## United States Department of the Interior

National Park Service

## **National Register of Historic Places Registration Form**

1. Name of Property
Historic name: Inez Deposit Bank
Other names/site number: MTI 21
Name of related multiple property listing: NA
2. Location
Street & number: 25 Main Street
City or town: <u>Inez</u> State: <u>Kentucky</u> County: <u>Martin</u>
Not For Publication: NA Vicinity: NA
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 for determination of eligibility meets
the documentation standards for registering properties in the National Register of Historic
Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.
In my opinion, the propertyX_ meets does not meet the National Register Criteria.
I recommend that this property be considered significant at the following
level(s) of significance:
nationalstatewideX_local
Applicable National Register Criteria:
<u>X</u> A <u>B</u> <u>C</u> <u>D</u>
Signature of certifying official/Title: Craig Potts/SHPO Date
Kentucky Heritage Council/State Historic Preservation Office
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

Inez Deposit Bank Name of Property	Martin County, Kentucky County and State
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	
other (explain:)	
Signature of the Keeper	Date of Action
5. Classification	
Ownership of Property	
Private: X	
Public – Local	
Public – State	
Public – Federal	
Category of Property	
Building(s)	
District	
Site	
Structure	
Object	

Inez Deposit Bank		Martin County, Kentu	ıcky
lame of Property		County and State	
Number of Resources within Prope	rty		
Contributing	Noncontributing		
1		buildings	
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		structures	
		objects	
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1		Total	
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Number of contributing resources pre	viously listed in the National	onal Register <u>U</u>	
6. Function or Use			
Historic Functions			
Commerce/ financial			
Current Functions			
Vacant/Not in use			
<b>Architectural Classification</b>			
Late 19 <sup>th</sup> and early 20 <sup>th</sup> century Amer	ican Movement/ Comme	rcial Style	
Materials:			
Principal exterior materials of the pro-	nertv·		
Sandstone Block	porty.		
Sanusione Diock			

Inez Deposit Bank	
Name of Property	

Martin County, Kentucky
County and State

### 7. Description

## **Narrative Description**

### **Summary Paragraph**

The former Inez Deposit Bank (MTI 21) is a two-story, sandstone building standing on Main Street of Inez, seat of Martin County, Kentucky. It was built in 1923 and maintained its historic footprint. Its arched openings on the front façade recall the Romanesque style, which was popular in commercial architecture in the 1890s through the first decade of the twentieth century in Kentucky. The building is in eastern Kentucky, and it resembles much of the stone construction found in nearby counties where coal mining was pervasive. Some of these buildings were in company-owned towns, others were erected by private owners in regular towns. The common aspect of these buildings in eastern Kentucky seems to be their erection by European-born stone masons who immigrated to the United States to work for the coal companies. The area proposed for National Register listing is .06 acre and includes one contributing building.



Inez Deposit Bank, Martin County, KY Latitude: 37.8666567° Longitude -82.5380063°

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### **Geographic Setting**

Martin County lies in the Eastern Coalfield area of Kentucky. McGrain and Currens (1978) explain it the following way: The terrain is mountainous. Practically no flat areas may be found, except in the valleys, and these are limited. Highest elevations are in the southern part of the county, where many of the mountaintops exceed 1,400 feet. Elevations generally decline northward and are between 1,000 and 1,200 feet at the northern border. Chestnut Knob, 3 miles east-northeast of the junction of Martin, Floyd, and Pike Counties, has an elevation of 1,600 feet, and a mountain above the headwaters of Hobbs Fork in the southeastern corner of the county is 1,606 feet. Local reliefs range from 400 feet in the northern part of the county to 600 feet in the southern area. The communities are located in valleys. The elevation of Inez, the county seat, is 640 feet. Other elevations are Beauty, 640 feet; Hode, 620 feet; Lovely, 625 feet; Milo, 635 feet; and Warfield, 620 feet http://www.uky.edu/KGS/water/library/gwatlas/Martin/Topography.htm).

