June 12, 1928:2). By 1931 the Bartles-Shepherd Oil Company, which had numerous locations throughout Waterloo, had taken over the building. They continued to occupy the building until at least 1935 (Waterloo City Directories).

Around 1928 the building at 317-325 W 5th Street was built. It initially housed the Auto Hotel, which sold used automobiles. As mentioned above, by 1931 the Handler Motor Company had moved their used car sales into the building. By 1935 the Reed Transfer and Storage Company occupied the building (Waterloo City Directories).

The Spanish Colonial Revival-style Master Service Station building was built ca. 1930 at 500 Jefferson Street. The new station offered 24-hour service with various service departments: Hydraulic Mist Washing, Pressure Lubrication, Battery, Brake and Drum, and U.S. Royal Tires and Vulcanizing Department. The Master Service Station was operated independently. Bennett's Tires and Brakes moved into the Master Service Station building in 1934. From then until 1960, the building housed a Goodyear dealership (Price 2010:Sec. 8, pp. 3-7).

2. Food Processing and Wholesalers

Wholesale baking rose in prominence in the early twentieth century as technological advancements were made in reliable yeast, mechanized mixing, and continuous baking. Rapid population increases, increased consumer spending, and women working outside the home were also factors in the rise of ready-baked goods (Long 1986:104).

One of the first large-scale independent bakers was the Alstadt & Langlas Baking Company. In 1903 Alstadt & Langlas bought out the Vienna Model Bakery on 306 East 4th Street. By 1905 the company had built a larger baking plant at 1428 Mulberry Street. The company continued to occupy the storefront at 306 East 4th in the Odd Fellows building until well after World War II. The company expanded and built additions onto its Mulberry Street bakery in 1908, 1912, 1926, and 1927. The company grew and continually expanded by developing a customer base outside Waterloo. By 1915 Alstadt & Langlas was delivering to 80 towns within a 200-mile radius along the railway lines. Nine hundred customers had daily standing orders. By 1930 the company's reach had extended

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farther, serving customers along 28 separate routes that totaled roughly 4,000 miles daily (Full and Price 2010:Sec. 7, pp. 27-28; Long 1986:104).

The Friedl and Sons Bakery Building, located at 302 Commercial, was built in 1911. Wenzil Friedl purchased Lot 5 in Block 5 of the original plat of West Waterloo in October 1910. The property contained the Cedar Valley House, a hotel that had been erected in 1856 by John Sweitzer (*Waterloo Evening Courier*, October 6, 1910:5). The first story of the building was erected by February 1911 (*Waterloo Evening Courier*, February 4, 1911:5). The basement, first, and second floors were dedicated to the bakery. The third floor was designed for apartments (*Waterloo Evening Courier*, November 10, 1911:3). Friedl and Sons continued in the building until 1918, when the Peerless Baking Company became the new occupants (Sanborn 1918:51). In 1921 the Campbell Baking Company, a subsidiary of the Continental Baking Company of New York, rented the building to house their baking enterprise (*Waterloo Times-Tribune*, October 2, 1921:15). By 1927 the Campbell Baking Company had built a new building across the street and the original bakery was converted into 20 apartments. The rehabilitation involved mostly interior renovation with some changes also made to the entrance. The conversion was designed by Waterloo architect J.S. Bartley. The apartments were designed as the "popular small type" with a living room, kitchenette, dinette, and a "bed closet" (*Waterloo Evening Courier*, March 17, 1928:15). The building continues to be an apartment building today.

Campbell Baking Company purchased a lot at the site of the Paul Davis house at 327 Commercial Street. They planned a new, two-story brick bakery (*Waterloo Evening Courier*, June 6, 1927:2). By the end of June 1927, a building permit was obtained for a \$62,000 structure (*Waterloo Evening Courier*, June 29, 1927:2). By the time the building was completed, the cost had risen to \$200,000. The building was designed to provide maximum light and ventilation throughout the work area. Three ovens had a combined baking capacity of 5,000 pounds of baked goods per hour. The facility also featured automatic doughnut and cookie machines. The building had a large garage space with a loading dock for deliveries trucks. Deliveries in the city were made by "electric" trucks and in the outlying areas by "especially designed motor trucks" (*Waterloo Evening Courier*, December 31, 1927:10). The Wonder Bread bakery, which purchased the Continental Baking Company of New York, was in operation until November 2012, when Hostess went out of business nationwide.

Confectioneries were also quite prevalent in Waterloo. Barbara Long's research in 1986 indicated that Greek families often opening candy making businesses, but these were mostly retail ventures (Long 1986:70). Wholesale confectioneries were located in the wholesale district of downtown Waterloo. The 1892 Sanborn fire insurance map shows a "fruit and confection shop" located on the south side of the 300 block of West 4th Street on the west side of the river.

In July 1901 the Dickson-Graff Company, organized by I.F. Dickson, Alexander Moir, and Henry Graff, Jr., purchased a lot on the corner of West Park Avenue and Bluff Street to run a confectionery. By January 1902 the \$18,000 two-story building with a raised basement was completed. The new building featured an "ornamental pressed brick front," 16-inch-thick walls, and a combined passenger and freight elevator powered by steam. The company's territory covered northern and central Iowa as well as southern Minnesota and South Dakota (*Waterloo Daily Courier*, January 1, 1902:11).

The concentration of rail lines in Waterloo and its status as a regional agricultural processing and shipping center also gave rise to specialized produce wholesalers. In 1915 the Black Hawk Fruit Company constructed a three-story 30,000-square-foot brick warehouse at 722 Water Street on the east side of the river. With rail connections to the Illinois Central railroad, the company stored and shipped large quantities of bananas; even the building itself was adorned with precast ornament in a banana bunch motif (Long 1986:151). The building contained three large refrigerated "banana rooms" and was also the first in the country to use steam heat in the ripening process. Boasting one of the largest cold storage facilities in the state in the 1920s, the Black Hawk Fruit Company also dealt in "all kinds of vegetables, beverages, nuts, dates and figs, honey, confectionary, cheese, and grocery sundries" (*Waterloo Gas & Electric* 1922:37).

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3. Department Stores

By 1928 Waterloo was home to one large department store (presumably Montgomery Ward, which came to the city in that year), several "medium-range stores," and a host of smaller retail shops (Long 1986:153). In 1932 the Montgomery Ward department store moved from a smaller building at 612-616 Jefferson Street (which later became the V.F.W. Building, discussed below, section III-C) in the west side's "automotive district," which it had occupied since coming to Waterloo four years earlier. Its new location was an existing two-story building at 510-516 Commercial Street, which, following \$15,000 in renovations, doubled the store's previous square footage. The store, managed by P.G. Dahm, leased the building from owners Cowan, Gates and Mornin. A new cash register system was installed and new departments were added, including women's ready-to-wear, millinery, men's furnishings, furniture, and carpets. A large neon advertising sign was added to the roof of the building (*Waterloo Daily Courier*, January 1, 1933:1). In 1938 the company moved across the street to a new Classical Revival-style building at 509-515 Commercial Street. This large three-story brick building has a variegated brick exterior, masonry quoins, and a Mansard roof covered with slate shingles. Montgomery Ward occupied the 1938 downtown building until moving to the College Square Shopping Center near Cedar Falls in 1969 (*Waterloo Daily Courier*, October 26, 1969:1).

4. Hotels

Waterloo entered the twentieth century as the "Factory City of Iowa." A city that was now connected to extensive transportation networks and with a number of major businesses needed more hotels, to house travelers using Waterloo as a stop off point but also business travelers and those who came seeking work that needed short-term accommodations. To meet this need, a series of large-scale hotels was built in the first two decades of the twentieth century. These multi-story hotels largely catered to travelers for business and pleasure, leaving the smaller scale boarding houses for workers and immigrants. Older hotels also upgraded to meet the standards of the newer houses.

The former Hall House Hotel on West 4th Street had been renamed the Metropole Hotel by 1906. Its guests included traveling salespeople as well as delegates to the Republican State Convention. Seth E. Perkins, inventor of the butter cutter, ice shaving machine, and theater curtain carrier, owned the hotel from 1908 to 1915, when it was considered "one of the popular hostelries of Waterloo" (*Waterloo Daily Courier*, February 24, 1908:3, February 18, 1945:3). By 1918 the hotel included storefronts containing two shops (309-311 West 4th Street) and an office (313 West 4th Street) at the ground level. Despite a substantial 1916 fire originating at the adjacent A.J. Wittick meat market at 307 West 4th Street, the building survived until at least 1950, when another fire damaged most of the hotel, which by then was called the Congress Hotel (see discussion below, section D).

The Russell-Lamson Hotel was completed in 1914 at the southwest corner of West 5th and Commercial Streets. It replaced the earlier American House Hotel, which appears in the same location (700-712 Commercial Street) on the 1900 and 1910 Sanborn maps. The eight-story Russell-Lamson was designed by the Chicago firm of Marshall & Fox and cost \$300,000 to build. In 1919 the hotel became the headquarters of the Greater Waterloo Association. The association had been formed from the Commercial Club and the Board of Trade, which were located on the east side, and the Chamber of Commerce and the Waterloo Club, both of which had originated on the west side. The Greater Waterloo Association was a symbol of better relations between the east and west sides. By 1947 the hotel housed the KWWL radio station, which stayed there until 1958. The hotel closed not too long after the KWWL moved into a new building. In the 1960s the Russell-Lamson was converted into apartments (Long 1988).

In September 1927 E.F. Tangney and S.F. McGinn, the proprietors of the Russell-Lamson Hotel, announced construction of a new nine-story hotel, the President, at the corner of Park Avenue and Sycamore Street, the site of the old Masonic temple. Tangney and McGinn cited the success of the Russell-Lamson and the need for more

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accommodations in the city for construction of the new 200-room hotel (*Waterloo Evening Courier*, September 24, 1927:22). H.L. Stevens & Co. was the architect, engineer, and general contracting firm hired to design and construct the building (*Waterloo Evening Courier*, January 10, 1929:18). The firm from Chicago specialized in hotel design. Work on the Hotel President begun in January 1928 (*Waterloo Evening Courier*, January 10, 1929:15). The building was constructed with buff brick, Bedford limestone, and a tile roof. The interior of the hotel featured a restaurant with murals painted by Chicago artist Hubert Ropp, a cigar and news counter, ball and banquet room, mezzanine, and several small lounges and meeting rooms. The building officially opened to the public on January 10, 1929 (*Waterloo Evening Courier*, January 10, 1929:15).

Around 1941 several additional businesses were found in the ground floor of the hotel, including Townley Jewelers and the Hi Ho Room Tavern. By 1955 the hotel had taken on a large number of businesses and groups as tenants, including the Waterloo Association of Churches; several local clubs, such as the Toastmaster Gavel Club, Sales Executives Club, Traffic Club, and Newcomers Club; and businesses such as Short's Travel Service, Braniff International Airways, and Ozark Air Lines (City Directory 1955).

This large increase in tenants may have been an indication of a decline in the hotel business, for in November 1968 the hotel was purchased by Elders, Inc., a non-profit composed of four Waterloo churches, for the purpose of providing 84 senior apartment units. The project was partially financed using a Federal Housing Administration loan of \$948,400 for rental subsidies during a 40-year period. This project was the first in Waterloo financed under Section 221-D-3 of the National Housing Act (*Waterloo Daily Courier*, November 1, 1968:3). Plans for the remodeling of the building were announced in July 1969. Flinn & Saito were the architects for the project and Jens Oleson & Sons were the general contractors (*Waterloo Daily Courier*, July 20, 1969:15). The newly remodeled building was dedicated on February 8, 1970 (*Waterloo Daily Courier*, February 9, 1970:6).

5. Other Commercial Enterprises

In October 1927 Julius Andrae & Sons Company, a subsidiary of Westinghouse Electric & Manufacturing Company, purchased the Waterloo Electric Supply Company. The newly owned company moved its retail and construction divisions from its location at 305 West 4th Street across the street to 310 W 4th Street (*Waterloo Evening Courier*, October 31, 1927:32). In July 1929 the John G. Miller Construction Company announced that it would construct a building at the corner of West 3rd and Jefferson streets, to be occupied by the Julius Andrae & Sons Company on a 10-year lease (*Waterloo Evening Courier*, July 22, 1929:7). The company, under the parent name of Westinghouse Electric Supply Company, continued to occupy the Art Deco-influenced building until at least 1960 (Waterloo City Directories).

D. Mid-Century Development and Urban Renewal

In the mid-1950s, like many other cities across the country, downtown Waterloo was dealing with traffic congestion and economic decline of the central business district. Across the country, shopping and business moved away from Main Street to be convenient to the new suburbs that became the ideal for middle-class America. Urban renewal became the new movement, and many of the commercial, civic, and religious buildings of the Industrial Era in downtown areas were reduced to empty lots. Buildings that were not torn down were remodeled into more modern styles (Figure 7).

On Sunday, March 19, 1950, a fire at Herb-Bee's Soda Bar & Grill at 307 West 4th Street caused an estimated \$100,000 worth of damage to that business and adjacent buildings at 301 through 313 West 4th Street. The greatest impact was on the Congress Hotel (former Hall House/Metropole Hotel), which suffered 75 percent damage and could not be salvaged. Located at 313 West 4th Street, the hotel also contained an appliance store, barber shop, and a print shop on its ground floor at 309, 311, and 315 West 4th Street, respectively (*Waterloo Daily Courier*, March 20, 1950:1-2). The contrast between today's one-story buildings on that side of the street and the older two-story buildings at 316-324 West 4th is the result of rebuilding following the fire. Today, the block

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consists of a single building at 301 West 4th, two storefronts at 303-305, three storefronts at 307-309-311, and a single building at 315. It is possible that the only surviving building from the ca. 1915 period is the current nightclub at 301 West 4th Street, which operated as Hummel's Smoke Shop & Luncheonette in 1950.

Fires continued to impact the downtown area until the end of the twentieth century. On June 4, 1999, a fire destroyed Doughy Joey's restaurant and three adjacent buildings (*Waterloo Daily Courier*, June 6, 1999:B1).

As did many cities, Waterloo blamed the downtown area's decline on insufficient parking and began to alleviate this problem by providing on-street metered parking and off-street parking lots. In February 1955 the city published a full-page advertisement in the *Waterloo Daily Courier* mapping the 10 municipal parking lots available for convenient access to shopping downtown (*Waterloo Daily Courier*, February 23, 1955:21). All were on the periphery of the main downtown area along 6th and 3rd streets, Mulberry Street, and Jefferson Street (Figure 8). The first group to tackle the parking problem was a group of east side businessmen and property owners who formed a corporation in February 1956 to promote construction of a parking ramp on the east side (*Waterloo Daily Courier*, February 7, 1956:1). However, in April 1956 the Waterloo City Council took the reins and approved a contract with De Leuw, Cather & Co., a Chicago consulting engineering firm, for a comprehensive survey of the city's parking facilities. The survey was to provide information on existing parking facilities, usage of such facilities, and the cost to finance the estimated number of parking spaces needed (*Waterloo Daily Courier*, April 4, 1956:1).

In June 1956 the consulting firm recommended that two parking ramps be constructed for a cost of around \$2 million. They recommended that one four-level structure, be located on West 5th and Commercial streets and a similar three-level structure on East 5th and Water streets (*Waterloo Daily Courier*, June 14, 1956:1). In September 1956 Waterloo Mayor Glenn Stech met with the consulting firm in Chicago and toured several existing parking ramps in that city. Upon his return he declared, "Our two ramps will be better than the best now in Chicago" (*Waterloo Daily Courier*, September 11, 1956:1). The local firm of John G. Miller Construction Company was hired to draft the plans for the two garages (*Waterloo Daily Courier*, September 11, 1956:1). Designs for the parking ramps were revealed in October 1956. On March 13, 1957, the contract for construction of the two parking ramps was awarded to Cunningham Brothers of Beloit, Wisconsin, for \$1,024,000 (*Waterloo Daily Courier*, March 14, 1957:1). Demolition of existing buildings at the west side parking ramp site began in April 1957 (*Waterloo Daily Courier*, April 5, 1957:2). On May 22, 1958, the two parking ramps were dedicated. The four-day celebration of the ramp opening, dubbed "Ramp Days," included free roses to female patrons of the garage, and cash prizes (*Waterloo Daily Courier*, May 20, 1958:1). Both of these Bauhaus-influenced Modern parking garages are extant.

Several large developments have altered the downtown area west of the Cedar River (Figure 9). In 1975 the Conway Civic Center was constructed between Commercial, Jefferson, West 4th Street, and West Park Avenue. In 1988 the facility was renamed the Five Sullivan Brothers Convention Center after the five fighting Sullivan Brothers from Waterloo who perished together on the USS *Juneau* in the South Pacific during World War II (Main Street Waterloo 2012).

The Vision Iowa board agreed in February 2007 to award a \$1 million Community Attractions and Tourism grant to help build the River Loop Expo grounds in the two blocks bounded by West Park Avenue, Commercial Street, West 3rd Street and by U.S. Highway 218. That included renovating the former TruGreen ChemLawn building at 325 West 3rd Street into a public market (*Waterloo-Cedar Falls Courier* 2011:1).

II. Transportation Development and Influence in Downtown Waterloo

A. Early Transportation

The earliest roads used by white settlers followed established Indian trails. The area of Waterloo was attractive to settlers because of these trails and a good fording spot along the Cedar River. Indian trails were located on both

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sides of the river. The trail on the west side led to Iowa City and was the precursor to U.S. Highway 218. A trail on the east side of the river follows the present-day Lafayette Street and travels southeast along the river to Marion in Linn County, Iowa (Long 1986:13). As the area became more settled, new routes were established to market towns within the county.

As the settlement of Waterloo progressed, original landowners of the area Lewis and Lady Hallock, George W. and Mary Hanna, Charles and America Mullan, John and Lucinda Brooks, Jonathan R. Pratt, James and Charlotte Virden, and Lucinda Brooks surveyed and platted the town in 1854 (Long 1986:39). The original town plat laid out the streets and blocks parallel to the Cedar River, which ran in a northwesterly/southeasterly direction. The original landowners of the plat were. For the most part, the numbered streets were perpendicular to the river while the named streets ran parallel to the river. The one exception was Main Street, which was planned as the main commercial thoroughfare (Long 1986:4).

Samuel L. May operated the first ferry across the Cedar River near 4th Street in 1853. Three years later a foot bridge was constructed in 1856 at 5th Street utilizing Brinkley's Island (aka Lovers' Retreat) as a land bridge. Bridges across the Cedar River to join the east and west sides were crucial to the town's success. By fall 1859 the first wagon bridge was completed over the Cedar River at 4th Street adjacent to Couch's mill, connecting East and West 4th Street. This bridge would be replaced first in 1867 and again in 1872, with a five-span iron bridge. It wasn't until 1887 when a second bridge was constructed at 5th Street (Long 1986:15). Early in the twentieth century new Melan arch bridges replaced the 4th Street Bridge in 1903 and the 5th Street Bridge in 1908. A third Melan arch bridge was constructed in 1913 on Mullan Avenue, which was a new river crossing. Additional bridges were constructed at 18th Street and Park Avenue in the 1930s (Long 1986:16).

