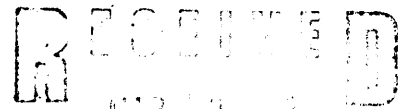


United States Department of the Interior
National Park Service



National Register of Historic Places
Registration Form

NATIONAL
REGISTER

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 Oliver Springs Banking Company
other names/site number Bank of Oliver Springs, Tri County National Bank

2. Location

street & number 110 East Tri County Boulevard N/A not for publication
city, town Oliver Springs N/A vicinity
state Tennessee code TN county Anderson code 001 zip code 37840

3. Classification

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

Herbert L. Harper 3/2/92
 Signature of certifying official Date
 Deputy State Historic Preservation Officer, Tennessee Historical Commission
 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. *entered in the National Register*
 See continuation sheet. *4/14/92*

determined eligible for the National Register. See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:)

Arlores Byer _____

Signature of the Keeper Date of Action

Historic Functions (enter categories from instructions)
COMMERCE/TRADE: financial institution

Current Functions (enter categories from instructions)
WORK IN PROGRESS

7. Description

Architectural Classification
(enter categories from instructions)

Other: Commercial - Romanesque
Revival Influence

Materials (enter categories from instructions)

foundation Limestone
walls Brick

roof Asphalt
other Wood, marble

Describe present and historic physical appearance.

The Oliver Springs Banking Company building, built in 1907, is located on the main street of the original downtown business district of Oliver Springs. This street orientation is northwest to southeast. The front of the building faces southwest. Originally built to house the Oliver Springs Banking Company, this two-story brick building was enhanced with an elaboration of brickwork including corbelling, dentils, bricks laid on the diagonal face of wall, and arches. It is trimmed in white marble capitals, a beltcourse, and window sills, befitting the image for a small town bank. The building sets on a narrow lot with Spring Creek flowing along the northwest side.

The front, or southwest two-story facade with its height of thirty-four feet appears taller than it is because its narrow width of twenty-four feet has a vertical emphasis. This deliberate verticality is accented by four brick pilasters, tall narrow fenestration, fourteen foot high first floor, nine foot high second floor, and roof parapet. Centered on the first floor is a large plate glass window with a transom light. An exposed steel I-beam lintel with a row of decorative rosettes spans over the window. This is centered between two tall semi-circular brick arch openings, the arches springing from square white marble capitals. One arch opening is into a small open porch protecting the entry to the banking floor. The oak double doors are nine feet high and still retain an elaborate brass door pull and lock. There is an operable transom window above the doors. The other arched opening has the door to the stair leading up to the second floor. The original door and original arched window above it had been replaced by new units by a previous owner.

Opening on the second floor there are three tall wood-framed sash windows centered over the three windows on the first floor and between the four pilasters which extend beyond the raised parapet. The street is skewed to the building lot and therefore, the front facade is also skewed to the other three walls of the building.

The sixty-six foot long northwest facade was also designed to be viewed. It has many of the same details as the front facade which has the most elaborate of the brickwork, stonework, and woodwork. There is a narrow side yard with three trees. Spring Creek delineates the property line on the northwest.

See continuation sheet

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Continuation Sheet**Section number 7 Page 2

Oliver Springs Banking Company

On the front end of the first floor of the northwest elevation an open brick arch opens onto the same entry porch as the identically appearing arch on the front, or southwest, facade. Further back, on the first floor are two nine foot wide triple unit windows framed by semi-circular brick arches. The wood frames are detailed with dentil mouldings and bull's eye blocks. The three upper panels of glass in both window units is "banker's glass," a type of frosted glass. Three of the original six pieces were broken, but it was possible to replace these with reproduction glass which is undetectable from the original. At the rear is a single sash window and then a rear door under a semi-circular arch. The door is the original panel door, though altered. Because of the cut-in window and weakened stiles, this door has been faced with a plywood panel. Above it, in the arch is an original fan window with colored glass panes. This fan window has been relocated to the position of the missing window above the stair door on the front facade.

The second floor has eight single sash windows trimmed like those on the second floor of the front facade. The brick and white marble on this facade remain painted over, as had been the front until recently. The layers of paint were removed from the front facade exposing the contrasting white marble, red brick panels, and brown brick pilasters.

