

AREA: Financial District

MAGI NO.: 0411285612

Address: 1 - 3 East Lexington Street

Current Name:

Block: 623 Lot: 1 Lot size: 64 ft. x 75 ft.
 Height: 5 Materials: Brick and brownstone
 Condition: Excellent Owner: Balto. Holding Co.
 Use: Commercial Accessible: Yes, unrestricted
 Designation: Liber/Folio: CWM 4192/573



Historic Name: Central Savings Bank
 Date: 1891
 Architect/Builder: Charles L. Carson
 Style (if appropriate):

Description: The Central Savings Bank is a Romanesque, red brick and brownstone commercial building located on the southeast corner of Charles and East Lexington Streets. The building is five stories high, not including the basement, and it has a flat roof. The building measures three bays wide on East Lexington Street, with one large bay at the corner. This building features such architectural details as elaborate cornices, Corinthian entablatures, geometric moldings, semicircular arches with pronounced archivolt trim, and an elegant portico at the main entrance embellished with Sullivanesque details. Presently the building is occupied by the Radio Shack, and although the interior has been altered, the exterior is in excellent condition and has not been significantly altered since 1891.

Significance:

Area: architecture

Level: local

The Central Savings Bank on the southeast corner of Charles and East Lexington Streets is one of the first commercial bank office buildings of its kind erected in 1891 and is one of the few commercial structures to survive the Baltimore Fire of 1904. The Romanesque Revival building was designed by the noted Baltimore architect Charles L. Carson. Architecturally, the Central Savings Bank features such Romanesque Revival details as semicircular arches with pronounced archivolt trim, decorative stringcourses, geometric moldings and a smooth brownstone and red brick facade. In addition, the building features elaborate cornices, Corinthian entablatures and an elegant portico with Sullivanesque details on the columns. The bank is a fine example of an early bank-office building, pre-dating the Baltimore Fire which adds to the historic character of the financial district.

Maryland Historical Trust State Historic Sites Inventory Form

1. Name (indicate preferred name)

historic Central Savings Bank

and/or common

2. Location

street & number 1-3 East Lexington Street _____ not for publication

city, town Baltimore _____ vicinity of _____ congressional district _____

state Maryland _____ county _____

3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" 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 type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input checked="" type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

4. Owner of Property (give names and mailing addresses of all owners)

name Baltimore Holding Company

street & number 370 Lexington Avenue Suite 1407 telephone no.:

city, town New York state and zip code N.Y. 10017

5. Location of Legal Description

courthouse, registry of deeds, etc. Baltimore City Courthouse liber CWM 4192-

street & number Fayette and Calvert Streets folio 573

city, town Baltimore state Maryland

6. Representation in Existing Historical Surveys

title CHAP/GOUCHER COLLEGE

date 1984 federal state county local

depository for survey records Maryland Historical Trust

city, town Annapolis state Maryland

7. Description

Survey No. B-1128

Condition		Check one	Check one
<input checked="" 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 of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

SUMMARY OF DESCRIPTION

The Central Savings Bank is a Romanesque Revival, red brick and brownstone commercial building located on the southeast corner of Charles and East Lexington Streets. The building is five stories high, not including the basement, and it has a flat roof. The building measures three bays wide on East Lexington Street and four bays wide on Charles Street, with one large bay at the corner. This building features such architectural details as elaborate cornices, Corinthian entablatures, geometric moldings, semicircular arches with pronounced archivolt trim, and an elegant portico at the main entrance embellished with Sullivanesque details. Presently the building is occupied by the Radio Shack, and although the interior has been altered, the exterior is an excellent condition and has not been significantly altered since 1891.

The Charles Street facade of the Central Savings Bank slopes to the south. The five barred windows of the basement can be seen on Charles Street where they become smaller with the gradual incline of the street. The first story has a smooth, reddish, brownstone facade with large multi-pane, rectangular windows. The first story windows have elaborately decorated transoms with rope molding. The first story window frames are decorated with egg and dart and simple geometric molding with small knobs at the top of the outer frames. Additional geometric molding runs along the top of the first story windows. A small, unadorned stringcourse runs between the first story windows.