B. Early Railroads

Access to railroads early in Waterloo's history undoubtedly greatly influenced the city's growth and development, as numerous lines ran through the city. By the late nineteenth century Waterloo was serviced by three steam-powered railroads: the Dubuque and Sioux City (arrived 1861) and then the Illinois Central (1867), the Burlington, Cedar Rapids and Northern (BCR&N) (1870), and the precursor to the Chicago & Great Western (ca. 1887). The original depots were located some distance from the commercial district and hotels, but the Chicago & Great Western built depots on both sides of the river and closer to the central business district. The other lines would follow this pattern (Waterloo Historic Preservation Commission [WHPC] 2004). Waterloo's diverse rail connections gave the city's businesses access to national and international markets, fostering a major boom in local industry well beyond the turn of the twentieth century.

In the 1988 Multiple Property Documentation Form *Historical and Architectural Resources of Waterloo, Iowa*, Barbara Beving Long captures the overall development of the early railroad network in Waterloo with this concise summary:

The various steam-powered lines that once served Waterloo illustrate different facets of the city's transportation history. The Illinois Central is appropriately identified with the earliest acquisition of rail connections and the economic growth it engendered, as well as the substantial employment its repair shops and roundhouse offered. The Chicago & Great Western Railroad and its freight depot harken back to the early twentieth century when Waterloo was a regional wholesaling and retail center, and goods and traveling salesmen rode the rails. And the altered Burlington, Cedar Rapids & Northern depot is associated with the economic importance passenger travel carried for a community [Long 1988:E12-13].

The first railroad to come to Black Hawk County was the Dubuque & Sioux City Railroad, reorganized from the former Dubuque and Pacific Railroad, which was established in 1853. Though the railroad made it to Dunleith, Illinois, across the river from Dubuque in 1855, a series of financial setbacks and the Panic of 1857 delayed further substantial construction. However, once the newly organized Dubuque & Sioux City railroad was incorporated on August 1, 1860, construction of the railroad begun in earnest as early as the fall of that year. The

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first passenger train reached Waterloo on March 11, 1861, and Cedar Falls on March 29, 1861 (Long 1986:17-18). The line ran southeast through the east side of town approximately 10 blocks from the river (Sanborn 1892:1). Through a 20-year lease signed in 1867, the Illinois Central operated on the Dubuque and Sioux City line. The Illinois Central, noted as one of the four land grant railroads crossing the state from the Mississippi River to the Missouri River, would continue to be a major employer in Iowa throughout the first two-thirds of the twentieth century (Long 1988:E12).

The start of the Civil War on April 14, 1861, halted construction of the rail line beyond Cedar Falls (Long 1986:18). Both cities and the county as a whole still clearly benefited during the war with access to eastern markets. The Dubuque & Sioux City railroad recognized the need to construct a more central repair shop after the line had been extended to the Missouri River. In 1870 what became known as the Illinois Central shops were constructed on the east side of East 4th Street near Argyle Street in Waterloo (Long 1986:19; Sanborn 1892:1). The railroad moved its shops out of Dubuque, and although Cedar Falls was originally slated to be the home for the new rail yards, Waterloo was selected after a deal that included an offer of land for the site and \$23,000. The yards originally included a 14-stall roundhouse and blacksmith, machine, carpentry, and paint shops. It has been noted that the 160 men employed there at that time could service 38 locomotive engines simultaneously. As Waterloo's importance to Illinois Central operations increased, the railroad established a division office in the city in 1900. The east side shops were enlarged to accommodate up to 86 engines, and employment soared to 400. Only a few years later the number of employees doubled again, making the railroad Waterloo's largest single employer (WHPC 2004). After more improvements to the yards in 1921, the Illinois Central employed 1,100 workers in the 1920s, when Waterloo became the central division point between Omaha and Chicago (Long 1988:E12-13).

The Illinois Central, which extended deep into the American South, attracted blacks to the northern Midwest, where employment was readily available in Waterloo's extensive repair shops. When the shops in Watervalley, Mississippi, closed in the early 1910s, for example, railroad workers were even offered jobs in the North that included free passage (Long 1988:E5). The demographic shifts that began during that period would help mold the social fabric of Waterloo until the present day. In 1914, under the leadership of the Reverend I.W. Bess, an African-American Methodist Church acquired the Railroad Chapel and moved it to the 1500 block of East 4th Street (WHPC 2004:1).

In 1870 the city gained a second railroad line with the completion of the BCR&N. The railroad that ran up the Cedar River valley was operating regular trains to Waterloo by September 1870 (Hartman 1915, Vol. 1:359). This line ran on the west side of the river along what was then Bluff Street, now Washington Street. The line became part of the Chicago, Rock Island & Pacific Railroad in 1902, placing Waterloo on a Rock Island main line (Long 1988:E12-13).

The BCR&N suffered financially during the Panic of 1873 and was reorganized in 1876 (Long 1986:20). Very little development of railroad facilities occurred along the line in Waterloo during that time; however, on August 14, 1889, the *Waterloo Courier* reported that the BCR&N railway had purchased property along Bluff Street with the intention of building both a passenger and freight depot (non-extant). The two buildings would cost around \$15,000 and be built of "brick with stone trimmings." The newspaper remarked that "This is a splendid improvement and one that has long been needed in this city. The location is central and the buildings which will be handsome as well as commodious, will add greatly to the appearance of that part of the city." (*Waterloo Courier*, August 14, 1889:1). By September 18 a frame building on the newly acquired property was moved across the street and scrapers were preparing the site (*Waterloo Courier*, September 18, 1889:5). Within a week stone masons were on site and "considerable material" had been shipped to the site (*Waterloo Courier*, September 25, 1889:8). Remarkably, both depots were completed and ready for occupancy in January 1890 (Figure 10).

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By 1892 Illinois Central had constructed a loop from its main line through the downtown area with a freight depot on Water between East 2nd and East 3rd streets and a passenger depot between East 3rd Street and East Park Avenue (Long 1986:22; Sanborn 1892:1). Neither of these structures is extant.

In June 1903 the Chicago & Great Western Railroad announced construction of a new freight depot between Sycamore and Water streets. The larger depot was necessary to accommodate freight from both the Chicago & Great Western and the newly established Rapid Transit Company, which was to start operations from Waterloo to Tripoli and Sumner in October 1903 (*Waterloo Daily Courier*, June 16, 1903:6). The large building was expected to cost \$30,000. The *Waterloo Courier* reported, "The building of the depot will necessitate construction of more side track at this point and it is probable that the company will expend fully \$100,000 here before the close of another year. The yards will be increased and spur tracks built to connect with a number of industries in this city whose business the Great Western is looking for" (*Waterloo Daily Courier*, July 14, 1903:7). In April 1904 the construction of the freight depot was complete (Long 1988). The cast concrete block building measured 55 feet wide and 155 feet long (*Waterloo Daily Courier*, April 27, 1904:6).

B. Streetcar and Interurban Network

As early as 1885, the Waterloo Street Company operated horse-drawn streetcars between East 4th and West Bluff streets, presumably to provide service between the two railroad depots on each side of the river (Long 1986:22). In 1895 entrepreneur Louis S. Cass and his brothers opened a 2-mile-long narrow-gauge horse-drawn streetcar line (Westinghouse 1917). Following the construction of several depots near the business district in the early 1890s, this streetcar service declined drastically.

Lawyer and developer James E. Sedgewick and G.A. Whitney planned several new electric streetcar routes to leisure spots around the city, including Elmwood Cemetery and Cedar River Park (Long 1986:23). The idea caught on and the streetcar system extended to additional sites, such as Sans Souci, Electric Park, and Chautauqua Park on the east side and Home Park on the west side. This was part of a nationwide trend in the early 1890s of running streetcars to ferry residents to recreational venues in cities, and many such venues were created because of streetcar access.

With a name that perfectly captured the spirit of the era, Electric Park was Waterloo's most elaborate transportation-influenced social and entertainment venue. Located at Rainbow Drive and University Avenue between Waterloo and Cedar Falls, Electric Park was one of the most famous entertainment centers in the Midwest from 1910 to ca. 1930. A group of men, including Ernest Johnson, Ray Nichols, and R.E. Peterson, conceived of the possibility of creating an entertainment center on a 14-acre property near a major railroad line that was owned by Johnson's family. They built an open-air theater and a bandstand, as well as an "airplane ride" that extended over the Cedar River. Peterson eventually took over the park and developed it further, but its demise began in November 1933 when the Fun House burned down and was never rebuilt. By World War II most of the rides had disappeared, and by the late 1950s all that remained was the ballroom. The last president of Electric Park, Bob Bender, sold the ballroom to the Dairy Cattle Congress in the early 1970s (WHPC 2004).

C. Origins of the Waterloo, Cedar Falls, and Northern Railway Company

In 1895 investors from Bremer County purchased the street company and renamed it the Waterloo Rapid Transit Company. Long states that the company "exploited and in some cases created transportation needs in three areas: commuter ridership, freight traffic, and leisure-time travel" (Long 1986:23). Motorized streetcars first appeared in Cedar Falls in 1897, when gasoline-powered Patton motor cars made 10 round trips daily between the Iowa State Normal School (precursor of the University of Northern Iowa) and the corner of 1st and Main streets. In 1898 the Waterloo Rapid Transit Company purchased the line, replacing the Patton cars with electric cars and renaming it the Waterloo & Cedar Falls Rapid Transit Company (WHPC 2004:1). On June 9, 1897, the Waterloo & Cedar Falls Rapid Transit Company opened its first interurban line between Cedar River Park and

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Cedar Falls (Long 1986:24). A ride on the Cedar Falls loop cost 5 cents, and the ride between Waterloo and Cedar Falls cost 15 cents, or 10 rides for a dollar (WHPC 2004:1).

The company also constructed an extensive interurban network beyond the initial line to Cedar Falls. By 1908 Cedar Falls had grown to about 10,000 people and the street railway operated a loop connecting the business district with what by then was known as the Iowa State Teachers College. The downtown terminal depot was the location through which all of the interurban and local traffic passed.

Freight hauling also became an integral part of the operation, starting in August 1900, when an interurban unit hauled a flat carload of brick from a Cedar Falls brickyard to a construction site in Waterloo. The importance and sheer volume of freight hauling in Waterloo distinguished the city's interurban network from other typical street railways throughout the country: recognizing the need, the company invested in nine box cars and four flatcars that were dedicated to freight hauling. These trains, pulled by interurban cars, operated between midnight and early morning. Because the interurban cars were undersized for this function, the company built more powerful electric freight engines in 1900 and another in 1901. It is documented that the second locomotive was used to carry coal to the Normal School one car at a time (University of Northern Iowa [UNI] 2012:1).

In 1901 the line was extended 14 miles north to Denver using "the first high tension line in the state of Iowa" (Full and Price 2010:Sec. 8, p. 38). An interchange with the Chicago & Great Western was constructed at East 6th and Mulberry streets, which became the main interchange for freight service to Denver. In 1902 a new car shop was built on a site on the Denver line north of the city, as the existing the Dane Street facility was at that time the only one capable of servicing electric as well as steam locomotives. The East 6th Street facility contained a conventional roundhouse and turntable (UNI 2012:1).

Completion of the 1902 shops was followed by the opening of the first segment of the freight "belt line" in 1903. Originating at the shops, this segment went to Highland Yard, where there was an interchange with the Chicago & Great Western. When completed, the line extended from Newell Avenue to Belt Junction. It took its name from the fact that it effectively ringed the urban core of Waterloo, promoting the development of wholesaling areas and "factory districts" on the outskirts of the city and close to the rail lines (see also *Factory Districts*, below). Although the belt line greatly facilitated the movement of goods, it was not without its detractors: Mulberry Street residents, for example, successfully petitioned the Waterloo City Council for removal of the original East 6th Street interchange so that freight service trains would no longer pass by their homes (UNI 2012:1).

In 1904 the company changed its name to the Waterloo, Cedar Falls, and Northern Railway Company (WCF&N). To fulfill their goal of servicing freight traffic, a line was extended down Lafayette Street to the Chicago & Great Western freight line. The same line went to the towns of Lane and Independence and hooked up with the Illinois Central line (Long 1986:24). Numerous additional lines were added to the west to Hammond and Forest, to the north to Westfield and Litchfield, and east to worker's cottages near the Illinois Central shops (Long 1986:25). In 1908 Waterloo contained more than a hundred factories, most of which were connected by WCF&N's belt line to the other interurban lines as well as the steam railroads (UNI 2012:1).

Operation on tracks leased from the Chicago & Great Western ended in 1909, and in 1910 an electric line was completed from Denver Junction to Waverly. To provide electricity for the new line, a power plant containing a 1,500 kilowatt turbogenerator was constructed, with new substations in both Cedar Falls and Denver (UNI 2012:1). The Westinghouse Electric Company, which already had a wholesale presence in Waterloo, provided much of the equipment for the burgeoning electric railway system. The WCF&N used a variety of cars, including open bench single-truck streetcars and a type of trolley from which the panels could be removed in the summer (UNI 2012:1).

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Following completion of the line from Denver to Waverly, executives of the Chicago and Northwestern and the Chicago, Milwaukee and St. Paul railroads convinced the WCF&N management to extend a line to Cedar Rapids. Construction began in July 1912 and by the end of the following year lines had reached Gilbertville, La Porte City, Brandon, and Urbana (Long 1986:25-26). Service extended to Center Point in June 1914 and reached Cedar Rapids by August. In Cedar Rapids the line connected with the Cedar Rapids and Marion City Railway. The Cedar Rapids & Iowa City Railway (Crandic) provided access to downtown Cedar Rapids, where the WCF&N built a yard and freight depot on the north side (UNI 2012:1).

New facilities were opened at both ends of the new line: the Union Interurban Station opened in Cedar Rapids in December 1915, and a new depot and general office opened at Elm and Mulberry streets in Waterloo in May 1917. At the outset one problem facing the Waterloo-Cedar Rapids line was a shortage of equipment, with every available interurban car in use and even some leased from the Crandic. New cars were ordered from McGuire-Cummings, including "combines," or combined baggage-coaches. The combines could be operated on the tracks individually or as part of a two-car train with a parlor car at the rear. The new fleet also included parlor-observation cars, which featured a buffet service conducted out of small kitchenettes. Staffed with a porter, these cars offered food and drinks and were outfitted with parlor seating, writing desks, and a rear observation deck. When the railroad was taken over by the government during World War I, the interiors of the comparatively lavish parlor cars were converted to coach seating and baggage compartments (UNI 2012:1).

By 1915, 44 trains a day came in from the Cedar Rapids, Waverly, and Cedar Falls lines (Hartman 1915:367). The "Cedar Valley Road," as it came to be called, was busy as both a freight and passenger service, and the network of lines was unusual in its day for its reliance upon electricity (as opposed to strictly steam). According to promotional literature of the day, "Five 60-ton Westinghouse locomotives hauled wheat, cotton, corn and mining and industrial products at high speed, while box motors and interurban trolley cars speeded passengers to and fro" (Westinghouse 1917:3) By 1915 a total of 75 trains, both electric and steam, entered the town every 24 hours. This network of railroad and interurban lines created a "trade territory" radius of more than 50 miles (Hartman 1915:367). The network was also said to have carried 70,000 cars of freight annually (WHPC 2004).

In the 1920s changes in the streetcar industry nationwide had an impact on Waterloo's operations. The so-called "Safety Car," designed by Stone and Webster Corp. engineer Charles O. Birney, was introduced with improvements over its predecessors, including "deadman" controls that automatically disconnected power to the motors and applied the brakes in emergency situations. It also avoided boarding mishaps, as the doors would open only when car was stopped. The main attraction for transit companies was the cost savings, however, as competition from auto buses was forcing innovation. The new car design allowed one person to operate the car and take fares, eliminating the conductor. This earned the new cars the nickname "one-man cars."

As happened in many American cities following the replacement of rail lines with roadways and automotive transport, despite its attempts at innovation, the WCF&N converted to buses in the mid-twentieth century while the trolley lines were slowly abandoned. Tracks were torn up or buried when streets were resurfaced with asphalt (WHPC 2004:1).

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III. Civic, Religious, and Social institutions in Downtown Waterloo

The development of both commercial and transportation sectors in Waterloo spurred the development of civic architecture and religious and social institutions in the city. The prominence that Waterloo held as the seat of Blackhawk County contributed to the importance of its civic and social architecture. The wealth that poured into the city during the Industrial period not only resulted in exponential population increases in the years surrounding the turn of the twentieth century but also in several significant building booms.

The early dichotomy between the east and west sides of the Cedar River manifested itself in the city's architecture well into the twentieth century. There were constant battles for resources between the city's two sides. Many of these issues were put to a popular vote, which did decide the issue but did little to ease the animosity. Luckily Waterloo had both mayors and congressional representatives who assisted in keeping the peace between the two sides.

The rivalry between the two sides of the Cedar River often resulted in parallel resources. When the County Courthouse was located on one side of the river, the Post Office and Federal Building was located on the opposite side. The east and the west received their own public libraries, firehouses, and opera houses. Churches that were founded on one side of the river quickly expanded to establish on the opposite bank. Social organizations, such as the YMCA, YWCA, Elks Lodge, and Masons, only had one headquarters on one side of the river at the end of the first quarter of the twentieth century, though most of these types of social organizations spent several years with no permanent home and met in one of the several general halls created for that purpose. Though the major expansion of Waterloo population had ended by the 1920s, in 1932 citywide improvements involving churches, schools, hospitals, and recreation totaled \$198,645. In the same year government, public service, and railroad spending amounted to \$142,243 (*Waterloo Sunday Courier*, January 1, 1933:1; see section I-C, above).

The citizens of Waterloo, besides having access to extra services and social organizations that resulted from its position as the county seat, could also enjoy a series of parks that were located along the Cedar River and slightly outside the town. These areas were known as Washington Park, Prospect Park, Lincoln Park, and Lafayette Park.

The building boom that accompanied Waterloo's industrialization encouraged architects, builders, and contractors to move to the "Factory City." In 1910 there were seven resident architects (one died within a month of his arrival); six arrived or began to practice in the first decade of the century; the "pioneer" arrival (John G. Ralston) had moved to Waterloo in 1898. Three architects in particular—Mortimer Cleveland, John G. Ralston, and Clinton P. Shockley—enjoyed a varied and considerable patronage (Long 1988:E11)

As the middle of the twentieth century approached, downtown Waterloo, similar to many other cities in the United States, experienced changing demographics. In particular many more African-Americans moved into the city than had lived there previously.

A. Civic and Institutional Buildings

Though Blackhawk County was created by the Iowa Legislature 1843, it took 10 years for the county to become independent and another two years for the location of the county seat to be determined. Once the battle between Waterloo and Cedar Falls ended with a vote in which Waterloo won by 128 votes, the selection of a site for the new courthouse began. Again there was a vote, which decided that the east side of Waterloo be the site of the new civic building. It was a mystery to many why the block that was chosen received such acclaim, as it was riverfront property far from the existing development of that side of Waterloo. Years later it was revealed that the county judge who decided on the site, John Randall, was bribed by one of the major landholders, Lewis Hallock. Interestingly, the bribe was discovered after Randall made a claim against Hallock's estate using the \$1,000 promissory note that he received as part of the bribe. The lawyer who closed Hallock's estate refused to pay the

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note and went public with the story. Scandal or not, the five-bay Greek Revival courthouse with a two-story porch sporting monumental columns, a full entablature, and centrally placed cupola opened for use in 1857 and cost \$27,000 to build. It remained in use in a little developed part of Waterloo until 1902.

