

BA-1174
Farmers and Merchants Bank of Fowblesburg
15204 Old Hanover Pike
Fowblesburg
Private
c. 1920

The Farmers and Merchants Bank of Fowblesburg is located at 15204 Old Hanover Pike and faces east toward the road. It is a one-story, three-bay by four-bay structure with a concrete foundation, running bond brick walls in which the bricks alternate between red and a dark plum color, and a gable roof with an east-west ridge. The center bay of the east elevation has paired doors, and there are one-light sidelights. There is also a leaded glass fanlight. The doorway is recessed. The end bays each have a new one-over-one sash. There is a brick cornice consisting of six courses of corbelled brick, and a false front above it that contains a panel with a painted sign that reads "Farmers & Merchants Bank." In the center of the false front is a small pediment that contains five corbelled arches. The interior of the building has the bank vault in the center, with a passage to the south side of the vault that leads back to a room at the west end. There is a room in the center of the south side of the building, south of the passage. On the north side of the vault is a short passage that leads to a room in the northwest corner. The east room is the banking room.

The Farmers and Merchants Bank of Fowblesburg was incorporated in 1919, and in January of the following year they purchased this lot in town. The date given for construction of the building is 1924-28, though the source for this information is not known. It seems more likely that they would not have bought the lot unless they were prepared to proceed with construction, so they probably built the bank in 1920. The

building is typical of small town banks built from the mid-nineteenth century up to this period, set with the gable end to the street, but with the gable typically hidden behind a parapet to give the building greater presence. The interior also has a typical layout with the banking room in the front, dominated by the centrally located and very visible vault that was meant to insure depositors of the safety of their valuables in this institution. At the rear of the building was likely the meeting room for the board of directors, and there was at least one office for the cashier who oversaw daily operations. The use of polychromatic brick is of interest. The bank retained this property until 1975, when it apparently moved.

Maryland Historical Trust

Maryland Inventory of Historic Properties Form

Inventory No. BA-1174

1. Name of Property (indicate preferred name)

historic Farmers and Merchants Bank of Fowblesburg
 other Fowblesburg Bank

2. Location

street and number 15204 Old Hanover Rd not for publication
 city, town Fowblesburg vicinity
 county Baltimore County

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

name Alexander Obriecht, Marc Lefkowitz, et al
 street and number 15204 Old Hanover Rd telephone
 city, town Upperco state MD zip code 21155-9764

4. Location of Legal Description

courthouse, registry of deeds, etc. Baltimore County Courthouse tax map and parcel: 31-249
 city, town Towson liber 8972 folio 146

5. Primary Location of Additional Data

- Contributing Resource in National Register District
- Contributing Resource in Local Historic District
- Determined Eligible for the National Register/Maryland Register
- Determined Ineligible for the National Register/Maryland Register
- Recorded by HABS/HAER
- Historic Structure Report or Research Report
- Other

6. Classification

Category	Ownership	Current Function	Resource Count	
			Contributing	Noncontributing
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> agriculture		
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> commerce/trade	1	0
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> defense	0	0
<input type="checkbox"/> site		<input type="checkbox"/> domestic	0	0
<input type="checkbox"/> object		<input type="checkbox"/> education	0	0
		<input type="checkbox"/> funerary	1	0
		<input type="checkbox"/> government		
		<input type="checkbox"/> health care		
		<input type="checkbox"/> industry		
		<input type="checkbox"/> landscape		
		<input type="checkbox"/> recreation/culture		
		<input type="checkbox"/> religion		
		<input type="checkbox"/> social		
		<input type="checkbox"/> transportation		
		<input type="checkbox"/> work in progress		
		<input type="checkbox"/> unknown		
		<input type="checkbox"/> vacant/not in use		
		<input type="checkbox"/> other:		
			Number of Contributing Resources previously listed in the Inventory	
			1	

7. Description

Inventory No. BA-1174

Condition

<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins
<input type="checkbox"/> fair	<input type="checkbox"/> altered