The rear twenty-two foot wide northeast facade originally had two windows on the first floor. These had been totally removed by a previous owner and boarded over. A door on the second floor apparently led to an exterior stair which no longer exists.

The fifty-seven foot long southeast elevation is on the property line. It is unornamented and has only one window. This window is on the second floor near the center to light the stair hall.

The building has a flat roof gradually pitched to the rear for drainage. A brick parapet wall rises above the roof on the front and both sides with the rear open for drainage.

The first floor of the interior originally consisted of one large space with a fourteen foot high ceiling. An elaborate pressed metal ceiling has three eight foot square panels down the center from front to back. According to recollections of the niece of Sam Tunnell, Bank President beginning 1921, ceiling fans were suspended from the centers of each of these panels. Two rows of lights hung down each side. The white porcelain ceiling mounts are still in place. At one time, a single cord hung from the mount to hold a light. Over the years this ceiling was damaged by

**United States Department of the Interior
National Park Service****National Register of Historic Places
Continuation Sheet**Section number 7 Page 3

Oliver Springs Banking Company

surface mounting of electrical wiring, later heating ducts, and a suspended ceiling. These added features have been removed and the ceiling restored. Ceiling fans have been placed in the original locations.

The bank vault has long since been removed, though the stone foundations remain under a new floor. It measured twelve feet square and approximately nine feet high. It was located to the rear of the large space sharing the southeast side wall, upon which the ghost marks still remain. Behind the vault was a space separated from the front of the bank, probably a private office or work area. This space had its own fireplace centered between the two windows of the rear wall. The mantel had been removed and it was walled over. There was a fireplace also in the front section on the southeast wall. It likewise had lost its mantel and was walled over. This fireplace has recently been restored. Presently there is a rear separate room, located approximately behind the former vault location. This small room is an office/storage space and restroom.

The doors and all first floor interior trim are oak. The trim is accentuated with various moulding profiles and inserted corner and base blocks. Most of the trim, with the exception of baseboards and window sills, was intact, requiring only minor repairs and replacements. Layers of paint were removed and the interior oak woodwork was given a natural finish as had been originally. Only the front third of the original flooring remains, consisting of narrow board tongue-and-groove oak. Over the years the walls had been furred out for sheetrock and/or paneling to the ten foot added dropped ceiling. The original plaster walls behind were damaged considerably with the nailing and electrical wiring. All baseboards had been removed. In the renovation, it was decided to retain these furred out walls. The upper four feet of plaster to the pressed metal ceiling was repaired and is visible.

The other exterior door on the front facade is the only access to the second floor. It opens onto a single long flight of stairs and a side hall down the length of the southeast wall of the building. Originally, there were five offices off this hall. Three had fireplaces. All still retain their iron coal grate inserts. Only one is complete with a metal fireplace opening cover and simple oak mantel. The second floor woodwork is pine and most is intact. The balustrade above the stairwell has large turned balusters. The solid panel doors have operable glass transoms above with a dentil frieze between. The major alteration was the removal of a closet partition wall and the partition walls between the front room and second room.

