

# BUSINESS



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# Edge



## Vision, Guidance, and Financial Support Made Historic Building Renovation a Reality

There is often a certain character and beauty to be found in an old building. Not only does downtown Harlan resident Jerry Henscheid have an eye for finding the personality in an old building, but he also possesses the skills to renovate one in the spirit of historic preservation.

Anyone who has visited the downtown Harlan square in the past few years may have seen Jerry working from a boom truck in front of historic 120-year-old+ buildings. It can be tedious work, but the character that's revealed in the finished product is something everyone can appreciate.

Jerry moved into a downtown Harlan second-story apartment years ago, and that's when his real passion for the historic preservation of buildings began. "I decided that if I was going to live downtown and be part of an active economy, then historic preservation is number one," he said. "A building has to be economically viable; it can't just sit there."



*(Left) The upstairs portion of the building had remained empty and untouched for the past 80 years.*



*Jerry Henscheid stands in the newly remodeled upstairs apartment of the building built in 1902 at 6th and Court Streets.*

Most of the downtown buildings in Harlan are listed on the National Register of Historic Places thanks to the Main Street Grant completed in the 1990s. According to Jerry, "Taking that first step was one of the biggest feathers in our hat. These historic buildings have good bones and need to be preserved."

In 2000, Jerry bought the building on the corner of 6th

and Court Streets in Harlan. The building was built in 1902 with various retail stores having since occupied the first floor over the years. At one time both a doctor and dentist occupied the second floor, but that section of the building has remained empty and untouched for the past 80 years. Jerry's ideas for the building eventually turned into concrete plans. He had the foresight and the skills to renovate it, but he

needed the funds to see the project through.

With guidance from the Shelby County Chamber of Commerce, Jerry received a \$100,000 grant through the Iowa Economic Development Authority (IEDA) catalyst grant program. The City of Harlan agreed to be his sponsor, and this got him started on a positive path. The catalyst grant is a back-end grant, meaning the funds aren't disbursed until specified levels of work on the project are complete. This is where SCSB's Jim Zimmerman's role in the project came in by providing Jerry with a construction loan so he could get work started on the building.

Jerry is employed full-time as the utility operator and manager of Omaha Tribal Utilities, so the tedious work of restoring the building was largely done on weekends. Starting on the project in 2019, he subsequently received a second-floor renovation matching grant from the City of Harlan, and a grant to update the facade as well. Through

*– Continued on back*

# Shop Local for LESS this Holiday Season with Discounted Chamber Certificates

As if you don't have enough reasons to shop locally this holiday season, SCSB is giving you one more. From November 18 through December 22, when you buy Shelby County Chamber Certificates you can purchase them at a 10% discount, courtesy of SCSB.

The concept is simple. If you purchase \$300 worth of Chamber Certificates, SCSB will cover 10% of the cost, an upfront savings to you of \$30.

Chamber Certificates are gladly accepted at most Shelby County businesses and are easy to use. Shopping locally keeps more money in our local economy, and you can feel good about putting your money where your home is.

Our local businesses need our patronage and by purchasing Chamber Certificates at a 10% discount, this doubles as a savings to you as well as an incentive to reinvest in our community.

To purchase Chamber Certificates, contact the Shelby County Chamber at 712-755-2114 or you can order through their website at [exploreshelbycounty.com](http://exploreshelbycounty.com).

## Protect Your Small Business Accounts

Corporate account takeover (CATO) is a type of fraud where thieves gain access to a business' finances to make unauthorized transactions, including transferring funds from the company, creating and adding new fake employees to payroll, and stealing sensitive customer information that may not be recoverable. The American Bankers Association recommends following these tips to keep your small business safe.

- Educate your employees. You and your employees are the first line of defense against CATO. A strong security program paired with employee education about the warning signs, safe practices, and responses to a suspected takeover are essential to protecting your company and customers.

- Protect your online environment. It is important to protect your cyber environment just as you would your cash and physical location. Do not use unprotected internet connections. Encrypt sensitive data and keep updated virus protections on your computer. Use complex passwords and change them periodically.
- Pay attention to suspicious activity and react quickly. Look out for unexplained account or network activity, pop ups, and suspicious emails. If detected, immediately contact your bank, stop all online activity and remove any systems that may have been compromised and keep records of what happened.

## Building Renovation . . .

*Continued from front*  
construction setbacks and one deadline extension along the way, the building was considered complete at the end of October 2022. He stayed true to the inherent character of the building while keeping his costs in check by repurposing items where he could. Today the building hosts two 2-bedroom apartments on the second story, and one retail store below (Due North).

Jerry gives much credit to Jim and SCSB for providing support throughout the process. Jim said, "The IEDA really gave a lot of kudos to our bank. It's an anchor building to our downtown square, and I don't think it could have turned out any nicer. Jerry is proud of what he's done here, and he should be." Harlan is privileged to have several downtown buildings which hold much of their original appearance and is equally fortunate to have individuals who take the bull by the horns in efforts to preserve that. "Jerry has done a lot for the downtown of Harlan for sure," said Jim. "It is his passion, it really is."