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

The Farmers and Merchants Bank of Fowblesburg is located at 15204 Old Hanover Pike and faces east toward the road. It is a one-story, three-bay by four-bay structure with a concrete foundation, running bond brick walls in which the bricks alternate between red and a dark plum color, and a gable roof with an east-west ridge. The roofing appears to be asphalt shingles. The east elevation has five brick steps in the center, set between concrete cheek walls. The center bay has paired doors that are glazed with one light of beveled glass each, and there are one-light beveled glass sidelights. There is also a leaded glass fanlight. The doorway is recessed. The end bays each have a new one-over-one sash with a brick sill and a splayed brick jack arch. There is a brick cornice consisting of six courses of corbelled brick, and a false front above it that contains a panel with a painted sign that reads "Farmers & Merchants Bank." In the center of the false front is a small pediment that contains five corbelled arches.

The south elevation has a typical one-over-one sash in the west and center bays with an interior brick chimney between them, and paired one-over-one sash in the east bay. The north elevation has paired one-over-one sash in the east bay, no opening in the center bay, and a single one-over-one sash in the west bay.

The interior of the building has the bank vault in the center, with a passage to the south side of the vault that leads back to a room at the west end. There is a room in the center of the south side of the building, south of the passage. It has oak doors on both the east and north elevations that each have five lying panels and a one-light transom. On the north side of the vault is a short passage that leads to a room in the northwest corner. The east room is the banking room, and has a linoleum tile floor, beaded-edge-and-center vertical-board half wainscot that may be new, and a flat plaster ceiling. The architrave has a broken field, a flat back band, and a beaded interior edge. It has a natural finish and appears to be oak.

8. Significance

Inventory No. BA-1174

Period	Areas of Significance	Check and justify below		
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> health/medicine	<input type="checkbox"/> performing arts
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> archeology	<input type="checkbox"/> education	<input type="checkbox"/> industry	<input type="checkbox"/> philosophy
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government
<input checked="" type="checkbox"/> 1900-1999	<input type="checkbox"/> art	<input type="checkbox"/> entertainment/ recreation	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 2000-	<input type="checkbox"/> commerce	<input type="checkbox"/> ethnic heritage	<input type="checkbox"/> law	<input type="checkbox"/> science
	<input type="checkbox"/> communications	<input type="checkbox"/> exploration/ settlement	<input type="checkbox"/> literature	<input type="checkbox"/> social history
	<input type="checkbox"/> community planning		<input type="checkbox"/> maritime industry	<input type="checkbox"/> transportation
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other:

Specific dates n/a **Architect/Builder** n/a

Construction dates c. 1920

Evaluation for:

National Register Maryland Register not evaluated

Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance reports, complete evaluation on a DOE Form - see manual.)

The Farmers and Merchants Bank of Fowlesburg was incorporated in 1919, and in January of the following year they purchased this lot in town. The date given for construction of the building is 1924-28, though the source for this information is not known. It seems more likely that they would not have bought the lot unless they were prepared to proceed with construction, so they probably built the bank in 1920. The building is typical of small town banks built from the mid-nineteenth century up to this period, set with the gable end to the street, but with the gable typically hidden behind a parapet to give the building greater presence. Banks in slightly larger towns would have been of two stories, with the upper floor often leased to another party, but Fowlesburg was apparently not large enough to have that kind of demand for space. The interior also has a typical layout with the banking room in the front, dominated by the centrally located and very visible vault that was meant to insure depositors of the safety of their valuables in this institution. At the rear of the building was likely the meeting room for the board of directors, and there was at least one office for the cashier who oversaw daily operations. The use of polychromatic brick is of interest. This building is just a few years too early for the Colonial Revival that would soon dominate bank design in small towns. The bank retained this property until 1975, when it apparently moved. (1)

Notes:

(1) Baltimore County Incorporations, WPC 6-469. Baltimore County Land Records, 519-532, 5523-538.

9. Major Bibliographical References

Inventory No. BA-1174

See continuation sheet.

10. Geographical Data

Acreage of surveyed property .214 A

Acreage of historical setting .214 A

Quadrangle name Hampstead

Quadrangle scale 1:24000

Verbal boundary description and justification

The boundaries include the entire parcel.

