

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

Merchants' National Bank

AND/OR COMMON

Baltimore Federal Inner Harbor Office

2 LOCATION

STREET & NUMBER

301 Water Street

3rd

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 type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> MUSEUM
<input type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input checked="" type="checkbox"/> UNOCCUPIED	<input type="checkbox"/> COMMERCIAL	<input type="checkbox"/> PARK
<input checked="" 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 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

Baltimore Federal Savings and Loan

Telephone #:

STREET & NUMBER

Fayette and Saint Paul Streets

CITY, TOWN

Baltimore

___ VICINITY OF

Maryland

STATE, zip code
21202

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Liber #:

Folio #:

STREET & NUMBER

CITY, TOWN

STATE

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

___ FEDERAL ___ STATE ___ COUNTY ___ LOCAL

DEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN

STATE

7 DESCRIPTION

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

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

301 Water Street is located between Commerce and South Streets in downtown Baltimore just north of the Inner Harbor. The granite building is three stories high and seven bays wide on the front, Water Street, facade. The front entrance is located slightly off-center at the third bay from the South Street corner. Each bay is defined by two pairs of Ionic pilasters, but the projecting entranceway is also defined by a pair of Ionic Columns. The double wooden doors, the main entrance to the building are recessed into this classical entranceway. The windows which are located on the first and second floors are tripartite and multi-paned with panels defining the floor level which cuts between the windows. The bay just to the left of the Commerce Street corner features a blank entrance and large decorative metal doors set between smaller pilasters and surmounted by two smaller windows. These doors no longer function as an entrance.

The cornice which separates the second and third floors is quite elaborate and includes dentils, egg and dart molding and other ornamental bands. The third floor is defined by highly decorative arches with keystones. Within the arches are tripartite multi-paned windows. The cornice which caps the building is highly elaborate. A series of dentils is surmounted by classical consoles and a series of lionheads. A balustrade ends the facade.

Both the South Street and Commerce Street elevations are three bays wide and styled similarly to the front facade. The South Street facade only includes windows, while a secondary entrance is located along Commerce Street. A simple brick wall is located at the rear of the building.

The interior of the building has been modernized to a large degree, however according to a Baltimore Federal brochure fine wood carvings, a marble fireplace and mantel, some original brass hardware, a period chandelier and a mosaic floor (in need of restoration) are extant. The building housed a small banking branch and offices for the bank. It is now vacant.

CONTINUE ON SEPARATE SHEET IF NECESSARY

9 MAJOR BIBLIOGRAPHICAL REFERENCES

American Architect and Building News, November 18, 1893.

Maryland Institute Scrapbook on the Great Fire.

Baltimore: The Old Town and the Modern City, Souvenir of the 9th convention of the National Association of Builders, October 15-18, 1895.

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

Lot 145' x 62' on the south side of Water Street between Commerce Street and South Street.

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

STATE	COUNTY
STATE	COUNTY

STATE	COUNTY
-------	--------

11 FORM PREPARED BY

NAME / TITLE	DATE
Fred Shoken	August, 1982
ORGANIZATION	DATE
Commission for Historic and Architectural Preservation	
STREET & NUMBER	TELEPHONE
Room 601, City Hall, 100 N. Holliday Street	
CITY OR TOWN	STATE
Baltimore, Maryland 21202	

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

Significance Continued

of Johns Hopkins University. The drawing of the building shows that the original plan was to remove the arches on the third floor after the fire and replace them with double windows, but the arches were retained in the re-building.

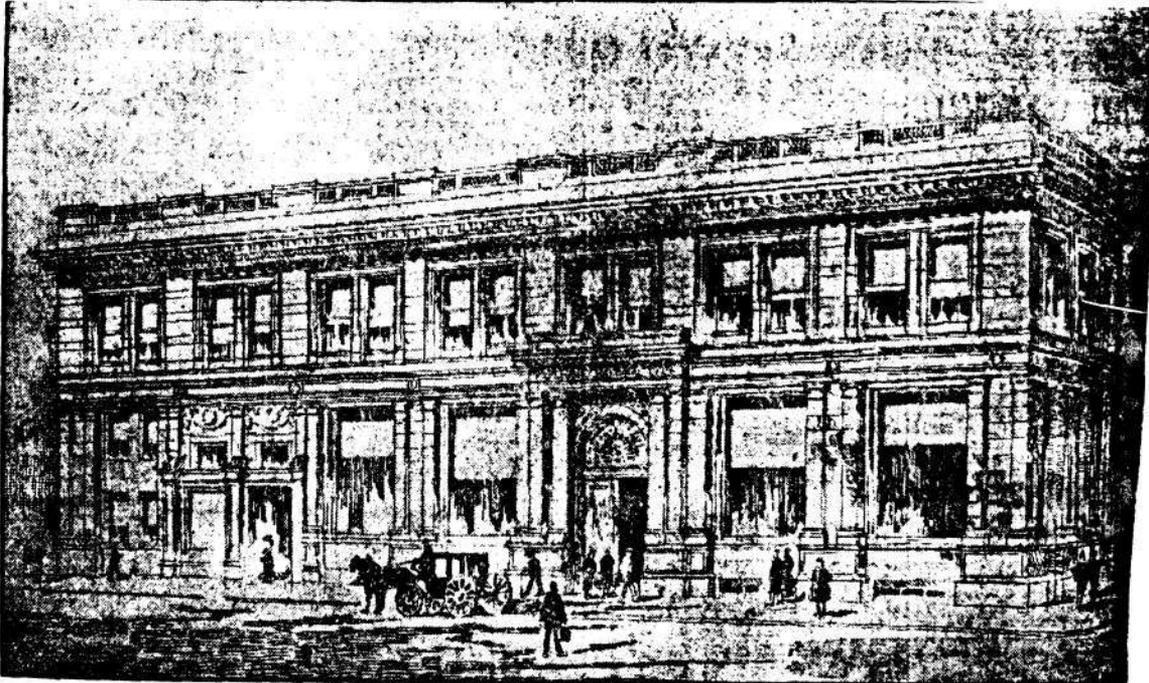
The building was used by the United States Fidelity and Guaranty Company from 1929 until 1974. USF&G is one of Baltimore's largest corporations and has been an important insurance company not only locally, but nationally since its founding in 1896.