From 1890 to 1900, the population of Waterloo doubled, and it doubled again in 1910, increasing the need for county and city services. A much larger courthouse was built in 1902 on the block bounded by East Park, Water, Mulberry, and 6th streets. The building was a French Renaissance design by F.D. Orff and built by contractor C.E. Atkinson (Long 1986). It was accompanied by a Sheriff's House and Jail that were designed by Murphy & Ralston and again built by Atkinson. The 1857 courthouse was demolished in 1907. The 1902 courthouse, which included a statue of Chief Blackhawk above the portico, was in use until it was demolished in 1966. The present courthouse, a modern structure built in 1964, is located on the corner of East 5th and Mulberry streets (Long 1988; Long 1986; *Waterloo Daily Courier*, July 3, 1901, supplement).

As the east side had received the County Courthouse, the west side of Waterloo was awarded the Post Office and Federal Building. Iowa Congressman and former Speaker of the House of Representatives David B. Henderson secured \$150,000 for the construction of the marble-faced Federal Building that was built in 1904 at the corner of Park and Commercial streets. The two-story Classical Revival building was in use until 1938, when new larger building was completed. The New Deal era Federal Building was designed by supervising architect Louis A. Simon and constructed of dolomite limestone by the John E. Ericson Company of Chicago. The new Post Office and Federal Building cost \$340,060 and was constructed on the same site as the original 1904 building. The building retained its original function until 1979, when the post office was relocated. The building was then renovated and is currently used a public library (Cowan and Hoy 1964; *Waterloo Daily Courier*, April 8, 1937:1).

The first free libraries in Waterloo seem to have been housed in doctor's offices. Other libraries included subscriptions rooms or private libraries, but nothing was available to the general public. Just after the Civil War, when interest in a public library was beginning to blossom, the Waterloo Library Association was formed. Interest in the Library Association quickly waned and whatever holdings they accumulated were dispersed during the 1870s. But the Association was revived after 1878, and for a time the library was housed above Brown's Opera House. The city had been empowered by the state legislature to create public libraries and to collect the money to support them. A referendum on the public library was passed in 1896. Within two years the public library existed in two spaces, one on the east side on the second floor of the courthouse and one on the west side above the Post Office, which later moved to the YMCA. The first librarian was Mrs. J.M. Brainard, and the second was Fannie Durer, who was specifically trained in her profession (Cowan and Hoy 1964; Long 1986).

In 1902 the city of Waterloo won a \$30,000 grant from the Carnegie Foundation to build a new free public library building. The grant, though very welcome to the city leaders, soon raised the usual argument between those representing the two sides of the Cedar River. To make matters worse, the city council of Waterloo was evenly divided with four representatives from each side, meaning that nothing could be accomplished on contentious issues. The mayor was prohibited by statute from breaking the tie votes on important issues (Long 1986).

For nearly two years city leaders went back and forth on issue of the site of the new library, but as each side had dug into its position and no resolution was forthcoming, the mayor took things into his own hands. First, he proposed a grand compromise: to put the new library on a bridge in the middle of the Cedar River. A new bridge was being built at the time, so it would have been possible to alter the design to include the library building. As some were in favor of this new possibility, the mayor took it upon himself to contact Andrew Carnegie directly. Mr. Carnegie agreed to increase the size of his donation to \$40,000 to accommodate either one library on the bridge or two individual libraries, one for each side of the city. Both libraries were completed in 1906 Waterloo (528 West 4th Street and 626 Mulberry Street) and dedicated on the same day. The libraries have been extensively remodeled with additions over time and were used until the previous Post Office and Federal Building was renovated (Long 1986).

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The town of Waterloo was incorporated in the summer of 1868. Offices of the town were first located in a law office on Commercial Street. Later the town rented space in the Union Block located on East 4th Street. It was not until 1896 that the town officially erected a town hall at 625 Lafayette Street. The town held various popular votes asking the citizens to support a new town hall, but such a building was not constructed until 1960 (Long 1986).

By the 1890s the original boundaries of the city seemed inadequate for the population that was greatly expanding because of the increase of business and industry. The factory city that Waterloo had become needed to expand its boundaries. The city annexed significant land in 1904, which, after various court battles, totaled 13 square miles. The original town plat had been only 3 square miles, so this was an increase of over 400 percent. With the new annexed boundaries came an interest in having the city oversee basic utilities within the city limits, in particular public water and sewers. A private company, the Waterloo Water Works, had provided water to those, particularly on the east side, who did not have well access as of 1886. The company laid pipes and even gave water for free to churches and schools throughout the 1880s and 1890s. But in 1910 the city took over the system and more than doubled the amount of pipe in five years. The city's sewer system was very sparse in the 1890s, and although plans were made to expand, it was slow in coming (Long 1986).

As water and sewer services expanded within the enlarged boundaries of the city of Waterloo, the function of fighting fires was also appropriated by the city fathers. Fire companies had existed in Waterloo as early as 1861 but all were private. With the physical expansion as well as the increased services that the city had now taken over, two new firehouses were built between 1904 and 1908. The first station, located on East 5th Street, known as Fire Station No. 1, was built in 1904. As with everything else, both the east and west demanded their own stations, so by 1908 another, Fire Station No. 2, had been built at 716 Commercial Street. The early firefighters were volunteers who also socialized among themselves in a club-like atmosphere. Some of these social aspects of the firefighting organization continued after the force was professionalized and new firehouses were built. Both of the early stations went out of use in 1969 when five new stations were built in the city. Fire Station No. 1 was demolished in 1977, but No. 2 now serves as the El Mecca Shrine Club house (Long 1986:43, 1988).

The numerous veterans' organizations finally received a civic building in late 1915. It is surrounded by a garden area in which several monuments to Waterloo's soldiers and sailors stand. The movement to construct the building began when the Grand Army of the Republic Veterans organization became interested in building a soldiers and sailors monument or memorial hall in 1909 and asked that the question be put to the voters of Black Hawk County in 1910. The proposition was initially defeated, but with the assistance of the Veterans of the Spanish American War and the Sons of Veterans, it was put before the voters again in 1912 and passed. The construction of the new building was put off for a few years, but the ceremonial groundbreaking took place on June 24, 1915, with construction starting at the beginning of July at Bridge and 5th streets west of the waterfront. The ornamental brick and stone Soldiers Memorial Hall was designed by local architect J.G. Ralston and built by the H.A Maine and Company. W.F. Chapman was responsible for the foundations of new building. The building was complete enough to hold its first event in early December. The dedication took place January 4, 1916. Numerous veterans groups held meetings and events in the Memorial Hall, including the Grand Army of the Republic, Women's Relief Corps, Sons of Veterans, Sons of Union Veterans, Daughters of Union Veterans, Spanish-American War Veterans, Mexican Border Veterans, Rainbow Division Veterans, Disabled Veterans, the Supreme Military Order of the Cootie, the Supreme Military Order of the Cootiette, Daughters of the American Revolution, Blue Star Mothers, Navy Mothers, and Viet Nam Veterans (Long 1986:43-44; *Waterloo Evening Courier*, June 21, 1915, p. 3, January 1, 1916, p. 34, January 5, 1916, p. 5.)

In the years after World War I, the demographics of Waterloo began to change again as more African-Americans moved to the Midwest from the South. Migration from the South continued after World War II, greatly altering the population of Waterloo. Urban renewal came to the city in the 1960s, when many of the grand civic buildings constructed during the Industrial Era were torn down and replaced.

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B. Religious Buildings

The religious zeal of the frontier population of Waterloo was first exercised by a series of traveling preachers or circuit riders during the 1850s. It was the Methodist preachers who first organized a small congregation in Waterloo that worshiped in homes and other buildings. The original building that housed the First Presbyterian Church was the first religious building constructed for that purpose in Waterloo. It was complete by November 1856, but the small congregation was not able to support itself for long and was soon forced to sell its new building. Other religions were practiced by the people who came into the Waterloo area before the Civil War, including a large contingent from the Church of the Brethren; historians cite a mass migration from Somerset County, Pennsylvania, from which a group of German-speaking families migrated to Black Hawk County in 1854 (Long 1986:7-8). Congregational, Episcopal, and Baptist churches had been founded in Waterloo by 1860 (Hartman 1915:335-349).

Roman Catholics began settling in Black Hawk County at the same time as the Protestants. Though it took a number of years for them to acquire their first church building, in 1861 they acquired building lots one and four in block thirty-one in the town of Waterloo. Two years later, in 1863, their first frame church was complete, but it was not until 1869 that Father Nicholas Scallon was assigned as the first full-time pastor for the parish of St. Joseph's. Two years after Father Scallon's arrival, a new Catholic school was built and run by the Sisters of Charity.

As the town of Waterloo continued to grow in population during the later part of the nineteenth century, so did the number of churches to serve the populace. Numerous established churches expanded, either building new church buildings on site or moving to a new lot. Also as the population grew, branches of the already established churches created new mission churches, breaking their congregations up (Hartman 1915:335-349).

The Baptists purchased the original house of worship from Waterloo's Presbyterians in 1858. The First Baptist Church used the building until late 1881, when they constructed their own church. The Free Will Baptist Church was established in 1869 and began meeting in a church on the corner of Lafayette and Park Avenue. The Free Will Baptist at first did not have any relations with the First Baptist Church. But by 1896 the two congregations agreed to unite. The Free Will Baptist Church ceased to exist and the Walnut Street Baptist Church was created. The first building for the Walnut Street Baptist Church was located at the corner of Lime and Walnut streets, but in less than a decade the new congregation had grown so much that a new building was needed. Three generous members of the church began the collection for a new edifice, designed by Clinton P. Shockley and completed in 1908 (Hartman 1915:335-349).

The Episcopalians were one of the original denominations that began meeting in Waterloo in 1856. The parish changed its name from St. Thomas to St. Mark's and constructed a church building sometime around 1867. But the parish was without a pastor at the beginning of the 1880s. A new parish was established on the east side of Waterloo in 1881. A new building, Christ Church, was completed on East 4th Street by 1882 and it seems to have become the center of Episcopalian activity in Waterloo until St. Mark's parish was reinvigorated in 1903 (Hartman 1915:335-349).

The First Presbyterian Church was reinvigorated in the 1860s and by 1876 had constructed a new building. By 1890, however, plans were in the works for a third building, to be located near the corner of Park and Mulberry on the east side of the Cedar River. The new building was dedicated in 1891. The Victorian-style church was built with local granite. A five-million-pound boulder located on the Grout Farm on the outskirts of Waterloo was harvested for the stone. Newspaper stories ran as far away as New York on the church built from one boulder. J.W. Burkett, a local Waterloo architect, designed the "Boulder Church," and A.W. Haffa, another local man, supervised construction (*Waterloo Evening Courier and Reporter*, July 1, 1922:1). The congregation was very involved in mission work and secured other sites within the city that facilitated its work. These sites were located at Courtland near Elm and at Commercial and West 12th streets (Hartman 1915:346-347).

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In 1905 a group of parishioners at the First Presbyterian Church began meeting on the west side of the river in an effort to establish a new congregation. It took two years, but in 1907 the Westminster Presbyterian Church on West 4th Street was completed (Hartman 1915:346-347). The congregation continued to grow into the twentieth century. Soon a fourth building for the First Presbyterian Church was built on the other side of Lincoln Park at the corner of Park Avenue and Franklin in 1923. This modern Gothic Building, designed by Clinton P. Shockley, was built of brick and stone (Hartman 1915:335-349; *Waterloo Evening Courier and Reporter*, July 1, 1922:1).

The number of Catholics in Waterloo also continued to increase. In 1895, 50 German families separated from St. Joseph's Parish and decided to build their own Catholic church in Waterloo. They secured land for a new building at the corner of Park and Lafayette streets. Both the church and the parsonage were completed by 1901, and they soon had a pastor assigned to them. More land around the new church up to 3rd Street was secured to complete a grammar school by 1899 and then a high school by 1906 (Hartman 1915:338-339).

At the same time all this building was taking place at the new German parish, the original St. Joseph's began to construct a new church building at its location on Mulberry Street. The modern building boasted such features as central heating, electric lighting, stained glass and other church furnishings, all at the cost of \$35,000. The new church was dedicated in 1901 by Archbishop John Keane of Dubuque (Hartman 1915:342-343).

Though the east side now had two Catholic churches, the west side of the city still did not have one at the beginning of the twentieth century. But in 1908 a group of families decided to form a new parish on the west side. A pastor was soon assigned to the new parish, and in 1909 the Church of the Sacred Heart was completed at 627 West 4th Street. A grammar school, run by the Sisters of Mercy, accompanied the church on the same site (Hartman 1915:349).

In the latter part of the nineteenth century and the early part of the twentieth century, as the population of Waterloo continued to grow, so did the religious diversity in the city. New denominations built churches and expanded within Waterloo. These included the German Lutherans, the Universalist Church, the Evangelical Society, and African Methodist Episcopal church, among others (Hartman 1915: 335-349).

C. Social Institutions

The population boom in Waterloo increased social activities and institutions. As already described, the town had a number of meeting halls that were used by various churches and social organizations. Capwell's Hall was the earliest, built in 1855. It was soon followed by Russell Hall on Commercial Street, Union Hall on East 4th Street, and Lincoln Hall on West 4th Street (Long 1986:168). Many of these early organizations were housed in the upper floors of commercial buildings, such as Union Hall on East 4th Street.

One of the oldest social organizations in Waterloo is the Young Men's Christian Association (YMCA). The Waterloo's YMCA was organized in September 1868 by in the office of Dr. W.V. Mason and had 200 names on the membership list in its first year. The organization lived in rented space until it was able to build its first home in 1898. One of the group's main goals was to assist young men in finding appropriate housing in the city. The three-story YMCA building that was first built on West 4th Street for \$12,950 greatly assisted in their mission. The YMCA had seven staff members working in their first headquarters, a General Secretary, Activities Secretary, Physical Director, Assistant Physical Director, Boy's Work Secretary, and Business Secretary. They also had smaller clubs that were hosted at their headquarters, including Young Men's Club, Fratell Club, 2-Hi Y Clubs, Leader's Club, Inter-Sunday School Athletic Association, Commercial-Industrial Basketball League, and the Town and County Branch (Unpublished manuscript, ca. 1970).

With all these activities, it is not surprising that the YMCA outgrew its new home in a little more than 20 years. By the mid-1920s the Y had begun the fundraising drive for a second building and had put its original home on West 4th Street up for sale for a while. The YMCA rose over \$350,000 for the new Art Deco-inspired building designed

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by Mortimer B. Cleveland. Many gifts from private citizens were received, but many were Waterloo employers with John Deere and Rath Packing, each giving \$50,000 to the campaign. With the purchase of extra land to allow for expansion, it was decided to build on the same spot, and their 1898 building was demolished to make way for a new larger building completed in 1931 (Stirm 1987; Unpublished manuscript, ca. 1970)

Other organizations, like the Knights of Pythias, also constructed new headquarters at the beginning of the twentieth century. The Temple that the Knights completed in 1910 was located next door to the 1906 Federal Building on Commercial Street. The three-story building was demolished in the 1930s to make way for a parking lot for the new Federal Buildings and Post Office (*Waterloo Evening Courier* March 21, 1910:5).

There were other activities in the city for the growing population of Waterloo. Opera halls were built in many Midwestern towns during the latter part of the nineteenth century. In Waterloo Burnham's Opera House was completed in 1877 at West Park and Commercial streets. It was a space that could be used for concerts or theatricals. During the 1880s it was renamed Brown's Opera House and the interior was completely redone by local architects Murphy and Ralston. Brown's Opera House burned in 1906 (Long 1986:168-169).

To replace Waterloo's well-known theater, each side of the river completed its own new theater at the end of 1907. The Waterloo, located at 511-513 Lafayette Street on the east side, was designed by Chicago architect Sidney Lovell and cost \$60,000 to build. The Majestic Theater was built near the river on the west side. In 1927 the Riviera Theater opened at the east end of the 4th Street Bridge. It was later renamed the Paramount and was one of Waterloo's movie houses. In the first quarter of the twentieth century, there were seven theaters in Waterloo. Most were multipurpose spaces that included offices, apartments, and ground-floor storefronts as well as the theater space (Long 1986:169).

During the 1920s three major social organizations in Waterloo constructed new buildings for the use of their membership. The Masonic Lodge #105 at 325 East Park Avenue was the second Masonic lodge built in Waterloo since a charter for a lodge in the city was granted in 1857. Masons first gathered in rented rooms in a brick residence at the corner of Commercial Street near West 5th Street. A separate charter was granted for the east side of Waterloo in 1871, but the two lodges were consolidated in 1879 and the headquarters moved to the Union Hall in the Meyers Building at 114-116 East 4th Street. In 1898 the Masons began construction of a Masonic Temple at the corner of Sycamore and East Park Avenue, completed in June 1899. In 1920 the Masons began plans for a new, larger lodge to accommodate the growing number of Masons in Waterloo. The cornerstone for the building was laid on April 27, 1925, and the Temple was dedicated on November 22, 1928. The Masons continue to own and use the Temple (Waterloo Lodge #105 2012).

The Young Women's Christian Association (YWCA) was not founded until after the turn of the twentieth century. In 1905 a group of young women working with others in Waterloo opened a boarding house for young business women known as the Elizabeth Club. The organization soon wished to become a chapter of the YWCA, and a representative from the national organization came to Waterloo and assisted in setting the new club in motion by 1911. Almost immediately there was a push for a headquarters to assist in the YWCA's outreach to the city. Two bequests one from Miss Grout and another from C.F. Fowler helped get the building fund moving. The YWCA's new home was dedicated on November 29, 1924. It was designed by Mortimer F. Cleveland and built for a cost of \$168,000 on the site of St. Mary's German Catholic Church at the corner of Lafayette and Park Avenue; the church was moved to East 4th and Parker (*Waterloo Evening Courier* January 9, 1912:4, November 29, 1924:1).

Earlier in May of the same year, the Benevolent and Protective Order of Elks (BPOE) established articles of incorporation of the Elks Building Company to "promote the erection of a new Elks' club home" (*Waterloo Evening Courier*, May 8, 1924:10). The Elks Lodge had been founded in Waterloo in 1894 and met in the various general halls available for that purpose throughout the city before deciding to build a permanent home. On July 15, 1924, the Elks lodge advertised for bids for their buildings located at 407 East Park Avenue, noting that the club grounds had to be cleared by August 20, 1924 (*Waterloo Evening Courier*, July 15, 1924:5). By December 1925

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the new building was completed for \$200,000. The new building featured a central entrance lobby flanked by lounges on either side and a large banquet and ballroom. The main lodge and auxiliary rooms were located on the second floor along with a billiard room, card room, and dining room. The basement contained a 28x54-foot gymnasium, a four-lane bowling alley, locker and shower rooms, and a grill (*Waterloo Evening Courier*, December 5, 1925:9). The building was designed in the Beaux Art style with Italian Renaissance influences depicted in the tall round arch windows and central tower with a clay tile roof. Waterloo architect Clinton Philip Shockley was the designer. Mortimer Cleveland called it "as fine Renaissance [sic] as I know of." (Long 1986:186). Joe Currie was the building contractor for the project (*Waterloo Evening Courier*, November 10, 1924:1).