11. Form Prepared By

name/title Kenneth M. Short

organization

date

01/29/2003

street and number 610 Register Ave.

telephone

410-377-4953

city or town

Baltimore

state MD

zip code 21212-1915

The Maryland Inventory of Historic Properties 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 not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
DHCD/DHCP
100 Community Place
Crownsville MD 21032
410-514-7600

Maryland Historical Trust
Maryland Inventory of
Historic Properties Form

Inventory No. BA-1174

Name Farmers and Merchants Bank of Fowlesburg

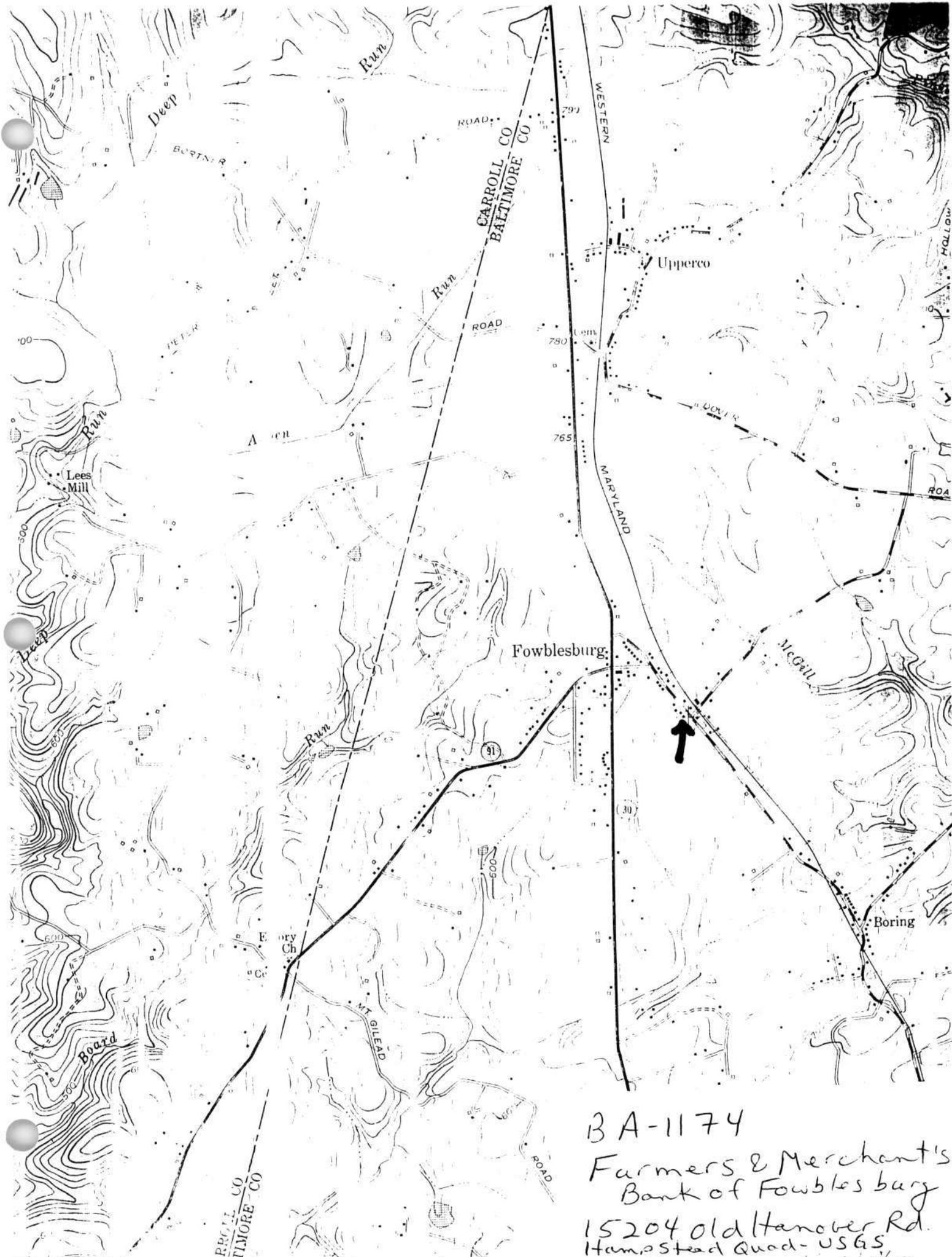
Continuation Sheet

Number 9 Page 1

See endnotes

Fowblesby Bank

- 2-146 28 Oct. 1991 Deed - fees
Charles & Patricia A. Campbell - MD to Alexander O'Brien
& MarChit Kowitz & Louis Machimowicz
\$71,000 15209 Old Hammer 9,325 sq. ft.
- 56-377 22 Apr. 1989 Deed - fees
Danny J. Williams & Terry L. Wms. ^{gaito Co} to C.C. & PA Campbell ^{Co}
\$50,000 9,325 sq ft.
- 177-256 23 Sept 1985 Deed - fees
Communications Electronics, Inc ^{- MD corp} to Danny J. Wms & T. L. Wms ^{wt}
\$45,000 9325 sq ft.
- AK, Sr.
132-487 2 Sept 1978 Deed - fees
Glenn D. Casseel - Carroll to Comm. Elec Inc - MD corp
\$29,876.50 9325 sq ft
- 23-538 18 Mar. 1975 Deed - fees
Farmers & Merchants Bank of Fowblesby - MD corp. to
Glenn D. Casseel, Carroll
\$10,00 9325 sq ft
Ernest E. Woodson, Pres.
Adelaide G. Hoffmann, Sec. Treas.
- 519-532 ³ Jan. 1920 Deed - fees
Sue Roop Algire & hus Wm. J. - Bail to Co. to Farmers &
Merchants Bank - MD corp
\$5.00 9325 sq ft. in Fowblesby - 4th D.S.



BA-1174

Farmers & Merchant's
Bank of Fowlesburg

15204 Old Hanover Rd.
Hampstead Quad - USGS



BA-1174

Farmers & Merchants Bank of Fowlesburg
15204 Old Hanover Pike

Balto. Co, MD

Ken Short

Dec. 2002

MD SHPO

E. S. N. c leus

1/1

CAPSULE SUMMARY

BA-1174

Farmer's and Merchant's Bank

15204 Old Hanover Road

Fowblesburg, Baltimore County

1901

Private

