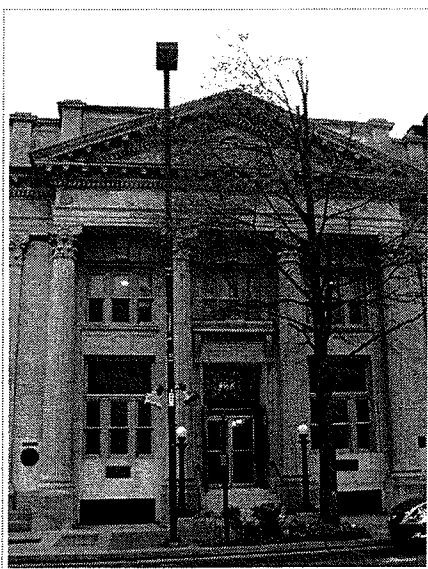




## People's First National Bank and Trust Company Building - Paducah, Kentucky - Converted Bank Buildings on Waymarking.com



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### People's First National Bank and Trust Company Building - Paducah, Kentucky

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**Quick Description:** Historic former bank building in Paducah, Kentucky.

**Location:** Kentucky, United States

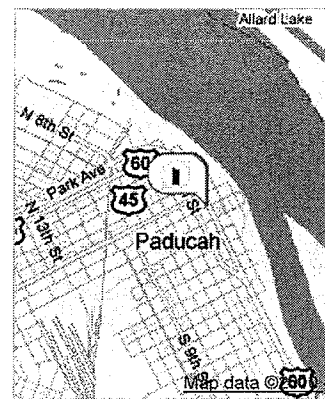
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#### Long Description:

"The building was constructed by the First National Bank and was formally opened on March 27, 1911. Organized in 1865, the First National Bank was, at that time, the oldest bank in Paducah. It was also one of the oldest national banks in the South, being one of the Southern banks to take advantage of the passage of the national bank bill. The Old National Bank Building is a superb example of the Beaux-Arts architecture that was popular in America at the beginning of this century. This symmetrical, classical style seemed appropriate for financial institutions because it reflected an institutions stability and tradition.

The building was designed by the architect W. L. Brainerd. Construction began in mid-1910 and was carried out by the C.L. Brey Construction Company of St. Louis. The original cost of the building and furnishings was about \$85,000.

The First National Bank remained in the building until it was absorbed by the City National Bank in 1930. The building remained empty until it was purchased by the People's First National Bank in January 1931.

The People's bank relocated in new facilities in 1970. The old building remained empty for ten years while bank officials tried to find a buyer who would preserve the building. In December 1979, the law firm of Whitlow, Roberts, Houston & Russell purchased the building and began to

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rehabilitate the interior for their offices. The structure is currently undergoing a very careful and sensitive adaptation.

The People's National Bank Building is an especially fine example of the Beaux- Arts style. The classic elements, which include a triangular pediment, Corinthian columns and a bracketed and dentillated cornice are well designed and superbly crafted. Of special note are the bronze entrance doors which call attention to the facade." - National Register Nomination Form

The building was added to the National Register of Historic Places in 1980.

**Address:**

300 Broadway  
Paducah, Kentucky

**Year:** 1911

**Website:** [\[Web Link\]](#)

**Current Use of Building:** Law Office

**Visit Instructions:**

Please give your impression about the bank and/or it's architecture. Also please post another photo of the building.

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**HENRY OSCAR WHITLOW: A REMEMBRANCE**  
**(February 25,1914-November 7, 2005)**

The multi-faceted competence of Henry arose from a Depression boyhood in Ballard County in which he took pride, exacting professional standards, experience in World War II, and the demand by Tom Waller that anyone associated with him be the best.

Frequently Henry quoted U.K.'s College of Law Dean Evans, "There are too many lawyers but not enough good lawyers." "Think like a lawyer." Associates were expected to know that antecedent negligence had to be pleaded affirmatively, that checking payment of property taxes while running a title was not enough unless assessment also was checked, and that no witness was dependable unless the witness had given a written statement.

