

**United States Department of the Interior  
National Park Service**

For NPS use only

**National Register of Historic Places  
Inventory—Nomination Form**

received APR 2 1985  
date entered

See instructions in *How to Complete National Register Forms*  
Type all entries—complete applicable sections

MAY 2 1985

**1. Name**

historic Citizens Banking Comapny

and/or common Same

**2. Location**

street & number 112-116 North Main Street N/A not for publication

city, town Baxley N/A vicinity of

state Georgia 013 code county Appling code 001

**3. Classification**

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment
<input type="checkbox"/> object	N/A in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial
		<input type="checkbox"/> no	<input type="checkbox"/> military
			<input type="checkbox"/> museum
			<input type="checkbox"/> park
			<input type="checkbox"/> private residence
			<input type="checkbox"/> religious
			<input type="checkbox"/> scientific
			<input type="checkbox"/> transportation
			<input type="checkbox"/> other:

**4. Owner of Property**

name Mrs. F. A. Whitaker

street & number 106 Dyal Stteet

city, town Baxley N/A vicinity of state Georgia 31513

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Superior Court

street & number Appling County Courthouse

city, town Baxley state Georgia

**6. Representation in Existing Surveys**

title Historic Structures Field Survey: Appling County, Georgia has this property been determined eligible?  yes  no

date 1982  federal  state  county  local

depository for survey records Historic Preservation Section, Georgia Department of Natural Reosurces

city, town Atlanta state Georgia

## 7. Description

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

### Describe the present and original (if known) physical appearance

The Citizens Banking Company is a two-story, brick and concrete structure, trapezoidal in plan. The principal facade fronts 60 feet along Main Street in the center of town. Access to the downstairs banking area is provided through an oblique, "clipped corner" wall. A separate entrance to retail stores is provided by a pair of doors enframed by recessed display windows. 900 sq. ft. of the downstairs has always been independent of the bank area and has housed a number of commercial establishments since 1912. This commercial function is separated from the banking area by an interior staircase which leads to the second floor and upstairs skylit atrium surrounded by 13 office rooms. Extensive fenestration accentuated by various decorative brickwork provides pattern and rhythm to the south and east facades. Elaborate cast-concrete door surrounds and a bracketed cornice provide classical detail to the structure.

The building is faced with ochre brick laid in Flemish bond. Several decorative motifs highlight the expanse of the brick wall not interrupted with windows. Decorative brickwork highlights the segmentally arched two-over-one double-hung sash windows with arches, keystones, and sills. The downstairs contains large display windows on the Main Street facade interrupted by two prominent arched entrances to the building, both of which are adorned with classical cast-concrete surrounds. The corner-oriented entrance to the banking area has a pedimented parapet containing a tablet inscribed "Citizens Banking Company 1911".

The bank building has two floors. The downstairs is arranged as three distinct areas of use. First, the banking area contains a large public lobby, behind which is the vault and smaller private office spaces. The office areas have been remodeled numerous times and differ in configuration from the original plan. The tellers' cages which subdivided the main banking area have been removed. An interior stair which divides the building and leads to the second floor is entered from the exterior doorway centered on the Main Street (west) facade. The third area to the north of the stairs is a single retail space. A small portion of the rear (or east side) of this commercial use space is divided for storage. On the second floor, a central skylit atrium, rectangular in plan, provides access to the 13 office rooms which are arranged around the perimeter of the area.

Downstairs, the stuccoed wall surfaces have been covered with paneling. In some areas the green marble base molding remains as does a small section of the white marble dado. The floors are carpeted or covered with linoleum tile. Upstairs retains almost all the original material. This includes green terrazzo floor accentuated with black and red bands of terrazzo which generally follow the grid above of reinforced concrete beams. The wooden office doors remain, the upper half of which are glazed with frosted, translucent glass. Office flooring is pine over poured concrete decking.

In the banking area, some marble remains as base trim and in a small area as dado. The two-door vault remains intact and the safe within the vault is surrounded by the original cage. The banking lobby area retains the ornamentation capping the structural piers. It appears as though the terrazzo floors remain under the later coverings in this area.

(Continued)

**United States Department of the Interior  
Heritage Conservation and Recreation Service**

**National Register of Historic Places  
Inventory—Nomination Form**



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7. Description

The skeleton of the Citizens Banking Company is poured reinforced concrete. The loads are distributed on beams with rectangular cross section varying in magnitude from 6"x8" to 20"x10". The loads are transmitted to the ground by way of structural piers with square cross section measuring 24" x 24". Exterior walls are non-load bearing. The foundation is of a spread-footing type.

No historical mechanical systems, utilities, or services are known to have survived recent remodeling. An upstairs sprinkling system, having been added circa 1940, remains. Changes to the property include the 1940 remodeling that included the addition of mahogany, marble and chromium fixtures, the enclosure of a fireplace, and the removal of grill work. Further changes in 1966 include the installation of a drive-in window, aluminum window frames and door frames, the covering of the interior columns with paneling, and covering of ceiling coffers.