Dividing the first and the second story windows is a heavy elaborate cornice. Bead and reel and egg and dart molding is located at the frieze with square billet molding above it and a two foot wide band of leaf molding with small scroll details between the leaves. Double, one over one windows with embellished frames appear on the second and third stories. More square billet molding runs in a narrow band between the second and third story windows. The common bond, red brick facade begins on the second story and continues up to the roofline. The window frames are a much darker, reddish brown color.

The considerably more detailed, fourth story facade contains semi-circular, recessed arched, double, one over one windows with pronounced archivolt trim above each window. A one and a half foot wide band of elaborate leaf details and small, square billet molding runs between the windows on the fourth story. Projecting, curved pediments with modillions and dentils appear on the semicircular arches along the fourth story. On the springing line, between the fourth story windows, there are projecting grotesques. The rectangular frames around the double, one over one windows are all elegantly detailed with geometric molding.

(continue, please)

8. Significance

Survey No. B-1128

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 checked="" 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 **Builder/Architect**

check: Applicable Criteria: A B C D
and/or
Applicable Exception: A B C D E F G

Level of Significance: national state local

Prepare both a summary paragraph of significance and a general statement of history and support.

SUMMARY OF SIGNIFICANCE

The Central Savings Bank on the southeast corner of Charles and East Lexington Streets is one of the first commercial bank office buildings of its kind erected in 1891 and is one of the few commercial structures to survive the Baltimore Fire of 1904. The Romanesque Revival building was designed by the noted Baltimore architect Charles L. Carson. Architecturally, the Central Savings Bank features such Romanesque Revival details as semicircular arches with pronounced archivolt trim, decorative stringcourses, geometric moldings and a smooth brownstone and red brick facade. In addition, the building features elaborate cornices, Corinthian entablatures and an elegant portico with Sullivanesque details on the columns. The bank is a fine example of an early bank-office building, pre-dating the Baltimore Fire which adds to the historic character of the financial district.

HISTORY AND SUPPORT

The Central Savings Bank was chartered on March 10, 1854, as the "Dime Savings Bank of Baltimore." Their first official meeting was on March 27, 1854, in the Poor Association Building on North Street (now Guilford Avenue). The Dime Savings Bank of Baltimore was first located at the southeast corner of Calvert and Fayette Streets opposite where the Barnum's Hotel once stood. On February 8, 1866, the Dime Savings Bank changed its name to Central Savings Bank because the original name gave the bank a reputation for being a children's bank. Some people were surprised to know that more than a one dollar deposit could be made at one time. Therefore, in February of 1866, the minimum deposit for the bank was changed to fifty cents.

In 1868, the building on Calvert Street that the bank occupied went up for sale and the Central Savings Bank chose to move to 53 West Lexington Street (now 6 East Lexington), where they remained until 1872. Then in 1872, Central Savings Bank bought the Colonial home of William Lorman, which was built in 1804 at the southeast corner of Charles and Lexington Streets. The bank made some alterations to the interior in order to adapt the space for banking functions.

(continue, please)

9. Major Bibliographical References

Survey No. B-1128

10. Geographical Data

Acreeage of nominated property _____

Quadrangle name _____

Quadrangle scale _____

UTM References do NOT complete UTM references

A

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Zone Easting Northing

B

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Zone Easting Northing

C

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Verbal boundary description and justification

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

state	code	county	code
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state	code	county	code
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11. Form Prepared By

name/title Caroline Hardy, Historical Preservation Analyst

organization Comm. for Hist. & Arch. Pres (CHAP) date April, 1985

street & number 606 Tower Suites, 118 N. Howard St. telephone 396-4866

city or town Baltimore state Maryland 21201

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
Shaw House
21 State Circle
Annapolis, Maryland 21401
(301) 269-2438

A small, cornice runs just below the fifth story windows and it is decorated with a simple band of geometric molding. The fifth story double, one over one windows are slightly smaller than those on the third and fourth stories. Small detached, Ionic columns serve as horizontal dividers between the fifth story, double windows, and more square billet molding accents the brick between and above the windows.

