

Second National Bank Building  
12 Office Street  
Bel Air  
private

This 1900 Beaux Arts building is perhaps the best architect designed building in Town. The work of Bel Air's favorite, George Archer, the building shows both his skill and Bel Air's preference for chaste design. The upward thrust of the massive central arch is increased by the rusticated quoins and pilasters, but this soaring thrust is firmly earthbound by the horizontals of the modillioned cornice and the parapet. The reverse downward thrust of the windows and oculi makes a firmly balanced facade, the most stylish in Bel Air and reminiscent of some of the Ernest Flagg buildings under construction at the Naval Academy in the same years.

The building was built for the Second National Bank of Bel Air which had its office at 30 Office Street at the time. In 1934 its assets were sold to the newly established First National Bank of Bel Air by Robert Archer, the receiver of the Second National Bank.

In 1966 the bank acquired the building next door to the west from Mrs. Charles Reed. This building had been built by David Wilson after 1881. The old building was remodeled by Gerard A. Baxter, a Bel Air architect, and merged with the Beaux Arts building to make a happy and coherent whole which preserves the pleasant human scale of the Courthouse Square.

MARYLAND HISTORICAL TRUST

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC

Second National Bank Building

AND/OR COMMON

First National Bank Building

**2 LOCATION**

STREET & NUMBER

12 Office Street

1st

CITY, TOWN

Bel Air

CONGRESSIONAL DISTRICT

\_\_\_ VICINITY OF

STATE

Maryland

COUNTY

Harford

**3 CLASSIFICATION**

CATEGORY

\_\_\_DISTRICT

BUILDING(S)

\_\_\_STRUCTURE

\_\_\_SITE

\_\_\_OBJECT

OWNERSHIP

\_\_\_PUBLIC

PRIVATE

\_\_\_BOTH

**PUBLIC ACQUISITION**

\_\_\_IN PROCESS

\_\_\_BEING CONSIDERED

STATUS

OCCUPIED

\_\_\_UNOCCUPIED

\_\_\_WORK IN PROGRESS

**ACCESSIBLE**

YES: RESTRICTED

\_\_\_YES: UNRESTRICTED

\_\_\_NO

PRESENT USE

\_\_\_AGRICULTURE

COMMERCIAL

\_\_\_EDUCATIONAL

\_\_\_ENTERTAINMENT

\_\_\_GOVERNMENT

\_\_\_INDUSTRIAL

\_\_\_MILITARY

\_\_\_MUSEUM

\_\_\_PARK

\_\_\_PRIVATE RESIDENCE

\_\_\_RELIGIOUS

\_\_\_SCIENTIFIC

\_\_\_TRANSPORTATION

\_\_\_OTHER:

**4 OWNER OF PROPERTY**

NAME

First National Bank of Maryland

Telephone #: 244-4000

STREET & NUMBER

25 S. Charles Street

CITY, TOWN

Baltimore

STATE, zip code

Maryland 21201

\_\_\_ VICINITY OF

**5 LOCATION OF LEGAL DESCRIPTION**

COURTHOUSE,  
REGISTRY OF DEEDS, ETC.

Harford County Court House

BANK  
Liber #: 234

REED BLDG.  
717

Folio #: 402

233

STREET & NUMBER

Main Street

CITY, TOWN

Bel Air

STATE

Maryland 21014

**6 REPRESENTATION IN EXISTING SURVEYS**

TITLE

DATE

\_\_\_FEDERAL \_\_\_STATE \_\_\_COUNTY \_\_\_LOCAL

DEPOSITORY FOR  
SURVEY RECORDS

CITY, TOWN

STATE

**7 DESCRIPTION**

<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 _____
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The present First National Bank building is located on the north side of Office Street in the Town of Bel Air, Harford County, Maryland. It is composed of two buildings, to the east the former Second National Bank building and to the west the former Reed building. The buildings were merged in 1966 by Gerard A. Baxter, Inc., a firm of Bel Air architects.