### **Exterior Description**

The Inez Deposit Bank faces south, and has a neighboring building on its west side, though does not share a party wall with it. On its east side is the parking lot for the Peoples Bank. The building measures 30' across and 50' lengthwise and rises 28' to the top of the walls. The flat roof slopes very slightly from front to back. A steep hill rises sharply behind the building, beyond a small courtyard. The foundation is not visible but the 2014 survey form documenting the building indicates that the foundation is cut stone. A very plain metal cap covers the top of the west, south, and east walls.



Inez Deposit Bank, Martin County, Kentucky, south (front) façade.

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The building has four bay organization of its front (south) façade: two doors and a double window on the first floor and four windows on the second floor. All front openings have full arches. The windows are all one-over-one double-hung sashes and have stone sills, and according to the survey form, are replacement sash. The upstairs windows are within a recessed panel, two windows per panel, indicating two rooms upstairs. Above the upper windows is a subtle belt course defining the recessed panels. Above the belt course is an inscribed panel with the name of the bank and its date of construction. The wall rises to an unadorned parapet. The stonework on the front façade is in an ashlar pattern. Its rectangular window sashes do not entirely fill the arched openings; lapped wood siding has been inserted to fill the gap. The door on the left is a historic wooden 6 panel door: three wooden panels below 3 glass panels; this door gives entry to a 6' crawl space. The door on the right is a modern full glass door with aluminum frame.

The east side has 6 window openings spaced in regular intervals on the second floor. The first floor has three windows that align with the second-floor windows, and a blank wall surface below three windows of the upper floor. The east side windows have flat tops, and also have one-over-one double-hung sashes. An exterior light is mounted to the wall, and vegetation is covering the northeast corner nearly up to the roof. The stone patterning on this side is also ashlar, a decorative effect suggesting that it was historically a publicly visible face.



Inez Deposit Bank, date block on front



Inez Deposit Bank, east side

The west side (See photo, next page) has no windows and only the upper story is visible. That stonework is in common bond, serving very little decorative purpose.

The back or north side has two windows on the second floor (see photo, next page). There is a room addition on the lower floor, made with brick exterior, that extends into the courtyard at the back. The courtyard space is 40 feet deep by 30 feet wide. On the right side there is a sandstone wall that borders the courtyard. The wall is 40 feet deep and ranges from 5 feet high to 2 feet high. The courtyard area is simply grass.

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Inez Deposit Bank, date block on front

Inez Deposit Bank, east side (white building)

### **Interior Description**

The interior of this building is unsafe for entry. The second floor had additional offices for banking staff and the lower floor has the original vault that is still in place. Brown paneling, and partitions were added to update interior space. The upper and lower floors have dropped approximately 8 inches.

### **Uses of the Building**

The bank company left the property in 1949 and other businesses relocated into this building. It was a law office for several years and the last business was a newspaper office. The building has been unoccupied for 11 years. The overall condition is poor. The sandstone has been painted white with a green trim around the doors and windows. Some minor damage has occurred with mortar joints and stone. The right side has a billboard placed on it for advertisement of various kinds.

Inez is currently working with a Downtown Strategies group and One East Kentucky to make improvements to the city's downtown. The plan calls for more living space and more business space in the downtown area. Inez has very few existing buildings to accommodate these plans. This building could help implement those plans while keeping this historic structure in place. The plan for this building is for living space upstairs and business space downstairs along with exterior renovation.

Inez Deposit Bank Name of Property		artin County, Kentucky punty and State
name or reporty	G.	sany and state
8. States	ment of Significance	
Applicabl	le National Register Criteria	
X A.	. Property is associated with events that have made a significant corbroad patterns of our history.	ntribution to the
B.	. Property is associated with the lives of persons significant in our p	ast.
C.	. Property embodies the distinctive characteristics of a type, period, construction or represents the work of a master, or possesses high or represents a significant and distinguishable entity whose compoundividual distinction.	artistic values,
D.	Property has yielded, or is likely to yield, information important in history.	n prehistory or
Criteria C	Considerations	
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 Commerc	Significance ce	
<b>Period of</b> 1923-1949	f Significance 19	

Inez Deposit Bank	Martin County, Kentucky
Name of Property	County and State
Significant Dates	
Significant Person N/A	
Cultural Affiliation  N/A	
Architect/Builder  Unknown	

### Statement of Significance

### **Summary Paragraph**

The Inez Deposit Bank (MTI 21) meets National Register Criterion A and is significant for the role of supporting commerce in Inez, seat of Martin County, in eastern Kentucky. The significance of the property is evaluated within the historic context "".

