

FIRST NATIONAL BANK

AL-VI-B-104
West Main Street, Lonaconing
1897

The First National Bank exhibits the influence of the Romanesque style especially in the treatment of the windows and doorway. The rock-faced belt course, stained glass windows and notched brick work also add to the effect. The bank was constructed in 1897 and was originally called the Miners and Merchants Bank. It closed in 1934 as a result of the Depression.

MARYLAND HISTORICAL TRUST

0103404612

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

First National Bank/Miners & Merchants Bank

AND/OR COMMON

2 LOCATION

STREET & NUMBER

W. Main Street,

CITY, TOWN

Lonaconing

 VICINITY OF

CONGRESSIONAL DISTRICT

Sixth

STATE

Maryland

COUNTY

Allegany

3 CLASSIFICATION

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input type="checkbox"/> PUBLIC	<input type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE <input type="checkbox"/> MUSEUM
<input checked="" type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input checked="" type="checkbox"/> UNOCCUPIED	<input type="checkbox"/> COMMERCIAL <input type="checkbox"/> PARK
<input type="checkbox"/> STRUCTURE	<input type="checkbox"/> BOTH	<input type="checkbox"/> WORK IN PROGRESS	<input type="checkbox"/> EDUCATIONAL <input type="checkbox"/> PRIVATE RESIDENCE
<input type="checkbox"/> SITE	PUBLIC ACQUISITION	ACCESSIBLE	<input type="checkbox"/> ENTERTAINMENT <input type="checkbox"/> RELIGIOUS
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input checked="" type="checkbox"/> YES: RESTRICTED	<input type="checkbox"/> GOVERNMENT <input type="checkbox"/> SCIENTIFIC
	<input type="checkbox"/> BEING CONSIDERED	<input type="checkbox"/> YES: UNRESTRICTED	<input type="checkbox"/> INDUSTRIAL <input type="checkbox"/> TRANSPORTATION
		<input type="checkbox"/> NO	<input type="checkbox"/> MILITARY <input type="checkbox"/> OTHER

4 OWNER OF PROPERTY

NAME

Jim McElvie

Telephone #: 463-2771

STREET & NUMBER

17 Front Street

CITY, TOWN

Lonaconing

 VICINITY OF

STATE, zip code

Maryland 21539

5 LOCATION OF LEGAL DESCRIPTIONCOURTHOUSE,
REGISTRY OF DEEDS, ETC.

Allegany County Courthouse

Liber #: 383

Folio #: 246

STREET & NUMBER

30 Washington Street

CITY, TOWN

Cumberland

STATE

Maryland

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

 FEDERAL STATE COUNTY LOCALDEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN

STATE

7 DESCRIPTION

AL-VI-B-104

CONDITION		CHECK ONE	CHECK ONE
<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input checked="" type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED DATE _____
<input checked="" type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The First National Bank is located on the West side of West Main Street in Lonaconing, Allegany County.

The First National Bank is a single story, two bay wide, commercial structure. The building is constructed of brick laid in stretcher bond. The roof is flat with a stepped parapet. The entire structure rests on a low stone foundation. The main facade of the bank is extremely elaborate. Two windows with double hung wooden sash frames and one over one lights are located side by side and topped by a single stained glass fanlight. A second stained glass fanlight is located over the recessed entrance way. Both fanlights have rock-faced belt course which runs beneath them and round arches which run above them. Pilasters, which run the length of the building and are topped by copper finials, flank the window and the main entrance. They support two three part entablatures one of which has a dentilated entablature. Located in the area between the entablatures is a semicircular arch with the words "The First National" emblazoned on it. The area above the arch and below the second entablature is done in notched brick-work. Two original brick chimneys are located at the flush end on the south side of the building. The main entrance way which is recessed from the main facade, features a glass paneled door flanked by two fluted wooden pilasters.

