

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name (former) Citizens Bank and Trust Company Building
other names/site number

2. Location

street & number 161 North Main Street N/A not for publication
city, town Waynesville N/A vicinity
state North Carolina code NC county Haywood code 087 zip code 28786

3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
		Contributing	Noncontributing
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	1	0 buildings
<input type="checkbox"/> public-local	<input type="checkbox"/> district		_____ sites
<input type="checkbox"/> public-State	<input type="checkbox"/> site		_____ structures
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure		_____ objects
	<input type="checkbox"/> object	1	0 Total

Name of related multiple property listing: N/A

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of certifying official *William S. Fair* Date 1-28-91

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official Date

State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register. See continuation sheet.

determined eligible for the National Register. See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:)

6. Function or Use

Historic Functions (enter categories from instructions)

COMMERCE/TRADE: financial institution

Current Functions (enter categories from instructions)

vacant/ not in use

7. Description

Architectural Classification

(enter categories from instructions)

Classical Revival

Materials (enter categories from instructions)

foundation concrete

walls brick

roof asphalt

other marble

Describe present and historic physical appearance.

The (former) Citizens Bank and Trust Co. Building, of 1921, is located at the center of Waynesville's main business block of North Main Street and faces west directly opposite the head of Miller Street. On the south side of the bank building, an alley, recently paved with brick and concrete, leads to Wall Street, which runs behind the building paralleling Main Street. The alley slopes down to Wall Street, exposing the concrete foundation of the bank building. A two-story building adjoins the bank building to the north. The bank building is considered the "centerpiece" of Main Street and is the tallest building on the street.

The Citizens Bank and Trust Co. Building is a two-story, Neo-Classical Revival style structure of brick with marble veneer on the facade and continuing for some fifteen feet on the south elevation. The building is approximately 76 feet by 31 feet and rectangular in shape. The temple front of the main facade originally featured a central entrance recessed in a barrel vault flanked by distyle Ionic pilasters in antis rising from a water table. The double doors of the facade were set below a multi-pane fanlight. At the corners of the facade were pairs of narrower plain Doric pilasters. The spandrel between the floors ended with panels featuring a relief; the center panel carries the name of the bank. On the second story was a tripartite window, flanked by single windows. Above the molded architrave are plain patera on a flat frieze and a molded cornice. A tall parapet faced with marble block rises above the cornice. In the 1950s the facade of the building was insensitively altered with the replacement of almost the entire front below the break of the entrance arch by a modern plate glass storefront. A stuccoed frame with name board surrounds the modern storefront. Above, the original vault with keystone in the frame has been covered and the second-story windows filled with cinder block.

The marble veneer of the facade is continued for approximately 15 feet on the south elevation. Windows on the first story of the south elevation display classical styling. Here there is a series of five large tripartite, triple-hung, multi-paned steel hopper windows in round-arched openings with multi-paned fanlights. Three of the windows on the second story are identical except that they are in rectangular

National Register of Historic Places Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 7 Page 1

openings without fanlights. Other first and second-story windows are single one-and two-sash hopper windows, with one three-sash window on the north side; lower level windows are small single-sash hopper windows. At the rear of the building, which opens to Wall Street, the basement is fully exposed, with a large wood, double-leaf garage door, added about 1950. The roof of the building is flat, and an elevator shaft rises above the roof at the southeast corner. A brick chimney appears at the edge of the roof on the north elevation.

The main entrance door opens to a large, bare room lighted by five large windows on the south, separated by Ionic pilasters rising from the marble wainscot which encircles the room. Window sills are marble. The floor of the large room is marble, except for the area previously occupied by tellers' cages, where the floor is cork tile. The ceiling is beamed and walls above the marble wainscot are plaster. North of the entrance is a broad, oak, closed string, dog-leg stairway leading to the second floor. This stairway replaced a marble stairway in the same location, which was removed in the early 1980s. Across the rear quarter of the large room is a mezzanine with a solid, paneled balustrade. Beneath the mezzanine is the old vault area (now office space), an elevator shaft, lavatory and narrow enclosed stair with winders which leads to the mezzanine level. A modern window has been added in the old vault area. The lavatory contains a single, double hung window. Walls in the mezzanine area are plaster. The original light fixtures have been removed but the covered sockets are still visible along the walls and on the railing of the mezzanine. The original radiators, some protected by steel covers, remain. Plumbing fixtures are original. On the south wall of the main room a straight-run stair of wood, added in the 1980s, leads to the basement.

