

United States Department of the Interior
National Park Service

For NPS use only

National Register of Historic Places
Inventory—Nomination Form

received

date entered

See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic THIRD NATIONAL BANK BUILDING

and/or common COMMERCIAL BUILDING

2. Location

street & number 195 West Main Avenue not for publication

city, town Gastonia vicinity of

state North Carolina code 37 county Gaston code 71

3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<u>N/A</u>	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

4. Owner of Property

name Dr. Charles H. Hutchins, M.D.

street & number 100 Wilkinson Boulevard

city, town Gastonia vicinity of state North Carolina

5. Location of Legal Description

courthouse, registry of deeds, etc. Gaston County Register of Deeds Office

street & number P.O. Box 1578 / 151 South Street

city, town Gastonia state North Carolina

6. Representation in Existing Surveys

title Kim Withers Brengle, The Architectural Heritage of Gaston County has this property been determined eligible? yes no

date 1982 federal state county local

depository for survey records North Carolina Division of Archives and History

city, town 109 East Jones Street, Raleigh state North Carolina

7. Description

Condition		Check one	Check one
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Describe the present and original (if known) physical appearance

The Third National Bank Building is an eight-story highrise office building prominently located at the southeast corner of West Main Avenue and South Street in the heart of downtown Gastonia. Completed in 1923, the design was the work of Milburn, Heister and Company, a Washington, D.C. firm that ranked among the foremost architects of public buildings and office structures in the Southeast. The N.C. Division of Archives and History has in its collections a photograph of Milburn, Heister & Co.'s preliminary drawing for the bank, which called for a Tudor Gothic building sheathed entirely in stone and terra cotta. As built, the tower has less expensive dark red brick veneer, with a stone veneer on the first two stories, and an exuberantly molded terra cotta covered top story which reflects English Tudor Revival influences. Today, except for interior changes on the fifth floor and the remodelling of the first story shopfronts, the building is in good original condition.

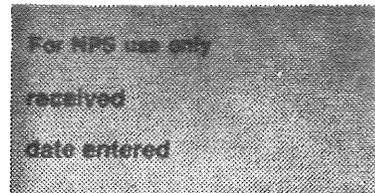
In massing, the structure is a tall, rectangular box with a recessed light well in the east side. Its front elevation on West Main and its west side elevation on South Street are fully detailed. The two other facades are sheathed in unembellished brickwork, currently painted white, with asymmetrical arrangements of plain rectangular window openings. Both in its massing and in its center-corridor plan, the Third National Bank tower is a slightly wider, taller version of the earlier First National Bank Building across the street.

The front facade of the Third National Bank Building is four bays wide -- two narrow, slightly projecting end bays flanking a pair of wider, center bays -- and divided horizontally into cornice, body and base. The exteriors of floors one and two form the base of the structure. This area is sheathed in smoothly-hewn stone with two courses of projecting molding at the top. On either side of the projecting main entrance is a first-story shopfront with a rectangular second-story window opening above. Both shopfronts have been modified over the years and are currently sheathed in man-made panelling, but the second-story level remains intact with its wide, tripartite window frames.

The projecting main entrance is a decorative focal point of the design. Its stonework has a grainy surface that indicates it may actually be molded mock-stone rather than real carved rock. A two-story segmental arched opening, its reveals embellished with square rosettes and rope molding, frames the entrance. Above the arch, the stone forms a bracketted mock-balcony festooned with molding and rosettes. This shape and its detailing seem inspired by Jacobean and Elizabethan English forms, a reference that is further enhanced by the use of heraldic shields to decorate the four supporting brackets. Simpler deep rectangular window openings in this area are original, though the main doors have been replaced with metal and glass units.

Above the stone base is the body of the tower, floors three through seven. Here the exterior of the front facade is red brick. Windows here and throughout the building are wooden one-over-one-pane double-hung sash units, used singly in the outer bays and grouped in pairs in the wider center bays. On the top level (floor seven) of the body, the window openings are crowned with terra cotta label molding, the design's most overtly "Old English" reference, and the wooden window frames are given segmental arched tops. Otherwise the window openings are simple unembellished rectangles.