### Historic Context: Early Finance in Martin County, Kentucky, 1870-1950

Martin County was formed on September 1, 1870, by combining parts of Pike, Floyd, Johnson, and Lawrence counties. It was named in honor of Colonel John P. Martin, a popular and highly esteemed eastern Kentuckian. One other county was formed in 1870, Lee County. Together Martin and Lee became the 115<sup>th</sup> and 116<sup>th</sup> counties to be formed in Kentucky. Only four more counties would form before the 120<sup>th</sup> county would be created in 1912, the last of Kentucky's counties to form. Of all US states, Kentucky has the highest number of counties per land area, a situation which puts tremendous strain on local tax payers to support the services of a county government.

Martin County began by sewing together remote areas of four adjacent counties. Ward cites the unwillingness of the 4 parents counties to build roads in what were remote areas of their counties, that people in those areas lobbied the state legislature to create a new county out of those ill-served portions in four adjacent counties (Ward: 5). Among the many tasks that citizens of the new county had to attend to, such as setting up a new county administration and school system, they had to find ways to manage their money in a county without a financial institution. What the financial needs were for the people in the county during the three decades after the county was created is not well recorded in locally written histories. A portrait of the

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county's wealth, from its creation until 1900, was assembled by consulting local histories and US Census material. This historic context attempts to explain how citizens without a local bank took care of their financial needs.

The first statistics of Martin County appear in the 1880 US Census, as its citizens' information in the 1870 US Census remained with the parent counties. A portrait of the county's manufacturing activity does not suggest a great need for savings institutions. The county had only 3 corporations that were classified as manufacturing establishments. Between the 3 factories, the average number of workers employed were 4. The overhead paid by these 3 businesses was rather low. In a year, the total labor costs for all three companies was \$400. These three companies collectively paid \$800 for their raw material, and when the products of their work were sold, the annual receipts for these three businesses totaled \$2550 (Census Table IV, Manufactures in Each State and Territory, p. 121).

In 1890, factory work had even less a presence in Martin County, with only one manufacturing site. This compares with Kentucky's most active manufacturing counties, Jefferson reporting 1752 factories, Kenton with 1350, and Campbell with 1096 (U.S. Census, Report on Manufacturing, 1890: 430-432).

In 1900, Martin County had increased to 4 manufacturing establishments. Those four companies employed 27 wage earners, and paid a total of \$8,100, or \$300/year per worker. The owners of those four companies produced goods worth \$30,695, or a little over \$7,500/owner. Subtracting the cost of labor from that total (6.75 workers/factory x \$300 per worker = \$2025 for annual labor costs) reduces the owner's income to around \$5,500—a respectable amount despite other overhead costs further reducing the owner's profit. This increase suggests that by 1900, a factory would have seemed a more viable source of income for an owner who had the wherewithal to open one, than such an investment would have seemed just a decade before (North: 284-285).

Mining, a rewarding endeavor in some parts of Kentucky in 1880, where 65 mines produced 935,859 tons of coal, had not yet become the highly productive activity in Martin County that it would become in the twentieth century. The county's coal mining efforts produced only 56 tons of coal for the year, which had a value of \$56 (Pumpelly, 654).

Coal mining increased slightly in Martin County by 1890, yet there's still not much evidence that it generated incomes such that people in this occupation needed banking services. There were 19 mines operating which produced 660 tons. In 1890, 660 tons would have brought \$800 to the operators of those 19 mines that produced it—not a very dramatic sum for a single operator, a little more than \$40 for a year's work. It doesn't appear that these mine operators were engaged in mining every day the entire year. The average daily wage for a miner was between \$1.21-1.53 for surface mine laborers, and slightly higher, \$1.30-1.84/day for a below-ground mine laborer. Thus, if a mine operator was the sole laborer at the mine, the mine operator worked between 30-35 days a year to make that \$40 (Day: 382).