The Army taught Henry not to predict what the opposition would do but to prepare for all it could do. It honed his developing discipline and leadership.

Henry attended a session of the Nuremberg trials. Although his humanitarianism was offended by the Nazis, he questioned by what authority former German soldiers could be tried and worried that someone like himself, drafted to serve his country, might be punished merely because the other side had won the war.

Henry believed that law had to be enacted by a properly constituted legislature. Courts' changing the law to effect social goals was wrong to Henry, no matter how much he agreed with the goals.

When Henry returned to Mr. Waller's law firm, he became active in civic and church affairs, and would be seen promoting turtle races for the Jaycees, drawing on his having grown up in Monkey's Eyebrow to perform his dead pan country skit in the Charity League

Follies, working with the Paducah Chamber of Commerce to convert the problems of the Atomic Plant boom into prosperity, and serving at Broadway Methodist Church. Probably the last time he spoke to a group was when he taught the Middleton Men's Sunday School Class.

His professional and civic work did not slow in 1950 when he married Bette Clement, but he found time to be an active and supportive husband and father. He considered setting an example of community and church work to be a necessary part of rearing Mark and Becky.

General Airline and Film's establishing a plant was the key to the Calvert City chemical complex. Henry worked behind the scene to block a move to return GAF's property to its former German owners, who had promised Senator Dirkson to build the plant in Illinois if the property was returned to them.

Henry's love of the outdoors remained from his childhood as much as his discipline and hard work, and was exercised by his hunting. After a bout of flu, during which he had lost weight and become pale, he went to the bottoms with a group much younger than he. They were up before dawn to place decoys in freezing water, and up late at night telling stories, the veracity of which was irrelevant. Henry returned with added weight and a glowing complexion.

In 1993, he was honored by the Kentucky Bar Association as its Lawyer of the Year.

"The Lord loveth a cheerful giver." Thus we loved Henry.

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# 196695

## HISTORY OF WHITLOW, ROBERTS, HOUSTON & STRAUB

This firm was established in Paducah August 1, 1929 with Thomas S. Waller and Clement S. Nunn, as partners, and Thomas W. Threlkeld, as associate.

Clement S. Nunn was a native of Marion, Kentucky. Both he and his father had served as Judges on the Kentucky Court of Appeals, which was the highest court in Kentucky. Prior to August 1, 1929, Judge Nunn practiced law in Marion, Kentucky. Marion was the county seat of Crittenden County, where United States Steel, Aluminum Company of America and other large companies had extensive investments in mines and milling plants for production of fluorspar. Judge Nunn had a substantial practice in this field and was well known and highly regarded throughout the state of Kentucky.

Thomas S. Waller was a native of Morganfield, Union County, Kentucky. He graduated from Vanderbilt University and obtained a law degree from Yale University. Upon graduation in 1914, he began practice of law at Morganfield. Prior to August 1, 1929, he had established a substantial general practice at Morganfield, much of which was both criminal and civil litigation.

Mr. Waller had been a classmate and friend of Fitzgerald Hall, who, in 1929, was president of the Nashville, Chattanooga & St. Louis Railroad, which had substantial traffic at Paducah and Western Kentucky. Mr. Hall had been dissatisfied with his legal representation at Paducah and prevailed upon Mr. Waller to move to Paducah to represent his company. After much persuasion by Mr.

Hall, Mr. Waller realized that there were no further probabilities of professional growth at Morganfield. He contacted Judge Nunn and urged Judge Nunn to join him in opening an office in Paducah. After much discussion, Judge Nunn agreed to move his practice to Paducah and join Mr. Waller.

Thomas W. Threlkeld was a cousin of Mr. Waller. He had graduated from Vanderbilt Law School in June 1929 and began his practice with Nunn and Waller when the firm office was established at Paducah.

