United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

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NAT. REGISTER OF HISTORIC PLACES
NATIONAL PARK SERVICE

747

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any 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.

1. Name of Property

Historic name: Red Boiling Springs Bank

Other names/site number: Macon Bank and Trust Inc., Macon Bank and Trust Company

Name of related multiple property listing: N/A

2. Location

Street & Number: 100 Main Street

City or town: Red Boiling Springs State: Tennessee County: Macon

Not For Publication: N/A Vicinity: N/A

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X 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 X meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

[ ] national [ ] statewide [X] local

Applicable National Register Criteria: [X] A [ ] B [ ] C [ ] D

7/25/13

Signature of certifying official/Title: **Date**

State Historic Preservation Officer, Tennessee Historical Commission

State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of Commenting Official: **Date**

Title: **State of Federal agency/bureau or Tribal Government**

Red Boiling Springs Bank
Name of Property

Macon County, Tennessee
County and State

4. National Park Service Certification

I hereby certify that this property is:

✓ entered in the National Register
___ determined eligible for the National Register
___ determined not eligible for the National Register
___ removed from the National Register
___ other (explain:) _____

for Edson H. Beall 9.18.13
Signature of the Keeper Date of Action

5. Classification

Ownership of Property
(Check as many boxes as apply.)

Private	X
Public – Local	
Public – State	
Public – Federal	

Category of Property
(Check only **one** box.)

Building(s)	X
District	
Site	
Structure	
Object	

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

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Number of contributing resources previously listed in the National Register N/A

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: Early 20th Century Commercial

Materials: (enter categories from instructions.)
Principal exterior materials of the property: BRICK, CONCRETE; WOOD; ALUMINUM; LINOLEUM

Narrative Description

The Red Boiling Springs Bank was constructed in 1928. It is a one-story, load-bearing brick, freestanding commercial structure with architectural elements placed on a vertical and horizontal grid. It is reminiscent of the Classical Revival influenced bank front style that may be found in small-town banks in the first decades of the twentieth century. While the Classical Revival architectural rendering is modest in this case, the brick pilasters, capitals, cornice, and frieze are elements of the grander versions of the style so often seen in bank buildings in larger towns and cities. This brick-front bank building's storefront is a style that was highly popular for some years because of its vernacular design and practicality. The building is located at the corner of Main and East Main streets in the heart of the town and very close to the historic resort hotels for which Red Boiling Springs is known. It sits at the northwest corner of a small commercial parcel. Asphalt parking areas surround the building.

The symmetrical, three bay northwest façade faces Main Street and is composed of a central single-light glass and wood door and two flanking eight-over-eight, double-hung sash windows; each with matching

fixed, four-light transoms and decorative brick grillwork above *(see Photo 1)*. The flanking windows and door unit are recessed and framed with vertical header bricks. They rest on a brick belt course that wraps the entire building – on this façade, the brick belt course acts as a continuous sill. This framing pattern – seen on all window and door units of this building – is accentuated by brickwork suggestive of a lintel course, either end of this course are two soldier bricks. Each bay is divided by brick pilasters that rest on a base block and the brick belt course that wraps the entire building. The pilasters extend above the grillwork and conclude with a simple stone capital; above is a frieze composed of a single course of header bricks and three courses of running bond bricks – this patterned band of bricks wraps around both side elevations. The frieze continues and extends into a parapet.

Historically, a simple wooden cornice capped the frieze but past alterations have removed the cornice and increased the verticality of the parapet by roughly six courses of brick. The parapet was then resurfaced with white stucco. Weathered edging caps the parapet on the northwest, northeast, and southwest elevations. Surmounted at the center of the parapet on the main façade is an added concrete date plate in the shape of an ogee arch; the year 1919 roughly etched to mark the founding year of the bank and a small star are imprinted within the arch *(see Photo 1 and Figure 1 for comparison)*. A green and white aluminum awning has been mounted above the door; it has a vertical pattern and alternating stripes. The brick cladding meets the foundation with a continuous soldier course wrapping all elevations. There are three concrete steps leading up to the main entry from the sidewalk with a simple metal pipe handrail added to the left side of the steps *(see Photo 2)*.

The northeast elevation faces the bank parking lot and features one pilaster and two window unit openings *(see Photos 3 and 4)*. The brickwork is laid in a standard running bond course interrupted only by a course of soldier bricks near the foundation of the elevation and the brick belt course that wraps the entire building. A brick belt course also follows along the elevation beneath the white-stuccoed parapet. A louvered rectangular vent is located towards the north corner of the building in the parapet and resting on the belt course. The two six-over-six, double-hung sash windows are recessed and framed like those on the northwest facade. They rest on a simple brick sill and have decorative brick grillwork above. There is a single pilaster located near the building's northeast corner and it is constructed like those on the northwest facade. The foundation is concrete and covered in stucco with two small louvered rectangular metal vents located near the north corner.

The rear elevation, facing southeast, is composed of two six-over-six, double-hung sash windows evenly distributed across the wall *(see Photo 5)*. They are framed like those on the northwest façade. They rest on a simple brick sill and have decorative brick grillwork above. The roof rafters are exposed on this elevation as the roof slopes down at the back of the building. The foundation is stuccoed concrete and there is a small crawlspace in the middle of the elevation.

The southwest elevation faces East Main Street *(see Photo 6)*. The original southwest elevation consists of five bays and had four six-over-six, double-hung sash windows and a one-light three-cross panel wood door at the rear. Beginning at the northwest corner, three of the five bays have been filled with white plywood that extends from each pilaster and from the brick belt course to the bottom of the brick grillwork above the window opening. The southernmost window surround remains visible but the window itself has been replaced with a painted piece of plywood painted to look like a six-over-six, double hung window. This window surround is like those on the main facade but rests on a simple brick sill like those on the northeast

and southeast elevations. The original windows were recessed and framed like those on the northwest facade. They rested on a simple brick sill and had decorative brick grillwork above, which is still visible on the current elevation. The original wood side door is present in the southernmost bay and is a single-light and three-horizontal wood panel-door with an original three-light glass and wood transom. It is accessed by three concrete steps. Each bay is divided by a brick pilaster, six in total. The pilasters do not extend to the foundation; instead, they rest on a base stone and a corbelled brick base that culminates at the brick belt course that wraps the entire building. A sign, "HISTORIC HOTELS," has been painted on the white-stuccoed parapet on this elevation. Underneath the letters are a series of arrows pointing south. Two flues can be seen on this elevation, barely rising over the parapet.