After remaining vacant for three years, the building was purchased by Baltimore Federal Savings and Loan. It was restored under the supervision of Ferdinand P. Kelly and Associates. Baltimore Federal was founded in 1884 as the Pennsylvania Avenue Permanent Building and Loan Association. It is now the largest Savings and Loan institution in Baltimore.

The building is presently threatened by the construction of a new headquarters on its site. Recent plans for the building include the retention of the facade of 301 Water Street into a new high rise structure. It has yet to be determined how successfully the new building will relate to this excellently styled structure.

¹Baltimore: The Old Town and the Modern City, Souvenir of the ninth convention of the National Association of Builders, October 15-18, 1895, p. 131.

301 Water St.
B 3687



MERCHANTS' NATIONAL BANK BUILDING

The above is a picture of the Merchants' National Bank Building, South and Water streets, as it will appear after being rebuilt. It was decided to reduce the height of the structure by cutting off the five upper stories, that had been used as offices, and have above the banking room only one floor divided into offices.

The contract for reconstructing the bank has been awarded to the Wells Bros. Company, and the work will soon commence. The rebuilding is to be finished by January

1, 1905. The edifice was erected in 1894 of Vermont granite at a cost of \$560,000.

The insurance was adjusted by arbitration without the loss of a dollar to the bank. The total insurance carried was \$335,000, and in the settlement the bank received a little over \$220,000, which fully covered the loss sustained by the fire. The land upon which the building stands cost \$145,000. The bank also got \$16,500 in payment of a rent policy.

Mr. Douglas H. Thomas, president of the

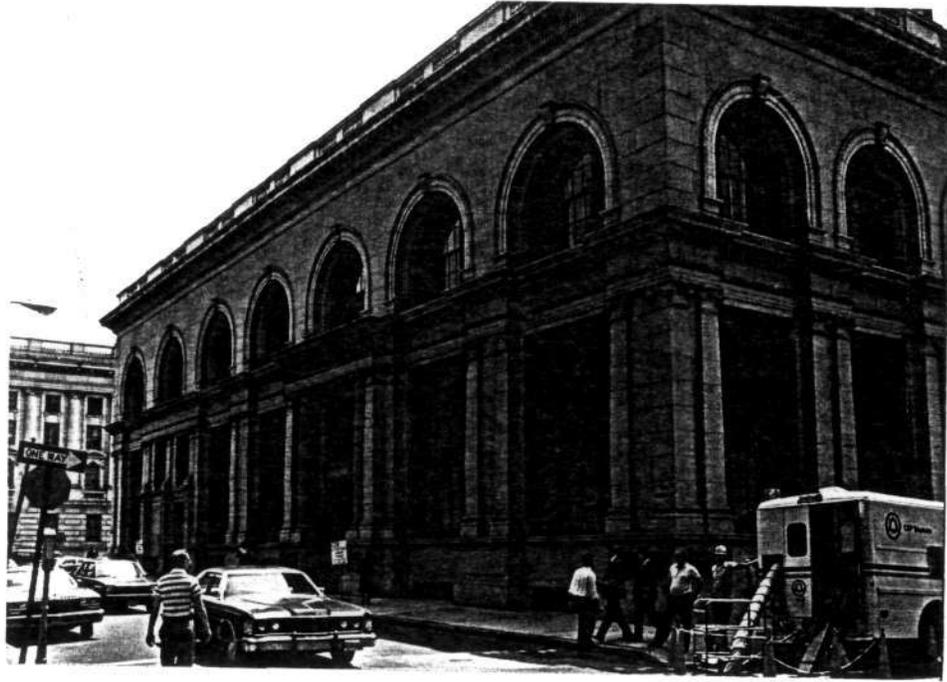
bank, said that as neither fire, smoke nor water entered the banking room proper its furniture and appointments suffered only from dust, etc., and but a portion of a \$15,000 policy covering the furnishings was collected. The rehabilitation of the lower stories, it is said, will cost little more than will probably be received from the sale of surplus granite, steel, etc., taken from the five upper stories that will be removed.

The plans provide for converting the

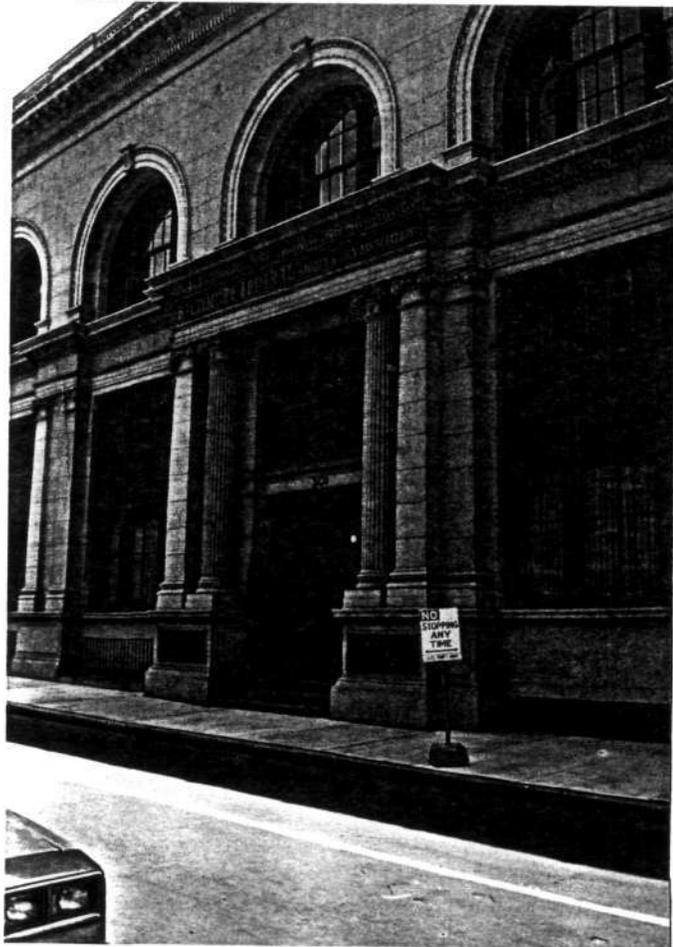
entire main floor into a banking room which will take in the space of the end that was previously used as a corridor and for the operation of elevators. The banking floor is to be in height of seven stories. The building was designed by Thomas, of Boston and Boston architects. The building stands on Water street and has a depth of 100 feet along South street.