The stock market crash in October 1929 and the ensuing depression seriously depleted the assets of both Judge Nunn and Mr. Waller, all of which made the move to Paducah and establishment of a practice most difficult. The firm was sustained, in large part, by handling foreclosure suits in several counties in Western Kentucky, principally for New York Life Insurance Company which had loaned money on numerous farms in Western Kentucky. Also, Judge Nunn was appointed Special Master in a large proceeding in Louisville and received a \$10,000.00 fee, which was an enormous sum during the depression.

Shortly after the move to Paducah, a former resident of Union County was charged with murder of a prominent McCracken County resident. This defendant had no money, and Mr. Waller volunteered to defend him in his trial at Paducah. Special prosecutors were employed to assist the Commonwealth's Attorney and the case was of wide publicity throughout Western Kentucky and Southern Illinois. To the astonishment of the public, Mr. Waller's client was

acquitted. Mr. Waller also was an excellent after dinner speaker and soon became well known in his new environment.

In 1935, Judge Nunn was killed in an automobile accident. The Nunn and Waller partnership contract required the surviving partner to complete all work on hand at the time of death of either partner and to pay to the estate of the deceased one-half of the gross received from fees collected from business on hand at the date of death. Mr. Waller struggled to and did comply with this contract at substantial personal loss.

Prior to January 1, 1938, Georgia May Nelson, a native of Metropolis, Illinois, and admitted to the Kentucky Bar, had become an associate in the firm, which had been known as T.S. Waller since the death of Judge Nunn.

Henry O. Whitlow was admitted to the bar March 1, 1937 and graduated from the University of Kentucky College of Law in June 1937. He returned to Paducah and sought connection with all the Paducah firms and attorneys but was unsuccessful and opened his office August 1, 1937. The disastrous flood of January 1937 had left Paducah damaged almost beyond imagination. Most of the work for young lawyers was closing loans for the Disaster Loan Corporation. By August 1, 1937, other younger lawyers had either completed or were established to complete those loans. Some of the small amount of work came to Whitlow's office through Mr. Waller. In December 1937, Mr. Waller invited Whitlow to become an associate in his firm. January 1, 1938, Tom Threlkeld became a partner and

Whitlow an associate and the firm name was changed to Waller & Threlkeld.

From January 1938 to early 1942, much of the work of associates was assisting in finishing the cases which had been in the Nunn & Waller firm. January 31, 1942, Whitlow was inducted into the military service. Approximately four months later, Threlkeld also was inducted into the military service.

During the war, there was relatively little activity in general practice at Paducah. Mr. Waller, however, had difficulty with the reduced force of the firm. He recruited the services of Frank L. Pearl, who had been admitted to the bar and worked as a railway postal employee on the N. C. & St. L. Railroad. He worked for the firm approximately half time. Also, near the end of the war, Charles A. Williams had been discharged early because of a disability. He worked for Mr. Waller several months until he was made City Manager.

Tom Threlkeld was discharged in 1945 because of the illness of his aged parents. He worked in the office when he was not engaged with his parents' problems.

Henry Whitlow returned from military service with the 12th Armored Division March 19, 1946. The firm, Waller, Threlkeld & Whitlow, was established and began practice April 1, 1946. Frank Pearl remained with the firm for approximately three years until he was transferred to Louisville by the Rail Postal Service. Frank Pearl was a splendid person and a good lawyer, but he had so much



seniority as a postal clerk he would not give up his ample retirement for full-time legal practice.

Roy Shelbourne went on the Federal Bench in the Western Kentucky District in April 1946. This was important from the competition standpoint. Wheeler & Shelbourne had been the dominant law firm with a splendid clientele. Although Mr. Wheeler was an excellent lawyer, he did not have a great personality to draw clients. Judge Shelbourne had been the more effective litigator and was the firm's principal shepherd of the clientele. He knew how to get and hold clients.

In the first few years after the war, there was little litigation in Paducah. The speed limit had been enforced at 30 miles per hour and there were few accidents.

As litigation increased in 1951, William B. Byrd became an associate upon his graduation from the law school of the University of Kentucky. Bill Byrd was meticulous and hard driving as a trial lawyer.