Many more social organizations existed in Waterloo than can be described here, including Knight Templars, Mystic Shrine, Order of Moose, Knights of the Maccabees, the Ancient Order of United Workmen, and the United Commercial Travelers. There were also booster clubs, including the Commercial Club and Board of Trade, both of which were located on the east side and would eventually merge. On the west side there was the Chamber of Commerce and Waterloo Club. Another organization, Town Criers Club, existed to promote Waterloo, all for Waterloo, without reference to section. Women's organizations included the Women's Club, Eastern Star, Board of Associated Charities, Women's Christian Temperance Union, Fortnightly Literary Club, and the Daughters of the American Revolution (Full and Price 2010:Sec. 8, p. 45).

By 1945 a local post of the Veterans of Foreign Wars (V.F.W.) had moved into the building at 612-616 Jefferson Street on the west side, which is still generally referred to as the V.F.W. Building. The ca. 1906 two-story three-bay brick commercial building was occupied by the Waterloo Auto & Supply Co., which sold Buick, Franklin, Cadillac, and Pope automobiles, in 1908 (*Waterloo Daily Courier* March 18, 1908:3). The building was next occupied by the Milo H. Miller garage. In January 1924 it became home to the Waterloo Motomart, part of the "Appleby Plan" used car franchise. Based in Detroit, with its Iowa state headquarters in Des Moines, the Appleby Plan banked its success on the notion of "a square deal all around," with advertising of the day claiming that its 10 percent handling charge was at least 17 percent less than "merchandising in the old way" (*Waterloo Evening Courier*, January 30, 1924:7). When the franchise opened in Waterloo in 1924, its manager was W.R. Brown.

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F. Associated Property Types

Two different Multiple Property Documentation Forms (MPD) have already been completed that relate to the resources in the downtown area of Waterloo, Iowa. The more recent, completed by Jan Olive Full in 2002, deals specifically with the Main Street Architecture of Iowa. Full produced a broad interpretation of Iowa commercial architecture, as her MPD was intended to assist in preparing commercial historic districts in many cities and towns throughout the state. The four types of commercial resources that are listed below are her typologies, and the explanatory text is also predominantly hers, edited and reorganized for this document. Building typologies for transportation, civic, religious, and social institutions as well as for those related to local architects are drawn from the older MPD compiled by Long in 1988. Some of the text belongs to Long, but portions have been reworked and reorganized for this document.

Commercial Property Type I

First Generation and Settlement Period: Commercial Buildings, Structures, and Objects, ca. 1850-1870

Description

These resources date to the early platting and development of the town's commercial area from 1850 to 1870 and are typically of frame construction, although stone and brick was more prevalent later in the period. These would be the first commercial buildings constructed in Waterloo, and their survival into the later periods hinges on many factors. A building could survive because it was of substantial and important construction to begin with, such as a stone building that continued to serve a useful purpose through the years. Type I buildings are generally one to three stories in height and one to three store units wide. False-front frame buildings were common in this era, very few of which survive. Larger commercial buildings in this period would be constructed with brick and exhibit the Italianate and Greek Revival styles or elements of these styles including bracketed cornice overhangs and decorative details on the actual storefront and on the upper stories.

Significance

Historic districts will be eligible under Criterion A within the context, "Commercial Development of Downtown Waterloo," if they are associated with the early commercial development of Waterloo from 1850-1870. Districts are unlikely to be eligible under Criterion B unless a majority of the buildings in the district are associated with a single key individual responsible for their development. Districts will be eligible under Criterion C if the building's within have a high degree of integrity that significantly presents the period of development for the area. The significance of individual commercial properties will generally be established within the context, "Commercial Development of Downtown Waterloo," as contributing resources of a district rather than as individually eligible resources. Individual resources will be eligible under Criterion A if they are associated with the settlement and early building phases of a town's (or neighborhood's) commercial district. Resources eligible under Criterion B will have an association with important businessmen or -women, a town's founder, or other key individual responsible for establishing the location and configuration of the town's "Main Street," or downtown area. Intact examples of a vernacular or folk type with good integrity or resources that are the work of a well-known or locally significant architect will be eligible under Criterion C. Resources that display artistic renditions of influential architectural styles applied to Main Street buildings will also be eligible under Criterion C. Construction of buildings in the downtown area from the mid nineteenth to the mid twentieth centuries makes it very unlikely that intact archaeological deposits are present that may be eligible under Criterion D. Intact archaeological deposits that have the potential to yield important information about the activities of the people who occupied and worked in the district would be considered eligible under Criterion D.

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Registration Requirements

Most individual resources will qualify as contributing features of a commercial district. Single resources may also be individually eligible if they display high integrity and their historical associative or architectural characteristics are strong. Nearly every commercial building of some age has seen a number of storefront updates, with few buildings retaining their original storefronts. Since change is a historical factor present since Main Street's inception, a greater degree of alterations can be accommodated in a commercial district before the integrity of the district is seriously compromised. Essential characteristics such as massing, survival of the historic pattern of fenestration and storefront composition, and contribution to the street's overall profile are key components. Where a building's façade is hidden behind subsequent cover-up materials, much of the original, historic fabric may still be present underneath since merchants had little motivation to spend more on a remodeling project than was commercially practical or necessary; however, occasionally buildings have had their fronts completely remodeled to the point that the original façade is no longer discernible. The façade remodeling might consist of cladding the exterior with a "slipcover" of metal siding, Perma-stone, stucco, or other cover-up treatment. It might also consist of the complete removal of the original façade materials and replacement with a new façade, such as a new face brick. If this type of complete remodeling, especially where there is a loss of historic fabric, was executed after the period of significance for a district, then the building would likely be non-contributing to that district because of insufficient integrity. However, if the remodeling was done within the period of significance, then the building might be considered contributing if the remodeling reflected the context of continued progress and success in the commercial district and the desire to update an older building to reflect that progress.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Waterloo East Commercial Historic District	E. 4th St., Mulberry and Sycamore Sts	1870-1959	National Register Listed
Union Block	112-116 E. 4th St.	1868	Contributing in Proposed Expansion of Waterloo East Commercial Historic District

**Commercial Property Type II
Second Generation and Reconstructing Main Street: Buildings, Structures, and Objects, 1870-1917**

Description

These resources date to the peak years of Waterloo's commercial growth. The impact of the railroad in Waterloo is unmistakable with numerous passenger and freight depots and rail connections encircling the downtown area. Industrial growth abounded during this period when large agricultural and wholesale industries flourished. This impact was reflected in the continued building up and expansion of the commercial district on both sides of the river, including infill on previously empty lots and the replacement of earlier frame buildings. Jan Olive Full characterized the development of downtown Waterloo into two major construction eras within this period. The first era consisted of two to three-story masonry buildings constructed in Italianate, Late Victorian, Romanesque Revival, and Queen Anne styles. Buildings have single storefronts as well as multiple storefronts, often with recessed entrances typical of the time period. The second major construction era began in 1909 when Commercial National Bank constructed a 6-story building on the southwest corner of Sycamore and E. 4th Street. Other banks that prospered from the large influx of monies from industrial expansion and hotels including the Pioneer Bank followed suit by building high rises on corner lots. These buildings most often displayed the

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Classical Revival style popular in the early 1900s. Smaller buildings were also constructed between 1909 and 1917, often associated with the expansion of automobile related businesses on both sides of the river. These structures typically were one to two story masonry buildings in the vernacular commercial style.

Significance

Historic districts will be eligible under Criterion A within the context, "Commercial Development of Downtown Waterloo," if they are associated with the expansion and development of the commercial area of Waterloo during the late-nineteenth to early-twentieth centuries. Districts are unlikely to be eligible under Criterion B unless a majority of the buildings in the district are associated with a single key individual responsible for their development. Districts will be eligible under Criterion C if the building's within have a high degree of integrity that significantly represents the period of development for the area. The significance of individual commercial properties will generally be established within the context, "Commercial Development of Downtown Waterloo," whether contributing resources of a district or as individually eligible resources. Resources will be eligible under Criterion A if they are associated with the expansion and continued development of the commercial district from 1870 to 1917. Resources eligible under Criterion B will have an association with important businessmen or - women or other key individual responsible for the continued development and expansion of the commercial area. Intact examples of a vernacular or folk type with good integrity or resources that are the work of a well-known or locally significant architect will be eligible under Criterion C. Resources that display artistic renditions of influential architectural styles such as Italianate, Late Victorian, Romanesque Revival, Queen Anne, and Classical Revival styles will also be eligible under Criterion C. Construction of buildings in the downtown area from the mid nineteenth to the mid twentieth centuries makes it very unlikely that intact archaeological deposits are present that may be eligible under Criterion D. Intact archaeological deposits that have the potential to yield important information about the activities of the people who occupied and worked in the district would be considered eligible under Criterion D.

Registration Requirements

Most individual resources will qualify as contributing features of a commercial district. Nearly every commercial building of some age has seen a number of storefront updates, with few buildings retaining their original storefronts. Since change is a historical factor present since the inception of downtown Waterloo, a greater degree of alterations can be accommodated in a commercial district before the integrity of the district is seriously compromised. Essential characteristics such as massing, survival of the historic pattern of fenestration and storefront composition, and contribution to the street's overall profile are key components. Where a building's façade is hidden behind new materials, much of the original, historic fabric may still be present underneath since merchants had little motivation to spend more on a remodeling project than was commercially practical or necessary; however, occasionally buildings have had their fronts completely remodeled to the point that the original façade is no longer discernible. The façade remodeling might consist of cladding the exterior with a "slipcover" of metal siding, Perma-stone, stucco, or other cover-up treatment. It might also consist of the complete removal of the original façade materials and replacement with a new façade, such as a new face brick. If this type of complete remodeling, especially where there is a loss of historic fabric, was executed after the period of significance for a district, then the building would likely be non-contributing to that district because of insufficient integrity. However, if the remodeling was done within the period of significance, then the building might be considered contributing if the remodeling reflected the context of continued progress and success in the commercial district and the desire to update an older building to reflect that progress. Single resources may also be individually eligible if they display high integrity and their historical associative or architectural characteristics are strong. Storefront updates for individually eligible resources may also be accepted for the reasons stated above, especially if the upper stories have a high degree of integrity or a high level of ornamentation.

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Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Waterloo East Commercial Historic District	E. 4th St, Mulberry and Sycamore Sts	1870-1959	National Register Listed
Waterloo West Commercial Historic District	W. 4th St, W. 5th St, and Jefferson St	1882-1962	National Register Listed
Newton's Jewelers	128 E. 4th St	1870	Contributing, East Commercial Historic District
Peabody Block	206 E. 4th St	1878	Contributing, East Commercial Historic District
Hartman Block	229 W. 4th St	ca. 1882	Contributing, West Commercial Historic District
Fowler Co. Building	226-228 E. 4th St	1884	Contributing, East Commercial Historic District
Capitol Optical Building	118 E. 4th St	1885	Contributing, East Commercial Historic District
J. B. Myer Building	227 W. 4th St	1885	Contributing, West Commercial Historic District
Lemper & Walsh Building	106 E. 4th St	1888	Contributing in Proposed Expansion of East Commercial Historic District
A. W. Haffa Block	220-224 E. 4th St	1888	Contributing, East Commercial Historic District
Klausner Building	110 E. 4th St	1888	Contributing in Proposed Expansion of East Commercial Historic District
I.O.O.F Black Hawk Lodge No. 72	306-310 E. 4th St	1890	Contributing, East Commercial Historic District
Pierce Building	208 E. 4th St	1891	Contributing, East Commercial Historic District
Imperial Bldg/Waterloo State Bank	217-219 W. 4th St	1892	Contributing, West Commercial Historic District
Bickley Building	221 W. 4th St	ca. 1892	Contributing, West Commercial Historic District
Bickley Block	316-320 W. 4th St	1892	Contributing, West Commercial Historic District
Fuess & Volkman Building	225 W. 4th St	1897	Contributing, West Commercial Historic District
Gasser Block	626-632 Sycamore St	1898	Contributing, East Commercial Historic District
J. H. Miller Block	312-314 E. 4th St	1900	Contributing, East Commercial Historic District
Fowler-Bratnober Block	611-615 Sycamore St	1900	Contributing, East Commercial Historic District
W. Brown Block	316-318 E. 4th St	1902	Contributing, East Commercial Historic District
Steely Block	320-322 E. 4th St	1902	Contributing, East Commercial Historic District
Black Hawk Confectionary	325 W. Park AV	1902	Individually Eligible
Henry Myers Building	223 W. 4th St	1904	Contributing, West Commercial Historic District
Dunkelberg Building	322-324 W. 4th St	1904	Contributing, West Commercial Historic District
Great Atl. & Pacific Tea Co. Building	310-312 W. 4TH St.	ca. 1905	Contributing, West Commercial Historic District
Waterloo Motomart	618-620 Jefferson St	1905	Contributing, West Commercial Historic District
Elks Hall	616-622 Sycamore St	1906	Contributing, East Commercial Historic District
Waterloo Loan & Trust Co.	214 E. 4th St	1907	Contributing, East Commercial Historic District
J. M Steely Block	216-218 E. 4th St	1907	Contributing, East Commercial Historic District
Hileman & Gindt Building	324 E. 4th St	1908	Contributing, East Commercial Historic District
Crystal Theatre	212 E. 4th St	1910	Contributing, East Commercial Historic District

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Property Name	Address	Date	Eligibility
Model Laundry	326-330 E. 4th St	1910	Contributing, East Commercial Historic District
Friedl Bakery	300-304 Commercial St	1910	Individually Eligible
Marsh-Place Building	627 Sycamore St	1910	Contributing, East Commercial Historic District
C. A. Marsh Building	213-217 E. 5th St	1910	Contributing in Proposed Expansion of East Commercial Historic District
Peek & Rath Building	219-221 E. 5th St	1910	Contributing in Proposed Expansion of East Commercial Historic District
Cole Brothers Electric Co. Building	223 E. 5th St	1910	Contributing in Proposed Expansion of East Commercial Historic District
First National Bank Building	200 E. 4th St	1911	Contributing, East Commercial Historic District
Repass Auto Co.	217-221 W. 5th St	1911	Individually Eligible
Wagner Hotel	617-619 Sycamore St	1911	Contributing, East Commercial Historic District
Building	209-211 E. 5th St	1911	Contributing in Proposed Expansion of East Commercial Historic District
Public Pharmacy	621 Sycamore St	1912	Contributing, East Commercial Historic District
Fowler Building	620 Lafayette St	1912	Contributing in Proposed Expansion of East Commercial Historic District
Kistner Mortuary	316-318 W. 3rd St	1913	Individually Eligible
James Black Dry Goods Co.	501 Sycamore St	1913	Contributing, East Commercial Historic District
Handler Motor Co. Building	316 W. 5th St	ca. 1927	Contributing, West Commercial Historic District
Dexter Phelps Building	518 Jefferson St	1915	Contributing, West Commercial Historic District
Memorial Building	655 Cedar St	1915	National Register Listed
Overland Waterloo Company Building	500 E. 4 th St.	1916	Individually Eligible
Hope C. Martin Building	319-321 E. 4th St	1917	Contributing, East Commercial Historic District
Webberking Building	612-616 Mulberry St	1917	Contributing, East Commercial Historic District
Demmel Brothers Meat Market Building	620 Commercial	1876	Individually Eligible

Commercial Property Type III
Reconstructing Main Street: Buildings, Structures, and Objects, 1917-1930

Description

These resources date to the later years of a Waterloo's peak commercial growth period from 1917 to 1930. High rise structures continued to be built during this period including the Hotel President and the Russell Lamson Hotel. Commercial growth in the area was transitioning from reliance on the railroad to the continued emergence of the automobile. Auto-related businesses flourished during this time period and changed the landscape of the periphery of the downtown area. Older stables and other frame buildings were quickly replaced with auto garages, dealerships, and service stations. These buildings are typically one to two stories high and constructed of brick or block. Buildings for auto-related businesses were often designed in the commercial style. Service stations often displayed styles such as Mission. New structures also display the Art Deco style, though the Classical Revival style continued to have a strong influence in downtown buildings.

Significance

Historic districts will be eligible under Criterion A within the context, "Commercial Development of Downtown Waterloo," if they are associated with the commercial development of Waterloo during the mid twentieth century. Districts are unlikely to be eligible under Criterion B unless a majority of the buildings in the district are associated with a single key individual responsible for their development. Districts will be eligible under Criterion C if the

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building's within have a high degree of integrity that significantly presents the period of development for the area. The significance of individual commercial properties will generally be established within the context, "Commercial Development of Downtown Waterloo," either contributing resources of a district or as individually eligible resources. Resources will be eligible under Criterion A if they are associated with Waterloo's commercial district from 1917 to 1930. Resources eligible under Criterion B will have an association with important businessmen or -women or other key individual responsible for the continued development and expansion of the commercial district. Intact examples of a vernacular or folk type with good integrity or resources that are the work of a well-known or locally important architect will be eligible under Criterion C. Resources that display artistic renditions of influential architectural styles such as Classical Revival, Mission, Art Deco or other styles of the period will also be eligible under Criterion C. Construction of buildings in the downtown area from the mid nineteenth to the mid twentieth centuries makes it very unlikely that intact archaeological deposits are present that may be eligible under Criterion D. Intact archaeological deposits that have the potential to yield important information about the activities of the people who occupied and worked in the district would be considered eligible under Criterion D.

Registration Requirements

Most individual resources will qualify as contributing features of a commercial district. Nearly every commercial building of some age has seen a number of storefront updates, with few buildings retaining their original storefronts. Since change is a historical factor present since the inception of downtown Waterloo, a greater degree of alterations can be accommodated in a commercial district before the integrity of the district is seriously compromised. Essential characteristics such as massing, survival of the historic pattern of fenestration and storefront composition, and contribution to the street's overall profile are key components. Where a building's façade is hidden behind new materials, much of the original, historic fabric may still be present underneath since merchants had little motivation to spend more on a remodeling project than was commercially practical or necessary; however, occasionally buildings have had their fronts completely remodeled to the point that the original façade is no longer discernible. The façade remodeling might consist of cladding the exterior with a "slipcover" of metal siding, Perma-stone, stucco, or other cover-up treatment. It might also consist of the complete removal of the original façade materials and replacement with a new façade, such as a new face brick. If this type of complete remodeling, especially where there is a loss of historic fabric, was executed after the period of significance for a district, then the building would likely be non-contributing to that district because of insufficient integrity. However, if the remodeling was done within the period of significance, then the building might be considered contributing if the remodeling reflected the context of continued progress and success in the commercial district and the desire to update an older building to reflect that progress. Single resources may also be individually eligible if they display high integrity of type or style and their historical associative or architectural characteristics are strong. Storefront updates for individually eligible resources may also be accepted for the reasons stated above, especially if the upper stories have a high degree of integrity or a high level of ornamentation.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Waterloo East Commercial Historic District	E. 4th St, Mulberry and Sycamore Sts	1870-1959	National Register Listed
Waterloo West Commercial Historic District	W. 4th St, W. 5th St, Jefferson St	1882-1962	National Register Listed
General Machine and Supply Company Building	301-309 W. 5th St. (aka 704-706 Jefferson St)	1913	Contributing, West Commercial Historic District

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Property Name	Address	Date	Eligibility
Russell Lamson Hotel	209 W. 5th St	1919	National Register Listed
Hadley Building	304 W. 5th St	1923	Contributing, West Commercial Historic District
Master Service Station	500-504 Jefferson St	1925	National Register Listed
Auto Hotel Building	321-325 W. 5th St	ca. 1928	Contributing, West Commercial Historic District
Continental Baking Company	325 Commercial St	1928	Individually Eligible
Masonic Temple	325 E. Park AV	1928	Individually Eligible
Great Atlantic & Pacific Tea Co.	311-313 E. 4th St	1929	Contributing, East Commercial Historic District

**Commercial Property Type IV
Remodeling Main Street: Face-lifts and Later Additions, 1930-1964**

Description

These resources represent older buildings that were updated and remodeled through the years in the attempt to continue to put a progressive face forward in the community. Nationwide chain and department stores such as Kresge's and Gamble's moved into the downtown area during this period, remodeling storefronts of older buildings. Banks, in particular, often remodeled the façades of their older buildings to retain customer confidence in the solidity and progressiveness of the financial institution. These buildings are therefore not of new construction but rather are older buildings that received some amount of reconstruction or remodeling, particularly on the façade and street level storefront. Stylistic influences seen on building façade updates include early twentieth-century Classical Revival, Art Moderne, and Art Deco. Sleek materials such as vitrolite and Carrera glass provided clean, modern storefronts. Nearly every commercial building of some age has seen a number of storefront updates, with few buildings retaining their original storefronts; however, these represent older buildings that have had their fronts completely remodeled to the point that the original façade is no longer discernible.