CONTINUE ON SEPARATE SHEET IF NECESSARY

8 SIGNIFICANCE

AL-VI-B-104

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 checked="" 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 checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input 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 1897

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

In all probability the First National Bank was constructed ca. 1897 and was originally called the Miners & Merchants Bank. In 1904 the Miners & Merchants Bank went into receivership and in 1905 it became the First National Bank of Lonaconing. With the advent of the Depression the bank closed again but was allowed to reopen in 1931, under the name of Lonaconing Savings Bank. However, it was allowed to open only on a restricted basis, and when it finally collapsed on December 27, 1934 over half of the bank's 1.5 million dollar assets were lost.¹

Stylistically, the building exhibits the influence of the round-arched Romanesque style, especially in the treatment of the windows and doorway. The rock-faced belt course, stained glass windows and notched brick work also add to the effect.

¹ Harry Stegmaier, Jr., Allegheny County - A History (Parsons, West Va.: McClain Printing Company, 1976) P. 361 & 361

CONTINUE ON SEPARATE SHEET IF NECESSARY

AL-VI-B-104

MAJOR BIBLIOGRAPHICAL REFERENCES

Allegany County Land Records, Cumberland, Maryland

Harry Stegmaier, Jr., Allegany County - A History (Parsons, West VA.: McClain Printing Company, 1976)

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY Less than 1 acre

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	COUNTY

11 FORM PREPARED BY

NAME / TITLE

John Nelson & Joan Baldwin

ORGANIZATION

Allegany County Historic Sites Survey

DATE

3/1/77

STREET & NUMBER

507 National Highway

TELEPHONE

777-8991

CITY OR TOWN

LaVale.

STATE

Maryland

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

The Survey and Inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

RETURN TO: Maryland Historical Trust
The Shaw House, 21 State Circle
Annapolis, Maryland 21401
(301) 267-1438

TITLE SEARCH

First National Bank

Allegany County Deed; Liber 383, Folio 246
grantee: James & William McElvie
grantor: James S. & Betty G. Getty
April 30, 1965
Consideration: \$6,000.00

Allegany County Deed; Liber 360, Folio
grantee: James S. & Betty Getty
grantor: Alvie Green & Leda
June 12, 1963

Allegany County Deed; Liber 174, Folio 648
grantee: Alvie F. & Leda
grantor: Benjamin & Mary Evans
May 14, 1936

Allegany County Deed; Liber 174, Folio 647
grantee: Benjamin & Mary Evans
grantor: Warren F. Sterling, Receiver of Lonaconing Savings Bank
April 23, 1936

Allegany County Deed; Liber 166, Folio 243
grantee: Lonaconing Savings Bank
grantor: First National Bank of Lonaconing
August 19, 1931

Allegany County Deed; Liber 97, Folio 539
grantee: First National Bank of Lonaconing
grantor: Theodore A. Cross
July 21, 1905

Allegany County Deed; Liber 95, Folio 415
grantee: Theodore A. Cross
grantor: Clarence Barnes, D. James Blackiston & Allen B. Spier, Receivers
of the Miners & Merchants Bank of Lonaconing
June 18, 1904
Consideration: \$5,531.25

Allegany County Deed; Liber 82, Folio
grantee: Miners & Merchants Bank
grantor: Frank J. Kohler
August 11, 1897
Consideration: \$1,085.00

Allegany County Deed; Liber , Folio
grantee: Frank J. Kohler
grantor: David Dixon
June 8, 1897

INVENTORY NO. AL-VI-B-104

383/246

DATE: February 10, 1977

Lot-Less than 1 acre

REMODELING: Drastic, moderate, minor

NAME OF PROPERTY: First National Bank/Merchant & Miners Bank

LOCATION OF PROPERTY: W. Main Street, Lonaconing, Maryland 21539

DIRECTION DWELLING FACES: South

NAME OF OWNER: Jim McElvie 463-2771

ADDRESS: 17 Front Street

Lonaconing, Maryland 21539

STORIES: 1(¹/₂) 2() 3() 4() 5() 6() BAYS: 1() 2() 3() 4() 5() 6() 7() ()

