

1864
1964

Journey Through a Century of Service and Growth...

THE
MISSISSIPPI
RIVER



A Century of Expanding Aims, Progressive Methods and Increased Performance

1864

1964



On June 20, 1864, The First National Bank of Dubuque began its business life in a small structure located on Main Street at Sixth.



In 1867 we moved to the northwest corner of Fifth and Main Streets. Increased business necessitated enlarging and modernizing this building three separate times.

A hundred years ago in the very midst of our nation's agonizing struggle for survival and at a time when safety and reliability in financial institutions were needed as never before, the First National Bank of Dubuque was chartered. The purpose of the charter was to provide a solid, trustworthy banking operation, offering the people of this community the very best in banking services and methods. With the continuing expansion of the area's economy the First National Bank has been ever conscious of fulfilling its role as a

for *The First National Bank of Dubuque*

leader, both in stimulating and in stabilizing the growth of this economy. All the while, however, it was ever mindful of the desires and the personal well-being of each of its clients and neighbors. In today's era of revitalization and change the First National Bank has accepted the nationwide challenge to provide the utmost in modern banking facilities. The very ultimate in banking efficiency and completeness of service is available here for all the people of Dubuqueland to use and enjoy.



On June 25, 1962, First National Bank opened, on Locust at Seventh,
the doors of Dubuqueland's most modern banking facilities.

THROUGH A CENTURY OF SERVICE



To accent the celebration of "A Century of Service to Dubuqueland," a permanent commemorative wall decoration was designed for the Lower Level Lobby of the bank building. This original artwork is so structured that one can take a panoramic journey through a Century of Service and Growth via the mighty Mississippi.

The Mississippi River with its majesty and mystery, strength and length, has always stirred our imaginations. Ever flowing out of the Past, through the midst of our Present, and off into a promising Future, the length of its timeless

First National Bank commissioned C.P. Ferring, a well-known, Dubuque born artist, to prepare this series of seven painted panels depicting the history of Dubuque from Julien Dubuque's time to this anniversary date. Mural subjects are painted on panels of various species of local hardwoods and are reproduced on the following pages.

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1788-1810

Julien Du Buque and the Mines of Spain

Although preceded by Pere Jaques Marquette, who passed by our hills in June of 1673, and later by Louis Hennepin; Julien Du Buque was the first French Canadian to actually cross the Mississippi to trade, to settle and to become friends with the Fox Indians.

Discovering the existence of valuable lead mines, he negotiated for the sole ownership of them with the Kettle Chief and his tribe. From them he obtained an Indian grant to about 21 miles along the Mississippi from the mouth of the Little Maquoketa to the Tetes des Morts River. He received a verification of his grant from the Spanish Governor and continued to mine and trade in furs until his death in 1810.

He still lies where he was buried as an honored white chief on a hilltop overlooking the river.

©The First National Bank —Dubuque, Iowa 1964

Painted on a panel of hard maple,
one of our most beautiful trees.

THROUGH A CENTURY OF SERVICE

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current when mapped upon the wall presents a perfect armature to hang the series of painted plaques recording grouped incidents out of our historic past.

The original of this enlarged painting of an old river chart was made by a traveling artist, paddling a very small craft while gathering notes and sketches on the upper river. Later, these small sketches were enlarged and painted on lengths of canvas that were twelve feet high and many hundreds of feet long. These, when unrolled between two upright drums, were displayed before avid audiences, becoming the 1840 versions of our present day travelogues, or as they were poetically called, "Panoramas".

The Background of Our Ideals and Traditions

The five national banners that have flown above our hills since the days of the voyageurs symbolize, as nothing else could, the heterogonous qualities of our community's composition. The rich lands of our hills and valleys have served as loadstones to attract the most imaginative, the progressive, the ambitious members of almost every ethnic background. We of the FIRST NATIONAL BANK are grateful for sharing this heritage and having the opportunity of serving the financial needs of the Dubuqueland citizenry.