Byrd was made a partner in 1958 and the firm name was changed to Waller, Threlkeld, Whitlow & Byrd. In September 1962, Byrd had an opportunity to become executive of the then principal development organization for Paducah and Western Kentucky. Also, by agreement, he took certain files of cases which he had been handling. This separation was accomplished agreeably. He and this firm remained respectful of each other as competent practitioners of the law.

In 1958, Mr. Waller was an extremely good friend of Paul Owens, who successfully operated a tire and automobile service business. Mr. Waller also had a high regard for Paul Owens' two daughters. Owens told Mr. Waller that one of his daughters had married James Story and that he would like Mr. Waller to associate Story in the practice of the firm. Mr. Waller immediately agreed to do so without seeing or conferring with James Story. Story was a good trader and appeared to be more interested in trading than in practicing law. After a few months, Story left the firm to practice law and trade as a sole practitioner in Lyon County.

Richard C. Roberts, a Paducah native, had an exceptional academic record at University of Kentucky and Yale Law School. After graduation from law school in 1962 and completing a six month military reserve obligation, he became an associate. He became a partner in 1968.

Gary Houston, a Murray native, graduated from Vanderbilt Law School in 1967 and became an associate of the firm. He became a partner in 1976.

By 1970, the work had increased and Mr. Waller was declining in capacity to do trial work. Tom Russell, who graduated from the University of Kentucky Law School with an Order of the Coif Award, was added as an associate. He became a partner in 1976.

Mr. Waller continued actively to manage the firm until his death at age 84 in February 1975. Mr. Waller abhorred second place. His attention always was on first place, and he applied all

of his bountiful energy, brilliance and personality to that end. He was in the office the day before he died.

Upon Mr. Waller's death, the firm name was changed to Threlkeld, Whitlow & Roberts, with Tom Russell and Gary Houston as associates.

Within a few months after Mr. Waller's death, Tom Threlkeld began having problems remembering his schedules and other details and he decided to withdraw from the practice and retire. Several months after his retirement, Tom had a stroke which caused certain disabilities. Over a period of a few years, he had subsequent strokes, which brought about his death in 1985.

After Tom Threlkeld's withdrawal, the firm name was changed to Whitlow, Roberts, Houston & Russell.

Mark Whitlow graduated from the law school of the University of Virginia in 1977. He then became clerk to Hon. Pierce Lively, Judge of the United States Court of Appeals for the Sixth Circuit. When he completed his clerkship in August 1978, Mark Whitlow joined the firm as an associate. He became a partner in 1983.

The firm, in 1977, recruited Anne Fowler Gwinn, who graduated from Washington University Law School, to become an associate. Because of family obligations, she desired to work part time. She became a partner in 1995 and is "of counsel" since 1997.

The office of the firm from its founding to March 1980 was in the Citizens Bank Building, 5th Floor. From time to time, the office had been expanded in the Citizens Bank Building by acquiring additional space. In 1979, Citizens Bank determined to make an

extensive addition and improvement to the bank building. This was a short time after the terrible fire at Newport where many people had been burned to death. All of the fire regulators were extremely careful in making requirements as to fire hazards in new construction. One of the requirements for the improvement was that a public walkway be maintained through the firm office space. We could not live with this condition. We then set about searching for new office space.

The old Peoples Bank building had been vacant for approximately ten years, but heat had been maintained and the interior had not deteriorated. The bank building and the parking area on South Third Street were bought and remodeling of the building began December 1, 1979. The design and allocation of space in the building was accomplished principally by the partners. The necessary specifications for electrical and mechanical installations and the drawings were completed by Rick Coltharp, an architect. We occupied the building March 15, 1980.

In 1981, E. Frederick Straub graduated from the University of Kentucky Law School and joined the firm as an associate. He became a partner in 1986. Rick quickly built up a strong practice in litigation and insurance defense.

