

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 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: State Bank Building, Decatur Branch (AD)  
Other names/ site number: Old State Bank, Lelia Cantwell Seton Memorial, Lelia Cantwell Seton Hall  
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: 925 Bank Street NE  
City/Town: Decatur State: AL County: Morgan  
Not for Publication: n/a Vicinity: n/a

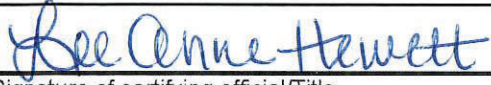
### 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this   X   nomination request    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 this property be considered significant at the following level(s) of significance:

   National   X   Statewide   X   Local

Applicable National Register Criteria:   X   A    B   X   C    D

 Signature of certifying official/Title Alabama Historical Commission	/Deputy State Historic Preservation Officer <u>9/26/25</u> Date
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 or Federal agency/bureau or Tribal Government	

### 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

  X   other (explain): Additional Documentation Accepted

  
 Signature of the Keeper

12/19/2025

Date of Action

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
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	Non-Contributing	
2		Buildings
		Sites
		Structures
		Objects
2		<b>TOTAL</b>

Number of contributing resources previously listed in the National Register \_\_\_\_\_

**6. Function or Use / Historic Functions:** (enter categories from instructions)

DOMESTIC – single dwelling, hotel  
COMMERCE/TRADE – business, restaurant  
SOCIAL – meeting hall  
HEALTH CARE – hospital  
DEFENSE – military facility

**Current Functions:** (enter categories from instructions)

RECREATION AND CULTURE – museum

**7. Architectural Classification:** (enter categories from instructions)

MID-19<sup>th</sup> CENTURY – Greek Revival

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

**Principal exterior materials of the property:**  
BRICK, STONE (limestone), CONCRETE, METAL (copper)

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

### **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.)

---

### **Summary Paragraph**

The Old State Bank, constructed in 1834, is a two-story Greek Revival brick building. The large limestone portico supported by five Tuscan columns is a character defining feature that continues to dominate the surrounding landscape almost two centuries after the building was constructed. The bank is located parallel to Wilson Street NE (Highway 72) which is part of the oldest commercial core in the city. A contemporary one-story brick auxiliary is located to the rear and provides space for public bathrooms. In its almost 200 year history the setting around the building has changed drastically due to war, development, and urban renewal, but the bank building has remained intact and retains integrity of design, materials, feeling and association.

The State Bank Building was listed in the National Register of Historic Places in 1972. This document adds an additional property to the resource count, an auxiliary building to the rear of the bank, which houses restrooms and storage. The additional documentation updates the physical description of the building. Section 8 of this document provides additional information on the original areas of significance and adds new areas of significance and new periods of significance as well.

### **Narrative Description**

#### **Site**

The Old State Bank is located in Decatur, Alabama which serves as the county seat for Morgan County. The building is located on the southwest side of Wilson Street NE (highway 72), which is a major commercial road in the city. To the southeast of the bank is a large public park, to the southwest is a retirement home, a road and railroad tracks for Norfolk Southern Railroad are to the northwest, and to the northeast are apartment buildings and condominiums.

The bank is located in an area of the city known locally as "Old Decatur," which was originally founded circa 1820. The bank occupies the eastern corner of lot number 60. The entire southwest half of the lot has an access road and parking, while the northeast corner provides space for a contemporary auxiliary building and gardens. Bank Street terminates just above the intersection with Wilson Street NE, at a substantially higher street grade. This is to the southeast of the bank. A concrete sidewalk runs along the southwest side of the bank, terminating at Bank Street in the front of the building, and at the rear of the lot.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

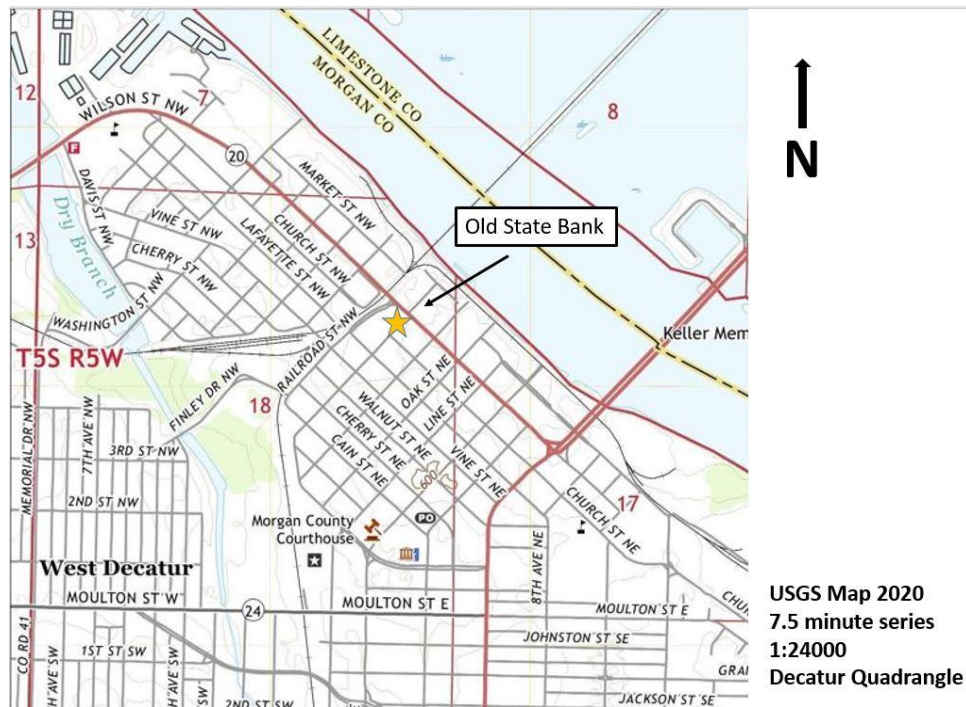


Figure 1: USGS Map, Decatur Quadrangle



Figure 2: Latitude and Longitude

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

## Exterior

Constructed in the 1830s, this two-story commercial building is constructed from brick laid in a Flemish bond. (Photograph 1) All windows are eight-over-eight, double-hung wood with limestone aprons and lintels. The foundation is limestone. The majority of the portico flooring is limestone square, although some cast concrete slabs are located near the southwest entry steps. A cornice with small brackets runs along the top of the second floor. It is broken on the pedimented front, with the brackets then running directly under the raked cornice portion of the pediment. The roof is standing seam copper. There are four internal chimneys, two on the southwest elevation and two on the northeast elevation. (Photo 1)

The building has a gable front roof on the front façade, while the rear elevation of the roof terminates in a hip. The front portico is supported by five evenly spaced limestone Tuscan columns, with a squared pilaster on each end of the main façade. The pediment is clad with wood clapboard with small angled brackets running along the raking cornice, while the lower cornice is broken, terminating shortly after the return. The front façade has four bays on each floor. The porch floor is raised up on several rows of dressed limestone. Porch flooring is made from square slabs of limestone, with square slabs on concrete used as a replacement material closest to the southwest staircase. On the first floor of the façade two sets of center double-doors are topped with fanlights. Fanlights have vertical iron bars protecting them. Each door has four narrow panels, two smaller ones on top of two elongated units. The doors are deeply set into the load bearing masonry walls, which are framed out with limestone panels. Between each door and the front corner is a single eight-over-eight, double-hung wood window. Each window is flanked with a pair of operational cast iron shutters. The second floor bay rhythm differs, with two eight-over-eight, double-hung wood windows on the southwest end of the façade, followed by pair of narrow paneled doors, then one additional eight-over-eight, double-hung wood window. A low metal balcony extends in front of the door and the window directly to the southwest. Windows and doors on both floors have stone lintels with bull's eye blocks on the upper corners, and stone aprons. The portico ceiling is clad with plywood.

Access to the front entrance is provided by two sets of stairs, each perpendicular to the front of the building. The northeast staircase terminates on the sidewalk adjacent to Wilson Street NE. This is the taller set of stairs, which drops in grade considerably, has ten steps and terminates at the sidewalk along Highway 72. This set of stairs has an ornate cast iron metal railing on each side of the stairs, with a six-foot tall finial on each of the bottom newel posts. The main staircase used to access the building is shorter, with four step, and terminates on a sidewalk adjacent to an access road. A simple contemporary metal railing is located on the northwest edge of the stairs. The front doors each have four panels, two smaller panels above two elongated panels. The fanlights above have two concentric muntins with five radiating muntins. The outer edge of the fanlight has a concentric ring divided into lancet arches.

The northeast elevation has three bays on each floor. (Photograph 2) The first floor has a centered double-door, while each flanking bay has an eight-over-eight, double-hung wood window. Access to the door is reached by eleven limestone steps. The eighth step is wider than the others and serves as a landing. Contemporary cast iron railings line each side of the stairs. Each door has three rectangular panels. A fanlight that matches those on the front of the building is above the door. Windows have the same limestone trim as

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

the front units. Only the southeastern-most window has metal shutters. The second floor of this elevation has an eight-over-eight, double-hung wood window in each bay. The porch floor is raised up on several rows of dressed limestone. The narrow entablature continues on this elevation and has small evenly spaced brackets. Windows on both floors and the door have stone lintels with bull's eye blocks on the upper corners, and stone aprons. A small contemporary metal sconce is located on each side of the front door opening.

The northwest (rear) elevation has three bays on the first floor and four on the second. (Photograph 3) The first floor is accessed by a sloped wheelchair ramp constructed with brick faced concrete that starts on the southwest elevation. Contemporary metal railings are along each side. A single six-paneled door is recessed deep into the masonry wall, within a paneled door frame. A three light transom is above the window. To the southwest of the main door is an eight-over-eight, double-hung wood window. Window is flanked with metal shutters. To the northwest of the main door is a smaller secondary door that provides access to the interior stairwell. The door has six recessed panels. Both doors are deeply recessed into the brick walls which are framed out with wood panels. The second floor has a three windows, each directly above a corresponding bay on the first floor. All three windows are eight-over-eight, double-hung wood units. A door with a cast iron balcony is located between the first and second window (number count starts at the northwest end of the elevation). The windows and doors have the same stone lintels and aprons, but they are a simple design without the bull's eye adornments. The entablature continues on this elevation.

The southwest elevation of the building has three bays on each floor. (Photograph 4) The first floor has a secondary entrance in the center bay, flanked by an eight-over-eight, double-hung wood window on each side. The windows each have metal shutters. The stone lintels on the second floor have bullseye corner blocks, while those on the first floor have plain corner blocks. The entry has a small gable fronted porch supported by a wood Tuscan column on each front corner with a matching pilaster attached to the building. The raised entry porch is reached by four masonry steps that are perpendicular to the elevation, entered from the southwest. A low wood railing encloses the porch. The porch roof is clad with standing seam copper. A single vintage pendant light is suspended from the porch ceiling. The porch door is a six-paneled unit. The second floor has three eight-over-eight, double-hung wood windows. Windows and doors on both floors have stone lintels and aprons. The lintels on the first floor are plain, while those on the second floor have bull's eyes.

### **Interior:**

The bank interior has two floors. Walls and ceilings are contemporary plaster, with a chair rail that runs along the wall in every room as well as the upstairs hallway. The flooring is comprised from pine, believed to be installed during the 1976-1983 renovation. The front entry opens into what once served as the main lobby for the bank. (Photographs 8-12) The northeast and southwest elevations have a fireplace and a single window on each wall. The fireplace mantles have a contemporary design with canons and books made from decorative millwork. (Photographs 14-15) The center of the northwest wall is recessed and provides access to the original bank vault and a main floor office. The bank vault is the original masonry vault, and is accessed from a small



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

iron door. (Photograph 13) The southwest wall of the recessed area has a door two-panel wood door that accesses the office. The office has an exterior door on the southwest wall, followed by a fireplace with a classically detailed mantle, than a window. (Photograph 16) The northwest wall has a window and an exterior door that leads to the rear garden. A large trap door that provides access to the crawlspace is located in the room. The second floor is accessed from a staircase in the north corner of the building, which served as the front vestibule for the banker's apartment on the second floor. The vestibule is accessed by a door on the northwest wall of the main banking lobby, with an exterior door to Wilson Street NE located on the northeast wall of the vestibule. (Photograph 17) The vestibule also has a door that accesses the rear yard, which is located on the northwest wall. A small half-bath is located under the stairs. A wood staircase leads to the second floor. (Photograph 18) The second floor has a hallway that runs from the front façade to the rear of the building. (Photographs 19 and 26) The southwest wall has two doorways, each leading into a space that is interpreted as a dining room. This room has a fireplace centered on the wall, flanked by a window on each side, with two windows located on the northwest wall. The fireplace mantle has classical detailing. Two windows are on the northwest wall. A door on the southeast wall accesses a room that is interpreted as a formal parlor. (Photographs 23 and 24) A fireplace with a classical mantle and a window are located on the southwest wall. The southeast wall has two windows followed by a balcony door. The northeast wall has a door to a room interpreted as a bedroom, and the north end of the northwest wall has double doors that access the upstairs hallway. The bedroom has a window on the southeast wall, and a window on the northeast wall, followed by a fireplace with a classically detailed mantle. (Photograph 25) A second bedroom (currently empty) is accessed from the center of the northeast hallway wall. (Photograph 20) A jut-out on the north portion of the northeast wall indicates where a fireplace was once located. A window is located to the southeast of the jut-out.

**Auxiliary Building (Contributing, not in original nomination):** The auxiliary building, constructed between 1978 and 1983, was not included in the original nomination, since it was constructed after the nomination date. The building has two large public bathrooms and a storage area. (Photographs 2, 5, & 6) The side gabled building is constructed from Flemish Bond brick with the northwest end clad with wood clapboard, to mimic a historic addition. The building has a shed-roofed porch along the southwest elevation, only running the length of the brick portion of the building. The porch is at grade, on a brick foundation. The porch roof, a 5-V metal roofing material with exposed fasteners, is supported by four chamfered posts. All doors are wood with vertical panels. The southwest façade has three bays, each with a door. The southern-most door accesses a mechanical closet, the next door accesses one of the bathrooms. The final door, located in the wood clad portion of the building is reached by four wood steps. An internal brick chimney is located at the northwest end of the building, between the brick and wood clad portions of the structure. The chimney serves a non-functional fireplace in the storage section of the building. The northeast elevation has three windows, one near each end of the brick elevation, and one centered on the wood portion of the elevation. All windows are six-over-six, double-hung wood units. The southeast elevation has a single bathroom door with a small rectangular wood slatted attic vent.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

### Changes Through Time & Integrity

The Old State Bank has been rehabilitated many times in its almost 200 year old history. It still retains its exterior integrity through the character defining exterior features discussed at the time of its 1971 listing. The alterations to the interior, a full gut and reconfigured second floor, occurred a few years after the original nomination date. These changes, which remain intact, have obtained integrity through a new period of significance and are considered character defining features of the building. The addition of a new building to the rear, from the second restoration at the bank now holds contributing status with the extended period of significance. This building has integrity and is unchanged from its original construction.

The earliest known photo of the bank is from May of 1864 during the Civil War. The oblique view shows a large portion of the front portico roofing missing. The bank is freestanding, and dominates the landscape. The two-story annex to the southwest of the building clearly shows beyond the original portico, and appears to be at least 60% or more as wide as the pedimented façade. The pediment has a continuous cornice that is now missing. Second floor shutters are slatted wood. The first floor shutter details cannot be determined, but given that they appear to be solid, without the highly visible decay of those on the second floor, they may have been metal.<sup>1</sup> The stairwell window on the first floor is not visible due to vegetation, the second floor window's shutters are closed, and appear to be intact, in marked contrast to those on the other second floor windows. There is no balcony on the front elevation, but it is not possible to tell if there is a door on the second floor façade. The original interior layout and finishes are unknown. This photo also clearly shows the annex to the left of the main façade, the main façade has shadows from the pediment, the annex is seen beyond that line. This image is referenced in files relating to the 1970s/early 1980s renovation of the bank, so the restoration architect had clearly seen the image. He was adamant that the annex was a 1870s/80s addition based on construction. This is likely due to two issues, his copy of the photograph, pre era of computers to clarify and zoom in on images, would have been considerably grainier, and he may have only possessed a xerox of the image to work from. We also now know, from period newspaper articles, that the annex collapsed during the 1878 and was rebuilt. It is clear that Fuller was not aware of that data when he oversaw the restoration.