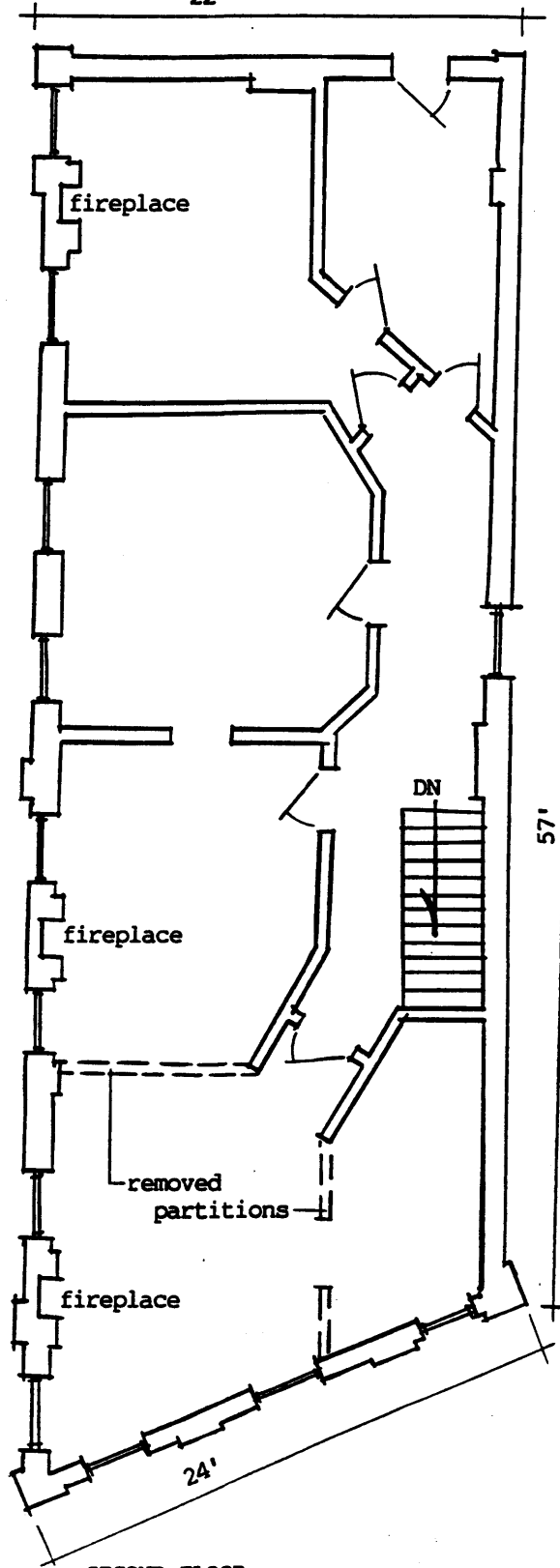
National Register of Historic Places Continuation Sheet

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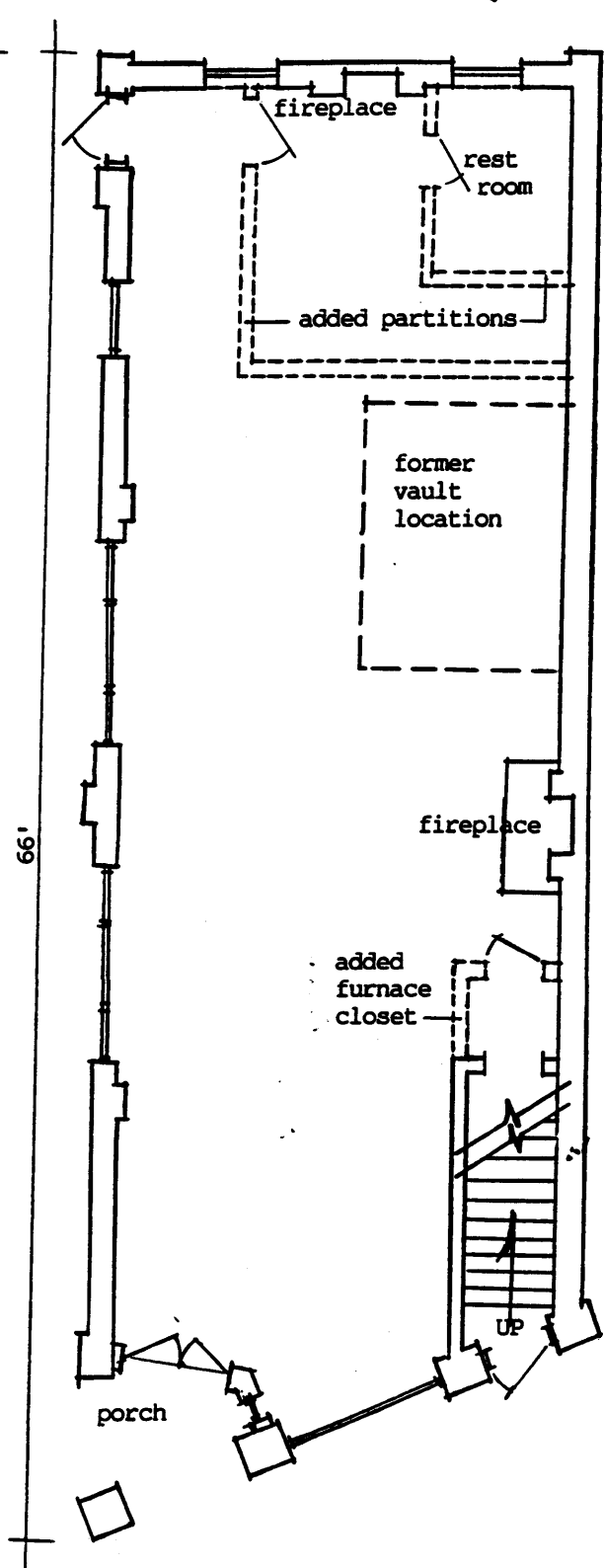
Oliver Springs Banking Company

