

# 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 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: The People's Bank of Eggleston  
 Other names/site number: The People's Bank of Giles in Eggleston; DHR No. 035-5125  
 Name of related multiple property listing:  
N/A  
 (Enter "N/A" if property is not part of a multiple property listing)

## 2. Location

Street & number: 181 Village Street  
 City or town: Eggleston State: Virginia County: Giles  
 Not For Publication:  N/A Vicinity:  N/A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

|  |             |
|--|-------------|
| <b>Signature of certifying official/Title:</b>             | <b>Date</b> |
| <u>Virginia Department of Historic Resources</u>           |             |
| <b>State or Federal agency/bureau or Tribal Government</b> |             |

|   |  |
|---|--|
| In my opinion, the property ___ meets ___ does not meet the National Register criteria. |  |
| <b>Signature of commenting official:</b>  | <b>Date</b>  |
| <br>  |  |
| <b>Title :</b>  | <b>State or Federal agency/bureau or Tribal Government</b> |

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#### 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:) \_\_\_\_\_

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Signature of the Keeper

Date of Action

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#### 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

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**Number of Resources within Property**

(Do not include previously listed resources in the count)

| Contributing | Noncontributing |            |
|--------------|-----------------|------------|
| <u>1</u>     | <u>0</u>        | buildings  |
| <u>0</u>     | <u>0</u>        | sites      |
| <u>0</u>     | <u>0</u>        | structures |
| <u>0</u>     | <u>0</u>        | objects    |
| <u>1</u>     | <u>0</u>        | Total      |

Number of contributing resources previously listed in the National Register 0

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**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

COMMERCE/TRADE: Financial Institution: Bank

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**Current Functions**

(Enter categories from instructions.)

WORK IN PROGRESS

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## 7. Description

### Architectural Classification

(Enter categories from instructions.)

LATE 19<sup>TH</sup> AND 20<sup>TH</sup> CENTURY REVIVALS; Colonial Revival

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**Materials:** (enter categories from instructions.)

Principal exterior materials of the property: CONCRETE; BRICK; METAL

### Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

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### Summary Paragraph

The former People's Bank of Eggleston building is a two-story brick building that takes the overall form of an American Foursquare house with Colonial Revival stylistic attributes. It has a symmetrical three-bay facade and a hip roof with one gabled dormer per elevation. The outer walls are brick load-bearing walls laid in six-course common bond. The raised foundation is constructed of poured concrete. The roof is clad with fairly new V-crimp sheet metal. Across the rear (west) elevation is a full-width, shed-roofed addition with a raised concrete-block foundation and a band of nine windows along the rear wall.

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### Narrative Description

Built on a raised, poured concrete foundation, the People's Bank of Eggleston is a 1,728-square-foot building with the form of an American Foursquare house, exemplified by its square, boxy shape, two full stories, and a hipped roof with four dormer windows. A full-width enclosed porch addition extend the length of the building on the rear (west) elevation. The three-bay facade is vertically divided by brick pilasters (lacking capitals), and horizontally by sailor-brick courses below the first and second-story windows and a soldier-brick course above the second-story windows. The courses of headers, many of which are darker than the stretcher bricks, accentuate the horizontal aspects of the building, giving it a wider appearance. The northeast corner pilaster doubles as a chimney, extending well above the roofline. The roof is clad with fairly new V-crimp sheet metal. Both the main roof and the dormers feature exposed rafter ends - some obscured by gutters.

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The building features asymmetrical windows and door sizes and placement. The centered primary entrance apparently once had a lighted transom that is now infilled with brick. The entry has a full-glass door that is sheltered by a newer aluminum storm door, and is flanked by windows with one-over-one sash. The second-story windows are slightly smaller and are centered above the first-story windows. Each of the second-story windows has a three-over-one Craftsman-style wood sash. The north and south (side) elevation each has a first-story window that appears to have originally been an entrance. Similar to the entry on the primary façade, lighted transoms, now infilled with brick, appear to have been above these openings. The north door-turned-window has a one-over-one sash. The south example has a three-over-one wood sash. The irregularly spaced second-story windows have three-over-one wood sash.

