

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

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

1. Name of Property

historic name (former) Bank of Pilot Mountain

other names/site number N/A

2. Location

street & number 100 E. Main Street N/A not for publication

city or town Pilot Mountain N/A vicinity

state North Carolina code NC county Surry code 171 zip code 27041

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

Jessie A. Crow SHPO 10/22/97
Signature of certifying official/Title Date

State of Federal agency and bureau

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

Signature of certifying official/Title Date

State of Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

- entered in the National Register. See continuation sheet.
- determined eligible for the National Register See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register.
- other, (explain): _____

Signature of the Keeper

Date of Action

(former) Bank of Pilot Mountain
Name of Property

Surry Co., NC
County and State

5. Classification

Ownership of Property
(Check as many boxes as apply)

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

Category of Property
(Check only one box)

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

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

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

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

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

- COMMERCE/financial institution
- COMMERCE/specialty store
- COMMERCE/professional
- HEALTHCARE/medical office

Current Functions

(Enter categories from instructions)

- COMMERCE/specialty store
- COMMERCE/warehouse

7. Description

Architectural Classification

(Enter categories from instructions)

Queen Anne

Materials

(Enter categories from instructions)

foundation BRICK

walls BRICK

roof METAL

other Granite

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

Property is:

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

Areas of Significance

(Enter categories from instructions)

Architecture

Commerce

Period of Significance

1900-1947

Significant Dates

1900

1914

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

unknown

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary location of additional data:

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

Name of repository:

Survey & Planning Branch, Div. of Archives
& History, Raleigh, NC

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Surry County, North Carolina

DESCRIPTION:

Summary -

Occupying a town lot of less than one acre at the corner of W. Main and S. Depot streets in Pilot Mountain, North Carolina, the former Bank of Pilot Mountain building is a two-story brick commercial structure with primary elevations addressing both streets. With its corner domed turret, round-arched second-story window openings, decorative brickwork, and curved Flemish parapets decorating both elevations, it is not only one of the most architecturally distinctive buildings in Pilot Mountain, but is also a unique commercial expression of the Queen Anne style in Surry County. The current condition of the building is good, and although the building has been altered on both exterior and interior since 1950 (many of the alterations are reversible), the salient architectural features that distinguish it remain largely intact. Thus, the building retains sufficient integrity of location, setting, design, materials, workmanship, feeling, and association to convey a strong sense of its early nineteenth-century historic and architectural character.

Exterior -

The two-story bank building rests on a brick foundation. Common bond red brick walls that rise two stories to the parapeted cornice are interrupted only by a painted band of brick between the two floors. The primary facade extends five bays along W. Main Street, while the secondary facade runs seven bays along S. Depot Street. The two facades are joined by the central feature of the building, a domed turret that surmounts the round-arched entrance set on the cut-away corner of the building. The round-arched brickwork of the entrance remains intact, but the original double-leaf wood-and-glass-paneled door has been replaced by a modern glass and metal door. The small bracketed balcony that originally projected above the bank entrance has been removed, and the original single-pane and one-over-one sash turret windows have been replaced by six-over-six sash windows or covered with modern paneling. The upper-level wood panels decorating the turret appear to remain intact beneath modern paneling. The metal-sheathed dome with crowning finial remains intact at the top of the turret.

Two-story brick pilasters divide the Main Street facade into the two-bay west section that was originally part of the bank and the three-bay section that was originally a separate

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commercial space. The first-story window opening in the bank section remains intact with its granite sill and lintel, although the window glass has been altered from a pair of one-over-one sashes with a transom to a single pane of plate glass. The first story storefront of the east section has been replaced with modern glass and metal window panels. The second floor of the Main Street facade remains intact with two exceptions. Although the round-arched window openings remain intact, including their granite sills, the original round-arched one-over-one sash have been replaced with twelve-over-six sash, flat-headed windows with wood-infilled arches. Narrow shutters now flank each window. A decorative horizontal panel with slightly projecting brickwork originally ran above the three windows of the east storefront, but the projecting bricks have been removed. A curved Flemish parapet with shaped metal coping surrounds a round-arched vent whose original louvers have been covered with modern paneling.