The standing seam metal roof has a gradual slope to the rear of the building. The roof is hidden behind a brick parapet that extends along the northwest façade and northeast and southwest elevations. Historically, a wooden cornice and brickwork decorated the parapet. Subsequent architectural alterations have changed the parapet, covering the wooden cornice and brickwork in white stucco and adding scalloped edging caps. Each corner of the parapet has a concrete block with a smaller concrete block on top.

The interior of the bank is divided between public space in the northern half and a private office and vault in the southern rear half. The interior retains original materials such as vaulted pressed tin ceilings, door and window surrounds, plaster walls, and wood trim. Some of these materials have been covered with late twentieth century alterations, but work is in process to uncover these elements. The lobby area was once one large room, but a late twentieth century partition wall now divides the space, but is easily removable.

The front entrance of the building leads into a small, non-historic foyer *(see Photo 7)*. The walls of the foyer are later partition walls composed of vertical board paneling mostly covered in gypsum board, but oral tradition and historic photographs suggest that there historically was a small foyer at the front of the building. The foyer is a small space confined to the center of the building. Its south wall is a plain partition. The northeast and northwest walls each have door openings with simple wood surrounds leading into the east and west lobby spaces. The doors have been removed from these surrounds. This space has a dropped acoustical tile ceiling, much lower in height than the main ceiling of the lobby areas, and a linoleum tile floor.

The northeast lobby is accessed from the foyer *(see Photos 8 and 9)*. The floors in the space are tiled to match the foyer, the walls are covered in gypsum board, and the ceiling is a c. 1960 acoustical tile ceiling. The original pressed tin ceiling is visible where one of the tiles has been removed. The space has simple wood baseboards, a simple wood chair rail, and simple wood ceiling molding. This woodwork dates to the late twentieth century when the partition wall was added between the lobby spaces. The northwest wall contains a single window open and the northeast wall contains two window openings. Each of the window openings retains original wood surrounds. The door opening to the vault is located toward the center of the southeast wall. The original heavy metal door surround to the vault remains, but the door has been removed. The southwest wall is the late twentieth century partition wall. Prior to reaching the southwest wall, this partition wall is recessed into the southwest lobby to access another door on the southwest wall that leads into the bank president's office. This historic four-panel wood door sits within an original wood surround.

The southwest lobby is currently undergoing renovation to reveal more original materials *(see Photos 10 and 11)*. The tile has been removed and is currently covered in plywood panels. The original wood floors are believed to be underneath the plywood. The brick walls are mostly covered with original plaster but portions of the brick have been exposed on the northwest and southeast walls. Several of the c. 1960 ceiling tiles have been removed to expose more of the original pressed tin ceiling. Original wood baseboards are visible in the southeast lobby. The northwest wall contains a single window opening while the southeast wall contains three window openings. All window openings retain their original wood surrounds. The northeast wall is the partition wall between the northeast and southwest west lobby areas. A small bump-out in the southeast corner of the partition wall contains a closet for the hot water heater. The southeast wall retains its original plasterwork and has a single-light wood door set within an original wood surround that leads into the bank president's office.

The president's office is located in the southwest corner of the building *(see Photo 12)*. Like the east lobby, this space is currently undergoing renovation to expose original features. Some of the linoleum floor tiles have been removed to reveal original hardwood floors. The southeast and southwest walls are a mixture of exposed brick and original plasterwork while the northwest and northeast interior walls retain original plasterwork. The vaulted pressed tin ceiling has been completely uncovered in this space *(see Photo 13)*. Some original wood baseboards remain. The northwest wall contains two door openings, a four-panel wood door from the southwest lobby and a single-light wood door from the northeast lobby. The southwest wall contains one window opening and one door opening with a transom. The southeast wall has one window opening. Each of these openings retains original wood surrounds. A two-panel wood door at the southern end of the northeast wall leads into a late-twentieth century bathroom. The door and surround appear to date to the early to mid-twentieth century. The small bathroom has walls and ceiling covered in plywood and mid- to late-twentieth century fixtures *(see Photo 14)*.

The original vault is located at the southeastern corner of the building and is accessed through an opening in the northeast lobby. It has a concrete floor and plaster walls and ceiling. Some original wood baseboards remain *(see Photo 15)*.

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.)

- [X] 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 N/A
(Mark "x" in all the boxes that apply.)
Property is:

- [ ] 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 old or achieving significance within the past 50 years.

Areas of Significance
(Enter categories from instructions.)
COMMERCE

Period of Significance
1928-1963

Significant Dates
1928

Significant Person
(Complete only if Criterion B is marked above.)
N/A

Cultural Affiliation
N/A

Architect/Builder
UNKNOWN

Statement of Significance Summary Paragraph

The Red Boiling Springs Bank is being nominated to the National Register of Historic Places under Criterion A for its local significance in Commerce as it relates to the resort community of Red Boiling Springs, Macon County, Tennessee. The building's period of significance is from the date of construction in 1928, to when the bank relocated to another facility in 1963. Red Boiling Springs Bank was the only bank in the community until the 1960s, and played a major role in supporting the local resort industry. The building's overall design has not experienced substantial change over time and it retains its historic and architectural integrity.

Narrative Statement of Significance

Red Boiling Springs (population 2010-1,124), a popular nineteenth century resort community, is located in Macon County, Tennessee.[1] Prominent community residents organized "Red Boiling Springs Bank" in 1919 at the Palace Hotel, and helped finance the resort community's real estate speculation during the 1920s-its most prosperous period. The bank was established just as automobile touring became a popular middle class leisure activity and revolutionized the American tourism industry. However, the highway system established after World War II contributed to the resorts' declining influence in the community. The Red Boiling Springs Bank played a significant role in the community's transition from tourism to other industries in the post-war period.