The old bank building is a two story, flat-roofed, stone rubble building with a smooth stone facade in a restrained Beaux-Arts style reminiscent of some of the simpler Ernest Flagg buildings which were built at the same time at the Naval Academy. The facade is divided into three bays by the strong vertical lines of the rusticated quoins and two similar pilaster strips, all decorated at the top with cartouches. The center bay is entirely occupied by the two story entrance arch. The entry is recent, but the three windows in the top of the arch are original. The flanking bays each have a clean-set 1/1 double-hung window in the first story and a deeply-set oval bulls-eye window with a stone frame decorated with raised keystone shapes at the cardinal points in the second story. The vertical movement of the facade is balanced by the strong horizontals of an architrave and a dentil-banded cornice topped by a parapet with projecting panels over the quoins and pilaster strips. The building's east elevation shows signs of having been raised (see detail picture). About half-way up the northeast corner brick quoins begin and the quality of the stone work appears different. Perhaps the building was originally only 1-1/2 stories tall.

The Reed building, acquired by the bank in 1966, is a two story brick structure with a hipped roof. Originally the entrance was to the east and had long window lights and a three-paned transom. A similarly designed window was to the west. The second story windows were 1/1 double-hung, set in wooden frames. When Baxter incorporated the two buildings, he removed the entrance and window in the first story and replaced them with two pairs of double-hung 6/6 windows. The three second story windows became 6/6 and acquired louvered shutters. The corbelled accent strip between the first and second stories remains. The original inside end chimney in the west elevation was removed at the time of the renovation.

Along the western side where the two buildings are joined one may observe the sensitive marriage of these two disparate styles. Baxter chose to build a glass wall parallel to the west bank wall starting about half-way in the rear elevation of the Reed building. This added space is used as a hall and contains a staircase to the second stories of both buildings. He left the rough stone of the bank's west wall exposed, thus providing a pleasing contrast of textures - smooth glass, rough stone, and semi-smooth brick. To tie the Reed building to the bank in a visual way he had it painted a light beige color which resembles the stone of the larger building.

A series of alterations radically changed the interior space of both buildings. The banking room has had its ceiling dropped and has lost its marble wainscot and the old counters. The Reed building was gutted upstairs and down and an entry was knocked in its east wall to provide

CONTINUE ON SEPARATE SHEET IF NECESSARY



**9 MAJOR BIBLIOGRAPHICAL REFERENCES**

CONTINUE ON SEPARATE SHEET IF NECESSARY

**10 GEOGRAPHICAL DATA**

ACREAGE OF NOMINATED PROPERTY \_\_\_\_\_

VERBAL BOUNDARY DESCRIPTION

The Second National Bank Bldg. occupies parcel #824 and the Reed Bldg. occupies parcel #825 in the Town of Bel Air.

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

STATE	COUNTY

**11 FORM PREPARED BY**

NAME / TITLE

M. Larew

4 January 1979

ORGANIZATION

Town of Bel Air

STREET & NUMBER

39 Hickory Avenue

TELEPHONE

838-8700

CITY OR TOWN

Bel Air

STATE

Maryland 21014

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

for circulation. Bank offices now occupy this building and the second story of the bank. With the exception of a few steps down from the banking room into the Reed building there is no interior indication that the buildings were ever separate and none that the interiors were not designed yesterday.

Outside along the west side a small landscaped green space separates the bank from its next door neighbor, the County Office Building at 18 Office Street.

The original bank building is an unusually suave design for Bel Air and the combination of the two buildings maintains the pleasant human scale of the structures around the court house.

TITLE  
FIRST NATIONAL BANK BUILDING  
SECOND NATIONAL BANK BUILDING

Owner: First National Bank of Maryland

first building:

1972 First National Bank of Maryland merged  
 with First National Bank of Bel Air  
 Banking House

234/402

22 May 1934  
 Robert H. Archer, receiver of Second National  
 Bank (equity docket 1/48)  
 to  
 First National Bank of Bel Air  
 \$22,500, lot, bldg., fixtures

99/233

20 March 1900  
 Lucie B. Bailey & Shirley, husband, of Kennebec  
 Maine  
 to  
 Second National Bank of Bel Air  
 \$1500  
 (Second National Bank had been at 30 Office St.)

