

D-195
National Bank of Cambridge
1892-93
Cambridge

The National Bank of Cambridge has been housed in this Romanesque Revival brick structure since it was erected after the July 31, 1892 High Street fire that leveled the Second Empire style building erected in 1881, the year after the institution was founded. Reporting on the fire to the citizens of Salisbury on August 6, the *Advertiser* related:

As the flames spread a draught of air was created and it was soon realized that in this powerless condition the whole block from Locust to Church was doomed...The strong current drove the flames across High street, completely wrapping the National Bank and the confectionary store...

Bank president William H. Barton, Jr. had removed the bank securities to his house on Locust Street, although the safes were too hot to open the following day to check the condition of the coin assets, which were thought to be in good condition. During the months that followed, the new bank, designed and built in a style combining medieval stone carvings, narrow Roman sized brick and neoclassical exterior and interior cornices, rose on the site of the former structure. It was heralded at the time of its completion the following spring:

The new bank is now nearly completed, and its solid walls and beauty are most favorably commented on. We think it is easily the handsomest and most substantial banking house on the Eastern Shore, and is an ornament to the town of Cambridge. President Barton and his board of directors are high pleased with it, we are told. The interior is very beautiful and in keeping with the exterior appearance. It will be occupied in a short time.

The Romanesque Revival inspiration for the National bank, however, was not the first in Cambridge since the first story of the Dorchester National Bank down the street—erected a few years before in 1889—employed a combination of round arch, medieval

and neoclassical architectural forms and decorative finishes. During last decades of the twentieth century, the National Bank of Cambridge was enlarged on three sides with sensitively conceived additions.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. D-195

1. Name of Property (indicate preferred name)

historic National Bank of Cambridge

other _____

2. Location

street and number 304 High Street ___ not for publication

city, town Cambridge vicinity

county Dorchester

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

name National Bank of Cambridge

street and number PO Box 550 telephone 410-228-5600

city, town Cambridge state MD zip code 21613-0550

4. Location of Legal Description

courthouse, registry of deeds, etc. Dorchester County Clerk of Court liber CL 2 folio 589

city, town Cambridge tax map 301 tax parcel 4455 tax ID number 168799

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

7. Description

Inventory No. D-195

Condition

excellent deteriorated
 good ruins
 fair altered

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

The National Bank of Cambridge is located at 304 High Street in the central business district of Cambridge, Dorchester County, Maryland. The single-story Romanesque Revival brick bank, erected in 1892-93, faces northwest and a hip roof is disguised by a parapet wall that encircles the structure. The hip roof is oriented on a northwest/southeast axis, and it is covered with asphalt shingles. The late nineteenth-century bank building has been expanded to the northeast, southeast, and southwest with various additions requiring the demolition of several late nineteenth century structures.

The northwest (main) elevation is a symmetrical three-bay façade defined by a center round arched entrance and flanking round arched window openings. The brick wall is laid in narrow, tightly laid Roman brick in stretcher bond, and four-tier rowlock arches span the door and window openings. The double door entrance is flanked by clustered columns, rising from projecting brick and stone plinths and topped by medieval acanthus leaf carved capitals. The columns visually support a carved stone frieze incorporating the words "National Bank of Cambridge and the dates 1880 and 1892" in large block letters. Fixed atop the carved entrance frieze is a round arched transom window framed by the four-tier rowlock arch that is enhanced with a outer most row of sawtooth edged brick. Rising on each side of the round arched transom arch as well at each outer corner of the bank are engaged round half brick turret or column form that rest on carved stone bases and extend through a classical cornice and protrude above a parapet wall in a domed cap. The outer stone bases are distinguished by carved stone gargoyles. The windows to each side of the entrance repeated the round arched form established by the entrance. Large size one-over-one sash window openings, featuring inset iron bars, are topped the four-tier rowlock arches like the entrance bay. Stretching across the wall surface above the window and door openings is a classical cornice enhanced with modillion blocks and acanthus leaf carvings.

The northeast side of the bank has been modified with the addition of an large drive-through arcade four bays across. A flat roofed structure dominated by a series of four round arched bays was designed and built in a compatible style and material to the original 1892-93 building. The northeast wall of the Victorian back is pierced by a series of round arched single-pane sash window openings topped by four-tier rowlock arches. The classical cornice stretches across the wall surface above the window openings.