JUNE 1833

The Settlers Come and Growth Begins

For many years after the death of Julien Dubuque, the Fox Indians refused to allow any outsider to work the mines on their land. White men tried to take possession of this area in June of 1830; but, since they had violated agreements with the Indians, they were forced to return to the east bank of the river by a company of troops from Ft. Crawford under the command of a Captain Jefferson Davis (remembered as President of the Confederacy).

Later, on June 1, 1833, under terms of the treaty which ended the Black Hawk War, 9000 square miles of land on the western side of the Mississippi was thrown open to the white settlers. Frontiersmen already stationed on the river bank raced across the stream to quickly stake out their mine claims, then to build their cabins, later to farm and to trade.

Before that year had ended, a voluntary association to deal with matters relating to land claims had been established. A rudimentary system of self-government was initiated, a school was started, a church planned and our community life had begun.

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Painted on a panel of white elm, one of our most symmetrical and graceful trees.

One Hundred Years of Experience has developed a Diversity in Bank Services for You.

Twentieth Century Miracle . . .

ELECTRONIC BANKING

The innate progressiveness of all First National Bank services is no better exemplified than in the checking account serviceabilities. Through the miracle of electronics, modern accounting equipment provides extreme flexibility by handling large industrial accounts with the same efficiency and ease as our many personal and family checking accounts. Our equipment is automated, but only to facilitate better personalized service.

A Foundation for Tomorrow . . .

SAVINGS ACCOUNTS

The stability in the financial construction of today's modern family most often centers on an accelerating savings program. First National's Savings Department has served as that center for thousands of Dubuqueland people. Offering a complete passbook savings program and the popular savings certificate investment plan, First National has insured a comfortable future for many savings customers while offering safety, availability, and earnings.



1846 - A NEW STATE IS FOUNDED

Steamboats, Rafts and Sawmills

As the lusty activity of our early settlement increased through the influx of immigrants from overseas combined with the flow of settlers moving in from our seaboard, the character of local working, trading and living conditions was rapidly changing.

Only a short time before, most travel and exchange along the "Father of Waters" was by flat-boat, keel-boat, pole-barge, and by means of free-floating log rafts maneuvered with long sweep oars. Human brawn and muscle provided the energy to move all of these. Now the "Engine on a Raft", the shallow draft powerfully-engined steamboat propelled with oversize paddle wheels, rapidly took over the river commerce.

With the expansion of the "Northwest", the need for building materials increased. The great white pine forests immediately to the north provided a plentiful source of such raw material. Because of the fortuitous combination of land and water locations present here, and also because of having an abundant supply of labor accessible, Dubuque became a logical sawmill location for the processing of lumber cut from the logs rafted down river from the "Woods" above. Lumbering became the most important industry as efficient pusher-type steamboats guided the logs here.

The process of political self-government was rapidly developing. During the long period of territorial development, this area was a part of Michigan Territory. The so-called "Iowa Country" was finally separated from it and formed two large counties, Du Buque and De Moine. Growth continued, and on August 3, 1846, Iowa became a sovereign state on the signature of President James K. Polk.

Business Specialists . . .

COMMERCIAL LOANS

Intently interested in furthering the economic community, the Commercial Loan Department stands ready to provide credit for almost any sound business purpose. We pride ourselves on policies of progressive banking that help stimulate the development of our community. Direct aid is usually applicable as working capital, to buy merchandise or raw materials, and for mercantile, agricultural, or industrial production.

Prompt Financial Arrangements . . .

INSTALLMENT CREDIT DEPARTMENT

First National once again has kept pace with the times and offers a wide variety of installment loan possibilities to meet the needs of individuals and families in our community. Home modernization loans, automobile loans, and home appliance loans are only examples that indicate the diversity of this credit department. Personal treatment with programs budget-tailored to your income is a specialty of this bank department.