The bank is now temporarily housed in St. Paul's Parish House, 200

M. Institute Scrapbook



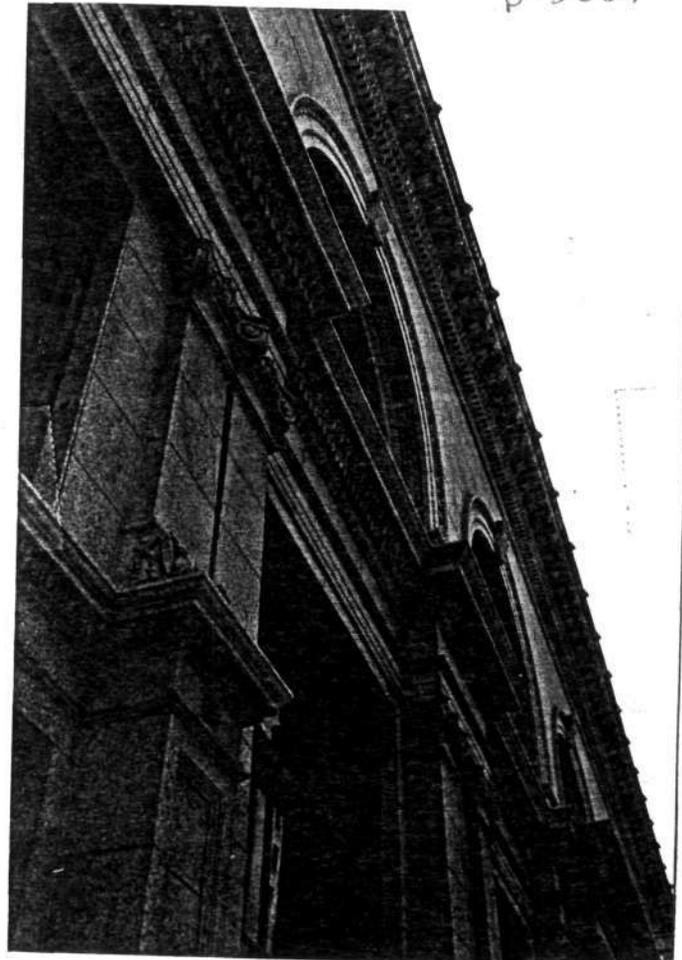
301 Water Street from South Street



Entrance to 301 Water Street



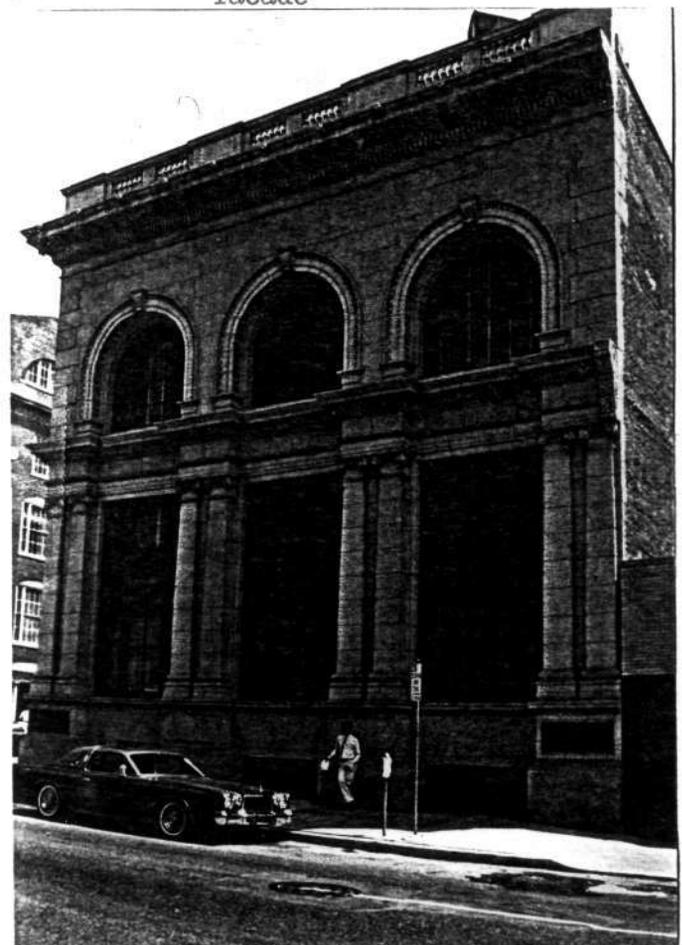
Entrance Detail



Detail of ornamentation on front facade



Metal doors on Water St



South Street elevation

The general area located just east of Charles Center, north of the Inner Harbor, west of the Jones Falls and south of Lexington and Fayette Streets has a strong potential for being designated as a historic district (see attached map). This is the surviving section of the area, once called the Burnt district. It was destroyed in the Baltimore Fire of 1904, but quickly rebuilt. A map from 1906 shows the degree to which this area was built-up a couple of years after the devastating fire.

The area is significant because it contains all but one of the surviving structures from the Baltimore Fire and includes the city's finest bank buildings, early high rise office structures and the finest early twentieth century architecture in Baltimore. It is a distinctive area completely rebuilt within a short time period c.1904-1920 and containing the last great period of classical design of important financial, commercial and institutional structures before modern architecture changed the appearance of downtown Baltimore with the development of Charles Center and the Inner Harbor.

Within this area are the city's most important institutions. It includes a variety of building types since it was not only the financial heart of the city, but important in industry (especially close to the harbor), entertainment (the Block), Wholesaling (Market Place and the Fish Market) and retail trade (Baltimore Street). Few new intrusions, both new buildings and vacant lots, are located in this area. It retains a strong, early twentieth century, Classical appearance, with many significant streetscapes (most notably Redwood Street).