Significance

Historic districts will be eligible under Criterion A within the context, "Commercial Development of Downtown Waterloo," if they are associated with the commercial development of Waterloo from 1930 to 1950. Districts are unlikely to be eligible under Criterion B unless a majority of the buildings in the district are associated with a single key individual responsible for their development. Districts will be eligible under Criterion C if the building's within have a high degree of integrity that significantly presents the period of development for the area. The significance of individual commercial properties will generally be established within the context, "Commercial Development of Downtown Waterloo," either as contributing resources of a district or as individually eligible resources. Resources will be eligible under Criterion A if they are associated with remodeling of the commercial district. Resources eligible under Criterion B will have an association with important businessmen or -women or other key individual responsible for the development of the commercial area during the period. Intact examples of a vernacular or folk type with good integrity or resources that are the work of a well-known or locally significant architect will be eligible under Criterion C. Resources that display artistic renditions of influential architectural styles applied to commercial buildings will also be eligible under Criterion C. Construction of buildings in the downtown area from the mid nineteenth to the mid twentieth centuries makes it very unlikely that intact archaeological deposits are present that may be eligible under Criterion D. Intact archaeological deposits that have the potential to yield important information about the activities of the people who occupied and worked in the district would be considered eligible under Criterion D.

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Registration Requirements

Most individual resources will qualify as contributing features of a commercial district. Nearly every commercial building of some age has seen a number of storefront updates, with few buildings retaining their original storefronts. Since change is a historical factor present since Main Street's inception, a greater degree of alterations can be accommodated in a commercial district before the integrity of the district is seriously compromised. Essential characteristics such as massing, survival of the historic pattern of fenestration and storefront composition, and contribution to the street's overall profile are key components. Where a building's façade is hidden behind new materials, much of the original, historic fabric may still be present underneath since merchants had little motivation to spend more on a remodeling project than was commercially practical or necessary. However, occasionally buildings have had their fronts completely remodeled to the point that the original façade is no longer discernible. The façade remodeling might consist of cladding the exterior with a "slipcover" of metal siding, Perma-stone, stucco, or other cover-up treatment. It might also consist of the complete removal of the original façade materials and replacement with a new façade, such as a new face brick. If this type of complete remodeling, especially where there is a loss of historic fabric, was executed after the period of significance for a district, then the building would likely be non-contributing to that district because of insufficient integrity. However, if the remodeling was done within the period of significance, then the building might be considered contributing if the remodeling reflected the context of continued progress and success in the commercial district and the desire to update an older building to reflect that progress. Single resources may also be individually eligible if they display high integrity and their historical associative or architectural characteristics are strong. Storefront updates for individually eligible resources may also be accepted for the reasons stated above, especially if the upper stories have a high degree of integrity or a high level of ornamentation.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Walgreen Drug Co.	225-229 E. 4th St	1934	Contributing, East Commercial Historic District
Hotel President	500 Sycamore St	1938	Individually Eligible
Tick-Tock Supermarket	304-308 W. 4th St	1942	Contributing, West Commercial Historic District
Peter Pan Bakery Building	327 W. 3rd St	1947	Individually Eligible
Building	303-305 W. 4th St	1950	Contributing, West Commercial Historic District
Building	307-311 W. 4th St	1950	Contributing, West Commercial Historic District
Building	315 W. 4th St	1950	Contributing, West Commercial Historic District

**Commercial Property Type V
Modern Infill, post-1950**

Description

Modern buildings in the downtown area are generally substantial structures that have replaced large sections or entire blocks of structures. On the west side of the river, in particular, large hotels, the Sullivan Brothers Convention Center, and smaller buildings like banks have changed the setting and character of that area. The downtown area on the east side of the river has also seen modern infill, particularly along the river and along 5th

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Street. Those buildings that are less than 50 years of age will generally be considered ineligible for listing individually unless they are of exceptional historical or architectural significance. However, many Type V buildings in the area are greater than 50 years of age and may be considered as contributing resources within a district or individually eligible.

The downtown business district went through a period of urban renewal in the mid- to late 1950s. Decline in the business district was blamed on traffic and parking congestion from an increasing number of automobiles. This prompted city officials to construct large parking garages on both sides of the river to alleviate the parking problem. The garages were designed by the local firm, John G. Miller Construction Company, and modeled after Modern style garages in Chicago. Both of these Modern parking garages are still extant, although only one retains sufficient integrity to be eligible. Later developments in the area included construction of the Five Sullivan Brothers Convention Center and high-rise hotels to accommodate travelers. On the east side of the river, large civic structures such as the Waterloo City Hall (1953), Black Hawk County Courthouse (1964), and Black Hawk County Jail (1992) were constructed along 5th Street, and large commercial buildings were built between the late 1970s and 1990s along the river between 3rd and 5th streets.

Significance

Historic districts will be eligible under Criterion A within the context, "Commercial Development of Downtown Waterloo," if they are associated with the commercial development of Waterloo during the mid-to-late twentieth century. Districts are unlikely to be eligible under Criterion B unless a majority of the buildings in the district are associated with a single key individual responsible for their development. Districts will be eligible under Criterion C if the building's within have a high degree of integrity that significantly presents the period of development for the area. The significance of individual commercial properties will generally be established within the context, "Commercial Development of Downtown Waterloo," as contributing resources of a district, although some may also be individually eligible resources. Buildings that fall into this category are typically non-contributing resources and as such do not have significance until they are at least 50 years of age. Those buildings that are greater than 50 years of age will be eligible under Criterion A if they are significantly associated with the period of urban renewal in the 1950s and early 1960s. Buildings that display significant characteristics of a particular style or type will also be eligible under Criterion C. Resources eligible under Criterion B will have a significant association with the productive periods of important businessmen or -women or other key individuals. As time passes, resources that are less than 50 years of age may become eligible or contributing as Type V resources. Buildings that do not meet the 50-year mark but are of exceptional importance may be considered eligible under Criterion Consideration G.

Registration Requirements

Most individual resources will qualify as contributing features of a commercial district. Single resources may also be individually eligible if they display high integrity and their historical associative or architectural characteristics are strong. While modern buildings are not likely to have been extensively remodeled, buildings within this period tend to display simple forms and very little ornamentation, and therefore a high degree of integrity of materials, design, and workmanship is crucial. Essential characteristics such as massing, fenestration patterns, and composition of the main elevation are key components. Modern buildings may have had alterations, most commonly large additions or new cladding materials and window replacements. Remodeling might consist of cladding the exterior with a "slipcover" of Dryvett, stucco, or other cover-up treatment. Windows may also have been replaced. In general, these types of alterations diminish the building's integrity significantly because the significant characteristics of Modern style buildings derive from their exterior materials, such as spandrel glass, structural glass, anodized aluminum, and porcelain enamel, many of which were incorporated into geometrically designed curtain walls. The strong horizontal lines, planar façades, and strong vertical towers are significant characteristics of the Modern style that should be retained. If remodeling that alters or covers up historic fabric was executed after the period of significance for a district, then the building would likely be non-contributing to that

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district because of insufficient integrity. However, if the remodeling was done within the period of significance, then the building might be considered contributing if the remodeling reflected the context of continued progress and success in the commercial district and the desire to update an older building to reflect that progress.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Arnold's Building	221-223 E. 4th St	1953	Contributing, East Commercial Historic District
Black Hawk Fruit Co. Grocery Store	315 E. 4th St	1954	Contributing, East Commercial Historic District
Cedar Book Store	610-614 Sycamore St	1956	Contributing, East Commercial Historic District
East Parking Garage	113 E. 5th St	1957	Individually Eligible
Service Optical Company Building	301-303 E. 4th St	1959	Contributing, East Commercial Historic District

***Transportation Property Type I
Steam and Electric Railroad Buildings and Structures, 1870-1917***

Description

Buildings and structures of this property type are related by use and function to railroads. It includes buildings and structures erected by the steam and electric railroad companies serving Waterloo. The grouping illustrates the importance of the railroads in providing significant employment beginning in 1870 and the transportation role of the Illinois Central, the city's first railroad, as well as others. Freight warehouses and depots directly illustrate freight hauling to and from Waterloo industrial and wholesale concerns. The interurban terminal points out the convenience that interurban and streetcar travel connections provided for shoppers and workers traveling downtown and traveling salesmen headed for stops in the countryside. It also calls attention to the pivotal role the interurban company played in instigating industrial development in Waterloo.

Few unaltered railroad-related structures remain in Waterloo. Depots for the Illinois Central (both freight and passenger) and the Chicago & Great Western (passenger) are gone, and the BCR&N depot has been altered recently. Remnants of the WCF&N repair shop remain (the roundhouse burned in 1954), in deteriorating condition, and the company's powerhouse is also extant but altered. Significant worker housing related directly to the railroads has not been identified, beyond the "Smokey Row" area north of the Illinois Central tracks, where many of the modest buildings are either altered or missing.

Waterloo's position in northeast Iowa, within America's farm belt, fostered steam rail line construction to it, which ambitious residents worked hard to bring to fruition on three occasions. The critical time period for this property type overlaps with Waterloo's industrial period; however, known property types can date to two decades earlier (1870), when the Illinois Central moved its repair shops to Waterloo, although the railroad first came to Waterloo in 1861. Important transportation developments coincided with industrialization, including construction of the electric interurban (1897-1916), which served factories and moved workers to their jobs. The significant time ends around World War I. The WCF&N Terminal/Office was built in 1917, and in 1923 the Cass family ceased control of the WCF&N and creditors took over and reorganized the company.

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Changing modes of transportation, especially the arrival of automobiles and trucks, diminished the importance of both steam and electric railroads in Waterloo. Residents no longer relied exclusively on trains for their personal and business transportation needs. However, as late as 1974 the freight beltline continued to operate, and the former Illinois Central shops remain in use as repair shops for a rail line organized locally in the 1980s.

Location of the WCF&N offices, terminals, powerhouses, freight yards, and repair shops in Waterloo was a natural and obvious choice, given its Waterloo genesis. The Illinois Central repair shops could have occurred at other spots along the line, but Waterloo residents offered superior incentives, including the current site, then north of town, to persuade Illinois Central officials to choose Waterloo. In 1900 Waterloo was named the central division point for the Illinois Central between Omaha and Chicago. This award brought significant construction, such as larger roundhouses to accommodate new and larger locomotives to repair and an ice house for the special refrigerated cars. Substantial improvements to the Illinois Central repair shops in 1900 and ca. 1921 significantly boosted employment, including to blacks and new ethnic groups such as Croatians and Greeks.

Significance

Steam and electric railroad buildings and structures strongly evoke the bygone rail era when rail connections were perceived as economic lifelines to distant markets. Residents of Waterloo sought the railroads, their freight and passenger depots, tracks, and locomotives, with single-minded determination, believing, with some justification, that continued community growth and development was contingent upon reliable railroad access. Within the Historic Context, "Transportation Development and Influence," properties that are associated with factors and effects of railroad transportation in Waterloo between 1870 and 1917 can be considered eligible under Criterion A. Properties that are associated with the lives of persons directly involved in railroad-related ventures, such as the Cass family, can be considered eligible under Criterion B.

Registration Requirements

Building types and structures should relate directly to rail transportation. Materials and stylistic influences used date to the period of significance, especially brick, concrete block, and stone. Prominent or unusual railroad buildings or structures further an understanding of the railroad's role and function during the defined period. If a building has been moved, it should have occurred more than 50 years ago and illustrate an important theme in Waterloo's development. Historical location for the resources should be apparent, meaning that some direct association with railroads remains. There can be some degree of alteration for depots and freight warehouses, but the amount can vary with individual examples. Alterations are expected and may reflect changes in technology or changes in the role, specifically for repair shops and other maintenance facilities.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
BCR&N Passenger Depot	333 W. 4th St	1889	Contributing, West Commercial Historic District; Determination of Eligibility (1978)
Chicago & Great Western Freight Depot	800 Sycamore St	1906	National Register Listed
WCF&N Terminal	323-329 E. 4th St	1916	Contributing, East Commercial Historic District

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Civic Property Type I
Industrial Era Civic and Institutional Buildings, Structures and Objects, 1892-1917

Description

Buildings of this property type are associated with the civic and institutional development of Waterloo during the industrial era. The extant institutional and civic buildings dating to Waterloo's industrial period call attention to another facet of industrial-generated growth and development, provision of increased civic services. Some buildings are associated with progressive attempts at reform, such as riverfront beautification programs. Notable for their absence are the first (1856-57) and second (1902) Blackhawk County Courthouses, Waterloo City Hall (1896), and Fire Station No. 1 (1904).

Significance

When Waterloo wrested the county seat designation from rival Cedar Falls in 1855, the community began a steady upward spiral of development. This development most strongly manifested itself in industrial and transportation spheres, but Waterloo's standing as the county seat of Black Hawk County also contributed to its eminent position. The provision of improved and expanded public services occurred during the Industrial Era and was related to increased population, prosperity, and industry. Within the context, "Civic and Institutional Buildings," properties will be eligible under Criterion A if they represent significant civic, political, and institutional development of Waterloo, especially during the Industrial Era. Resources that are directly and demonstrably associated with the active years of influential political figures will be eligible under Criterion B. Properties that are associated with the work of one of Waterloo's major local architects will be eligible under Criterion C.

Registration Requirements

Appearance of public buildings should evoke images and recollections of local pride associated with industrial-related growth and urban development. Many of these resources use expensive and permanent materials, such as brick or stone. They also have high-quality and distinctive designs. Resources may have minor exterior change and appropriate additions to provide additional services to the public.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Waterloo Public Library-East Side Branch	626 Mulberry St	1906	National Register Listed
Fire Station	716 Commercial St	1907	National Register Listed
Memorial Building	655 Cedar St	1915	National Register Listed
Fire Engine House #2	622 Commercial	1894	Individually Eligible

Civic Property Type II
Interwar and New Deal Era Civic and Institutional Buildings, Structures and Objects, 1917-1945

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Buildings of this property type are associated with the civic and institutional development of Waterloo during the Interwar and/or New Deal era. Examples demonstrate the continued growth of Waterloo after the end of the Industrial Era. Some city services at this point required larger quarters and new buildings were therefore constructed. Some resources may be associated with attempts at reform, such as riverfront beautification programs, or at the commemoration of those that died in wartime, such as monuments.

Significance

After the growth of Waterloo's population leveled off at the beginning of the twentieth century, some of the civic and institutional buildings built during the Industrial Era were found to be too small for the city that Waterloo had become. Some of these buildings were replaced during the Interwar and New Deal eras. Public services were improved and expanded during the Industrial Era because of increased population, prosperity, and industry. Under the context "Civic and Institutional Buildings," a property is eligible under Criterion A if it represents significant civic, political, and institutional development of Waterloo during the Interwar and New Deal eras. It is eligible under Criterion B if it is directly and demonstrably associated with the active years of influential political figures. Resources are eligible under Criterion C if they represent the work of a local architect but also if they represent high artistic values, the work of a master, or other national significance in the field of architecture.

Registration Requirements

Appearance of public buildings should evoke images and recollections of local pride associated with Interwar and New Deal era growth and urban development. Many of these resources use expensive and permanent materials, such as brick or stone. They also have high-quality and distinctive designs. Resources may have minor exterior change and appropriate additions to provide additional services to the public.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
Former Post Office and Courthouse	415 Commercial St	1938	Individually Eligible

**Religious Property Type I
Religious Buildings, Structures, and Objects, 1860-1930**

Description

This property type represents a specific range of events and associations but a variety of building styles, materials, uses, and designs. Despite their potential variety, resources are united by their relationship with two key features: first the resource must have used for religious purposes (church, parsonage, religious school, or building used for missionary or other religious function), and second the resources must also relate to Waterloo's physical and historical development from 1860 to 1930, i.e., its emergence as the "Factory City of Iowa." The change largely began in 1890 and extended to 1930, by which time the important industrial and residential districts were in place, and related commercial, institutional, and educational construction had occurred. During

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this period the population also increased dramatically, bringing new religious institutions to Waterloo and expanding those that had been established soon after the town's founding.

These resources can have performed a variety of uses and functions related to Waterloo's religious life, including housing religious ceremonies, providing religious education for children and adults, housing church leaders, or providing space for other religious activities such as religion-based societies or clubs.

As new immigrant groups settled in the city during the period and established their own institutions, religious groups increased in number and variety, building their own churches, schools, and parsonages. Established religious groups in the city, such as the Catholics and the Presbyterians, also built newer larger church buildings and fostered new parishes expanding from among their ranks. The religious institutions shaped Waterloo's citizens because these places provided a natural home for new residents seeking to become more involved in the life of the city.

Significance

The buildings, structures, and districts that constitute this property type call attention to and illustrate the expansion of the population of Waterloo as a result of industrialization. They illustrate the variety of people that came to the "Factory City of Iowa" seeking opportunity and a new life. The evolution began in earnest in the 1890s and ran for some 40 years. The properties are associated with the individuals and groups who influenced, propelled, and responded to creation of new factories and jobs during a period of industrialization and the related rapid rise in population and prosperity. Under the Historic Context, "Religious Building," a property is eligible under Criterion A if it is a religious building is associated with factors and effects of industrialization and population expansion in Waterloo. It is eligible under Criterion B if it associated with important local religious leaders. Resources in this type are eligible under Criterion C if they represent the work of a local architect a or non-local architect of national importance.

