

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

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RECEIVED NOV 14 1977
DATE ENTERED FEB 14 1978

NATIONAL REGISTER OF HISTORIC PLACES
INVENTORY -- NOMINATION FORM

SEE INSTRUCTIONS IN HOW TO COMPLETE NATIONAL REGISTER FORMS
TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS

1 NAME

HISTORIC

Waddy Bank Building

AND/OR COMMON

The Deposit Bank of Waddy

2 LOCATION

STREET & NUMBER

State Highway 395

NOT FOR PUBLICATION

CITY, TOWN

Waddy

CONGRESSIONAL DISTRICT

6

STATE

Kentucky

VICINITY OF

CODE
021

COUNTY
Shelby

CODE
211

3 CLASSIFICATION

CATEGORY

OWNERSHIP

STATUS

PRESENT USE

___DISTRICT

___PUBLIC

OCCUPIED

___AGRICULTURE

___MUSEUM

BUILDING(S)

PRIVATE

___UNOCCUPIED

COMMERCIAL

___PARK

___STRUCTURE

___BOTH

___WORK IN PROGRESS

___EDUCATIONAL

___PRIVATE RESIDENCE

___SITE

PUBLIC ACQUISITION

ACCESSIBLE

___ENTERTAINMENT

___RELIGIOUS

___OBJECT

___IN PROCESS

YES: RESTRICTED

___GOVERNMENT

___SCIENTIFIC

___BEING CONSIDERED

___YES: UNRESTRICTED

___INDUSTRIAL

___TRANSPORTATION

___NO

___MILITARY

___OTHER:

4 OWNER OF PROPERTY

NAME

Baxter Napier

STREET & NUMBER

2127 Old Shepherdsville Road

CITY, TOWN

Louisville

VICINITY OF

STATE

Kentucky

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Shelby County Courthouse

STREET & NUMBER

Main Street

CITY, TOWN

Shelbyville

STATE

Kentucky

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

Survey of Historic Sites in Kentucky (Supplement)

DATE

1977

___FEDERAL STATE ___COUNTY ___LOCAL

DEPOSITORY FOR
SURVEY RECORDS

Kentucky Heritage Commission, 401 Bridge Street

CITY, TOWN

Frankfort

STATE

Kentucky

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input checked="" type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED DATE _____
<input checked="" type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Deposit Bank Building is located on State Highway 395, in the small community of Waddy in southeastern Shelby County. Waddy, founded in 1888 as a railroad town, is composed of modest turn-of-the-century frame houses, with the bank being the only surviving commercial structure in the town.

The Waddy bank is a three-bay, two-story, brick structure laid in common bond. Two interior brick smokestacks, crowned with exposed flue pipes, interrupt the pyramidal roof on the north side of the building. A boxed wooden cornice extends around the entire structure. Brick pilasters which extend from the foundation to the cornice, flank the facade openings (see photo 1).

The front entrance in the central bay has a transom with a segmental brick arch above. Directly over the entrance is a false window which originally contained the bank's placard. Originally, a simple one-story porch with sawtooth trim, supported by thin delicate posts, spanned the facade. Although the roof remains, the porch supports have been replaced by metal braces extending out from the facade. The first floor openings of the building are elongated and have two-over-two pane sash with segmental brick arches above and stone lintels below. The second floor openings are the same, but the casings are shorter. A second entrance is placed in the rear bay on the north side which extends out from the main block. Like the front entrance, it has a transom above. Another door without a transom is placed toward the back of the south side (see photo 1 and 2).

The first floor of the structure contains two spacious rooms and a vault in the southeast corner. A fireplace with a Victorian grate and mantel is located in the north wall of the front room. The woodwork around the doors and windows is composed of concentric corner blocks with grooved moldings.

The second floor rooms, which have been used as an apartment for a number of years, are completely disconnected from the first floor. The only access is from the rear door on the south side.

The bank essentially remains in its original state as constructed in 1897. The structure is presently being used as an antique store.