The area defined on the map includes the area affected by the Baltimore Fire. The fire actually covered a larger area, but large sections have been completely rebuilt with the Charles Center and Inner Harbor developments. Also some new construction on the edges of the Burnt district, such as the Police Headquarters, INA Building, and MECU Building, was excluded from the district as being out of character with the area. The Courthouse and City Hall are also excluded since they were not affected by the fire and constitute a district within themselves as the governmental center of the city.

37-39 South Street; 304-310 East Lombard Street

Besides 301 Water Street, most of the remaining buildings in the block defined by Water, Commerce, Lombard and South Streets contribute to the concept of a "Burnt District" historic district, with the exception of the small parking

garage at 33 South Street. These brick buildings generally relate to the commercial/industrial character of the district since they are only one block from the harbor.

B-3687

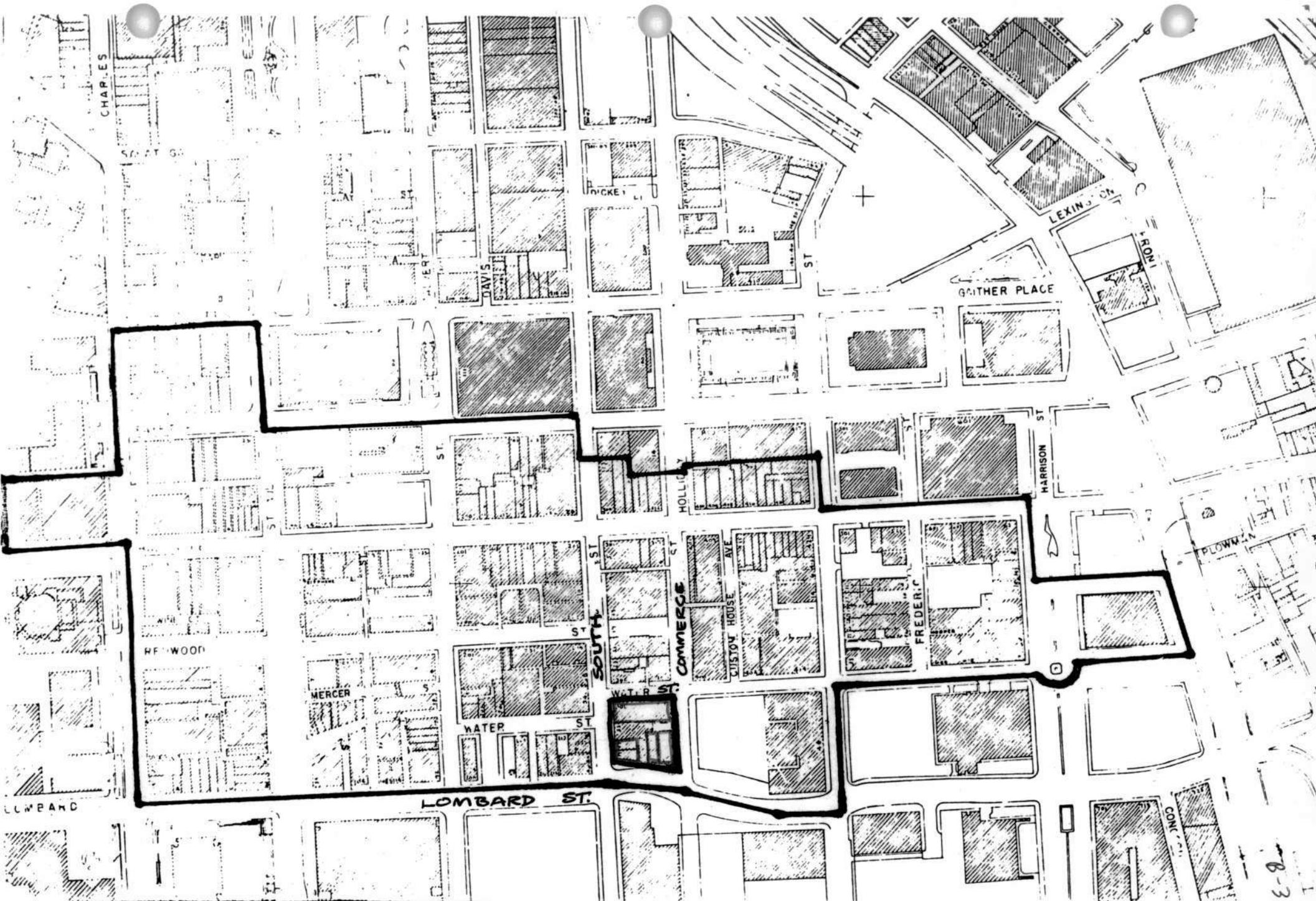
308-310 East Lombard Street is the most notable building. It is a five story brick building with arches on the upper floor, stone lintels with accented key and end stones, stone sills, a large metal cornice and fan decorations on the large tripartite windows on Lombard Street. The architect was Henry J. Tinley, and it was built in 1905.

306 East Lombard Street is a fairly simple addition to 308-310 East Lombard Street, but with less dignified proportions and little ornamentation.

304 East Lombard Street has been altered to a large degree. The cornice has been removed and the large archway has been modified. An early photograph shows the original conditions of this building.

39 South Street is a fairly simple 3 story brick structure with some stone diamond shape designs. It was probably built in the 1910's. This building is not scheduled for demolition.

37 South Street is a two story building with decorative light brown brick work. Similar in some ways to 39 South Street, it also dates from c.1910.