WINGS, ADDITIONS:

Dwelling Shape: (square, cross, rectangular)

WALL CONSTRUCTION:

- () FRAME: Bevel, clapboard, weatherboard, wood shingles, board & batten (type?)
- () BRICK: Bond type- common, English, Flemish. Sketch variants. Stretcher
- () STONE: Bond type- rubble, ashlar (random or regular), quoins-plain, rusticated
- () LOG
- () Other: Coverings

WALL FEATURES: BELT COURSE, PILASTERS, OTHERS Brackets

FOUNDATIONS: HIGH, LOW, BRICK, STONE

WATER TABLE: NONE, PLAIN, BEVELED, MOULDED BRICK

WINDOWS, TRIM, SHUTTERS: 1/1() 2/2() 6/6() 9/6() 9/9() other() Fanlight
pegged () nailed() wide () narrow () mitred () pediment ()
Stained glass

ENTRANCE, DOORS: LOCATION: South
HARDWARE: original() replaced()
FAN LIGHT, TRANSOM, SIDE LIGHTS, PLAIN
Paneled, Verticle, Horizontal Boards

CORNICE, BARGE, WAVES: (crown, fascia, soffit, bed)
original() replaced() Rafter Ends, Modillions, Dentils, Frieze,
Architrave

ROOF: GABLE FRONT, GABLE FLANK, HIP, SHED, MANSARD, GAMBREL, FLAT, FORMERS #
MATERIAL: wood shingles, slate, tin, asphalt original() replaced()

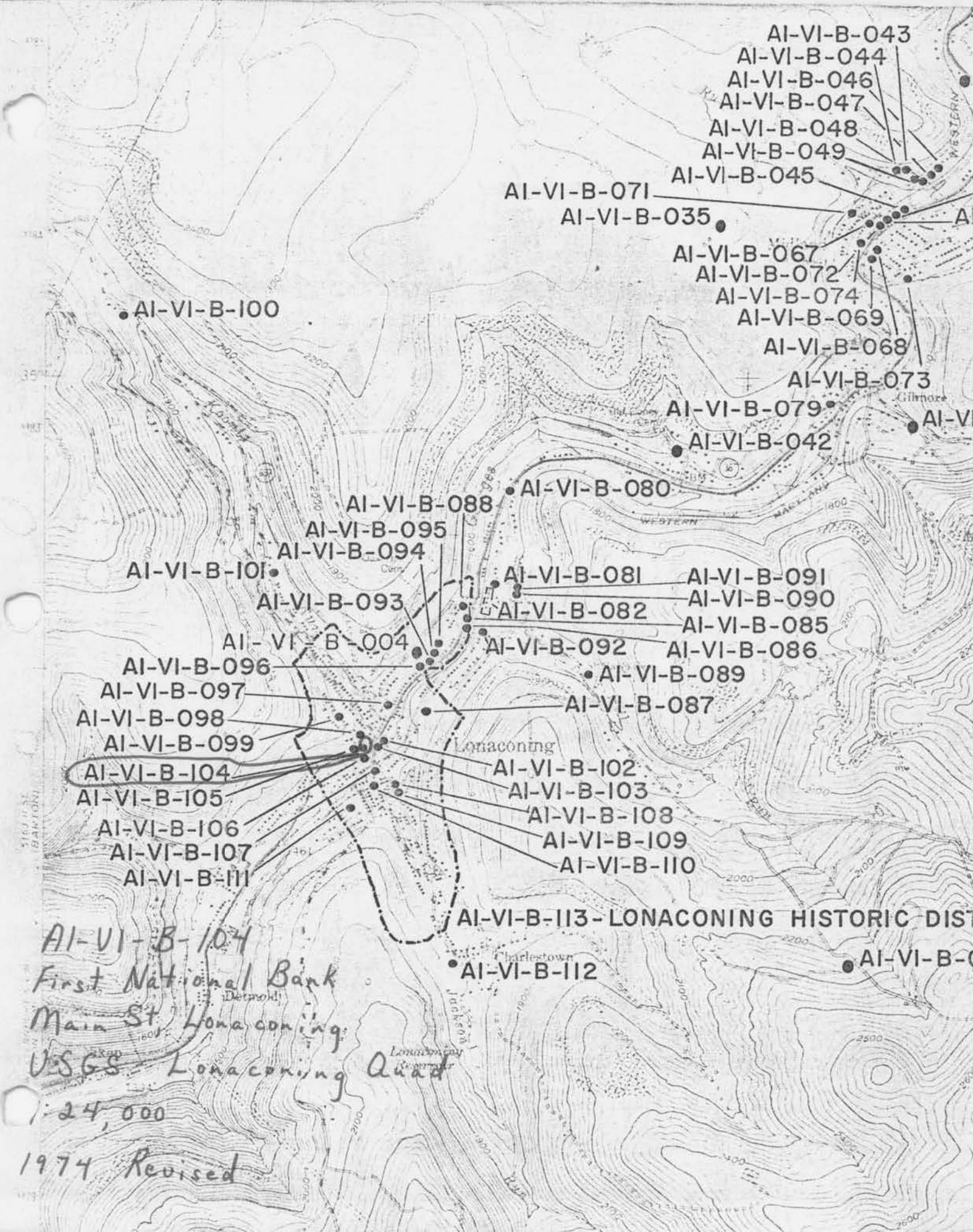
PORCHES: SHAPE OF ROOF - shed() hip() gable()