Across the rear (west) elevation is a full-width, shed-roofed enclosed porch addition with a raised concrete-block foundation and a band of nine Craftsman-style three-over-one sash along the rear wall. The north and south walls of the addition are clad with weatherboard. The porch appears to have been added during the mid-1930s.

The interior features intact, well-preserved, original pressed-tin ceilings and elaborate crown moldings on the second floor consisting of three separate patterns: a series of squares-within-squares ceiling tins, a four-leaf flower-and-keyhole patterned border, and a striped-and-cross-barred crown molding. Located in the center of the building, the original, unpainted oak and pine staircase is enclosed with original beadboard walls. The stairs lead from the first floor up to the attic level.

Most of the plaster has been removed from the perimeter walls, exposing the brick exterior walls and lathed interior partitions; however, the original floor plan is not affected by a series of studs that divides one of the main upstairs spaces. The floor joists measure two-by-eight inches, laid 16 inches on center. The original oak flooring remains throughout and consists of 1½-inch floorboards on the first floor and 2- and 2½-inch floorboards on the second floor. Much of the original baseboards also are extant. The first floor includes an original beaded matchboard partition between the rear (west) entryway and the first-floor stairwell. Throughout the building, the interior woodwork is unpainted but varnished, including the aforementioned beaded matchboard partition and baseboards. The original two-panel doors remain, including one example with a glass-light in the top half, and the first-floor staircase's two-panel oak door with a diamond-oriented glass light centered in the upper panel. Importantly, the 20-inch-thick, concrete bank vault remains, as well as its original 20-inch-thick entry cased entry with beadboard trim.

The building retains key characteristics of its historic commercial use, especially with regard to the floor plan, the bank vault, the retention of some commercial-style doors, and the elaborate pressed tin ceiling. Consequently, the building has a good level of integrity of location, setting, design, feeling, and association. The integrity of materials and workmanship have been affected by the loss of plaster finishes on the perimeter walls, but the extant original finishes are in good condition. The 1930s rear addition probably postdates the building's use as a bank, but is on the rear elevation and is diminutive in size and shape compared to the original brick building.

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## 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.)

- 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

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**Areas of Significance**  
(Enter categories from instructions.)  
COMMERCE

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Period of Significance**  
1925-1932

\_\_\_\_\_  
\_\_\_\_\_

**Significant Dates**  
1925  
1932

\_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_

**Cultural Affiliation**  
N/A

\_\_\_\_\_  
\_\_\_\_\_

**Architect/Builder**  
UNKNOWN

\_\_\_\_\_  
\_\_\_\_\_

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**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The People's Bank of Eggleston is a locally significant historic commercial property in the tiny rural village of Eggleston, and it possesses a relatively high level of physical integrity. During the 1920s, the bank acted as a central holding for the area's burgeoning businesses, enabling the local community members in the small mountain town access to financial services and growth opportunities. Moreover, it survives, along with the nearby former Q. M. Pyne Store (NRHP 2009), as the only remaining representative of the little Appalachian community of Eggleston's commerce that thrived during the period. Therefore the People's Bank of Eggleston is nominated under Criterion A in the area of Commerce. The period of significance spans from ca. 1925, by which time the building was constructed, until 1932, when the bank closed its doors at the height of the Great Depression.

**Narrative Statement of Significance** (Provide at least **one** paragraph for each area of significance.)

Located on the New River in Giles County, the village of Eggleston lies within the Appalachian Mountains and National Forest land. Historically, it has not lent itself well to urban growth as it lies in mountainous terrain that is not amenable to agriculture. The area was first settled by Adam Harmon in 1745, making it the first permanent settlement in Giles County. Harmon originally named the settlement Gunpowder Springs because of odor from a sulfur spring. Eggleston's rich history also includes the capture and famous escape of Mary Draper Ingles in 1755. Adam Harmon found Mary Ingles, near death, near the sandstone cliff feature known as the Eggleston Palisades after she traveled hundreds of miles along the New River to return home after fleeing her Shawnee captors.<sup>1</sup>