8 SIGNIFICANCE

PERIOD		AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW				
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION		
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE		
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE		
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN		
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER		
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION		
<input type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)		
		<input type="checkbox"/> INVENTION				

SPECIFIC DATES 1897

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

Located in the small community of Waddy in southeastern Shelby County, the Waddy bank, built circa 1897, is the only surviving commercial structure in the once thriving town. Waddy, established in 1888 as a station on the Southern Railroad, experienced immediate growth as a shipping point for agricultural products produced by the local farmers. Although modest frame turn-of-the-century residences remain, the bank is the last structure that reflects the commercial trade that was once carried on in Waddy.

In 1886 the Southern Railroad undertook the survey of land between Lawrenceburg in Anderson County and Louisville for a spur of the Southern main line which extended from Cincinnati through Central Kentucky to New Orleans. Originally, the railroad was scheduled to go through Harrisonville, a small town five miles south of Waddy. The plans were altered, however, when Major W. L. Waddy, a farmer, gave the railroad the land for a depot and the right-of-way- through his property. In turn the station was called Waddy. Shortly after the railroad was completed in 1888, Waddy rapidly developed and became the second largest town in population in Shelby County. Within a few years the community boasted of having a blacksmith shop, a flour mill, a creamery, and five general stores, as well as a school, several churches, and a number of residences.

To accomodate the residents and the various commercial enterprises, the Deposit Bank of Waddy was established in 1890, with George W. Waddy as president and R. R. Sandusky as cashier. Unfortunately after several years, the bank burned. In 1897 the present bank building was constructed with L. W. Ditto as president and Boyd Hancock as cashier. The Deposit Bank remained in operation until 1906 when Boyd Hancock, the cashier, robbed the bank and left town. Mr. Hancock was never apprehended.

As a result of the theft, the bank closed. It was reopened a few months later as a branch of the Citizens Bank of Shelbyville. In 1912 the bank returned to private ownership and was called the Citizens Bank of Waddy and remained in operation until several years ago. The structure presently houses an antique shop.

Since the decline of the railroads in the mid-1900s, Waddy has become a sleepy residential community. The bank building remains as a reminder of the prosperity the town enjoyed as a railroad stop.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

"The Coming City! Waddy, Kentucky." Reprint from the Waddy Enterprise.
 March 30, 1894, as it appeared in the Shelby Sentinel (Shelbyville), May 2, 1968.

"Southern Railroad in 1886 Placed Waddy on the Map." Shelby Sentinel (Shelbyville)
 December 1965.

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY .5 acres

UTM REFERENCES

A

1	6	6	6,8	7,8,0	4,2	2,2	5,9,0
ZONE		EASTING			NORTHING		

B

ZONE		EASTING			NORTHING		

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	CODE	COUNTY	CODE

11 FORM PREPARED BY

NAME / TITLE

Mary Cronan Oppel, Historian

ORGANIZATION

Kentucky Heritage Commission

DATE

STREET & NUMBER

401 Bridge Street

TELEPHONE

564-3741

CITY OR TOWN

Frankfort

STATE

Kentucky

12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL

STATE

LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE

Edred W. Yelton

TITLE State Historic Preservation Officer

DATE

10/31/77

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

Robert B. Pettig

DIRECTOR, OFFICE OF ARCHAELOGY AND HISTORIC PRESERVATION

DATE

2/11/78

ATTEST:

Charlottesville

KEEPER OF THE NATIONAL REGISTER

DATE

2.7.78

ENTRIES IN THE NATIONAL REGISTER

STATE KENTUCKY

Date Entered FEB 14 1978

<u>Name</u>	<u>Location</u>
Ayras, L. S., Building	Louisville Jefferson County
St. Rose Roman Catholic Church Complex	Springfield vicinity Washington County
Robertson County Courthouse	Mt. Olivet Robertson County
Waddy Bank Building	Waddy Shelby County
Archeological Site 15 FR 52	Franklin County

Also Notified

Hon. Wendell H. Ford	
Hon. Walter (Des) Huddleston	State Historic Preservation Officer
Hon. Romano L. Mazzoli	Mrs. Eldred W. Melton
Hon. M. G. (Gene) Snyder	Director, Kentucky Heritage Commission
Hon. William H. Natcher	104 Bridge Street
Hon. Carl D. Perkins	Frankfort, Kentucky 40601
Hon. John B. Breckinridge	
Regional Director, Southeast Region	

2/24/78

Mott/js

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