The seven-bay Depot Street facade is much like the Main Street facade. Brick pilasters divide the facade into three sections. On the first story, the three large window openings of the northernmost section remain intact with their granite sills and lintels, though the windows themselves have been replaced like the one on the Main Street facade. The large window of the center section has been enclosed and replaced with a modern door, and the shopfront of the southernmost section has been enclosed and replaced with a modern door. The door to the rear stair remains intact. The second-story windows have been remodeled in the same way as those on the Main Street facade. The flat-headed window openings of the southernmost section are original. The Depot Street cornice matches that of the Main Street facade, although in this case the curved Flemish parapet is more narrow and surrounds the original decorative brickwork. A classical metal finial crowns the shaped parapet.

On the east elevation, only the painted second-story wall and segmental-arched windows are visible; the first story abuts a one-story brick building. On the plain rear elevation, two segmental-arched windows remain on the second floor, but the first-floor door and window openings have been infilled. A small concrete parking area behind the building fills in the remainder of the lot.

Interior -

The first floor interior has been remodeled with new partitions, carpeted floors in some areas, and acoustical tile ceilings. However, a number of original features survive. These include the solid brick walls dividing the original bank space from the east-side and

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Surry County, North Carolina

STATEMENT OF SIGNIFICANCE:

Summary -

The former Bank of Pilot Mountain building is the most architecturally significant commercial structure in Pilot Mountain. Built in 1900, it is also one of the oldest. With its decorative brickwork, round-arched window openings, curved Flemish parapets, and corner turret, it forms an unusual commercial example of the Queen Anne style unique in Surry County.

The building's long association with the banking industry makes it the most prominent landmark in the commercial history of Pilot Mountain, a small, piedmont North Carolina town. With the coming of the Cape Fear and Yadkin Valley Railroad in 1888, the town of Pilot Mountain (incorporated 1889) rapidly became a manufacturing and trading center for southeastern Surry County. To provide the financial services needed by the developing community, a group of local businessmen established the Pilot Bank and Trust Company as the town's first bank. In 1900 the bank erected an impressive building at the main intersection of town that reflected the bank's importance to the community. Although the Pilot Bank and Trust Company closed after only a decade, it was followed in 1914 by the establishment of the longest-lived bank in town, the Bank of Pilot Mountain, which occupied the building for three quarters of a century. Throughout the years that the building at 100 E. Main Street served primarily as a bank, it also housed a variety of stores and professional offices.

The former Bank of Pilot Mountain building is locally significant for its architectural and commercial roles in Pilot Mountain from the building's construction in 1900 to 1947, the last year in which it meets the fifty-year criterion for listing in the National Register. The building fulfills National Register Criterion C for its architectural significance and Criterion A for its significance to the commercial development of the town. Although the bank building has been modified post-1950 on both exterior and interior, the salient features that distinguish its design remain largely intact so that the building still visually conveys its historical prominence in the community.

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Surry County, North Carolina

Historical Background/Commerce Context -

Prior to the late nineteenth century, the Pilot Mountain area was known as the Toms Creek settlement, where a small group of inhabitants farmed and traded. Located near the ancient monolithic landmark of Pilot Mountain and the old road leading from the Moravian community of Salem to Pennsylvania, and surrounding by rolling farmlands, the Toms Creek settlement appeared to be a logical place for the development of a trading center. Nevertheless, the settlement grew slowly (Phillips, 50).

As with so many North Carolina communities in the late nineteenth century, the railroad was most responsible for the transformation of the Toms Creek settlement into the bustling town of Pilot Mountain. The Cape Fear and Yadkin Valley Railroad arrived at Pilot Mountain in 1888, making the construction of manufacturing plants profitable and greatly increasing contact between the community and larger commercial centers (Phillips, 50).

Incorporated in 1889, the town of Pilot Mountain became a manufacturing and trading center for the southeastern part of Surry County and western Stokes County. In 1890, Branson's *North Carolina Business Directory* included Pilot Mountain for the first time. In that year, eleven general stores, two plug and twist tobacco factories, a steam sawmill, a hotel, and a doctor were listed in the directory. In the 1896 directory, nine tobacco factories were listed for Pilot Mountain as well as approximately twenty businesses of various types. During the first decade of the twentieth century, the town continued to have around ten general merchants and a number of specialty shops. There were also steam sawmills, wagon and buggy works, brick manufacturers, and a roller mill; by 1910, a harness manufacturer, a cotton mill, a furniture factory, and an overall factory were also present. By 1916 companies producing lumber and axe handles were prominent, while the fertilizer industry also contributed to the economy of this farm-surrounded town (Phillips, 50).