Red Boiling Springs was initially settled in 1780s, and grew in prominence in the nineteenth century for its proximity to a number of mineral springs that were believed to possess medicinal properties.[2] Mineral springs were popular eighteenth and nineteenth century venues for the elite planter class in the south, particularly the towns of Bath (now called Berkeley Springs) and White Sulphur Springs in present-day West Virginia. In her study of planter society at mineral springs in Virginia (1790-1860), Charlene Boyer Lewis asserts that thousands of elite men and women travelled to the springs every year, mostly from the southern plantations. Some came for three to four weeks, while others stayed three to four months. Mineral springs offered cures for those who suffered from ailments, while most came for a "healthful, entertaining escape from the diseases and boredom of plantations and towns."[3] They came to enjoy the company of people of similar economic status and participate in a variety of leisure and social activities, including "taking the waters."

In the antebellum period, Red Boiling Springs proved a local alternative for Tennesseans and Kentuckians to the Virginia resorts. It joined the company of other nineteenth century Tennessee springs, such as Beersheba Springs in Grundy County (NR: Beersheba Springs Historic District, 3/20/1980) and Bon Aqua Springs in Hickman County (NR: Bon Aqua Springs Historic District, 2/23/1990).[4] Historians Vernon Roddy and

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1 "Red Boiling Springs, TN Demographic Profile 2010," U.S. Census Bureau, http://www.census.gov/popfinder/ (accessed March 19, 2013).

2 Vernon Roddy, *Thousands to Cure: On the Early Story of Red Boiling Springs, Tennessee* (Upper Country People Probe, 1991), 9.

3 Charlene M. Boyer Lewis, *Ladies and Gentlemen on Display: Planter Society at the Virginia Springs* (Charlottesville: University of Virginia Press, 2001), 3.

4 Herschel Gower, "Beersheba Springs," *The Tennessee Encyclopedia of History and Culture,* http://tennesseeencyclopedia.net/entry.php?rec=71 (accessed March 22, 2013); Nancy Adgent, "Bon Aqua Springs

Jeanette Keith assert that Red Boiling Springs was enjoyed by the merchant class from Nashville, Chattanooga, and Louisville, but did not rely upon exclusivity like other resorts. People began visiting Red Boiling Springs in the 1840s for its medicinal waters, and stayed in tents and simple log cabins.[5] In 1844, Samuel E. Hare bought the Red Boiling Spring and twenty acres of land around the spring from the family of Sam Jones Sr., and began to develop the Red Boiling Springs community into a commercial health resort.[6] With the construction and expansion of the resort in the 1850s and improvements in the local turnpike system, the town grew more prominent among the region's upper middle class. Around this time, it was recorded that the town had several merchants and at least two physicians.[7]

The Civil War disrupted resort activity at Red Boiling Springs and the Virginia resorts. Visitation was not regained until the mid-1870s. Hydropathy, or the enjoyment of the healthful benefits of mineral waters and spas, proved incredibly popular in the postbellum era. The Nashville *Daily American* featured a weekly column at the turn of the Twentieth Century–"Amid Cool Breezes"–that told of the goings on at resorts in Tennessee and throughout the South, and regularly featured Red Boiling Springs. Likewise various hotels at Red Boiling Springs advertised in newspapers throughout the Southeast, trumpeting the invigorating, and healthful benefits of the four different waters the town had to offer, in addition to various other amusements from boating on a manmade lake to dancing in Leonard's Cave. Red Boiling Springs enjoyed a boom economy from the 1880s until the advent of World War II and earned a national reputation for its accommodations and services. People from various walks of life (most of them upper middle class) flocked to Red Boiling Springs each year during the peak season in the summers, and some visitors lingered there up to two months.[8] The resort made front page news across the Southeast when Governor John C. Brown went to the resort to restore his failing health in 1899, but died there of a cerebral hemorrhage.

In 1876, James D. Bennett owned and operated the only hotel.[9] The hotel consisted of a row of cabins and a large frame building that housed a dining room and a ballroom. As transportation improved the reputation of Red Boiling Springs grew, as did the amenities it had to offer for a growing clientele.[10] In 1890, a railroad line was established in Carthage and Hartsville, both of which were located approximately thirty miles from

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Resort," *The Tennessee Encyclopedia of History and Culture,* http://tennesseeencyclopedia.net/entry.php?rec=1571 (accessed March 22, 2013).

5 Roddy, 43; Jeanette Keith, "Good Times," in *Rural Life and Culture in the Upper Cumberland,* edited by Michael Birdwell and W. Calvin Dickinson (Lexington, KY: University of Kentucky Press, 2004), 180.

6 Jeanette Keith, "Simple Pleasures: A History of the Resort at Red Boiling Springs, Tennessee," Thesis (Tennessee Technical University, 1982), 10.

7 Roddy, 55-56.

8 Jeanette Keith, "Good Times: Vacationing at Red Boiling Springs." *Rural Life and Culture of the Upper Cumberland*, Michael E. Birdwell and W. Calvin Dickinson, eds. (Lexington: University Press of Kentucky, 2004), 179.

9 Keith, "Simple Pleasures: A History of the Resort at Red Boiling Springs, Tennessee," 10.

10 Prior to the passage of the National Highway Transportation Act of 1927 that created federal highways across the U.S., one really had to want to go to Red Boiling Springs and it took more than a little effort. One could take a steamboat to Carthage and then hire a hack to drive over agonizing rutted roads, or take a train to Gallatin and catch the stagecoach to the resort over similarly inferior roads. The advent of the automobile and better roads was a boon to the spas of Red Boiling Springs.