In 1982, Gregory Northcutt, a native of Marshall County, joined this firm as associate. Northcutt was a good prospect for excellence as a practicing lawyer. He longed for his native Marshall County and upon receiving an offer of Assistant Commonwealth's Attorney at Benton, he left the firm in 1985 and

moved to Calvert City, where he opened his own office. Our firm and Northcutt exchange mutual respect and friendship.

Jim Paxton was summer clerk in 1983. He graduated from the University of Kentucky Law School in 1984 and became an associate. In September 1985, Jack Paxton, his cousin and Editor of The Paducah Sun, was killed in an airplane accident. January 1, 1986, Jim Paxton left the firm to become editor of The Paducah Sun.

February 1985 was a landmark for this firm. Henry Whitlow was called to Philadelphia to confer with the top officials of Pennwalt Corporation. This was a highly secretive matter. It involved a claim of Pennwalt that a high official in the Calvert City plant and a person outside the plant had conspired to take large amounts of money and property illegally from the company. In March 1985, suit was filed against these individuals to recover funds allegedly taken from Pennwalt. This litigation was handled in connection with the Dechert Price & Rhoads firm of Philadelphia. The litigation lasted over five-years and involved almost continuous activity.

Another employment which rivaled the Pennwalt case in total hours of work but which lasted over a much longer period began when in 1956 we received a telephone call from the Debevoise firm in New York desiring certain legal work on a highly secret project in Ballard County. We later learned the reason the New York firm called the office was that Mr. Waller was a graduate of Yale University Law School and that Mr. Whitlow was born in Ballard County. This employment involved the purchase of extensive lands

in Ballard County for the Westvaco plant and generally attending to the legal problems during the acquisition of the property, the building of the plant, and the operation of the plant after its completion. During this representation, which extends to the present, the firm members established substantial personal relationships with many of the Westvaco personnel. To maintain the secrecy, only Mr. Waller, Mr. Whitlow and Allie Hall knew the name of the company or its plans for the property for more than ten years. This was possible by communicating through the Debevoise firm and purchasing the property by a Kentucky corporation formed for the purpose.

When the bank building first was occupied in 1980, the firm did not fill all of the space and some members speculated as to whether it ever would need all of the space. In 1985, the Rogers Jewelry building which adjoined the bank building became vacant and for sale. By that time, the firm was needing additional space. This building was integrated with the bank building and it was occupied by the firm January 1, 1986.

Randy Treece, a graduate of Vanderbilt Law School, became an associate in 1986. He came from the Stoll firm in Lexington. Randy is also a CPA and gave us a tax capability. He became a partner in 1991.

In 1986, Mark Medlin, who graduated from University of Kentucky Law School, became an associate in the firm. He became a partner in 1992. In 1997, Mark left to go independent.

Also in 1986, R. Christion Hutson was summer clerk and in 1987, after graduation from Vanderbilt Law School, he became an associate. He became a partner in 1993. During his first years of practice, he practiced everything that was given to him before settling in to concentrate on workers' compensation and personal injury trial practice.

In 1988, Donna Dixon became an associate. She graduated from Southern Illinois University Law School in 1987. Donna left in March 1990 to become assistant Commonwealth Attorney.

Although Kentucky does not recognize legal specialties, it became apparent in the 1980's that not all lawyers can practice all areas of law. The attorneys began concentrating. Now, the firm has attorneys experienced in all areas of law except patent and copyright. The only domestics work done is tax advice to other practitioners.

In January 1, 1991, Bobby Miller, a graduate of University of Kentucky Law School, became an associate. He had practiced with the Vimont firm in Lexington. He left in December of 1992 to work for Congressman Barlow in Washington, D.C. He presently is in-house counsel for Marquette Transportation Company.

Ron Kupper was summer clerk in 1991. He graduated from St. Louis University Law School in 1992 and became an associate. In 1997 he became a partner. He practices real estate law and has developed a substantial practice of local business law.

Guthrie Allen was summer clerk in 1993. After graduating from Loyola Law School in New Orleans in 1994, he entered George

Washington University in Washington, D.C. and received an LLM degree in taxation. In 1995, he became an associate.

