

F-2-41

Ca. 1916

Jefferson Branch of the Commercial State Bank of Frederick, MD  
Middletown, Maryland 21769

Private

The Jefferson Branch of the Commercial State Bank of Frederick, Maryland, is a one-story brick Classical Revival building located in the center of the Jefferson Survey District (F-2-39). It is the only bank erected in Jefferson until the 1970's. It experienced continual growth through World War I and the 1930's, surviving the Depression period by a merger with the Western Maryland Trust Company in 1938. Architecturally, the bank conveys the traditional symbols of financial institutions: stability, dignity, and security. Its architectural references, although small in scale, are the same as those of a larger bank in an urban area. The bank is scheduled for demolition in mid 1991 to make way for a new bank on the site.

F-2-41

Jefferson Branch of the Commercial State Bank of Frederick, Maryland  
Middletown  
Frederick County

HISTORIC CONTEXT:

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA

Geographic Organization: Piedmont  
(Harford, Baltimore, Carroll, Frederick, Howard, Montgomery  
Counties, and Baltimore City)

Chronological/Developmental Periods:  
Industrial/Urban Dominance 1870 - 1930 A.D.  
Modern Period 1930 - present

Prehistoric/Historic Period Themes:  
Economic (Commercial)  
Architecture

Resource Type:

Category: Building

Historic Environment: Village

Historic Function and Use:  
Building/Village/Commerce/Trade/financial institution/bank

Known Design Source: None

# Maryland Historical Trust State Historic Sites Inventory Form

## 1. Name (indicate preferred name)

historic Jefferson Branch of the Commercial State Bank of Frederick, MD

and/or common Middletown Valley Bank, Jefferson Branch

## 2. Location

street & number 3848 Jefferson Pike \_\_\_ not for publication

city, town Jefferson \_\_\_ vicinity of congressional district 6th

state Maryland county Frederick

## 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	<b>Public Acquisition</b>	<b>Accessible</b>	<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 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 Middletown Valley Bank c/o Tom Wiles, President

street & number 24 West Main Street telephone no.:

city, town Middletown state and zip code MD 21769

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Frederick County Courthouse liber 1458

street & number 100 West Patrick Street folio 151

city, town Frederick state Maryland

## 6. Representation in Existing Historical Surveys

title Maryland Historical Trust Inventory of Historic Properties - Jefferson Historic District (F-2-39)

date Ca. 1979 \_\_\_ federal  state \_\_\_ county \_\_\_ local

pository for survey records Maryland Historical Trust

city, town Annapolis state MD

## 7. Description

Survey No. F-2-41

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>	
<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 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.

Contributing Resource Count: 1

### Description Summary:

The Jefferson Branch of the Commercial State Bank of Frederick, Maryland (Middletown Valley Bank, Jefferson branch) is a one-story, gable roofed brick building with a brick parapet and a distyle portico in antis. The Classical Revival bank is located on the north side of Jefferson Pike (Maryland Route 180) in the center of the town of Jefferson, Maryland, the general boundary of which is also the Jefferson Survey District (F-2-39). The principal elevation faces south.

The building has load-bearing brick walls with a three-bay facade featuring a recessed entrance flanked by Tuscan columns. The 4-step entry porch is flanked by low brick piers. The original door has been replaced with a steel and glass door. A wood paneled pedimented hood is located above the door. The two windows have articulated cast stone lintels. Cast stone quoins define the low belt course of soldier brick. The oversized cornice is wood. The frieze has thin cast stone panels flanking the modern sign above the entrance. The peaked parapet has cast stone coping. The gable roof is standing seam metal.

The side and rear elevations have segmental arched windows. All sash is 1 over 1. A modern drive-through banking window is located on the south elevation, occupying one of the two window bays. A single chimney rises from the northwest corner of the building.

The bank's interior has been greatly altered in terms of its wall and ceiling finishes and furnishings. Photographs dated 1987 show a dropped acoustical ceiling and a modern teller enclosure.

# 8. Significance

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 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** 1916 - mid 1970's **Builder/Architect**

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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.

**Significance Summary:**  
 The Jefferson Branch of the Commercial State Bank of Frederick, Maryland, is the only bank erected in the town of Jefferson until the 1970's. Prior to its construction, banking activities were carried on in Frederick. The importance of this bank's role in the historic economic theme of Jefferson is indicated by its continual growth through World War I and the Depression years of the 1930's, even after the Commercial Bank's merger with the Western Maryland Trust Company in 1938. A subsequent merger with Maryland National Bank and the Middletown Valley Bank's purchase of the bank building have continued its original function. Architecturally, the building conveys through its Classical Revival style, and brick and stone materials the traditional symbols of a financial institution: stability, dignity, and security. Although its setting is in a village, the building is recognized by the same factors as a bank in an urban location.

The Commercial State Bank was evaluated in its physical context in the Jefferson Survey District and, to a limited extent, in the architectural context of other banks in small towns in Frederick County. As the only bank built in Jefferson during its historically significant period (1774-1941), the bank is unique. A 1970's bank at the corner of Lander Road and Jefferson Pike is also located in the survey district, but is a non-contributing resource. The Middletown Valley Bank intends to demolish the 1916 bank building and erect a new bank, continuing the banking function on the site.

Another bank built according to the Commercial State Bank's design was built in Adamstown probably during the same time period. This building (F-1-97) still stands, but has been stripped of most of its architectural details and is no longer used as a bank, having closed during the 1930's as a result of the Depression. Further research is needed on banks in the County to establish the economic and architectural context; however, the Commercial State Bank shares the small scale, brick and stone materials, designed architectural details and central location in a town or village with other historical bank buildings. One bank in a small town, the 1901 Woodsboro Savings Bank (F-8-71), is larger in scale, but includes both commercial and public meeting hall functions within the same building.

# 9. Major Bibliographical References

Survey No. F-2-41

Ballentine, Jay N., Jr., ed., Jefferson 1774-1974, Jefferson Ruritan Club, 1974  
Land Records of Frederick County

# 10. Geographical Data

Acreage of nominated property less than 1 acre

Quadrangle name Point of Rocks, Md.-Va.

Quadrangle scale 1:24000

UTM References do NOT complete UTM references

A	<input type="text"/>	<input type="text"/>	<input type="text"/>	B	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Zone	Easting	Northing		Zone	Easting	Northing
C	<input type="text"/>	<input type="text"/>	<input type="text"/>	D	<input type="text"/>	<input type="text"/>	<input type="text"/>
E	<input type="text"/>	<input type="text"/>	<input type="text"/>	F	<input type="text"/>	<input type="text"/>	<input type="text"/>
G	<input type="text"/>	<input type="text"/>	<input type="text"/>	H	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Verbal boundary description and justification

Tax map 84A, P. 23, the lot to which the Middletown Valley Bank holds title, on which was purchased in 1916 for construction of the bank

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

state	code	county	code

# 11. Form Prepared By

name/title	Janet L. Davis, Historic Sites Surveyor		
organization	Planning & Zoning Dept. of Frederick County	date	March 19, 1991
street & number	12 E. Church Street	telephone	696-2958
city or town	Frederick	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  
Shaw House  
21 State Circle  
Annapolis, Maryland 21401  
(301) 269-2438