CHIMNEYS: NUMBER 2 BRICK() STONE() CORBELED() original() replaced()
LOCATION: Flush end() Inside end() Outside end() Central() Interior()

ARCHES: Door and window: Keystone, Flat, Segmental, Semicircular

COMMENTS:

- Use - Notary Public Office
- Significance - Architecture
- Date Constructed - 1897
- Condition - Good



AI-VI-B-043
 AI-VI-B-044
 AI-VI-B-046
 AI-VI-B-047
 AI-VI-B-048
 AI-VI-B-049
 AI-VI-B-045

AI-VI-B-071
 AI-VI-B-035

AI-VI-B-067
 AI-VI-B-072
 AI-VI-B-074
 AI-VI-B-069
 AI-VI-B-068
 AI-VI-B-073

AI-VI-B-100

AI-VI-B-079
 AI-VI-B-042
 AI-VI-B-041

AI-VI-B-088
 AI-VI-B-080

AI-VI-B-095
 AI-VI-B-094

AI-VI-B-101

AI-VI-B-081
 AI-VI-B-082
 AI-VI-B-091
 AI-VI-B-090
 AI-VI-B-085

AI-VI-B-093

AI-VI-B-092
 AI-VI-B-086

AI-VI-B-004

AI-VI-B-089

AI-VI-B-096

AI-VI-B-087

AI-VI-B-097

AI-VI-B-098

AI-VI-B-099

AI-VI-B-104

AI-VI-B-105

AI-VI-B-106

AI-VI-B-107

AI-VI-B-111

AI-VI-B-102

AI-VI-B-103

AI-VI-B-108

AI-VI-B-109

AI-VI-B-110

AI-VI-B-113 - LONACONING HISTORIC DISTRICT

AI-VI-B-112

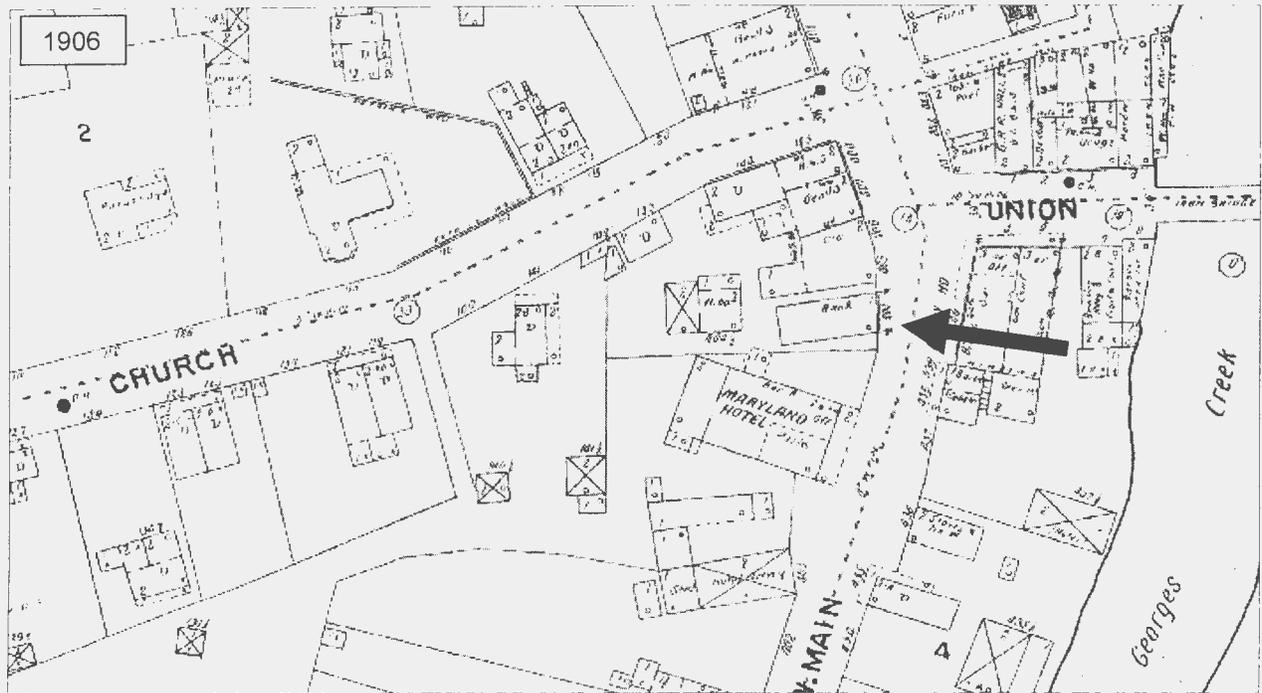
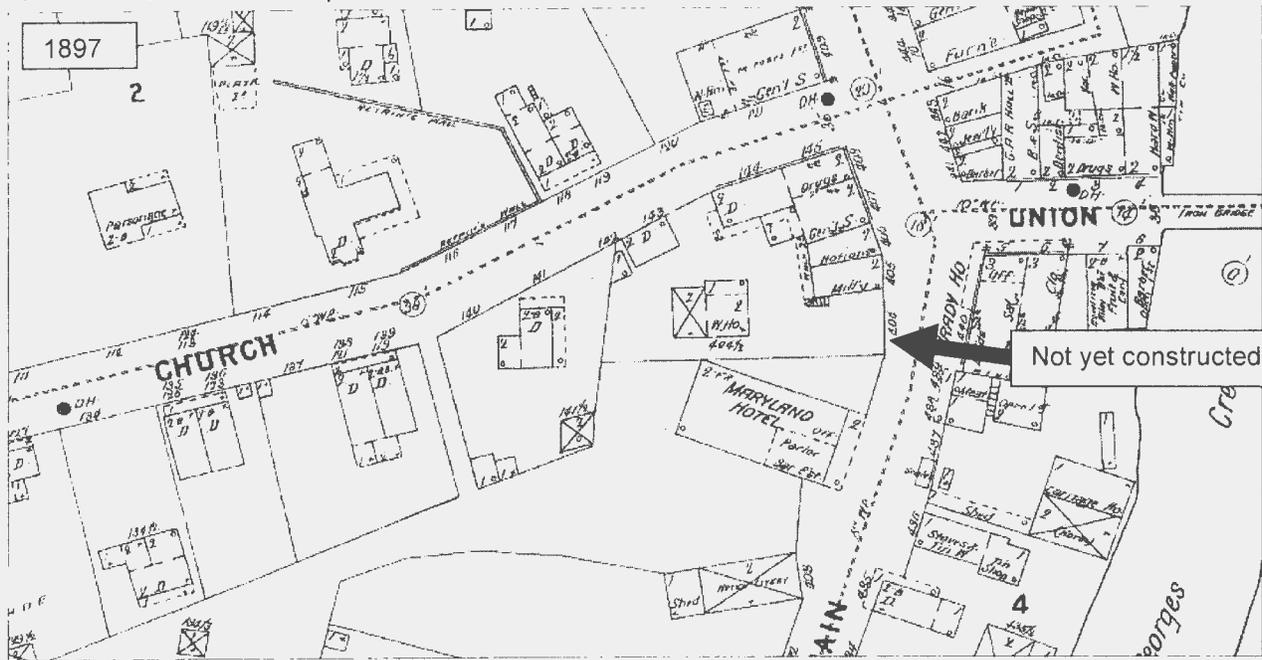
AI-VI-B-114