Registration Requirements

These buildings were originally intended for a religious purpose and should in most cases still be used for that purpose or in some other manner remain religious architecture. Only minor changes are acceptable to religious buildings. Buildings can be used as churches, parsonages, or religious schools, or to house other religious activities or clubs, although in the latter case the buildings should be able to be identified as a religion-oriented building. Materials used can include, stone, stucco, brick, clapboard, or shingle.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
St. Joseph's Catholic Church	324 Mulberry St	1901	Individually Eligible

***Social Property Type I
Interwar and New Deal Era Buildings, Structures and Objects that Relate to Social Institutions, 1917-1945***

Description

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Resources within this property type cover a range of associations and social clubs. Buildings vary in styles, materials, uses, and designs from Colonial to Exotic Revival styles. Despite their variety, resources are united by their relationship with the key feature defining Waterloo's physical and historical development, emergence as the "Factory City of Iowa." These social organizations were founded during the industrial era and because of the massive increase in population expanded along with the city, primarily constructing headquarters toward the end of the Industrial Era. The change began in 1890 and extended to 1930, by which time the important industrial and residential districts were in place and related institutional construction had occurred. But Waterloo's industrialization was more than just new factories. The city's evolution involved people, acting together as organized groups but also individually choosing to come to the Factory City. These individual and collective decisions had profound effects on the physical fabric of the city.

Significance

The buildings, structures, and districts that constitute this property type call attention to and illustrate the industrialization of Waterloo. The evolution began in earnest in the 1890s and ran for some 40 years. These resources were built in response to industrialization and the related rapid rise in population and prosperity. Under the historic context, "Social Institutions," these resources can be eligible under Criterion A if they are associated with factors and effects of industrialization in Waterloo. Resources can be eligible under Criterion B if they are associated with the lives of persons directly involved in industrialization. Buildings may be eligible under Criterion C if they embody distinctive characteristics of design or are the work of a local architect or a non-local architect of national importance.

Registration Requirements

These buildings were built to house the functions of local social organizations and may include meeting space, swimming pools, gym and locker space, other kinds of athletic courts, offices, and ground-floor commercial space. These buildings can be built out of concrete block, stone, stucco, brick, clapboard, or shingle. All buildings should have retained their original location and be recognizable as a building related to the social organization in question through the name present on the exterior or other decorative elements that denote its use. An example would be Masonic symbolism on a Masonic hall. Only minor exterior alterations are acceptable, but it is likely that the interiors have been remodeled for continuous use by the organization or if the building has been converted to commercial space.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

Property Name	Address	Date	Eligibility
I.O.O.F Black Hawk Lodge No. 72	306-310 E. 4th St	1890	Contributing, East Commercial Historic District
BPOE Lodge	407 E. Park AV	1924	Individually Eligible
YMCA	10 W. 4th St	1930	National Register Listed

**Property Type
Works by Local Architects, 1900-1932**

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Description

Works by local architects include residences, commercial buildings, schools, and public and semi-public (fraternal) buildings. Industrial development fueled a massive construction boom, and a number of architects established practices in Waterloo and received numerous commissions. Examples are related by time period, falling within Waterloo's era of industrialization; known extant examples date to 1900 to 1932.

The property type calls attention to the meaningful roles three important local architectural firms—Mortimer Cleveland, John G. Ralston, and Clinton P. Shockley—played in designing the physical fabric of industrializing Waterloo. To a lesser extent the property type is also associated with the design work of minor architects, ones whose influence was less widespread and commissions less prominent.

Many of the works in the property type display design characteristics that identify them as works by local architects. For example, the Italian Renaissance/Prairie School houses of John G. Ralston are distinctive and recognizable designs. Clinton Shockley's masterful use of massing and details is evident on such examples as the Elk's Club and the Walnut Street Baptist Church. Cleveland's Colonial Revival houses in Highland have recognizable elements in common.

As might be expected, representative examples of this property type occur in greatest concentrations in Waterloo. Architects did seek and accept commissions outside Waterloo, however, and examples of their work can be found (and are known to have been built) in other northeast Iowa communities. Ralston also had commissions in South Dakota.

Because of the generally higher quality of design, construction costs, and prominence, works by local architects can be expected to enjoy a reasonably higher degree of preservation than, say, buildings of commonplace design. Prestigious housing is less likely to have received extensive alteration. The efforts of the active neighborhood association in Highland, a historic district, have contributed to preservation of works of this property type.

Works by local architects in Waterloo could date to 1898, when Murphy & Ralston arrived, but the earliest extant and unaltered example, St. Joseph's Catholic Church, dates to 1900. The latest extant, significant, and unaltered example, the YMCA Building, was built in 1932. Related properties, such as Syndicate Block, Russell-Lamson Block, Fire Station No. 1, and Shockley's Smith, Lichty & Hillman Building, no longer stand.

Cleveland maintained a practice until 1969, Ralston until his death in 1956, and Shockley until his death in 1927. Significant but recent designs (not considered in this discussion) can be expected for Cleveland and Ralston.

Burkett & Petticord had a brief partnership between 1909 and 1912, designing the Kistner Mortuary and Craftsman style residential properties.

Significance

Contributing to the physical development of Waterloo is a group of local architects whose practices dated to the Industrial Era. The related early twentieth-century construction boom lured architects to the "Factory City," and their work is among the prominent legacies of that period. The careers and designs of Waterloo's architects illustrate architectural practice in Waterloo and northeast Iowa at the turn of the century. These resources are eligible under Criterion C if they represent the work of a recognized local architect or architectural firm and date to the Industrial Era, roughly from the 1890s to 1930s.

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Registration Requirements

Resources vary under type and style but all can be associated with a local architect. Each work by Mortimer Cleveland, John G. Ralston, Burkett & Petticord, and Clinton P. Shockley is of sufficient design quality to embody distinctive and successful characteristics of local architect's design work and also calls attention to the industrialization of Waterloo. Only minor alterations are acceptable for churches or residences. Some ground floor alteration is acceptable for commercial buildings. Most original elements should be intact for both civic buildings and those that relate to social institutions.

Known Examples

The following properties were identified in the downtown survey area as listed in the National Register of Historic Places (National Register) or eligible for listing in the National Register as an individual resource or as a contributing resource within a historic district. Those properties depicted in bold face type are listed in the National Register.

John G. Ralston (Murphy & Ralston, Ralston & Ralston)

Property Name	Address	Date	Characteristics
Fire Station No. 2	716 Commercial St	1907-1908	Brick with stone trim; elaborate use of contrasting stonework; polychromatic effect of Victorian Gothic; round arches and other details of Victorian Romanesque; unique in Waterloo; minor alterations.
St. Joseph's Catholic Church and Rectory	306, 310 Mulberry St	1900	Unusual salmon-colored brick; prominent location; essentially unaltered, including interior, although smaller corner tower truncated, entry steps changed; dominant corner tower, "buttresses" and other Gothic Revival details; rectory of matching material.
East Side Library	626 Mulberry St	1906	Stone; large brick (light-colored) addition; original portion intact; typical Carnegie features (raised basement, steps) well-handled.
Masonic Temple	315 E. Park	ca. 1925	Unaltered; wealth of decorative detail; diapered brick pattern; brick with stone details; prominent location; excellent design.
Memorial Hall	104 W. 5 th St	1915-1917	Brick with stone; good compact design; minor alterations.

Mortimer B. Cleveland

Property Name	Address	Date	Characteristics
YMCA	10 W. 4 th St	ca. 1932	Prominent riverfront location; one of few Art Deco designs by Cleveland; unique in Waterloo; listed in National Register; interior completely altered.
YWCA	425 Lafayette St	1924	Interior altered

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Clinton P. Shockley

Property Name	Address	Date	Characteristics
Elks Club (BPOE Lodge)	407 E. Park Ave.	1925	Original portion unaltered; large rear addition well-handled; excellent use classical elements; notable entry; brick with stone.
WCF&N Terminal/Office	323-9 E. 4 th St.	1917	Brick; altered but not intrusive and reversible (windows not original); prominent location; good example commercial design.

Burkett & Petticord

Property Name	Address	Date	Characteristics
Kistner Mortuary	316-318 W. 3 rd St.	1913	Brick with stone; alterations not intrusive: small side addition; early example of specialized design: mortuary; good design.

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G. Geographical Data

The geographic area encompasses two areas on either side of the Cedar River (Figure 11):

West of the Cedar River (Figure 12)

The geographic area is roughly bounded on the west by West 2nd Street, on the south by Bluff Street, on the east by West 6th Street, and on the north by Commercial Street east of West 5th Street, the Cedar River between West 5th Street and West Park Avenue, and Cedar Street west of West Park Avenue.

East of the Cedar River (Figure 13)

The geographic area is an irregular area beginning at East 4th Street and the Cedar River and proceeding east along the river to East 8th Street, north to Sycamore Street, west to East 5th Street, north to Walnut Street, west to East Park Avenue, south to Franklin Street, west to East 3rd Street, south to Mulberry Street, west to East 2nd Street, south to Lafayette Street, east to East Park Avenue, south to a point midblock south of Sycamore Street, west and north to Sycamore Street to capture the building in the southeast quadrant of Sycamore Street and East Park Avenue, east to East 4th Street, and south to the beginning point at the Cedar River.

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H. Summary of Identification and Evaluation Methods

The Multiple Property Documentation Form (MPD) for the historic and architectural resources of downtown Waterloo has been completed under the terms of a Memorandum of Agreement (MOA) between the City of Waterloo, the Iowa State Historic Preservation Office (SHPO) and the Federal Emergency Management Agency (FEMA) of the Department of Homeland Security regarding the demolition of historic properties in Waterloo. The MOA stipulated that a combined reconnaissance and intensive survey be conducted of the downtown Waterloo area and that the results of this survey be contained within an MPD. Nomination to the National Register of either six individual properties or one historic district was also stipulated as part of the project. The reconnaissance survey was conducted in a defined geographic area on both sides of the Cedar River that encompassed a majority of the downtown business district. An intensive survey was conducted of all buildings that appeared to be eligible for listing in the NRHP. Historical research was conducted for each intensively surveyed building. Additional background research was conducted to supplement existing historic contexts from the Waterloo East Commercial Historic District NRHP nomination as well as other context statements, including *Waterloo, The Factory City of Iowa* and the MPD, *Historical and Architectural Resources of Waterloo, Iowa*. While the MPD, *Historical and Architectural Resources of Waterloo, Iowa*, encompassed the entire city of Waterloo, an MPD of the downtown area was considered necessary to provide a more in-depth historic context and property typology for this important area of the city.

Reconnaissance-Level Survey

The reconnaissance-level survey was conducted of the east side and west side survey areas of downtown Waterloo by LBG architectural historians Camilla Deiber and Mike Yengling. The survey included all properties in the survey area that are over 45 years of age. Although 4th Street between Mulberry Street and the Cedar River has already been surveyed and nominated to the NRHP as the East Side Commercial Historic District, contextual views of the area were taken for reference by surveyors. Survey of properties consisted of field examination, notation, and photography necessary to complete Iowa Site Inventory Forms (ISIF) per the Iowa SHPO guidelines for any property that is potentially eligible for listing in the NRHP individually or as a contributing resource in a historic district. LBG documented buildings with digital photographs that conformed to Iowa SHPO Standards for Digital Photography. GIS data of the area were obtained from the City of Waterloo and used to map and organize the field data. All of the survey information was incorporated into the SHPO Iowa Site Inventory database. The digital photos are stored on CD with accompanying photo catalog sheets.

Intensive-Level Survey

The results of the reconnaissance survey were used to select 60 properties for intensive survey that appeared to be potentially eligible for inclusion in the NRHP either individually or as a contributing property in a historic district (Figures 12 and 13). The criteria for this initial selection were the integrity of design, materials, association, and feeling of each building and the history of the building as it relates to the established historic contexts. Buildings adjacent to the East Side Commercial Historic District were examined for their potential to be included in a boundary expansion of that district. An ISIF was completed for the potentially eligible Waterloo West Commercial Historic District. Additional photographs were taken of buildings that were considered individually eligible for listing in the NRHP.

Basic information on the form, materials, and construction history of each structure was gathered during the intensive-level survey. An ISIF was completed for each structure with accompanying maps, site plans, drawings, and digital photographs.

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Contextual Research and Resource Evaluation

Overall contextual research began with review of numerous surveys and historic contexts completed in the area, including *Architectural Survey of Waterloo, Iowa* by Karen Bode Baxter, 1995; *Waterloo Factory City of Iowa, Survey of Architecture and History* by Barbara Beving Long, 1986; the MPD, *Historical and Architectural Resources of Waterloo, Iowa*, completed by Barbara Beving Long in 1988; and the NRHP nomination, *Waterloo East Commercial Historic District*, completed by Tallgrass Historians, L.C. in 2010. These documents provided most of the general historic context for the downtown area. Sanborn maps were used to determine changes in the building stock as well as show the general developmental history of the downtown area. Repositories such as the Hans M. Chryst Archival Library at the Grout Museum of History and Science and the Waterloo Public Library had clipping files, historical photographs, and other valuable information on the history of the area. The *Waterloo/Cedar Falls Courier* was a good source of historical photographs of individual buildings and the downtown area.

For those properties that appeared potentially eligible, site-specific background research was conducted using deed records, abstracts, historical photographs, local histories, Sanborn fire insurance maps, city directories, and newspapers. ISIFs were updated and/or completed for any building found to be individually eligible for listing in the NRHP or contributing to a potential NRHP-eligible historic district.

The historic context for the MPD was organized chronologically. The statewide MPD, *Iowa's Main Street Commercial Architecture*, completed by Jan Olive Full at Tallgrass Historians in 2002, was used to provide the organization of the commercial historic context into the typical major development periods of commercial main streets. That same organization was used in the typology section of this MPD. Registration requirements for each of the established property types from the Main Street MPD were also incorporated into the document. Non-commercial buildings were organized by function or historical theme, such as transportation, religious, or social history.

Future Surveys and Nominations

Twelve individual buildings in the downtown survey area were identified as eligible for listing in the National Register that have not been nominated with this MPD. An expansion of the East Commercial Historic District to include buildings on the northwest side of East 5th Street between Sycamore and Lafayette Streets and four buildings in the 100 block of East 4th Street has also been recommended in this MPD. A boundary increase nomination should be completed to include these buildings, one of which, the Union Block, represents the early settlement period of the downtown area. Given the diversity of property types and historic themes in Waterloo, development of other thematic nominations or MPDs is also recommended. Particularly, the development of an MPD that focuses on the industries and businesses associated with the history of Waterloo as an agricultural center of commerce is recommended.

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1869 Dr. S.M. Eby. November 25:1.
1886 General Notes. April 14:1.
1888 Right From the Start! (Advertisement). April 4:8.
1889 A New Depot. August 14:1.
1889 The New Depot. September 25:8.
1890 The New Burlington, Cedar Rapids, & Northern Depot. January 22:1.
1890 Local and Miscellaneous Items. May 7:8.
1890 The Courier (General Notes, Column 2). November 12:1.
1891 It Was A Splendid Year! December 24:2.
1892 Imperial Block, West Fourth Street (illustration). December 31:8.
1904 To Re-Open Factory. October 10:7.
1934 Record of Eighty Years Reveals Development in Building and Industry. June 13:3.
1954 Church, Then Laundry. June 20:179.
1954 Stewart-Simmons Company Advertisement. June 20:7.
1966 Sixth in a Series: Our Waterloo, E. 4th and Sycamore Streets, 1870. February 27:102.

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1897 Build A Brick Block. June 5:1.
1897 J. Fuess & Co.'s New Block. July 13:5.
1898 The Building Total. January 5:3.
1898 Advertisement for Mesdames Scott & Eaton. April 2:8.
1899 Hall House Opens. August 30:1.
1901 Proceedings of the Board of Supervisors. July 3: Supplement.
1902 Dickson-Graff Co., Wholesale Candies. January 1:11.
1902 City In Brief. August 26:1.
1903 New Freight House. June 16:6.
1903 Build A New Depot. July 14:7.
1904 Building Is Completed. April 27:6.
1904 Landmark Removed. September 30:8.
1905 1904 Public and Private Improvements Amount to \$1,287,145. January 2:9.
1907 Corn Belt Auto Co. Moves. September 16:5.
1908 Metropole Hotel Changes Hands. February 24:3.
1908 Waterloo Auto & Supply Company Advertisement. March 18:3.
1932 Ward's Removal Sale Advertisement. August 12:17.
1933 Montgomery Ward & Co. Doubles Size of Store in 1932. January 1:1.

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- 1933 Handler Motor Co. Service Station Ranks with Finest. January 1:1.
 1937 New Post Office Contract Let at \$340,460 Figure. April 8:1
 1942 Tick-Tock Store to Open Saturday. May 22:5.
 1945 Seth E. Perkins, Inventor, Dies At Age of 86 Years. February 18:3.
 1950 Loss in West Fourth Street Fire Estimated at \$100,000. March 20:2.
 1955 East Side Sets Parking Plans. February 7:1.
 1955 You Can Park Easily... Promptly in 10 Waterloo Municipal Parking Lots. February 23:21.
 1956 East Side Sets Parking Plans. February 7:1.
 1956 Engineers Will Survey Parking. April 4:1.
 1956 Engineers Suggest 606-Car Park Plan. June 14:1.
 1956 Complete Plans For Operation of Ramps. September 11:1.
 1957 \$1,024,000 Low Bid on Two Ramps. March 14:1.
 1957 Ramp Site Demolition Starts. April 5:2.
 1958 Waterloo Host at 'Ramp Days'. May 20:1.
 1959 West Side Liquor Store In New Site. March 24:13.
 1959 Weston-Barnett Co. Figures in Merger. August 27:3.
 1961 G. H. Scully & Son Advertisement. November 26:59.
 1968 President Hotel Housing Project Plans Completed. November 1:3.
 1969 Plan Park Towers Completion Dec. 1. July 20:s. 2, p. 15.
 1969 Wards To Open. October 26:1.
 1970 Landmark's New Identity. February 9:6.
 1999 Ashes: Fire Robs Waterloo of A Piece of Its Heritage. June 6:B1.

Waterloo Daily Times Tribune

- 1906 City News In Brief (Column 2). June 5:8.
 1910 Stewart-Simmons Press. May 1:np.
 1910 Scenic Theatre. August 31:2.
 1913 Corn Publishing Co. Is Moving. August 31:1.

Waterloo Evening Courier

- 1910 K of P's to meet in Masonic Temple. March 21:5
 1910 Old Cedar Valley House Property Is Transferred. October 6:5.
 1911 City In Brief. February 4:5.
 1911 Fowler Bros. New Building. February 18:5.
 1911 Break Ground For Fowler Building. April 19:8.
 1911 C.E. Frederick Leases New Room. May 1:6.
 1911 Laundry Firm Purchases Site. May 2:1.
 1911 Friedl Bakery Modern Plant. November 10:3.
 1912 YWCA Home for 1912. January 9:4.
 1912 New Rooms For Repass Auto Co. January 18:1.
 1913 C. E. Frederick Leases New Room. May 1:6.
 1913 Excavators Are Hurrying Work. July 3:5.
 1915 Foundation Let for Memorial Hall. June 21:3
 1916 Memorial Hall. January 1:34
 1916 Memorial Hall, Blackhawk's Temple to Patriotism, Now Dedicated to Its Purpose. January 5:5.
 1917 Three Fine Business Properties. July 4:1.
 1919 Advertisement. April 5:15.
 1923 J. H. Hadley Buys Busy Corner Site For Big Building. March 19:1.
 1923 Parking Ordinance Downtown District Will Be Enforced. April 26:4.
 1924 Advertisement. January 2:5.
 1924 Trading in Confidence. January 30:7

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- 1924 Cedar Falls Band to Accompany Elks to State Session. May 8:10
 1924 For Sale: Elks Club Buildings. July 15:9
 1924 Cornerstone Laid for New Home for Elks Lodge Here. November 10:1
 1924 Waterloo Dedicates Institution to Women of Tomorrow. November 29:5
 1925 Artistic Delight and Utility Aligned in \$200,000 Club. December 5:9
 1925 Dance at Elks Club. December 31:1
 1927 Ridenour House Will Be Wrecked; Two Others Moved. June 6:2.
 1927 Building Permits. June 29:2.
 1927 Nine-Story \$625,000 Hotel To Be Built Here. September 24:22-23.
 1927 Westinghouse Subsidiary Buys Supply Co. Here. October 31:32.
 1927 Campbell Baking Co. Goes Into Its New Plant in '27. December 31:10.
 1928 Wenzel Friedl Building Will Be Remodeled Into Apartments. March 17:15.
 1928 Building Permits. June 12:2.
 1928 Bennett Tire & Battery Co. Will Open Store Here. December 21:12.
 1929 Hotel President Opens Tonight; Many Will Attend Banquet. January 10:15, 16, 18.
 1929 Montgomery Ward & Co. Advertisement. July 5:8.
 1929 Andrae, Selzer Firms Will Move To Larger Space. July 22:7.