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While a few of Martin County's citizens were occupied as workers in coal mines or factories, as either owners or laborers, the vast majority of the citizens were engaged in farming from the start. Census returns indicate value for farm land and farm products, but do not offer much information about farming income by county. If a farm family were to sell their surplus produce at market, they would have generated cash. It seems likely that the county's farms are better seen as subsistence operations, where the family consumed most of the produce themselves, or disposed of small surpluses in barter transactions.

The only indicator that farming might have been on a more profitable trend is the rising valuation of all farms in the county. In 1880, the Martin County Property Valuation Administrator assessed the value of all land in the county to be \$298,747; by 1890, the assessed value of all land in the county had risen to \$923,678 (Upton: 74). By 1900, Martin County had 942 farms, with 928 of them containing some structure, and 53 of the structures for animals. The census takers ascribed values to the county's farms that don't project a portrait of wealth. The total value of all buildings on the county's farms was \$109,790 and the value of the livestock was \$134,794 (Powers: 279). The county's farmers paid a little more for labor on a farm, \$11,050, than they reported receiving from the sale of live animals, 10,888 (Powers: 442), which doesn't signify large amounts of cash, which would have led farmers to campaign for a bank in which to place that money. The county had 757 farms generating dairy products, and reported all of that dairy production to have a value of \$29,808, though the farmers themselves consumed \$29,021 of their own production, suggesting about \$800 of off-farm sales of dairy products, or about \$1 per farm per year.

It is easy to recognize the importance of the general store in Kentucky's rural places. These merchants were often farmers themselves, and more often than not, were supported by a team of family members who rotated between the fields, the kitchen, and behind the counter. The store brought goods from urban areas into the rural market, and offered a place for a farmer with surplus produce to market his goods. Their function as hosts for impromptu social gatherings and official communication centers as post offices, makes them iconic. In places with low levels of economic activity, such as Martin County appears to have been until 1900, general stores dotting the countryside and giving rise to crossroad communities, also satisfied the need for a banking service. Cash purchases, barter transactions, and even small loans, were undertaken by these rural institutions, allowing the participants in a low-cash economy to buy what they could not make themselves and to sell what might supplement a subsistence farming life.

### **Establishment of the First Bank in Martin County**

A handful of wealthy men existed in the vicinity of Martin County, who recognized the opportunities to profit from the sale of the county's natural resources from local extractive industries: coal, natural gas, salt, and timber. Webb writes that the profit potential of the county began to be realized as early as the 1850s, where the Collins Fork flowed into the Tug Fork of the Levisa River, at a place whose name suggests the brawling nature of the early salt work environment: Warfield. Warfield was named the seat of newly created Martin County, but citizens chose Inez over Warfield just 3 years later, due to the latter's more central location (Webb: 13).

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Other industrialists saw the great riches to be had in Martin County. C.C. Mayo shipped coal from a mine in Arrowood in Martin County, to New York City, and returned home with a check for \$50,000. The Rockcastle Lumber Company in Beech Fork, once a company town in Martin County, erected a town with a movie theater, commissary, a Post Office, a baseball team, and the county's first phone service (Webb: 8-12). These owners, and some of their laborers, were realizing profits from the natural riches available in Martin County, and these people needed a place to house their money.

Cassady writes, "Before 1904, citizens of the young Martin County [and non-citizens making money there] had to travel to neighboring counties and even to West Virginia to do their banking business." Cassady suggests that one popular destination with a bank is Catlettsburg, seat of Boyd County. While today, that 47 mile distance can be covered in 49 minutes via US 23, in the early 20<sup>th</sup> century, the only way to make that journey was by horseback, which took at least a day and for some, an over-night stay.

The absence of a local savings and lending institution made the all-day journey to a bank outside the community less appealing for people with small amounts of money to deposit. People of limited means participated in a local economy that could accommodate small transactions without the need of banks. Merchants in Inez and Warfield, had the willingness to operate as general store owners did, expanding their transactions beyond cash, to extend credit to customers and accept some barter arrangements (Personal conversation with Evelyn Cassady, August 29, 2023). These small owner-operators of independent stores served as the primary financiers of the local economy for all but the wealthiest citizens from the beginning of the county until the first bank in the county opened in 1904.