On the mezzanine the narrow, stair with winders at the first floor and landing mid-way, opens to an office space and elevator shaft. On the rear wall of the office space is a fireplace with grate, wood mantel with molded architrave, and white tile firebox surround and hearth. The architrave contains fluting and egg and dart detail, adding unexpected charm to the utilitarian building. Metal hopper windows without framing open to the rear next to the fireplace and from the small lavatory next to the stairway. Flooring is wood.

The second floor of the Citizens Bank building is one large open room. Scars on the floor show where office dividers once stood. An elevator shaft rises from the southeast corner of the room. To the front of the open space, a partition has been erected to provide a room for mechanical systems. In this room the outline of the blocked front windows of the building is evident.

National Register of Historic Places
Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 7 Page 2

The basement of the building is one large space with a recessed opening, now closed off by double leaf wood garage doors. To the right of the recessed opening is the elevator shaft; to the left an unused coal chute. Walls are concrete block and the floor is concrete.

It is the intention of the present owner to restore the drastically altered lower third of the main facade to its 1920s grandeur by restoring the covered entrance vault and reproducing the elements that have been lost, including the marble water table and pilasters. Although a grand stairway and light fixtures have been removed on the interior, all other original architectural details remain. The nomination may be amended to cover significance under Criterion C for architecture when plans to fully restore the front are realized. The building, in spite of its alterations, is still an impressive element of Waynesville's commercial district.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

Commerce

Period of Significance

1921-1932

Significant Dates

1921
1932

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

Phillips, Decatur and Clarence
builders.

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

SUMMARY

The former Citizens Bank and Trust Company Building of Waynesville is eligible for the National Register under Criterion A for its contribution to the commercial development of Waynesville and Haywood County. Built in 1921 as Waynesville's most impressive building, the brick and marble two-story, temple front building was the home of North Carolina's oldest bank west of Asheville. The institution originated in 1887 as the Bank of Waynesville and grew with the steadily increasing economic development of Waynesville and the nearby town of Canton, where Champion Coated Paper Company in 1906 opened what was to become the largest paper and pulp mill in the world. In 1920 the bank was renamed Citizens Bank and Trust Company and the following year it erected its new building. Its height and classic, symbolic design conveyed a sense of grandeur and stability to merchants and residents of a rapidly growing town. Following the boom period of the 1920s, the bank became overextended and in 1932 it was forced to cease business. Since then the building has housed a variety of retail operations. In the 1950s the facade of the building was insensitively altered, but the classical design remains apparent and the building today stands as the tallest and most impressive structure in the commercial area.

See continuation sheet

National Register of Historic Places Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 8 Page 1

COMMERCE:

Until the arrival of the railroad in western North Carolina after 1880, farmers and merchants in small towns and hamlets relied on financial houses in the city of Asheville for banking services. As in most of the South, economic activities in North Carolina's mountain counties depended on cash and barter. In fact, as late as 1895, thirty years after the Civil War, there was still so little money in the postwar South that there was an average of only one bank for eight thousand Southerners. (1) As the railroads provided new methods of transporting large quantities of livestock, crops and other goods to urban centers, the need for credit and cash arose across the western counties and local banks were opened. The Bank of Waynesville, Waynesville's first banking house and ancestor of the Citizens Bank, was established in 1887, just four years after the railroad entered Waynesville. It was the first bank west of Asheville. (2) The bank thrived with the town of Waynesville and in 1920, when it became the Citizens Bank and Trust Company of Waynesville, it listed resources of \$464,765.00. (3) The position of the Citizens Bank as the oldest and leading financial house in Haywood County prompted the construction of a new facility that would symbolize the stability and conservatism of the banking industry and the prominence of the Citizens Bank, and a tall, Neo-Classical Revival style structure was erected in 1921, in the midst of the town's commercial district. Its style was that used almost exclusively for banks in the early twentieth century. (4) The Citizens Bank maintained its important position in Haywood County until 1932, when, like most of its fellow banks in western North Carolina, it succumbed to the ravages of the Depression and closed its doors.

