

United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

DEC 28 1988

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 Bank of Andalusia
other names/site number _____

2. Location

street & number 28 S. Court Square NA not for publication
city, town Andalusia NA vicinity
state Alabama code AL county Covington code 039 zip code 36420

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	<u>1</u>	_____ 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	_____	_____ objects
		<u>1</u>	<u>0</u> Total

Name of related multiple property listing: NA
Number of contributing resources previously listed in the National Register NA

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] 12-21-88
Signature of certifying official Date
Alabama Historical Commission (State Historic Preservation Office)
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
Alabama Historical Commission (State Historic Preservation Office)
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:)

Amy Schlager 1/28/89
Signature of the Keeper Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)
Commerce/Trade - financial institution

Current Functions (enter categories from instructions)
Commerce/Trade - financial institution

7. Description

Architectural Classification
(enter categories from instructions)Classical Revival

Materials (enter categories from instructions)

foundation brick

walls brick

roof asphalt

other stone

Describe present and historic physical appearance.

DescriptionExterior

The Bank of Andalusia is a single-story brick building in the Early Classical Revival style. It has a parapeted roof with a pseudo-pediment. There is a simple cut stone corbeled cornice surmounting the parapet and a more elaborate cut stone cornice with a frieze and dentils created by J. Thurron & Co. of New York City, whose name appears on the medallion in the center of the pseudo-pediment.

The North elevation consists of a half-round window over a double entrance flanked by sidelights and topped with transoms. The entryway is flanked by pairs of stone Tuscan pilasters which support a carved stone molding. There is a contrasting keystone at the apex of the window and diamond-shaped stone inserts above the pilasters. Latticework mullions in the window complete the feeling of graceful elegance. A stone wainscot faces the lower portion of both the North and East elevations.

The East elevation displays a series of seven regularly spaced arched windows, again with stone keystones and divided by pilasters, and again with latticework mullions. The windows are original and the main entry door is a reproduction based upon a photograph of the original.

In 1924, an addition was constructed at the rear of the original building. The brick addition was designed and built by local craftsmen. The addition is a much more utilitarian building built in the commercial vernacular style common in many other buildings constructed in Andalusia during the 1920's. It has a parapeted roof with a simple brick cornice and a more elaborate corbeled cornice on a level with the carved stone cornice on the original building. An interesting feature is that the interior continues interior space of the first floor and mezzanine levels so faithfully and consistently that there is the feeling of being in just one building inside while the exteriors are so obviously different.

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)

Architecture

Period of Significance

NA

Significant Dates

1914
1924

Cultural Affiliation

NA

Significant Person

NA

Architect/Builder

NA

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

Criterion C: Architecture

The Bank of Andalusia is a pristine example of classical styling and excellent local craftsmanship evolving out of the building boom of the first two decades of this century which was spurred by the advent of rail transportation in Andalusia.

The building is almost completely intact and in exceptionally good condition. The excellent attention to detailing without fussiness makes The Bank of Andalusia one of only a handful of high-style buildings of the period extant in its original appearance.

9. Major Bibliographical References

Bryan, Gud J. and Ruby R. Covington County History 1821-1976. New York: Opp Historical Society, 1985.

Deed Books, Various. Probate Court, Covington County, Alabama

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 # _____

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 0.2

UTM References

A

1	6
---	---

5	4	9	2	6	0
---	---	---	---	---	---

3	4	6	3	6	0	0
---	---	---	---	---	---	---

Zone Easting Northing

B

--	--

--	--	--	--	--	--

--	--	--	--	--	--	--

Zone Easting Northing

C

--	--

--	--	--	--	--	--

--	--	--	--	--	--	--

D

--	--

--	--	--	--	--	--

--	--	--	--	--	--	--

See continuation sheet

Verbal Boundary Description

See area outlined in red on accompanying sketch map.

See continuation sheet

Boundary Justification

The boundary includes the entire city lot that has been historically associated with the property.