A resort was first established in Eggleston in the early 1830s. The resort spa was called Hygeian Springs. In the late 1850s, a new hotel and a dance pavilion were built. Unlike many resorts that were burned and looted during the Civil War, the resort remained intact but without any customers. In 1867, Captain William Eggleston took over and changed the name of the resort to Eggleston Springs.<sup>2</sup>

In 1881, construction of the New River Extension of the Norfolk and Western Railway began on the opposite side of the river from the resort, where the former People's Bank of Eggleston now stands. The railroad construction brought numerous workers and a few homebuilders to this part of Giles County. In spite of gigantic rock formations along the New River, which caused a great setback in construction, the railroad was completed in 1883. The Eggleston depot became an important means for trade and commerce to all the southern parts of Giles, from Newport to White Gate.

In this same year, the first Eggleston post office was established with its first postmaster, David Straley. In 1886, the village of Eggleston Springs was officially renamed Eggleston.

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Business flourished around this time, especially mercantile establishments. At one time there were six mercantile centers in Eggleston, each doing exceptional business. A canning factory, barrel factory, mill, livery stable, garage, shoe shop, millinery shop, ice cream parlor and jeweler all existed during this prosperous time. In 1902, a new hotel at the resort in Eggleston replaced the old one.<sup>3</sup> Despite the period of growth, which ended with the Great Depression, the village of Eggleston never achieved town status, and it remains unincorporated today.

The Peoples Bank of Eggleston, also known as The People's Bank of Giles in Eggleston, was built when Eggleston and surrounding mountain communities were experiencing a prosperous time. The bank was chartered in 1912.<sup>4</sup> According to the county assessor's office, the extant building was completed c. 1925, but there is ample evidence that the banking enterprise itself was operating well before then (probably in another building). At the time, it was one of only three banks operating in Giles County. The c. 1925 building was built on land formerly belonging to William D. Straley and his wife, Louiza J. Straley, who sold the parcel to C. E. Sonner and his wife, Birdie A. Sonner, on October 2, 1893.<sup>5</sup> The Sonners subsequently sold it to the Peoples Bank of Giles, with the deed recorded on March 27, 1925.<sup>6</sup>

The officers of the bank were C. W. Kirk, President; Giles G. Lindsey, Vice President; James W. Bane, Vice President; and James A. Johnson, Cashier. The directors were G. B. Hetherington, C. M. Straley, C. W. Jennell, W. Austin Walker, Lizzie Echols, O.G. Williams, Jesse R. Johnston, Ollie L. Long, W. T. Miller, G. B. McDonald, and D. V. Stafford. Jesse Johnston was also employed as a loan officer for the bank.<sup>7</sup> According to the 1930 U.S. census, most of these individuals lived in the Walkers Creek Magisterial District in Giles County in the vicinity of Eggleston, with the exception of Jesse R. Johnston (Pearisburg), G.B McDonald (Pembroke), C.W. Jennell, and O.G Williams. The census does, however, have the Jennell, Williams, and Johnston family names listed in the Walkers Creek Magisterial District in 1930.

During the Great Depression in the 1930s, the community of Eggleston fell into decline. The resort's business came to a halt and most of it was later torn down. The last standing building of the resort, known as the dance hall, was burned later in the 1940s. Floods in 1911 and again in 1940 played a big role in destruction of some of the Eggleston stores. The extreme financial distress of the Great Depression forced the People's Bank of Eggleston to close. The store was subsequently sold and purchased by the Pyne family in the late 1930s.<sup>8</sup> The last meeting of the bank stockholders was January 12, 1932.<sup>9</sup> At that time, the bank had \$15,000 in outstanding stock.<sup>10</sup> At this time, bank accounts were not insured and most depositors lost their savings; the Federal Deposit Insurance Corporation (FDIC) was one of many reforms enacted during the 1930s as a result of such losses. Closure of the People's Bank of Eggleston devastated many local families, including the Whittakers, who had taken a loan from the bank to build the C.C. Whittaker & Company General Store across from the bank on Village Street.

From the 1930s through the 1990s, the bank building first served as a residence for the Pyne and then the Dowdy families, who both raised children in the building. Since the death of Gladys Dowdy on October 31, 2000, the bank building has been vacant. Current plans are to restore the building and reopen it as a cafe/retail space.

