

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

**National Register of Historic Places
Continuation Sheet**

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 93001161

Date Listed: 11/8/93

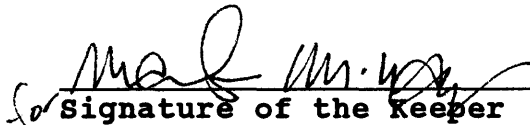
**Farmers and Merchants Bank Building
Property Name**

**Dickson
County**

**TENNESSEE
State**

Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.



Signature of the Keeper

11/23/93

Date of Action

=====
Amended Items in Nomination:

Section No. 2

This nomination is amended to show the county code for Dickson County as 043.

This change was confirmed by phone with the Tennessee SHPO.

DISTRIBUTION:

- National Register property file
- Nominating Authority (without nomination attachment)

1161

RECEIVED

OCT 01 1993

NATIONAL REGISTER

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 for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Farmers & Merchants Bank Building

other names/site number U. S. Post Office, White Bluff

2. Location

street & number 201 Main Street N/A not for publication

city or town White Bluff N/A vicinity

state Tennessee code TN county Dickson code 037 zip code 37187

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

Herbert L. Hays 9/22/93
Signature of certifying official/Title Date
Deputy State Historic Preservation Officer, Tennessee Historical Commission
State of Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the 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:)

for Signature of the Keeper Date of Action
Ma J. M. [Signature] 11/8/93

5. Classification

Ownership of Property
(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property
(Check only one box)

- building(s)
- district
- site
- structure
- object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1	0	Total

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing.)

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

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

Materials
(Enter categories from instructions)

foundation CONCRETE

walls BRICK

roof ASPHALT

other WOOD

Narrative Description

(Describe the historic and current condition of the property on one or more continuation sheets.)

Farmers & Merchants Bank Building

Name of Property

Dickson Co., TN

County and State

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is: **N/A**

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance

(Enter categories from instructions)

COMMERCE

Period of Significance

1904-1930

Significant Dates

1904

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

UNKNOWN

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

9. Major Bibliographical References

Bibliography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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 # _____

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository:

Farmers & Merchants Bank Building
Name of Property

Dickson Co., TN
County and State

10. Geographical Data

Acreage of Property .08 acre

White Bluff, TN 305 SW

UTM References

(Place additional UTM references on a continuation sheet.)

1

1	6	4	8	0	1	8	0	3	9	9	5	4	2	0
Zone	Easting				Northing									

3

Zone	Easting				Northing									

2

Zone	Easting				Northing									

4

Zone	Easting				Northing									

See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Deborah Allsbrooks, Owner

organization N/A date September 15, 1993

street & number 329 Shady Oak Drive telephone (615) 797-4450

city or town White Bluff state TN zip code 37187

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

Representative **black and white photographs** of the property.

Additional items

(Check with the SHPO or FPO for any additional items)

Property Owner

(Complete this item at the request of SHPO or FPO.)

name Jackie & Deborah Allsbrooks

street & number 329 Shady Oak Drive telephone (615) 797-4450

city or town White Bluff state TN zip code 37187

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 *et seq.*).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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Farmers & Merchants Bank Building
Dickson County, TN

Narrative Description

Farmers and Merchants Bank, located at 201 Main Street in White Bluff, Dickson County, Tennessee, was built in 1904. At that time it was the only brick structure in the small community. The simple one story rectangular building is twenty feet and two inches wide by forty feet and three inches (20'2" X 40'3").

The front, or west facade of the building is nineteen feet and ten inches (19'10") in height. The facade is dominated by the large storefront windows with three pane glass transoms located above the two abutting window openings. The original windows were removed circa 1964 and the window openings are currently boarded over. Located below the windows are the original wood bulkheads with unusual decorative spindles. The canted entrance is located on the northwest corner of the building and is recessed with the corner of the building serving as a porch roof over the entrance. A single round, metal pole supports the corner of the building. The original entrance, which had double doors, has a two pane transom over it. The original double doors were removed, but are still in the building and will be restored to their original location. The front facade of the building has ornamental brickwork including a sawtooth design frieze and a corbled cornice.

The north elevation has an unbroken brick wall except for a single arched doorway at the east end of the building. The entrance, which is original to the building, has a replacement wood and glass door. The roofline on the north elevation steps down in three increments from a high point of nineteen feet and ten inches (19'10") at the front to fourteen feet five inches (14'5") at the rear.

The east elevation of the building has an exposed roofline, without a raised parapet as on the other elevations, extending the width of the building. Located on the north end of the east elevation is an original round arched double-hung window (7'4" X 2'9"). Located to the south of the window are two other round arches. The middle arch, which is lower than the other two, appears to have been over a doorway and the southern most arch appears to have been another window. The doorway and window were bricked over an unknown date, but from the appearance of the brick it may have been early. A small rectangular window opening, circa 1965, has been cut through the bricks on the southern end of the east elevation. Current plans are to infill this opening with brick.