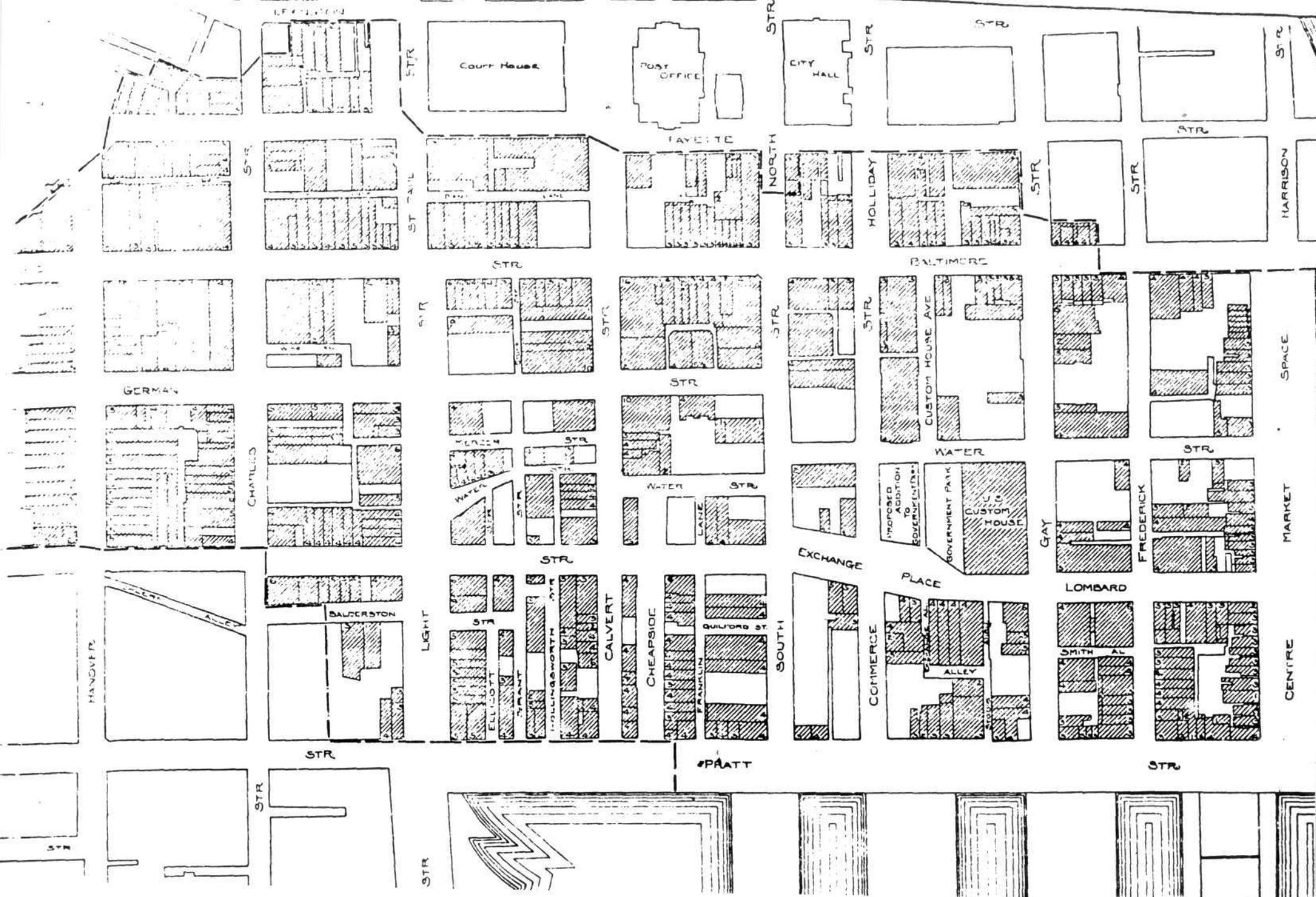
THE BURNT DISTRICT  CONTRIBUTING STRUCTURES

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MAP FROM BURNT DISTRICT COMMISSION REPORTS - 1906

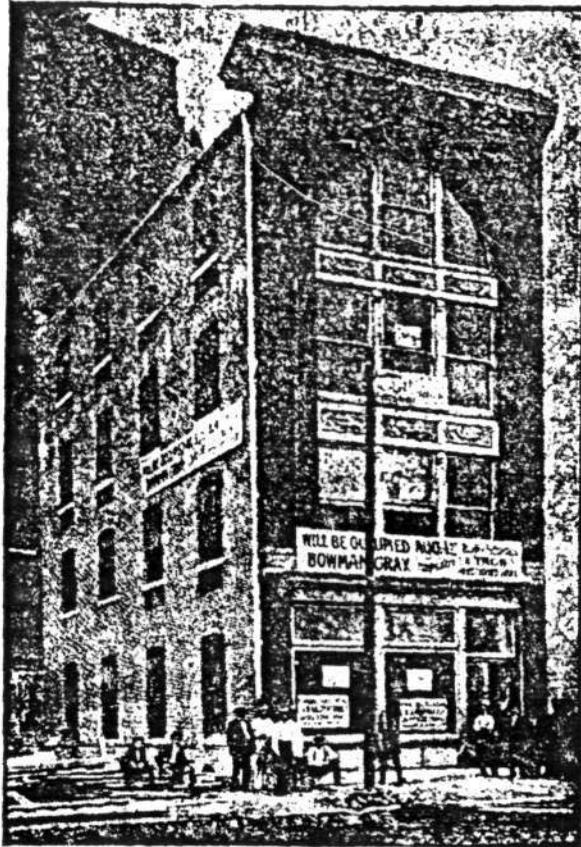
BUILDINGS REBUILT BY 1906



304 E. LOMBARD ST.

B-3687

FIRST BUILDING ON EXCHANGE PLACE



The above structure is located at 304 Exchange Place, and is now occupied by Mr. Bowman Gray, tobacconist. It is the first building to be completed on Exchange Place. The structure was started April 14 and completed August 1. It is four stories high, owned by Mr. J. Moritz, and was built by Mr. Frank Fox.