See continuation sheet

11. Form Prepared By

name/title Martha A. Conner/Planning Consultant; Steven M. Kay/reviewer, AL Historical Com.
organization Ewing-Conner Associates date January 28, 1988
street & number 311 N. Alice Street, Suite 204 telephone 205 793-7695
city or town Dothan state Alabama zip code 36303

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

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 1

Interior

The 26 by 68 foot building consists of one main open room with a 21 by 26 foot mezzanine at the rear. The twenty-two foot ceiling is decorated with massive false beams embellished with decorative plaster molding.

The mezzanine still has the original wrought-iron grillwork with a mahogany railing. The area under the mezzanine contains two vault areas, one of which is still enclosed by the original vault door.

Integrity

The Bank of Andalusia retains almost complete integrity of location, materials, and style. A canopy was added in the 1930's over the doorway, but is of such an age, that it has its own historic significance. Both the interior and exterior of the building are very much as they were when built.

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

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 1

Historical Summary

The Bank of Andalusia was organized in 1904 to provide an alternative to the existing First National Bank of Andalusia. The organizers of the bank were associated with several local businesses. Their control of a separate banking house allowed them to compete more successfully with the other group of local businessmen who controlled the First National Bank. The bank opened for business during July of 1904 with a capital stock of \$50,000.

The organizers of the Bank of Andalusia had arrived with the railroads in 1899. Their businesses flourished as the advent of rail transportation spurred the growth of Andalusia from a small rural county seat to a regional supplier of wholesale goods to the surrounding towns and communities, and a regional market and point of shipment for locally produced raw materials.

The bank was very successful and soon outgrew its rented quarters. By 1914, the bank's capital stock had grown to \$100,000, and the organizers decided to build their own building. This is that building. Shortly after moving into the new building, Mr. C.A. O'Neal and Mr. E.L. More, who were partners in the mammoth Horseshoe Lumber Company and the River Falls Power Company, acquired a controlling interest in the bank. The new owners increased the bank's capital stock to \$200,000 and renamed the bank Andalusia National Bank.

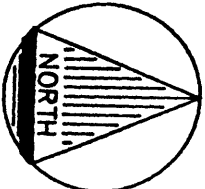
By 1924, the bank's growth was such that a two-story addition was added at the rear of the existing building in 1924. The bank survived the stock market crash of 1929; however, after three years of struggling with impending insolvency, merged with the First National Bank, although it continued to do business as the Andalusia National Bank. The merger was short-lived as the combined bank fell victim in July of 1932 to the depression.

The Bank of Andalusia building was to serve as a home for two other banks organized in the ensuing years. The Commercial Bank was organized in 1932 and continues to serve Andalusia as a subsidiary of First Alabama Bank. The Covington County Bank also occupied the building. It was organized in 1946, and remains the only locally owned bank in Andalusia.

