

HA-1464

1914

Farmers & Merchants Bank Building
20-26 Office Street
Bel Air
private

This brick Colonial Revival building was the home of Bel Air's third bank, the Farmers & Merchants. The pedimented entrance is noteworthy. Connected to this building to the east by means of a continuation of the brick facade and the cornice line is the Lee Building which dates to the 1860's and portions of which may be even earlier. The amalgamation occurred in 1936.

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

Farmers and Merchants Bank Building

AND/OR COMMON

Johnson Credit Company

2 LOCATION

STREET & NUMBER

20-26 Office Street

1st

CITY, TOWN

Bel Air

— VICINITY OF

CONGRESSIONAL DISTRICT

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

Melvin P. Johnson

Telephone #: 838-3227

STREET & NUMBER

24 Office Street

CITY, TOWN

Bel Air

— VICINITY OF

STATE, zip code

Maryland 21014

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Harford County Courthouse

STREET & NUMBER

Main Street

CITY, TOWN

Bel Air

STATE

Maryland 21014

Liber #: 241

Folio #: 270

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	(1936)	

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This pair of buildings is at 20-26 Office Street in the Town of Bel Air, Harford County, Maryland. The present amalgamation is the result of a 1936 remodeling, although the previous owner of both buildings, the Farmers & Merchants Bank, was considering just such an amalgamation in 1930. Presumably worsening economic conditions prevented the bank from carrying out its intentions. Items tying the buildings together include a similar brick facing, vaguely colonial doorways to co-exist with the 1914 neo-classical entrance of the bank, and a cornice carried along the eastern building as the bank's cornice line was made to correspond with that of the Robinson Building next door to the west at 28 Office Street.

The bank building was a one bay structure before 1936 when the second door was placed in the facade for access to the second story. The formal entry is composed of modified corinthian columns supporting a dentiled pediment with a thin cornice. The present doors are replacements - two glass doors framed in aluminum and topped by the original semi-circular fan light with thin vertical panes. A stoop composed of two concrete steps flanked by brick ends leads to the entry. A brick parapet caps the facade & follows the line of the pediment, screening the flat roof. The new entry is a plain aluminum and glass door set in a wooden surround. A separate rectangular window with five vertical panes is set above the door to give additional light to the hall and staircase. The other five bays of the building are disposed differently on the two stories. Upstairs are five regularly spaced 6/6 double-hung sash windows set in wooden surrounds and having flat brick arches and thin brick sills. The first story windows are similar in structure but the westernmost is 1/1 and the central window is double with six horizontal panes arranged three and three. In the second bay from the western end is a neo-classical door surround topped by a small pediment. The second door (leading upstairs) is in the eastern end bay and is mildly Greek Revival in spirit having a molded surround and a four pane transom over a modern glass and aluminum door. The roof-line of the eastern portion is difficult to describe being a compound of transverse gable, central hipped portion ending in gable portion at the rear set at right angles to the line of the front gabled portion. The front gabled portion probably represents a 19th century porch addition.

The eastern elevation of the building is clapboard, in contrast to the rest of the building surfaces which are brick. The rear (north) elevation presents even more idiosyncrasies although it is not so irregular as #28 next door. Not a window treatment matches, although all but the easternmost second story group at least have stone lintels. That group, a trio of 6/1 double-hung sash windows are set in wooden surrounds and have flat brick arches and brick sills, in the spirit of the fenestration of the front (south) elevation. All of the ground floor windows are 3/1 double-hung, from east to west, a group of two, a single window, and finally a bay composed of three windows. The second story west windows are a group of three, 2/1 double-hung sash windows.

CONTINUE ON SEPARATE SHEET IF NECESSARY

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 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 checked="" type="checkbox"/> 1800-1899	<input checked="" 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 Lee Bldg: 1830's? ~~SUNDERBROOK~~ Contractor: Love Bros. of Bel Air
 Bank: 1914

STATEMENT OF SIGNIFICANCE

This property consists of two buildings, the Lee Building to the east and the Farmers & Merchants National Bank Building.