The building occupies virtually all of the historic property area. The lot is flat and contains an alley to the south and a service alley to the east. Historical archaeological data underneath the building and related to the town's growth would be of the era 1875-1911. Other archaeological potential is undertermined.

The building is in the center of the small South Georgia town of Baxley. Later, less decorated commercial buildings exist surrounding the building. One block to the south of the building at the edge of the Central Business District lies the southern rail line of the Southern Railway System. The bank shares a common wall with a commercial building to the North. To the West is located Main Street. Comas Street is situated just east of the building.

# 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 checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700–1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800–1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900–	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates      1912                      Builder/Architect      Unknown

**Statement of Significance (in one paragraph)**

The Citizens Banking Company is significant in architecture as a fine example of a building built to be a bank and commercial structure during the early 20th-century Neoclassical era. It has two fine Neoclassical-styled entranceways that reflect classical details at their height. It exemplifies the strong, secured look that bankers sought in their turn-of-the-century buildings, obviously to stress the strength of their institution. It is also a good and relatively early use of poured reinforced concrete construction in a small Georgia town. The bank is significant in commerce as a good example of the development of a small-town pre-Depression banking and commercial institution in the early 20th century. The building of this structure was simultaneous with the institution being named a state bank, which meant it could receive state funds. The upstairs was originally occupied by attorneys, doctors, dentists, but longest by the Southern Bell Telephone Exchange. The downstairs commercial area was largely occupied by the Empire Store which sold clothing and merchandise. The building's history as a bank took its first major downward turn when it had to be sold at auction in 1917. The building later housed two subsequent banks, the last leaving in 1977.

These areas of significance support property eligibility under National Register Criteria A and C.

Historical Narrative

The Citizens Banking Company's history parallels the evolution of the banking industry in the early 20th century. It was chartered in 1906 as a locally owned and operated bank with a prominent local man, W. W. Beach, as first president. Beach had gained considerable wealth since Baxley was incorporated in 1878, mostly in land, and in the naval stores industry.

By 1911 the bank's original facility was deemed too small and too out of the way for businessmen. In January 1911, the bank was named a State Depository which allowed it to accept state funds, such as state taxes. Work on this new building is thought to have begun on April 1, 1911, and took nearly a year to complete. The structure was a suitable edifice to reflect the bank's new status and growing capital reserves.

The bank was a multi-purpose building, housing not only the "state bank" but also a Main Street commercial establishment, as well as thirteen offices on the second floor. These were originally used by attorneys, doctors, and a dentist. In later years, the Southern Bell Telephone Exchange, the U.S. Army Draft Office and the Baxley News Banner office were located there.

(Continued)

## 9. Major Bibliographical References

Rooney, Donald R. "Citizens Banking Company." Historic Property Information Form, December 5, 1983. On file at the Historic Preservation Section, Georgia Department of Natural Resources, Atlanta, Georgia.

## 10. Geographical Data

Acree of nominated property ~~less than one acre~~

Quadrangle name Baxley, Georgia

Quadrangle scale 1:24,000

UTM References

A 

1	7	3	7	2	2	9	0	3	5	1	6	3	4	0
Zone		Easting				Northing								

B 

Zone		Easting				Northing								

C 

Zone		Easting				Northing								

D 

Zone		Easting				Northing								

E 

Zone		Easting				Northing								

F 

Zone		Easting				Northing								

G 

Zone		Easting				Northing								

H 

Zone		Easting				Northing								

Verbal boundary description and justification

The nominated property is a portion of Parcel 33 which is the land that has been associated with the bank for over 50 years. It is marked on the enclosed Tax Map 3-7.

List all states and counties for properties overlapping state or county boundaries

state	N/A	code	county	code
state		code	county	code

## 11. Form Prepared By

name/title Kenneth H. Thomas, Jr., Historian  
Historic Preservation Section

organization Georgia Department of Natural Resources date 3/4/85

street & number 270 Washington Street, SW telephone 404/656-2840

city or town Atlanta state Georgia 30334

## 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 Elizabeth A. Lyon

title Deputy State Historic Preservation Officer date 3/14/85

For NPS use only

I hereby certify that this property is included in the National Register

Entered in the  
National Register

date 5-2-85

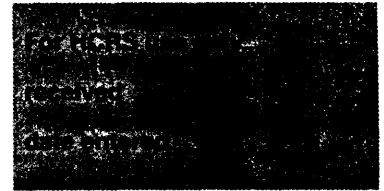
for Alloues Byers  
Keeper of the National Register

Attest: \_\_\_\_\_ date \_\_\_\_\_

Chief of Registration

United States Department of the Interior  
Heritage Conservation and Recreation Service

National Register of Historic Places  
Inventory—Nomination Form



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8. Significance

Historical Narrative

As did most banks of the day, the bank offered various incentives to lure depositors, such as interest bearing accounts, metal savings banks, agricultural endorsements, and restrooms.