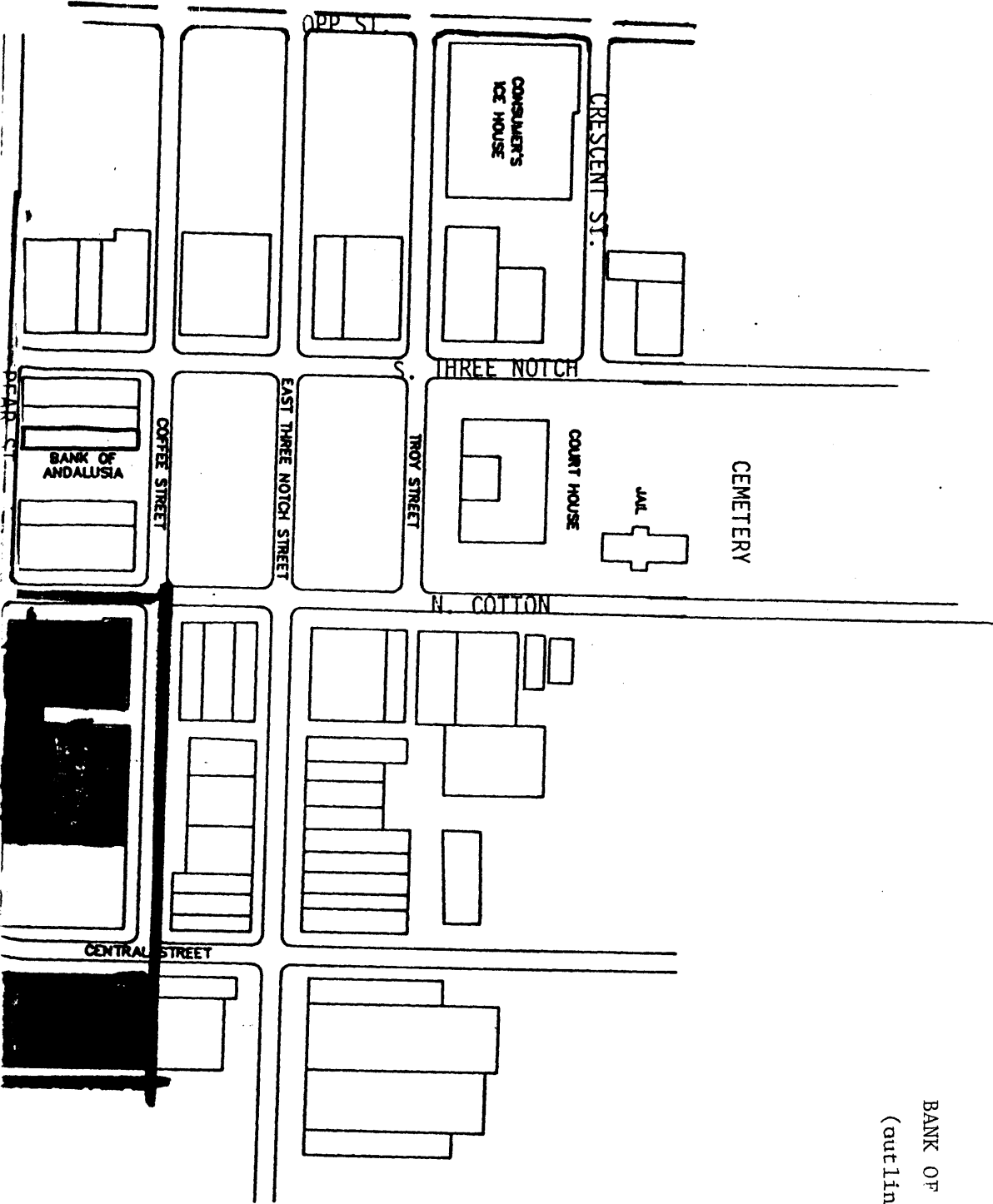
The significance of this building lies in the integral role the Bank of Andalusia played in the rise of Andalusia as a regional commercial center, and its importance in the architectural development of Andalusia's built environment.

CITY OF ANDALUSIA
 HISTORICAL RESOURCES
 COVINGTON COUNTY, ALABAMA

BANK OF ANDALUSIA
 (outlined in red)



SCALE IN FEET
 0 500 1000 2000



United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number photo-
graphs Page 1

PHOTOGRAPHIC DOCUMENTATION FOR BANK OF ANDALUSIA

* Note - The following information is applicable to all Photographs

2. Andalusia, Alabama

5. Original negative at Alabama Historical Commission

1. 28 S. Court Square - Bank of Andalusia

3. Ron Thompson

4. February 1987

6. Looking Southwest

7. Photo 1

1. 28 S. Court Square - Bank of Andalusia

3. Ron Thompson

4. February 1987

6. Looking South

7. Photo 2

1. 28 S. Court Square - Bank of Andalusia

3. Martha A. Conner

4. April 1988

6. Interior - tray ceiling in reception area

7. Photo 3

1. 28 S. Court Square - Bank of Andalusia

3. Martha A. Conner

4. April 1988

6. Interior - wrought iron balcony and tray ceiling in library

7. Photo 4

1. 28 S. Court Square - Bank of Andalusia

3. Martha A. Conner

4. April 1988

6. Interior - dentil molding and view of half round windows in main office

7. Photo 5