

Plains Bank (Hugh Carter's Worm Farm Office)
Fifth building from the east on the block
between Bond and Hudson streets

Plains
Sumter County
Georgia

HABS No. GA-2218

HABS
GA,
131-PLAIN,
13-

PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
National Park Service
Department of the Interior
Washington, DC 20013-7127

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GA,
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HISTORIC AMERICAN BUILDINGS SURVEY

PLAINS BANK
(Hugh Carter's Worm Farm Office)

HABS No. GA-2218

- Location: Fifth building from the east end of the commercial block on Main Street, between Bond and Hudson streets, Plains, Sumter County, Georgia.
- USGS Plains Georgia Quadrangle, Universal Transverse Mercator Coordinates, Zone 16, E 746200 N 3546900.
- Present Owner: Hugh Alton Carter.
- Present Occupant: Carter's Worm Farm Office.
- Present Use: Office.
- Significance: The buildings in this business block were erected between 1896-1916 as brick was used to gradually replace the original wood-frame structures. Situated southwest from the Plains Depot, this block was a business hub for the region before the Depression.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of erection: 1901, as inscribed in a date block on the facade.
2. Original and subsequent owners: The following is a chain of title to the land on which the building stands. Deeds are from the Clerk's Office, Sumter County Courthouse, Americus, Georgia.

1902 Deed March 19, 1902, Deed Book EE, page 512. M.L. Hudson sold the lot of the "present building of the Plains Bank" to the Plains Bank.

1928 Deeds, May 14, 1928, Deed Book 9, page 472. Plains Bank to Edgar Shipp for \$2,500. May 14, 1928, recorded May 14, 1928, Deed Book 9, page 472. E. Shipp to Plains Mercantile Company for \$2,500.

1966 Deed, December 20, 1966, Deed Book 88, page 244. William Alton Carter to Hugh Alton Carter.
3. Original plans and construction: None have been located.
4. Alterations and additions: With the exception of modern hollow-core

flush doors on the front facade, there are no alterations to the exterior. A bathroom was installed when the building was used as a post office. Hugh Carter made many changes to the interior in the 1970s, which included lowering the ceilings with celotex tile, installing modern sheet paneling on the walls and linoleum tile on the floor, and adding partitions to divide the space.

- B. Historical Context: "Consistently conservative, yet progressive to a high degree," is how the Americus Times Recorder described the Plains bank in 1918.¹ The Seaboard Air Line Rail reported, "Though not as large as some of the banks of this section, this is one of the strongest and is engineered by some of the most reliable men in the community who have had charge of financiering (sic) some of the most important moves of the community."² The officers in 1918 were R.S. Oliver, president; B.T. Wise, vice president; and W.L. Thomas, cashier (C.C. Lunsford was the bank's first cashier). The bank had capital stock of \$25,000, all but \$1,000 of which was owned by local men.

The building was noted for its fireproof construction and burglar-proof safe. According to the 1902 deed of sale, business was conducted from a window on the west facade, with customers coming up to the west side of the lot. This practice did not continue long after 1902, when the adjacent store, the Oliver-McDonald Company, was built. The bank became delinquent between January 2, 1919 and January 5, 1919.³

William Alton Carter, purchased the building in 1928 for his Plains Mercantile company, which was operating out of the adjacent store on the east (see GA-2217). During the 1920s and early 1930s, W.A. Carter's son, Hugh, and his nephew, Jimmy Carter, sold hamburgers and ice cream out of a window in the old building on weekends. They had a kerosene stove set up in the second window from the east, and it was Jimmy's job to run up and down the street shouting "I scream, you scream, we all scream for ice cream," to drum up business.⁴ Carter recalls that the streets would be so crowded on Saturday nights that it was difficult to walk down them.⁵

The Plains Post Office occupied the building until a new post office building was constructed down the street in 1964. Robert J. McGarrah served as postmaster in the bank building for nineteen years before the move, and Rosalynn Carter's mother, Allie Smith, served there for a time as clerk. The post

¹ Americus Times Recorder, October 27, 1918.

² Industrial Dept., S.A.L. Ry. Pamphlet, 1910s, p. 33.

³ Beth Walters, History of Plains, Georgia, 1885-1985, 1985, p. 26.

⁴ Hugh Carter, Cousin Beedie and Cousin Hot, 1978, p. 37.