MD. INSTITUTE SCRAPBOOK

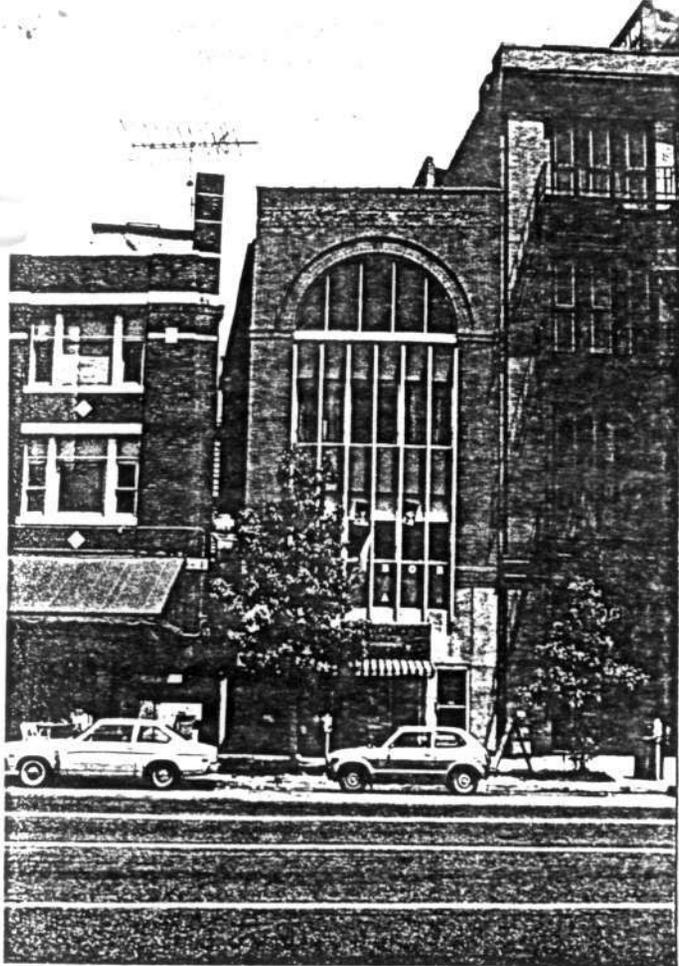


37 South Street



39 South Street -- Lombard Street facade

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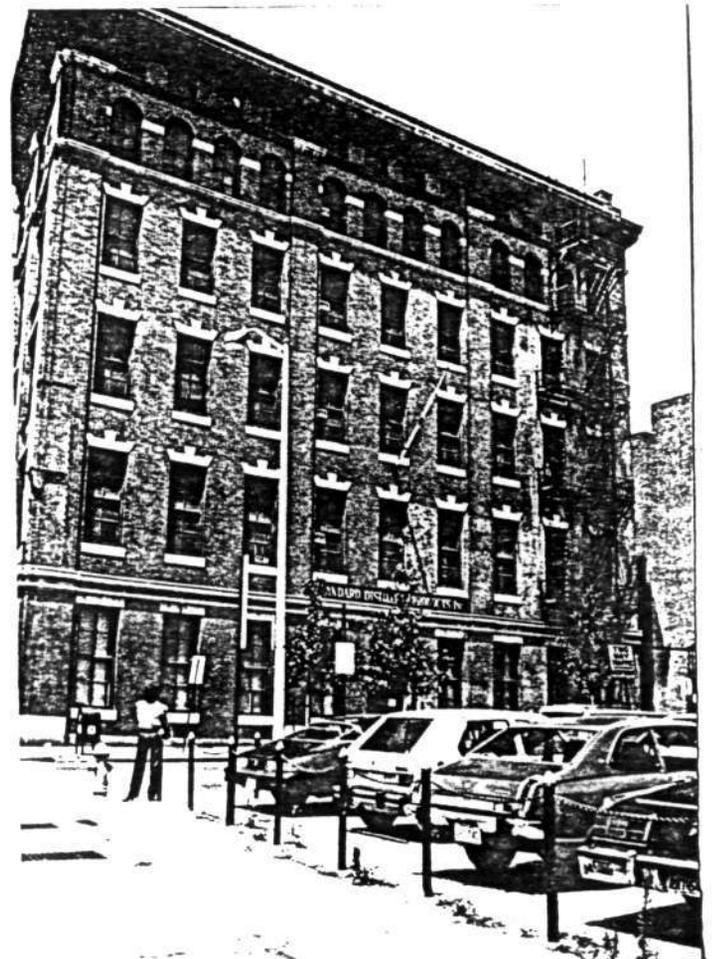
304 East Lombard Street