THE 1850'S

Hammers, Anvils, Steam and Wheels

"Go West" was the watchword of this decade. The tide of immigrants seeking new opportunities and fleeing from oppression and poverty in their native lands were attracted to this still undeveloped territory. They made long journeys by boat or wagon. On June 26, 1856, the people of Dunleith, now East Dubuque, gathered on the eastern shore of the Mississippi to celebrate the coming of the rails of the Illinois Central Railroad and to listen to Stephen A. Douglas toast the railroad as the "great work of the age". Later in 1859, with funds raised by the citizens of Dubuque, the Dubuque and Pacific Railroad was begun on the western bank. This railroad ultimately was to cross the state to the Missouri River. As there was no bridge across the Mississippi, locomotives, people, goods, and stock, all had to be floated on ferry boats between either shore.

The period was one of rapid growth. More than five hundred buildings were built in a single year, the main streets were macadamized, gas street lights were installed, the population tripled. Although mining and smelting still remained the most important industries, five sawmills were cutting the contents of the huge log rafts floated here daily into lumber, ties, and shingles. Agriculture was becoming important, and river traffic reached its all-time high with up to eleven steamers docking at the levee every day.

©The First National Bank—Dubuque, Iowa 1964

Panel is of Butternut, a tree found along stream banks and in open woods.

Investment in Better Living . . .

REAL ESTATE LOANS

Many Dubuqueland families are today enjoying gracious living in beautiful homes through the service of the Real Estate Department. First National offers a diversity of financing plans, all of which can be individually developed according to specific family incomes and budgetary characteristics. This department involves itself in understanding, friendly helpfulness, and the application of abilities and experience.

Materializing Specific Goals . . .

SYSTEMATIC SAVINGS PROGRAMS

Holiday and seasonal requirements often mean variations in spending necessities. A popular way to meet Christmas expenses, for example, is via a First National Bank Christmas Club. Or, you may promise the family a vacation this year because of the service available through a First National Bank Vacation Club. Many people augment their systematic savings goals by purchasing U.S. Government Savings Bonds in our Bond Department.



1864 - THE "FIRST NATIONAL" OPENS ITS DOORS

Era of Decision

The year 1864 found the entire country in a state of upheaval. The nation was torn by civil war, opinion was divided in the north, the political campaign of this year split practically every community into peace and war factions. In this year of Lincoln's second election business was very uncertain, the war was continuing with unabated fervor, and paper currency had a fluctuating but constantly decreasing value.

The completion of the Illinois Central as far as Dunleith brought more business to Dubuque but added further financial complication. In 1864 city script was worth 30 cents; gold was valued at \$2.50. Financial conditions in general were chaotic, and banks were doubtful propositions.

This was the time that a group of responsible businessmen of Dubuque, recognizing the fervent need for stable, reliable, imaginative business leadership in the community, met and organized what is now Dubuque's oldest banking institution—The First National Bank of Dubuque.

©The First National Bank—Dubuque, Iowa 1964

The panel is of White Oak, a favorite building and furniture material since the earliest colonial times.

The Ultimate in Security . . .

SAFE DEPOSIT VAULT

Security is a by-word in banking and no better word could define the availability in the Safe Deposit Department. This comfortable department features attractive booths to allow any customer to study the contents of his safe deposit box in privacy. Various sizes of Safe Deposit boxes are available for protection of valuable papers, bonds, jewelry, and other important articles. Peace of mind is the most significant gain from this department.

Broad Financial Experience . . .

TRUST SERVICES

The necessities involved in making the proper provision for your family can be made much easier through the active facilities of our Trust Department services. Proper trust administration and estate planning requires the attention of professionals. At First National you will find this experience and people acutely interested in the right program for you. No estate is too large or too small to benefit from the assistance of these professionals.



THE 1900'S

The Twentieth Century is Born and Flourishes

By the time the new century had begun, the vast changes that had taken place during the half century following the Civil War had become clearly apparent. The railroads had already tightly laced the country together. Agricultural lands had been cleared, settled, tilled, or mined to yield rewards far beyond the early explorer's most sanguine expectations. Our giant industrial machine was just beginning to turn over, appropriating our apparently limitless resources and then developing them.