There has been a store house where the Lee building stands since 1817. Charles Bouldin's National Republican was printed there in the 1830's. After the Civil War Richard Bouldin and his brothers Charles H. and William had stores there at various times. The building is certainly this post-Civil War structure and is possibly the renovated pre-Civil War building. The 1858 map shows Judge Alfred W. Bateman's office there and the 1878 map shows a tobacconist's shop. There were living quarters upstairs. The property had been part of Buckler Bond's extensive holdings. He sold it with improvements in 1817 to Robert Richardson who sold it to William Richardson in 1819. This was the whole of lot #8 except the small part on Main Street where #34 now stands. William Richardson sold it to Ephraim Lytle, a Baltimore merchant, and Daniel Wann in 1828. Wann sold it to Otho Scott in 1834. At that time it had a store house and printing office on it. In 1861 Charles D. Bouldin bought it, and it passed through the hands of various family members until William Bouldin sold it to Judge Bateman for \$1,550 in 1870. The Bateman heirs sold it to Otho S. Lee who had his law offices there for many years. His widow sold it to the bank in 1926. After Melvin Johnson bought both buildings in 1936 he had the front (south) and rear (north) elevation faced with brick, vaguely colonial entrances were added, and a cornice carried from that of the bank building next door across the facade at second story window level to harmonize the two buildings. The first floor is an insurance agency. Three small and irregular offices occupy the second floor.

The bank building was erected in 1914 especially for the bank. It had one large room downstairs, the banking room, and one small room upstairs, the President and Directors' room. When Mr. Johnson bought the building in 1936, he remodeled the building, giving it the layout it has today. He partitioned off a portion in the east side of the banking room for the staircase and opened a separate entrance for it. He divided the banking room about three-quarters of the way back to provide a private office for himself in the rear (north) portion. Apparently no changes were made upstairs. The small office and storage room are rented by a retired lawyer.

These two small buildings are well maintained and attractive examples of commercial space around the courthouse and excellent examples of Bel Air's long habit of what modern preservationists call "adaptive

CONTINUE ON SEPARATE SHEET IF NECESSARY

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Interview with Melvin P. Johnson, December, 1978
Harford Mutual Fire Insurance Co. Minute Book F.

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

This property occupies parcel 827 in the Town of Bel Air.
75' x 120'

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

STATE COUNTY

STATE COUNTY

11 FORM PREPARED BY

NAME / TITLE

M. Larew, Architectural Historian

24 January 1979

ORGANIZATION

DATE

Town of Bel Air

838-8700

STREET & NUMBER

TELEPHONE

39 Hickory Avenue

CITY OR TOWN

STATE

Bel Air

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

The interiors of the buildings were also changed in 1936. Downstairs in the eastern portion is one large room with an enclosed staircase with an outside entrance to the east. Upstairs are four irregularly shaped offices. There is no running water in this portion, the tenants having "to beg", as one secretary put it, "even for coffee water". The banking room to the west is divided into two unequal parts with a small passageway in between. The rear portion is Mr. Johnson's office and the front portion has counters like a bank. This is the credit company office.

Despite the disparate ages of these two buildings (1860's? and 1914) they, along with the 1913 Robinson building to the west, present a pleasant and coherent ensemble.

re-use." The Lee Building has been periodically re-cycled at least since the Civil War. When the Farmers and Merchants' Bank went into receivership during the Great Depression, that building was recycled with minimum effort to the use of a similar institution: a loan office. It is possible that continuity is always greater than change in a small town. Mr. Melvin P. Johnson, the present owner, began his commercial career after World War I straight out of Bel Air High School as a clerk in the office of William Robinson next door to the west. When he started his own credit company in 1931 he occupied the northernmost office in the Masonic Lodge across the street. That office had been recently vacated by the Commercial & Savings Bank which had built a new building across from the Courthouse. In 1936 Mr. Robinson moved back across Office Street into the office of the bankrupt Farmers & Merchants' Bank, where he remains today.