A four foot wide, heavy elaborate cornice appears above the fifth story windows with a wide unadorned frieze area. There is egg and dart molding just below the dentils and large modillions with decorative consoles between them. The cornice appears to be made of copper and is discolored from exposure to the elements. A strip of red brick appears in the fascia with simple crown molding above at the roofline.

The main entrance to the Central Savings Bank is on the southeast corner of East Lexington and Charles Streets. There is a semicircular open portico in front of the main entrance which consists of two large, detached Corinthian columns with intricate Sullivanesque scroll detailing engraved at the top quarter of the columns. These two columns extend the height of the first story. The entrance consists of double doors, flanked by large rectangular windows, divided into several smaller panes. These windows are flanked by narrow attached columns with roping design. The wood framing around the doors and windows and the lantern hanging from the portico ceiling are all painted gold. The doors and windows are flanked by attached columns, enhanced with egg and dart molding and a narrow, partially hidden, embellished cornice above. Three rectangular windows appear above the cornice, and in the central window, above the door, is a "Radio Shack Computer Center," sign. Square billet and other geometric moldings appear on the portico ceiling.

The curved bay that makes up the corner contains a line of large rectangular curved windows with smaller, one over one windows on either side. The corner facade contains all the same details as the west facade, except less detail appears in the transoms around the fourth story windows.

An elaborate recessed, entrance to the upper floor offices is located on the north side of the Central Savings Bank, facing on East Lexington Street. Five stone steps lead up to this one bay wide entrance which is flanked by clustered brownstone Corinthian columns, extending the height of the first story with Sullivanesque details. These columns rest on a three foot high stone base decorated with barely visible, delicate leaf details. Somewhat hidden behind the clustered columns are two more columns flanking the entry. Three small rectangular, recessed windows appear above the entrance. Shiny brass rails serve as handrails to the stairway. The interior of the entryway features woodwork and wood framing.

Two large heavy wooden doors appear inside the entry, flanked by attached, wooden Corinthian columns in the corners. These columns are decorated with rope molding on their shafts and some simple geometric molding near the top of the columns. There are two rectangular windows above the doors with chain link, bead and reel and leaf molding decorating the top of the windows. Above this ornamentation there is one more large rectangular window. The outermost door at the top of the stairs is a medieval style iron gate, painted gold and extends up the height of the entryway.

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Central Savings Bank
General Description, cont'd.
Page 3 of 7

The north facade of East Lexington Street is the same architecturally on all floors as the west facade except for the elaborate entrance and there are only two fifth story windows that have detached columns. In addition, no basement windows appear on the north elevation.

Many of the significant architectural interior details have been retained in the Central Savings Bank despite the alterations made to the space by the present occupants, the Radio Shack. All of the original teller cages have since been removed yet the original chandeliers and the vault remain intact. The building also retains the original moldings on the ceiling, the decorative Corinthian pilasters and the gold painted metal railing along the steps of the lobby. In addition, some of the original counter remains.

CORRECTIONS

Central Savings Bank
History and Support
Page 2 of 8

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Paragraph 3

". . . Charles L. Carson was the son of David Carson, a prominent Baltimore builder."

"Charles Carson worked with Joseph E. Sperry on . . . the Equitable building of 1891-1894 and the Masonic Temple of 1890-1893."

"He died on December 18, 1891,"

Sources:

see obituaries for Charles L. Carson,

The Sun, Baltimore, December 19, 1891, at the Maryland Historical Society, Dielhman-Hayward file.

The Morning Herald, Baltimore, December 19, 1891, p. 1, col. 1.

The American, Baltimore, December 19, 1891, p. 5, cols. 4-5.