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#7. DESCRIPTION

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The cornice level is capped by a parapet and extends downward to include the eighth story. The whole is heavily embellished with tan-colored terra cotta tiles. The entire eighth floor is sheathed in rosette panels, with wide molded surrounds framing the windows and defining the bays. Above is the projecting parapet supported by a band of terra cotta brackets. The parapet consists of wide bands of repeating panels separated by narrower bands of molding. The lower panels feature alternating rosettes and floral sections, while the upper panels are a geometric pattern of circles and angles.

The west side elevation of the Third National Bank Building lacks the elaborate decoration found in the main entrance, but otherwise is simply a wider variation of the front facade. Extra bays at the center of the composition bring the total to ten here. The cornice and body are identical with the front facade in their materials and detailing. The base is simply smooth stone with rectangular two-story openings. The first of these openings holds part of the front shopfront. Openings two through seven are filled with red brick that appears to be part of the original design. Openings eight and nine contain small shopfronts, while the last opening holds the segmental-arched side entrance. The skyscraper has no rear service entrance, for other buildings abut it on the south and east sides.

Entering the front doors of the skyscraper, the visitor arrives in a marble-sheathed elevator lobby. To the right is a winding stair (with marble treads and metal balustrades) to the second and third floors, and to the left are the twin elevators. This space retains its elegant original appointments, including brass elevator doors, an ornate cast metal postal box and mail chute, cast metal floor indicators above the elevator doors, and two different brass ceiling light fixtures, one of which has its original fluted milk-glass bowl.

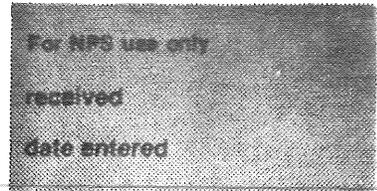
Behind the lobby, directly opposite the front doors, is the high-ceilinged banking room which extends up a full two stories and pre-empted part of the second floor space. It features plaster walls with large square columns and pilasters. Near the ceiling is an elegantly restrained plaster cornice with acanthus leaves, egg-and-dart molding and dentil molding. The room is in excellent original condition except for fluorescent lighting and a temporary wooden partition near the rear. At the back of the banking room is a small one-story office area.

The second level of the building is actually a front mezzanine and a rear mezzanine, with the upper part of the banking room between. At the second floor landing on the front stair are offices and a women's restroom with tile walls and marble partitions. This was the structure's only bathroom for ladies originally, a reminder that in the 1920s most business people, including secretaries, were men. The rear mezzanine evidently held the main offices of the bank, for it includes a small conference room with a simple plaster cornice and heavy panelled wainscoting of dark wood. In the hallway here are the brass ceiling light fixtures found throughout floors two through eight. One here retains its milk-glass pendant globe, the only surviving globe in the building.

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Above the second level, the upper six stories are quite similar to each other. An elevator lobby near the front of the building opens onto a central corridor which runs back to a rear stairway. There is no front stairway above the third floor. Offices line both sides of the corridor, run across the front of the building, and wrap around behind the elevators. There are twenty-one office rooms per floor, arranged with interconnecting doors so that they may be grouped together in any configuration. The corridor floors are linoleum tile with plaster walls. The upper portions of the walls consist of wood-framed windows with translucent glass that allows exterior light to pass through the offices and into the corridor. Corridor ceilings are deeply coffered but unembellished by molding, and they retain the round brass bases for the original single-bulb globe lights, though the globes are gone. At the rear of the corridor next to the stairway, a short corridor leads past a janitor's room to the floor's bathroom. Each has tile walls, marble partitions, and is equipped with a urinal and toilet.

The interior of the Third National Bank Building has been well maintained over the years. The varnished woodwork and doors have been painted in some places, and dropped ceilings have been added here and there. The only floor to have been extensively altered is the fifth, which has lost its original trim, corridor windows, and several partitions. With these exceptions, and the changes to the ground-floor shops, the skyscraper remains in substantially original form. This degree of preservation is rare in downtown Gastonia, where almost all buildings have been repeatedly and dramatically renovated over the decades. This makes the Third National Bank of Gastonia Building a particularly valuable example of early twentieth century commercial architecture for Gaston County.