The rapid commercial and industrial development of Pilot Mountain in the decades following the arrival of the railroad precipitated the need for a local bank to serve the town's financial requirements. Thus the Pilot Bank and Trust Company was established. Although its date of incorporation is not known, the bank was clearly operating by September, 1900, when its directors--G. O. Key, O. J. Denny, and Daniel Marion--filed a report with the North Carolina Corporation Commission on the condition of the bank (*Mount Airy News*, September 20, 1900). On September 17, 1900, the bank purchased the lot at the corner of East Main and South Depot Streets from R. D. Flippin for \$600 (Deed Book 42, p. 405). Construction of the impressive two-story brick bank building must have proceeded immediately, for the

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September, 1900 Sanborn Insurance Map delineates the building "from plans" and the next map, in 1905, shows the two-story brick bank with adjacent store (Sanborn Maps, 1900, 1905).

The Pilot Bank and Trust Company served the banking needs of Pilot Mountain for a decade before failing. The exact date of the failure and reason for it are not certain. Local tradition asserts that the bank's failure resulted from a local scandal, in which a man named John Stone absconded with the bank's money and a woman other than his wife, leaving his family and the bank in a state of chaos. The villain was never apprehended, but evidence discovered a half century later suggests that he took up a new life in Oregon (Fowler Interview; Ed Swanson Interview). Meanwhile, in April, 1910, the Surry County Superior Court appointed attorney O. E. Snow receiver of the Pilot Bank and Trust Company (Minute Book 11, p. 188). On March 22, 1911, the bank building was offered at a public sale, at which J. B. Smith was the highest bidder, at \$4,410.45. When Smith failed to comply with the terms of the sale, his bid was transferred to his bondsman, C. H. McDaniel, who received a deed to the property on September 20, 1912 (Deed Book 60, p. 278). Three months later, C. H. McDaniel sold the building to O. N. Swanson, a local merchant (Deed Book 61, p. 234).

On August 16, 1913, Pilot Mountain's second bank was incorporated (Records of Incorporation, Book 2, p. 198). According to local tradition, the Peoples Bank of Pilot Mountain operated in the former Pilot Bank and Trust Company building for a brief period, but its exact tenure and the date and cause of its demise are not known.

Six months later, prominent businessmen in Pilot Mountain decided that the town needed and deserved a more stable banking facility. They convinced I. M. Gordon to come from Statesville to help organize a new bank, and on February 7, 1914, they joined together to incorporate the Bank of Pilot Mountain (Records of Incorporation, Book 2, p. 212; Heritage, 214). Making its permanent home in the old Pilot Bank and Trust building, the Bank of Pilot Mountain opened its doors for business in March, 1914 with capital stock of \$15,000 and thirty-four stockholders. Owner of the building O. N. Swanson was named president, while I. M. Gordon served as cashier (Heritage, 214; *Mount Airy News*, March 26, 1914; Thomas Interview). Thus, the Bank of Pilot Mountain began its long tenure as Pilot Mountain's foremost bank.

While a bank was always the principal occupant of the two-story brick building at the corner of E. Main and S. Depot Streets, for many years the building served other commercial and professional uses as well. The first Sanborn Insurance Map (1905) after the building's

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construction shows the bank occupying the western half of the building with a vacant store in the east half. In 1910, the store was shown as a millinery shop (Sanborn Maps, 1905, 1910). Swanson family tradition claims that soon thereafter, O. N. Swanson ran a general store that occupied the eastern half of the building and wrapped like an ell around the rear of the bank to provide another entrance to the store from Depot Street. Swanson is said to have operated the store until his death in 1921 (Fentress Interview).

The second floor housed a variety of occupants. During the first decade of the century, it was a sanitorium or infirmary. Dr. R. E. L. Flippin and Dr. Jim Smith were the local doctors in charge, and twice a week Dr. Pittman and Dr. Long came by train from Greensboro to assist. One device reportedly used at the sanitorium was an early version of an electro-shock machine. After the days of the sanitorium--probably during the 1910s--the second floor was used for apartments. Subsequent to that--at least during the late 1910s and 1920s--several professional offices occupied the second floor; Dr. Speer Harding and Dr. R. A. Frye had dental offices, and O. E. Snow had his law office in the corner turret (Fowler Interview; Fulk Interview; Fentress Interview).