By 1890, the Central Savings Bank was growing steadily and they needed still more space. In 1891, the 1804 colonial structure was razed and it was replaced by a Romanesque Revival, brownstone bank office building. This new Central Savings Bank office building was one of the first of its kind built in the late 1880's and early 1890's. The structure for the Central Savings Bank was built specifically to provide space for the banking services on the lower level and bank office space on the upper stories. Most banks of the time, such as the Eutaw Savings Bank and the Safe Deposit and Trust Company Building, were one story buildings with a single large banking space as compared to the Central Savings Bank which combined office space with banking.

By some strange fate, the Central Savings Bank is one of the few commercial structures in the burnt area of the Baltimore Fire of 1904 that survived the disaster. After the fire, business carried on, and in 1931 some interior modernization and updating of the various teller machines was done. In 1944, the Hopkins Place Savings Bank merged with the Central Savings Bank which was then the fourth largest savings bank in Maryland. Then in 1953, the Citizens Savings Bank of Baltimore merged with the Central Savings Bank and in 1978 Central Savings Bank merged with the Arlington Federal Savings and Loan Association across the street. In that same year, 1978, Central Savings Bank moved into Arlington Federal's building across the street and in 1982, Central Savings changed their name to Centrabank. The present occupants of the Central Savings Bank Building, the Radio Shack, moved into the building around 1983.

The architect of the Central Savings Bank was Charles L. Carson. Born in Baltimore in 1847, Charles L. Carson was the son of Charles Carson, Sr., the developer of Waverly Terrace. Carson designed some of Baltimore's most impressive Richardsonian Romanesque buildings. Some of Carson's work in the city includes the Marburg Tobacco Warehouse (1887) the Eutaw Savings Bank Building (1887), Goucher Hall (1888), and the Strawbridge Methodist Church in Bolton Hill (1881). Charles Carson worked with Joseph E. Sperry on the design of the north archway and wing of the Evergreen House in the 1880's, the Equitable building in 1894 and the Masonic Temple in 1893. In addition, Carson also taught in the department of architecture at the Maryland Institute of Design. He died on December 24, 1891, at the age of forty four.

Architecturally, the Central Savings Bank features a simple, yet elegant brownstone facade with elaborate cornices, Corinthian entablature and various moldings including: egg and dart, bead and reel, chainlink and geometric. Other noteworthy features include semicircular arches with pronounced archivolt trim, an elegant portico at the main entrance and a recessed entrance on the side elevation both with Sullivan-esque details. In addition, the side entrance features beautifully carved woodwork and large medieval style iron gates. The building is a fine example of Romanesque Revival in Baltimore and one of Charles Carson's most impressive buildings in the city.

This beautifully executed building stands out on the corner of Charles and East Lexington Streets in contrast to the towering skyscrapers across the street. Carson's use of varying details and materials produced an attractive late 19th century commercial structure, which is not as overpowering as some other vault-like, rusticated bank buildings. The Central Savings Bank is an excellent condition and contributes to the historical character of the Financial District.

CENTRAL SAVINGS BANK

Armstrong, J.S., "Citizens Bank and Central Savings Merge" Baltimore Sun, February 3, 1953.

Caldwell, William C., Central Savings Bank of Baltimore, Its History and Functions. 1854-1932, Baltimore, 1932.

Caldwell, William C., Questions and Answers Relating to Savings Accounts in the Central Savings Bank, Baltimore, 1932.

"Central Savings Bank's New Office Opens Today", Baltimore Sun, October 1929, 1963.

Dilts, James D. & Dorsey, John, A Guide to Baltimore Architecture, Tidewater Publishers, Centreville, Md. 1981.