OLIVER SPRINGS BANKING COMPANY
22'

NORTH



SECOND FLOOR



GROUND FLOOR

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Oliver Springs Banking Company

of the newly built bank, W. D. Richards, was one of the executors of the estate. The new Oliver Springs Banking Company building was completed in the same year and served for several years as the town's only bank.

Eleven years later, December 1918, the Oliver Springs Banking Company was sold to the Bank of Oliver Springs. Less than three years later, April 29, 1921, the Bank of Oliver Springs was put into receivership under S. S. McConnell, Superintendent of Banks of the State of Tennessee. On August 19, 1921, the Tri County National Bank submitted a bid of \$7,344.66 through Chancery Court "to purchase the banking house and fixtures of the Bank of Oliver Springs....including all the furniture and fixtures belonging to the said bank...." This bank committee consisted of S. M. Tunnell, F. C. Sienknech (store still stands adjacent to this bank building), F. L. Ladd, and J. F. Hayes (a prominent doctor whose house and clinic still stands a block away).

On December 13, 1937, Tri County National Bank went into receivership and the deed for the property was conveyed to S. H. Justice, agent for the shareholders of Tri County National Bank. On March 19, 1938, the deed passed to Knoxville Savings and Loan Bank. On November 5, 1941, the property was bought by Dr. Herman E. Heacker for \$3,000 ending the ownership of the building by banking interests.

Even though owned by banking interests, the building was leased for other commercial uses, especially in the later 1930s. For a time, it was a local office and electric appliance promotion center for the Tennessee Electric Power Company (TEPCO) and was probably closed at the time of the Tennessee Valley Authority takeover of TEPCO in 1939. Knoxville Savings and Loan Bank had leased the building to Gus Thomas and his wife Lorene beginning September 2, 1939.

This building has continued to pass down to commercial interests ever since. Dr. Heacker maintained an office and his practice in this building. Upon his death the property was willed to Alfie C. Parrotte and his wife, Veneda Barbara Parrotte. On April 14, 1967, the deed passed to David W. Brown and the building became Brown's Appliances. In more recent times, numerous short-lived commercial ventures occupied the structure.

The building is significant because it housed the early banking interests of Oliver Springs through the early portions of the twentieth century. It is also architecturally significant having a finely detailed brick facade