⁵ Jimmy Carter, letter dated September 28, 1989.

office used the original caged windows that were installed in the bank, as well as the old bank vault.⁶

The building now houses Hugh Carter's Worm Farm office. Carter began his mail-order bait business on the second floor of his father's store, the Plains Mercantile Company, raising crickets in a coffin left over from the days when the building was the Dean Funeral Home (see HABS No. GA-2221). Soon it grew to be the largest mail-order bait business in the country. The three-acre farm is located on Highway 45, one mile south of Plains, but correspondence is handled from the old bank building.⁷

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: This vernacular one-story storefront building is narrow and deep, with such modest turn-of-the century detailing as an ornate pressed-tin ceiling and decorative exterior brickwork.
2. Condition of fabric: Good.

B. Description of Exterior:

1. Overall dimensions: This one-story ca. 23' x 45' rectangular structure has a three-bay facade.
2. Foundations: Brick.
3. Walls: Seven-course American bond on the side and rear facades; the front/north facade is a running bond. The east and south facades have S-shaped tie rods at the ceiling line; a space of ca. 6" exists between the west wall and the building to the west. The north facade is articulated by plain corner pilasters and three bays defined by three rows of brick headers in a round-arched blind arcade. A recessed brick date panel is inscribed "1901."
4. Structural System, framing: Load-bearing brick.
5. Porches: A corrugated-metal canopy runs the length of the facade and across those of the next three buildings to the west. It is supported on rectangular wood posts set in battered concrete pedestals.

⁶ Millard Simmons, 1989 interview.

⁷ Carter, 1978, pp. 101-110.

6. Openings:

- a. Doorways and doors: The westernmost bay of the facade contains a doorway with modern double hollow-core flush doors each with two stepped lights. An entry in the easternmost bay of the south facade contains a four-light, two-panel door with a screen. It is sheltered by a large, modern aluminum awning.
- b. Windows: The north/front facade has large, fixed four-light sash in the second and third bays. There are also four windows evenly spaced on the east facade and one window in the westernmost bay on the rear. These are four-over-four-light double-hung sash with concrete lug sills and segmental arches consisting of two rows of rowlocks.

7. Roof:

- a. Shape, covering: The flat roof slants slightly downward as it extends back.
- b. Cornice, eaves: A brick corbelled cornice ornaments the front facade, and parapets surround the back and side facades.

C. Description of Interior:

1. Floor plans: The front of the building is one large rectangular room. A vault is located about half way back on the west side with walls more than 1' thick. A bathroom was added on the east side. The hall running north-to-south between these rooms leads to a large back room.
2. Flooring: Modern linoleum tile.
3. Wall and ceiling finish: Modern paneling covers the walls; a dropped acoustical-tile ceiling at about 10' hides the original 14' ceiling that is covered with pressed tin.
4. Doorways and doors: Modern hollow-core flush doors lead to the bathroom and the back room. A heavy metal door with an inner, thin metal door leads to the vault.
5. Hardware: The original bank vault is located on the west side of the building. It is inscribed "Barnes Safe and Lock Co., Pittsburgh, PA."
6. Mechanical equipment:

- a. Heating, air-conditioning, ventilation: An air conditioning unit has been installed in the second bay of the east wall. A projecting section of wall on the west in the back room indicates where a fireplace was historically located.
 - b. Lighting: Modern fluorescent strip lighting has been added throughout the office.
 - c. Plumbing: A modern bathroom with a sink and toilet, is on the east side of the office.
- D. Site: The bank building faces north onto Main Street and is the fifth in a row of eight buildings. It has a 5'-8" wide alley along the east wall and a 6" space on the west side between it and the adjacent building.

PART III. SOURCES OF INFORMATION

- A. Original Architectural Drawings: None have been located.
- B. Early Views:

The building is visible in a 1910s photograph of the business block which has been made into a post card.

A ca. 1925 photograph in Why Not the Best? (p. 32) shows the entire block.
- C. Interviews:

Hugh Carter, present owner, interview by Elizabeth Barthold, July 26, 1989, Plains, Georgia.

Millard Simmons, Plains Post Master, interview by Elizabeth Barthold, September 7, 1989, Plains, Georgia.
- D. Bibliography:
 - 1. Primary and unpublished sources: Deeds are from the Clerk's Office, Sumter County Courthouse, Americus, Georgia.
 - 2. Secondary and published sources:

Carter, Hugh, Cousin Beedie and Cousin Hot, Englewood Cliffs, New Jersey: Prentice-Hall Inc., 1978.

Carter, Jimmy, Why Not the Best?, Nashville, Tenn.: Broadman Press,

1975.

"Prosperous Plains, A Thriving Community," The Americus Times Recorder, October 27, 1918.

Pamphlet issued by the Seaboard Air Line Railway, ca. 1915-20, p. 33.

Walters, Beth, History of Plains, Georgia 1885-1985, Americus, GA:
Gammage Print Shop, 1985.

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