Located at 15204 Old Hanover Road in Fowblesburg, the Farmer's and Merchant's Bank was constructed in 1901 and signifies the period when the town transitioned from a small residential community to an important town between the Hanover Turnpike and the Western Maryland Railroad. The building is representative of early 20th century banks constructed in small communities in the northwester portion of Baltimore County. By 1877, the small community, named for the Fowble family, included a schoolhouse and tavern. A tollgate was located between the communities of Fowblesburg and Upperco on the Hanover Turnpike, a branch of the Baltimore and Reisterstown Turnpike. Between 1877 and 1915, the Western Maryland Railroad was developed through the towns of Fowblesburg and Upperco, resulting in a greater economic vitality throughout the area.

The Farmer's and Merchant's Bank is a rectangular, three-bay-wide and two-bay-deep building that is one-story in height. The stretcher bond brick masonry structure sits on a solid poured concrete foundation and has a front gable roof clad in asphalt shingles. The façade, or east elevation, and rear of the building feature partial parapets that shield the outer ends of the roof; however the gable peak is visible above the parapet wall. The central two-light double-leaf wood doors have one-light sidelights and a multi-light leaded elliptical fanlight. The recessed entry features an elliptical rowlock and soldier course brick lintel. Two 1/1 windows with square-edged wood surrounds, rowlock sills, and soldier lintels flank the entry. Soldier courses span the perimeter of the building at the watertable and cornice levels. A recessed brick panel with a rowlock surround is located in the parapet. Two sheds, dating to the mid-20th century, are located to the west of the bank. A third, circa 1990 shed, is also located on the property.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. BA-1174

1. Name of Property (indicate preferred name)

historic Farmer's and Merchant's Bank (preferred)
other Fowblesburg Bank

2. Location

street and number 15204 Old Hanover Road not for publication
city, town Upperco vicinity
county Baltimore County

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

name Alexander Obriecht and Mark Lefkowitz
street and number 15204 Old Hanover Road telephone Not Available
city, town Upperco state MD zip code 21155-9764

4. Location of Legal Description

courthouse, registry of deeds, etc. Baltimore County Courthouse liber 8972 folio 146
city, town Towson tax map 31 tax parcel 249 tax ID number 0406000200