TITLE
20 Office Street

241/270

18 May 1936

Robert H. Archer, Receiver of Farmers & Merchants National Bank of Bel Air, appointed by Comptroller of the Currency, 12 October 1933 court order to sell banking house (#9788, Docket 1, p. 56)

to

Melvin P. Johnson & Winifred, w.

\$12,000

Condition: Archer continues in his portion of the building as receiver of the F & M and 2nd Natl. Bank at \$85 a month.

The parcel was made up of two transactions

1. 201/64 the Otho S. Lee lot
2. 145/231 part of Lot #2 on the Smith-Webster plat (139/57)

201/164

#1

4 October 1926

Helene A. B. Lee, widow of Otho S. Lee

to

F & M Bank

with improvements

62/523

4 February 1889

Thomas Bateman & E. Florence, w.; of Baltimore City; Hudson Bateman & Mary, w.; & Joseph E. Bateman & Margaret, w., heirs of Alfred W. Bateman

to

Otho S. Lee

\$1400

with improvements

subject to a mortgage to August Knofler \$800

(32/227)

(mortgage shows house on lot)

24/41

13 October 1870

William Bouldin & Harriet, w.

to

Alfred Bateman

\$1550

subject to mortgage to Daniel Scott \$500 (22/446)

22/436 17 August 1869
Richard E. Bouldin & Martha (w) & William Galloway
 to
William Bouldin
\$825
subject to mortgage to Daniel Scott

18/10 26 April 1866
Charles D. Bouldin & Mary, w.
 to
Richard E. Bouldin
\$670.18
a larger lot including land down to the corner
of Office and Bond Streets

Part of
12/211 16 March 1861
Otho Scott
 to
Charles D. Bouldin
\$500

Part of
17/273 4 September 1834
Ephraim Little of Baltimore City
 to
Otho Scott 2 parcels

This lot described as
"The house & lot where the store house &
printing office stand" (this is the larger lot)

11/189 23 January 1828
William Richardson
 to
Ephraim Little (Lytle) & Daniel Wann

3/508 30 November 1819
Robert Richardson
 to
William Richardson
\$100
74 ft. 3 in. on Bond Street to Thomas Hays' lot;
along Hays lot, 120 ft. 1 in.; then to the
Court House lot, along that lot to place of
beginning together with improvements

(This includes most of lots 1-4, the Lee Lot
and part of the Harford Mutual lot on the
Smith-Webster plat 139/57)

1/32

3 March 1817
Buckler Bond
to
Robert Richardson
\$180
part of original lot #8, i.e. all but the
74-1/4' x 28' part sold to Samuel Durham in
1879 (K-397).
on Main Street
with improvements