Red Boiling Springs.[11] By 1916 the town boasted four hotels, the most famous of which was the sixty-four room Palace Hotel.[12] The corporation that owned the Palace Hotel hired an hotelier from Louisville as its manager.[13] The Donoho Hotel (NR: Donoho Hotel Historic District 9/11/1986), with sixty rooms and electric lights, also opened the same year.[14] The resort community also became a meeting place for political conventions, veterans' reunions, and teachers' meetings.[15]

Each of the hotels attracted a different, but loyal clientele. Many curious people visited the Palace hoping to get a glimpse of someone famous. "The Palace was the favorite of the wealthy, the politicians, the 'sports,' the card players and the cigar smokers."[16] Among its varied guests were such luminaries as U.S. Congressman Joseph W. Byrnes of Hermitage who served as House Majority Leader and Speaker of the House; the colorful, hard-drinking bachelor U.S. District Judge John Gore of Jackson County; former Tennessee Supreme Court Justice and U.S. Senator Nathan L. Bachman of Chattanooga; U.S. Congressman and temperance advocate J. Will Taylor of LaFollette; Chattanooga Mayor Edd Bass; U.S. Congressman and Secretary of State Cordell Hull was a frequent guest of the hotel going back to his days as an attorney and circuit riding judge; U.S. Congressman, Tennessee Governor and son-in-law of Governor John C. Brown often enjoyed a stay at the spacious Palace; L & N Railroad President J.B. Hill enjoyed spending time there as did his rival Jere Baxter of the Tennessee Central Railway. Perhaps the most famous visitor to the Palace and Red Boiling Springs was President Woodrow Wilson. All of these residents and many more found pleasure and good company at Red Boiling Springs, and their comings and goings were duly reported in the *Daily American* and the *Jackson County Sentinel* among other papers.[17]

The prosperity of Red Boiling Springs reached a peak between World War I and World War II. The 1919 season was the best year to date with more than 700 visitors in the town at a given time. This prosperity encouraged real estate speculation, and a substantial building campaign occurred in the late-1920s.[18] By 1924, the town boasted six large hotels and nine boarding houses.[19] By the late 1920s, it was much easier to get to Red Boiling Springs, and visitors could take a train to Hartsville or Carthage, where fleets of taxis waited to whisk them away on smooth paved roads to their awaiting destination. Those who went to the resort with the intent of taking the waters rested assured that Dr. H.C. Hesson would counsel them on which

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[11] Ibid.,12.
[12] *Jackson County Sentinel* (September 22, 1916). Additions to the Palace eventually enlarged the capacity to 180 rooms, by far the largest hotel in the town.
[13] Keith, "Good Times," 181.
[14] Ibid., 182.
[15] Roddy, 102.
[16] Keith, 182.
[17] The *Daily American* and the *Jackson County Sentinel* kept up with who the celebrated visitors were each week and what they were up to while staying in Red Boiling Springs from roughly 1890 until the 1940s. The gossipy articles are both informative and entertaining.
[18] Keith, "Good Times," 182; Roddy, 35.
[19] Roddy, 35.

variety of mineral water would be most effective. He charged visitors one dollar for a consultation before prescribing a particular type of water and its proper dosage.[20]

This rapid change is reflective of changes in the American tourism industry. The popularity of the automobile initially allowed wealthy families to forgo corporate railroad companies in favor of the open road, uninhibited by the static railroad itinerary and stuffy railroad hotels. As automobiles became a regular middle class commodity, more Americans hit the road to take advantage of their increasing leisure time. Auto camps, motels, and other roadside amenities sprung in their wake. Red Boiling Springs adapted itself to meet this new generation of vacationers. It was during this period that the 1928 bank building was constructed, reflecting the prosperity of the resort community and supported all of the hotels, boarding houses, and local businesses.

Prominent community members organized "Red Boiling Springs Bank" in 1919 at the Palace Hotel and held its first location at the corner of Main Street and Market Street. The bank opened for business on July first of that same year.[21] A more permanent building for the bank was built in 1928 on the corner of East Main Street and Main Street.[22] The first building sat across from the new building and only cost $2,000 to build and equip with the necessary amenities.[23] The 1928 building *(see Figure 1)* cost $12,000 overall and functioned far better than the original structure.[24] The bank opened with a paid-in-capital of $12,500 and fifty-six stockholders.[25] The original president and owner of the bank was Brade W. Chitwood who served as president until his death in 1957.[26] Other members of the board included Charles B. McClellan, Avery Clark, S. B. Crabtree, B.C. Trousdale, J.B. Braswell, R.P. Clark, H.J. Parks, R.R. Clark, Dr. H.C. Hesson and H.L. Sadler.[27]

In 1938, Chitwood sold the building to Red Boiling Springs Bank, which later became Macon Bank & Trust Company and held ownership until 1968.[28] Red Boiling Springs's resort industry remained stable throughout the 1930s while other resort towns felt the financial strain of the Great Depression. Keith asserts that Red Boiling Springs was able to thrive during this period, because it offered inexpensive rates to visitors who might otherwise have gone to grander hotels during better times.[29] Even as the resort industry began to decline, the bank was able to expand its resources and periodically did so. The first increase occurred in 1949, when the bank issued a 100% stock dividend that raised the capital to $25,000. A second increase

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20 Keith, 183.

21 Harold G. Blackenship, *History of Macon County* (Tompkinsville: Monroe County Press, 1968), 143.

22 "General Information," Macon Bank and Trust Inc., http://www.maconbankandtrust.com/about/general-information/ (accessed July 26, 2012).

23 Blackenship, 143.

24 Ibid.

25 Macon Bank and Trust, Inc.

26 Ibid.

27 Ibid.

28 *Macon County Deed Book Number 35*, 59-60.

29 Keith,"Simple Pleasures: A History of the Resort at Red Boiling Springs, Tennessee," 51.

came in 1964, when the bank increased its capital by $50,000 and then issued another 100% stock dividend that raised the capital another $75,000; overall, the bank's capital raised $125,000 that year to $150,000.[30]

Red Boiling Springs's resort industry declined after World War II due to changes in the economy, transportation, and medicine. Medical advancements made during World War II, particularly the development of penicillin, made the idea of "healing waters" and other naturopathic remedies seem anti-modern.[31] Improvements in transportation, which made access to the resort town easier conversely allowed residents to leave for better opportunities.[32] The improved post-war economy also allowed vacationers to travel further to more expensive places.[33]

In 1953, during this period of decline, the town was incorporated and elected Dayton Chitwood as mayor.[34] Many hotels closed, burned down, or were affected by a number of floods, most notably the 1969 flood. Only three have survived and are still in operation today: the Armour's Red Boiling Springs Hotel (historically Counts Hotel), the Thomas House (historically Cloyd Hotel), and the Donoho Hotel.[35] The 1969 flood destroyed much of the downtown area, and the bank is the only surviving commercial building from the period. The three hotel properties were added to the National Register of Historic Places on September 11, 1986. Today, the "healing waters" of Red Boiling Springs are used as both the town's water supply and by neighboring communities, as well as, being bottled and sold by Nestle Water.[36]

Garment and lumber industries replaced the tourism industry in Red Boiling Springs after World War II, and the bank played a pivotal role in supporting these industries. Several shirt factories arrived in the 1960s which brought workers in from the surrounding counties. The bank stayed open late on Friday so that workers could deposit their paychecks. In 1965, the bank's name was changed to Macon Bank and Trust Company with the construction of the Lafayette branch.[37] In 1968, the current bank was replaced by a new office that sits on the corner of Main Street and McClure Street.[38] Macon Bank and Trust Company now has seven branches in three counties. The Red Boiling Springs Bank was the only bank in the community until a branch of Citizens Bank opened.