306 East Lombard Street



308-10 East Lombard Street

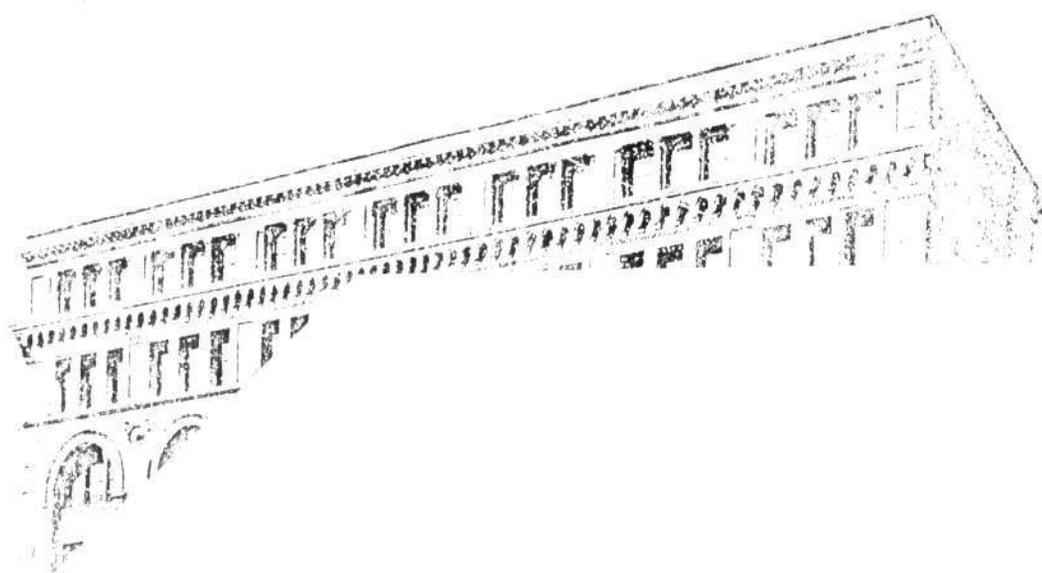


308-310 East Lombard Street --
Commerce Street elevation

B 3687

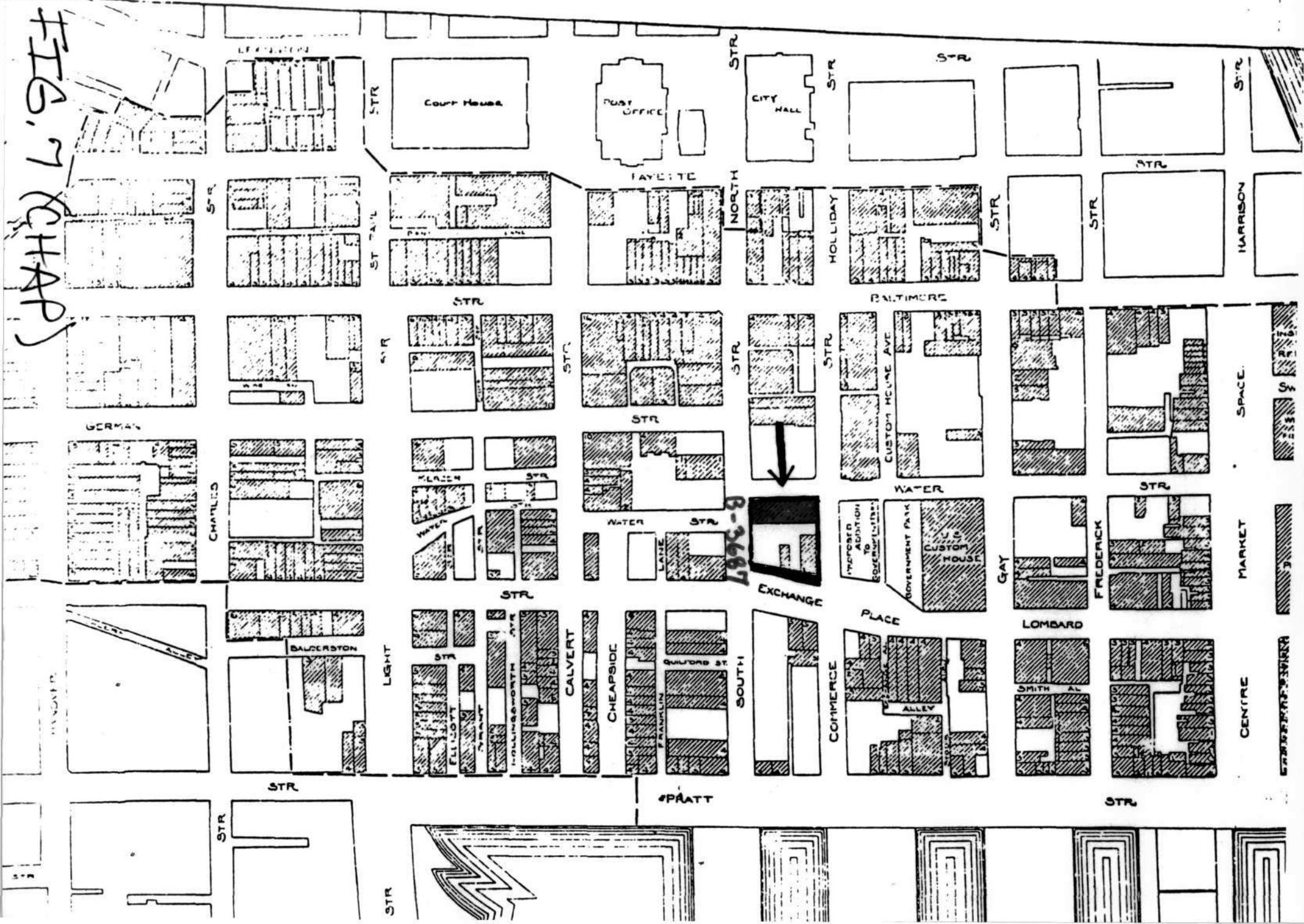
AMERICAN ARCHITECT AND BUILDING NEWS. Nov. 13, 1893. No. 954

ESTABLISHED 1855. PUBLISHED WEEKLY.



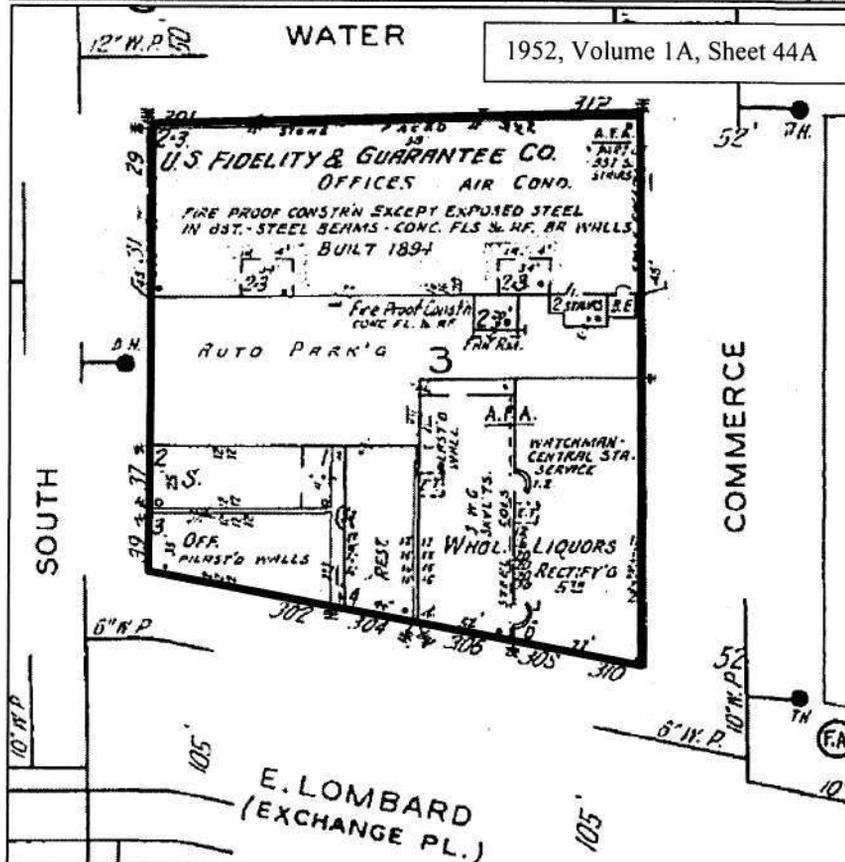
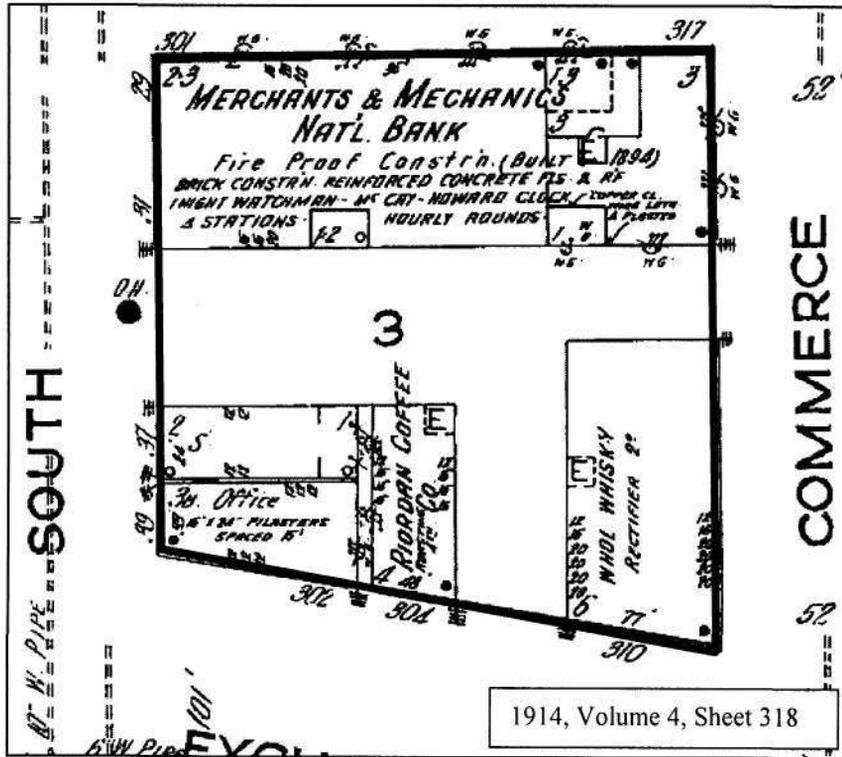
MAP FROM BUREAU DISTRICT
COMMISSION REPORTS - 1906