The southeast (rear) elevation of the original bank is covered by modern brick addition built with compatible brickwork to the original structure, and likewise, an single-story administrative wing was designed and built for the lot to the southwest. The single-story three-bay by five-bay brick administrative wing is connected to the original structure by an open round arched arcade erected in compatible brick as well. The southwest side of the original building is a four-bay façade featuring round arched one-over-one sash windows in three of the four bays. The southernmost bay protrudes from the flat wall surface in a semi-circular pavilion that extends

**Maryland Historical Trust
Maryland Inventory of
Historic Properties Form**

Inventory No. D-195

Name National Bank of Cambridge
Continuation Sheet

Number 7 Page 1

from the ground to the top of the parapet. Smaller single-pane sash windows are topped by very tall brick jack arches, and smaller square shaped windows are fixed above and have tall jack arches as well.

The interior retains portions of original neoclassical woodwork finishes.

8. Significance

Inventory No. D-195

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 checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government
<input 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 history	<input type="checkbox"/> transportation
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other: _____

Specific dates

Architect/Builder

Construction dates 1892-93

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 National Bank of Cambridge has been housed in this Romanesque Revival brick structure since it was erected after the July 31, 1892 High Street fire leveled the Second Empire style bank erected in 1881, the year after the institution was founded. Reporting on the fire to the citizens of nearby Salisbury on August 6, the *Advertiser* related,

As the flames spread a draught of air was created and it was soon realized that in this powerless condition the whole block from Locust to Church was doomed....The strong current drove the flames across High street, completely wrapping the National Bank and the confectionary store¹

Bank president William H. Barton, Jr. had removed the securities to his house on Locust Street, although the safes were too hot to open the following day to check the condition of the coin assets, which were thought to be in good condition. During the months that followed, the new bank, designed and built in a style combining medieval stone carvings, narrow Roman sized brick and neoclassical cornices, rose on the site of the former structure. It was heralded at the time of its completion the following spring:

The new bank is now nearly completed, and its solid walls and beauty are most favorably commented on. We think it is easily the handsomest and most substantial banking house on the Eastern Shore, and is an ornament to the town of Cambridge. President Barton and his board of directors are highly pleased with it, we are told. The interior is very beautiful and in keeping with the exterior appearance. It will be occupied in a short time.²

The Romanesque inspiration for the bank design, however was not the first in Cambridge, since the first story of the Dorchester National Bank—erected a few years before in 1889—employed a similar combination of round arch, medieval and neoclassical architectural forms and

¹ *Salisbury Advertiser*, August 6, 1892.

² *Democrat and News*, April 8, 1893.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. D-195

Name National Bank of Cambridge
Continuation Sheet

Number 8 Page 1

decorative finishes. During the last decades of the twentieth century the 1892-93 building was extended on three sides with sensitively conceived additions.

CHAIN-OF-TITLE
304 High Street

CL 2/589

William H. Barton, Jr. and Jane P. Barton

to

2.15.1881

National Bank of Cambridge

\$2,000.00all that lot of ground situated on High Street, in the town of Cambridge....opposite the "Cambridge Hotel" between the House and lot belonging to William H. Jordan now occupied by J. Stephany and usually known as the "old Masonic Hall" and the lot belonging to the heirs of Caleb Shepherd, deceased, upon which the "Chronicle Building," recently stood and running back and binding with the premises owned and occupied by Col. James Wallace and Mrs. Sarah Y. Steele, containing what quantity of land it may....

Democrat and News, April 8, 1893

The new bank is now nearly completed, and its solid walls and beauty are most favorably commented on. We think it is easily the handsomest and most substantial banking house on the Eastern Shore, and is an ornament to the town of Cambridge. President Barton and his board of directors are highly pleased with it, we are told. The interior is very beautiful and in keeping with the exterior appearance. It will be occupied in a short time.

9. Major Bibliographical References

Inventory No. D-195

Democrat and News, April 8, 1893.

Dorchester County Land Records, various volumes, Dorchester County Courthouse.

Salisbury Advertiser, August 6, 1892.

10. Geographical Data

Acreage of surveyed property 15,520 square feet
Acreage of historical setting 15,520 square feet
Quadrangle name Cambridge, Md 1988 Quadrangle scale: 1:24,000

Verbal boundary description and justification

The metes and bounds of this property are coincidental with the current boundary of the lot.