HISTORICAL BACKGROUND:

The Bank of Waynesville, forerunner of the Citizens Bank and Trust Company, was organized in 1887, the first bank west of Asheville. Its first president was Alden Howell, a native of Jonathan's Creek community, about nine miles from Waynesville. Howell practiced law for 20 years before entering the banking business and later became president of the Bank of Canton, North Carolina and founder and president of the Waynesville Furniture Company in Hazelwood. He served in the Civil War and was an alderman of the Town of Waynesville for several terms. In 1887, Howell's son, Alden, Jr., was a vice-president of the new bank and cashier was Hilliard Atkins, son of the Methodist Bishop of Western North Carolina. (5) In 1903 the Bank of Waynesville purchased an office on the east side of Main Street, a few doors north of the (former) Citizens Bank and Trust Co. Building. (6)

National Register of Historic Places Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 8 Page 2

Waynesville in 1890 had a population of 455, which increased to 1,400 by 1910. (7) In 1906 the Champion Coated Paper Company of Hamilton, Ohio, began construction of the county's largest industrial site in nearby Canton, and at its opening in 1907 employed 700 people. (8) By 1908 two other banking houses had opened in Waynesville, the First National and the Commercial banks, and there were in the town of Waynesville 30 business houses, three drug stores, two plumbing establishments, five livery stables, four churches, a telephone exchange, a newspaper and 25 hotels and boarding houses. The city could boast of one mile of brick pavement and two miles of cement sidewalks. (9) That year the capital stock of the Bank of Waynesville was \$50,000.00. (10)

The Bank of Waynesville continued to thrive with the community and in 1916 the local newspaper, The Carolina Mountaineer, noted that the Bank of Waynesville ". . . has done more for this section than any other similar institution." (11) It credited the strength of the bank to the financial acumen of its founder, Alden Howell, who ". . . had not only the gift of handling money wisely but of recognizing wise and good movements and institutions, and lending the bank's support to such things." (12)

By 1910 the Champion Paper Mill in Canton was the largest paper and pulp mill in the world (13), and Canton and Waynesville grew in population and wealth. Built to fuel Champion Paper and other manufacturing concerns, lumber camps dotted the mountains in Haywood County and before 1929 there were 20 major sawmills in the area. (14) In Waynesville, private homes and hotels were cleared to make way for commercial buildings along Main Street and in 1921 the Bank of Waynesville, which became the Citizens Bank and Trust Company in 1920, erected a high-style bank building on Main Street, several doors south of its previous location. The new building was built on a lot purchased from the former bank president, Alden Howell, on the east side of Main Street, midway between Depot Street and Church Street, and adjacent to the McCracken Clothing Company. (15)

President of the Citizens Bank and Trust Company at the time of the construction of the Neo-Classical Revival style bank building in 1921 was Dr. Thomas Stringfield, a practicing physician and civic leader. Stringfield was born in 1872 in Jefferson City, Tennessee, but moved as a child to Waynesville. He was educated at Trinity College (now Duke University) and the University of North Carolina and received his medical degree from Vanderbilt University. Stringfield served in the Spanish-American War and later was inspector-general of the North Carolina National Guard. He served three terms as mayor and several years as president of the Haywood County Medical Society. (16)

National Register of Historic Places Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 8 Page 3

When the Citizens Bank moved to its new building, it had resources of \$464,765.00 and Haywood County and all of western North Carolina were entering on a boom period of easy credit and land speculation which characterized the 1920s. By 1930 many financial houses became overextended and in 1932 the Citizens Bank and Trust Company joined other banks across the nation who were forced to discontinue business. The bank closed its doors on September 17, 1932 (17), and in October, 1933, the business was liquidated by the North Carolina Commission of Banks. Sara and James Andrew Sloan, of Haywood County, bank depositors, accepted the bank building in lieu of their deposits. (18) The Sloans owned the building until 1943 when it was sold to Joe Reinertson of Miami, Florida. (19) During the 1940s and 1950s the building housed a well-known local jewelry store and other retail operations; it never again housed banking activities.