The south elevation of the bank consists of a plain brick wall with doorways on the east and west ends of the building. A small attached apartment building was removed in October/November 1992 from this elevation as is evidenced by the painted portion of the wall. The entrance on the west end of the building appears to be an older opening

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Farmers & Merchants Bank Building
Dickson County, TN

than the opening on the east end. However, no date has been determined for these alterations.

The interior of the Farmers and Merchants Bank Building consists of one large room (18' X 24') and two smaller rooms at the rear of the building. The original tongue and groove wood ceiling remains in the building. Originally the walls were finished with plaster and 42" wainscotting. The wainscotting, with most of the plaster has been removed. The small room (8'9" X 13'9") on the west has a window on the west wall and an exterior doorway on the south wall. The third room (9'4" X 14'6") was originally the vault. Circa 1965 a small rectangular window opening was added on the south wall and a doorway was added on the east wall.

The interior of the building remained essentially the same in its transition from a bank to a post office. The original counters, no longer extant, served both the bank and the post office. In circa 1965 the counters and other furnishings, such as the post office boxes, were removed when the building was converted to a dwelling. While used as living space, the vault served as the bathroom, the small western room as a kitchen and the lobby area as a living room/bedroom. The building had a fire in 1989.

The Farmers and Merchants Bank is currently undergoing restoration following the Secretary of the Interior's Standards. Work has been done on the roof to prevent further water damage to the interior of the building. The original space of the interior is to be retained and plans are to use the building for commercial office space.

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Farmers & Merchants Bank Building
Dickson County, TN

Narrative Statement of Significance

The Farmers and Merchants Bank building is being nominated to the National Register of Historic Places under criterion A for its role in the commercial development of the small community of White Bluff (1988 population 2,095), Dickson County, Tennessee.

On September 8, 1904, an application was made to the State of Tennessee to establish Farmers and Merchant Bank. The bank charter was approved on September 14, 1904 and the Farmers and Merchant Bank became the first and only bank in White Bluff. The Board of Directors held its organizational meeting on September 15, 1904. The Board of Directors was composed of the following individuals, Pitt Henslee, S. G. Holland, J. G. Brown, W. W. Jordon, J. Heath, J. B. Harris, and Jos. Whited. Many of these men were prominent businessmen in White Bluff. Heath was a partner in a general merchandise store, Jordon was the owner of the sawmill, Harris and Whited manufactured staves.

The first president of the bank was Pitt Henslee, a prominent business man in Dickson County. Henslee also established the First National Bank in Dickson (NR 3/13/1986), served as mayor of Dickson, as a Representative in the Tennessee State Legislature (1899 - 1903), and was later appointed to Governor A. H. Roberts staff.

At the October 5, 1904 meeting, J. B. Brown was authorized to use 20% of the bank's capital stock (\$4,000) to purchase land and construct a building. Shortly after that, on October 13, 1904, land at the corner of Main and Jackson streets was purchased and the construction began on the brick bank building. The minutes of the bank indicate that by the December 16, 1904 meeting, the construction of the bank was completed and the Board of Directors held their meeting in the new building.

The Farmers and Merchants Bank remained at this location until September 6, 1930, when the bank purchased the People's Bank building on Highway 70 in White Bluff, two blocks north of their original building. The People's building was built in 1923 by E. N. Heath, to be used for the new People's Bank. However, People's Bank never opened. Heath apparently ran out of capital while constructing the new building and did not have enough capital left to operate the bank. The original People's Bank building remained in private hands until 1930 when the Farmers and Merchants Bank purchased the building.

After the purchase of the People's Bank building in 1930, the Farmers and Merchants Bank retained ownership of their old building until 1937, at that time the building was sold to a private individual. Soon after the bank moved from their old location their original building began to be used as the White Bluff U. S. Post Office. The Farmer's and

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Farmers & Merchants Bank Building
Dickson County, TN

Merchants Bank building served as the U. S. Post Office from 1930 to 1964. Little alteration of the building appears to have occurred with this function. The original counter continued to be used. However, post office boxes were added. After the post office moved from this location circa 1965, the building was converted into a residence. It was during this conversion that the building underwent the most change. However, the room arrangement and its exterior trim were retained.

Perhaps two of the most important buildings in a small community include its bank and post office. These buildings are at the center of a significant portion of the town's activities. The Farmers and Merchants Bank building has served as both. As the town's first, and its only bank, it was housed in this building for twenty-six years serving the small agricultural town's commercial interests. After its function as a bank ceased, it remained a pivotal building of the community serving as the post office for thirty-five years.

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Farmers & Merchants Bank Building
Dickson County, TN

Major Bibliographic References

Charter of Incorporation, Farmers & Merchants Bank. 1904

Farmers & Merchants Bank. Minute Book. 1904 - 1930.

Young & Co.'s Business and Professional Directory of the Cities and
Towns of Tennessee. Atlanta: Young and Co., 1907

Dickson County Deed Books: Book 34 page 66, Book 44 page 537, Book
pages 613 - 615, Book 62 page 27.