Red Boiling Springs Bank, later Macon County Bank and Trust Company, remained a conservative, community-oriented institution, even sponsoring the annual Labor Day parade. Three to five people worked in the bank building. President and Chairman of the Board, Dayton Chitwood worked there regularly, and so did William Green *(see Figure 3)*. After time in the military, Mr. Green studied finance at Middle Tennessee

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30 Blackenship,145.
31 Ibid., 51.
32 Ibid., 59.
33 Ibid., 61.
34 Roddy, 273.
35 Keith, 63.
36 "History," *Red Boiling Springs, TN*, Red Boiling Springs, TN, http://www.redboilingspringstn.com/history.htm (accessed July 26, 2012).
37 Macon Bank & Trust, Inc.
38 Ibid.

State University. He left school to take a job as Assistant Cashier in 1949 at the Red Boiling Springs Bank building location until the Lafayette branch opened in 1965 *(see Figure 4)*. He succeeded Chitwood as the bank president in September 1969 when Chitwood became Chairman of the Board and served in that capacity until 1974. Green retired from the bank in 1991, and currently serves as Chairman of the Board. Radford A. West has served as the bank president since 1991.[39]

The old bank building was sold in 1968 to Houston and Georgia Pedigo.[40] After it ceased functioning as a bank, the building briefly housed a florist shop owned by Bob Knight, a beauty shop owned by Brenda Thomas, a frame shop, and then the Sulphur City Art Gallery[41]

Red Boiling Springs became a major recreation area during its heyday, and featured bowling, horseback riding, swimming, and the relatively new sport of tennis. People also came there to gamble, frolic, imbibe moonshine, and the resort area became a favored place for politicians to canvass for elections. The Upper Cumberland Medical Society, the second oldest medical society in the United States, held its annual conferences at Red Boiling Springs every year from 1934 to 1944 with the exception of 1942.[42]

During the summer there were dances every evening, and a number of different musicians competed for the attention of eager audiences, such as Roy Holmes Orchestra and Jimmy Gallagher's Orchestra. Several men and women who later earned fame in Nashville performing at the Grand Ole Opry, entertained in Red Boiling Springs long before, including Uncle Jimmy Thompson, Uncle Dave Macon, and many more.

It is such an environment that the bank at Red Boiling Springs proved vital to the economic success of the community. As the only institution of its type in the vicinity, it proved essential for the hotels, area businesses, and the visitors who came to the resort for its rejuvenating waters or for its various entertainments. The old bank building is the only historic non-hotel commercial building still standing in the town from the most prosperous period of Red Boiling Springs. While the architecture of the building is a statement from the height of the resort period, the role of the bank as a community institution provided stability as the community transitioned from tourism to other industries later in the twentieth century.

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[39] Macon Bank and Trust, Inc.; Angela Sirna and Elizabeth Humphries, interview with Bill Green, Joyce Green, Bob Knight, and Doyle Smith, personal interview (Red Boiling Springs, TN, October 26, 2012).

[40] *Macon County Deed Book Number 67*, 564.

[41] Sirna and Humphries.

[42] Janey Dudney and W. Calvin Dickinson, "Battling Ignorance and Superstition: Early Upper Cumberland Medical Professionals," (Unpublished Manuscript, 2012), 17.

9. Major Bibliographic References

Bibliography

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Macon County Deed Book 67.

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U.S. Census Bureau. ""Red Boiling Springs, TN Demographic Profile 2010." http://www.census.gov/popfinder/ (accessed March 19, 2013).

Previous documentation on file (NPS):			Primary location of additional data:
	preliminary determination of individual listing (36 CFR 67 has been requested)	X	State Historic Preservation Office
	previously listed in the National Register		Other State agency
	previously determined eligible by the National Register		Federal agency
	designated a National Historic Landmark		Local government
	recorded by Historic American Buildings Survey #	X	University
	recorded by Historic American Engineering Record #	X	Other
	recorded by Historic American Landscape Survey #	Name of repository: MTSU Center for Historic Preservation; Red Boiling Springs community members	
Historic Resources Survey Number (if assigned):			

10. Geographical Data

Acreage of Property Less than 1 acre **USGS Quadrangle** Red Boiling Springs 320 SE