The Citizens Bank building changed hands several times until its purchase in 1989 by Nancy Dodd of Waynesville. (20) By the time of Mrs. Dodd's purchase the building had undergone an insensitive renovation both inside and outside. It is Mrs. Dodd's intention to restore the building to its 1920s grandeur.

National Register of Historic Places Continuation Sheet

(former) Citizens Bank & Trust Co. Building
Haywood County, North Carolina

Section number 3 Page 4

FOOTNOTES

1. Nathans, Syndey, The Quest for Progress: The Way We Lived in North Carolina, 1870-1920, University of North Carolina Press, 1983, p. 12.
2. Allen, W. C., Centennial of Haywood County and Its County Seat, Waynesville, 1908, p. 85.
3. The Mountain-Courier, January 13, 1921.
4. Longstreth, Richard, The Buildings of Main Street: Guide to American Commercial Architecture, 1987, p. 100.
5. Haywood County Historical Society, reprint of "1916 Pictorial Story of Haywood County, pp. 23 and 43.
6. Haywood County Register of Deeds, Book 17, page 17.
7. Cotton, Randall, The Built Environment of Haywood County, 1983, p. 24.
8. Ibid.
9. Allen, op. cit., pp. 84-85.
10. Ibid.
11. Haywood County Historical Society, op. cit., p. 23.
12. Ibid.
13. Cotton, op. cit., p. 25
14. Ibid., p. 26.
15. Haywood County Register of Deeds, Book 57, page 461.
16. Allen, W. C., The Annals of Haywood County, North Carolina, 1935, pp. 474-475.
17. The Mountaineer, May 11, 1933.
18. Haywood County Register of Deeds, Book 90, page 169.
19. Haywood County Register of Deeds, Book 118, page 638.
20. Haywood County Register of Deeds, Book 404, page 1118.

9. Major Bibliographical References

- Allen, W.C., The Annals of Haywood County, North Carolina, Waynesville, 1935.
- Allen, W.C., Centennial of Haywood County and Its County Seat, Waynesville, Courier Printing Col, Waynesville, 1908.
- Cotton, Randall, The Built Environment of Haywood County, NC Division of Archives and History, 1983 .
- Haywood County Historical Society, reprint of The Carolina Mountaineer of 1916
- Haywood County Register of Deeds, Haywood County Courthouse, Waynesville.
- Longstreth, Richard, The Buildings of Main Street: Guide to American Commercial Architecture, National Trust for Historic Preservation, Washington, 1987.
- The Mountaineer, Waynesville, May 11, 1933.
- The Mountaineer-Courier, Waynesville, January 13, 1921.
- Nathan, Sydney, The Quest for Progress: The Way We Lived in North Carolina, 1870-1920, NC Department of Cultural Resources, Chapel Hill, 1983.

See continuation sheet

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository: _____

10. Geographical Data

Acreeage of property 0.10 acre

UTM References

A 17 3191730 39129110
 Zone Easting Northing

C

B
 Zone Easting Northing

D

See continuation sheet

Verbal Boundary Description

The (former) Citizens Bank and Trust Co. property comprises the entirety of parcel number 3258 of Haywood County map number 8615.10 (identified on the accompanying copy) distributed by the Haywood County Department of Planning.

See continuation sheet

Boundary Justification

The nominated property comprises all the property historically associated with the Citizens Bank and Trust Company building of Waynesville.