11. Form Prepared by

name/title	Paul B. Touart, Architectural Historian		
organization	Chesapeake Country Heritage and Preservation	date	9/15/2007
street & number	P. O. Box 5	telephone	410-651-1094
city or town	Westover	state	Maryland 21871

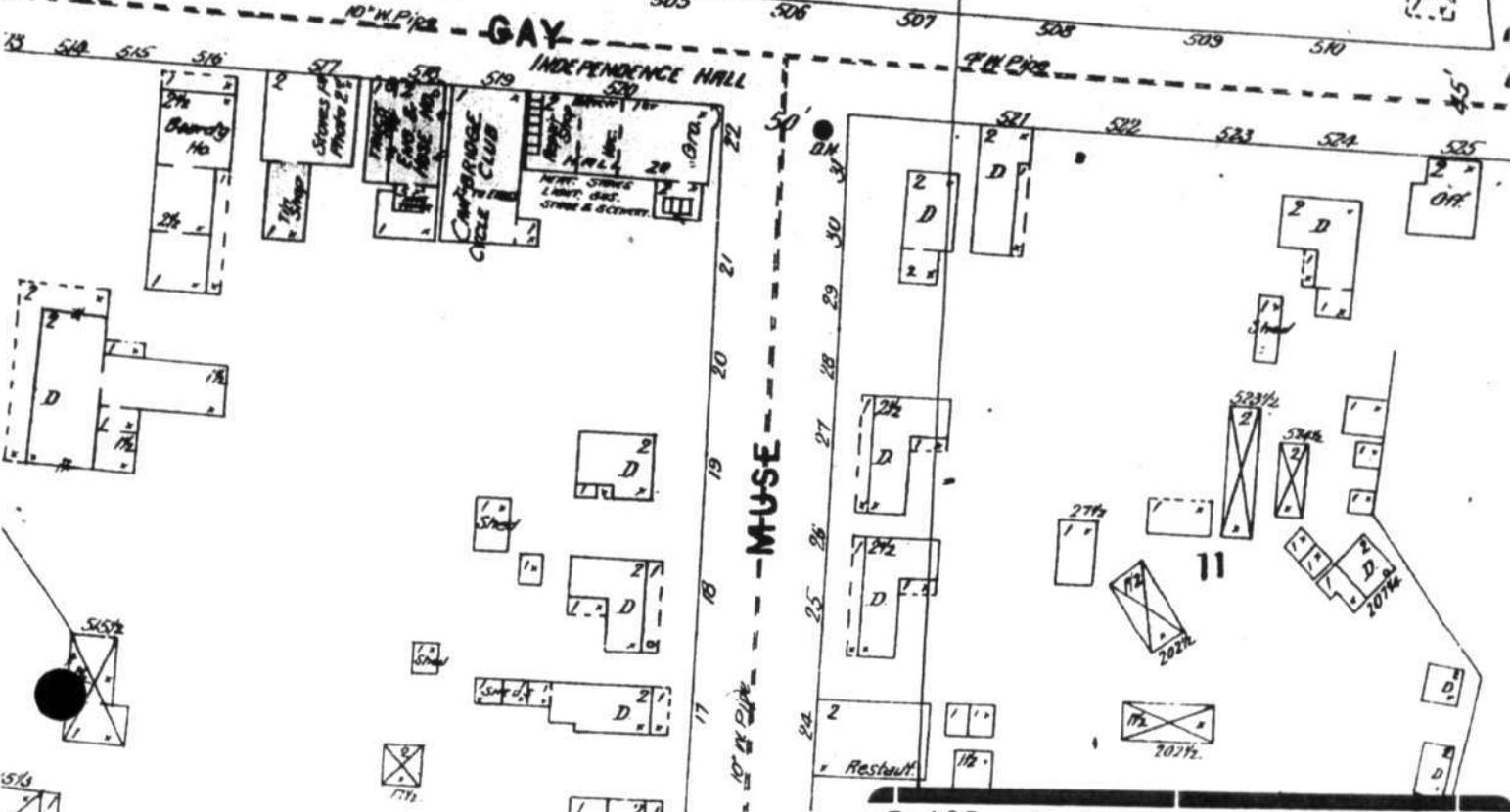
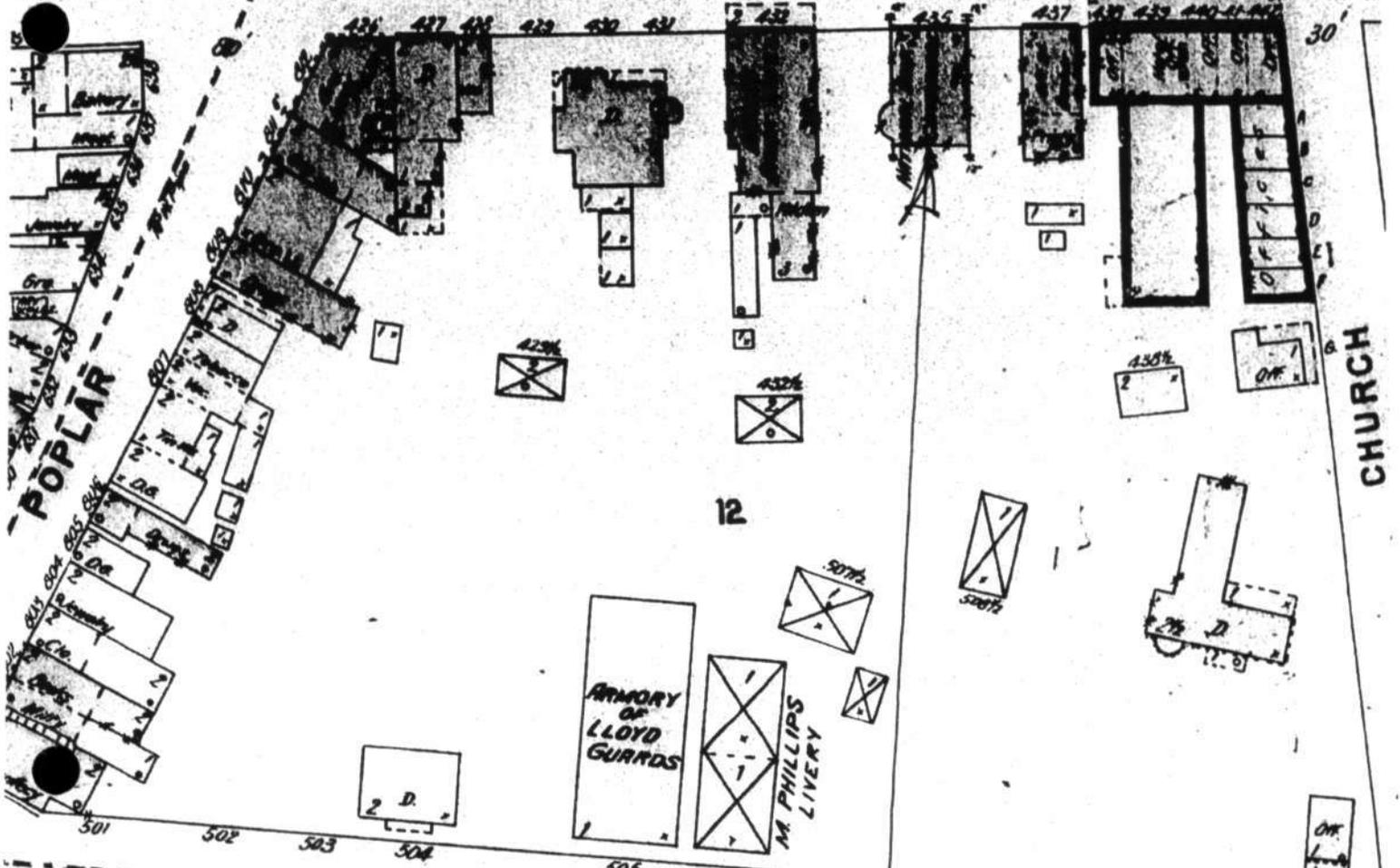
The Maryland Inventory of Historic Properties was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