---

<sup>1</sup> The McNab Bank building in Eufaula, Alabama, constructed in 1850 had metal shutters which were visible in HABS photos from the 1930s.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 3: Union forces building trenches, 1864. Courtesy Morgan County Archives.**

A circa 1881-1887 photograph shows a full commercial block that is now attached to the southwest wall, the annex identified in the original nomination remains attached, sandwiched between the bank building and the commercial block. The access stairs on the southwest elevation have a landing where the stairs turn from being parallel to the street to perpendicular to the street. A small arched window opening is centered in the pediment. A doorway is visible on the second floor, but no balcony is present. The pediment is clad with clapboard. A circa 1907 photo shows a large lancet window in the pediment, and the first floor windows have changed from twelve-over-twelve lights to one-over-one lights. Second floor windows are eight-over-eight. The arched transoms have single lights. The portico ceiling appears to be a stamped metal coffered. Pediment appears to be clad with stucco. The building is painted white. The windows in the first and second floor stairwell are clearly visible, with portions of the glass observable in the photograph. The first floor and second floor stairwell window are filled in. By circa 1920 metal railings appear between the columns. At some point between the circa 1907 image and the circa 1920s image the pediment cladding changed to a shingle material. The material is not clearly visible in the photographs. While it has the regularity of pressed tin, the small and irregular pieces that are missing in various photos are more consistent with wood or even asbestos composite than large stamped metal sheets. The building has significant deferred maintenance by this time, the lancet window is damaged and the pediment cladding is missing in several sections. Window panes are missing and at least one of the chimneys is missing brick. The Bank Street fires of 1877, 1887, or even the 1908 fire may have damaged the building. A period Sanborn map notes the 1908 fire, and roof trusses in the attic show significant burn marks.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

The bank has had three documented periods of rehabilitation. The first was in 1934 as part of a Civil Works Administration (CWA) project. The second was between 1978-1983 and was led by architect Douglas Fuller of Fuller Engineering Associates, Inc. of Birmingham. The most recent was between 1995-1996 by the architectural firm of Jones and Herrin of Huntsville. The only document located from the 1934 rehabilitation is a signed contract between Carolyn C. Smith and Decatur Mayor James A. Nelson for the scope of work.<sup>2</sup> The contract has Carolyn Cortner Smith supplying labor to install all new baseboard, mold, and shoe, all window and door casings, new doors, put in new transoms, significant changes to the kitchen (the current staff support room on the first floor), and erect a new staircase with bannisters. The 1934 HABS photo shows significant work on the building with all windows removed, and long bricked in windows at the rear of the building are in the process of being opened up. The columns were stripped of paint, the stucco was restored on the pediment, and the exterior brick was painted white. A balcony was added to the second floor. The iron bars over the fanlights have been removed, and muntin tracery is visible. A serpentine brick wall was added to the rear of the building during this time. A Gothic lancet window was added in the pediment. Harvie Jones described Carolyn Cortner's work on the bank as "based more on whimsy than on a conscientious attempt at accurate restoration."<sup>3</sup>

The original bank doors are not visible in most photos. The earliest photo where door details are visible is from circa 1907, which shows glazed panels in the upper portion of the doors and an unknown number of horizontal panels in the lower portion of the doors. HABS photos, which show the doors installed by Carolyn Cortner Smith, show doors with eight square panels. During the 1976-1983 rehabilitation by Harvie Jones new doors, with four panels each, two smaller upper panels and two tall lower panels, were installed. It is not known where the new door designs originated. In the Antebellum period the panel design of the doorway often followed the design of the door. The deep doorways at the bank have three panels on each side, a small square panel followed by two larger rectangular panels.<sup>4</sup>

---

<sup>2</sup> Carolyn C. Smith and James A. Nelson. "Contract for Work on Old State Bank." July 16, 1934. ["OSB 1970s-1980s remodel" file located at the City of Decatur Community Development office.

<sup>3</sup> Jones & Herrin. "The Old Bank Museum, City of Decatur, Alabama: Order of Priority for Restoration Needs," November 16, 1993.

<sup>4</sup> Bob Gamble, retired staff at the Alabama Historical Commission, "Email to Caroline Swope, City of Decatur's Historic Preservation Specialist Re: Old State Bank." May 6, 2025.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 4: Postcard, circa 1940**

As expected given the bank's age and multiple uses in its almost two century existence, almost none of the bank's interior is from the 1830s. The first floor does not appear to have had significant alterations in floor plan, with the exception of a door added between the cashier's front entry hall and the main portion of the bank at an unknown date. It is believed that there was no access between the first floor of the bank and the apartment foyer to access upstairs, but the date that a doorway was added to provide passage between the two areas is unknown. The earliest known interior photos date from the HABS documentation post the CWA remodel. The second floor was reconfigured with a stage flanked by fireplaces with early 20<sup>th</sup> century mantels on each side. The annex interior is partly visible from a second floor image, showing that the two buildings were connected by framed openings. The bathroom under the staircase was added during the CWA era. The bank did not originally have a basement or crawlspace. The current basement area was dug during the CWA renovation to provide space for the steam heating system.<sup>5</sup> The staircase currently in the building is not original, nor are any of the mantels. Notes from the 1975 Historic Structure Report completed by architect Douglas Fuller indicated that very little of the bank's interior remained at the time he evaluated the building. The walls, window sashes, doors, even floors were replacements. Fuller used the 1824 Goode-Hall House (also called Sanders Hall) in neighboring Town Creek, Alabama as a source for design details. He removed the CWA era mantels and lighting fixtures. A 2024 HSR completed by Lord, Aeck, Sargent identified portions of original (Federal) trim on the office door jambs and the cornice above the banking room vault as some of the only remaining historic woodwork in the building. The unusual "War and Peace" mantles in the main banking room are from the Fuller era rehabilitation. Although local lore credits them to being patterned after a house in

<sup>5</sup> [Handwritten notes, no date, possible notes from Douglas Fuller based on handwriting, p 5] located in the "OSB History" file at the City of Decatur, Community Development office.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Florence Alabama, they are clearly contemporary with their cannon and book replica sculptures. They share no significant similarity with any period mantles in the region, which typically utilized columns and elliptical sunburst centered over the firebox.<sup>6</sup> The second floor mantles, while reconstructions, are more in keeping with the construction era of the building. The majority of the interior woodwork is from the 1983 rehabilitation.<sup>7</sup>

In the 1970s the City of Decatur used federal funds for an Urban Renewal project that demolished the late 19<sup>th</sup> and 20<sup>th</sup> century commercial buildings around the southeast end of Bank Street, including the area directly across the street from the bank and the buildings adjacent to the bank. By 1972 almost all of the commercial buildings adjacent to the Bank had been razed, although Bank Street still connected to Wilson Street at this time. The bank stood alone on the block for the first time since the Civil War era photo showed it forlornly sitting in the middle of a razed block.



**Figure 6: Old State Bank in the early to mid-1970s**

<sup>6</sup> Mantles from the Saunders-Goode-Hall House, Forks of Cypress, the Karsner-Carroll House, the George Coulter House, the Peter F. Armistead House, and the William Kroger St. House were all reviewed. None had similar design details to the fanciful mantles in the banking room. Harvie Jones noted the unusual design in his 1993 restoration assessment of the building.

<sup>7</sup> Charles Lawrence, "Email to Caroline Swope, City of Decatur's Historic Preservation Specialist." April 21, 2025.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

The bank originally had a two-story annex that ran the length of the southwest wall. The annex is visible in the 1864 photo, but that photo may not have been available during the 1970s, or perhaps only a poor quality image was accessible. At the time of Fuller's rehabilitation letters between the National Park Service (NPS) and Fuller indicate that NPS wanted the annex retained because they believed it was historic. Fuller countered that the annex was in poor repair and was threatening to collapse, as well as its construction techniques indicated it was later than the original building, having been constructed in the 1880s most likely, and outside the period of interpretation.<sup>8</sup> NPS acquiesced and the annex, which was noted by Fuller as having similar detailing to the original building, was removed. Fuller's HSR noted "The design and detail of this annex so closely followed that of the original building that it seems to be an original part."<sup>9</sup> Recent research uncovered a period newspaper article from 1878 that discusses the collapse of the southwest wall, which necessitated rebuilding the annex.<sup>10</sup> Fuller's estimated construction date of for the annex is about the time that the wall would have been rebuilt. The demolition of the annex started in the summer of 1979. The lancet window was removed during this time as well. An entrance on the southwest elevation was added after the removal of the annex. Documents laying out the full scope of work from the Fuller-led restoration have not been located. The serpentine brick wall, which had been constructed during Carolyn Cortner's rehabilitation of the building, was damaged in two different places by falling trees in the early 1970s. Although a letter from the Woman's Chamber of Commerce opposed removing the wall, architect Douglas Fuller had it removed as part of the project scope, which was to take the building back to its 1830s appearance.<sup>11</sup> The rear auxiliary building was added during Fuller's rehabilitation, providing a space for bathrooms and storage.

---

<sup>8</sup> Gary Hums, acting for Lee H. Nelson, AIA, Acting Chief Technical Preservation Services, National Park Service, "Letter to Milo B. Howard, Director, Alabama Department of Archives and History, Chair, Alabama Historical Commission, regarding Old State Bank Restoration." February 9, 1979. Followed up with a phone call, records attached, on March 27, 1979.

<sup>9</sup> Fuller Engineering and Associates, "HSR: A Historic Structures Report, prepared for the Old Bank Board," November 1978, pg 23.

<sup>10</sup> n.a. "The Decatur News Office in Ruins." *Greenville Advocate*. May 23, 1878, pg 2.

<sup>11</sup> n.a. "Wall Poses Building Problem" *Decatur Daily*. April 6, 1972. Article located in OSB Newspaper Articles File. Not everyone supported removing the wall. A November 14, 1975 letter from the Women's Chamber of Commerce (written by Jewell Norton, the Corresponding Secretary) written to Lee Sentell at the *Decatur Daily*, and copying restoration architect Douglas Fuller, opposed the wall's removal. Letter located in the "OSB Transfer to City" file at the City of Decatur, Community Development office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 5: Annex demolition, 1979**

The interior of the bank has also seen many changes throughout its almost two century history. The bank tympanum and the second floor interior was destroyed in 1908 when a fire ravaged many of the buildings on Bank Street. It is also possible that the fires in June of 1877 and November of 1887 that ravaged the commercial businesses along Bank Street damaged Old State Bank as well. Mr. Fuller noted that while the framing around the vault door is original the door itself is from the second bank period. The doorway to the stairwell is not original. Its addition date is unknown. It was left in place during the 1970s rehabilitation to allow passage between the floors from inside the building, which historically was not possible.<sup>12</sup> The original staircase design is unknown. Archival sources indicate that the staircase was rebuilt during the 1934 scope of work. Photographs from the 1970s show the stair risers, treads, base, and stringer boards that are currently there. But the current railing, balusters, and newel post do not match those shown in the 1970s photos. Staircase replacement is not mentioned in 1993-1994 documents on file from the architectural firm of Jones & Herrin. Fuller noted that there was no definitive evidence indicating if the president's office was on the second floor of the bank, or if it was in an auxiliary building on the site. This office likely served as a meeting

<sup>12</sup>[Handwritten notes, "The Main Banking Room," no date, possible notes from Douglas Fuller based on handwriting, pg 1] located in the "OSB History" file at the City of Decatur, Community Development office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

room as well.<sup>13</sup> The two small north rooms, reconstructed after the Carolyn Cortner Smith era auditorium was removed, are presumed to have originally served as bedrooms.

The final major renovation of the building was between 1994-1998. Huntsville based Jones & Herrin managed the project, specifically architect Harvie Jones who was known for his historic preservation work at the state level. Project files note all manner of changes in the building over time. The multi-paneled doors originally installed during Carolyn Cortner Smith's renovation were noted as being incorrect in style. The small entry portico on the southwest wall, constructed by Douglass Fuller, was called out for having a roof that was too steep and lack of period appropriate details. A number of other details were cited in the report. Exterior alterations noted included: the likelihood of the original pediment having a stucco finish, not clapboard, inappropriate triangular roof vents. Interior alterations noted in the report included inappropriate exposed brick on the fireplace surrounds (should be plastered), incorrect brick hearth design (raised with wide mortar joints instead of flush with no mortar joints). The report also wily concludes that the attic insulation was installed upside down with the vapor barrier side facing up.

## 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

**Areas of Significance:** (enter categories from instructions)

ARCHITECTURE

COMMERCE

SOCIAL HISTORY – WOMEN'S HISTORY

POLITICS/GOVERNMENT

CONSERVATION

**Period of Significance:**

<sup>13</sup> [Handwritten notes, "Second Floor Living Quarters" no date, possible notes from Douglas Fuller based on handwriting, pg 1] located in the "OSB History" file at the City of Decatur, Community Development office.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

1834-1858  
1934-1974  
1976-1981

**Significant Dates:**

1834 – building constructed  
1858 – the Decatur Branch of the State Bank closed  
1934-1935 – first restoration, under Carolyn Cortner Smith  
1934-1946 – building owned by city, women's groups  
use/manage  
1946-1974 – building owned by American Legion, used by  
Women's Auxiliary  
1976-1981 – building owned by city and restored a second  
time

**Significant Person:** (complete only if Criterion B is marked above)

**Cultural Affiliation:**

n/a

**Architect / Builder:**

Unknown  
Smith, Carolyn Cortner (remodel)  
Fuller, Doug (remodel)

**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.)

**Statement of Significance Summary Paragraph**

Decatur's State Bank is one of the most recognized public buildings in the Tennessee River Valley. It can be seen from the railroad, river, and adjacent road. It has survived bombardment, fire, abandonment, and the Great Depression. When Urban Renewal projects cleared several blocks of Old Decatur, the bank remained unscathed, a monument to the Decatur's ambitions and hope for a prosperous future. The State Bank Building was listed in the National Register of Historic Places in 1972. The nomination gave an incomplete description of the building and limited information on historic significance. The 19<sup>th</sup> Century was selected for the Period of Significance under Architecture, Commerce, and Political <sic>. The building's significance was listed at the national level, although no supporting data was given to support that level of listing.<sup>14</sup> This nomination is intended to replace the original nomination due to the brief (one page) significance given in the original nomination and the breadth and detail of the new areas of significance

<sup>14</sup> It is not known why the original nomination was listed as significant at the federal level. The nomination gave no documentation for that category. Consultations with local historians and National Park Service staff have all confirmed that there is no known documentation that supports a national level of significance with this building.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

This document adds further information to the Architecture, Commerce, and Politics/Government narratives of the original nomination. It adds two new areas of significance; Social History (Women's History) and Conservation both at the local level. The nomination includes one contributing building - a rear restroom, constructed circa 1980. This building was constructed on the foundation of an earlier building during the building's second restoration. The State Bank has the following periods of significance: 1834-1858 when used as a state bank (A: Commerce and Politics/Government), 1934-1974 for its first restoration and association with women's history (A: Social History-Women's History and Conservation), and 1976-1981 for its second restoration and association with conservation (A: Conservation).

The building is significant at the state level for commerce and politics/government for its role in the state banking system, which anchored Decatur's role as a commerce center in the early 1800s. The building is significant at the state level for architecture as one of the few extant pre-Civil War era government buildings, and specifically one of only two extant banks from the state banking system. The building is significant at the local level for women's history, as the bank was associated with women who were the primary users during the early to mid-20<sup>th</sup> century for a number of women's events sponsored by the American Legion Auxiliary, and for its association with the state's first female practicing architect, Carolyn Cortner Smith, and for its association with Lelia Seton Wilder Edmundson, the state's first female to run for Congress, and the person responsible for donating the bank to the city. The bank was named Lelia Cantwell Seton Hall in her honor for a period of time. Lastly, the building is significant at the local level for its role in conservation as the first municipal building to undergo restoration in the city under the CWA program and for its second renovation (1976-1981). The building's importance to the city as the oldest commercial building and municipal icon was highlighted during the CWA restoration, and reaffirmed during the second renovation when the city worked closely with the federal government to ensure that the building would be restored a second time to continue in its role as a municipal gathering place and museum. The drawn out period of time for the second renovation is a direct result of federal involvement via the newly developed National Park Service's preservation program. This was the city's first involvement with the newly developed Secretary of the Interior's Standards for the Treatment of Historic Properties, which laid the foundation for future federally funded preservation projects in the city. The unexpected level and detail of involvement from the federal government (which included a site visit from an administrator in D.C.) significantly impacted the final restoration program for the bank in terms of reconstructed buildings in terms of number of buildings, location, and even design. The additional length of time the restoration took due to federal involvement adds Criteria Consideration G to this nomination. The unexpected delays due to federal involvement and increased costs almost shuttered the project, but the bank, as one of the city's and indeed the region's most identifiable buildings was ultimately restored because of its enduring importance to the city.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

---

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

**Criterion A: Commerce and Government/Politics (Period of Significance 1834 – 1858, state level)**

**The State Banking System**

The Alabama State banking system was established in 1823 to fund the state government, and from 1826 to 1836 no direct taxes were levied in the state. The United States had no uniform national currency. State-chartered banks issued their own banknotes. The “Bank War” as it is called at the national level was from approximately 1832 until 1836, and Alabama’s state banking system was part of a larger national debate over the role of federal and state banks. The First Bank of the United States, chartered by congress for a term of 20 years in 1791, was allowed to lend money to the U.S. government. It was unique in its ability to have branches in multiple states. The establishment of the Bank of the United States was one part of a three part expansion of federal fiscal and monetary strength, along with the creation of a federal mint and excise taxes. They were all supported by the first secretary of the treasury, Alexander Hamilton. There were significant opponents of the increased federal power that the bank represented, with Thomas Jefferson and James Madison leading the opposition at the time. The Second Bank of the United States, also located in Philadelphia, was the second federally authorized bank, which was chartered from 1816 until 1836. The bank handled all fiscal transactions of the federal government. The main function of the bank was to regulate public credit issued by private banks. Federal deposits endowed the bank with regulatory capacity. Efforts to renew the bank’s charter in 1832 landed it in the midst of the general election with the bank’s president and National republicans clashing with Andrew Jackson’s administration (1829-1837) in what became known as “the Bank War.” The bank, failing its bid to be rechartered, became a private corporation in 1836. Mobile had a branch of the federal bank, which opened in 1826. Andrew Jackson’s actions against the federal banking system led to a shift to a decentralized system of state-chartered banks. Decatur’s Old State Bank is a significant architectural expression of a major political event in Jacksonian America, and how that event took physical form at the state level.

The headquarters of the Alabama state banking system was first in Cahaba, moving to Tuscaloosa when the state capital relocated. Additional branches were in Mobile (1832), Montgomery (1832), Decatur (1832), and Huntsville (1835).<sup>15</sup> The Decatur branch was established on November 16, 1832.<sup>16</sup> Decatur’s selection as a branch site surprised many. A letter to the editor questioned the wisdom of the choice noting that the selection was a “most consummate folly” and that the city was a “miserable and isolated spot with marshes and forest and an easy target for robbers or insurrectionary slaves.”<sup>17</sup> Nevertheless, construction on the bank started. In March 23, 1833 the city lot where the current bank is located was sold by William Mosely to the President and Directors of the Branch of the State of Alabama at Decatur. The legal description suggests a

---

<sup>15</sup> John Jenkins and William H. Knox, “The Story of Decatur, Alabama,” Decatur Printing Company, 1970, pg 81-88.

<sup>16</sup> John Jenkins and William H. Knox, “The Story of Decatur, Alabama,” Decatur Printing Company, 1970, pg 81-88.