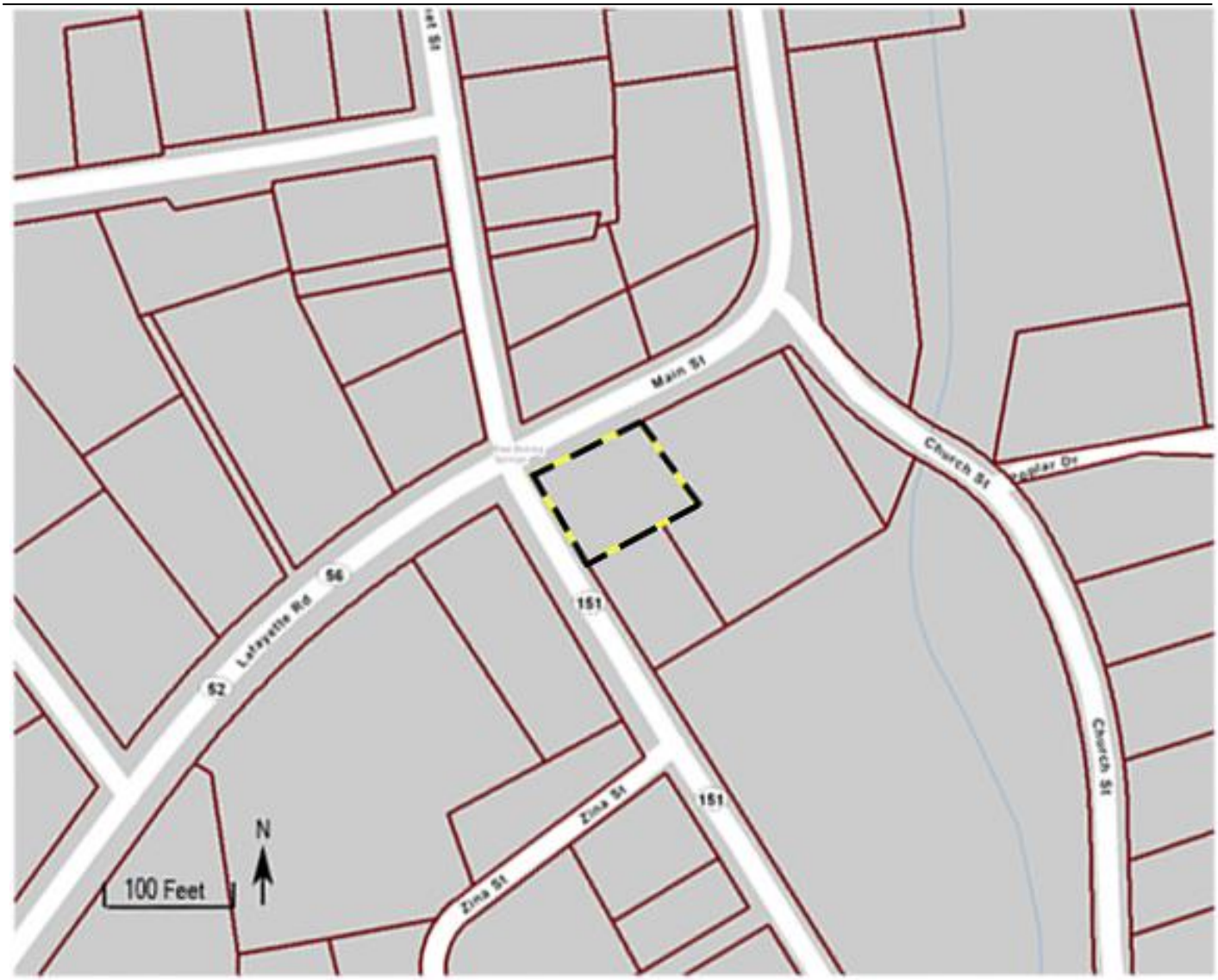
UTM References
Datum (indicated on USGS map):

☐ NAD 1927 or ☒ NAD 1983

1. Zone: 16S Easting: 602930 Northing: 4043622

Verbal Boundary Description
The nominated property includes less than one acre at the corner of Main Street and East Main Street in Red Boiling Springs, Macon County, Tennessee. The Red Boiling Springs Bank building sits toward the northwest corner of the parcel and faces north-northwest. The parcel is bounded on the west by East Main Street or State Highway 151 and on the north by Main Street or State Highway 52/56. It is bounded on the northeast by commercial parcel and on the southeast by a residential parcel. Parcels on the other side of East Main Street and Main Street are commercial properties.

Boundary Justification
The nominated property encompasses the entire parcel on which the historic Bank of Red Boiling Springs sits. It includes all the acreage historically associated with the building.



Tax Map from State of Tennessee Real Estate Assessment Data webpage.
Parcel: 046I C 009.02
December 2012

11. Form Prepared By

Name Angela Sirna, Sara Dusenberry, Elizabeth Humphreys

Organization MTSU Center for Historic Preservation

Street & Number Box 80 Date December 2012

City or Town Murfreesboro Telephone 615-898-2947

E-mail asirna87@gmail.com State TN Zip Code 37132

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to map.
- **Photographs** (refer to Tennessee Historical Commission National Register *Photo Policy* for submittal of digital images and prints)
- **Additional items:** (additional supporting documentation including historic photographs, historic maps, etc. should be included on a Continuation Sheet following the photographic log and sketch maps)

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.460 et seq.).
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 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 Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

Photo Log

Name of Property: Red Boiling Springs Bank
City or Vicinity: Red Boiling Springs
County: Macon State: Tennessee
Photographer: Elizabeth Humphreys, MTSU Center for Historic Preservation
Date Photographed: April and June 2012

Description of Photograph(s) and number, include description of view indicating direction of camera:

1 of 15. Front façade. Photographer facing southeast.

2 of 15. Detail of entrance door on front façade. Photographer facing southeast.

3 of 15. Northeast elevation. Photographer facing southwest.

4 of 15. Detail of window on northeast elevation. Photographer facing southwest.

5 of 15. Southeast elevation. Photographer facing northeast.

6 of 15. Southwest elevation. Photographer facing northeast.

7 of 15. Foyer looking out main entrance. Photographer facing northwest.

8 of 15. East Lobby. Photographer facing northwest.

9 of 15. East Lobby. Photographer facing southeast.

10 of 15. West Lobby. Photographer facing northwest.

11 of 15. West Lobby. Photographer facing southeast.