94/278

27 September 1898  
 Georgie Jacobs et al  
 to  
 Lucie Bailey

This land comes from the estate of Thomas Hays.  
 It was devised to his daughter, Pamela Hays, and,  
 failing her issue, to his daughter, Elizabeth  
 Jacobs. A court case (1876) forced the land to  
 sale for the benefit of Elizabeth and her children.  
 The grantors in 94/278, as well as the grantee, are  
 Elizabeth's children.

second building:

717/233

15 July 1966  
 Annie L. W. Reed, widow  
 to  
 First National Bank, Harford County

242/277

13 October 1936  
 H. Elizabeth Esley, unmarried  
 to  
 Charles H. Reed & Annie, w.

242/276 same day Reeds to Esley -

203/475 4 August 1927  
Safe Deposit & Trust Co., of Baltimore (surviving  
executor of David J. Wilson)  
to  
Charles H. Reed  
\$6100

42/334 28 February 1881  
Stevenson Archer, Trustee in Jacobs vs. Jacobs  
(equity 36/33 1876)  
to  
David Wilson  
the land was part of that left by Thomas Hays  
to his daughter Pamela. Failing issue of  
Pamela, the income was to pass to another  
daughter, Elizabeth Jacobs and her children.  
This suit was to force sale of the land and  
investment of the proceeds.

MARYLAND HISTORICAL TRUST  
 21 STATE CIRCLE  
 SHAW HOUSE  
 ANNAPOLIS, MARYLAND 21401

HISTORIC SITES SURVEY FIELD SHEET  
 Individual Structure Survey Form

SURVEY NUMBER: HA-1462
NEGATIVE FILE NUMBER:
UTM REFERENCES: Zone/Easting/Northing
U.S.G.S. QUAD. MAP:
PRESENT FORMAL NAME: First National Bank Bldg.
ORIGINAL FORMAL NAME: Second National Bank Bldg.
PRESENT USE: Bank
ORIGINAL USE: Bank
ARCHITECT/ <del>ENGINEER</del> : George Archer (Bank Bldg.)
<del>ENGINEER</del> /CONTRACTOR: D. J. Shanahan (Bank Bldg.)
PHYSICAL CONDITION OF STRUCTURE: Excellent (X) Good ( ) Fair ( ) Poor: ( )
THEME: Architecture
STYLE: Beaux-arts/Vernacular
DATE BUILT: 1900/c. 1881

COUNTY: Harford
TOWN: Bel Air
LOCATION: 12 Office Street Bel Air, Md. 21014
COMMON NAME: First National Bank Bldg.
FUNCTIONAL TYPE: Commercial
OWNER: First National Bank of Md. ADDRESS: 25 S. Charles St. Baltimore, Md. 21201
ACCESSIBILITY TO PUBLIC: Yes (X) No ( ) Restricted ( )
LEVEL OF SIGNIFICANCE: Local (X) State ( ) National ( )

GENERAL DESCRIPTION: Bank Bldg = 1 Reed Bldg. = 2  
 Structural System

- Foundation: Stone(1)Brick(2)Concrete( )Concrete Block( )
- Wall Structure
  - Wood Frame: Post and Beam( )Balloon( )
  - Wood Bearing Masonry: Brick(2)Stone(1)Concrete( )Concrete Block( )
  - Iron( ) D. Steel( ) E. Other:
- Wall Covering: Clapboard( )Board and Batten( )Wood Shingle( )Shiplap( )  
 Novelty( )Stucco( )Sheet Metal( )Aluminum( )Asphalt Shingle( )  
 Brick Veneer( )Stone Veneer( )  
 Bonding Pattern: Other:
- Roof Structure
  - Truss: Wood( )Iron( )Steel( )Concrete( )
  - Other:
- Roof Covering: Slate( )Wood Shingle( )Asphalt Shingle( )Sheet Metal( )  
 Built Up( )Rolled( )Tile( )Other:
- Engineering Structure:
- Other:

Appendages: Porches( )Towers( )Cupolas( )Dormers( )Chimneys( )Sheds( )Ells( )  
 Wings ( )Other:

Roof Style: Gable( )Hip(2)Shed( )Flat(1)Mansard( )Gambrel( )Jerkinhead( )  
 Saw Tooth( )With Monitor( )With Bellcast( )With Parapet( )With False Front( )  
 Other:

Number of Stories: 2  
 Number of Bays: 6 Entrance Location: Office St.  
 Approximate Dimensions: 55' x 64'

THREAT TO STRUCTURE: No Threat(X)Zoning( )Roads( ) Development( )Deterioration( ) Alteration ( )Other:
---

LOCAL ATTITUDES: Positive(X)Negative( ) Mixed( ) Other:
---

ADDITIONAL ARCHITECTURAL OR STRUCTURAL DESCRIPTION:

Interior completely remodeled c. 1966 at the time the Reed Bldg. was added to the Bank Bldg.

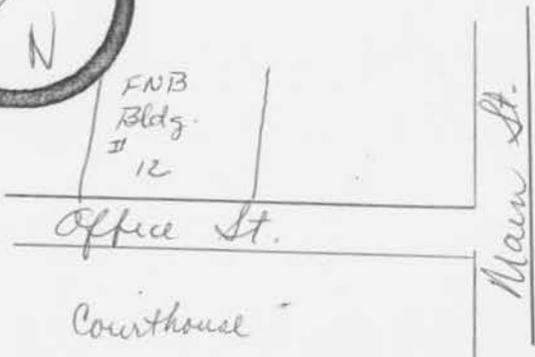
RELATED STRUCTURES: (Describe)

STATEMENT OF SIGNIFICANCE:

The Bank Building is an elegant and sophisticated structure. The combination with the Reed Bldg. was well done and is a good example of the successful blending of two styles into an attractive & coherent whole.

REFERENCES:

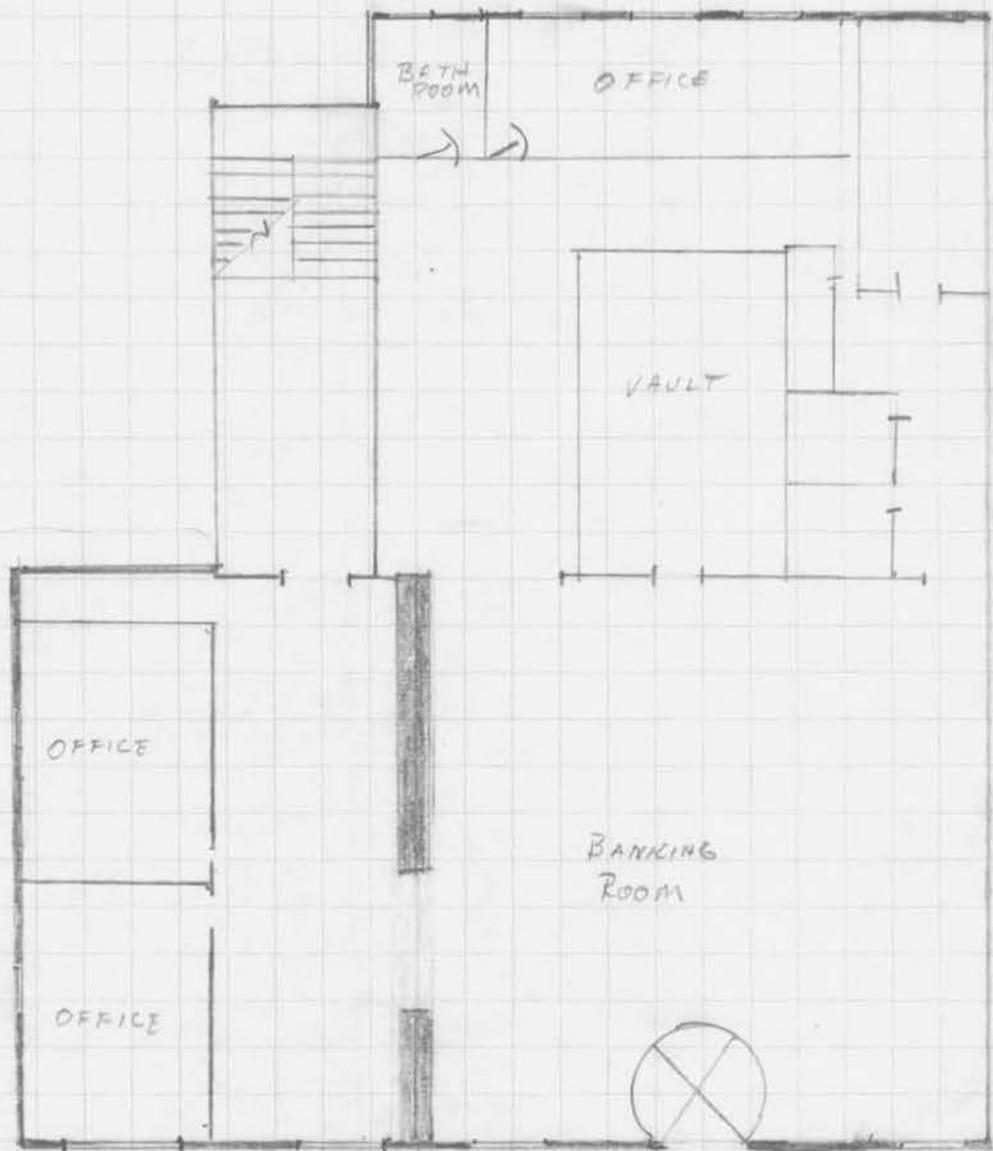
MAP: (Indicate North In Circle)