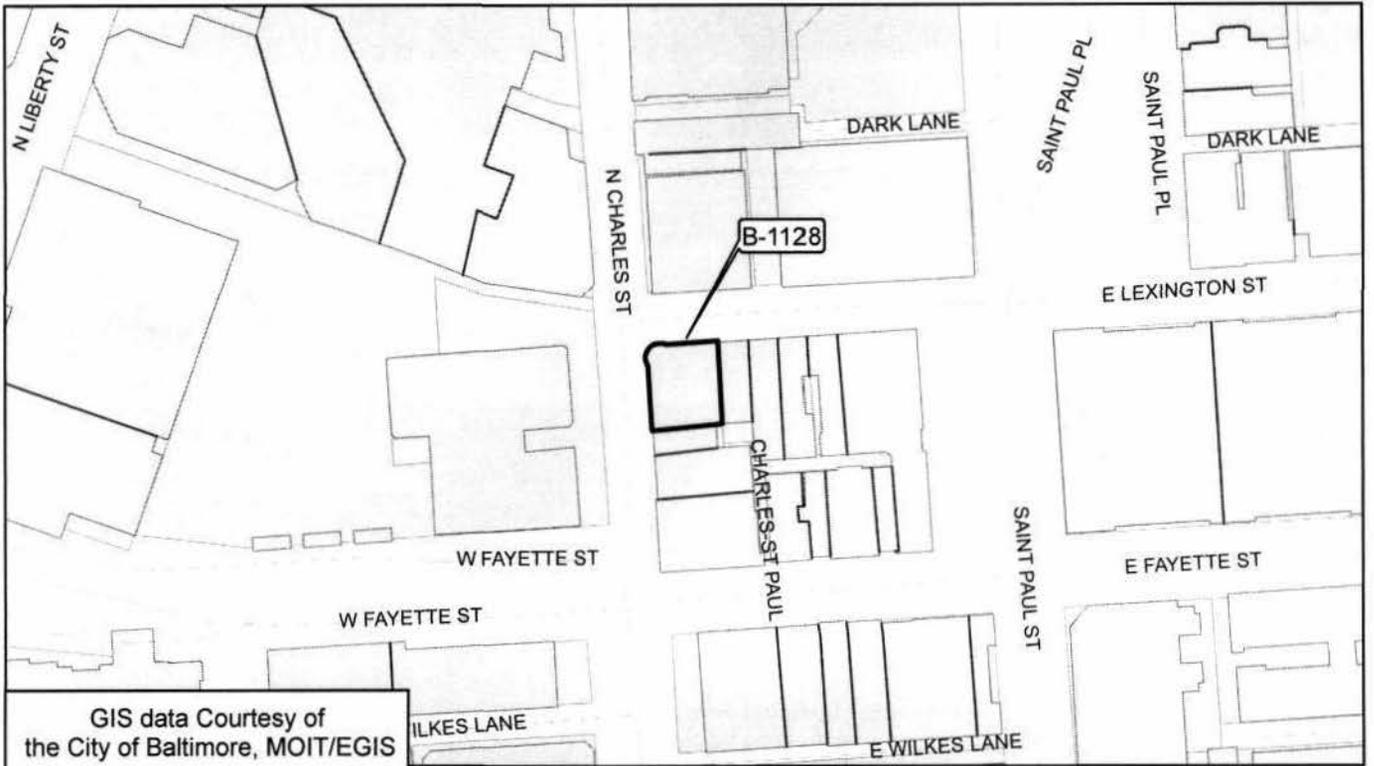
Moss, Ellison, "It's Centrabank" News American, November 9, 1982.

"The Flight of Years", Central Savings Bank of Baltimore, 1932.

"Two Savings Banks Merge", Baltimore Sun, November 2, 1944.

Who was Who in America, Historical Volume 1607.

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Central Savings Bank
1-3 E. Lexington Street
Block 0623, Lot 001
Baltimore City
Baltimore East Quad.



ONE EAST LEXINGTON

ONE

ONE



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Central Savings Bank
1-3 East Lexington Street
Financial District-Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
Date: July 1985
Neg.loc.: Maryland Historical Trust
Detail of north elevation entrance