<sup>17</sup> Lee Sentell, n.t. Decatur Daily, n.d., 1971, located in the “OSB Newspaper” file at City of Decatur, Community Development office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

building might have been transferred with the property, but it would have been rudimentary.<sup>18</sup> A log building was used as the temporary site for the bank, with the bank formally opening on July 29, 1833, making a profit of \$84,028.22. Silver currency was shipped from New Orleans via a boat to Florence, and then reached Decatur by oxcart. Research has not provided additional information on the log structure first used.<sup>19</sup> Construction of a permanent building for the bank would have started shortly afterward the branch was approved. At the time the bank was created there were no other banks in Decatur. Architect Douglas Fuller believed that the original street name (unknown) was changed to Bank Street as a result of the State Bank's creation in the city.<sup>20</sup>

Cashier reports for the bank indicate that the current brick and limestone building was erected between March 23, 1833 and November 1, 1834 (which was the date of the first report) for approximately \$9,482.<sup>21</sup> The following year about \$2,000 was invested in the building, presumably for furnishings and inventory, but records are unclear. It is possible that the final amount represents the completion of the building's construction.<sup>22</sup> In a domestic setting a kitchen would have been detached from the main structure, but excavations at the time of the 1976-1983 rehabilitation do not support this. No bone, broken glass, china, eating utensils or grease stained earth was found. An ink bottle and metal artifacts were located during excavations, indicating that the rear building originally on the site served as a shop, guard's quarters, or living quarters.<sup>23</sup> Notes from architect Douglas Fuller indicate a kitchen may have been located in the southwest corner of the lot (currently a parking lot) but no evidence was given indicating why he reached that conclusion.<sup>24</sup>

The operations of the bank were managed by a board of directors with John Sutherland serving as the first board president. The 1833 board of directors were: Robert Barclay, Dr. Thomas Fearn, James Fennel, W. J. Gamble, Jessie W. Garth, Horace Green, W. A. Hodges, Isaac Lane, Thomas McElderry, John Simpson, James Turner Sykes, William A. Sykes, and J. W. Talmadge. These men were among the region's most prominent residents, and were members of the state legislature, lawyers, and planters. Garth and Lane were two of Decatur's founders, both served as directors of the Decatur Land Company which laid out the city streets. The bank had between twelve and fourteen directors each year between 1833 and 1838. By 1839 the number was reduced to six, and from 1843 through 1845, the number of directors oscillated between two and three each

---

<sup>18</sup> Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 3, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>19</sup> "Washington Keyes" file at the City of Decatur, Community Development office and Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 4, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>20</sup> Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 3, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>21</sup> Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 17, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>22</sup> Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 17, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>23</sup> Douglas Fuller, "A Brief History of the Structure and its Site," 1978, pg 28-29, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>24</sup> [Handwritten notes, no date, possible notes from Douglas Fuller based on handwriting, pg4] located in the "OSB History" file at the City of Decatur, Community Development office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

year. Four men were employed by the bank; a cashier, teller, bookkeeper, and clerk. They were selected by a the board of directors and the bank president. The first cashier was Washington Keyes, who served in this capacity from 1833 until 1836. The bank's charter required that the cashier live on site. Keyes lived in an apartment on the second floor of the newly constructed building. Keyes is believed to have lived in the apartment alone, but he did have a house in Decatur where his family resided.<sup>25</sup> Keyes had served as the first postmaster in neighboring Mooresville, and was one of forty people who had petitioned the state legislature to incorporate Mooresville. He owned quite a bit of land in Limestone County which likely supported his appointment.<sup>26</sup> Ill health caused Keyes to resign his post in 1836. Keyes' land ownings in Alabama appear to have been speculative, but he did own over a thousand acres of cotton plantation lands in Aberdeen, Mississippi. He directed his wife, Elizabeth P. Williamson, to move to Aberdeen shortly before his death. Keyes passed in Quincy Florida in 1838.<sup>27</sup> Records from his estate show that Keyes' wife leased out an enslaved man named Scott to the bank in 1838 and in 1841.<sup>28</sup>

The bank made loans secured by land mortgages and enslaved people, who were classified as real property. The foreclosure of mortgages often placed the bank in the role of slave trader through the resale of people acquired through foreclosure. It is unknown where the auctioning of the enslaved people occurred, but it was common practice for these auctions to occur under the front portico.<sup>29</sup> The Huntsville branch of the state bank had pens for enslaved people constructed in the basement of the bank. The Decatur branch does not have a basement. It is not known where the bank held the people who were later sold by the bank when loans failed, nor what site was used for these auctions. A sale notification of one such auction is located at the University of Alabama, dated November 14, 1839. Ten blacks, ranging in age from 18 months to 26 years and listed by name and age, were sold for \$4,578 to William S. Snodgrass of Jackson County. The bank cashier at the time of the sale was Stephen O. Nelson.<sup>30</sup>

The state banking system was eventually a victim of mismanagement. The original nomination notes:

*The bank was controlled by a president and Board of Directors elected annually by a joint vote of the legislature. The involvement of the bank in politics has been cited as one of the major causes of the bank's ultimate ruin. The banks were exploited by the legislators who often elected unqualified directors in return for favors. ... Excessive loans and collusion between directors and members of the*

<sup>25</sup> The Keyes family lived in a house located somewhere near current day Finley Drive NW, a portion of town that is predominately vacant now, as it is situated between two sets of railroad tracks.

<sup>26</sup> [Typed notes title "Washington Keyes, Cashier: 1833-1836"] located in the "OSB Washington Keyes file" at the City of Decatur, Community Development office.

<sup>27</sup> [Typed notes title "Washington Keyes, Cashier: 1833-1836"] located in the "OSB Washington Keyes file" at the City of Decatur, Community Development office.

<sup>28</sup> "Accounting Ledger of Estate of Washington Keyes," 1842, Limestone County, Alabama Will Book. Vol 6, 1841-1845 pg 243-247. The circumstances surrounding Scott becoming a free man are unknown. By 1851 Scott is listed as a free Negro and the earliest known barber in Aberdeen, Mississippi. He left Mississippi in 1860 after a state law passed prohibiting free Negroes from living in the state. [Monroe County Book Committee. History of Monroe County Mississippi, Dallas: Curtis Media, 1988.]

<sup>29</sup> [Handwritten notes, no date, possible notes from Douglas Fuller based on handwriting, "The Main Banking Room" pg2] located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>30</sup> Document located in the Septimus D. Cabaniss papers, University of Alabama Library, Special Collections, Tuscaloosa, Alabama. Digital copy located at Morgan County Archives.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

*legislature were uncovered, the Decatur branch being conspicuous for its mismanagement and violation of the law.*

In 1837 a depression set in and the Decatur bank could only produce \$1 in silver for every \$100 in outstanding notes. The state legislature investigated the system for fraud and its use for political gain with the findings leading to the dismantlement of the system. Closing the system was a long process. A joint resolution from the state house and senate on December 31, 1842 suspended the ability of the Decatur and Mobile locations to lend funds and make settlements with debtors. 1845 was the last year the bank had directors. The Decatur branch continued to take payments, with documents showing operations through 1858, indicating that the building may have still been in use by the state banking system until at least this date.<sup>31</sup> It is believed that the original bank furnishings were transferred to the three final trustees, Luke Pryor of Athens, Clement C. Clay of Huntsville, and William Cooper of Tuscumbia in the late 1850s. Pryor descendants in Virginia were in contact with the city during the 1970s remodel, wrote that they possessed the original dining room or possibly the director's room table, a mahogany veneer empire pedestal piece which could be separated into two halves.<sup>32</sup>

#### **The Building's Use After the State Bank Closure:**

Although the building was no longer needed by the defunct state banking system, the iconic temple-fronted building was clearly deemed too important to raze. On February 14, 1860 the state sold the abandoned bank building to a cohort consisting of almost a dozen of the region's leading citizens: Lawrence S. Banks, James W. Cain, Charles F. M. Dancy, William H. Davis, Henry Fennel, John A. Lile, John T. Rather, James M. Todd, Pleasant Todd, and Resha N. Walden. Most of the grantees owned 1/15 of the property, but Charles F. M. Dancy held a 4/15 share.<sup>33</sup> What plans the men had for the building, and what, if any use, the building had before the Civil War are unknown.

During the Civil War Decatur was a strategic target due to its location along the Tennessee River and the railroad that accessed the city. The town was occupied by Confederate and Union forces at varying points during the war. On April 11, 1862 Union General O. M. Mitchell took Huntsville, arriving in Decatur a few days later he left behind a detachment. The city was evacuated, and the bridge burned, on April 27<sup>th</sup> when Confederate forces under General Sterling Price marched towards the area. Two years later the Battle of Decatur as part of the Franklin-Nashville Campaign saw Union forces under Brigadier General Robert S. Granger prevent the Confederate Army of Tennessee under General John B. Hood from crossing the

---

<sup>31</sup> Eugenia P. Rankin, Historical Reference Specialist, Alabama Department of Archives and History, "Letter to Helen Johnson, Old State Bank regarding bank creation." September 8, 1983, located in the "OSB Creation" file at the City of Decatur, Community Development office.

<sup>32</sup> [Handwritten notes, "Decatur Brank of the Bank of the State of Alabama," no date, possible notes from Douglas Fuller based on handwriting, pg2] located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>33</sup> Deed, John Whiting, Commissioner and Trustee of the State Bank, grantor to Charles F. M. Dancy, John T. Rather, James W. Cain, Henry Fennel, Resha N. Walden, Alexander McCartney, John A. Lile, Lawrence S. Bank, William H. Davis, Lewis Hobart, Pleasant Todd, and James M. Todd, grantees, dated February 14, 1860. Recorded January 29, 1870, in Deed record K, pg 365, Morgan County Clerk's Office, Decatur, Alabama.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Tennessee River in an attempt to reclaim Nashville. The Union forces ordered the city fortified in 1864, which entailed razing almost the entire built environment within a mile radius of the city.

The bank is believed to have been used as a hospital, officer quarters, and to house prisoners during various points of the war. Soldier's names and regiments have been found carved into some of the limestone building elements.<sup>34</sup> A local legend claims that bank briefly served as a prison for Union supporter William "Red Fox" Looney. Looney terrorized Confederate troops with his followers. He was credited with bringing more than 2,500 Confederate deserters to Union lines to enlist and was eventually awarded a special pension by Congress for his service. A large reward was offered by the Confederate Army for his capture, dead or alive. A brigade under General Roddy's command spent nearly a year attempting to capture Looney, but without success. Looney is rumored to have escaped captivity in the bank by climbing through one of the chimneys. His captors are rumored to have found a charcoal message scrawled inside the chimney plaster "The Black Fox is gone; catch me if you can."<sup>35</sup>

The earliest known photo of the bank is from an October 1864 image showing union soldiers fortifying the city in anticipation of the Confederate attack. The bank is shown in the background of the image, clearly in a state of disrepair with a large portion of the pediment roof missing. The Union razed the city to build reinforcements. By the end of the war only five buildings in the city were reported as standing, a log house on Bank Street, the McCartney Hotel (both now gone), the Rhea-McEntire House (c 1836), the Dancy Polk House (1829), and Old State Bank.<sup>36</sup> Of the three remaining buildings, only the bank is publically accessible. Between 1868 and 1869 Dr. Jacob Young Cantwell purchased the building, acquiring shares in the site from original grantees and in some cases their heirs. A native of Ohio, Cantwell had a degree from Cleveland Medical College and served the Union Army as a surgeon in the 4<sup>th</sup> Regiment Ohio Volunteer Infantry. The building became his office and residence, and remained in his family until it was given to the City of Decatur in the early 20<sup>th</sup> century.<sup>37</sup>

Records of the building's use after the war are fragmented and sometimes contradictory. The building went through a number of adaptive reuses, and housed everything from a residence, a boarding house, a restaurant, a millinery store, a café, and even other banking institutions.<sup>38</sup> In May of 1878, a newspaper article indicated that the south wall of the building had collapsed, hurting three men. At that time the *Decatur News* was operating out of the building, and the article noted that the newspaper would stop printing for a few weeks due to the structural damage.<sup>39</sup> Between 1881 and 1902 the building was occupied by the First

---

<sup>34</sup> Will W. Nelson. "Decatur As It Appeared in the Early Sixties," *The Decatur Daily*, August 12, 1913, n.p. and Michael E. Pilgrim, Military Archives Division of the General Services Administration, "Letter to Ted Gilchrist, Director of Old State Bank, regarding identification of a soldier." October 12, 1984, located in the "OSB History" file at the City of Decatur, Community Development office.

<sup>35</sup> Will W. Nelson. "Decatur As It Appeared in the Early Sixties," *The Decatur Daily*, August 12, 1913, pg 4.

<sup>36</sup> Will W. Nelson. "Decatur As It Appeared in the Early Sixties," *The Decatur Daily*, August 12, 1913, pg 4.

<sup>37</sup> John Jenkins and William H. Knox, "The Story of Decatur, Alabama," Decatur Printing Company, 1970, pg 81-88.

<sup>38</sup> Will W. Nelson. "Decatur As It Appeared in the Early Sixties," *The Decatur Daily*, August 12, 1913, pg 4.

<sup>39</sup> n.a. "The Decatur News Office in Ruins." *Greenville Advocate*. May 23, 1878, pg 2 and n.a., n.t., *The Birmingham Iron Age*, May 22, 1878, pg 2.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

National Bank of Decatur.<sup>40</sup> By 1907 the building was leased by a Mr. S. B. Coggin, who operated a restaurant on the premises.<sup>41</sup> At some point Coggin opened a hotel at or perhaps adjacent to the bank as well. When he sold the hotel shortly after opening it, seventeen beds and thirty six mattresses were listed for sale in the local paper.<sup>42</sup> Some records indicate it housed a millinery store and later a hotel. While the building served as a hotel a man reputedly killed his father-in-law in one of the rooms.<sup>43</sup> Later the Bank of Decatur then the First National Bank occupied the building. In 1913 it was used as a café.<sup>44</sup> By the late 1920s the building showed signs of deferred maintenance and the *Montgomery Journal* reported on plans to demolish the building, replacing it with a more modern structure, further noting that the old bank “has been one of the show places of Decatur.”<sup>45</sup>

The building remained standing, although derelict, and in 1934 when it was deeded to the City of Decatur by wealthy business and land owner Lelia Seton Edmondson and her husband Wallace Berry Edmondson. Shortly afterwards its rehabilitation was funded by a Civil Works Administration grant. The importance of the bank was concretely stated in the petition submitted to the Civil Works Administration requesting that the federal government fund the rehabilitation: “Whereas, the restoration of this building would be in accordance with the president’s recovery of the preservation of historic spots; ... Therefore, be it resolved that we in formal assembly to hereby petition the Civil works Administration of Morgan County to make the necessary appropriation at the earliest date possible for the restoration of this building...”<sup>46</sup> The city held the bank until 1946. City records show that the building was used as a community center and museum after the renovation was complete. Documents indicate that the city lacked the resources to properly utilize and care for the building long term, thus the building was returned to Ms. Edmondson who then deeded it, that same day, to the local chapter of the American Legion. Kate Lackner, another Decatur business woman had donated a building adjacent to the bank to serve as the American Legion’s meeting hall. The first floor of the bank building had a dining room and kitchen while the second floor had a hall with a stage, dressing rooms, and closets. The American Legion transferred the building back to city ownership in 1974 when it constructed a new building outside of downtown. Post Commander, who later served on the Decatur City Council and then as Mayor, noted that the Legion wanted to make the building available to city residents as a museum and a

---

<sup>40</sup> Fannie Richardson “The Old Bank Building Comesto Life Again.” *The Decatur Daily*, December 4, 1956, pg 5 and John Jenkins and William H. Knox, “The Story of Decatur, Alabama,” Decatur Printing Company, 1970, pg 81-88.

<sup>41</sup> n.a. “Merchants Café,” *The Decatur Daily News*, January 12, 1907, pg 7.

<sup>42</sup> n.a. “Hotel Furnishings for Sale.” *The Decatur Weekly News*, April 13, 1907, pg. 2.

<sup>43</sup> Will W. Nelson “Decatur As It Appeared in the Early Sixties,” *The Decatur Daily*, August 12, 1913, pg 4. No additional documentation regarding the murder was found beyond this article. In internal city files a xerox of the article has a handwritten note stating “Hotel Info Murder committed by a man named Johnson.”

<sup>44</sup> Will W. Nelson. “Decatur As It Appeared in the Early Sixties,” *The Decatur Daily*, August 12, 1913, pg 4.

<sup>45</sup> n.a. “Decatur’s Old Bank Building.” *Montgomery Journal*, March 11, 1929, np. [typed xerox, not the original article. Located in the “OSB Newspaper Articles” file at City of Decatur, Community Development office. Additional details on the planned demolition have not been located.

<sup>46</sup> Varian Feare, “Old Bank Rare Architectural Find,” *Birmingham News Herald*, June 14, 1936, with 1975 update, pg 5. Located in the “OSB History” file at the City of Decatur, Community Development.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

historical shrine.<sup>47</sup> Urban Renewal programs removed the adjacent buildings along Bank Street between 1972 and 1976.

### **The Bank in Urban Legend:**

The bank is such an iconic presence in the city that there are a multitude of larger than life mythical stories associated with the building, a considerable amount has made its way into pamphlets, newspaper articles, and tourism publications. Some of these legends have kernels of truth that have been surrounded by layers of inaccurate data. Others appear to have no factual foundation when critically researched. A number of the earliest legends recounted appear in the 1930s HABS documentation of the building, which stated that the columns were quarried from Trinity, that the bank president, James Fennell went bankrupt building the building, that Martin Van Buren, President of the United States attended the dedication, and that the enslaved labor was freed in a dramatic ceremony during the opening festivities.<sup>48</sup>

There have been claims that the bank was part of the federal banking system, but it was not, it was part of the Alabama State Banking system. There are tall tales that its construction cost \$40,000 and bankrupted Fennel, the first president of the bank. However, Fennel was not the first president of the bank. He was a member of the board of directors, and possibly the bank's contractor.<sup>49</sup> Records show the final construction, possibly including furnishing costs to be less than \$11,500. Some nostalgic accounts of the bank discuss the columns as being from local granite but they are limestone and are believed to have been quarried and shipped from Baltimore, just like the columns at the Huntsville State Bank. There are stories of Fennel's slaves constructing the bank and sculpting the columns, and then being given their freedom at the opening ceremony for the building. But as mentioned earlier the columns were not quarried locally, and while it is highly likely that enslaved people constructed the building, there is no evidence of enslaved people being freed upon the completion of the bank.<sup>50</sup> Other accounts mention that General Marquis de Lafayette, vice president (or president) Martin Van Buren and/or former president General Andrew Jackson attended the opening of the

---

<sup>47</sup> Lee Sentell and Bob Lowry. "City Accepts Deed to Old Bank." n.d., Xeroxed article located in the "OSB Newspaper Articles" file at City of Decatur, Community Development office.