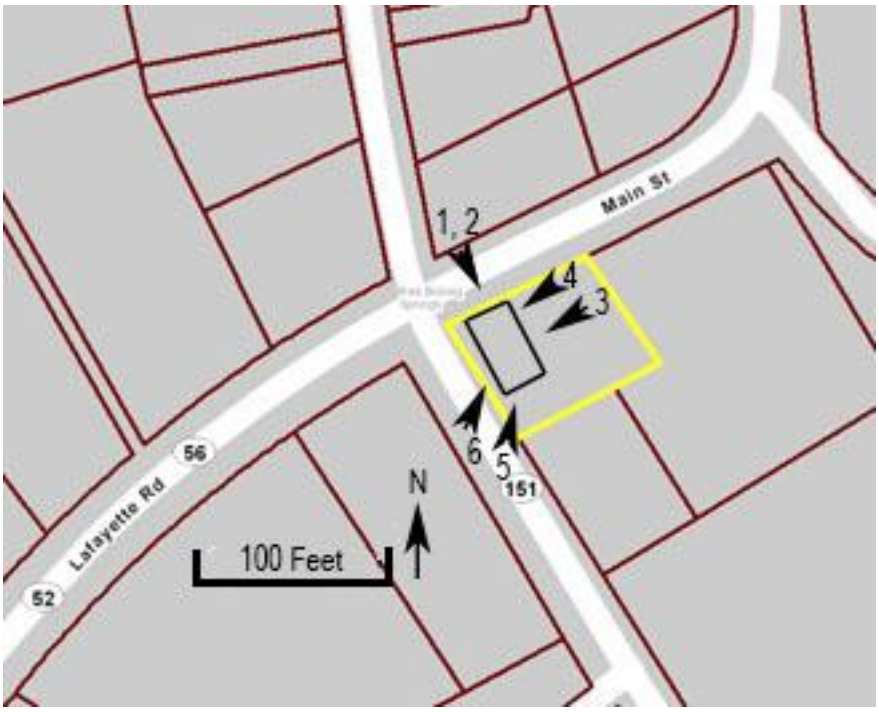
12 of 15. President's Office. Photographer facing south.

13 of 15. President's Office, detail of vaulted pressed tin ceiling. Photographer facing southeast.

14 of 15. Bathroom. Photographer facing east.

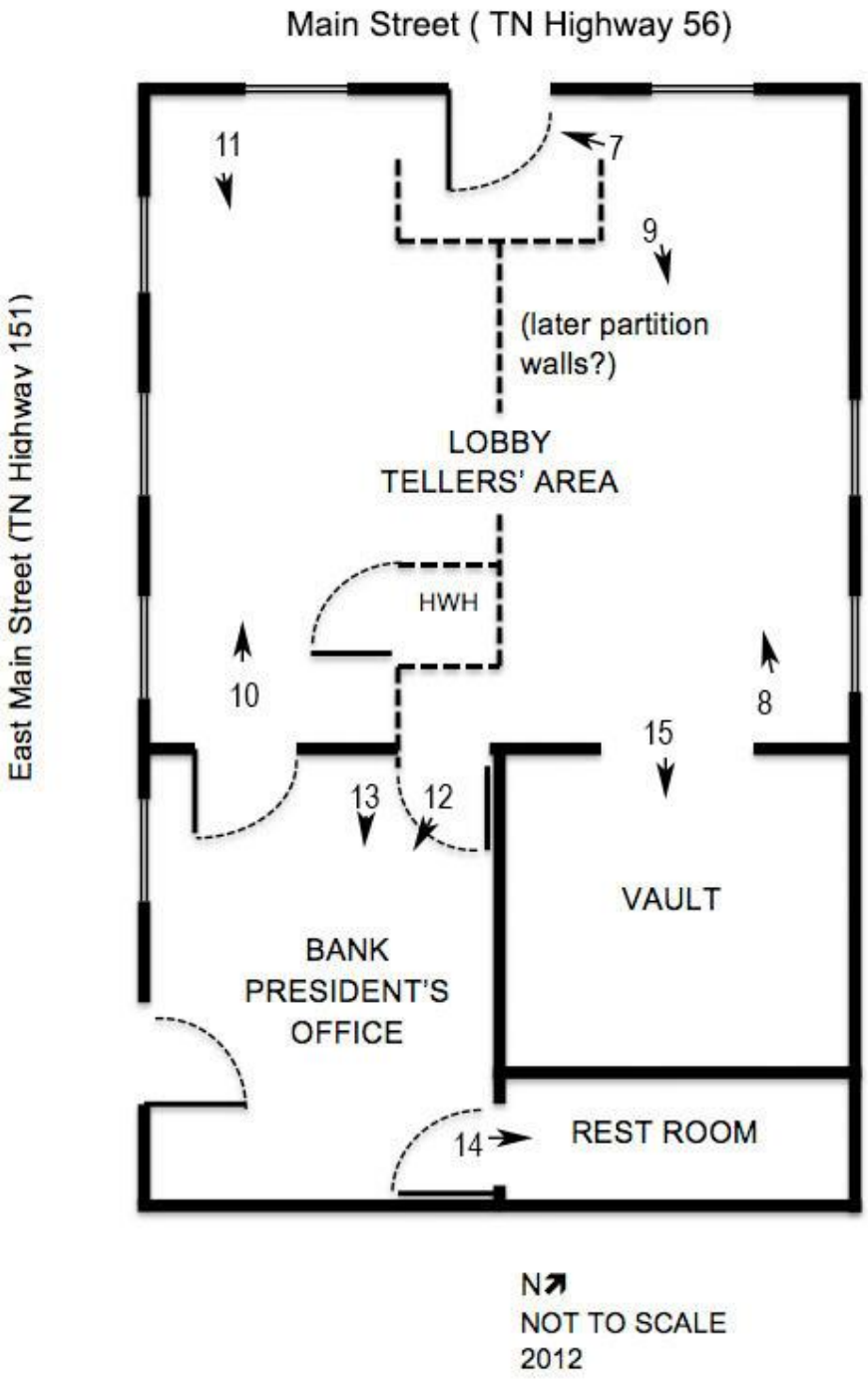
15 of 15. Vault. Photographer facing southeast.

Site Plan and Photo Key



Tax Map from State of Tennessee Real Estate Assessment Data webpage.
Parcel: 046I C 009.02
December 2012

Floor Plan and Photo Key



Historic Photographs

Figure 1: Red Boiling Springs Bank circa 1928.