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

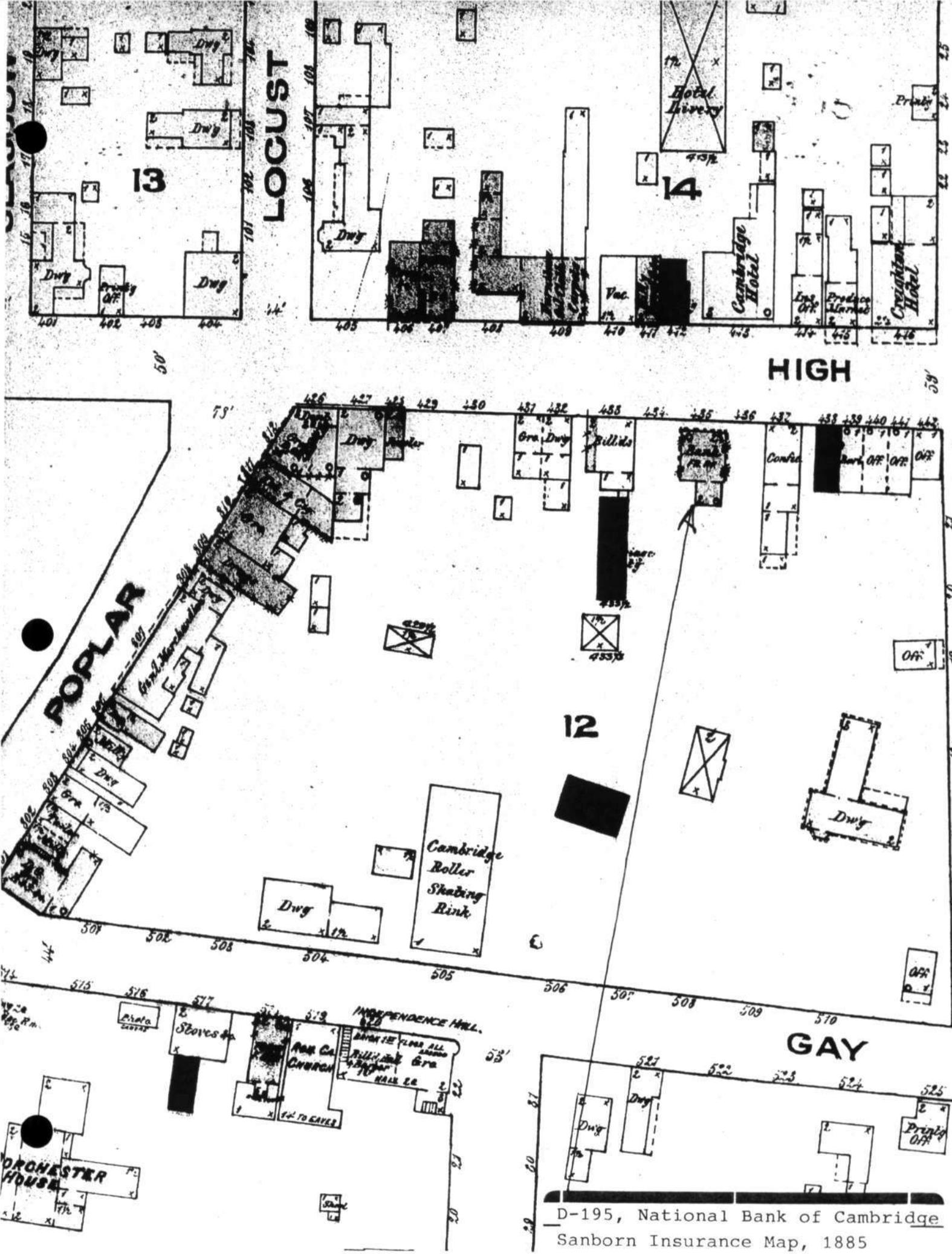
return to: Maryland Historical Trust
DHCD/DHCP
100 Community Place
Crownsville, MD 21032-2023
410-514-7600