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Eggleston changed from a frontier settlement into a lively resort area, then to a busy commercial town and back to a quaint village. Even with the hotel, schools and most businesses gone, Eggleston still has a post office, three churches, a restaurant, a population of approximately 300, and a rich history.

### **Endnotes**

<sup>1</sup> Fisher, *Images of America: Pearisburg and Giles County*.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Giles County Historical Society, bank file.

<sup>5</sup> Clerk's office of Giles County, Deed Book 42, page 402.

<sup>6</sup> Clerk's office of Giles County, Deed Book S, page 79. The earliest deed records available date to 1893.

<sup>7</sup> Giles County Historical Society, bank file.

<sup>8</sup> Fisher, *Lost Communities of Virginia*.

<sup>9</sup> The exact dates of operation and closing are not known due to poor readability of paper documents filed with the Virginia State Corporation Commission. These documents were deemed not suitable for microfilming and thus were destroyed.

<sup>10</sup> Giles County Historical Society, bank file.

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## 9. Major Bibliographical References

**Bibliography** (Cite the books, articles, and other sources used in preparing this form.)

Fisher, Terri L. *Images of America: Pearisburg and Giles County*. Arcadia Publishing, 2008.

Fisher, Terri and Sparenborg, Kirsten. *Lost Communities of Virginia*. Albemarle Books, 2011.

Gibson, Robert Churchill. *Giles County, 1806-1956; a brief history*. Giles County Chamber of Commerce, 1956.

*Giles County Bicentennial Book*. Giles County Bicentennial Book committee, 2001.

"Giles County, Virginia: History—Families." Giles Co. Historical Society. Research Committee, 1994.

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### 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 # \_\_\_\_\_
- recorded by Historic American Landscape Survey # \_\_\_\_\_

### Primary location of additional data:

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

Name of repository: Virginia Department of Historic Resources, Richmond, Virginia

**Historic Resources Survey Number (if assigned):** VDHR No. 035-5125

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## 10. Geographical Data

**Acreeage of Property** less than 1 acre

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Use either the UTM system or latitude/longitude coordinates

**Latitude/Longitude Coordinates**

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

- |                        |                       |
|------------------------|-----------------------|
| 1. Latitude: 37.288110 | Longitude: -80.618670 |
| 2. Latitude:           | Longitude:            |
| 3. Latitude:           | Longitude:            |
| 4. Latitude:           | Longitude:            |

**Or**

**UTM References**

Datum (indicated on USGS map):

NAD 1927 or  NAD 1983

- |          |           |           |
|----------|-----------|-----------|
| 1. Zone: | Easting:  | Northing: |
| 2. Zone: | Easting:  | Northing: |
| 3. Zone: | Easting:  | Northing: |
| 4. Zone: | Easting : | Northing: |

**Verbal Boundary Description** (Describe the boundaries of the property.)

The historic boundary is identical to the lot lines for Tax Parcel #58A-2-15A as recorded by Giles County, Virginia. The true and correct boundary is shown on the attached Sketch Map/Photo Key.

**Boundary Justification** (Explain why the boundaries were selected.)

The historic boundary is coterminous with the bank's original parcel, as deeded to the People's Bank of Eggleston in 1925.

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**11. Form Prepared By**

name/title: Dominique Francesca / Project Manager  
organization: Aisling Enterprises, LLC  
street & number: 168 Village Street  
city or town: Eggleston state: VA zip code: 24086  
e-mail: palisadesvirginia@gmail.com  
telephone: 540-999-6688  
date: October, 2016

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### 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 this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

### Photo Log

Name of Property: The People's Bank of Eggleston

City or Vicinity: Eggleston

County: Giles

State: VA

Photographer: Dominique Francesca

Date Photographed: 1/2016

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

1 of 10. Bank exterior. East (front) elevation.

2 of 10. Bank exterior. Looking southwest.

3 of 10. Bank exterior. Looking north.

4 of 10. Bank exterior. West (rear) elevation.

5 of 10. Bank exterior. Context looking south.

6 of 10. Bank interior. First floor vault side door.

7 of 10. Bank interior. First floor staircase.

8 of 10. Bank interior. Second floor northwest corner.