In 1921 Bank of Pilot Mountain president O. N. Swanson died in an automobile accident. McKamie Rex Smith then became president. Unlike many banks in the country, the Bank of Pilot Mountain survived the Great Depression and continued on in service to the people of Pilot Mountain for another half century (Heritage, 214; Fentress Interview). Although another bank--the Farmers Bank--had been established in Pilot Mountain in 1920 and remained active until it was taken over by First Citizens Bank in 1985, the Bank of Pilot Mountain remained the larger and more prominent of the two local banks (Farnsworth Interview). In 1936 the heirs of O. N. Swanson sold the bank building to W. F. Swanson, and he, in turn, sold it the following year to the Bank of Pilot Mountain (Deed Book 124, p. 504; Deed Book 129, p. 67). In 1941 long-time cashier and founder of the Bank of Pilot Mountain, Isaac Martin Gordon, became its president at the death of McK. R. Smith. In 1963 I. M. Gordon was succeeded in the presidency by his nephew, James Wilkerson "Wick" Gordon (Heritage, 214).

The recent history of the Bank of Pilot Mountain is typical of many small-town banks in the late twentieth century. In 1984 the bank opened a large, new main office at the junction of NC 268 and US 52. For several years thereafter, the old downtown building remained in use as the bank's downtown branch. Frank Badgett was president at that time (*The Pilot*, 10/11/84). The Bank of Pilot Mountain then followed the banking industry trend of recent decades in which homegrown local banks that served a single community merged

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into fewer but larger statewide institutions with numerous branches. The Bank of Pilot Mountain ended its role as an independent local bank in 1986, when it was taken over by Planters National Bank. In 1990, Planters National Bank merged with two other banks, together forming Centura Bank (Thomas Interview; Deed Book 495, p. 1291).

In 1994, Centura Bank sold the old Bank of Pilot Mountain building on Main Street to present-owner Thornton J. Beroth, whose goal is to preserve the historic character of the building for present and future generations (Deed Book 551, p. 674). The first floor currently houses the Surry Arts Council's Art Market, while the second floor houses Thornton Beroth's collection of petroleum memorabilia.

Architecture Context -

The historic architecture of Pilot Mountain reflects most strongly the late nineteenth and early twentieth century boom period after the coming of the railroad. No buildings known to pre-date 1880 survive. The tobacco factories and leaf houses and the other early industrial buildings are gone, as are the earliest, mostly frame, commercial structures. Queen Anne and Colonial Revival frame houses line Main Street west of the commercial center of town, and four of these originally housed presidents of the Bank of Pilot Mountain (Phillips, 51).

The oldest commercial buildings today are brick or stone, with the most intact row located along the north side of the 100 block of W. Main Street. The one and two-story structures located there have, for the most part, seen many alterations, but some retain arched windows, decorative corbeled cornices, and recessed brick panels typical of the early twentieth century. While Pilot Mountain's early commercial structures survive in greater quantity than those found in the county seat of Dobson, they are both fewer and more conservative than those found in both Elkin and Mount Airy at opposite corners of Surry County. Mount Airy, in particular, has an outstanding collection of brick and granite commercial buildings, listed as a district in the National Register in 1985.

However, the former Bank of Pilot Mountain building remains not only one of Pilot Mountain's most architecturally distinctive buildings of any type, but its Queen Anne design is unique among the county's commercial buildings. Located at the most historically prominent intersection in Pilot Mountain, the building takes full advantage of its frontage on both E. Main Street and S. Depot Street. Its domed corner turret surmounting the main entrance signals the building's importance, while its round-arched window openings,

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decorative brickwork, and unusual curved Flemish parapets extend its visual fascination along each of the two facades. Although the former Bank of Pilot Mountain has been remodeled several times since 1950 with alterations to both exterior and interior, many of the changes are reversible and the salient features that distinguish the building remain largely intact, continuing to convey its impressive early twentieth-century appearance.

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Surry County, North Carolina

BIBLIOGRAPHY:

Interviews by Laura A. W. Phillips:

W. Frank Badgett (former president of Bank of Pilot Mountain), Pilot Mountain, July 30, 1997.

Betty Farnsworth (daughter of founder of Farmers Bank), Pilot Mountain, August 1, 1997.