The bank had to reorganize in 1915, and again was renamed a State Bank. But by March of 1916 the bank was "in the hands of the State Bank Examiner." This happened because it borrowed too much money and had excessive investments in the building, furniture, and fixtures. It could not meet its obligations when due. At the time there were 300 depositors. Then a "mysterious" fire destroyed records in the vault, causing customers to have to present their own records to re-establish their accounts. Local and area newspapers were aghast that despite the many banking regulations, a bank could still over-extend and fail. Citizens Banking Company never reopened and the building was sold by Court Order at a public auction on October 2, 1917.

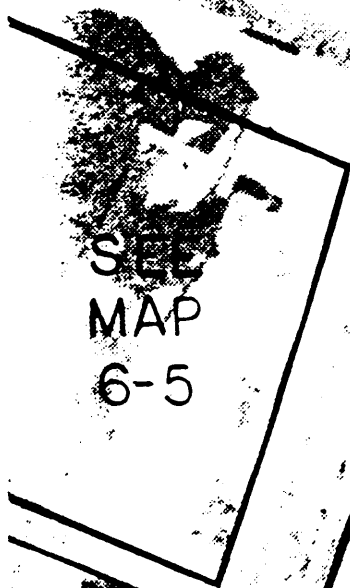
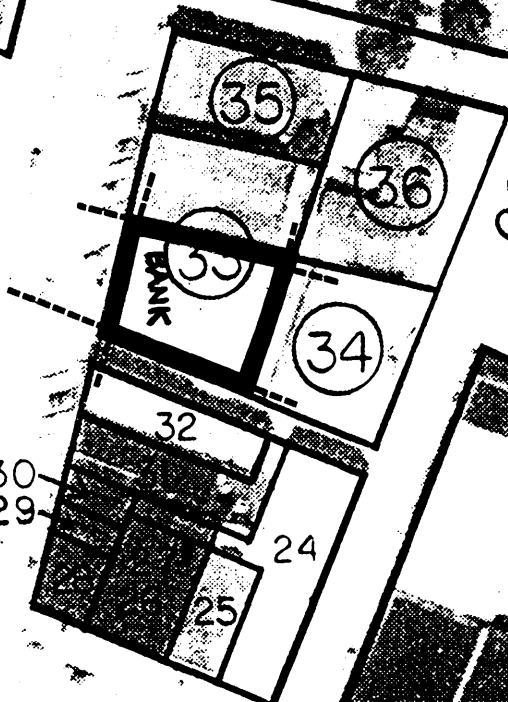
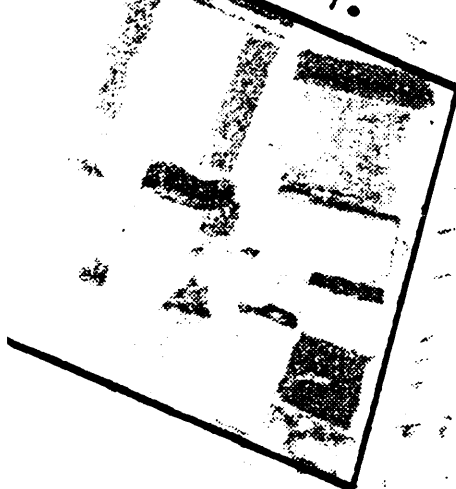
The purchaser was one of a new group of investors who had formed the Baxley State Bank and who promptly opened their new bank in the building. In yet another financial bind, the new banking operation was forced to sell their building and rent it back. The new bank eventually prospered and by the late 1920s was a major loan institution. The ominous year of 1929 was considered their most prosperous year to date.

Baxley State Bank left the building in 1950 and moved to a remodeled building across Main Street. Peoples Banking Company, a private bank owned by C. A. Whitaker and his son, F.A. Whitaker, began operations in the building in 1950. In April of 1966 the bank was reorganized as Peoples State Bank. In May of 1977 the building fell vacant when Peoples State Bank moved to modern facilities one block to the east.

TIPPINS ST.

COMAS STRE

FAR.



NORTH P. AVENUE  
SOUTHERN RAILWAY  
SOUTH PARK AVENUE

22  
CROSS

SEE  
MAP  
6-5

41

41A

43

42

5

6

7

8

23

22



Sketch Map/Tax Map  
CITIZENS BANKING COMPANY  
Baxley, Appling County, Georgia  
Scale: 1" - 100'  
Source: Appling County Tax Assessors Office  
Tax Map No. 3-7  
Date: c. 1980  
Key: The nominated property is that portion  
of Parcel 33 marked by a heavy black  
line.