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 1916 Now for 1917 Advertisement. July 12:9.
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 1924 Trading in Confidence Advertisement. January 30:7.

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- 1904 Kistner Sells Out. August 5:2.

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- 1933 Waterloo Spends Million for Improvements. January 1:1

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- 1906 City News In Brief. June 5:8.
 1910 Advertisement for Stroebel's. January 28:10.

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1911 Advertisement for Russell-Miller Motor Car Company. March 28:8.

1912 New Music House. September 7:6.

1921 Campbell Co. Will Be Asset To Waterloo. October 2:15.

Westinghouse Electric and Manufacturing Company [Westinghouse]

1917 The Story of the Cedar Valley Road: Electric Freight Haulage. Reprinted 2007. Westinghouse Special Publication No. 1575. Periscope Film, Los Angeles.

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1920 The Safety Car. Birney Safety Trolley Car Brochure. Two brochures combined, reprinted 2007. Periscope Film, Los Angeles.

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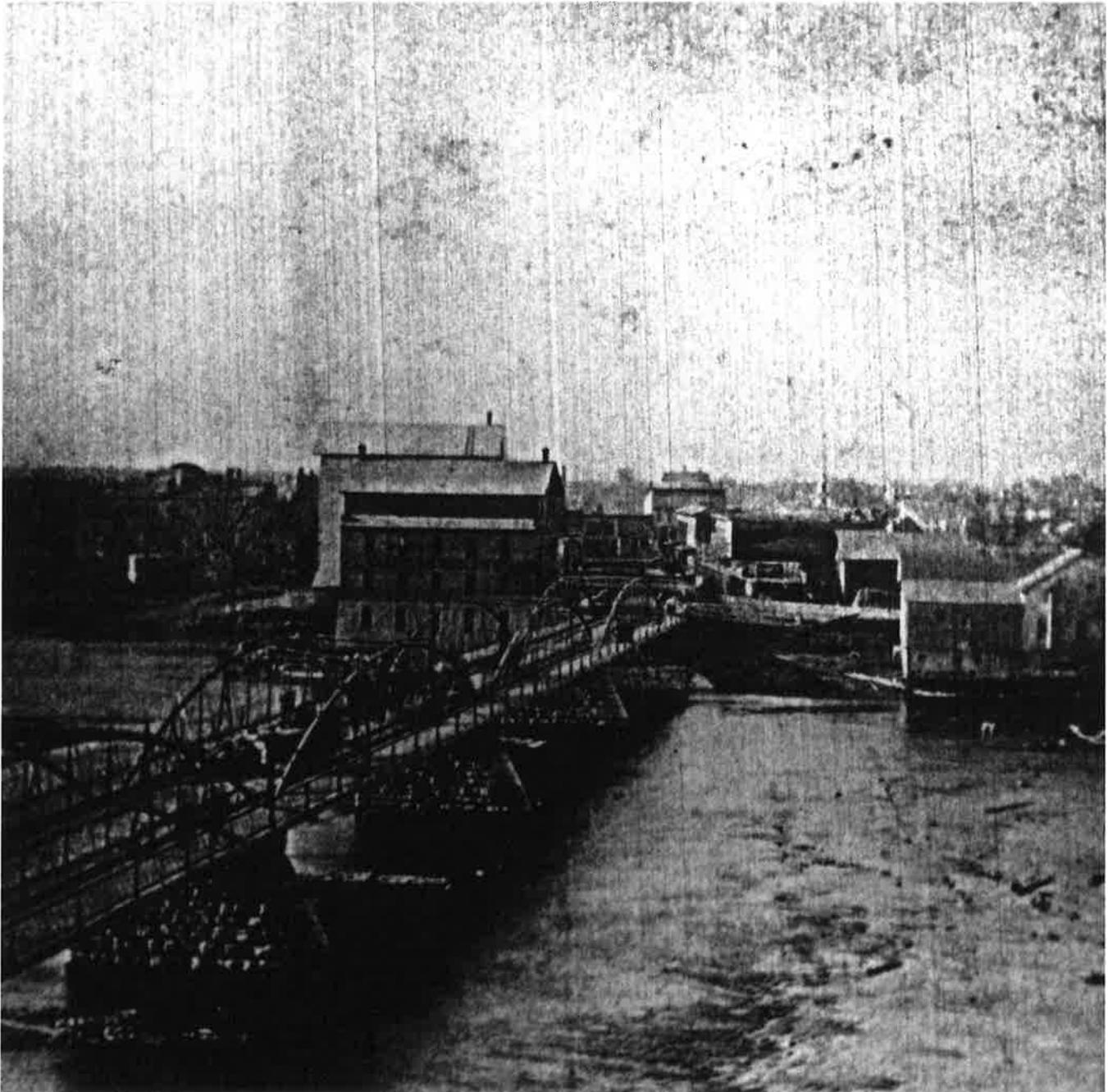


Figure 1. Bird's-eye View of the 4th Street Bridge, ca. 1870s

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Figure 2. East 4th Street, 1911

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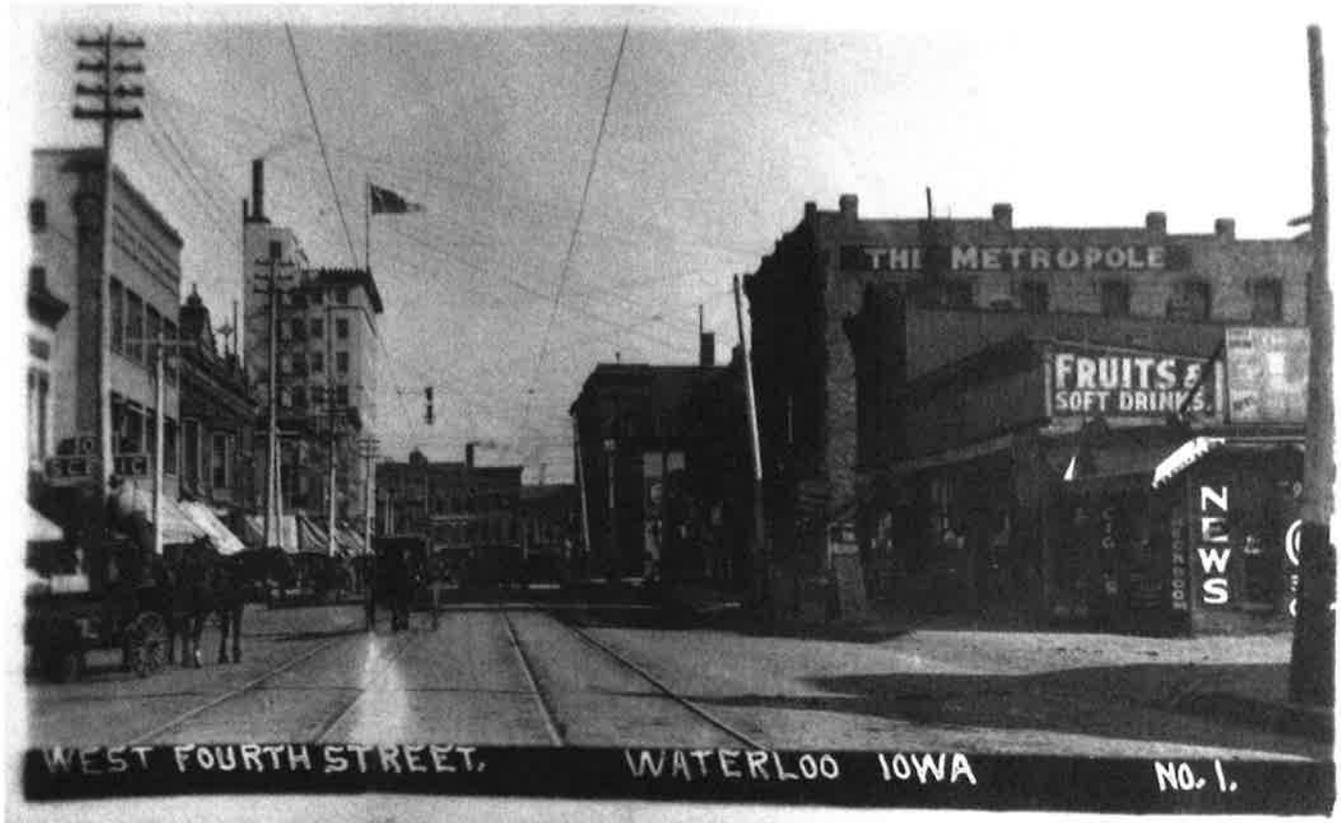


Figure 3. West 4th Street, View from Bluff to Commercial, ca. 1910

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Figure 4. North Side of West 4th Street, ca. 1910

Cowan 1964:100

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Figure 5. Corner of West 4th and Jefferson Streets, ca. 1941

Walden Photo Collection

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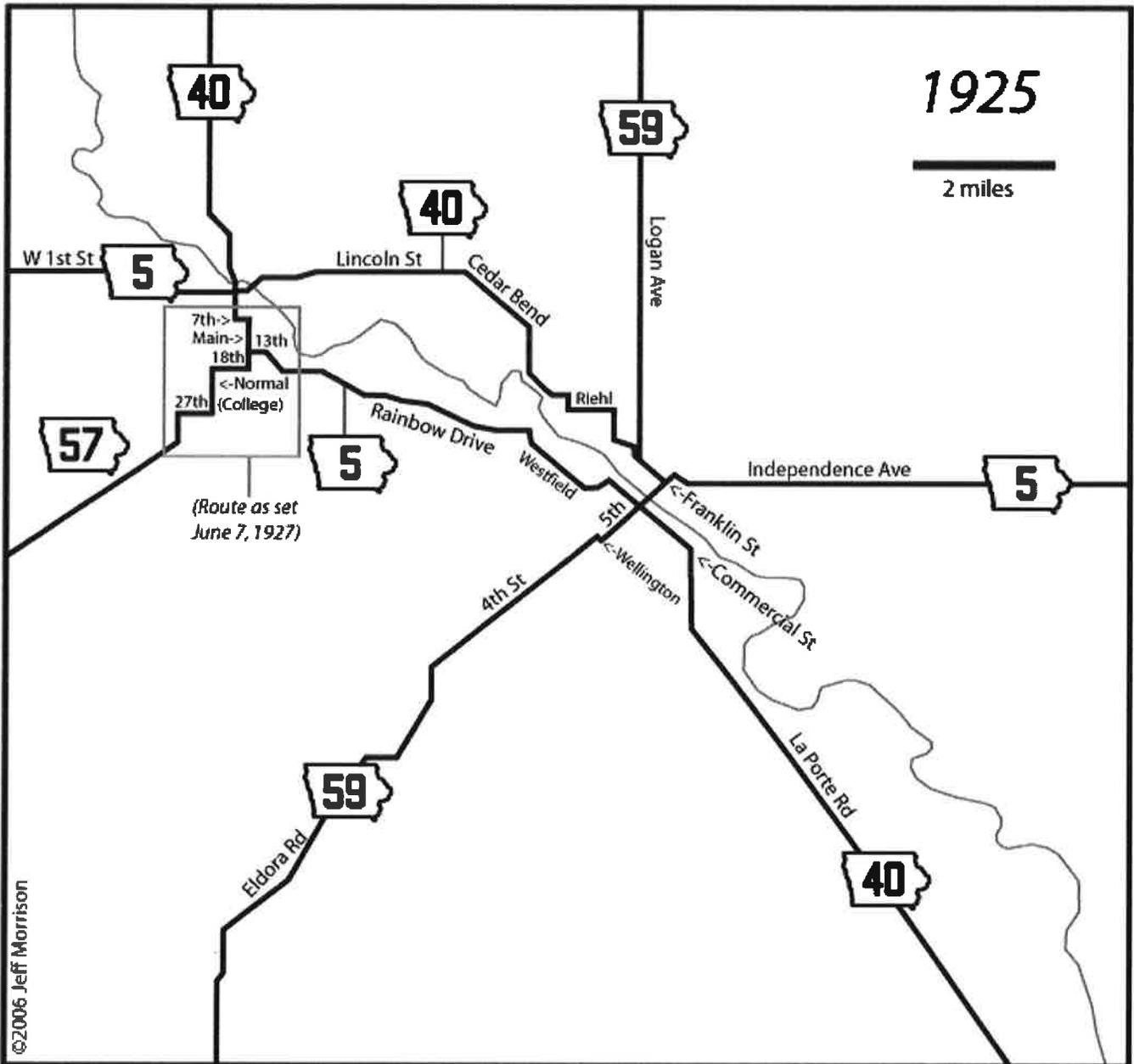


Figure 6. Highway Routes Through Waterloo

Morrison 2007

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Figure 7. West 4th Street Showing Mid-Century Update of the Park Paint and Glass Company Building
Walden Photo Collection

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Figure 9. Aerial View of Future Site of Holiday Inn (Current Ramada Inn), ca. 1970

Humphrey 1970

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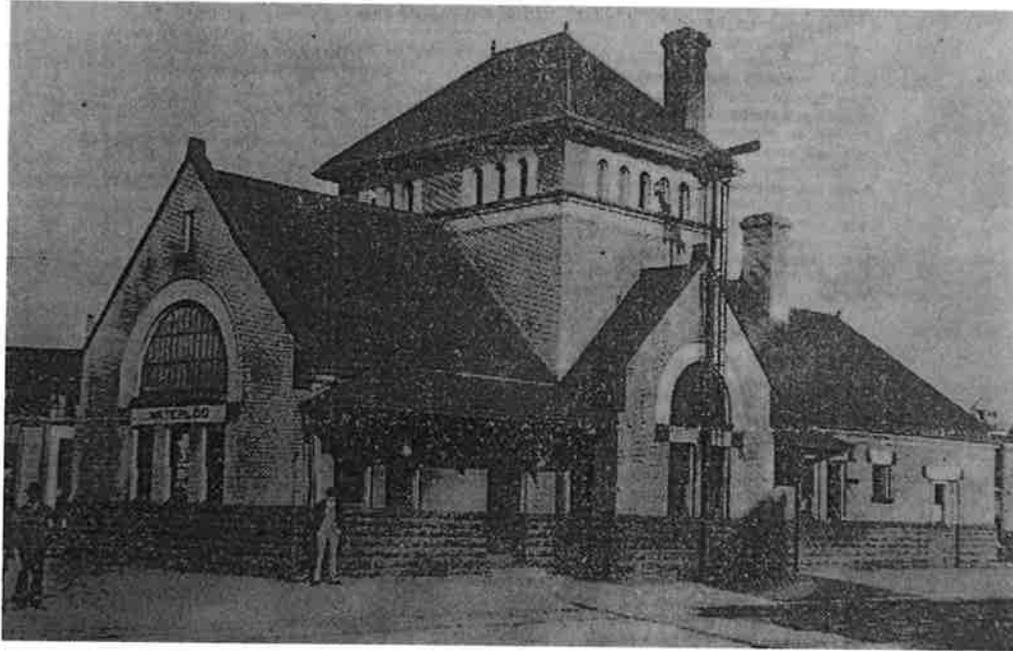


Figure 10. Burlington, Cedar Rapids, and Northern Depot, 1929

Waterloo Public Library 2012

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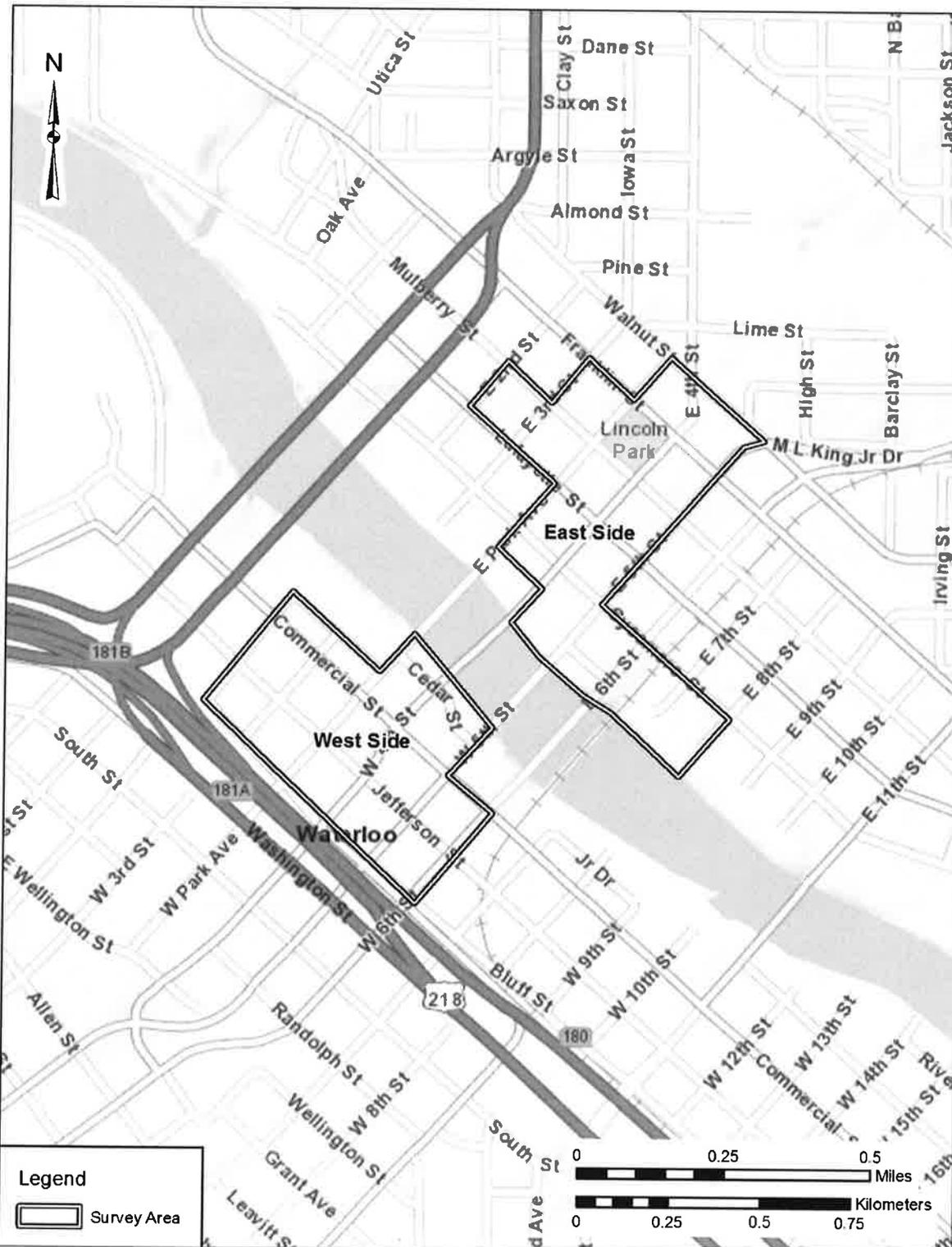