8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input checked="" type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1923 **Builder/Architect** Milburn, Heister and Company

Statement of Significance (in one paragraph)

The Third National Bank Building is a key visual landmark in the heart of the small Piedmont textile city of Gastonia, North Carolina. Located on West Main Avenue at South Street, the eight-story skyscraper soars above the surrounding two- and three-story stores to mark the center of the commercial district. The design in dark red brick, terra cotta and stone was the work of the regionally prominent architectural firm Milburn, Heister and Company, and represents an unusual application of English Jacobean elements to skyscraper design. The tower was completed in 1923 amidst a boom period in the regional textile industry, and it indicates that the prosperity of that era was felt beyond the immediate circle of mill owners. Today the building is in good original condition except for alterations to the first-floor shopfronts on either side of the main entrance, and is notable as one of only a handful of downtown Gastonia buildings that escaped radical exterior remodelling in the 1950's and 1960's.

CRITERIA EVALUATION

- A. The Third National Bank Building is associated with the textile boom of the early twentieth century which spurred city growth throughout the Piedmont South, and specifically transformed the hamlet of Gastonia into the major city of Gaston County.
- B. Architect of the building was the firm of Milburn, Heister and Company of Washington, D.C., one of the South's most prolific and respected designers of public buildings and skyscrapers.
- C. The Third National Bank is one of only two examples of early twentieth century skyscraper design in Gaston County, and as such has long been a key visual landmark in downtown Gastonia. It represents an unusual application of English Jacobean elements to skyscraper design, with its red brick, terra cotta, and stone exterior.

HISTORICAL SKETCH.

The decades of the 1910's and 1920's were a prosperous time for Piedmont Gaston County and its largest city, Gastonia. Since the last years of the nineteenth century, Gaston had ranked as the leading textile manufacturing county in North Carolina. Its

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industrial growth "increased dramatically in the years of World War I," writes Kim Withers Brengle. "The increased need for cloth for military uniforms resulted in a boom period for the textile industry throughout the country, that lasted until shortly before the Depression."¹

During the 1910's, industrial capacity in Gaston County virtually doubled, to 953,485 spindles. Gastonia proved to be strategically located on the Southern Railway mainline near the center of the county, and it became a prime locus for population growth. The city jumped from 5,759 citizens in 1910 to 12,871 in 1920, a 124% rise. Gastonia's prosperity continued into the 1920's as North Carolina surpassed Massachusetts and South Carolina to become the foremost textile manufacturing state in the union.²

It was in this heady climate that Gastonia business leaders erected the pair of skyscrapers which today remain the only highrises in the commercial district. Such symbols of modernity were then springing up across the South, even in small towns like Gastonia that had, as writer W. J. Cash acerbically observed, "little more use for them than a hog has for a morning coat." To proud businessmen, the towers were advertisements,³ of their city's prosperity and bright future, as much as they were rentable office space.

The financiers of the first Gastonia skyscraper, as might be expected, were mill men. First National Bank of Gastonia officers, J. H. Craig, L.L. Jenkins, and G. W. Ragan, were like many "New South Era" leaders in that they owned mills, played a leading role in politics, and also affected the community's wider economic life through their bank. Their First National Bank Building (1916-1917) still stands at 168-170 West Main Avenue.⁴

The developers of the second tower, surprisingly, seem not to have had any direct major interest in the textile industry. The highrise was a project of the Third National Bank of Gastonia, organized in 1922. Bank president, J. White Ware, was an owner of Boyce & Ware, general insurance agents. Vice-president, W. S. Buice, served also as vice-president of the Gastonia Clearing House Association. Vice-president, V. E. Long, listed his position with the new bank as his sole occupation. Evidently, by the early 1920's, Gastonia's textile-generated prosperity had spread beyond the circle of mill owners.⁵

The Third National Bank officers organized a companion company March 25, 1922, called Third Trust of Gastonia, specifically for the "building of a seven-story building on the southeast corner of South Street and Main Avenue." In addition to this primary object, the Trust Company also functioned by charter as the real estate and insurance department for the bank. The Third National Bank took temporary quarters on West Main Avenue as it went about construction of its skyscraper.⁶

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The bank purchased the prominent corner lot at West Main Avenue and South Street for the considerable sum of \$150,000. Sellers, Lawson H. Long and wife Amanda, and Edward V. Long and wife Nena seem to have made a handsome profit on the deal. They had purchased the land nine years earlier, just before the World War I boom, for only \$40,000.⁷