<sup>48</sup> State Bank of Alabama, Decatur Branch, HABS No. AL-348 documented by the HABS/HAER/HALS collection at the Library of Congress. Written Historical and Descriptive Data, E. Walter Burkhardt.

<sup>49</sup> The myth of Fennell being the first president and the cost of restoration was disproved as early as 1975 in the local paper, but the story has continued to circulate.

Evelyn Maria Woods. "Tradition and History of the Old State Bank Building, Decatur, Alabama" January 1934, reprinted June 8, 1955 by the Chamber of Commerce. This article described the first floor as holding a dining room and kitchen, while the second had a hall with a stage, dressing rooms and closets.

<sup>50</sup> The earliest documented reference to this story that could be located is a 1907 article in the Memphis Commercial Appeal which wrote that after the five men were freed they elected to return to the home of their former master to work as freemen for the rest of their lives. The story, omitting the part about the men returning to the plantation, was retold in L. Lamar Matthews', *History Stories of Alabama*, Reprint, The University Publishing, 1952. (Originally published by Southern Publishing, 1924). The chapter, titled "The Reward of Faithful Work" does not appear in the 1924 version of the book. Teaching questions included with the chapter are "Where did the granite come from, who made these columns, why did the five slaves deserve freedom, and what might all of us learn from these five humble slaves."

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

bank. General Lafayette toured the United States in 1825, but stayed in the southern-end of the state. He died in Paris in 1834. While Van Buren served as vice president of the United States when the bank was likely completed, there is no evidence that he ever visited Alabama. Indeed, his anti-slavery views lost Van Buren southern support for later political offices. President Andrew Jackson is thought to have visited the Decatur area in the mid 1810s, but there is no specific documentation of a visit at a later time, nor of a formal visit. He served as President of the United States when the bank was opened.

Stories of lost Civil War treasure, buried long ago, appear occasionally. Legends of tunnels connecting the bank basement to the Tennessee River appear from time to time, but the bank didn't have a basement until the rehabilitation project by the Works Progress Administration in the 1930s dug out a partial basement to hold a furnace system. Recent nostalgic tales include identifying stains on the concrete vault floor as blood from the building's time as a hospital during the Civil War and a Civil War bullet hole with the cartridge embedded near the front door. However, the current concrete floor was added after the CWA renovations. Photos from that time show a dirt floor in the vault. And the bullet hole? One of four evenly matched holes that once anchored a plaque on the front of the building, with one of the anchors still embedded in the mortar.

Another local rumor is that the infamous Jesse James robbed the bank in the 1880s. Brothers Frank and Jesse James robbed banks, stagecoaches, and trains in the Midwest and were most active between 1866-1876. In 1881 Jesse, Frank, and their cousins Hite and Ryan, robbed \$5,200 from the paymaster of the Mussel Shoals Canal in neighboring Lauderdale. This was Jesse's last known crime, as he was killed by one of his own gang members, Robert Ford, in 1882. Frank surrendered to the governor of Missouri the same year, and was tried for two of the prior robberies, one of which was the robbery at the Mussel Shoals Canal. The trial was held in neighboring Huntsville. James was acquitted. There is some evidence that Frank may have stayed at the Dancy Polk house in Decatur at the time of the trial, which is the only connection the James brothers had to Decatur.

Even in the early 21<sup>st</sup> century tourism brochures produced by the city of Decatur wrote that the bank had been obscured by an ugly brick façade and a demolition crew contracted to tear it down was puzzled by a wrecking ball bouncing off in spots where the limestone columns had been hidden behind bricks for generations. But the bank has never had a false façade. Indeed, there are dozens of photos showing it through the twentieth century, in various stages of disrepair and rehabilitation, but never hidden behind a skin of new construction.<sup>51</sup> As these stories have become nostalgic with the passing of time, and believed as the "gospel truth" by some, they clearly showcase the mythic importance of this civic icon, which is often the backdrop for parades, concerts, homecoming events, proms, graduations, and wedding pictures. The bank, physically and mythically, looms over Decatur as both a gateway to the past and as a connection to the city's future hopes and aspirations.

---

<sup>51</sup> City of Decatur. "Old Decatur Historic District," 2009. The brochure was updated in 2024 and factual inaccuracies, including this one, were removed from the publication.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



Figure 7: Mini-golf at the bank, July 2022.  
Photograph courtesy of the *Decatur Daily*.



Figure 8: Birthday party for the Old State Bank's 189<sup>th</sup> birthday, July, 2022.  
Photograph courtesy of *Decatur Daily*.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

**Criterion A: Social History – Women’s History (Period of Significance 1934 – 1974, local level)**

Although constructed for the state banking system, Decatur’s Old State Bank owes its continued existence and relevance in Decatur due to a cadre of women, some acted in individual roles while others were influential through women’s organizations. For a substantial portion of the 20<sup>th</sup> century the bank was a highly visible community asset that was owned, managed, or preserved by women. This was in stark contrast to the usual roles that women served in Decatur from the 19<sup>th</sup> century through the middle of the 20<sup>th</sup> century, which were significantly restricted. Following national trends work outside the household was rare, particularly for married women. The majority of women working in retail did so because their husbands or fathers owned the business. Women were absent from the clergy, legal, and governmental professions. Although women could access jobs in the educational and medical professions, they were usually restricted to serving as a teacher or nurse. Two local women, Lelia Seton Wilder Edmundson and Carolyn Cortner Smith were notable exceptions, challenging stereotypes. They both held powerful positions within the city and state and were directly engaged with projects responsible for preserving the bank for future generations.

Lelia Seton Wilder Edmundson, who spent part of her childhood residing in the bank building, owned the building in the early 20<sup>th</sup> century and eventually donated it to the city and later the American Legion. Edmundson’s widowhood at a young age combined with her shrewd business sense allowed her to become well known, at both the state and federal level. Her civic nature, coupled with a shrewd eye for utilizing federal programs is what led to the bank’s first major rehabilitation, likely preventing its demise from decades of deferred maintenance. A strong business person and politician, she ensured through the deed of transfer that women would serve on governance boards for the building, thus allowing women to serve in leadership roles that were typically not available. Old State Bank is the only extant building associated with Lelia Seton Wilder Edmundson’s life. The person tasked with restoring Old State Bank in the early 20<sup>th</sup> century was Alabama’s first practicing female architect, Carolyn Cortner Smith. The bank is the only historic building that Carolyn Cortner Smith is known to have rehabilitated, and is particularly notable given the local press that discussed her association with the building. Once the building was rehabilitated Lelia Seton Wilder Edmundson gave the building to the local post of the American Legion. The bank served the Auxiliary, a legally separate entity, but complementary to the American Legion. The American Legion Auxiliary was the woman’s organization that supported the Legion. The old bank also operated as a museum during this time. As such it the building was associated with women who handled many of the fundraising events and community service activities, in essence their “home” within the city. Period documents often call it the Auxiliary “home,” retaining a descriptor that ensured women’s roles were viewed as domestic even when outside their homes.<sup>52</sup> There are no other documented cases of women’s groups occupying their own building in Decatur during this time period.<sup>53</sup>

<sup>52</sup> Varian Feare, “Old Bank Rare Architectural Find,” *Birmingham News Herald*, June 14, 1936, with 1975 update, pg 5. Located in the “OSB History” file at the City of Decatur, Community Development.

<sup>53</sup> Although every single internal document and newspaper reference to the building referred to it as the American Legion Auxiliary building or the Auxiliary Home, deeds show that the building was owned by the American Legion post, the men’s organization. But all leadership records and historic documents show that women managed and used the building almost exclusively.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Lelia Seton Wilder Edmundson was responsible for ensuring that women would hold leadership roles in managing the building through deed restrictions requiring that women serve on the building's board of control. Lastly, when the bank's ownership returned to the city in 1973, municipal documents and period newspaper articles outline dozens of donations from women's groups to support the interior refurbishment of the iconic building. Of the more than two dozen donations to the building listed in municipal documents more than half were donated by Decatur's Women's Chamber of Commerce, with individual women and the United Daughters of the Confederacy donating the remaining items needed. The Old State Bank's continued relevance in the 20<sup>th</sup> century is due to a well-documented campaign of women's clubs advocating to save the building, a local female business woman gifting it to the city and later the American Legion, and a female architect spearheading the first restoration of the building. These women's clubs continued to use the bank throughout the 20<sup>th</sup> century and continued to support and shape the restoration of the bank in the 1970s when it returned to city ownership. The bank is significant at the local level for the role it played in these women's lives from the early 20<sup>th</sup> century through the mid-late 20<sup>th</sup> century.

### **Lelia Seton Wilder Edmundson (1861-1948)**

Lelia Seton Wilder Edmondson, born in Olivesburg, Ohio in 1861, was the child of William Harrison Seton and Rachel Cantwell Seton. After her father, a Union officer, died from wounds inflicted during the Civil War, her mother remarried and the family decided to look for opportunity in Decatur in 1870, where Rachel's uncle, Dr. Jacob Y. Cantwell lived. Dr. Cantwell, a surgeon in the Union army, arrived to Decatur in 1866, and served two terms as a city councilman in addition to practicing medicine. He invested heavily in Decatur real estate, including the Old State Bank building, where Lelia and her family lived upon arrival in Decatur.<sup>54</sup> After attending a boarding school in Memphis, Lelia returned to Decatur and by 1883 she married Charles Rollin Wilder, a northern investor who moved to Decatur to join his brother, Warren Wilder, who owned a 1,500 acre plantation on the Tennessee River outside the city. Charles' and Lelia's marriage was cut short by Charles' death in 1885, leaving Lelia, 26 years old at the time, heavily in debt. A public auction of the land occurred in 1887. The "Wilder Place" as it was known, was enviable for its riverfront access and vast acreage. The newly formed Decatur Land Improvement and Furnace Company, a group of northern and southern investors focused on creating a city that would become the "Chicago of the South" took interest in the auction. One of the company's founders aggressively bid on the Wilder Place until the price reached \$40,005, more than twice the expected worth. Lelia made considerable funds from the sale of the property and was in a position to purchase the property back for \$10,000 just three years later after a yellow fever epidemic struck Decatur and investors pulled back from the city, with considerable losses from real estate speculation.

This unexpected windfall gave Lelia options, and ultimately political power. Lelia put the property in the hands of an overseer and spent several years traveling. When she returned and found the farm in worse condition than when she left, she immediately became involved in daily operations, and worked on strengthening her

---

<sup>54</sup> Fannie Richardson. "The Old Bank Building Comes To Life Again." *The Decatur Daily*, December 4, 1956, pg 5 and n.a. "Local Pioneer Resident Dies," *The Decatur Daily*, May 23, 1948, pg 1-2. It is also believed that Dr. Cantwell lived in the Bank for a while as well.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

relationship with African American laborers and tenants. Her efforts to transform the farm caught the press' attention, and reports of the young widow's ambition were reported by newspapers throughout the county. Wilder herself wrote about her farm management techniques for the *New York Herald*, giving a lengthy account of her management philosophy. She promoted self-sufficiency and encouraged her tenants to make cotton a surplus crop, which could pay the lease. She proudly reported that she did not allow the farm store to run up tenant debt, and that she maintained a school for their children. As her fame grew, Lelia became known as Alabama's "Cotton Queen." She obtained the name from a March 17, 1900 article in *Leslie's Weekly*, an American news magazine which reported on her status representing Alabama at the Paris Exposition of 1900. The syndicated article was printed by newspapers across the country, in cities as far flung as Buffalo, New York, Kansas City, Missouri, Atlanta, Georgia, and Boulder, Montana. Lelia frequently engaged with reporters and would often discuss controversial topics, laying a foundation for political influence as not only a strong, successful businesswoman, but also as an independent thinker. In the October 29, 1905 issue of the *Washington Post* Lelia expressed her belief that women could succeed in business, but clearly drew a line at suffrage where she had claimed a few years earlier that "I can always find two or three men to vote my way for me."<sup>55</sup> Lelia began to use her fame to her advantage. In 1910 her farm participated in an experimental program supervised by the U.S. Department of Agriculture for cotton and corn. The following year she enrolled in an experimental hog breeding program with the U.S.D.A. Her friendship with Alabama senator John H. Bankhead enabled her to represent Alabama at the 1895 Cotton States Exposition in Atlanta and the 1900 Paris Exhibition. Her elopement with Wallace B. Edmundson, a manager for the American Central Life Insurance Company, in 1912 surprised many. The couple traveled to Paris for their honeymoon. Although Wallace retired in 1918 and focused on civic and religious organizations, Lelia continued to work, and turned her attention to women's suffrage. Decatur had a small, but vocal, minority supporting women's suffrage. In 1893 the first women's suffrage club in Alabama was organized in Decatur, and two years later Susan B. Anthony and Carrie Chapman Catt spoke in the city. Although Alabama rejected the 19<sup>th</sup> Amendment, the national right to vote was secured in August of 1920. Lelia, who has publically stated her opposition to women's suffrage in the past, became a charter member of Decatur's chapter of the League of Women Voters.

---

<sup>55</sup> John Allison. "Lelia Seton Wilder Edmundson: The Cotton Queen of the South." *Alabama Heritage*, Issue 153, Summer 2024, pg 18.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 9: The Cotton Queen**  
*The Punxsutawney Spirit, May 9, 1900, pg 2.*

The 1922 federal election was the first after passage of the 19<sup>th</sup> Amendment, and Edmundson decided to enter the Democratic primary against Edward B. Almon, the state's 8<sup>th</sup> Congressional representative. Lelia became the first woman in Alabama to run for congress. Almon came from a prominent family known for producing lawyers, judges, and politicians. Lelia challenged Almon, accusing him of being removed from the everyday problems and needs of his constituents. She ran as a "real dirt farmer" with experience on how to help those who worked the land. At a campaign rally in Scottsboro, Lelia stated that Alabama had ten lawyers and as such it should have "at least one farmer."<sup>56</sup> Lelia's platform was created to appeal to farmers. It supported Henry Ford's bid to purchase Wilson Dam which would provide fertilizer and electricity for thousands. She also supported developing an industrial center at Muscle Shoals. She was in favor of making

<sup>56</sup> John Allison. "Lelia Seton Wilder Edmundson: The Cotton Queen of the South." *Alabama Heritage*, Issue 153, Summer 2024, pg 18.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

the Tennessee and Tombigbee Rivers navigable, thus reducing the cost of cotton freight. She also advocated for the federal government to spend two dollars to every one spent by the state on road projects, thus freeing state money to fund schools more adequately. She also supported existing Prohibition laws, the eight-hour work day, restricting immigration, and abolishing child labor. Although Lelia received favorable media coverage and a number of successful public events, she could not effectively counter Almon's support from the Democratic Party and gender discrimination. The final primary vote was 2,977 for Edward Almon, and 1,340 for Lelia Edmundson. Although Lelia did not run for office again, she continued to work within the political arena.

In 1924 Lelia served on the executive committee of the National Farmers Union, speaking to the Senate Agricultural Committee to advocate for Henry Ford's Muscle Shoals plan. As Lelia's interest in farming began to diminish she started selling parts of her estate. Substantial acreage was placed on the market in 1919, and in 1933 she was forced to sell more than 700 acres of her land as part of the Tennessee Valley authority's flood control program. In 1942 the Edmundson home, once a site for political and industry leaders to gather, was destroyed by a fire. In 1946 Lelia sold a considerable portion of her remaining acreage to the Wolverine Company, which would grow to become one of the major employers in Decatur in the late 20<sup>th</sup> century. Lelia was a major benefactor to St. John's Episcopal Church, and often hosted church picnics at the Wilder plantation. The sanctuary's current altar and many earlier renovations were funded as a memorial to her family.

One of Lelia's greatest gifts to the city though was the Old State Bank and her insistence that women would share in the oversight of the building. She had inherited the building after her mother passed in 1892, who in turn had received the building when her uncle Joseph Young Cantwell passed. Lelia originally tried to sell the bank to the city, with hope that it would be used for a city hall. Decatur's city council did not support the proposition and rejected purchasing the building.<sup>57</sup> However, on January 19, 1934, she granted the property to the City of Decatur. The deed has some notable requirements, namely that of the eight required board of control members created by the deed transfer, two were reserved for women, one representative of Decatur's Federation of Woman's Clubs and one from the Morgan County League of Women Voters. The two at-large members named in the deed were Mrs. Marguerite Nelson Bloodworth and Maria E. Woods. Marguerite was married to Benjamin M. Bloodworth, editor of *The Decatur Daily*. Maria was the wife of the Joseph A. Woods, partner at Allison and Woods, a real estate, loans, and insurance company. The building was named the Leila Cantwell Seton Hall.

Lelia gifted the bank to the city in order to secure Civil Works Administration funding. The building had to be publically owned to access federal funding, so transferring the title to the city (or the county) was a requirement. Changing ownership of the building until its restoration was complete and the recapture period was finished, would have allowed federal funds to update the aging structure. Lelia gave the building to the city of Decatur under the condition that it be used by the public. That same year the Civil Works

<sup>57</sup> n.a. "City Council Meets in Regular Session," *The Decatur Weekly News*, April 6, 1907, pg 5.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Administration (CWA) began restoring the building.<sup>58</sup> The building had been vacated at some point, and was abandoned with doors and windows missing.<sup>59</sup> Carolyn Cortner Smith, the state's first practicing female architect, volunteered her time to work on the bank.