Figure 11. Location of East and West Survey Areas in Waterloo

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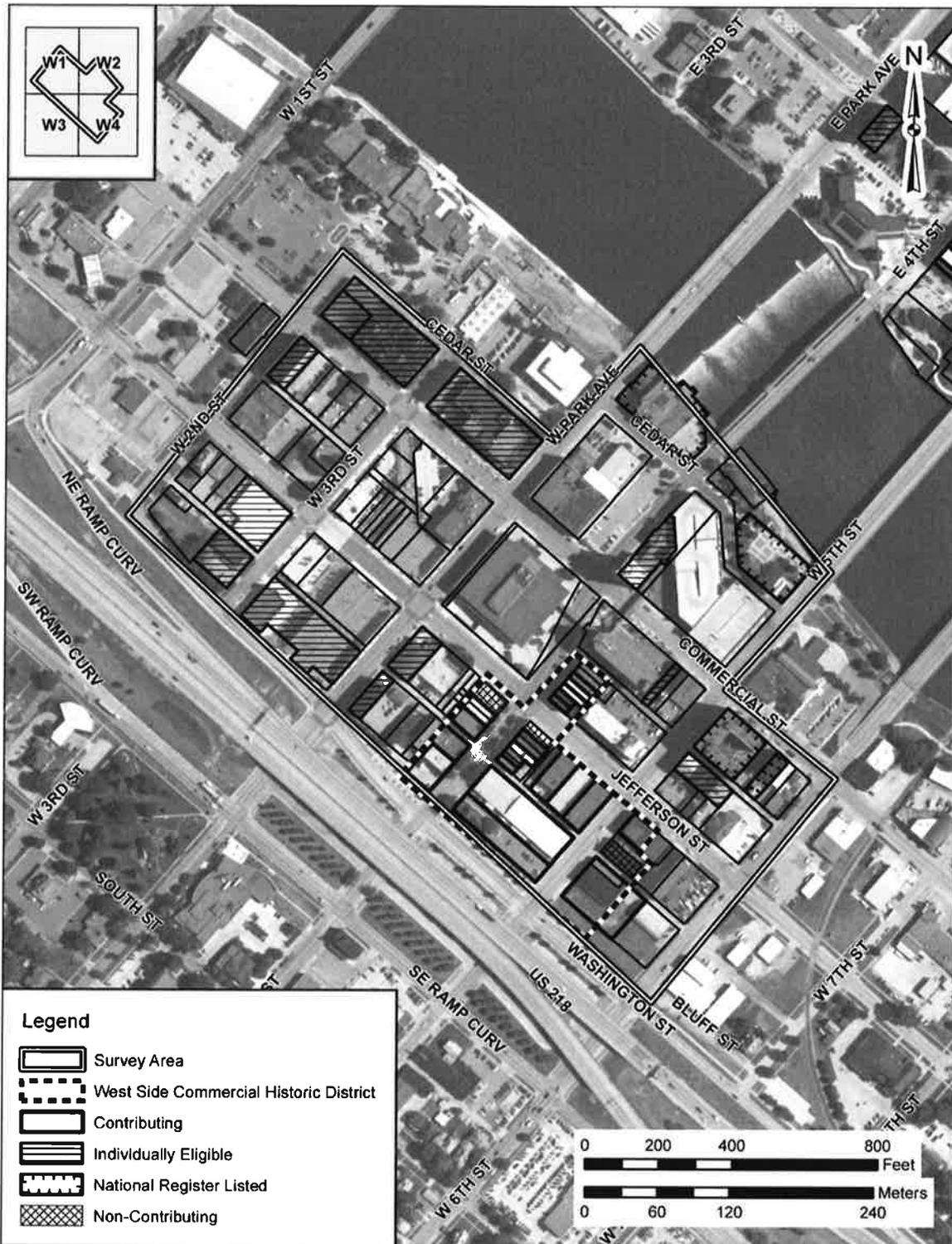


Figure 12. Survey Area on the West Side of the Cedar River

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Legend

Survey Area

Contributing

National Register Listed

West Side Commercial
 Historic District

Individually Eligible

Non-Contributing

0 100 200 Feet

0 20 40 60 Meters



Figure 12a. Surveyed Properties in West Waterloo (Detail Map W1)

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Legend

Survey Area

Contributing

National Register Listed

West Side Commercial
Historic District

Individually Eligible

Non-Contributing

0 100 200
Feet

0 20 40 60
Meters



Figure 12b. Surveyed Properties in West Waterloo (Detail Map W2)

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Legend

Survey Area

Contributing

National Register Listed

West Side Commercial
Historic District

Individually Eligible

Non-Contributing

0 100 200
Feet

0 20 40 60
Meters



Figure 12c. Surveyed Properties in West Waterloo (Detail Map W3)

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Historic and Architectural Resources of Downtown Waterloo, Iowa
Name of Property Blackhawk County, Iowa
County and State
Name of multiple listing (if applicable)

Section number Embedded Images Page 76



Legend

- | | | | | |
|----------------------|-----------------------|--------------------------|-------------------------------------|---|
| Survey Area | Contributing | National Register Listed | 0 100 200 Feet
0 20 40 60 Meters | N |
| West Side Commercial | Individually Eligible | Non-Contributing | | |
| Historic District | | | | |

Figure 12d. Surveyed Properties in West Waterloo (Detail Map W4)

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Embedded Images Page 77

Historic and Architectural Resources of
Downtown Waterloo, Iowa

Name of Property
Blackhawk County, Iowa
County and State

Name of multiple listing (if applicable)

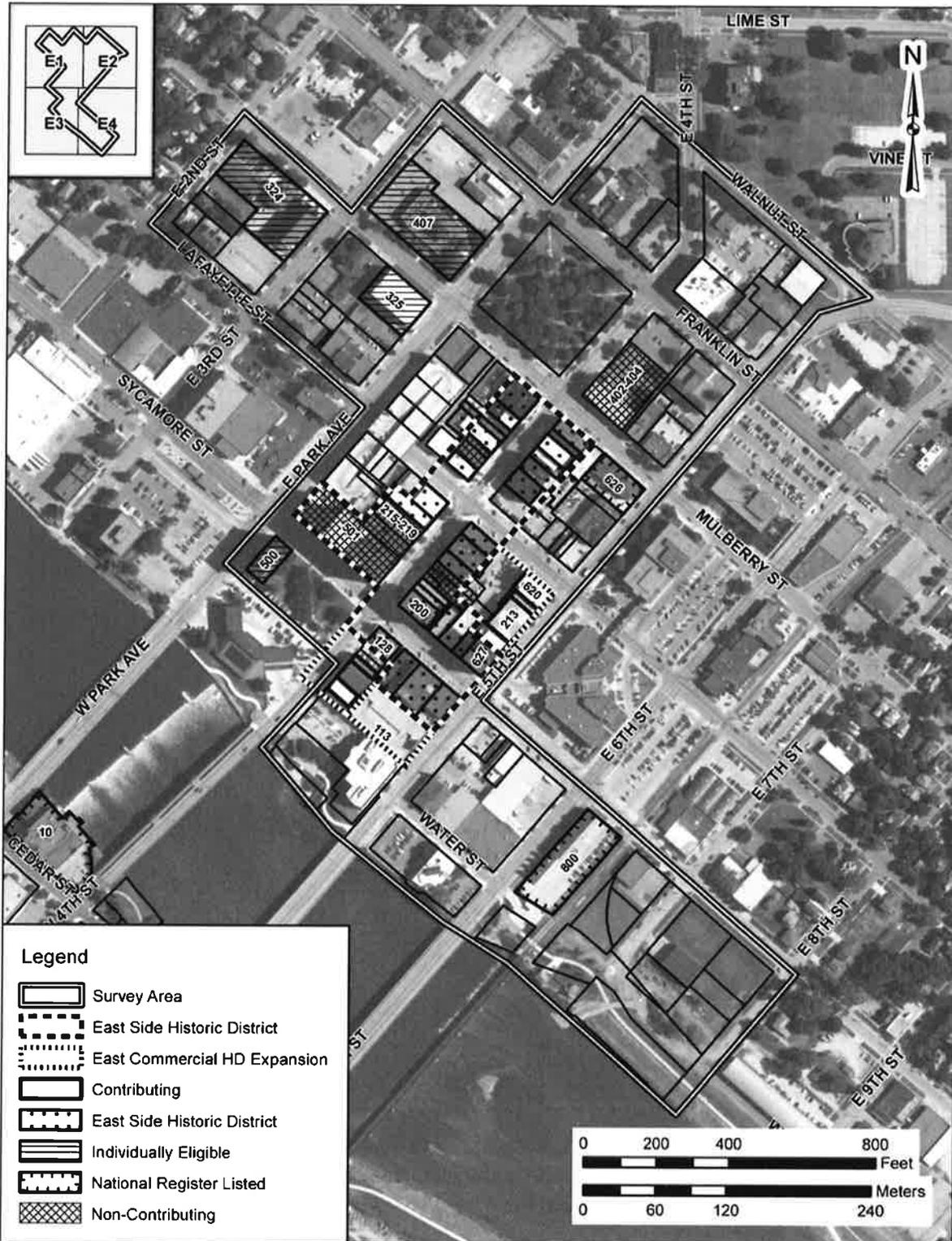


Figure 13. Survey Area on the East Side of the Cedar River

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Embedded Images Page 78

Historic and Architectural Resources of
Downtown Waterloo, Iowa

Name of Property
Blackhawk County, Iowa
County and State

Name of multiple listing (if applicable)



Legend

Survey Area	Contributing	National Register Listed	0 100 200 Feet	N ↑
East Side Historic District	East Side Historic District	Non-Contributing		
East Commercial HD Expansion	Individually Eligible			

Figure 13a. Surveyed Properties in East Waterloo (Detail Map E1)

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Embedded Images Page 79

Historic and Architectural Resources of Downtown Waterloo, Iowa
Name of Property Blackhawk County, Iowa
County and State
Name of multiple listing (if applicable)

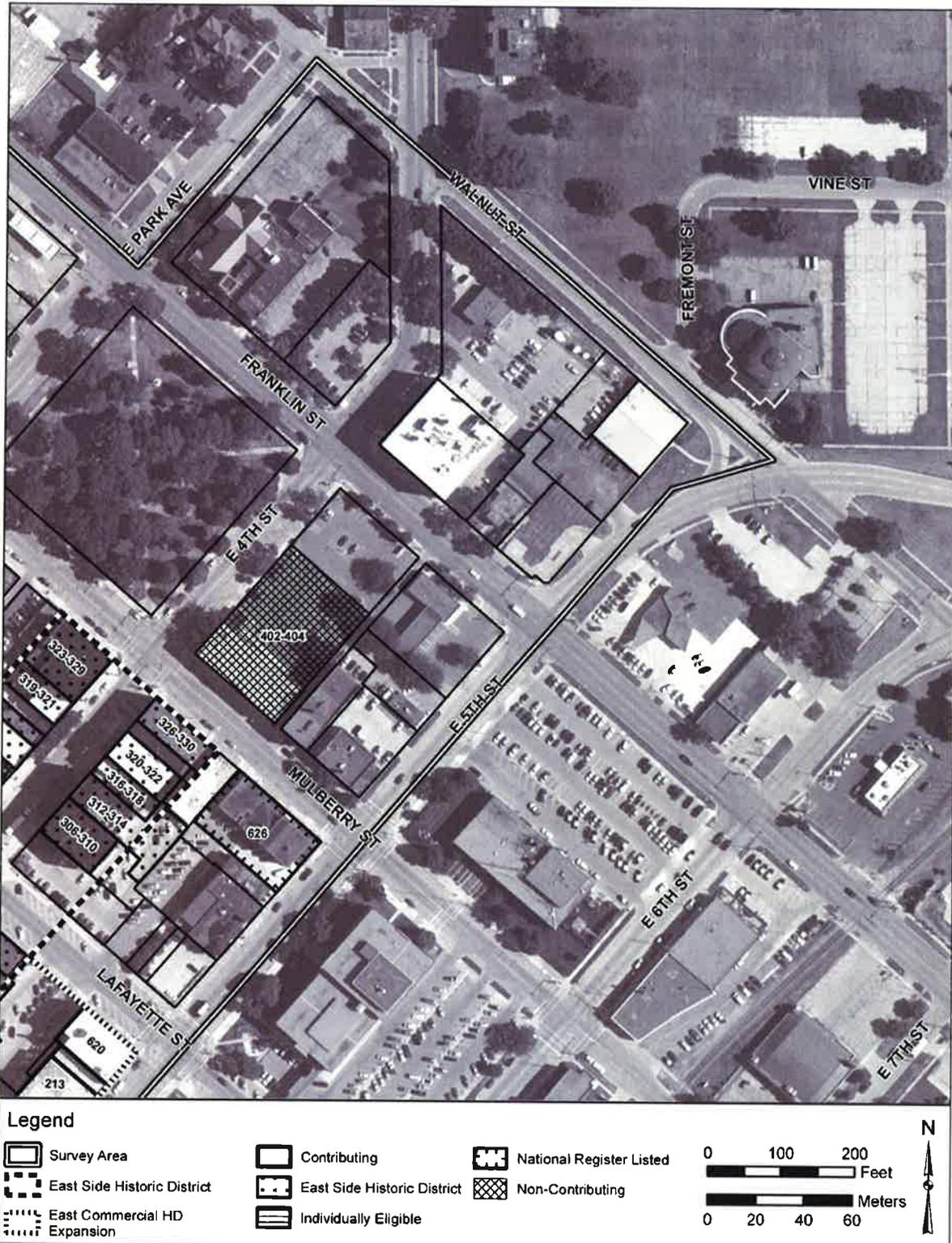


Figure 13b. Surveyed Properties in East Waterloo (Detail Map E2)

United States Department of the Interior
National Park Service

Historic and Architectural Resources of
Downtown Waterloo, Iowa

Name of Property
Blackhawk County, Iowa
County and State

Name of multiple listing (if applicable)

National Register of Historic Places Continuation Sheet

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Figure 13c. Surveyed Properties in East Waterloo (Detail Map E3)

United States Department of the Interior
National Park Service

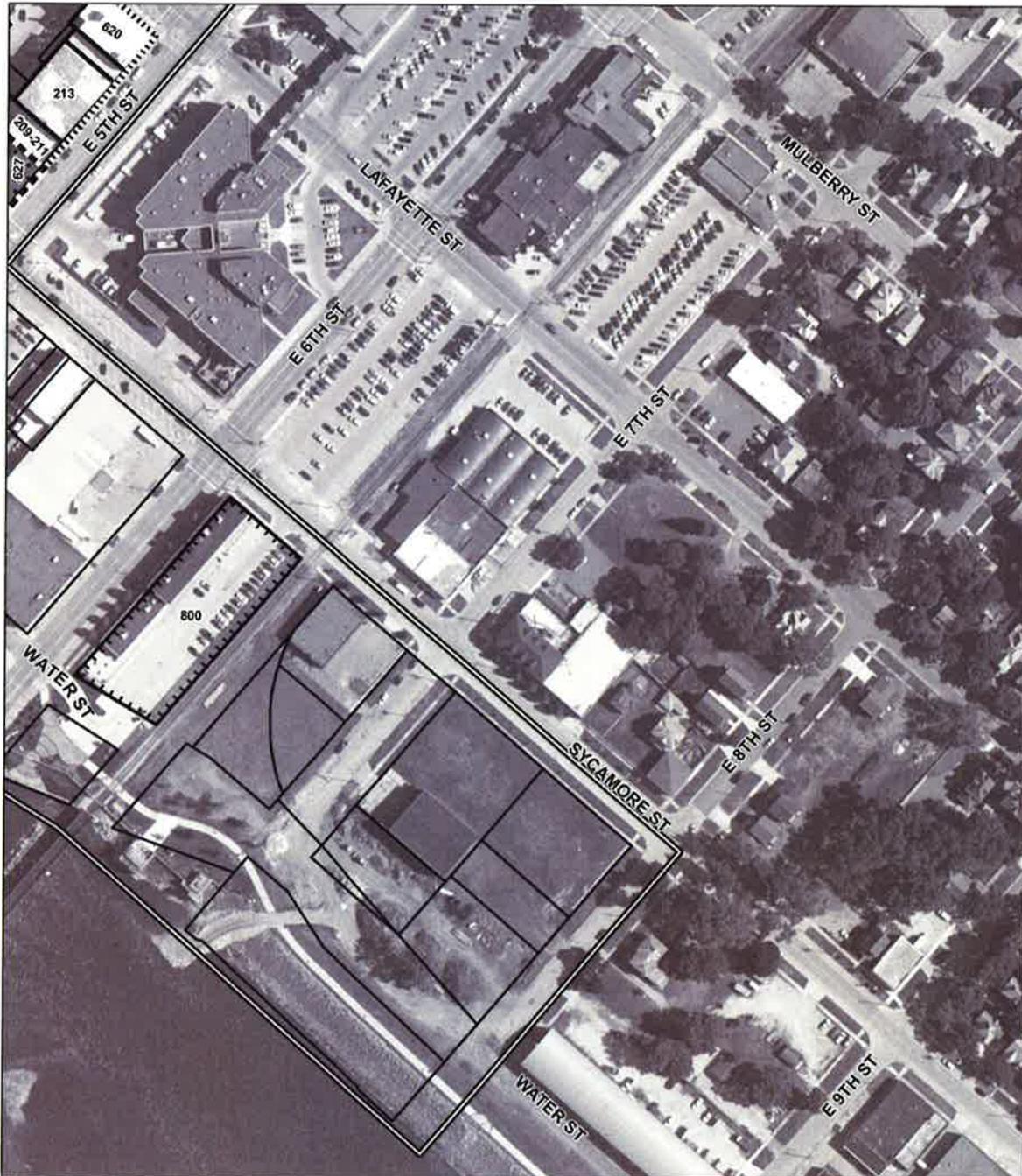
Historic and Architectural Resources of
Downtown Waterloo, Iowa

Name of Property
Blackhawk County, Iowa
County and State

National Register of Historic Places
Continuation Sheet

Name of multiple listing (if applicable)

Section number Embedded Images Page 81



Legend

Survey Area	Contributing	National Register Listed
East Side Historic District	East Side Historic District	Non-Contributing
East Commercial HD	Individually Eligible	
Expansion		

0 100 200 Feet
0 20 40 60 Meters

N

Figure 13d. Surveyed Properties in East Waterloo (Detail Map E4)