To design the building, Third Trust retained the services of Milburn, Heister and Company, an architectural firm based in Washington, D.C. Born in Kentucky and educated at Arkansas University, Frank P. Milburn won his first major commissions in the Carolinas during the 1890's and 1900's. Among them were the Forsyth and Mecklenburg County courthouses, and the 1908 Independence Building in Charlotte, which was North Carolina's first steel frame skyscraper. A stint as chief architect for the Southern Railway took Milburn to Washington, where he based his subsequent private practice. According to the National Cyclopedia of American Biography, "He is said to have acquired in a few years the largest architectural business south of the Mason-Dixon line." His firm designed some 250 major public buildings and skyscrapers across the Southeast, plus numerous smaller commissions. Among the projects were nineteen railroad stations, more than two dozen courthouses (including those at Asheville, Goldsboro, and Henderson, North Carolina), and thirteen structures at the University of North Carolina at Chapel Hill. By the time of Milburn's death in 1926, the firm of Milburn, Heister and Company (Michael Heister joined in 1902, as Milburn began practice in Washington) was among the foremost in the South.⁸

Like many architects of the day, Milburn and Heister were more eclectic than doctrinaire in their choice of styles. Their office buildings might use Neo-classical columns, modillions, and dentil molding, while their train stations -- such as those at Charlotte and Salisbury -- could be clothed in exuberant Spanish Revival. The Third National Bank of Gastonia took its inspiration from Tudor England. Its stone and terra cotta details and its red brick exterior served to set it apart from the Greek-inspired tan brick towers that were becoming commonplace in the Carolinas by the 1920's.

When the skyscraper opened in 1923, the Third National Bank occupied the main floor while the upper story offices were rented to a variety of businessmen, including real estate salesmen, attorneys, and cotton brokers. Among tenants in the 1920's and 1930's were lawyer R. G. Cherry, R. O. Crawford & Co., real estate, physician C. O. DeLaney, Henshaw and Sanders Cotton Brokers, Gastonia Textile Machinery Company, the Jefferson Standard Life Insurance Company, the Western Union Telegraph Company, and the Gastonia bureau of the Charlotte Observer. With its towering height, handsome detailing, and prominent location, the Third National Bank Building served as a fitting symbol of Gastonia's prosperity and optimism during the "Roaring Twenties."⁹

On October 16, 1926, the Third National Bank of Gastonia merged with two other Gaston County banks and one Lincoln County institution to form the Commercial Bank and Trust Company. The history of the new firm was short-lived. On April 4, 1929, the

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company was liquidated. Though the bank did not survive the decade of the 1920's, it did lend the skyscraper its name for years to come. In the 1980's, the tower continued to be locally referred to as the Commercial Building.¹⁰

The Metropolitan Life Insurance Company, which held a deed of trust to the structure, acquired the property when the Commercial Bank defaulted and retained possession until 1938. Commercial Real Estate and Investment Company then purchased the tower and owned it until January, 1971, when the property was sold to Prado, Incorporated. Upper floors continued to be rented as offices during these decades, while the ground floor held a variety of stores and professional offices such as Cherry & Hollowell lawyers, Dr. William B. Morris optometrist, and The Separk Sales Company cotton brokers in 1940, or Pilot Life Insurance, Frank Dalton optometrist, Associated Industries public relations, and United Fund of Gastonia in 1960. On August 1, 1984, Gastonia surgeon Dr. Charles Hutchins and his wife Cecile purchased the structure. They plan to undertake a major rehabilitation/restoration of the Third National Bank Building.¹¹

NOTES FOR HISTORICAL SKETCH

1. Kim Withers Brengle, The Architectural Heritage of Gaston County, North Carolina (Gastonia: Commercial Printers, Inc., 1982), p. 16. Annual Report of the Bureau of Labor Statistics of the State of North Carolina, 1894, 1896, 1900 all show Gaston County in the lead in number of spindles.

2. Annual Report of the Department of Labor and Printing for the State of North Carolina, 1919-1920, 1925-1926. United States Bureau of the Census, Sixteenth Census: 1940, vol. 1, p. 772. Broadus Mitchell and George Sinclair Mitchell, The Industrial Revolution in the South (Baltimore: Johns Hopkins Press, 1930), p. 3.

