
COUPLE GREW A BANK FROM AN OLD POST OFFICE, IN CAPITAL OF ARBOR DAY

The Winnebago Banker visits Nebraska City, Neb.

Retired banking couple Larry and Mary Ann Marik rolled into Nebraska City, Neb., in late August, in their Winnebago motor home, to visit Arvon and Lu Marcotte, a banking couple who--often personally--turned this once-abused post office into a bank headquarters that's now a historic landmark.

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New to this blog? After he hung up his president hat, bank chairman Larry and Mary Ann decided to sell their house, buy a Winnebago, and see more of America. They are now blogging about what they see about banking for ABA Banking Journal. Read more about the Mariks in ["Chairman of the Open Road"](#);

In our travels, we have the opportunity to see many main streets in America. All one has to do is ["look up"](#) to see the impact that bankers have had on their surroundings. There are bakeries, town halls, hardware stores, restaurants, and even an occasional bar in a beautiful building that was once a bank before the Great Depression.

In Nebraska City, Neb., there is a bank that survived the Depression. As a matter of fact, it celebrated its 125th anniversary in 2009, but when you ["look up"](#) you see the name ["Farmers Bank"](#); not on the original bank building, but on a stately building that began its life in 1886 as a beautiful post office.

Nebraska City sits on the banks of the now ["extra-wide"](#) Missouri River. This prosperous community of 7,500 is the home of Arbor Day, a holiday now celebrated in all 50 states and many foreign countries. Yes, Nebraskans have been celebrating their own brand of Earth Day since 1872, the year of the first Arbor Day. We spent a couple of days there and one day biked as close as we could to the flooded Highway 2 and Interstate 29. The flooding has significantly, although just temporarily, impacted the local economy.

Building a bank from a short encounter

Our real reason for stopping in Nebraska City was to visit Arvon Marcotte and his wife, Lu, at the Farmers Bank and Trust. The Marcottes have owned the bank since the late 1970s.

“I was in Superior (Nebraska). Someone suggested I take a look at it (Farmers Bank),” said Arvon. “I came and interviewed. Four days later they called and asked if I wanted the job. I ran it until ’78, and then I purchased it.”

We were talking to Arvon and Lu in Arvon’s office in this 1889 National Register-listed post office adapted as a bank. The bank was originally housed in a 25’ X 120’ building.

“We didn’t have enough floor space, so we couldn’t add on in the original bank building,” said Arvon. “This old post office came up for sale. It was 100 years old to the month when we bought it on Feb. 14, 1986. We went from 3,000 square feet to 23,000 square feet.”

In Lu’s words, “it was a three-story, 23,000 square-foot, 100-year old building of brick needing repainting; stone needing patching; marble-needing cleaning; oak needing to be stripped of layers of paint, and beautiful glass that once again should shine.” There was also a need for new roofing and gutters.

Indeed, the amount of work needed was daunting. The building had been altered from time to time, especially in the 1950s. In what was once a grand space, fluorescent lighting had been added and ductwork exposed. Window panes were missing, and some of the ornate 15-foot oak partitions had been removed or relocated.

But there were also some nice surprises that workers found as the project progressed. “These included marble floors hidden under vinyl tile; ornate oak woodwork under teal blue paint; and an intricately carved newel post, which, when stripped of layers of paint, revealed a leaf design perhaps representing one of Nebraska City’s many trees,” says Lu.

Arvon (I.) and Lu Marcotte review the original plans--drawn on linen--for the former post office that is now headquarters of the family bank. Done in pen and ink, the prints were in the possession of postal officials in Kansas City. For some reason, they refused to mail them, and the couple had to drive there to retrieve them.

The family that banks together, builds together

Don't be misled by the word "workers"; above. Sweat equity went into this rehabilitation.

"Many people played significant roles in moving our project along in its development," said Lu. "The community constantly nurtured us with their support and their thanks. Bank employees were quick to offer their help."

She added that it was the couple's family, "working together, sometimes late into the night, that made the two-year project so very special and gratifying."