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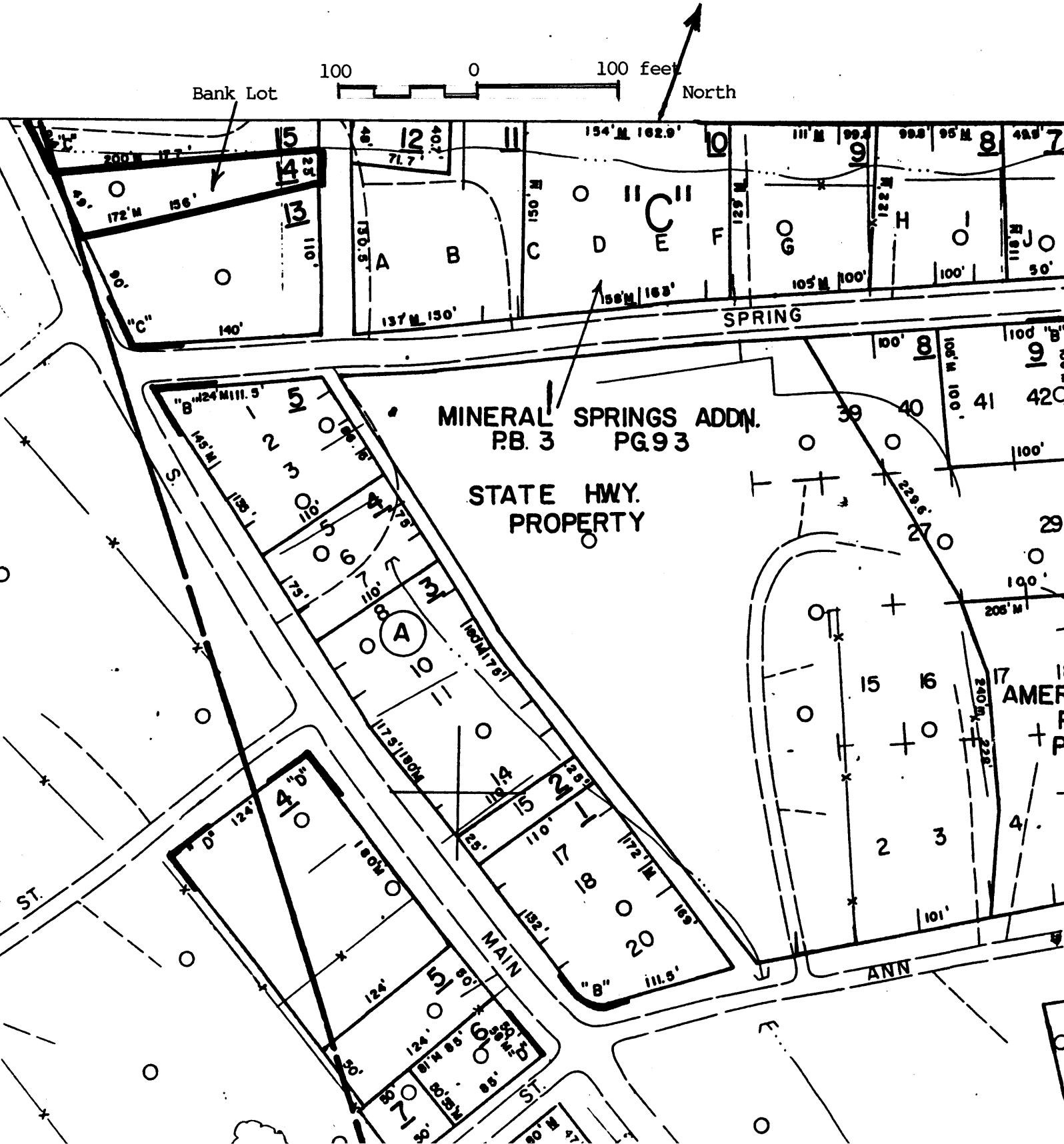
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Oliver Springs Banking Company

using two colors of brick and white marble accents. Its multiple use of arches is reminiscent of the Richardsonian architectural style and turn of century commercial architecture. The remaining early twentieth century buildings in Oliver Springs are of wood and brick construction, but of much simpler design.

National Register of Historic Places Continuation Sheet

Section number 10 Page 2 Oliver Springs Banking Company



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Continuation Sheet

Section number _____ Photo Page _____ 1

Oliver Springs Banking Company

Oliver Springs Banking Company
110 East Tri-County Boulevard
Oliver Springs, Anderson County, Tennessee

Photos by: Charles R. Tichy
Date: August 1991

Front facade, southwest elevation
White marble pilaster capitals, window sills, belt course
#1 of 8

Side facade, northwest elevation
(Note ghost letters BANK on corner brick column)
#2 of 8