AI-VI-B-104
 First National Bank
 Main St Lonaconing
 USGS Lonaconing Quad

1:24,000
 1974 Revised

AL-VI-B-104
First National Bank (Miners & Merchants Bank)
West Main Street, Lonaconing
Sanborn Fire Insurance Maps

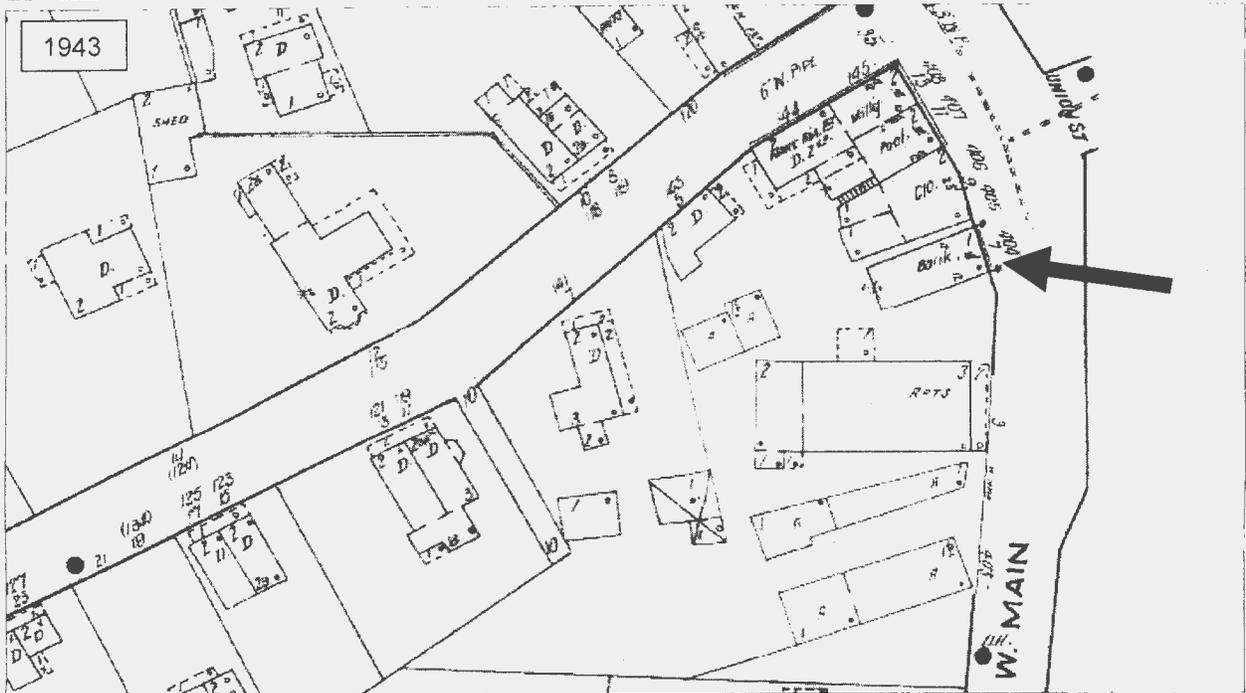
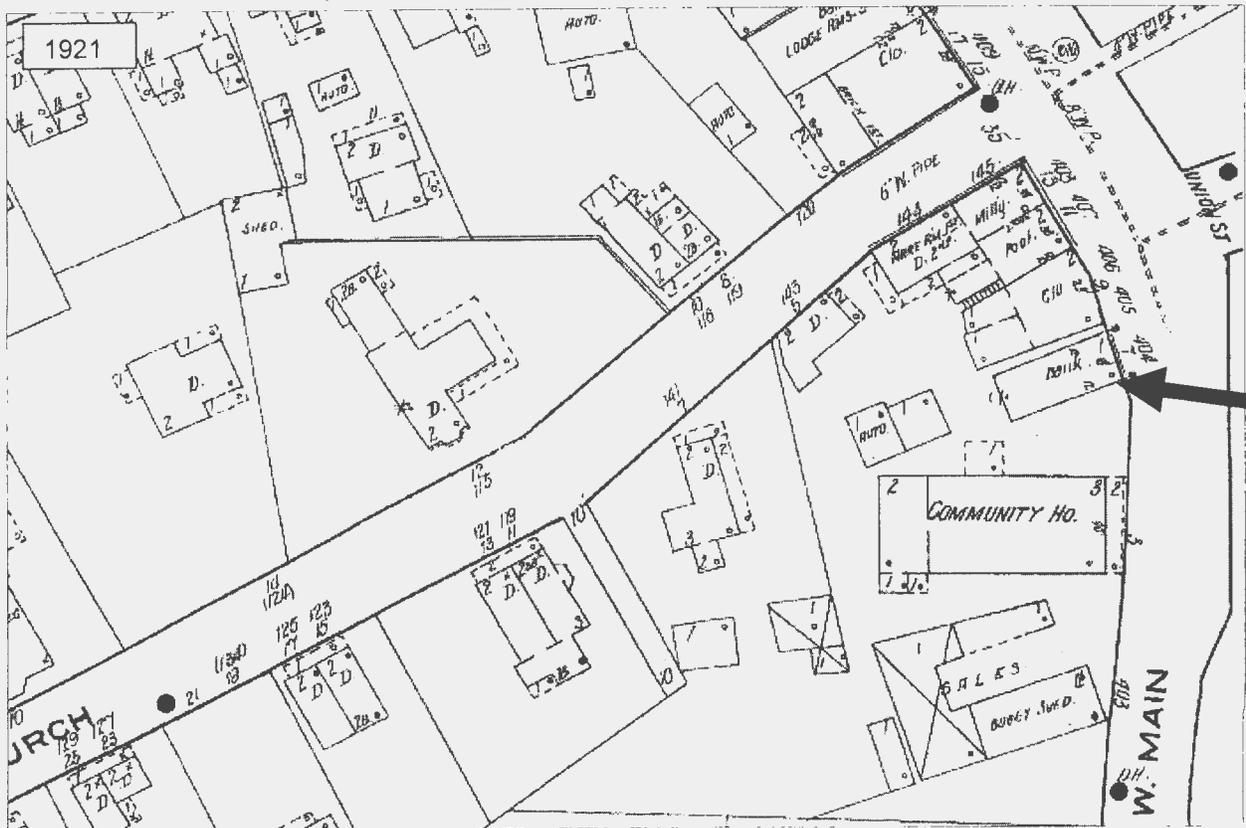
DEMOLISHED