3. W. J. Cash, The Mind of the South (New York: Vintage Books, 1969), p. 224. This classic study was written in Charlotte in the 1930's and originally published in 1941.

4. Joseph Schuchman and Thomas W. Hanchett, "First National Bank Building: National Register Nomination," 1985, on file at the North Carolina Division of Archives and History.

5. Joseph H. Separk, Gastonia and Gaston County, 1846-1949 (Gastonia: n.p., 1949), p. 126.

6. Ibid.

7. Gaston County Register of Deeds Office: book 104, p. 552; book 142, p. 507. It was the Bank rather than the Trust which took title to the lot.

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8. Lawrence Wodehouse, "Frank Pierce Milburn (1869-1926), a Major Southern Architect," The North Carolina Historical Review, vol. 50, no. 3, July 1973. The National Encyclopedia is quoted in Wodehouse.

9. Gastonia city directories, 1923-24, 1930..

10. Separk, p. 126. Gaston County Register of Deeds Office: records of corporations book 4, p. 554. Neither Separk nor the corporation document list the names of the other banks. In fact, the corporation paper states that the purpose was to change Third National Bank into a state banking corporation.

11. Gaston County Register of Deeds Office: book 316, p. 217; book 334, p. 433; book 1048, p. 713; book 1486, p. 747. Gastonia city directories, 1940, 1960.

9. Major Bibliographical References

Kim Withers Brengle, The Architectural Heritage of Gaston County, North Carolina (Gastonia: Commercial Printers, Inc., 1982), pp. 3-37, 164-169.
Lawrence Wodehouse, "Frank Pierce Milburn (1869-1926), A Major Southern Architect," The North Carolina Historical Review, vol. 50, no. 3, July 1973.
Joseph H. Separk, Gastonia and Gaston County, 1946-1949 (Gastonia: n.p., 1949)

10. Geographical Data

Acreage of nominated property less than one acre

Quadrangle name Gastonia North

Quadrangle scale 1:24000

UTM References

A

1	7
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 Zone

4	8	3	2	7	0
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 Easting

3	9	0	2	0	9	0
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 Northing

B

--	--

 Zone

--	--	--	--

 Easting

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

 Northing

C

--	--

 Zone

--	--	--	--

 Easting

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

 Northing

D

--	--

 Zone

--	--	--	--

 Easting

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 Northing

E

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 Zone

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 Easting

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 Northing

F

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 Zone

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 Easting

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 Northing

G

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 Zone

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 Easting

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 Northing

H

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 Zone

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 Easting

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 Northing

Verbal boundary description and justification

SEE CONTINUATION SHEET

List all states and counties for properties overlapping state or county boundaries

state N/A code county N/A code

state code county code

11. Form Prepared By

name/title Thomas W. Hanchett and Joseph Schuchman, historians/architectural historians

organization date September 18, 1985

street & number 2128 Greenway Avenue telephone 704-333-8005

city or town Charlotte state North Carolina

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature William S. Fain, Jr.

title State Historic Preservation Officer date January 9, 1986

For NPS use only

I hereby certify that this property is included in the National Register

date

Keeper of the National Register

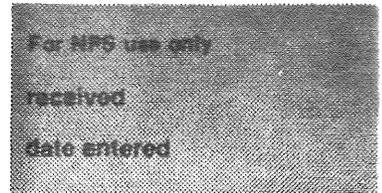
Attest:

date

Chief of Registration

United States Department of the Interior
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BEGINNING at a point, the southeast intersection of the cement sidewalk on the South Side of West Main Avenue and the cement sidewalk on the East side of South Street and runs thence with the South edge of said sidewalk on West Main Avenue North 88 degrees East 50 feet to a point; thence with the cement sidewalk on the East side of South Street South 2 degrees East 110 feet to a point; thence with the South edge of the cement sidewalk on West Main Avenue South 88 degrees West 50 feet to a point in the East edge of the cement sidewalk on the East side of South Street; thence with the East edge of the cement sidewalk on the East side of South Street North 2 degrees West 110 feet to the point of Beginning.



K&K
GIFTS

ELECTRONICS
BOOKS TOYS
JEWELRY

K-W

EVERETT NEWS