Detail of window, northwest elevation
#3 of 8

Rear facade, northeast elevation
#4 of 8

Side facade, southeast elevation
Balnk wall on property line
#5 of 8

Interior pressed metal ceiling, oak side windows
#6 of 8

Stairway and railing
#7 of 8

Second floor fireplace, rear room
#8 of 8

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Continuation Sheet**

Section number _____ Page _____

Owner: Charles R. Tichy
105 Roane Street
P.O. Box One
Oliver Springs, Tennessee 37840

(615) 435-0304
632-1581

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Continuation SheetSection number 9 Page 2

Oliver Springs Banking Company

MAJOR BIBLIOGRAPHICAL REFERENCES

- Alcorn, William. Oral Interview, October 5, 1991. Recollection of bank interior in the late 1930s when a high school student.
- Anderson County Deed Books: Deed Book W, vol. 16, p. 530; Deed Book G, vol. 4, p. 427; Deed Book P, vol. 14, p. 466.
- Anderson County Will Books: Will Book 1, p. 12.
- Niece of Bank President Sam Tunnell. Oral Interview, 1988. Recollections of bank interior.
- Roberts, Snyder E. The Story of Oliver Springs, Tennessee and Its People, Vol. 1. Kingston, TN: Roane County Schools, Vocation Education Department, 1982.
- Roberts, Snyder E. The Story of Oliver Springs, Tennessee and Its People, Vol. 2. Kingston, TN: Roane County Schools, Vocation Education Department, 1983.
- Roberts, Snyder E. The Story of Oliver Springs, Tennessee and Its People, Vol. 4. Oak Ridge, TN: PIP Printing and Copy Center, 1985.

e. 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 N/A

Areas of Significance (enter categories from instructions)

ARCHITECTURE
COMMERCE

Period of Significance

1907-1921

Significant Dates

1907

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

Unknown

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

The Oliver Springs Banking Company building, built in 1907, is eligible for listing in the National Register of Historic Places under criterion A because of its role in the banking interests in the small community of Oliver Springs (1988 pop. 3,756) in the early twentieth century. This building is also eligible under criterion C for its architectural quality and significance to Oliver Springs and Anderson County. It was built with quality materials, quality craftsmanship, and a standard of design to reflect the high status and image of a building to house a bank. It was the first and only bank (until recent decades) in this small town.

Oliver Springs is located at the base of the Cumberland Plateau. Here, a gap in the escarpment served as one of the passages up the plateau in the westward movements during the early nineteenth century. This community was first known as Winters Gap, named after Major Moses Winters, the area's first white settler. By the 1840s it was known as Oliver Springs, named after Richard Oliver, the first postmaster and owner of the first inn. By this time the area, as well as numerous other areas of the Cumberland Escarpment, was established in iron production and coal mining. Oliver Springs was a major coal mining community, and continues to have coal interests today.

Industrial interests from eastern centers such as Philadelphia and New York invested in these industries. One was the Richards family, gaining considerable land holdings and mining interests. In 1894 the Richards family built a palatial hotel of nearly 200 rooms with all the amenities of the day. This replaced an earlier smaller hotel and established Oliver Springs as a major mineral springs spa, attracting wealthy guests from all over the United States. Many would arrive by train; the Southern Railroad Company stopping right at the resort hotel.

On August 14, 1907, a town lot was sold by the Joseph Richards' estate to the Oliver Springs Banking Company for \$150. Interestingly, the president

See continuation sheet

9. Major Bibliographical References

Previous documentation on file (NPS): N/A
 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 # _____

See continuation sheet

Primary location of additional data:

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

Specify repository: _____

10. Geographical Data

Acreage of property less than one acre

UTM References

A 16 7139660 3992040
 Zone Easting Northing
 C _____

B _____
 Zone Easting Northing
 D _____

See continuation sheet

Windrock, TN 129 SE

Verbal Boundary Description

See attached Anderson County tax map 92-H, Parcel 14.

See continuation sheet

Boundary Justification

The boundary consists of the present lot which is also the historic lot this building was built upon, and is sufficient to protect the architectural and historical significance of the property.

See continuation sheet

11. Form Prepared By

name/title Charles R. Tichy
 organization N/A date January 1992
 street & number Post Office Box One telephone 615/435-0304
 city or town Oliver Springs state TN zip code 37840