5. Primary Location of Additional Data

- Contributing Resource in National Register District
- Contributing Resource in Local Historic District
- Determined Eligible for the National Register/Maryland Register
- Determined Ineligible for the National Register/Maryland Register
- Recorded by HABS/HAER
- Historic Structure Report or Research Report at MHT
- Other: _____

6. Classification

Category	Ownership	Current Function	Resource Count
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> agriculture	Contributing
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> commerce/trade	Noncontributing
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> defense	Contributing <u>2</u>
<input type="checkbox"/> site		<input checked="" type="checkbox"/> domestic	Noncontributing <u>2</u>
<input type="checkbox"/> object		<input type="checkbox"/> education	Contributing _____
		<input type="checkbox"/> funerary	Noncontributing _____
		<input type="checkbox"/> government	Contributing <u>2</u>
		<input type="checkbox"/> health care	Noncontributing <u>2</u>
		<input type="checkbox"/> industry	Contributing _____
		<input type="checkbox"/> landscape	Noncontributing _____
		<input type="checkbox"/> recreation/culture	Contributing _____
		<input type="checkbox"/> religion	Noncontributing _____
		<input type="checkbox"/> social	Contributing _____
		<input type="checkbox"/> transportation	Noncontributing _____
		<input type="checkbox"/> work in progress	Contributing _____
		<input type="checkbox"/> unknown	Noncontributing _____
		<input type="checkbox"/> vacant/not in use	Contributing _____
		<input type="checkbox"/> other:	Noncontributing _____
			Number of Contributing Resources previously listed in the Inventory
			<u>1</u>

7. Description

Inventory No. BA-1174

Condition

<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins
<input type="checkbox"/> fair	<input type="checkbox"/> altered

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

Located at 15204 Old Hanover Road, the Farmer's and Merchant's Bank is a rectangular, three-bay-wide and two-bay-deep building that is one-story in height. The stretcher bond brick masonry structure sits on a solid poured concrete foundation and has a front gable roof clad in asphalt shingles. The façade, or east elevation, and rear of the building feature partial parapets that shield the outer ends of the roof; however the gable peak is visible above the parapet wall. The central two-light double-leaf wood doors have one-light sidelights and a multi-light leaded elliptical fanlight. The recessed entry features an elliptical rowlock and soldier course brick lintel. Two 1/1 windows with square-edged wood surrounds, rowlock sills, and soldier lintels flank the entry. Soldier courses span the perimeter of the building at the watertable and cornice levels. A recessed brick panel with a rowlock surround is located in the parapet. Two sheds, dating to the mid-20th century, are located to the west of the bank. The first, constructed circa 1940, is a wood frame building clad in asphalt shingles with a front gable roof clad in corrugated sheet metal. The structure has a shed-roofed addition on the side. The second shed, constructed circa 1960, is clad in beaded vertical board over a wood frame that sits on a random rubble stone foundation. The shed roof is clad in standing-seam metal. The façade features a wide opening with two sliding beaded vertical board doors. A third, circa 1990 shed, is clad in grooved plywood over a wood frame. The gambrel roof is clad in asphalt shingles. A cross-braced double-leaf wood door is centrally located on the façade.

8. Significance

Inventory No. BA-1174

Period	Areas of Significance	Check and justify below		
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> health/medicine	<input type="checkbox"/> performing arts
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> archeology	<input type="checkbox"/> education	<input type="checkbox"/> industry	<input type="checkbox"/> philosophy
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government
<input checked="" type="checkbox"/> 1900-1999	<input type="checkbox"/> art	<input type="checkbox"/> entertainment/ recreation	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 2000-	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> ethnic heritage	<input type="checkbox"/> law	<input type="checkbox"/> science
	<input type="checkbox"/> communications	<input type="checkbox"/> exploration/ settlement	<input type="checkbox"/> literature	<input type="checkbox"/> social history
	<input type="checkbox"/> community planning		<input type="checkbox"/> maritime history	<input type="checkbox"/> transportation
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other:

Specific dates 1901-present **Architect/Builder** Unknown

Construction dates 1901

Evaluation for:

National Register

Maryland Register

not evaluated

Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance projects, complete evaluation on a DOE Form – see manual.)