When the journey to Catlettsburg or more distant banks grew tiresome for the early group of successful businessmen, a group of them partnered with other entrepreneurs in eastern Kentucky who had learned a variety of ways to make money from land transactions, coal sales, stock purchases, and other investments. The initial 26 investors in the bank include John C.C. Mayo of Paintsville, J.R. Fairchild (doctor), W.B. Ward (Educator), A.J. Kirk, J.D. Kirk, and M.C. Kirk, (all lawyers) and a variety of other professionals and financiers. Together 26 investors pooled \$15,000 of their money to open the county's first bank, Inez Deposit Bank, in 1904.

From 1904 until 1923, the Bank occupied a room-sized space attached to the Palace Hotel. Its first President was believed to be Lewis Dempsey, who is credited with building the first car and railroad bridge across the Tug River, which separates Martin County from West Virginia and defines the county's eastern edge. Cassady characteries the Bank's growth until the 1920s as slow (Cassady: 9).

### **Construction of the Nominated Building: 1923**

In 1923, Inez Deposit Bank company built a new home for their operation. It was a much bigger building than the one-room affair that the bank had operated within for nearly 20 years. The economic climate in Martin County had improved by the 1920s. The entire eastern Kentucky coal field had been opened by 1912 through the completion of L & N Railroad lines into

Inez Deposit Bank

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Kentucky's richest coal counties. That activity was south of Martin County, but stimulated resource extraction work in Martin County. For instance, by 1922, the Martin County community of Himlerville had begun a mine company owned collectively by its Hungarian miners, and was making respectable profits for its first few years. The other resource harvesting companies appear to have become active in Martin County closer to 1920 than to 1900.

It seems that the Inez Deposit Bank was thriving in an economic arena that was expanding in the 1920s, while during that time, no competitors arose to challenge its place in that local economic order. The bank continued to use its 1923 structure until it vacated in 1949 for more updated facilities.

## Evaluation of the Significance of the Inez Deposit Bank within the Context of Early Finance in Martin County, Kentucky, 1870-1950

The Inez Deposit Bank was a significant company from its earliest days. It became the first bank established in Martin County 1904, which is an important event marking the time when the County was viewed by entrepreneurs, professionals, and resource capitalists as a place of great potential. By the 1920s, extreme development in the eastern Kentucky coal field had arrived, and Martin County began to be affected by that success. The economic activity in Martin County by the early 1920s had risen to a level that the construction of a proper bank building was appropriate. Thus the building arose as a sign of Martin County's initiation into a new era of economic attainment due to the coal industry. Once the coal industry began its decline, Martin County's economic fates declined as well. The bank building is not only a sign of the 1920s economic activity within the community, it was a facilitator of that activity in the form of savings, loans, investments, and other financial instruments that helped the county's economy rise for all.

Though the building has sat abandoned for many years, its charming façade, with its distinctive arched doorways, windows, and stonework, continues to be chosen as a popular backdrop for many beautiful pictures taken of local prom queens and brides to be. Current plans exist for redevelopment of the building, further indicating its significance in local economic affairs.

# **Evaluation of the Integrity Between the Significance of the Inez Deposit Bank and Its Current Physical Condition Today**

To be eligible for the National Register under Criterion A, for associations with important events in the local past, a property must have sufficient physical intactness to enable a person in the present to recognize the property's identity and to perceive it as a product of its historic time. A property that has integrity of location, setting, design and materials will be said to have the qualities that support an integrity between the physical property's current condition and our estimate of its historic value, i.e., our historic associations. With an integrity of associations, the property will meet the terms of Criterion A.

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Inez Deposit Bank has integrity of **location** and **setting**. The building has been in its current location since 1923, when it was erected. It helps show that Inez was becoming the prime community in Martin County, and when that importance for the county might have taken place. The building remains surrounded by commercial buildings, some of which were financed within the bank building.