Indeed, Lu grew up in the construction business, her dad being a contractor. She is a "do-it-yourselfer";

"We stripped wood for two years," said Lu. "We would hire people; they'd work till they wore out." Virtually of the wood is original. The floors presented their own challenge, though one with a reward: "It took two months with a grinder to restore the color and sparkle."

As a team, the Marcotte family moved paving blocks and stripped woodwork. They finished and refinished woodwork, stained and varnished floors. They plastered walls, painted walls, papered walls, and they filled, sanded, and painted the teller counter.

Beautiful checkerboard marble floor accents the rehabilitated post office.

That's no ventilation grating, though it looks like one. Arvon Marcotte told the Winnebago banking couple that postal inspectors used the secret passage behind the grating to observe post office workers without being seen.

Later, the family prepared to celebrate (daughter) Karla's wedding in what was once the large Federal Court Room on the second floor.

"It is fitting that we purchased this giant building on Valentine's Day," said Lu. "We love her."

This account of the reconstruction comes substantially from Lu's words in her summary statement for the 1991-1992 President's Historic Preservation Awards, the highest honor for privately funded preservation achievements. In the awards' first year, the Marcottes' bank joined other awardees such as the Fifth Avenue Presbyterian Church in New York, the Furness Building in Philadelphia, and the Willard Hotel in Washington, D.C. The interior of Farmers Bank graces the cover of the inaugural year's awards booklet.

A building that keeps on surprising the townsfolk

Nebraska City received such a grand post office in the first place because the city fathers stretched the truth about the city's size, it is said. The second floor was meant to be a federal court room over the post office, but there's no record that it was ever used for that. The Corps of Engineers used it, also the IRS and Selective Service. Today, now that the building is a bank, the space is often used for community functions like the Arbor Day Awards luncheon.

The community's reaction to the repurposed building?

"I think they were a little shocked," said Arvon, "but once we started, we never looked back. The community was pleased. People would come in and couldn't believe how it turned out. It was already on the Historic Register. The State Historical Society told us what we had to preserve. We didn't change anything we didn't have to change. They were very easy to work with."

"It was tricky to place modern equipment in this historic building," said Lu. "There were two vaults, but they weren't up to specs so we added on. If we had put the vault inside, we would have had to reinforce the floor."

The addition also includes a drive-through constructed of matching brick which has been placed unobtrusively at the back of the building.

That brings back memories of the drive-through in the original bank building. Arvon laughed about that one, which went through an adjoining building in the middle of the block.

“On paydays, traffic would be backed up down the street. Every week we would get a call from the sheriff’s office, ‘Mr. Marcotte, you have to do something,’” said Arvon. “We don’t get those calls anymore.”

Because of the Marcotte’s initiative, other good things happened in Nebraska City. A proposal to pave over original brick streets was overwhelmingly defeated, and city officials decided to uncover streets that previously had been asphalted.

Our first memory of the venerable old building is from the 1990s when Larry was on the NBA board and Arvon was chairman. The board and spouses (about 60 people) had dinner in the second-story court room.

Lu cooked and served the meal, with the help of her family.

Rehabbed building, modern banking

We did talk banking for a few minutes. Farmers Bank has assets of approximately \$50 million. There are six banks here but Farmers Bank is the only bank that is locally owned.

“We’ve grown \$3-4 million this year,” said Arvon. “I’m not one to go out for money unless I can put it to work. There’s not a great demand for loans. We are in real estate loans, and we keep all we can make.”

Arvon considers Farmers Bank to be a community bank.

“Decisions for our bank are made by the people in this bank,” he said, and the bank is generous to the community.

“People feel comfortable asking us for things,” said Arvon.

And Lu and Arvon are certainly generous to their community. After all, a magnificently renovated old post office will serve Nebraska City as Farmers Bank for many, many years to come.

Strong banks and dedicated, generous bankers make strong communities.

A full shot of the post-office-turned bank headquarters gives you an idea of how much extra space the Marcottes picked up for the family bank when they bought and rehabbed the century-plus structure.

Keep your eyes open for Larry and Mary Ann Marik and their huge Winnebago Journey. If they come to your bank, you just might wind up as their next blog.