By December of 1933, a mere one month after the launch of CWA, the Decatur Daily was reporting on plans to restore Old State Bank with funds from the new government agency. The project was described as being a civic center and museum for Decatur, and notably that "Ladies are greatly interested in the ultimate plan adopted for the structure, which proves that the beautifying of landmarks also is viewed with importance."<sup>60</sup> Eight federated clubs came together to petition for CWA funding to restore the bank:

League of Women's Voters  
Decatur Garden Club  
Stephens Chapter of the Daughters of the American Revolution  
Colonial Dames  
Morgan County Unit #15 of the American Legion Auxiliary  
Decatur Pilot Club  
Joe Wheeler Chapter of the United Daughters of the Confederacy  
Mary Lu Dancy Chapter #320, Order of the Eastern Star<sup>61</sup>

Notably, seven of these eight were woman's organizations, the Order of the Eastern Star was a co-ed Masonic body created to allow women and families of Masonic to participate in masonic values and teachings. Carolyn Cortner Smith, the state's first female architect, started work on the bank in January of 1934.

### **Carolyn Elizabeth "Carrie B." Cortner Smith (b 1894-d 1987)**

Carolyn Cortner Smith was the first woman in Alabama to practice architecture and was known for her expertise in stonemasonry. Carolyn Courtner Smith's work at the State Bank stabilized the building after decades of neglect, ensuring the building would serve future generations. Although some of her design work was changed by later architects, notably the open floor plan on the second floor, other features of her work remain; the fanlights over the front doors, the metal balconies on the front and rear elevations, and creating a half-bath under the interior staircase.

Born in Tennessee and raised on a large farm in neighboring Courtland, Alabama, she was called to design buildings at an early age. She attended Ward-Belmont College, a woman's only junior college, in Nashville, Tennessee. In 1912 she met Wilburn "Red" Smith a salesman for a Cadillac dealership in Birmingham. The

---

<sup>58</sup> The Civil Works Administration was established on November 9, 1933 as part of the National Recovery Act during the Great Depression. It provided work for unemployed people through public work projects. The program was transferred into the Federal Emergency Relief Administration (FREA) in 1934.

<sup>59</sup> Douglas Fuller, HSR: A Historic Structures Report, prepared for the Old bank Board by Fuller Engineering and Associates, Birmingham, November 1978, pg 5.

<sup>60</sup> n.a., n.t., *The Decatur Daily*, December 22, 1933 pg 2.

<sup>61</sup> n.a. "Restoring of Old Bank Building is Now a Possibility." *The Decatur Daily*, December 23, 1933 pg 1.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

couple quickly married and moved to Birmingham. Shortly after her marriage she applied to architecture schools at Auburn, Yale, and the University of Pennsylvania, but was rejected by all three schools, presumably because she was a female. She obtained study outlines on architecture from schools and worked through the coursework herself. She started advertising herself as an architect in 1919, after studying on her own for six years, and before the state had a formal examination certification for architects. In the years that followed she often called herself the "first non-registered woman architect in Alabama."<sup>62</sup> In 1922 she expanded her professional skill set to general contracting and two years later purchased a lumber business in Decatur, later buying additional mills in Courtland and Moulton. All of her lumber mills were named "Carolyn Lumber Mills."<sup>63</sup> In the late 1920s she was hired by the Mars family (of confectionary fame) to construct Milky Way Farms in Pulaski, Tennessee. She is believed to have designed a number of homes in Decatur and Birmingham, but positively identifying them has remained elusive. She is known to have constructed her own house at 2207 Cahaba Road in Mountain Brook, Alabama and her mother's house in Decatur at 623 Grant Street SE. (1934). After her death, Carolyn's great nephews, Henry and George McCrary, were instrumental in getting signage at Decatur's Delano Park reflecting her contributions. In 1998, a sculpture by James Barnhill named *Civitas* was installed and dedicated to Cortner Smith's memory in Birmingham.

The rehabilitation of Old State Bank is one of three civic projects known to have been worked on by Carolyn. The other two CWA projects that Carolyn Cortner Smith worked on were the stone buildings in Delano Park (bathhouse, gazebo, picnic structure and dance pavilion) and a poorhouse in Morgan County. The other buildings were all new construction, while the Old State Bank is Smith's only known rehabilitation. All were Civil Works Administration (CWA) projects, a New Deal program that provided temporary employment during the Great Depression by primarily focusing on construction projects. Period news articles indicate that CWA funds were used to build roads, beautify roads, and construct new buildings throughout the county. Created on November 8, 1933 and dispended on March 31, 1934, the program was succeeded by the Works Progress Administration (WPA) which operated through 1942. Most of the jobs available to women in the federal programs were aligned with traditional gender roles of the time. Women are estimated to have totaled less than 14% of the federal work relief programs. Smith served as the lead for the Morgan County CWA architectural department.<sup>64</sup> Carolyn Cortner Smith's role as an architect, much less the lead architect, for county projects is notable. In fact, it is the only federal project from the CWA - WPA era that has an architect's name listed for the county. Even the large new construction buildings, such as the high school, did not have architect names listed in the local paper. Smith's work on the highest profile building in the county at that time, the Old State Bank, and one that was considered the most historic, was reported on by the local newspaper repeatedly. Her scope of work on the bank included repairing the roof, windows and doors, as well as opening up the second floor to create an auditorium. A serpentine wall was constructed along the northeast property line. Another female created WPA project for the bank was a large mural showing the

<sup>62</sup> Carl Sanders Jr., "Lady Of The English Village Manor," *Birmingham Magazine*, September 1984, pg 32.

<sup>63</sup> Gobble Fite was known as Parson's Lumber Company at that time. Lee Sentell, "Old Bank Restoration," *The Decatur Daily*, November 11 (or 12), 1975, pg 2C5 (clipping in the OSB Newspaper" file at City of Decatur, Community Development office.

<sup>64</sup> n.a. "CWA Department Receiving Praise," *The Decatur Daily*, March 9, 1934, pg 3. It is not known if the Morgan County CWA program transferred to the WPA (Works Progress Administration), archival searches were unable to locate any documents addressing this question.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

history of Decatur, with the bank in the background of some of the panels. The mural was painted by Birmingham artist Eleanor Massey Bridges. The panels were attached to the annex wall, but records do not indicate if it was on the first or second floor of the annex.<sup>65</sup> The mural was one of many WPA funded art projects at the national level that highlighted local history through a romanticized lens. As such the composition showed chained enslaved people in front of the bank to illustrate the completion of construction, with other panels showing quarrying stone, the Civil War, and contemporary residents. The mural was removed when the annex was demolished.<sup>66</sup>



**Figure 10: Carolyn Cortner Smith talking about her restoration work at the bank in November, 1975.**

**Photography Courtesy of *The Decatur Daily*.**

Although records from the project have not been located, period newspaper reports noted that Ms. Smith donated her time for the project, up to five weeks.<sup>67</sup> Ms. Smith regaled the public with stories of her involvement with the bank restoration in later years, recalling walking down Bank Street years before the restoration and finding the front window frame from the bank had fallen onto the sidewalk. She proudly told of taking it down to one of her lumber mill shops and handing it to one of the employees, telling them to

<sup>65</sup> Lee Sentell, "Fallen Frame Sparked Old Bank Restoration," *The Decatur Daily*, November 11 (or 12), 1975, pg 2 & 5 (clipping in the OSB Newspaper" file at City of Decatur, Community Development office.

<sup>66</sup> The enslaved men in chains represented the legend of Fennel's enslaved men being freed after completing the bank columns. The mural is in storage but is in a highly deteriorated state, likely due to the number of years the building sat vacant and water damage from the annex leaking roof.

<sup>67</sup> n.a. "Budinger Raises \$500 For Building," *The Decatur Daily*, Jun 23, 1934, pg 1.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

"hang this on a nail because we will need it one day to restore the bank."<sup>68</sup> She also recalled a bank counter (likely not the original counter, but one from the early 20<sup>th</sup> century) that was in the building at the time of her remodel. She had her crew place the counter on the porch during the construction work, and was chagrined to find it disappeared during the restoration.<sup>69</sup>

### Use of the Building After the CWA Restoration

Once the building opened to the public in 1934 it was heavily used by women's groups, giving them a location for monthly and annual club meetings, recitals, and social events. For Decatur's women, the building was an important formal space, which allowed them a sphere of influence in a physically commanding, and historically important building outside of their homes. Of the events noted in the local paper during the 1940s were piano recitals, bridal tea parties, garden club meetings, an anniversary meeting of the Business and Professional Women's Club, meetings by the Music Study Club, and the Saturday Culture Club. In addition to being a museum and location for social clubs, it also served as a service men's club for an undefined period of time during World War II, managed by United Service Organizations (USO) hostesses.<sup>70</sup> Old State Bank also served as a museum, with a Mrs. Estelle Baker named as the hostess managing the facility. The building was open as a museum from 10-12 and 1-3 Monday through Friday and on Sundays from 12-5.<sup>71</sup> Presumably visitation was given a discernable boost when the bank was listed as an interesting southern tourist location by Standard Oil's *Tours and Detours*, a nationally circulated publication that was issued serially for free distribution at their gas stations.<sup>72</sup>

After more than a decade of use the city determined it was unable to maintain the building. Old State Bank was deeded back to Leila Edmondson on June 3, 1946. On the same day she deeded the building to the Morgan County Post Number 15 of the American Legion, for use by patriotic, civic, social, music, and other club organizations in the city and for use as a museum. The deed specified that the building would be renamed "Lelia Cantwell Seton Memorial" and that Mrs. Marguerite Nelson Bloodworth and Mrs. Almande Morrow continue to serve on a board of directors for the property. Decatur's American Legion Post 15 was created in 1946, a building adjacent to the bank served as its headquarters. The Post turned the building over to their Auxiliary unit. Decatur's Auxiliary was the woman's branch of the organization. They focused on supporting veterans' rehabilitation programs and providing community relief. The deed requires that other organizations have access to the building, and that the bank serve as a museum as well. The upstairs of the building was remodeled with an auditorium, while the downstairs held the museum collections. The Auxiliary membership was completely female, with a female board. During this period the building was often referred to as the Legion "Home" and supported a full program of public outreach events and club meetings in the

---

<sup>68</sup> Lee Sentell, "Fallen Frame Sparked Old Bank Restoration," *The Decatur Daily*, November 11 (or 12), 1975, pg 2 & 5 (clipping in the OSB Newspaper" file at City of Decatur, Community Development office.

<sup>69</sup> Lee Sentell, "Fallen Frame Sparked Old Bank Restoration," *The Decatur Daily*, November 11 (or 12), 1975, pg 2 & 5 (clipping in the OSB Newspaper" file at City of Decatur, Community Development office.

<sup>70</sup> n.a., "Hall Offered Post Here as Legion Home," *The Decatur Daily*, May 23, 1946 pg 1.

<sup>71</sup> n.a., "Lelia Cantwell Seton Hall Open," *The Decatur Daily*, January 6, 1941 pg 6.

<sup>72</sup> n.a., "Publicity for Hall is Given," *The Decatur Daily*, July 7, 1941 pg 3.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

following decades, the majority of which were geared towards families or women. In addition to hosting Auxiliary meetings the building served as the location for an annual baby show and children's pageant, parties honoring city school teachers, wedding receptions, the Decatur Little Theatre, Tennessee Valley Girl Scout Council meetings, Unitarian Sunday school meetings, the Decatur Camera Club, and in the 1960s Jackie's School of Dance. The American Legion retained the building until July 24, 1974 when they deeded the building to the city of Decatur to be maintained as a public cultural facility.<sup>73</sup> A city held inventory for the building furnishings when the Auxiliary moved their collections to their new building on Highway 31 South included items as diverse as spinning wheels, gun racks, a butter churn, a loom, a machine gun, a deer head, and a stuffed alligator.<sup>74</sup> Clearly the museum collection was diverse.

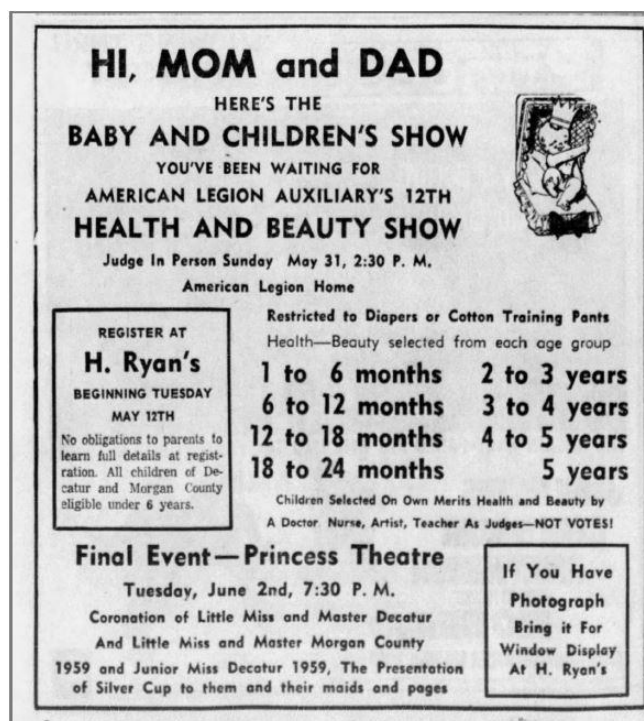


Figure 11: *The Decatur Daily*, May 11, 1959, pg 7.

Criterion A: Conservation (Period of Significance 1934 – 1935, 1974-1981, local level)

### Civil Works Administration and HABS Restoration (1934-1945)

The Old State Bank is significant for showing early historic efforts at the local level, and how those intersected with emerging professional historic preservation policy from the federal government. The restoration in the

<sup>73</sup> The American Legion moved their building to the outskirts of Decatur at this time, south of Beltline Road on state highway 31. This area was rapidly developing as the downtown core began to see disinvestment and eventually Urban Renewal projects.

<sup>74</sup> The stuffed alligator was likely the remains of one of the alligators from the Alligator Pool at the Louisville and Nashville Railroad shops south of downtown. The first alligator was shipped as a prank from Florida, where the Louisville and Nashville Railroad terminated its South Wind train in Miami. Local histories and historic photos indicate by the early 1900s a number of alligators were kept at the Alligator Pond.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

1930s was under the umbrella of the Civil Works Administration (CWA). The CWA was a short term program designed to quickly create jobs for unemployed Americans during the Great Depression. It focused on manual labor projects, predominately construction and restoration of infrastructure project; roads, bridges, airports, and public buildings. Although not strictly intended as a restoration program, period newspapers often described projects with existing buildings as “restorations,” even though the standards used during that era would not be considered restorations by contemporary standards. In this era historic preservation “restoration” was still influenced by Eugene Viollet-leDuc’s theories. Viollet-le-Duc was a French architect who believed in restoring buildings to their “complete” state, which often meant adding entirely new elements of his new design or conjuncture elements. This contrasts with contemporary historic preservation practice which emphasizes historic integrity and maintaining the existing fabric of the building.

The Old State Bank was an anomaly within Morgan County, it was the only building that appears to have been restored by the CWA. All other building projects identified in the county (a sanatorium in Flint, buildings at Delano Park in Decatur, and a new high school in Morgan County) were new construction. In addition to new building construction a number of CWA projects were road resurfacings and addressed drainage problems. From the beginning the Old State Bank project was viewed as a restoration. The building was lauded as “one of the outstanding historic treasures of Alabama” that was in immediate need of “restoration in order to insure is preservation.”<sup>75</sup> The project was praised for being in line with President Roosevelt’s advocacy of historic sites as well. In December of 1933, before the project had officially been accepted by the CWA, and when the building was still owned by Lelia Edmundson, the local paper reported that the CWA was favorably disposed towards the restoration of the bank and canvassers were already going throughout the county seeking donations of furniture, antiques, and curios to decorate the building with after construction was finished. The Old State Bank restoration was so popular that the first set of specifications were returned by the CWA administrator for exceeding the allowable funds. The general public had raised matching funds (primarily through furnishings and museum objects) that were beyond the allowed amount for a match. Although the exact formula was not discussed in the paper, it appeared that the materials needed for the restoration were \$2,150. The total number given for the restoration of the bank was \$12,000.<sup>76</sup> CWA funds for the project were limited and only covered payroll. The building materials and needed equipment had to be in-hand before the project started. Decatur’s citizens raised more than \$1,400 towards the rehabilitation.<sup>77</sup> The State Bank, clearly a beloved municipal icon, received multiple donations. Sam Stephenson of the Stephenson Brick company along with five other clubs and organization donated funds ranging from \$5 to \$20. The paper reported that by January thirty-five men were on site working on the bank’s restoration.<sup>78</sup> The CWA ceased to function on March 31, 1934. Newspaper reports indicate the bank project was 91% complete by that date and imply that the only portion of the project still under construction was a serpentine wall and courtyard to the rear of the building, some interior trim and installation of doors. Donations continued to roll in for the restoration, with numerous women’s clubs listed as contributing cash for the bank, lauded as the

---

<sup>75</sup> n.a. Status of Bank Building Project Given in Letter,” *The Decatur Daily*, December 28, 1933 pg 1

<sup>76</sup> n.a. “Approval of New Works Projects is Announced Today,” *The Decatur Daily*, January 5, 1934 pg 1-4

<sup>77</sup> n.a. “Donations Pour In For Bank Building,” *The Decatur Daily*, December 30, 1933, pg 1.