The 1850 county atlas reveals that Fowlesburg, while still a thriving residential community, had not yet been provided a name. By 1877, the small community, named for the Fowble family, included a school house and tavern. The nearby town of Upperco, similarly named for one of the area's predominant families, was the location of a general store and Methodist Episcopal Church. A toll gate was located between the two communities on Hanover Turnpike, a branch of the Baltimore and Reisterstown Turnpike, which replaced the Old Hanover Road as the primary route from Baltimore to Hanover in Carroll County. Between 1877 and 1915, the Western Maryland Railroad was developed through the towns of Fowlesburg and Upperco, resulting in a greater economic vitality throughout the area. The Farmer's and Merchant's Bank dates to this period of Fowlesburg's transition from a small residential community to an important town between the Hanover Turnpike and the Western Maryland Railroad. The building is representative of early 20th century banks constructed in small communities in the northwester portion of Baltimore County.

9. Major Bibliographical References

Inventory No. BA-1174

Atlas of Baltimore County, Maryland, Philadelphia, PA: G. M. Hopkins, 1877.

Map of Baltimore County. Philadelphia, PA: G. W. Bromley, 1915.

Maryland Historical Trust Inventory

Scharf, Thomas J. *History of Baltimore City and County From the Earliest Period to the Present Day: Including Biographical Sketches of Their Representative Men*. Philadelphia, PA: Louis H. Everts, 1881. Reprinted by Higginson Book Company, Salem, MA.

Sidney, J. C. *Map of the City and County of Baltimore, Maryland, from Original Surveys*. Baltimore, MD: James M. Stephens, 1850.

10. Geographical Data

Acreage of surveyed property .2 acres

Acreage of historical setting Unknown

Quadrangle name Hampstead

Quadrangle scale: 1:24,000

Verbal boundary description and justification

Since 1901, the Farmer's and Merchant's Bank has been associated with the .2 acres known as parcel 249 of tax map 31 located in the Baltimore County Tax Assessor's office.

11. Form Prepared by

name/title	A. McDonald, R. Weidlich, and A. Didden, Architectural Historians		
organization	EHT Tracerics, Incorporated	date	March 29, 2001
street & number	1121 5th Street NW	telephone	202.393.1199
city or town	Washington	state	DC

The Maryland Inventory of Historic Properties 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
DHCD/DHCP
100 Community Place
Crownsville, MD 21032-2023
410-514-7600