3
HIGH

CAMBRIDGE HOTEL



D-195, National Bank of Cambridge
Sanborn Insurance Map, 1896



D-195, National Bank of Cambridge
Sanborn Insurance Map, 1885

Grut
Howell Point

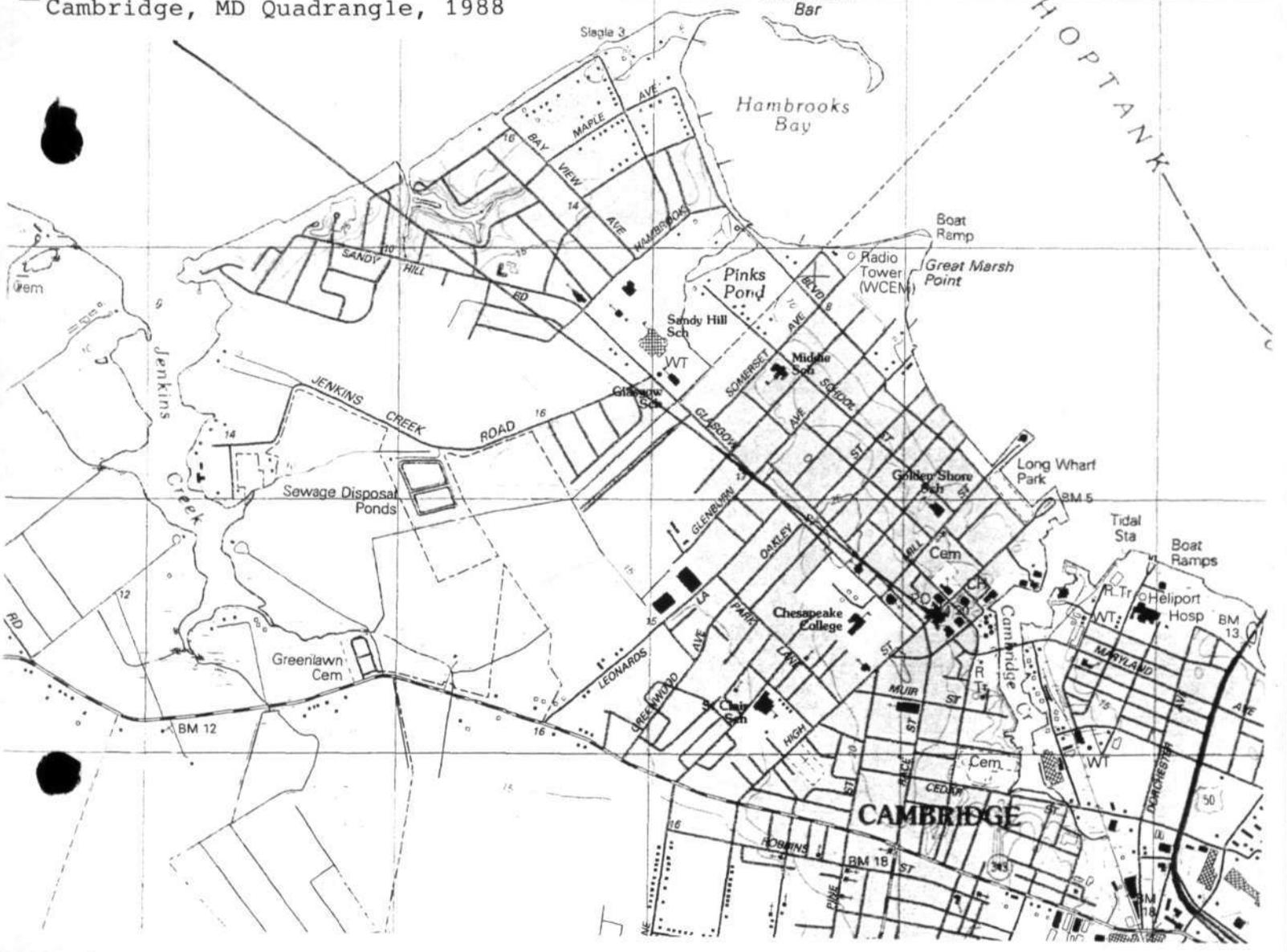
DORCHESTER Bay

Kirby Wharf

TALBOT CO
DORCHESTER CO

CHOPTANK

D-195, National Bank of Cambridge
Cambridge, MD Quadrangle, 1988





D-195

NATIONAL BANK OF CAMBRIDGE
CAMBRIDGE, DORCHESTER CO., MA

NORTHWEST ELEVATION

8/07, PAUL TOWNART, PHOTOGRAPHER
VER. / MD. HISTORICAL TRUST

1/2



D-195

NATIONAL PARK OF

CAMBRIDGE, ^{CAMBRIDGE}
DORCHESTER Co.,
MASS.

NORTHWEST CORNER - CARVED
STONE COLONETTE BASE

8/07, PAUL TONARD, PITSD.

WEL./MASS. HISTORICAL TRUST

2/2

304 HIGH STREET
CAMBRIDGE, MARYLAND

CL 2/589

SEP 0-373 D-195

This bank was constructed in 1892 to replace the original building that was destroyed in the fire of July 30, 1892. The earlier bank was a three story frame structure built in the Second Empire style, and was constructed in 1881. The National Bank of Cambridge chartered in 1880, is the oldest bank still operating in Cambridge. The two dates, 1880 and 1892, are chiseled into the front of the building to the right and left above the door. William H. Barton, Jr. (see 615 Locust Street) was the first president. The present building was built in the Romanesque Revival style and has been preserved despite minor renovations over the years. J. Benjamin Brown probably constructed both this building and the earlier bank. This structure is one of the most attractive businesses in present -day Cambridge and contributes to the late nineteenth century character of the 300 block of High Street. The management of the bank is committed to the preservation of the integrity of the building.