Individual self-sufficiency was ending, being replaced by a vastly more complex and intricate system of specialized trade and manufacture. The old generalized tried and true formulas could no longer be applied.

The FIRST NATIONAL BANK, being by now so thoroughly geared into all the facets of our community life, could easily accept these altered conditions along with the increased tempo of the changing times.

Our bank became the sturdy axis around which these convolutions of change were so effortlessly accelerated.

©The First National Bank --Dubuque, Iowa 1964

Panel is of Red Oak, a hardy widespread tree, with close-grained wood making it an important tree for lumber.

For the Hurried Public . . .

DRIVE-UP BANKING

Meeting the demands of a busy public, the drive-up banking facilities invite everyone to "come as you are and bank from your car". This facility was installed by our bank with the objective of serving you better. We invite you to use it! At the same time, First National offers a large convenient parking lot adjacent to the bank, and it is readily accessible for customers using the inside banking facilities.

Fast, Efficient Service . . .

WALK-UP AND AFTER-HOUR FACILITIES

For the hurried shopper or busy pedestrian, two walk-up teller windows are conveniently located on the Seventh Street side of the building. These teller windows feature infra-red heating units for outdoor winter banking convenience. After-Hour facilities necessary to accommodate those customers who must do their banking after the regular banking hours are also available near these teller facilities.



1964-THE THRESHOLD OF OUR SECOND CENTURY

We Accomplish Today... Plan for Tomorrow

Out of YESTERDAY comes the traditional warmth of First National Bank's sincere personal service to all facets of the community. Out of TOMORROW come the benefits of our modern banking architecture and design. Joined TODAY, these form a symbolic nucleus from which evolve the heartbeat of a people and a nation. These, the elements of a modern bank, have been integrated to create convenient, time saving, forward looking banking for every individual, business or institution.

Responsible entirely to the variety of demands by a busy public, First National will strive to exercise judgment when it is requested, knowing it has been sharpened by experience.

We recognize the FAMILY as the prime institution around which our nation is constructed. Our constant endeavor will be to serve faithfully this institution and the social, cultural, educational and religious facets that affect it so deeply.

Meeting the Challenge of Tomorrow

As the First National Bank completes its first Century of Service, the atmosphere is one of appreciation for the progress and experience of . . . A Century of Service. We gratefully acknowledge the past but with a full awareness of the future and the progressive demands now materializing in the banking industry.

Living in an era of revitalization and change, there is a constant challenge to provide the utmost in modern

banking facilities and conveniences. The construction of the new First National Bank building in 1962 has made it possible to meet this modern day challenge of banking efficiency and completeness of service. As we begin our Second Century of Service, First National will strive to play an important role in the continued growth and progress of our community and nation.

Directors

WALDO ADAMS	JOSEPH V. KEPPLER
GEORGE R. BURDEN	JOHN W. LAW
ROBERT H. COLLIER	SHERMAN E. MAPES
C. A. FIRZLAFF	JOHN M. McDONALD III
DR. LESLIE M. FITZ GERALD	WAYNE A. NORMAN
FRANK A. FLUCKIGER	THOMAS B. SCHMID

Officers

WALDO ADAMS <i>President</i>	PAUL J. SCHANBECK <i>Asst. Vice Pres.—Auditor</i>
C. A. FIRZLAFF <i>Vice President and Cashier</i>	ROBERT G. KOEHLER <i>Asst. Vice Pres.—Comptroller</i>
WILLIAM G. KRUSE <i>Vice President</i>	FRANCES FIRZLAFF <i>Asst. Cashier</i>
L. RICHARD WINTER <i>Vice President</i>	DANIEL E. WELU <i>Asst. Cashier</i>
PAUL J. GISCH <i>Vice President</i>	J. BRUCE MERIWETHER <i>Asst. Cashier</i>

Trust Department

JAMES F. RYAN, *Senior Trust Officer*
DONALD R. RUNGER, *Trust Officer*

The First National Bank of Dubuque, Iowa

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