<sup>78</sup> n.a., Budinger Confers with CWA Board,” *The Decatur Daily*, January 24, 1934 pg 1.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

"most historic landmark in North Alabama."<sup>79</sup> At the time of the CWA's dismantling Old State Bank was listed as having the highest number of donations of the Morgan County projects, totaling at \$12,995.70.<sup>80</sup>

The scope of the project included tearing out partitions, installing a kitchen in the southeast first floor room (likely in the annex, based on the description), and creating two large rooms on the second floor, one for an auditorium to hold 100 people, the other for a museum (non-extant). Dressing rooms on the second floor were mentioned, as was a serpentine brick wall to the rear of the bank (non-extant).<sup>81</sup> Other alterations made during Cortner's remodel were new fanlights over the main entry doors (extant), cast iron balconies on the front and rear elevations (extant), the addition of a half-bath under the stairs (extant), new staircase (non-extant), new fireplace mantles (non-extant). Smith gave the exterior building a substantial rehabilitation (it was missing windows and exterior doors according to some newspaper articles), ensuring that it would last another forty years. A contract outlining Cortner's scope of work for the bank was located in city files.

The restoration work undertaken by Carolyn Cortner Smith was documented by a newly created WPA historic preservation program, the Historic American Buildings Survey (HABS). The program established in 1933, outlined professional practices in the field including surveying and listing of historic sites and documentation for public benefit. The program was created to mitigate losses to the built environment by creating a publically accessible archive of documents and photographs. The program employed teams of unemployed architects, photographers, and historians in the initial days of its creation. Five sites were documented in Morgan County, the Somerville Courthouse (circa 1837), the Green Pryor Rice House (circa 1830s) are located in Morgan County. The Rhea Burleson McEntire House (circa 1835), Keller Memorial Bridge (1928, demolished) and the Old State Bank (circa 1834) were the three sites documented in Decatur. Of the five documented sites, the Old State Bank is the only one with measured drawings and is the only one that the photography team is known to have visited multiple times, February 10, 1934, April 24, 1934, May 25, 1935, and August 5, 1935. The multiple site visits give unique insight into the restoration work. The first set image shows a large CWA sign in front of the bank with the limestone columns under scaffolding and windows missing. Paint or lime wash is being removed from the columns. The April 24, 1934 image, taken from almost the exact same vantage point. The columns are fully stripped with the limestone grain visible. The elevations of the building have a white wash or painted finish. Eight-over-eight windows have been installed and the pediment window restored. The metal railings and front balcony were installed by the time of the second image as well. Portions of the now missing annex are visible in the second image as well. The next images in the series show details of the front entry doors and transoms, the opening to the bank vault, and the final image shows the completed serpentine brick wall. The measured drawings, completed between 1935 and 1936, show the site plan, the interior after Smith's restoration, and numerous architectural details as well.

<sup>79</sup> n.a., "City is Given Deed to Bank Building," *The Decatur Daily*, January 20, 1934 pg 1.

<sup>80</sup> n.a., "CWA Spends Sum of \$328,608.50 in Morgan County," *The Decatur Daily*, April 7, 1934 pg 1 & 9 although additional details about the finances of the project and the city/federal shares would be helpful, none were listed in the article.

<sup>81</sup> n.a. "\$500,000 Spent in county: Approval of New Work Projects is Announced Today," *The Decatur Daily*, January 5, 1934 pgs 1 & 4.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

I, Agree to furnish all labor necessary to install  
and erect in a neat workmanlike manner at the Old State Bank  
Building;

- ✓ All base board, mould and shoe;
- ✓ All chair-rail;
- ✓ All window and door casings and stops;
- ✓ Hang and equip with hardware all doors;
- Refit two doors which have already been hung;
- Put on all window hardware;
- Hang all screen windows;
- Hang all screen doors;
- Put in all transoms;
- Build Kitchen Cabinet;
- Fit Kitchen windows;
- Shelve Kitchen Pantry;
- Prepare kitchen hearth to receive tile;
- Erect stair, including bannisters, complete for  
stair and stair well, case stair well;
- Lay floor on stage;
- Case front of raised lavatory floor;
- Pull form off of basement stair;
- Case basement stair well;

For the sum of One Hundred Thirty Seven & 20/100 (\$137.20) Dollars

DATED Feb. 16 - 1934

Signed by W. J. Samuel.

WITNESSED  
Carolyn C. Smith

Accepted by James A. Tucker  
Mayor

Figure 12: Carolyn Cortner Smith's contract to restore the Old State Bank in 1934

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 13: HABS photo of the bank, February 10, 1934.**

**Photography Courtesy of the Library of Congress, photograph 1, HABS ALA, 52-DECA, 1-.**

### **Alabama Historical Commission and Heritage Conservation and Recreation Service Restoration 1974-1981 (Criterion G)**

The extension of Old State Bank's period of significance to 1981, six years beyond the established "50 year guideline" is to encompass the second major rehabilitation of the structure and new construction, which occurred from 1976-1981. Although the renovation was planned in 1974, a year before the established "50 year guideline" it took almost a total of seven years, with the progress (or lack of progress) repeatedly reported on in the local newspaper. This length of time is directly related to the newly created historic preservation procedures that were implemented with the passage of the National Historic Preservation Act of 1966. The creation of the Alabama Historical Commission occurred that year, providing the state support required by the law. An impressive number of internal documents at city hall include letters and phone call summaries between the various local, state, and federal offices, each grappling with working through the relatively new federal standards of historic preservation which were required for federally funded projects. The bank's current appearance shows the exceptional importance the National Historic Preservation Act had on shaping the building's restoration between 1976 and 1983. The final restored form of the Old State Bank, and its auxiliary building as they exists today is an important manifestation of an exceptional level of collaboration between the various government agencies, each with their own timeline, rules, and political realities. The prolonged period of conservation/restoration associated with the building during this time highlights the building's importance to the city and the conviction to continue forward with the building's restoration in spite of the many bureaucratic and financial obstacles that occurred. The restoration of this building was the city's first historic preservation project and is still considered by many to be most important city-owned building.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

The planning of the bank's rehabilitation was during the rise of the American Bicentennial and as such many of the restoration decisions were made utilizing the prevalent preservation ethos of that era. The Secretary of the Interior's Standards were not even a decade old at the time of the bank's rehabilitation's start date. The Department of the Interior and the Department of Housing and Urban Development published "Guidelines for Rehabilitating Old Buildings" in 1977 and the Secretary of the Interior's Standards for Historic Preservation Projects were first printed in 1979. None of these standards existed at the time Decatur originally applied for federal funding, but as the project progressed following these professional standards was a requirement for obtaining the funding. This bureaucratic overlay created confusion and frustration on the part of the city, as construction costs rose with unprecedented inflation. What is particularly fortunate is that the city has retained much of the correspondence between the State Historic Preservation Office (SHPO) and the National Park Service, outlining the delays and concerns with the project. Also extant are letters that show the city was debating pulling back from the project due to cost increases, and how dedicated citizens continued to work towards the goal, convincing city leaders to finish the rehabilitation and creating a beloved public museum in the process. The number of extant documents relating to federal involvement with the bank's rehabilitation is significant, and substantially more data is available on federal interaction with the restoration from this period than that from the 1930s restoration. The importance of this building to the city, as shown in the surviving records, and the completeness of correspondence between the three levels of government over this project is impressive and perhaps the best, if not only, documentation of this type in the state.

In 1967 the City of Decatur formally introduced their Urban Renewal Plan "Operation New Decatur" to the public. *The Decatur Daily* ran a special insert in the paper, a total of twenty-four pages showcasing the idealized downtown designed for automobiles and modern needs. The plan was described as supporting a "young city on the go" and included downtown revitalization, a new civic center with a new city hall, library, courthouse, coliseum, and art center, new city parks and recreational facilities, among other improvements. Comparing the illustrations in the article to current buildings in the city, it is clear the current city hall, county courthouse, library, and federal courthouse were completed projects of the plan. So were numerous parks and recreational parts of the plan. Other portions of the plan, the coliseum, civic center, and memorial gardens, were never constructed. Although the plan showed almost complete destruction of the city's historic core, the bank is shown extant in the futuristic drawings, and indeed was specifically called out as a building that "will carefully link the city's past with its modern, carefully designed central area."<sup>82</sup> Futuristic drawings show the Bank surrounded by cleared streets and contemporary new construction, named "Bank Street Plaza". A massive kiosk, standing taller than the bank, dominates the center displaying a stylized image of the bank.

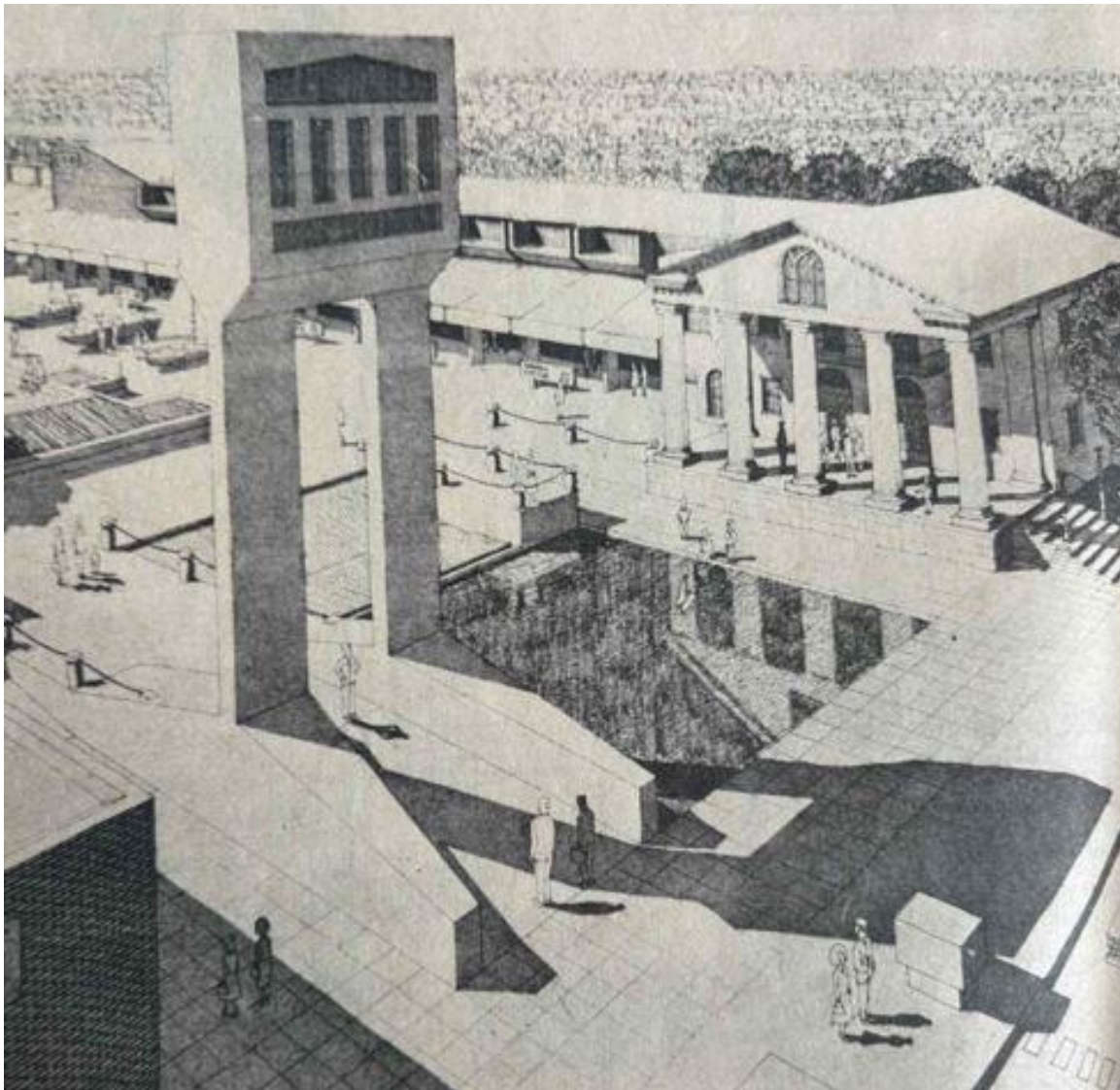
---

<sup>82</sup> n.a. "Building A New City: Operation New Decatur", *The Decatur Daily*, March 28, 1967, pg 4.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Figure 14: Bank Street Plaza rendering**  
***The Decatur Daily*, March 28, 1967 pg 20.**

The newspaper reported that the city's Housing Authority had been awarded \$75,000 from the Department of Housing and Urban Development in 1965 to create a comprehensive plan for the area around the Bank with plans submitted in 1967 for approval to start the brick and mortar work. The estimated cost was \$4,350,864. Due to the scope of the entire "Operation New Decatur" the city likely had multiple projects under design and construction concurrently. The new city library was constructed in 1973, and presumably occupied planning and financial resources from the city in the early 1970s. Photographs included with the 1972 National Register nomination for the bank show that large portions of land along Bank Street had been razed. This was the second time that the historic core of Decatur had been razed utilizing federal resources. The first was when federal forces occupied the city in 1864 razing all but four buildings. The bank is one of the four buildings that

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

survived.<sup>83</sup> In 1967, just over a century later, federal funds were being used to demolish large sections of the commercial core. The building adjacent to the bank on the southwest side was still attached (the former American Legion building) but buildings to the southwest of it have been removed. A 1972 photograph in *The Decatur Daily* showed scaffolding adjacent to the bank annex, with repair work occurring on the annex after the demolition of the American Legion building.



**Figure 15: February 1972 image of the bank with the adjacent American Legion building undergoing demolition. Image included in the original National Register nomination.**

In April of 1973 the Morgan County Historic Preservation Society formed with a stated mission in brining attention to and preserving buildings that show Decatur's development, started outreach to encourage owners of historic buildings to remind the public of their historic value. They organized a tour of Bank Street by candlelight for May of that year. By June the organization was involved in planning for the bank to be transferred from the American Legion to the city. The preservation society also stated that they were

<sup>83</sup> Three of the buildings spared from the city's destruction still stand, the Dancy Polk House (1829), The Rhea-McEntire House (1836), and the Old State Bank.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

opposed to paneling the building or in any way altering the appearance of the bank. In August of 1973 the Alabama Historical Commission (the State Historic Preservation Office) sent a Rutledge Thomas, president of City Council, a letter advocating for the bank's restoration as a "prudent investment in the heritage and tourism." The letter specifically discussed a Project R-63 as altering the Bank's setting, and asked the city to give careful consideration to the importance of the bank before initiating any project involving the building or the area surrounding it. State Senator Bob Harris and Representatives David B. Cauthen and Ralph E. Slate were copied on the letter, along with Lee Sentell, a reporter for *The Decatur Daily*, and founding member of the Morgan County Historic Preservation Society.

In early 1974 the City of Decatur applied for a matching Federal Grant through the Department of the Interior, but was notified on June 14<sup>th</sup> that the grant was denied because the bank was not owned by the city. It was still under ownership of the American Legion. The following month the building was transferred to city ownership. An internal city document dated July 3, 1975 records observations made by Gary Voketz, a planner for the city, and Lee Sentell, who worked at the Decatur Daily, about adaptive reuse possibilities for the building. Two possible uses were highlighted – use as a meeting space and as a museum. Notes focused on the removal of the wing to restore what they believed was the "original architectural balance." Removal of the serpentine wall and sandblasting the exterior of the building was also listed. By August 15 of 1975 the city had created a board specifically to operate and oversee the State Bank with Lee Sentell serving as the board's director.<sup>84</sup> Doug Fuller, a Decatur native, was engaged to compile restoration estimates. In October of that year Doug Fuller released a survey report and proposal to restore the bank. The document noted that the south annex was not original, with a likely c 1880 construction date. The first floor was described as being original in layout. The second floor, which had been completely redesigned by Carolyn Cortner Smith was noted as being altered, "in an open form." The roof framing was documented as heavily damaged by fire with partial reframing. Fuller believed that the location of lintel framing and posts revealed the location of the original corridor partitions on the second floor, which was the data Fuller used to reconstruct the second floor plan. The document recommended removing the southwest annex, which would require alterations of the exterior stairs as well as reconstructing two masonry outbuildings. The removal of the serpentine brick wall constructed by Carolyn Cortner Smith, and recently damaged by two falling trees, was also recommended. Archeological investigations to the rear of the fenced courtyard area were recommended due to considerable debris located by drive testing. The proposed demolition of Carolyn Cortner Smith's serpentine brick wall at the rear of the structure concerned local women's organizations. The Women's Chamber of Commerce wrote a letter to Lee Sentell opposing the demolition. On August 8, 1975 the Alabama Historical Commission, which served as the State Historic Preservation Office and a liaison between the National Park Service and local governments awarded Decatur a \$25,000 federal grant.<sup>85</sup>

---

<sup>84</sup> The Old State Bank Board was chaired by Lee Sentell, other members include Charles E. Howard, Ron Seibert, Jim Johnson, and Helen Johnson. Helen was a member of the American Legion Post 15, which had transferred the bank to the city.

<sup>85</sup> W. Warner Floyd, Executive Director, Alabama Historical Commission "Letter to Gary L. Voketz, executive director of North central Alabama Regional Council." August 8, 1975. Located in the "OSB 1970s-1980s Remodel" file at the City of Decatur, Community Development Office.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

In June of 1977 the Alabama Historical Commission pens a letter to the City of Decatur reminding the city that they had been awarded a conditional grant of \$25,000 but the state has still not received restoration plans and specifications for the project. The state also reminded the city that any plans had to be reviewed by the Department of the Interior (since the funds were pass through funds from the federal government to the state). Lastly the state reiterated that expenses could not be reimbursed without prior approval of the plan and that project approval could take up to ninety days. The Alabama Historical Commission requested to be informed if the city was no longer interested in the funds so they could reallocate them to other municipalities. Fuller Engineering Associates out of Birmingham was engaged to prepare working drawings for the project, which they submitted to the city on April 12, 1978. Work was estimated to take two years, at a cost of \$140,000. The plan was to start work in May of 1978, pending state approval. By September of 1978 the application, which had been sent for federal review, was returned with the following comment:

“The extent of restoration involved in this project requires a Historic Structure Report to analyze the structure, to establish preservation objectives for the property, and to schedule the accomplishment of these preservation objectives.”<sup>86</sup>

The project would encounter yet another delay as the city needed to obtain funds for a Historic Structures Report, contract with a consultant, and wait for the report to be completed. The Alabama Historical Commission did note that the Historic Structure Report could be funded with a 50/50 matching grant from their organization. They closed with a more serious note than other letters, that the Heritage Conservation and Recreation Service was requiring that acceptable applications be submitted before the end of the year, and that fund for unacceptable applications (which clearly included restoration of Old State Bank) would be recaptured by the federal government and reallocated to other states. The clock was ticking, the city continued to struggle to meet new and developing grant requirements. The Historic Structures Report was completed in November of 1978 and presumably submitted to the feds shortly afterwards. A letter dated March 1, 1979 from the Alabama Historical Commission informed the city that the U.S. Department of the Interior had returned the grant application yet again, and that a member of the Heritage Conservation and Recreation Service Stagg, Tom Taylor, an architectural historian, in tandem with a member of the Alabama Historical Commission would arrive in Decatur on March 9, 1979 to examine the Old State Bank. The letter from the Heritage Conservation and Recreational Service, which was attached to the state letter, outlined revisions that they would require to accept the application, specifically calling out that the proposed work did not meet the Secretary of Interior’s Standards for Historic Preservation Projects in two areas.