Wilson, Claire. Personal Interview by Deborah Allsbrook. February
1993.

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Farmers & Merchants Bank Building
Dickson County, TN

Verbal Boundary Description

The Farmers and Merchants Bank Building consist of parcel A 23 on Dickson County Tax Maps 0960.

Boundary Justification

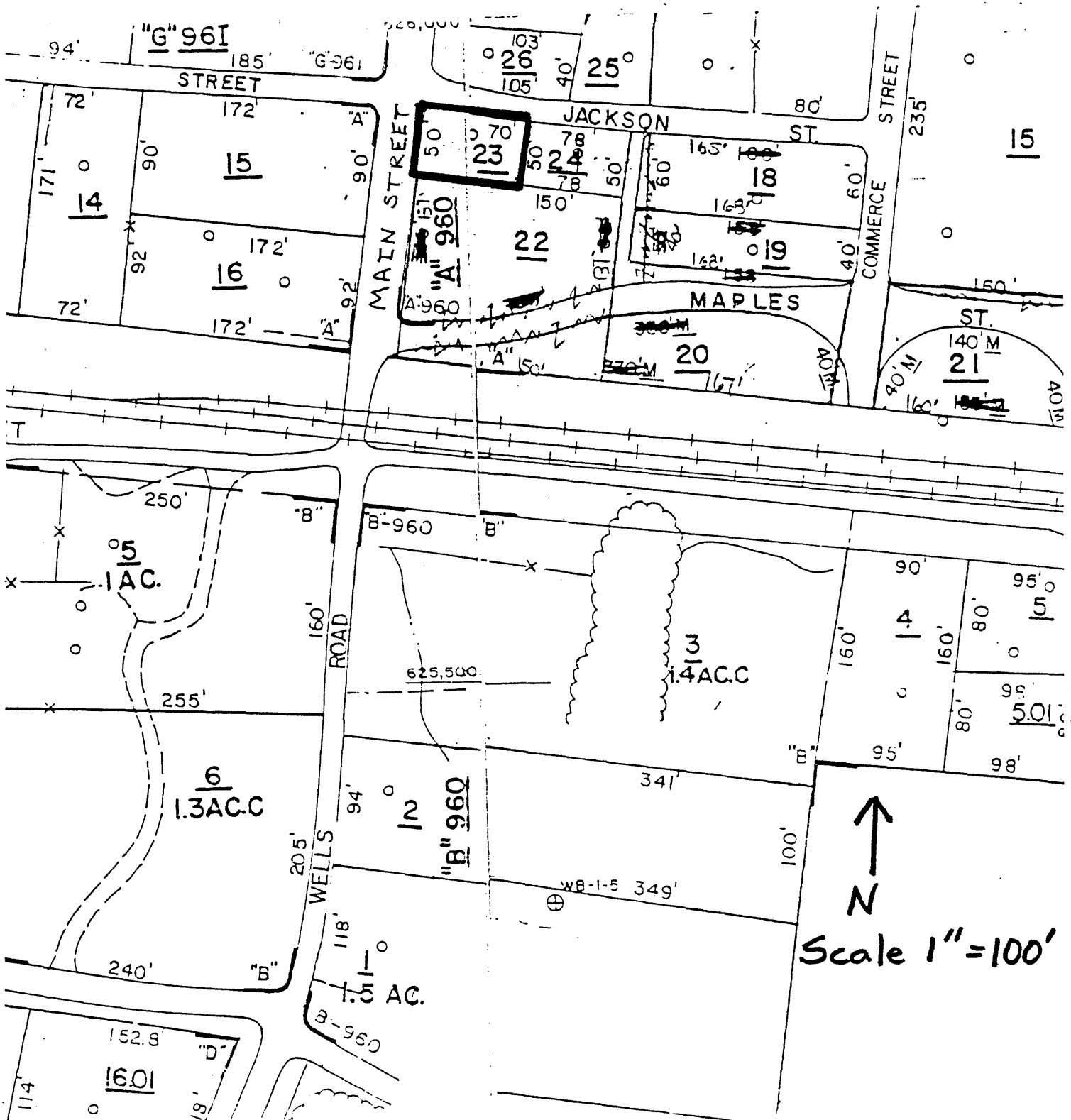
The boundaries for the Farmers and Merchants Bank Building include the land historically associated with the property.

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Farmers & Merchants Bank
Dickson County, TN



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Farmers & Merchants Bank Building
Dickson County, TN

Farmers and Merchants Bank Building
201 Main Street
White Bluff, Dickson County, Tennessee
Photos By: Jackie Allsbrook
Date: January 1993
Neg: Tennessee Historical Commission
Nashville, Tennessee

West and North elevations, looking southeast
1 of 8

West facade, looking east
2 of 8

West and south elevations, looking northeast
3 of 8

East elevation, looking west
4 of 8

North elevation, looking south
5 of 8

Interior detail, entrance to vault, looking east
6 of 8

Interior detail, front entrance, looking northwest
7 of 8

Interior detail, ceiling in southwest corner
8 of 8