SURROUNDING ENVIRONMENT:

- Open Lane( ) Woodland( ) Scattered Buildings( )
- Moderately Built Up( ) Densely Built Up( )
- Residential( ) Commercial(X)
- Agricultural( ) Industrial( )
- Roadside Strip Development( )
- Other:

M. Larew  
 RECORDED BY:  
 Town of Bel Air  
 ORGANIZATION:  
 16 October 1978  
 DATE RECORDED:



hatched

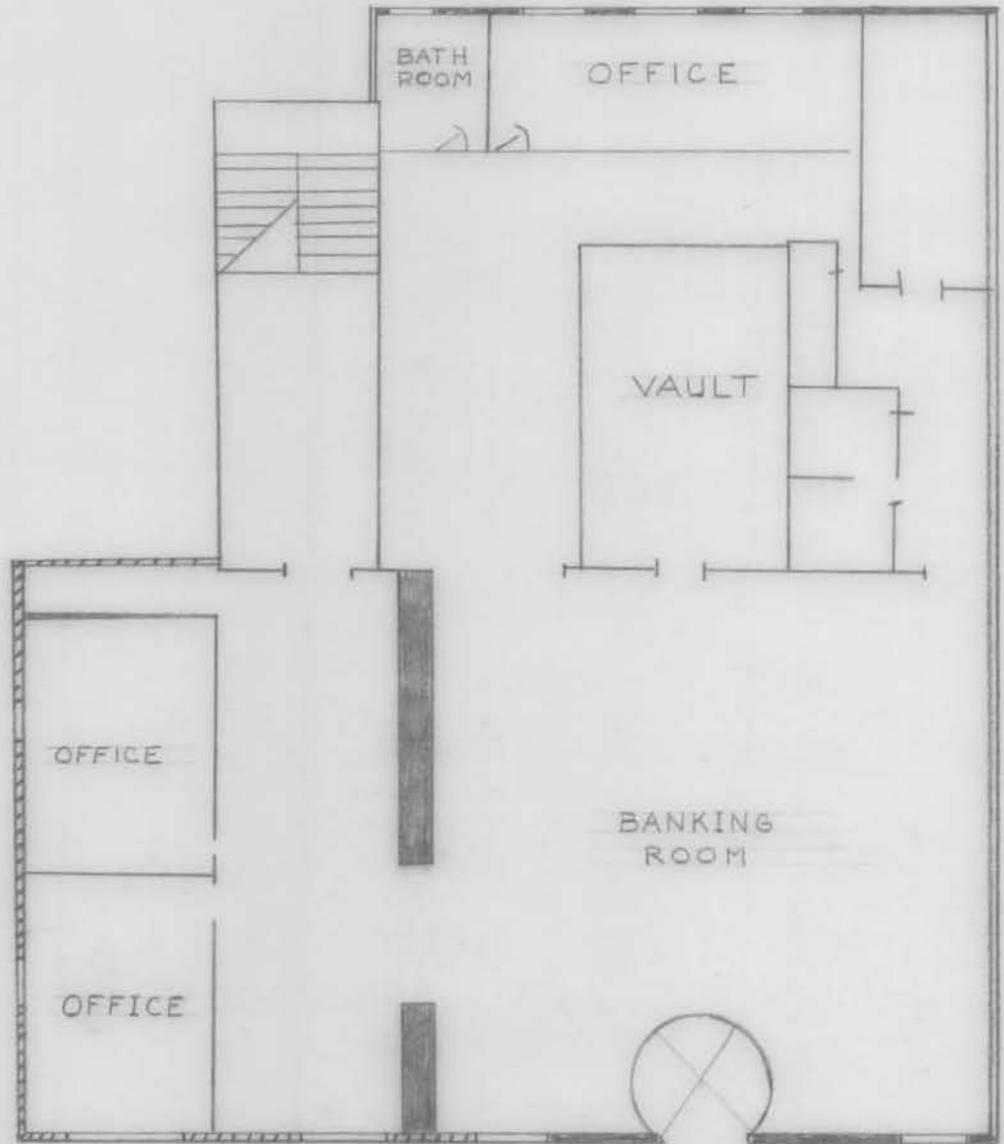
MARILYN W. KAREW

FIRST NATIONAL BANK  
12 OFFICE ST  
BEL AIR, MARYLAND

HA-1462

SCALE - 3" = 30'





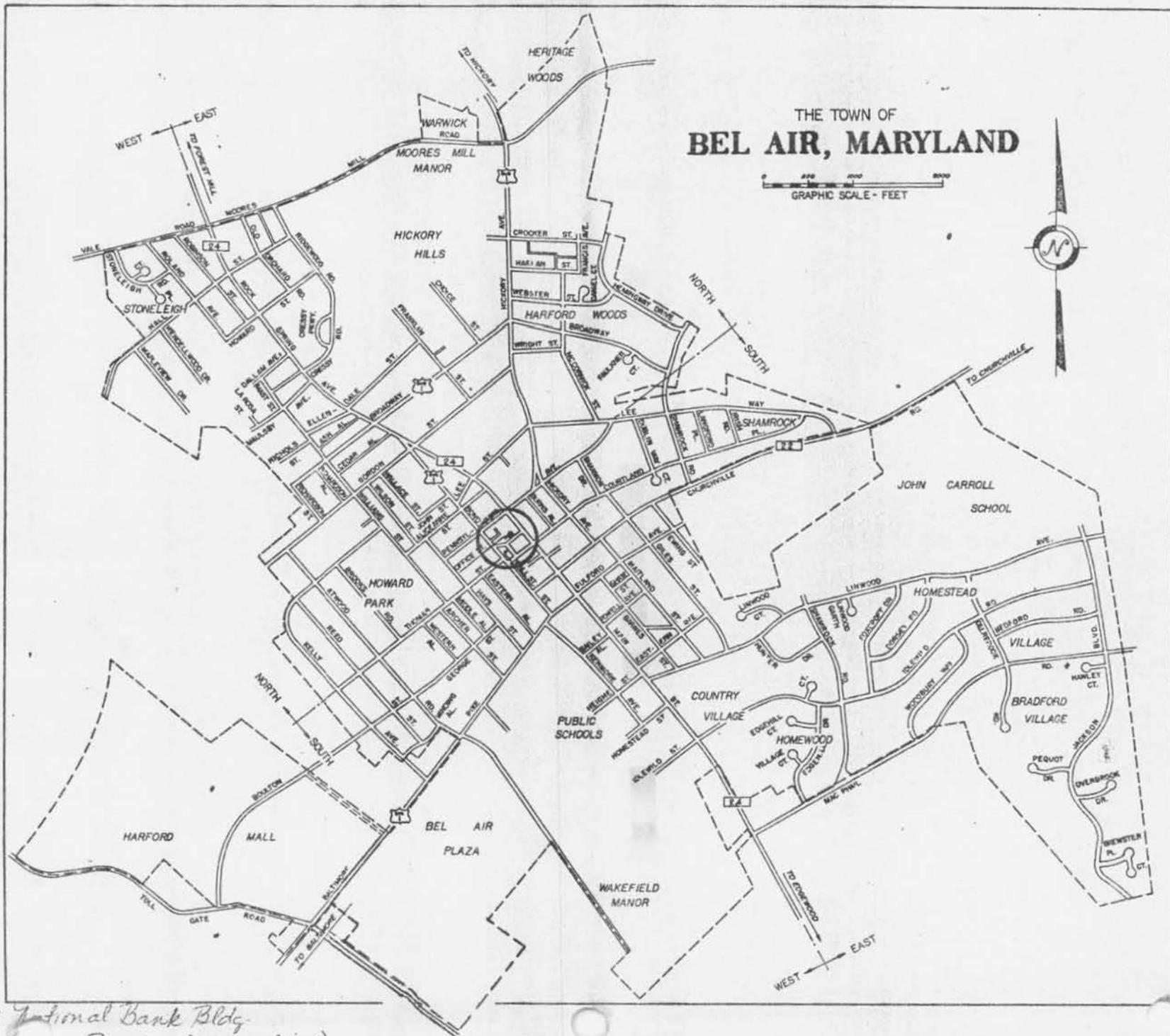
DRAWN: MARILYNN LAREW  
 TRACED: G. CUND