JKC 06/23/2015

AL-VI-B-104
First National Bank (Miners & Merchants Bank)
West Main Street, Lonaconing
Sanborn Fire Insurance Maps

DEMOLISHED



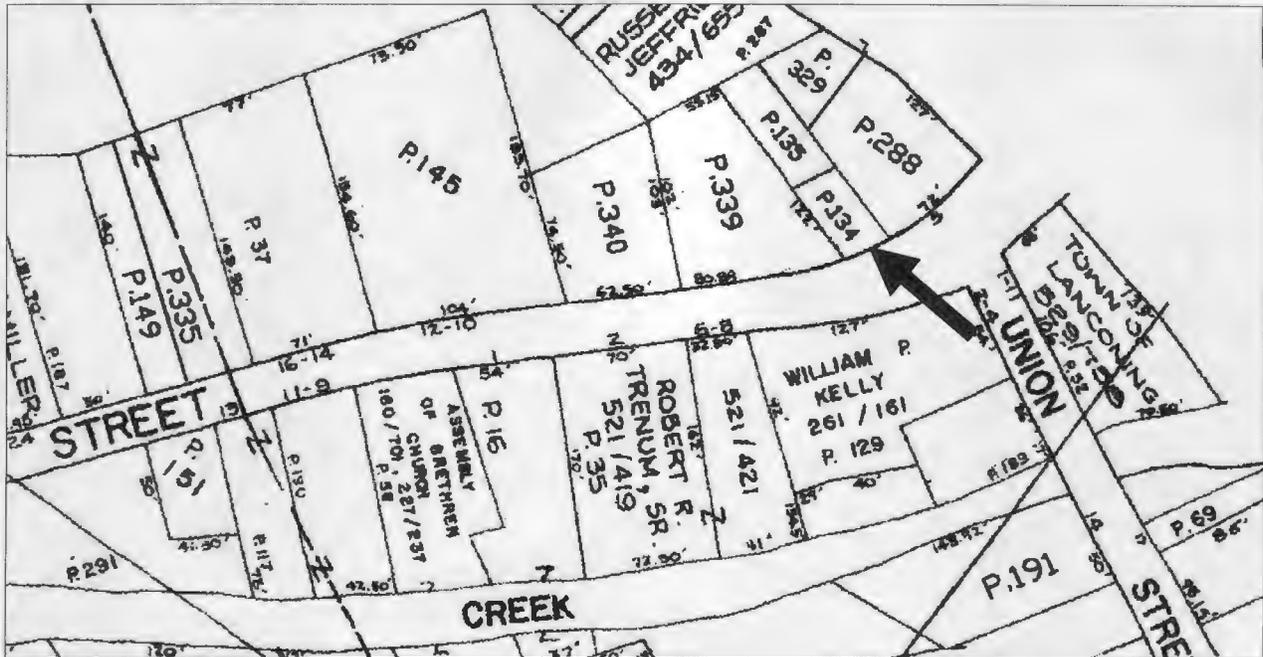
JKC 06/23/2015

AL-VI-B-104
First National Bank (Miners & Merchants Bank)
West Main Street, Lonaconing
Lonaconing quad 1950, Photorevised 1981

DEMOLISHED



Allegheny County Tax Map 3I, Parcel 134



JKC 06/23/2015



AL-VI-B-104

FIRST NATIONAL BANK, LONACONING

3/1/77 - John Nelson, Joan Baldwin



AL-VI-B - ~~VERB~~ 104

FIRST NATIONAL BANK, LONACONING

3/1/77 - John Nelson, Joan Baldwin



A1-VI-B-104

First National Bank

W. Main St.

Kenacomin

2/10/77

John E. Nelson

north east



AT-VI-B-104
First National Bank
W. main St.
Lomaxton
2/10/77
John E. Nelson
northwest