9 of 10. Bank interior. Second floor rear wall.

10 of 10. Bank interior. Second floor ceiling.

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**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.).

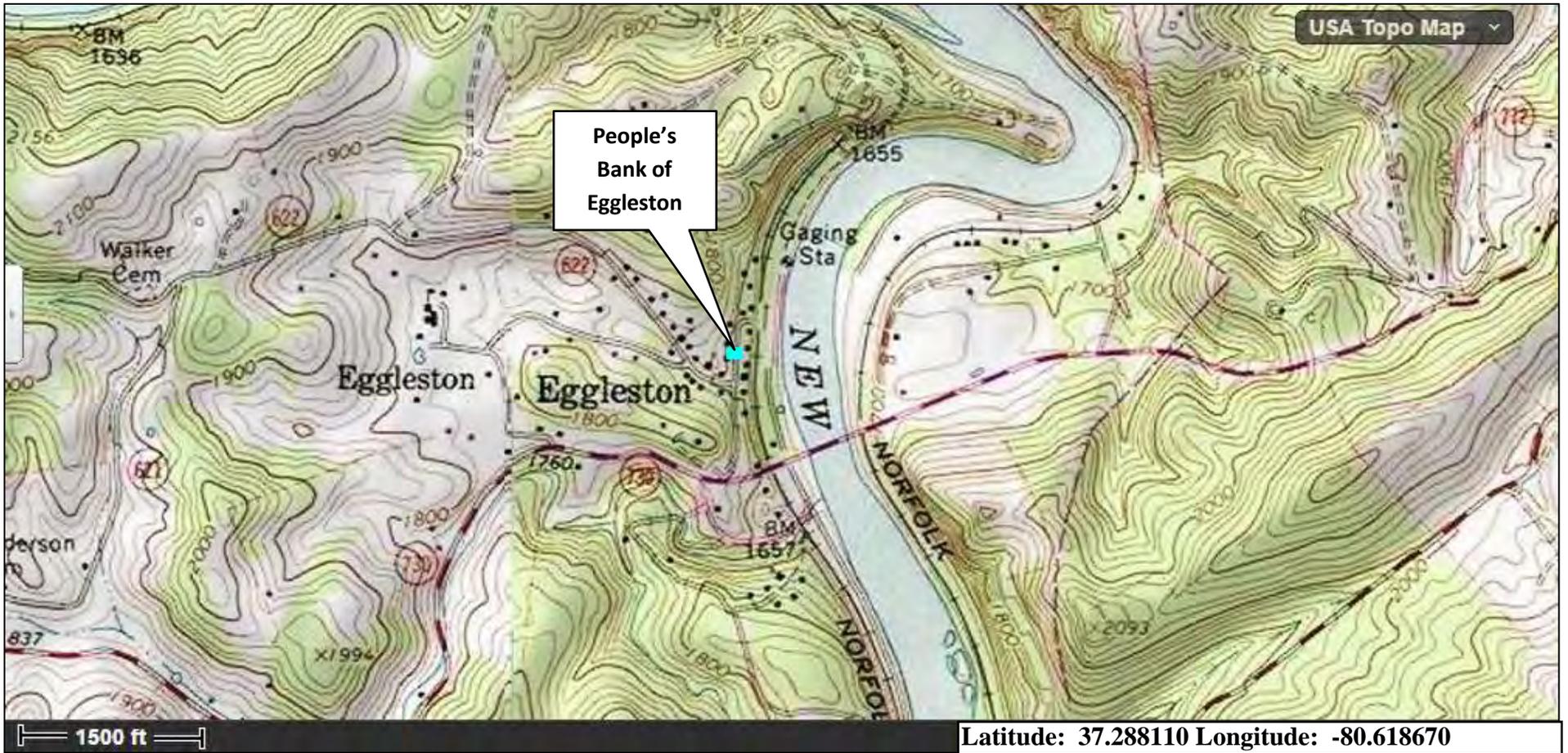
**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

LOCATION MAP

People's Bank of Eggleston, Giles County, Virginia

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2017



SKETCH MAP/ PHOTO KEY

People's Bank of Eggleston, Giles County, Virginia

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