F 0456
LARGE BECKER TAVERN
1003 HANOVER PIKE
UPPERCO
BALTIMORE COUNTY

USGS Quad: HAMPSTEAD
Scale: 1:24,000
↑
N

BA-1166
GATE KEEPER'S HOUSE
15405 HANOVER PIKE
UPPERCO
BALTIMORE COUNTY

E-1167
FOWLESBURG INN
15 HANOVER PIKE
UPPERCO
BALTIMORE COUNTY

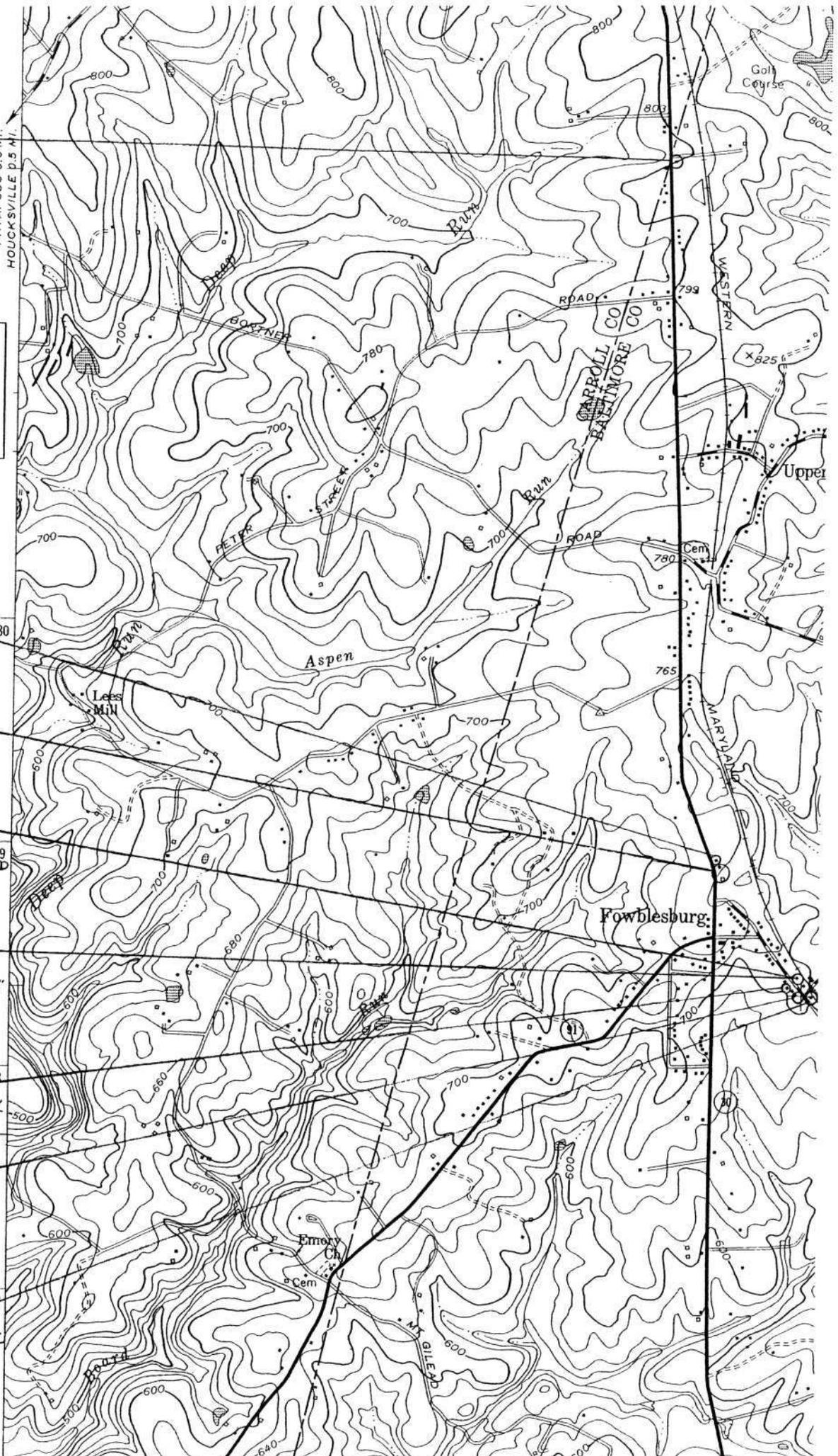
BA-1169
DAVIS STORE
15209 OLD HANOVER ROAD
UPPERCO
BALTIMORE COUNTY

BA-1170
DAVIS FEED MILL
15209 OLD HANOVER ROAD 32'30"
UPPERCO
BALTIMORE COUNTY

BA-1174
ARMER'S + MERCHANTS BANK
5204 OLD HANOVER ROAD
UPPERCO
BALTIMORE COUNTY

BA-1173
THE PARSONAGE
5200 OLD HANOVER ROAD
UPPERCO
BALTIMORE COUNTY

BA-1172
ANNIE HOUCK BYERLY HOUSE
239 BYERLY ROAD
UPPERCO
BALTIMORE COUNTY





BA-1174
Farmers and Merchants Bank
15204 Old Hanover Road
Baltimore County, MD

Traceries

3/01

MD SHPO

BANK, North corner, view looking South

Photo 1g4



BA-1174

Farmers and Merchant's Bank

15204 Old Hanover Road

Baltimore County, MD

Traceries

3/01

MDSHPO

Bank, South Corner, view looking North

photo 2 of 4



BA 1174

Farmers and Merchants Bank

15204 Old Hanover Road

Baltimore county, MD

Tracentes

3/01

MD SHPO

Bank, West corner, view looking East

Photo 3 of 4



BA-1174

Farmers and Merchants Bank
15204 Old Hanover Road
Baltimore County, MD

Traceries

3/01

MD SHPO

Shed, view looking West

photo 4 of 4