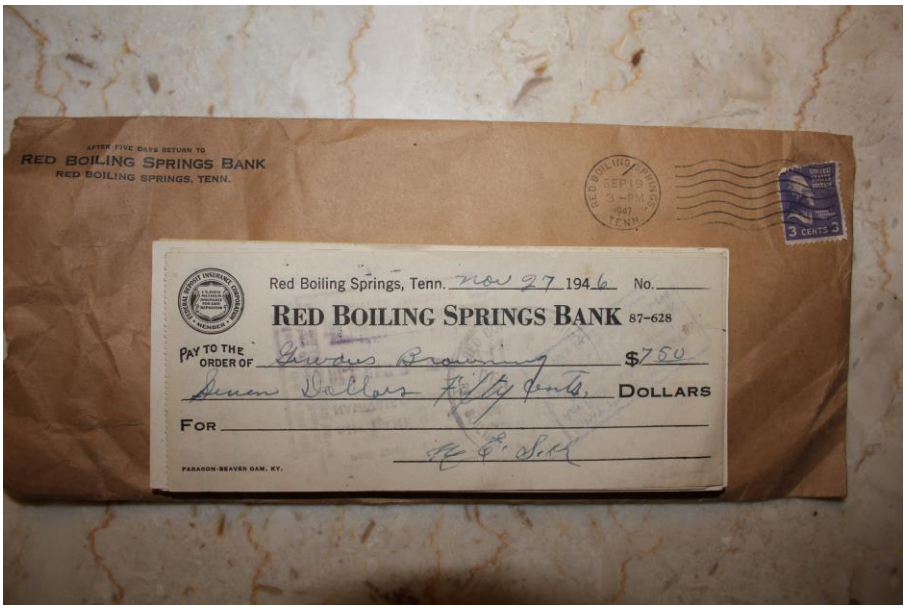


Figure 2: Red Boiling Springs Bank Receipt Dated November 27, 1946. *Photo Taken October 26, 2012*.

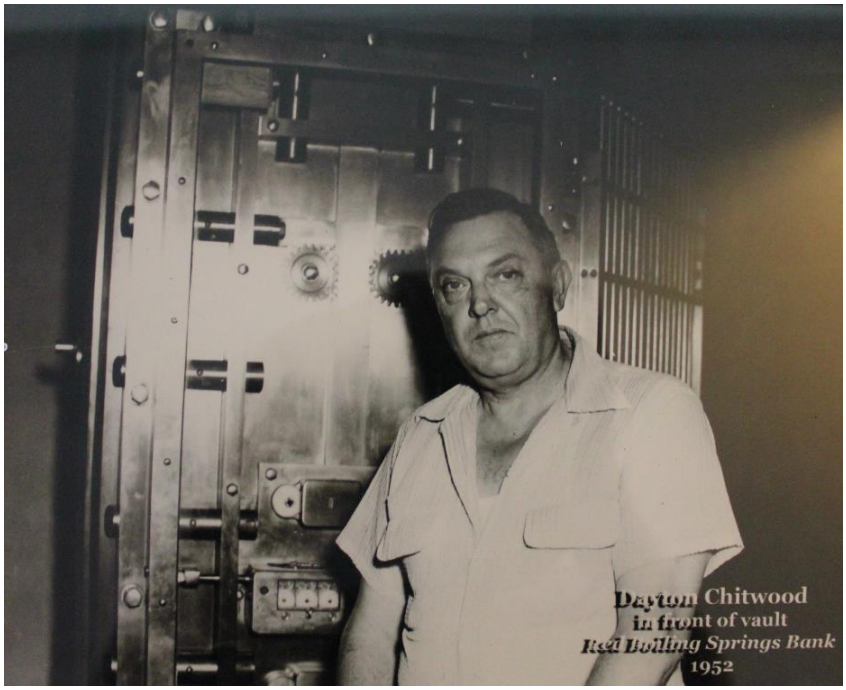


Figure 3: "Dayton Chitwood in front of vault, Red Boiling Springs, 1952." *Photo courtesy of Bill Green*.

Figure 4: "Bill Green at a teller window, Red Boiling Springs Bank, 1952." *Photo courtesy of Bill Green*.

Property Owner:

(This information will not be submitted to the National Park Service, but will remain on file at the Tennessee Historical Commission)

Name	Vision 2020 Inc., c/o. Rita Watson		
Street & Number	2163 Oak Grove Road	Telephone	615-388-3046
City or Town	Red Boiling Springs	State	TN 37150

UNITED STATES
DEPARTMENT OF THE INTERIOR
GEOLOGICAL SURVEY

RED BOILING SPRINGS QUADRANGLE
TENNESSEE–KENTUCKY
7.5 MINUTE SERIES (TOPOGRAPHIC)
SE/4 RED BOILING SPRINGS 15' QUADRANGLE

Red Boiling Springs Bank
100 Main Street
Red Boiling Springs, TN
Macon County

UTM:
16S
602930 E
4043622 N

Mapped, edited, and published by the Geological Survey

Control by USGS and USC&GS

Topography by photogrammetric methods from aerial photographs taken 1964. Field checked 1968

Polyconic projection. 1927 North American datum
10,000-foot grids based on Tennessee coordinate system, and Kentucky coordinate system, south zone
1000-meter Universal Transverse Mercator grid ticks, zone 16, shown in blue

Fine red dashed lines indicate selected fence and field lines where generally visible on aerial photographs. This information is unchecked

MAP SALES AND SERVICES
1100 Lebanon Rd.
615-242-3389
Nashville, Tn 37210

UTM GRID AND 1968 MAGNETIC NORTH DECLINATION AT CENTER OF SHEET

SCALE 1:24 000

CONTOUR INTERVAL 20 FEET
DATUM IS MEAN SEA LEVEL

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY, WASHINGTON, D. C. 20242
AND TENNESSEE DIVISION OF GEOLOGY, NASHVILLE, TENN. 37219
KENTUCKY GEOLOGICAL SURVEY, LEXINGTON, KENTUCKY 40506,
AND KENTUCKY DEPARTMENT OF COMMERCE, FRANKFORT, KENTUCKY 40601
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

TENNESSEE
QUADRANGLE LOCATION

ROAD CLASSIFICATION

Primary highway, all weather, hard surface
Light-duty road, all weather, improved surface
Secondary highway, all weather, hard surface
Unimproved road, fair or dry weather
State Route

INTERIOR—GEOLOGICAL SURVEY, WASHINGTON, D. C.—1971

RED BOILING SPRINGS, TENN.–KY.
SE/4 RED BOILING SPRINGS 15' QUADRANGLE
N3630—W8545/7.5

1968

AMS 3857 III SE—SERIES V841

1919
SPEED LIMIT
25

100
Mineral
Springs
Arts

56
STOP
BUD LIGHT

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100% Pure Beef

Folk Medicine
Festival