145/231

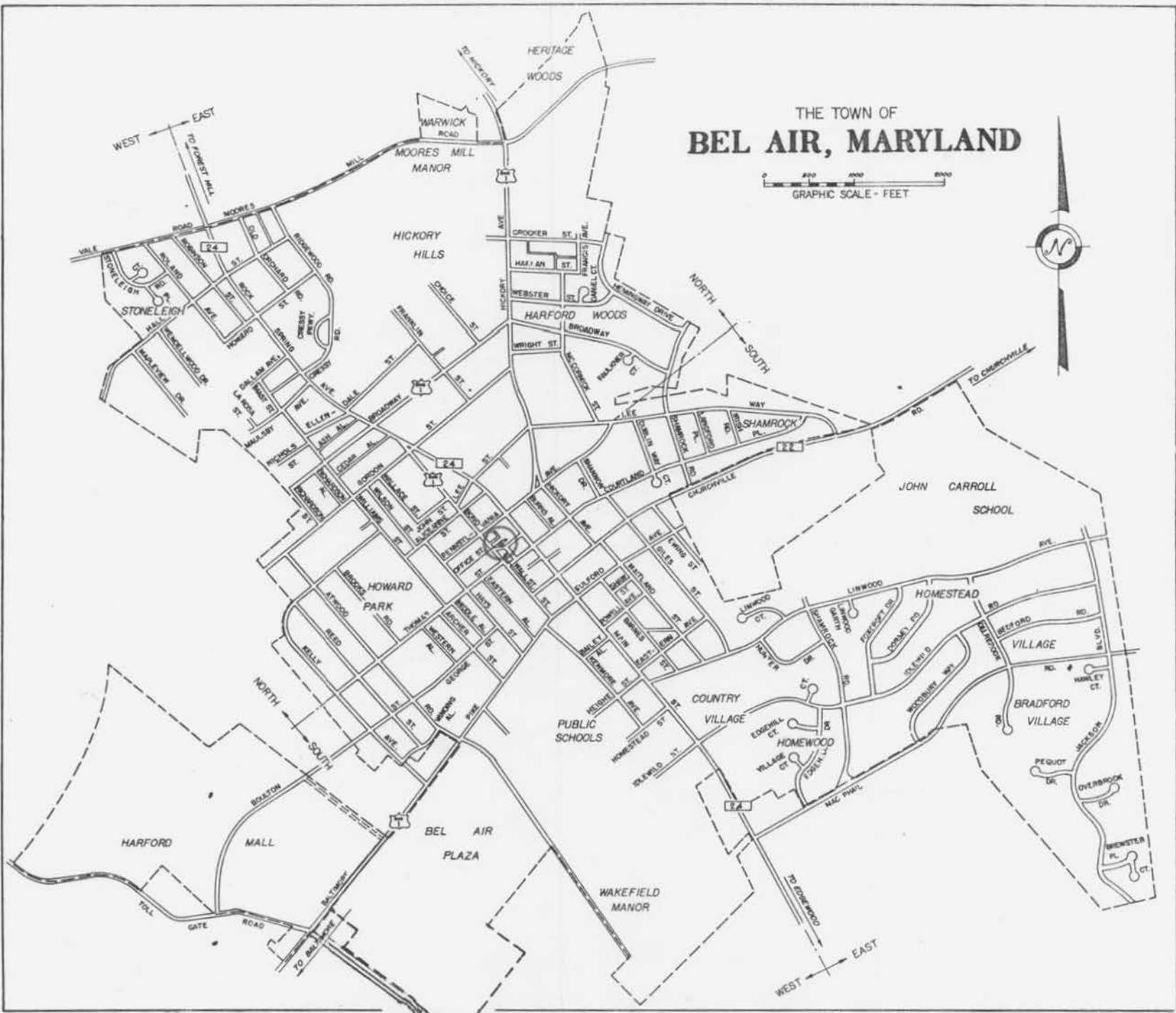
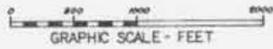
#2
15 June 1914
William E. Robinson & Mary, w.
to
Farmers & Merchants National Bank
parts of #2 & #4 on the Smith-Webster plat 139/57

The building now being erected for the use of
the F & M

139/313

20 November 1912
Richard Dallam & Josephine, w.
to
William E. Robinson
\$1250
Lots 2 & 4 on Smith-Webster plat 139/57

THE TOWN OF
BEL AIR, MARYLAND



HA-1464

Farmers & Merchants Bank
(Johnson edit)



LEE BLDG

1904



F+M BANK + LEE BLDG

1962

DRAWN BY
M. L. AREW
SANBORN MAPS

F+M BANK (JOHNSON CREDIT) + LEE BLDG
26-24 OFFICE ST.
BEL AIR

HA-1464

SCALE 1" = 50'





L to R: 30 Office St, 28 Office St., Johnson CREDITCO, 20 Office
St. (the Lee Bldg.) Bel Air

South Elevations

M. LARREW, 1978

HA-1464



L to R: The REAR (NORTH) ELEVATIONS of
The LEE BLDG (WITH GABLE), JOHNSTON CREDIT + 28 OFFICE.

M. LAREW, 1978

HA-1464



HA-1464



20-28 Office St.

8-10-78

HA-1464



HA-1464