Parolee Reid Fentress (elderly resident who lived across street from Bank of Pilot Mountain; daughter of early bank vice president), Pilot Mountain, July 31, 1997.

Fannie Fowler (Pilot Mountain resident from 1901 to 1996), Mount Airy, July 29, 1997.

Clyde W. Fulk (elderly Pilot Mountain merchant), Pilot Mountain, July 29, 1997.

Bernice Swanson (daughter-in-law of first president of Bank of Pilot Mountain, O. N. Swanson), Pilot Mountain, July 31, 1997.

Ed Swanson (Pilot Mountain attorney, grandson of O. N. Swanson and O. E. Snow), Pilot Mountain, July 31, 1997.

Bob Thomas (grandson of first cashier and later president of Bank of Pilot Mountain; former employee of bank), Pilot Mountain, July 28, 1997.

Jackson, Hester Bartlett, ed. *The Heritage of Surry County, North Carolina*, vol. 1. Winston-Salem: Surry County Genealogical Association, 1983.

Mount Airy News, September 20, 1900; March 26, 1914.

Phillips, Laura A. W. Phillips. *Simple Treasures: The Architectural Legacy of Surry County*.

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Mount Airy, N.C.: Surry County Historical Society, 1987.

Sanborn Map Company. "Pilot Mountain, Surry County, North Carolina." New York: Sanborn Map Company, 1896, 1900, 1905, 1910, 1925.

Surry County Records, Office of the Register of Deeds (Subgroups: Deeds, Records of Incorporation); Office of the Clerk of Court (Subgroup: Superior Court Minutes), Surry County Courthouse, Dobson, N. C.

The Pilot (Pilot Mountain, N.C.), October 11, 1984.

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Surry County, North Carolina

GEOGRAPHICAL DATA:

Verbal Boundary Description -

The nominated property consists of Surry County Tax Parcel 5966-20-82-0059, as outlined with a heavy black line on the accompanying Surry County tax map drawn to a scale of 1" = 100'.

Boundary Justification -

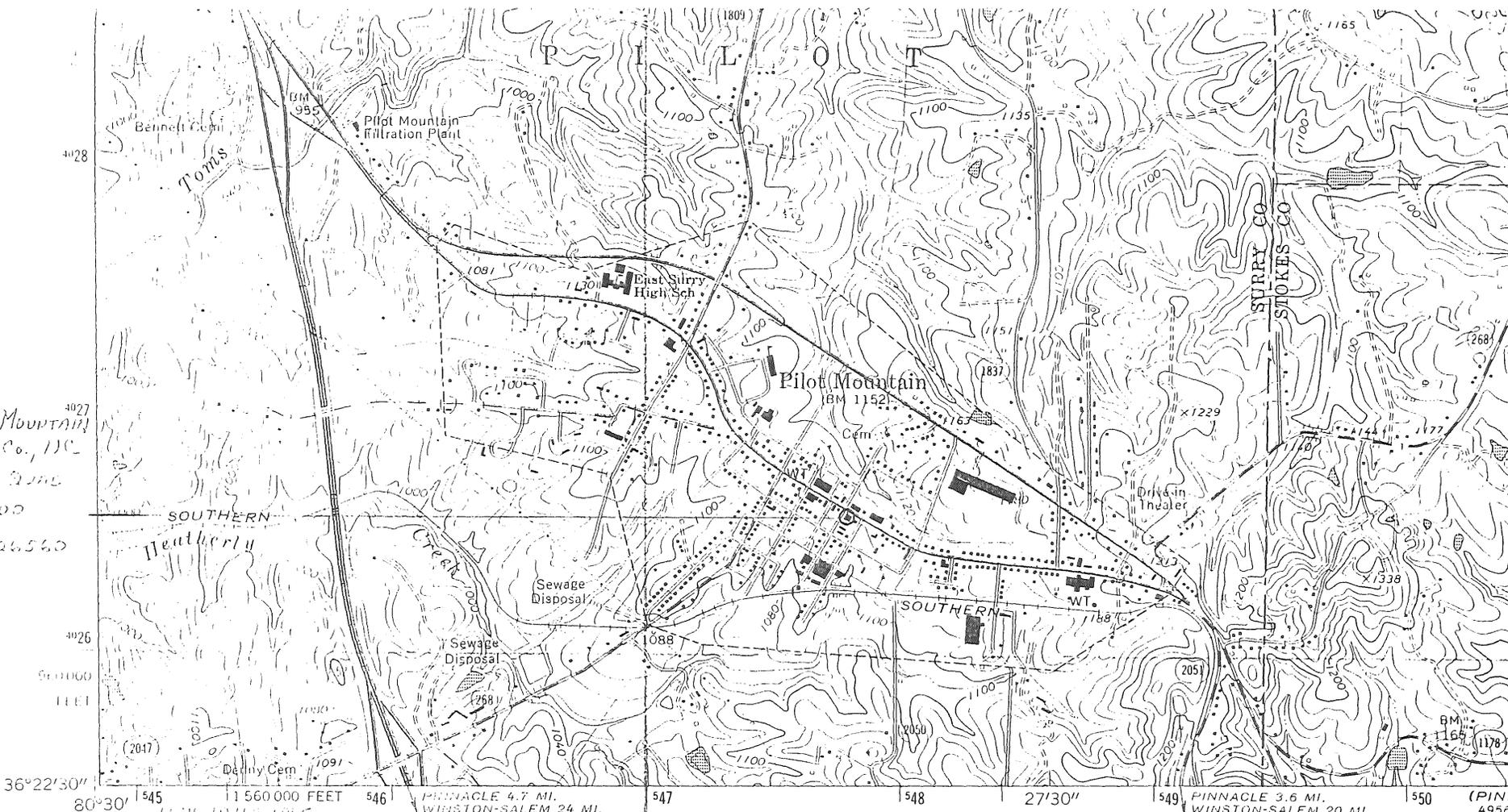
The nominated property includes the town lot of less than one acre that constitutes the historic and current site of the former Bank of Pilot Mountain.