See continuation sheet

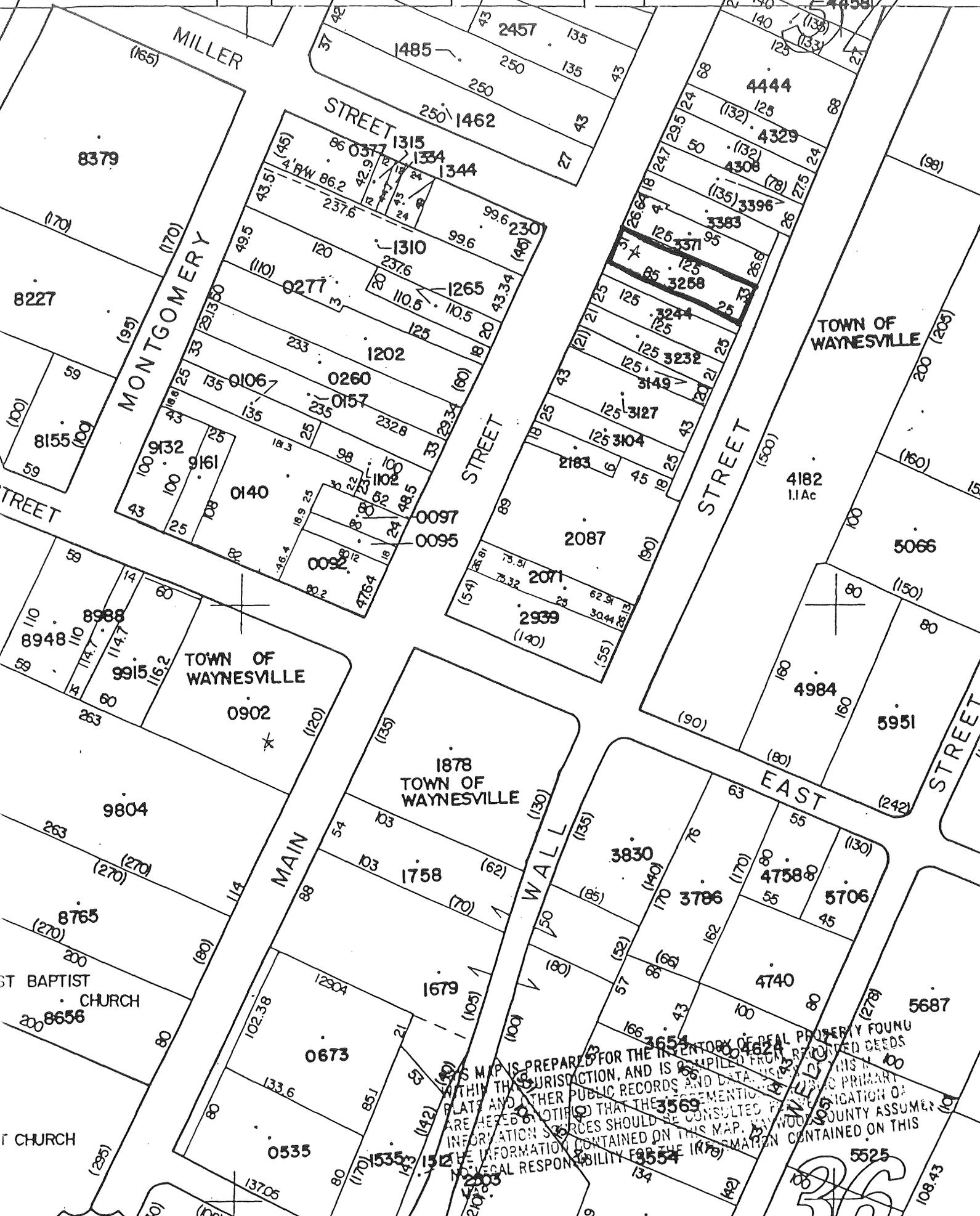
11. Form Prepared By

name/title Carolyn A. Humphries date October 15, 1990
 organization Route 2, Box 175 telephone 704: 526-9462
 street & number _____ state NC zip code 28741
 city or town Highlands

1"=100'

8615.10

4458



THIS MAP IS PREPARED FOR THE RECORD OF REAL PROPERTY FOUND WITHIN THE JURISDICTION, AND IS COMPILED FROM RECORDED DEEDS, PLATS AND OTHER PUBLIC RECORDS AND DATA. HIS IS THE PRIMARY SOURCE OF INFORMATION. IT IS HEREBY NOTICED THAT THE INFORMATION CONTAINED ON THIS MAP IS THE PROPERTY OF THE COUNTY AND SHOULD BE CONSULTED FOR THE INFORMATION CONTAINED ON THIS MAP. THE COUNTY ASSUMES NO LIABILITY FOR THE INFORMATION CONTAINED ON THIS MAP.

5525
109.43



ARMY DISCOUNT STORE

CITIZENS BANK
AND TRUST CO.

- Socks
- * WORK CLOTHES
- * SHOES
- * BOOTS
- * BELTS
- * SHIRTS
- * HATS

- * TANK
- * TIE
- * GLOVES
- * THERMOS