

United States Department of the Interior
National Park Service

National Register of Historic Places
Inventory—Nomination Form

For NPS use only

received APR 13 1987

date entered

MAY 14 1987

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

1. Name

historic Merchants and Farmers Bank Building

and or common N/A

2. Location

street & number 423 Main Street

N/A not for publication

city, town Okolona

N/A vicinity of

state Mississippi

code 28

county Chickasaw

code 017

3. Classification

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

4. Owner of Property

name William Clyde Stewart, Jr.

street & number 509 West Main Street

city, town Okolona

N/A vicinity of

state Mississippi 38860

5. Location of Legal Description

courthouse, registry of deeds, etc. Office of the Chancery Clerk
Chickasaw County Courthouse

street & number on the Square

city, town Houston

state Mississippi 38851

6. Representation in Existing Surveys

title N/A

has this property been determined eligible? yes no

date federal state county local

depository for survey records

city, town

state

7. Description

Condition excellent good fair deteriorated ruins unexposed**Check one** unaltered altered**Check one** original site moved date _____

Describe the present and original (if known) physical appearance

The Merchants and Farmers Bank is a two-story, commercial row building on Main Street in Okolona. The first story of the facade is composed of smooth-dressed stone, while the second story is constructed of rusticated stone. A large elliptical arch supported by short pilasters with foliated capitals extends across the width of the first floor. This arch is divided into three bays by two slender, engaged Tuscan columns which support a dentilled transom bar. One of the end bays provides a sheltered angled entrance into the first level and entrance to a stairway which leads to the second level. This exterior entryway is accented by a pressed tin ceiling. The other two bays have large, operable windows which open into the original bank space on the first floor. The arched opening is trimmed with stepped voussoirs and a decorative scrolled keystone. Directly above the voussoirs is the legend "The Merchants & Farmers Bank" in carved stone.

Three large, arched, one-over-one double-hung windows are on the second level of the facade. A plain stone belt course forms the sills, and voussoirs with scrolled keystones trim the wooden windows. A parapet caps the facade.

The main space of the first floor originally served as the bank's lobby. This area is accented by a coffered pressed metal ceiling and pressed metal walls. The original vault door with pediment and pilaster frame of metal is intact.

8. Significance

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

Specific dates Circa 1903 **Builder/Architect** Unknown

Statement of Significance (in one paragraph)

The Merchants and Farmers Bank derives its significance from its architectural character (criterion C). Its Richardsonian Romanesque features, its stone construction, and its pressed metal interior are all rare in Mississippi.

According to a listing of state banks in the files of the Mississippi Department of Archives and History, the Merchants and Farmers Bank of Okolona was one of three state banks chartered in 1897. The bank building was constructed in 1903 and is unaltered. Diminutive in scale, the building's stone facade, arched openings and squat pilasters combine to create a well-executed example of an eclectic interpretation of the Richardsonian Romanesque style, a style usually associated with churches and public buildings of a much grander scale. The Richardsonian Romanesque style never achieved widespread popularity in Mississippi, and relatively few buildings were constructed in that mode. In addition, stone construction which predates the Classical resurgence of the early twentieth century is relatively uncommon in the state.

The most notable feature of the building is its surprisingly intact interior. The main space of the first floor is significant in that not only is the original pressed tin coffered ceiling intact, but the majority of the walls are clad with pressed tin that is salvable. Interiors which have such complete surviving pressed metal surfaces are extremely rare in Mississippi.

9. Major Bibliographical References

Okolona Messenger, Financial Statement, January 1903 Issue.

Mississippi Department of Archives and History, Jackson. List of state chartered banks.
E. L. Murphee, Okolona resident since 1904. Interviewed by Karen Stewart, August 1986.

10. Geographical Data

Acree of nominated property less than one

Quadrangle name Shannon, MS

Quadrangle scale 1:24000

UTM References

A

1	6	3	3	8	4	9	0	3	7	6	3	8	0	0
Zone		Easting				Northing								

B

Zone		Easting				Northing								

C

Zone		Easting				Northing								

D

Zone		Easting				Northing								

E

Zone		Easting				Northing								

F

Zone		Easting				Northing								

G

Zone		Easting				Northing								

H

Zone		Easting				Northing								

Verbal boundary description and justification

Lot No. 5 in block No. 42, according to Randolph Map and Survey of the City of Okolona.

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

state	code	county	code
N/A			

state	code	county	code
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11. Form Prepared By

name/title Terri S. Williams, Architect (Revised by Brenda Rubach, Miss. Dept. of Archives & History)

organization A. J. Staub III and Associates

date November 11, 1986

street & number 658 West Main Street

telephone 601-844-5843

city or town Tupelo

state Mississippi 38801

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

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

State Historic Preservation Officer signature

Kenneth H. P. Pool

title Deputy State Historic Preservation Officer

date April 7, 1987

For NPS use only

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

Entered in the
National Register

date 5-14-87

J. S. Brown
Keeper of the National Register

Attest:

date

Chief of Registration



Exterior Feature

Merchants and Farmers Bank

423 Main Street

Front elevation, view to

Okolona, Chickasaw County, Mississippi

Mississippi Department of Archives
and History

Karen Stewart

August, 1986

Photo 1 of 5

APR 13 1987



Exterior Feature:

Merchants and Farmers Bank

423 Main Street

Front elevation, at ceiling of entrance
foyer

Okolona, Chickasaw County, Mississippi

Mississippi Dept. of Archives & History

Karen Stewart

August, 1986

Photo 2 of 5

APR 13 1987



Interior Feature:

Merchants and Farmers Bank

423 Main Street

Front elevation, capital of pilaster at
entrance foyer

Okolona, Chickasaw County, Mississippi

Mississippi Dept. of Archives & History

Karen Stewart

August, 1986

Photo 3 of 5

APR 13 1987



Interior Feature:

Merchants and Farmers Bank

423 Main Street

Interior Elevation, view of front arched
windows, metal ceiling

Okolona, Chickasaw County, Mississippi

Mississippi Dept. of Archives & History

Karen Stewart

August, 1986

Photo 4 of 5

APR 13 1987



Interior Feature:

Merchants and Farmers Bank

423 Main Street

Interior Elevation, view of metal ceiling,
metal wall paneling, and capital at
original vault

Okolona, Chickasaw County, Mississippi

Mississippi Dept. of Archives & History

Karen Stewart

August, 1986

Photo 5 of 5

APR 13 1987