In 1995, Tom Russell was invited to apply for the appointment as Judge of the United States District Court for the Western District of Kentucky. After the usual checks, interviews and procedures, he was appointed and sworn in October 11, 1995. He received this appointment on his remarkable ability as a leader in the Kentucky and American Bar Associations, his extraordinary career as a trial lawyer and his exemplary life. It is with pride that the firm acknowledges the loss of Judge Russell. The firm, with the name of Whitlow, Roberts, Houston & Straub, is prepared to continue its customary excellent law practice and maintain the goal of our founder, Thomas S. Waller.

When Tom Russell was appointed U.S. District Judge for the Western District of Kentucky, the Firm saw the need to add attorneys. Tom had carried a very large case load. The busy get busier, and Rick Straub, who also carries a large load, replaced Tom as managing partner.

Sallie Jacobs graduated from University of Kentucky Law School in 1995 and became an associate. In July, 1997, she accepted a position with another firm in Louisville, KY.

Matthew Coogle, who graduated from Baylor University in 1997, joined the firm as an associate November, 1997. Matt left to work for a firm in Frankfort, KY, in January 2001.



Kevin Long, joined our firm in May, 1998, after graduating from Washington University Law School. Upon passing his bar exam, Kevin became an associate in 1999. He left the firm in February, 2001.

The shrinking of a formerly large firm with several offices in Kentucky resulted in the opportunity for the law firm to accept as partners three excellent, experienced attorneys. Tom Osborne and Jim Sigler joined the firm in the late 1990's, and Tom Miller joined the firm in 2001. Thomas Osborne is one of the best known trial attorneys in Kentucky, practicing plaintiff's personal injury law, criminal law, and representing several large businesses. He graduated from the University of Kentucky Law School in 1972. Tom joined the firm, January 1998.

In March, 1998, Dick Roberts was employed along with Kellogg, Huber, Hansen, Evans and Todd of Washington, D.C., to represent Conwood Tobacco Company in an antitrust suit against U.S. Tobacco Company. Trial resulted in the second largest verdict in antitrust history. The case now is on appeal. If judgment is sustained, it will be the largest sustained judgment in antitrust law.

Jim Sigler, who joined the firm in September, 1999, has vast experience in insurance defense litigation. He graduated from the University of Louisville Law School in 1988.

Tom Miller has wide experience in civil litigation, employment, and medical malpractice defense. He is deeply involved in a large qui tam Medicare fraud case. Tom graduated from Vanderbilt University Law School in 1991.

In June, 2001, Joe Kimmel III joined our firm as an associate. He graduated from the University of Arkansas Law School in 1997. Joe continued on to obtain his LLM in Agricultural Law in 1998.

As of July, 2001 the firm has 13 lawyers and a support staff of 23. Concentration in certain areas of the law, such as employment relations, bankruptcy, environment, estate planning, taxation, real estate and litigation has placed the firm in a position to render highly competent legal services in a number of areas.

The firm has been very active in bar association work. Tom Waller and Tom Russell served as presidents of the Kentucky Bar Association. Tom Threlkeld, Tom Russell, and Dick Roberts each served on the Board of Governors. Dick Roberts was the first president of the Kentucky Defense Counsel. Henry Whitlow was Kentucky's Lawyer of the Year in 1993. Whitlow, Roberts, and Russell are members of the American College of Trial Lawyers. Roberts is on the Kentucky Ethics Hotline and a member of the KBA Ethics Committee.

Firm members are heavily engaged in community and civic affairs. They are active in their churches, Chamber of Commerce, United Way, and multiple civic and arts organizations. At the same time, Tom Osborne was Co-Chair of the Kentucky Democratic Party and Mark Whitlow was Chair of the McCracken County Republican Party.

No one has told a story well since Mr. Waller died.

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*Prepared by Henry Whitlow through 1992, and by Dick Roberts after  
1992.*

*June 20, 2001*