The Inez Deposit bank retains integrity of **materials** and **design**. The primary changes to the design are at the openings: the doors and windows on the front façade, and the paint that's peeling off of the stonework. Many of the building's features, the date block on the front, the side windows, and the bank's form, all remain as they were when constructed. The stone construction still reads as the structural material for the building. That stone suggests a strength to the viewer, a valuable asset for a bank whose success as a business revolves around local perceptions of security and endurance.

With this building retaining integrity of location, setting, materials, and design, it can be said to have integrity of associations, which makes it eligible for listing in the National Register of Historic Places.

### 9. Major Bibliographical References

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#### North, S.N.D

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### Perry, L. Martin

2023 Interview with Evelynn Cassady. August 29, 2023.

### Pumpelly, Raphael

1880 Report on the Mining Industries of the United States. US Census, Volume 15, Mining.

	Bank Martin County, Kentuck
ne of Property	County and State
United St	ates Census
1880	Manufactures in Each State and Territory. Report upon the Statistics of
	Manufacturers: Tenth Census. Washington D.C.: Government Printing Office
United St	ates Census
1895	Report on the Manufacturing Industries in the United States at the Eleventh Census, 1890. Volume II: Manufacturing Industries Part I. Washington D.C.: Government Printing Office
Upton, J.	Kendrick
1890	Report on Wealth, Debt, and Taxation at the Eleventh Census: 1890. Washington D.C.: Government Printing Office
Ward, Po	lly
1998	"A Time of Progress, History of Martin County, Part II" in Martin County
	Heritage. Vol. 1, #2, June 1998.
Previous	documentation on file (NPS):
	documentation on file (NPS):
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Inez Deposit Bank Name of Property		_	Martin County, Kentucky County and State
10. Geographical Da	ta		
Acreage of Property	/ .06 acres		
Use either the UTM sy	ystem or latitude/lo	ongitude coordinates	
<b>Latitude/Longitude</b> Oatum if other than W		_	
1. Latitude: <b>37.86665</b>	67°	Longitude: -82.5380063°	
2. Latitude:		Longitude:	
3. Latitude:		Longitude:	
4. Latitude:		Longitude:	
UTM References Datum (indicated on U  NAD 1927 or		83	
1. Zone:	Easting:	Northing:	
2. Zone:	Easting:	Northing:	
3. Zone:	Easting:	Northing:	
4. Zone:	Easting:	Northing:	

## **Verbal Boundary Description**

The property is a rectangular shape with the south side facing State Route 40. It borders property of Peoples Bank on the East side and Richard Young property on the west side. The depth is 100' and the width is 28'.

### **Boundary Justification**

The area proposed for National Register listing is appropriate because it is the historic lot the building occupied, and it has integrity of setting.

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### 11. Form Prepared By

name/title:	Nita Collier/Citizen	L. Martin Perry/National Register Coordinator
organization:	self	Kentucky Heritage Council
street & numb	er:	410 High Streeet, Frankfort KY
city or town:		state: Kentucky zip code:
e-mail ncol	lier633@gmail.com>	marty.perry@ky.gov
telephone:		502-892-3609
date: Se	eptember 4, 2023	

### **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 of Property: Inez Deposit Bank

City or Vicinity: Inez
County: Martin
State: Kentucky
Photographer: Nita Collier
Date Photographed: August 2023

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

of 6: Front (South) of Inez Deposit Bank, facing Route 40, camera facing North



Name of Property

Martin County, Kentucky
County and State

2 of 6: Keystone over front of building representing the year of construction.



3 Of 6: East side of the building. I am facing West and standing in the parking lot of People's Bank.



Name of Property

Martin County, Kentucky
County and State

4 of 6: West side and back, (North) of building. The building is against another building on the West side. I am facing SE to capture this phot.



5 Of 6 standing in front, to the left, (west side) showing the adjoining property.



Inez Deposit Bank	
Name of Property	

Martin County, Kentucky
County and State

6 Of 6: The courtyard at the back, (North side) of the building. It is the length of the stone wall and width of the building. Photographer facing East (People's Bank is in the distance)