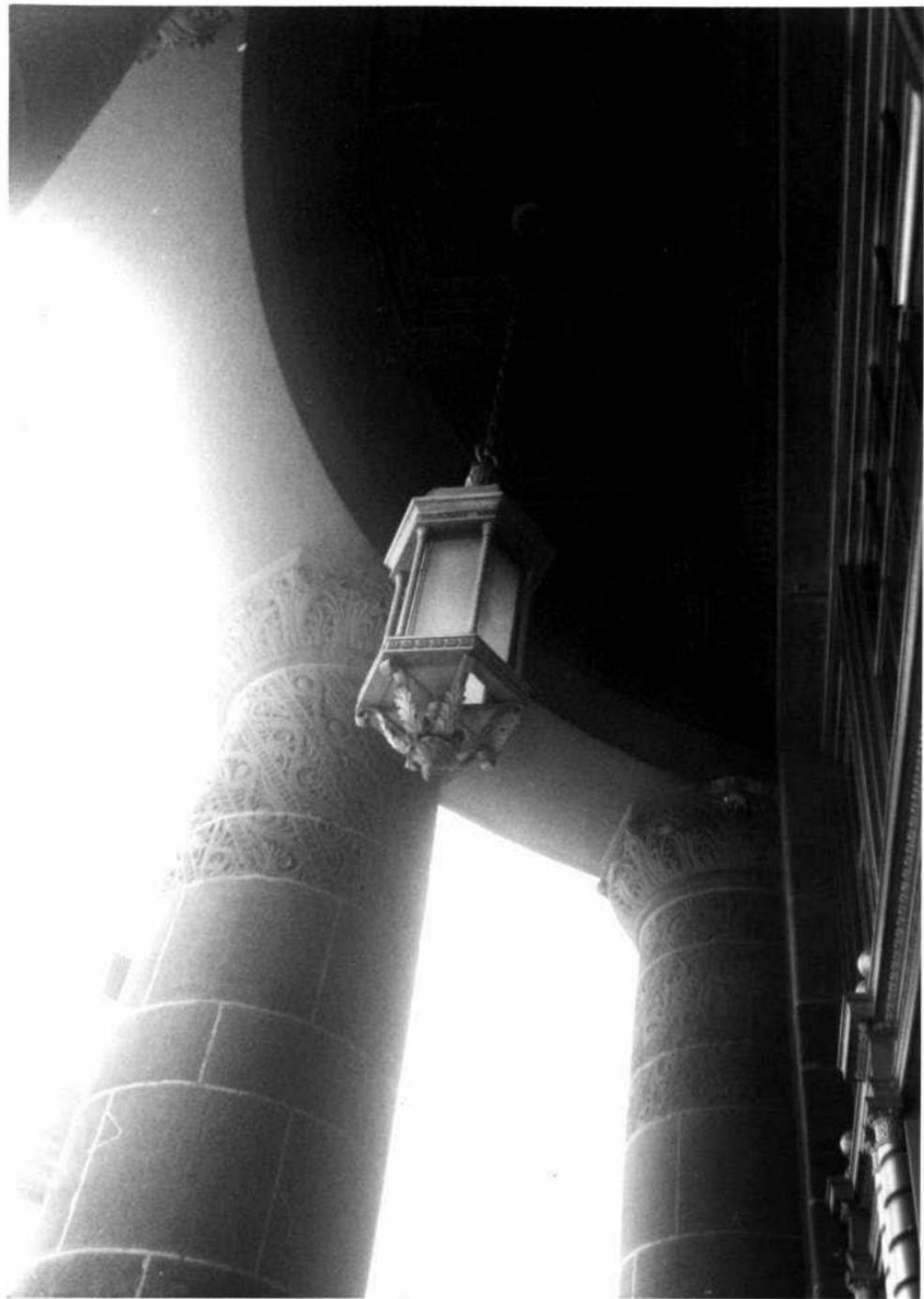
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Central savings Bank
1-3 East Lexington Street
Financial District - Metrocenter Survey
Baltimore (City), Maryland
Photo: Fred B. Shoken
Date: October 1983
Neg. Loc.: Maryland Historical Trust
Northwest Corner



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Central Savings Bank
1-3 East Lexington Street
Financial District-Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
Date: July 1985
Neg.loc.: Maryland Historical Trust
Detail of windows



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Central Savings Bank
1-3 East Lexington Street
Financial District-Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
Date: July 1985
Neg.loc.: Maryland Historical Trust
Detail of portico ceiling