FIRST NATIONAL BANK  
 12 OFFICE STREET  
 BEL AIR, MARYLAND  
 HA-1462

SCALE: 3 in = 32 ft  


# THE TOWN OF BEL AIR, MARYLAND

0 500 1000 2000  
GRAPHIC SCALE - FEET



HA-1462

*Second National Bank Bldg.  
(First National Bank of Maryland)*



REED BLDG., PART OF FIRST NATIONAL BANK BLDG.  
12 OFFICE ST. BEL AIR

SOUTH & WEST ELEVATIONS

M. LAREW, 1976

HA-1462





FIRST NATIONAL BANK

**1st**  
First National Bank

FIRST  
NATIONAL  
BANK  
OFFICE IN THE  
SAVINGS  
DEPT. 2ND FLOOR

FIRST NATIONAL BANK BLDG., 12 OFFICE ST  
BEL AIR

FRONT (SOUTH) ELEVATION

M. LARSEN, 1978

HA-1462



HA-1462

Second National Bank Bldg 12 Office St  
Bel Air

please

Mr. Larew, 1976



Second National Bank Bldg.  
detail of stone work in east  
elevation

M. Larew 1978

HA-1462



First National Bank Bldg.  
detail of glass wall joining rear of Reed Bldg  
M, Larw 1978

HA-1462



Second National Bank + Reed Bldg Looking North  
(1st Nat'l Bank Bldg)

Office St.

9-10-78

M. Larew

HA-1462



Reed Bldg. as renovated 1966, s. + w. elevations  
Ms. Larru, 1978

HA - 1462



FIRST NAT

First

Second National Bank Bldg.

detail of stone work, windows &  
Parapet

Photo: M. Larew 1978

HA - 1462

FIRST NATIONAL BANK

**1ST**  
First National Bank

FIRST NATIONAL BANK  
SAVINGS

HA-1462



HA-1462



HA-1462

4



FIRST NATI

First N

FIRST NATIONAL BANK BLDG, 12 OFFICE ST.  
BEL AIR

DETAIL of CORNICE, PARAPET, PLASTER  
DECORATION + BULL'S EYE WINDOW

M. LAREW, 1978

HA-1462



HA-1462



Reed Building c. 1960  
Office St.  
Bel Air

HA-1462

THIS PHOTOGRAPH  
By: W. Robert Wallis  
Fountain Green Road  
Bel Air, Md.