The first area of concern was the demolition of the southwest addition, which although dating from the 1880s met “General Standard #4” which stated that:

“... changes, which may have taken place in the course of time, are evidence of the history and development of a building, structure, or site and its environment. These changes may have acquired significance in their own right, and this significance shall be recognized and respected.”

---

<sup>86</sup> Milo B. Howard, Jr., Director of the Alabama Department of Archives and History, “Letter to Lee Sentell, Chairman, The Old Bank Board,” September 25, 1978. Located in the “OSB 1970s-1980s Remodel” file at the City of Decatur, Community Development Office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

The second area of concern addresses a proposed carriage house on the property as part of the restoration. The rear bathroom building was to be constructed on the original foundation of the small building that once existed behind the bank, supported by archeological and photographic evidence. But the project also included construction of a new carriage house, for which there was no extant written, archeological, or photographic documentation. The Heritage Conservation and Recreation Service reminded the state that the proposed building could not access grant-in-aid funds because it did not meet standard #11 for Reconstruction:

“the reproduction of missing elements accomplished with new materials shall duplicate the composition, design, color, texture, and other visual qualities of the missing elements. Reconstruction of missing architectural features shall be based upon accurate duplication of the original features, substantiated by historical, physical, or pictorial evidence rather than upon conjectural designs or the availability of different architectural features from other buildings.”

The letter also noted that any new construction should be sympathetically designed in a modern style.<sup>87</sup> The letter was signed by Lee H. Nelson, AIA, Acting Chief of the Technical Preservation Services Division. City files retain a copy of the U.S. Department of the Interior telephone report by Thomas Taylor from March 27, 1979 a few weeks after the site visit. He noted that the “addition” on the southwest was structurally unsound and that the city had recently finished the south wall of the wing with a brick veneer that was collapsing with insufficient tie-ins to the wall, and that “severe” cracks on the connecting walls and end walls of the addition.<sup>88</sup> The transcript also outlines points made in the letter from March 9<sup>th</sup> that were discussed at the site visit, with emphasis placed on the interior of the building would be restored to represent when the building served as a bank. Significant notes address the condition of the addition and its pending collapse in part because an Urban Renewal project removed the adjacent bank of commercial buildings which it shared a wall with.

The city was reminded that the project needed approval before the end of March or they would lose considerable CD (presumably Community Development) funds for the project. A follow up letter from architect Doug Fuller to the Alabama Historical Commission on April 3 outlined progress on removing the southwest addition with a discussion of a timeline for the addition, outlining which parts were from the WPA era of restoration and adding that some portions they believe to have been constructed following a fire in 1878. The masonry walls were specifically called out as being from salvaged brick historic, which the WPA era work had coated with Portland Cement, creating problems with the cement plaster bond.<sup>89</sup> On July 12, 1979,

---

<sup>87</sup> Lee H. Nelson, AIA, Acting Chief, Technical Preservation Services, National Park Service “Letter to Milo B. Howard, Director, Alabama Department of Archives and History,” February 9, 1979. Located in the “OSB 1970s-1980s Remodel” file at the City of Decatur, Community Development Office. The auxiliary building was not constructed in a modern style, it is designed to look more like a period building. No documents could be located explaining the reason, and presumably approval, of the final design selection.

<sup>88</sup> Thomas H. Taylor, Jr, Architectural Historian with Technical Preservation Services, “Phone Call Transcript to David Hughes, Alabama SHPO,” March 27, 1979. Located in the “OSB 1970s-1980s Remodel” file at the City of Decatur, Community Development Office.

<sup>89</sup> Douglas A. Fuller, architect “Letter to A. Russell Mortensen, Executive Director, Alabama historical Commission.” April 3, 1979. Located in the “OSB 1970s-1980s Remodel” file at the City of Decatur, Community Development Office. At the time of the evaluation the architects and engineers did not have a clear period photo showing the addition predated the Civil War, nor did they have information from the 1878 newspaper articles describing the collapse of the wing before it was rebuilt.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

the Alabama Historical Commission notified the city that the Heritage Conservation and Recreation Service had approved the Old State Bank project, apologizing for the long delay. The project, which was originally submitted before June of 1974, had taken five years to move through the National Park Service requirements before construction was authorized. The lack of local and state level guidance on federal professional standards had created years of delay and confusion surrounding the project. A copy of the federal letter to the state, which was included with the state's letter to the city, gave a start date for the project of April 1, 1979, with an end date of April 30, 1981. It took more than three months for the city to receive the notification. The long delays between correspondence, approval, and notification created additional challenges.

The bank had sat vacant, and deteriorating, during this five year period. The city has a copy of the cost estimating and accounting numbers for the project dated November 20, 1980. The five year delay, during a period of high and persistent inflation had impacted the project. By the mid 1970s inflation rates had surged to 12% and were as high as 15% by 1979. The project was already spent more than \$2,000 beyond allocated funds and priority work not yet completed on the project was estimated to cost another \$60,000. The city was not prepared to increase the budget. The Old State Bank Board, chaired by Lee Sentell, kept watch over the building and the project and were preparing contingency plans. A letter from November 24, 1980 by Lee Sentell, who served on Decatur's Tourism Board by this time, to Decatur's Mayor Dukes addressed city hall's discussion of terminating the project. Sentell, clearly expecting challenges with continued funding, had applied for an additional \$20,000 in funding from the Alabama Historical Commission, and had been notified that the decision on grant funding would occur in January of 1981. The state indicated to Sentell that their federal allocation was larger than expected, and as such the city could possibly receive more funds. Sentell's expressed concern that stopping at such a critical point before the community resource was available for the city to use and praised the mayor for supporting the project on its "last mile" to retain a valuable community resource.<sup>90</sup> Work continued forward on the project, with the Decatur Daily reporting in January of 1981 that the final cost to restore the building was almost \$200,000. The original project had budgeted \$140,000 in 1976. The restored bank was opened to the public November 15, 1981. Although the bank had been restored, it was still unfurnished at that time. It took more than a year for the bank board to acquire furnishings for the building. Helen Johnson, the sole female member of the Old State Bank Board was tasked with acquiring period furnishings for the building. Internal city records show that the more than half of the furniture and monetary donations for furnishing were given by Decatur's Women's Chamber of Commerce, with the United Daughters of the Confederacy and individual women giving most of the remainder. The city's tourism department moved into the building in 1983.

---

<sup>90</sup> Lee Sentell, The Old Bank Board, "Letter to Mayor Bill Dukes" November 24, 1980. Located in the "OSB 1970s-1980s Remodel" file at the City of Decatur, Community Development Office.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

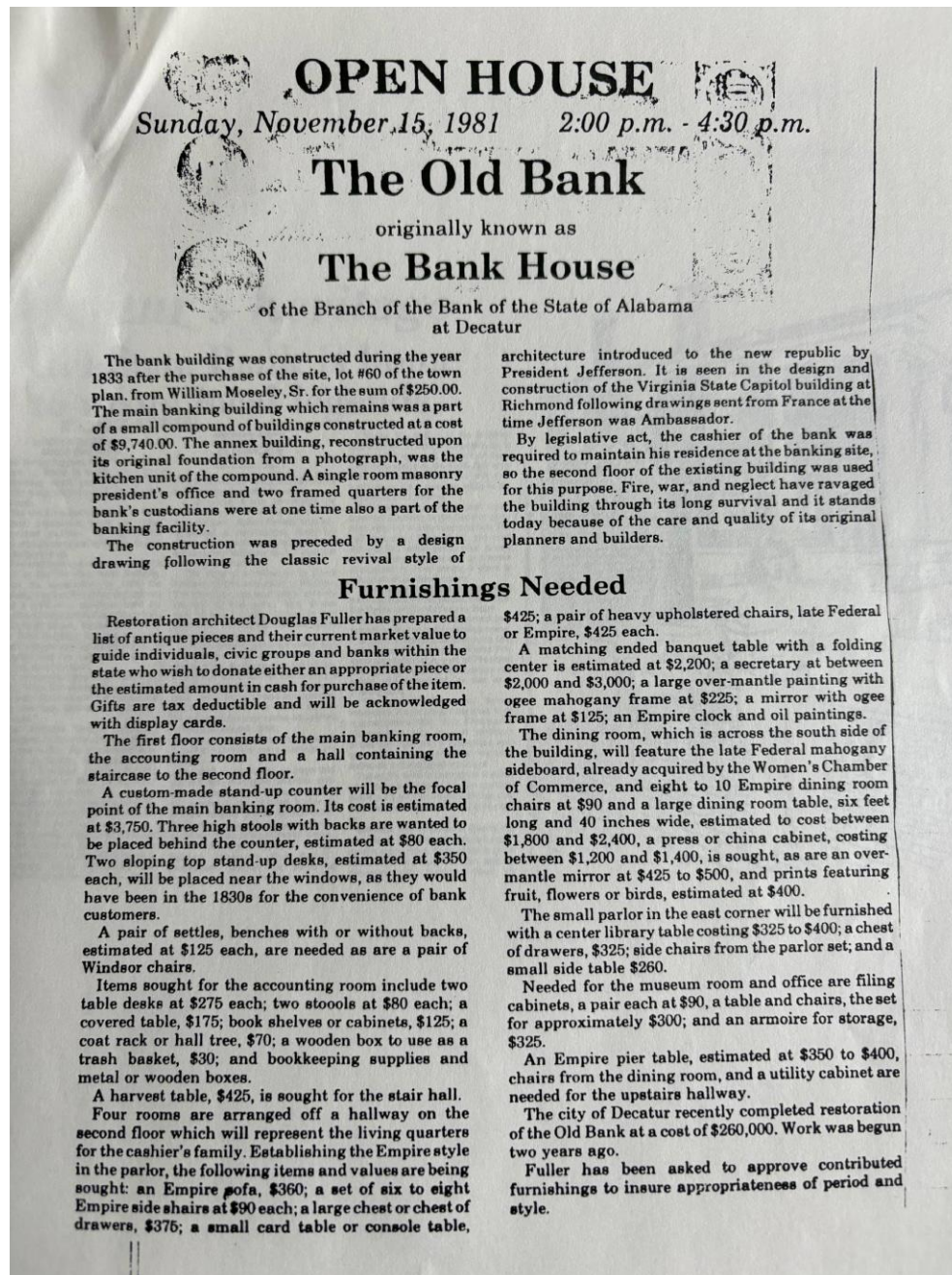


Figure 15: Open House flyer for opening the bank to the public, November 15, 1981

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

### Criterion C: Architecture (Period of Significance 1834, state level of significance)

Described as “One of the Historic Treasures of Alabama” in John Temple Graves II *Book of Alabama and the South*, Decatur’s State Bank was designed in a mix of early 19<sup>th</sup> century classical styles.<sup>91</sup> It utilized the popular Greek-Revival temple fronted design common in government and bank buildings of the era. The Federal styled Tuscan capitals and bases are mixed with the Georgian half-round transoms.<sup>92</sup> The designer of the bank may have been aware of William Strickland’s 2<sup>nd</sup> Bank of the United States (1818-1824) and possibly even the Second Philadelphia Mint (1829-1833). Design details for the bank may have originated in Asher Benjamin’s 1827 *American Builder’s Companion*, which illustrates column capitals similar to those at the bank. The eave cornice details appear to be copied from the 6<sup>th</sup> edition of the book. The odd number of columns on the front portico, five, instead of the more usual four or six is worth noting. Only one other pentastyle columned pedimented building could be identified that pre-dates the bank’s construction, James Monroe’s Oak Hill (circa 1820) in Virginia. The only other commercial building with a pentastyle front that could be located is the Shawneetown Bank State Historic Site in Old Shawneeton, Illinois, constructed in 1839-1841, after Decatur’s bank had been constructed. Clearly the pentastyle design was uncommon. It is not known who the designer of Decatur’s bank was although the building’s relationship to the site and its high level of design led Mr. Fuller to believe that the design was produced by a professional and that a set of drawings were used during construction. Fuller did not elaborate on his reasoning.<sup>93</sup> Community legend often lists Fennel as the bank designer, but Fuller did not concur, noting that a house Fennel built for his daughter survived and was so poorly proportioned that Fuller does not think he could have designed the bank.<sup>94</sup> Fuller did believe that while Fennel was likely the builder of the bank, research indicated that George Steele, a Virginia-born Huntsville designer during the antebellum era, and designer of Huntsville’s State Bank, was the person responsible for the design of Decatur’s bank.<sup>95</sup> Mills Lane, the noted preservationist and architecture scholar who wrote extensively on antebellum architecture also believed that George Steel likely designed the bank.<sup>96</sup> The Flemish bond used on all four elevations was certainly a “high-style” choice, which sacrificed the strength of other more common brick bonds (like English) for aesthetic appeal. Its use on all sides emphasizes the original free-standing nature of the building, and the visual impact the designer wanted the building to make.

The 1978 the Historic Structures Report for Old State Bank authored by architect Douglas Fuller wrote that the limestone used in the foundation of the bank and the corbel tables was a native limestone, like the limestone used for those components at Huntsville’s State Bank.<sup>97</sup> However, he noted that the limestone for the columns was a quality beyond that of Alabama limestone available at the time of construction and that the

---

<sup>91</sup> State Bank of Alabama, Decatur Branch, HABS No. AL-348 documented by the HABS/HAER/HALS collection at the Library of Congress. Written Historical and Descriptive Data, E. Walter Burkhardt.

<sup>92</sup> The original transom design is unknown. The current transoms are likely from a later restoration.

<sup>93</sup> [Handwritten notes, no date, possible notes from Douglas Fuller based on handwriting, p 3] located in the “OSB History” file at the City of Decatur, Community Development office.

<sup>94</sup> Fuller Engineering and Associates, “HSR: A Historic Structures Report, prepared for the Old Bank Board,” November 1978, pg 19.

<sup>95</sup> Fuller Engineering and Associates, “HSR: A Historic Structures Report, prepared for the Old Bank Board,” November 1978, pg 20-21.

<sup>96</sup> Mills Lane and Van Jones Martin. *Architecture of the Old South Mississippi & Alabama*. New York, NY: Abbeville Press, 1993, pg 81.

<sup>97</sup> Fuller Engineering and Associates, “HSR: A Historic Structures Report, prepared for the Old Bank Board,” November 1978, pg 20.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

columns were very similar in composition and tooling to the limestone columns at Huntsville's state bank. The construction records for Huntsville's state bank are extant, and showed that their columns had been shipped from Baltimore. Fuller believed that Decatur's Old State Bank columns came from the same quarry as those in Huntsville, and were thus shipped from Baltimore as well.<sup>98</sup> Fuller also believed the limestone used for the entrance steps was imported from the same site, since it matched the graining and detail on the columns.<sup>99</sup> An unusual feature of the building are the mismatched square capitals on round drums. Fuller felt it was highly likely that this was due to the rapidity of the construction project, leading the building contractor to accept existing building components that were in stock in lieu of waiting for custom column capitals.<sup>100</sup> During the rehabilitation work on the bank under Fuller's supervision, the name "T. Howard" was found chiseled on the back of a hand tooled limestone foundation mark, but there is no additional data that clarifies Mr. Howard and any role he may have had with the original construction or a later reconstruction of the bank.

---

## 9. Major Bibliographic References

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

In addition to the sources listed below the city has almost three linear feet of files pertaining to the bank. These files range from newspaper clippings and photos to old historic structure reports, Xeroxed documents from state archives, and letters.

The city's main newspaper, *The Decatur Daily* has changed names several times. In 1912 it was called *The Decatur's Daily*, a nod to both Old and New Decatur. It changed its name in 1915 to *The Albany-Decatur Daily* when New Decatur was renamed Albany, and the final name change to *The Decatur Daily* occurred in 1927 when the two cities merged.

"Accounting Ledger of Estate of Washington Keyes," 1842, Limestone County, Alabama Will Book. Vol 6, 1841-1845.

Allison, John. "Lelia Seton Wilder Edmundson: The Cotton Queen of the South." *Alabama Heritage*, Issue 153, Summer 2024.

City of Decatur. "Old Decatur Historic District," 2009 [digital brochure].

Deed, John Whiting, Commissioner and Trustee of the State Bank, grantor to Charles F. M. Dancy, John T. Rather, James W. Cain, Henry Fennel, Resha N. Walden, Alexander McCartney, John A. Lile, Lawrence S. Bank,

---

<sup>98</sup> Fuller Engineering and Associates, "HSR: A Historic Structures Report, prepared for the Old Bank Board," November 1978, pg 20-21.

<sup>99</sup> Fuller Engineering and Associates, "HSR: A Historic Structures Report, prepared for the Old Bank Board," November 1978, pg 20.

<sup>100</sup> Fuller Engineering and Associates, "HSR: A Historic Structures Report, prepared for the Old Bank Board," November 1978, pg 20.

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

William H. Davis, Lewis Hobart, Pleasant Todd, and James M. Todd, grantees, dated February 14, 1860. Recorded January 29, 1870, in Deed record K, pg 365, Morgan County Clerk's Office, Decatur, Alabama.