PHOTOGRAPHS:

The following information for #1-5 applies to all nomination photographs:

- 1) (former) Bank of Pilot Mountain
- 2) Surry County, North Carolina
- 3) Laura A. W. Phillips
- 4) 7/97
- 5) State Historic Preservation Office, Raleigh, North Carolina
- 6-7) A: Overall, view to S
B: Context, view to SE
C: Main St. facade and east elevation, view to W
D: Rear elevation, view to NE
E: Exterior detail, view to SE
F: Former banking room, first floor, view to W
G: Interior of bank vault, first floor, view to SW
H: Overall view, second floor, view to NE
I: Window detail, second floor, view to NE

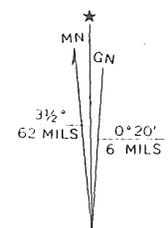
SURVEY



(FOREFEET)
 BANK OF PILOT MOUNTAIN
 PLOTTER, SURRY CO., N.C.
 PILOT MOUNTAIN QUAD
 SCALE 1:25,000
 17/547200/4026560

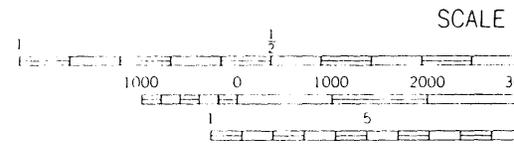
(S/LOAM)
 48.6 1 SE

Mapped, edited, and published by the Geological Survey
 Control by USGS and USC&GS
 Topography by photogrammetric methods from aerial photographs taken 1962. Field checked 1964
 Polyconic projection. 1917 North American datum
 10,000-foot grid based on North Carolina coordinate system
 1000-meter Universal Transverse Mercator grid ticks, zone 17, shown in blue
 Fine red dashed lines indicate selected fence and field lines where generally visible on aerial photographs. This information is unchecked
 Revisions shown in purple compiled from aerial photographs taken 1971. This information not field checked
 Map photoreproduced 1977
 No major culture or drainage changes observed



UTM GRID AND 1971 MAGNETIC NORTH DECLINATION AT CENTER OF SHEET

To place on the predicted North American Datum 1983, move the projection lines 10 meters south and 18 meters west as shown by dashed corner ticks



CONTOUR INTERVAL
 NATIONAL GEODETIC VE

THIS MAP COMPLIES WITH NATIONAL DATUM 1983
 FOR SALE BY U. S. GEOLOGICAL SURVEY
 WASHINGTON, D. C. OR RESTON, VA
 A FOLDER DESCRIBING TOPOGRAPHIC MAPS