Sources:

Dorchester County Courthouse, Cambridge, Maryland.

Land Records.

Dorchester County Office Building, Cambridge, Maryland.

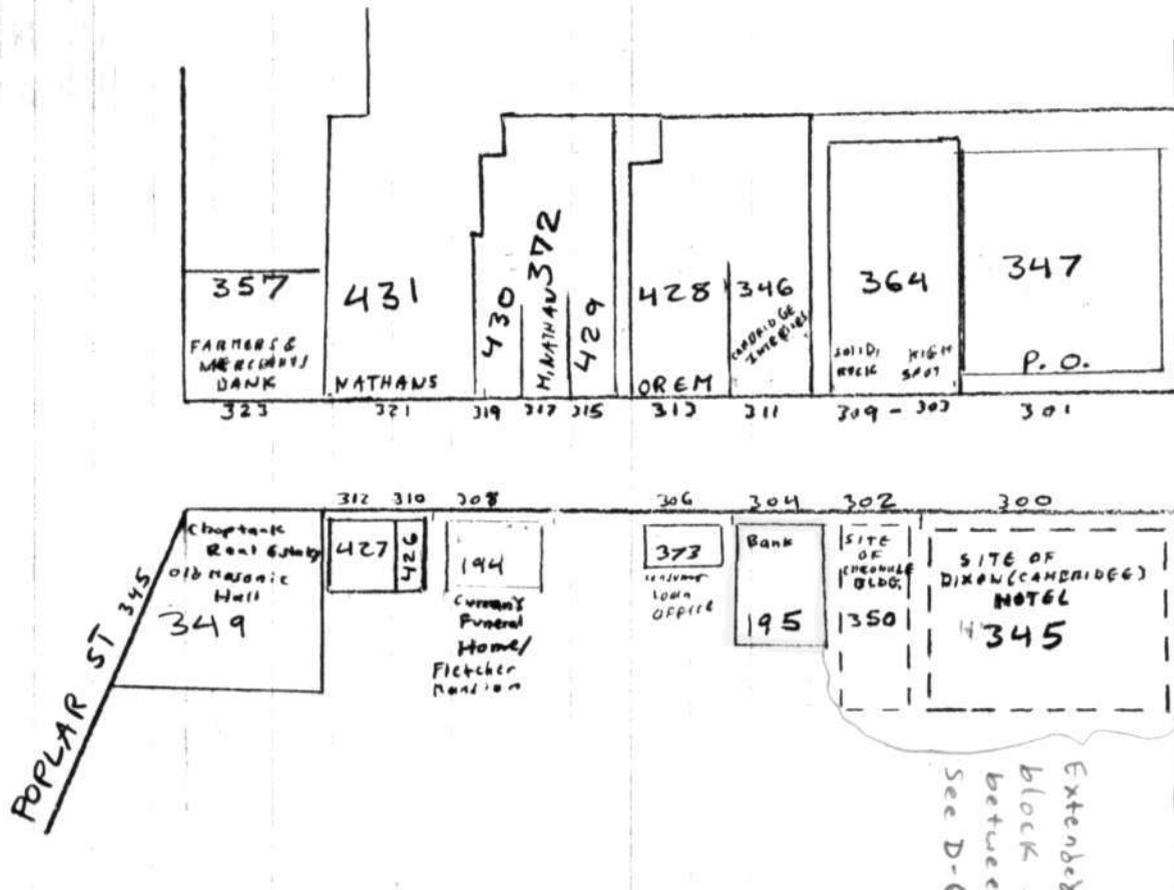
Assessment Records.

Interview, Walter B. Johnson, president, National Bank of Cambridge.

Research by:

Terrance Walbert

1976.



HIGH STREET
 ← (300 BLOCK)

J. KOZLAY
 12/21/93

D-195



304 HIGH ST. CAMBRIDGE, MD. - WEST FACADE - C.L. MOORE, 1976

D-195

2 SHOTS: (4.8) @ 85%

D-195 @ 63%