Feare, Varian. "Old Bank Rare Architectural Find," *Birmingham News Herald*, June 14, 1936, pg 5.

Fuller Engineering and Associates. "A Historic Structures Report, prepared for the Old Bank Board," Birmingham, November 1978.

Gamble, Bob, retired staff at the Alabama Historical Commission, "Email to Caroline Swope, City of Decatur's Historic Preservation Specialist Re: Old State Bank." May 6, 2025.

Hicks, Cecilia. "Letter to Ms. Dunn, City of Decatur," August 12, 1994.

Hums, Gary, acting for Lee H. Nelson, AIA, Acting Chief Technical Preservation Services, National Park Service, "Letter to Milo B. Howard, Director, Alabama Department of Archives and History, Chair, Alabama Historical Commission, regarding Old State Bank Restoration." February 9, 1979. Followed up with a phone call, records attached, on March 27, 1979.

Jenkins, John and William H. Knox, "The Story of Decatur, Alabama," Decatur Printing Company, 1970.

Jones & Herrin. "The Old Bank Museum, City of Decatur, Alabama: Order of Priority for Restoration Needs," November 16, 1993.

Lane, Mills and Van Jones Martin. *Architecture of the Old South Mississippi & Alabama*. New York, NY: Abbeville Press, 1993

Lawrence, Charles "Email to Caroline Swope, City of Decatur's Historic Preservation Specialist." April 21, 2025.

Lord, Aeck, Sargent. "Historic Structures Report, Old State Bank," 2024.

Matthews, L. Lamar. *History Stories of Alabama*, Reprint, The University Publishing, 1952. (Originally published by Southern Publishing, 1924).

n.a. "\$500,000 Spent in county: Approval of New Work Projects is Announced Today," *The Decatur Daily*, January 5, 1934, pgs 1 & 4.

n.a. "Approval of New Works Projects is Announced Today," *The Decatur Daily*, January 5, 1934, pg 1-4.

n.a., "Budinger Confers with CWA Board," *The Decatur Daily*, January 24, 1934, pg 1.

n.a. "Budinger Raises \$500 For Building," *The Decatur Daily*, June 23, 1934, pg 1.

n. a. "Building A New City: Operation New Decatur," *The Decatur Daily*, March 28, 1967, Section B, pg 1-24.

n.a. "City Council Meets in Regular Session," *The Decatur Weekly News*, April 6, 1907, pg 5.

n.a., "City is Given Deed to Bank Building," *The Decatur Daily*, January 20, 1934, pg 1.

n.a. "CWA Department Receiving Praise," *The Decatur Daily*, March 9, 1994, pg 3.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

n.a., "CWA Spends Sum of \$328,608.50 in Morgan County," *The Decatur Daily*, April 7, 1934, pgs 1 & 9.

n.a. "Donations Pour in For Bank Building," *The Decatur Daily*, December 30, 1933, pg 1.

n.a. "The Decatur News Office in Ruins." *Greenville Advocate*. May 23, 1878, pg 2 and n.a., n.t., *The Birmingham Iron Age*, May 22, 1878.

n.a., "Hall Offered Post Here as Legion Home." *The Decatur Daily*, May 23, 1946, pg 1.

n.a. "Hotel Furnishings for Sale." *The Decatur Weekly News*, April 13, 1907 pg 2.

n.a., Lelia Cantewell Seton Hall Open," *The Decatur Daily*, January 6, 1941, pg 6.

n.a. "Local Pioneer Resident Dies," *The Decatur Daily*, May 23, 1948, pg 1-2.

n.a. "Merchants Café," *The Decatur Daily News*, January 12, 1907, pg 7.

n.a., "Publicity for Hall is Given," *The Decatur Daily*, July 7, 1941, pg 3.

n.a. "Restoring of Old Bank Building is Now a Possibility." *The Decatur Daily*, December 23, 1933, pg 1.

n.a. "Status of Bank Building Project Given in Letter," *The Decatur Daily*, December 28, 1933, pg 1.

n.a. "Wall Poses Building Problem," *The Decatur Daily*, April 6, 1972. Article located in OSB Newspaper Articles file.

n.a., n.t., *The Decatur Daily*, December 22, 1933, pg 2.

Nelson, Will W. "The Old State Bank at Decatur, Ala.," *The Commercial Appeal* (Memphis, Tennessee), march 30, 1907 pg 19.

Nelson, Will W. "Decatur As It Appeared in the Early Sixties," *The Decatur Daily*, August 12, 1913, pg 4.

Norton, Jewell, Corresponding Secretary for the Women's Chamber of Commerce, "Letter to Lee Sentell, *Decatur Daily*," and copying restoration architect Douglas Fuller, November 14, 1975.

Rankin, Eugenia P., Historical Reference Specialist, Alabama Department of Archives and History, "Letter to Helen Johnson, Old State Bank regarding bank creation." September 8, 1983, located in the "OSB Creation" file at the City of Decatur, Community Development office.

Richardson, Fannie. "The Old Bank Building Comes to Life Again." *The Decatur Daily*, December 4, 1956, pg 5.

Sanders Jr., Carl. "Lady Of The English Village Manor," *Birmingham Magazine*, September 1984, pg 32.

State Bank of Alabama, Decatur Branch, HABS No. AL-348 documented by the HABS/HAER/HALS Collection at the Library of Congress. Written Historical and Descriptive Data, E. Walter Burkhardt.



State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Woods, Evelyn Maria. "Tradition and History of the Old State Bank Building, Decatur, Alabama" January 1934, reprinted June 8, 1955 by the Chamber of Commerce.

---

**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 # HABS ALA. 52  
☐ 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: \_\_\_\_\_

**Historic Resources Survey Number (if assigned):** \_\_\_\_\_

---

**10. Geographical Data**

**Acreage of Property** .72

Use either the UTM system or latitude/longitude coordinates

**Latitude/Longitude Coordinates (decimal degrees)**

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

Enter coordinates to 6 decimal places.

- |              |           |             |           |
|--------------|-----------|-------------|-----------|
| 1. Latitude: | 34.614334 | Longitude:- | 86.983915 |
| 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: |

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

3. Zone:	Easting:	Northing:
4. Zone:	Easting:	Northing:
5. Zone:	Easting:	Northing:

**Verbal Boundary Description** (describe the boundaries of the property) Lot is bordered by Wilson Street NE on the northeast, Bank Street NE (closed to traffic) on the southeast, the parking lot for City Center Village Senior Community (807 Bank) to the southwest, and Railroad Street NW to the northwest.

**Boundary Justification** (explain why the boundaries were selected)

The original nomination did not provide specific boundaries or a map. This document does not seek to alter the boundaries. It clarifies the boundaries of the lot associated with the bank and owned by the city in consultation with existing land survey records and tax records.

---

#### 11. Form prepared by:

Name/Title: Caroline Swope, M.S.H.P., Ph.D. Historic Preservation Specialist with research assistance from John Allison, Tina Suzanne Langdon and Susanne Olson

Organization: City of Decatur

Street & number: 402 Lee Street

City/Town: Decatur State: AL Zip Code: 35601

Email: cswope@decatur-al.gov Phone: 256-476-7520

Date: April 2025

---

#### 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.

#### Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

#### Photo Log

Name or Property: Old State Bank  
City or Vicinity: Decatur  
County: Morgan State: AL  
Photographer: Patrick Hood

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

Date Photographed: 2024

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

Photo 1 of 26: Front façade, photographer facing northwest

Photo 2 of 26: Northeast elevation, photographer facing southwest

Photo 3 of 26: Rear elevation, photographer facing southeast

Photo 4 of 26: southwest elevation, photographer facing northeast

Photo 5 of 26: Rear auxiliary building, photographer facing north

Photo 6 of 26: Rear auxiliary building detail, photographer facing southeast

Photo 7 of 26: Detail of south front door, photographer facing northwest

Photo 8 of 26: Banking lobby, photographer facing northwest

Photo 9 of 26: Banking lobby, photographer facing southwest

Photo 10 of 26: Banking lobby, photographer facing northeast

Photo 11 of 26: Banking lobby, photographer facing southeast

Photo 12 of 26: Banking lobby detail, photographer facing northwest

Photo 13 of 26: Bank vault, photographer facing northwest

Photo 14 of 26: Fireplace mantle, photographer facing southwest

Photo 15 of 26: Fireplace mantel detail, photographer facing southwest

Photo 16 of 26: Office, photographer facing south

Photo 17 of 26: Residential lobby, photographer facing east

Photo 18 of 26: Staircase, photographer facing north

Photo 19 of 26: Second floor hallway, photographer facing northwest

Photo 20 of 26: Second floor office, photographer facing east

Photo 21 of 26: Dining room, photographer facing south

Photo 22 of 26: Dining room, photographer facing west

Photo 23 of 26: Music room, photographer facing north

Photo 24 of 26: Music Room, photographer facing southwest

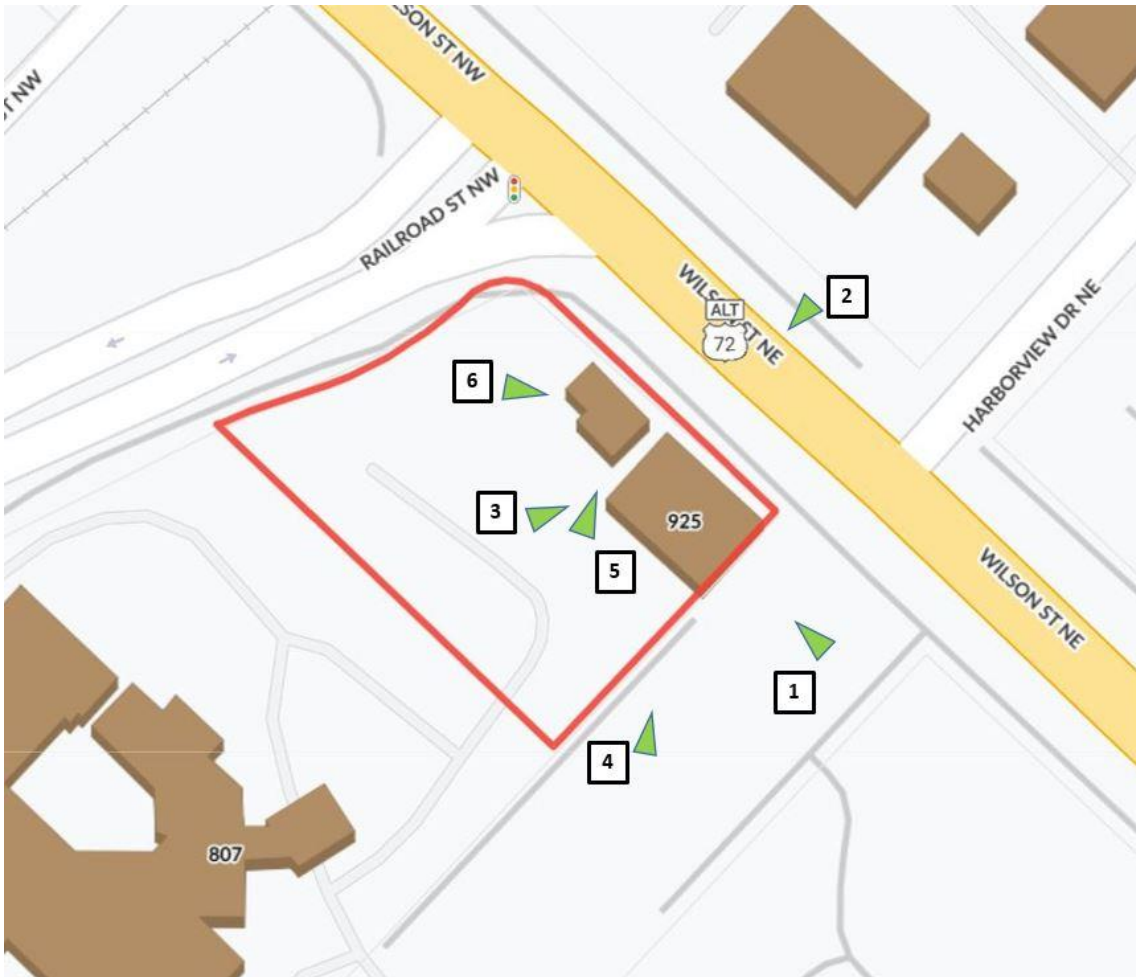
Photo 25 of 26: Bedroom, photographer facing east

Photo 26 of 26: Second floor hallway, photographer facing northwest

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

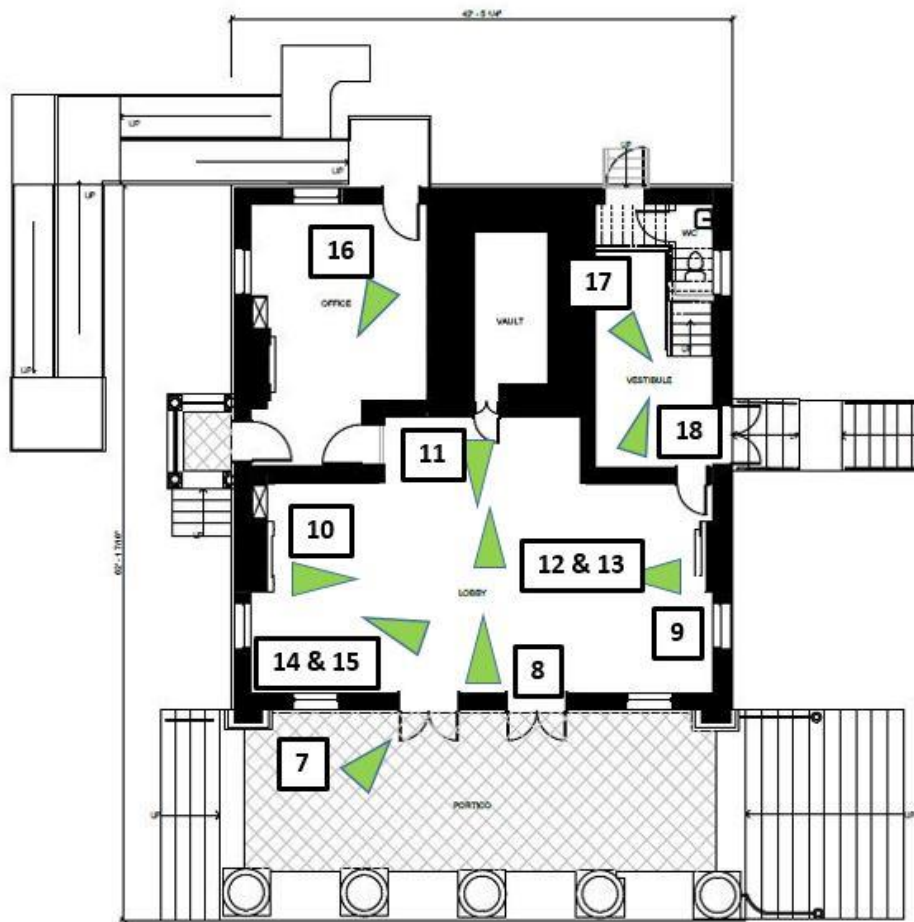
### Exterior Photo Key



Site plan  
Old State Bank  
Decatur, Alabama

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

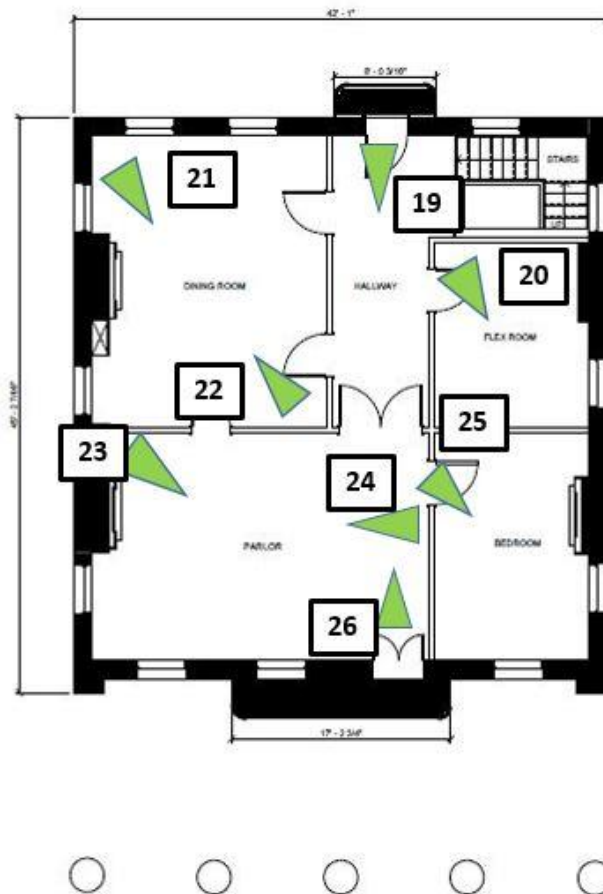


**First floor plan  
Old State Bank  
Decatur, AL**

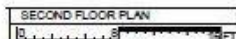
FIRST FLOOR PLAN  
B. [unclear] 1921

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State



**Second floor plan  
Old State Bank  
Decatur, AL**



**Paperwork Reduction Act Statement:** This information is being collected for nominations 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.). We may not conduct or sponsor and you are not required to respond to a collection of information unless it displays a currently valid OMB control number.

**Estimated Burden Statement:** Public reporting burden for each response using this form is estimated to be between the Tier 1 and Tier 4 levels with the estimate of the time for each tier as follows:

- Tier 1 – 60-100 hours  
Tier 2 – 120 hours  
Tier 3 – 230 hours  
Tier 4 – 280 hours

State Bank Building, Decatur Branch  
Name of Property

Morgan, AL  
County and State

The above estimates include time for reviewing instructions, gathering and maintaining data, and preparing and transmitting nominations. Send comments regarding these estimates or any other aspect of the requirement(s) to the Service Information Collection Clearance Officer, National Park Service, 1201 Oakridge Drive Fort Collins, CO 80525.