FIG. 7 (CHAP)



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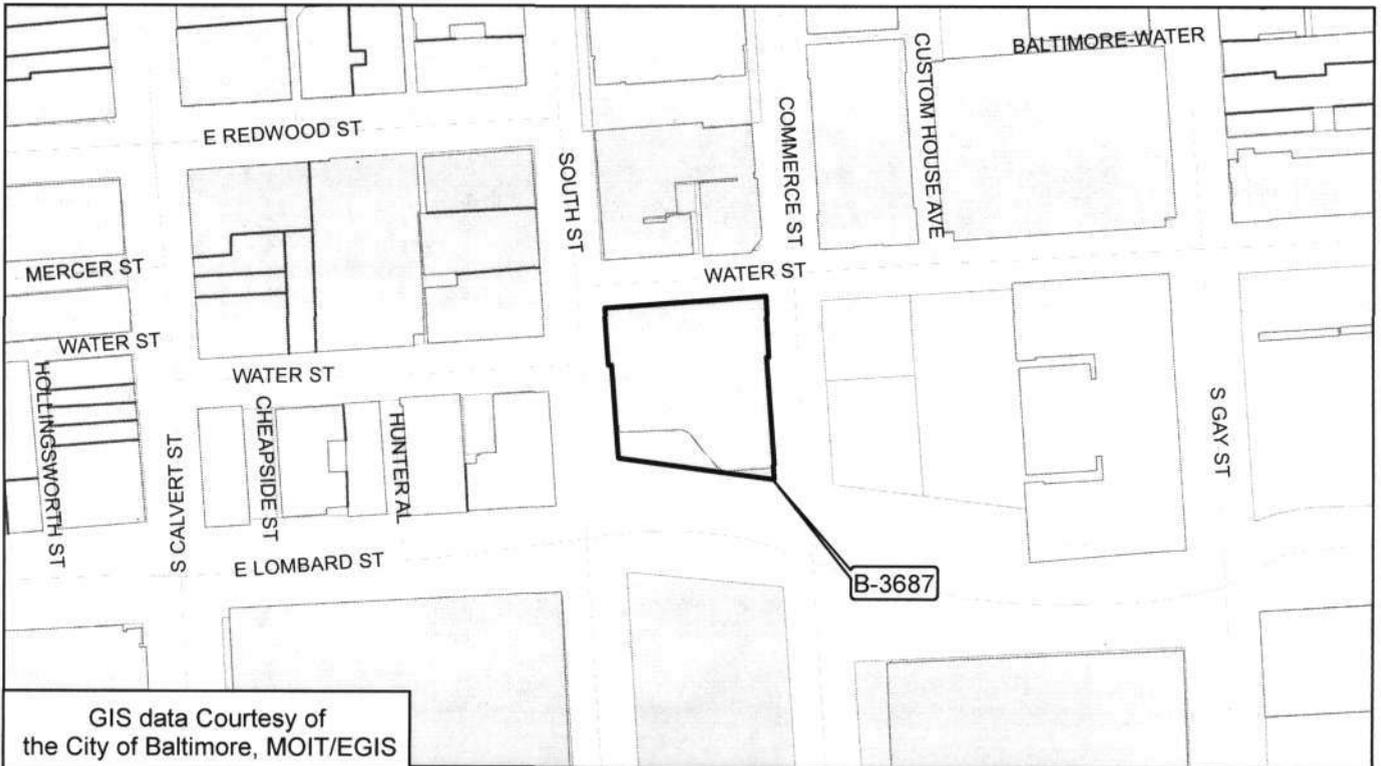
Merchants & Mechanics National Bank (Baltimore Federal Inner Harbor Office)
301 Water Street (also 37-39 South Street and 304-310 E. Lombard Street)
Sanborn Maps



B-3687

Merchants & Mechanics National Bank
(Baltimore Federal Inner Harbor Office, USF&G)
301 Water Street, 37-39 South Street, and 304-310 E. Lombard Street
Block 1370, Lot 001
Baltimore City
Baltimore East Quad.

Demolished



GIS data Courtesy of
the City of Baltimore, MOIT/EGIS





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Joins Map 43

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MD GRID 920,000 FT