Early library history in Waterloo dates as far back as March 13, 1830 when a public meeting was called to consider the establishment of a public library. A constitution was drafted and the Waterloo Library Association was formed. Membership shares were $3.00 or the contribution of books worth at least $3.00. Quarterly installments of 12.5 cents each were provided for.

Library records show that this library in May 1833 have 387 volumes with another 53 being added in that same year, to bring the total to 421 volumes. Circulation was a total of 735 volumes in 1834.

The Waterloo Historical Society was created April 9, 1875. The stated purpose was to form an organization “by which the early history of the village may be rescued from oblivion.” Starting in June of that same year, the historical society met in the County Clerk’s office building which was then located on Virginia Street. Later that same year, the historical society was incorporated by New York State action to be known as the Waterloo Literary and Historical Society.

In January 1876, Thomas Fatzinger offered $5000 towards the establishment of a library by the Waterloo Literary and Historical Society. This necessitated a new act of incorporation which was completed on March 22, 1876. The name of the society was, therefore, changed to the Waterloo Library and Historical Society.

Starting in November of 1877, plans for a permanent library building were being made. On February 12, 1878, a lot 60 feet by 60 feet on the corner of Church and Williams Street was obtained. Because of the centennial celebration of the Sullivan Campaign, little visible progress took place in 1879. Plans for the new building were accepted in 1880, with Nichols and Brown of Albany as architects. The foundation was to be completed on or before June 1, 1881. The cornerstone was laid September 28, 1880.

The building itself is in a style that is called Queen Anne. This was an architectural style of the 1880s and 1890s, when the industrial revolution in this country was building up steam. Some obvious characteristics of this style are exemplified in this very building. The overall shape of the building is asymmetrical—not the balance of the same number of windows to the left of the door as is to the right of the door for example. The roof is steeply pitched, irregular and covered with slate. The dominant gable faces the street. The porch includes the front entrance, and is pedimented—the oval shape arch—and has spindle columns of classical style.

The following describes the building materials. There were two courses of base stone upon which well-rounded quarry stone was laid in cement. The outside walls of the building are of brick. The joists are spruce. The bone bridging throughout is of either spruce or hemlock. The floor is seasoned Georgia Pine that is 1.25 inches thick and not exceeding 3.5 inches wide. The library roof has exposed trusses, shaped so as to clear the windows. The cornerstone was limestone with the design of the society seal engraved on the east and the date 1880 on the northern end. Inside the cornerstone was placed a metal box containing several documents, etc.
The second floor was designed to serve as both a lecture hall and theater stage. Originally there were 300 birch veneer opera chairs. A trap door in the stage platform leads to the costume room below the stage. It became known as Fatzinger Hall and was used frequently for lectures, musicals and other entertainment until it was closed in May 1911 because it was considered a fire hazard. The room was used to house the museum until the new Terwilliger Museum addition was built.

The first meeting was held in the new building on December 16, 1883. In May 1884, the Waterloo Wrought Iron Fence Co. offered to erect one of its iron fences around the Society’s property at 65 cents a running foot. On June 26, 1926, the vines were removed from the tablet beneath the last window to the west, on the south side of the library. The name of the Society was cut and gilded on this tablet. Since then, the vine growth has been completely removed.

The first librarian was Horace F. Gustin who was paid a salary of $50.00 per year. In 1878 there were over 3000 volumes available for public use. Originally the library was open only on Wednesday, from 1-5 and 7-9. Remember this was the library operating out of the lower level room in the County Clerk’s office on Virginia Street. Starting in January 1884, the library was open in the new building four afternoons and evenings a week. In 1890 the library and its books were declared for free use by residents, instead of being limited to society members only. The Seneca County News ran this item in 1927:

> Few, if any, libraries of New York State can equal the record of the Waterloo Public Library in loaning in one year more than twice the number of books on the shelves. The total circulation for the year was almost five volumes to each inhabitant."

Today this library building is one of the oldest library buildings still in its original intended use in New York State.

In 1900, there were over 1000 registered and labeled items in the museum. As the number of museum items continued to increase, the need for a separate museum display became apparent. Thanks to a bequest from Charles Terwilliger, an addition was built in 1960. This addition is known as the Terwilliger Museum.

In 1966, the Waterloo Memorial Day Centennial Committee recognized the need for a suitable repository for the many records and mementos associated with Memorial Day. The Memorial Day Museum was acquired in 1966 from the village of Waterloo. It is a brick house located at 35 E. Main Street. Almost immediately two rooms were open to the public. Work on preparing other rooms to be open to the public continued until 2002. In addition to perpetuating the meaning of Memorial Day, and honoring all war veterans who gave their lives serving their country, the Museum recreates rooms indicative of life in Waterloo in 1866.

Besides the erection of its beautiful library and museum building, the Waterloo Library and Historical Society has made some noteworthy accomplishments through the years. These include the publication of a full account of the Sullivan Campaign on its centennial anniversary in 1879; in 1891 the erection of the Red Jacket Monument near Canoga to mark the birthplace of Red Jacket, the Seneca Indian Chief; and in 1922 the erection of the Lafayette Monument.
Any building over 100 years old is in need of more than simply routine maintenance. The board of trustees of the Waterloo Library and Historical Society kicked off a major capital campaign project on March 23, 2006. In different phases over the next three years, the beautiful and historically significant building will have a new slate roof, repaired stained glass windows and an upgraded electrical, plumbing and heating and air conditioning system for both the library building and the Terwilliger Museum. The vision and hard-work of the current board of trustees continues the vision and energy of those who have been associated with this building and museum since their inception.