

HO-1121
Highland Savings Bank
13410 Clarksville Pike (Rt. 108), Highland
Private

Description:

The Highland Savings Bank is a 2 ½-story, three-bay by one-bay rubble stone structure with brick quoins at the corners, and has a gable roof with asphalt shingles and a northeast-southwest ridge. There is an interior brick chimney near the southwest gable end. The southeast elevation, on the first story, has paired one-over-one sash with blinds in the south bay and a door with one light over one panel and fluted pilaster strips in the east bay. The second story has two one-over-one sash with blinds. There is a wide overhanging eave with narrow board soffit and returns, and a cross-gable on the roof with weatherboards and a lunette vent. The northeast elevation has paired one-over-one sash with brick surround on the first story and a one-over-one sash with brick surround on the second story. There is no opening in the gable end, and there are very wide rake boards. The southwest elevation has a one-over-one sash with brick surround near the west corner on the first story. The second story has a small two-light sash with narrow brick surround above the sash, and a one-over-one sash with brick surround just south of center. The gable end matches the northeast elevation. About 20 feet west of the bank building is a one-story, two-car brick garage with a gable roof that has asphalt shingles and a northwest-southeast ridge.

Significance:

The Highland Savings Bank was organized in 1906 by a group of prominent businessmen and farmers in the vicinity of Highland, and within two years it was necessary to obtain a bank charter and enlarge the bank's facilities as a result of its business success. At the end of 1907 Martha Hopkins and others transferred ¼ acre to the bank with the stipulation that ". . . if the said Highland Savings Bank fails to construct a stone or concrete building to cost not less than \$2200 within 20 months . . . it reverts to the estate of Sam'l Hopkins." A new rubble stone building with brick quoins was constructed in 1908. The building had a projecting center feature with a large, semicircular-arched opening for the front door, sidelights, and fanlight. This feature was topped with a stone parapet with a scrolled gable, containing a vent. The building was reportedly constructed for less than \$2,500. It was almost certainly designed by an architect and was a little jewel of a commercial building. The bank sold their building in April 1929, for unknown reasons, and it is not clear if they rented it back from the new owner, moved elsewhere, or closed. The building later became a residence and the distinctive center feature was completely taken down and rebuilt as a flush stone wall with domestic door and windows and a cross gable with weatherboards and a vent on the roof. Windows were also added to the gable ends and given brick surrounds. More recently the building served as an antique store and then Smeeta's Wellness Center.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. HO-1121

1. Name of Property (indicate preferred name)

historic Highland Savings Bank

other

2. Location

street and number 13410 Clarksville Pike (Rt. 108) __ not for publication

city, town Highland __ vicinity

county Howard

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

name Florentine & Rosette Boarman

street and number 12124 Route 216 telephone

city, town Fulton state MD zip code 20759

4. Location of Legal Description

courthouse, registry of deeds, etc. Howard County Courthouse liber 463 folio 369

city, town Ellicott City tax map 40 tax parcel 53 tax ID number

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	Noncontributing
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> commerce/trade	2	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	2	0
		<input type="checkbox"/> government		Total
		<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	
			0	

7. Description

Inventory No. HO-1121

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 Highland Savings Bank is located at 13410 Clarksville Pike (Rt. 108), on the northwest side of the road, just southwest of the intersection with Route 216, in Highland, in southwestern Howard County, Maryland. The building is set close to the road and faces it. It is a 2 ½-story, three-bay by one-bay rubble stone structure with brick quoins at the corners, and has a gable roof with asphalt shingles and a northeast-southwest ridge. There is an interior brick chimney near the southwest gable end.

The southeast elevation, on the first story, has paired one-over-one sash with blinds in the south bay and a door with one light over one panel and fluted pilaster strips in the east bay. There is a modern awning covering both bays. The second story has two one-over-one sash with blinds. There is a wide overhanging eave with narrow board soffit and returns, and a cross-gable on the roof with weatherboards and a lunette vent.

The northeast elevation has paired one-over-one sash with brick surround on the first story and a one-over-one sash with brick surround on the second story. There is no opening in the gable end, and there are very wide rake boards.

The northwest elevation has a modern two-story addition across the whole elevation, of no historic significance.

The southwest elevation has a one-over-one sash with brick surround near the west corner on the first story. The second story has a small two-light sash with narrow brick surround above the first-story sash, and a one-over-one sash with brick surround just south of center. The gable end matches the northeast elevation.

About 20 feet west of the bank building is a one-story, two-car brick garage with a gable roof that has asphalt shingles and a northwest-southeast ridge. The gable ends have weatherboards. The southeast elevation has two roll-up garage doors and a four-light sash in the gable. The northeast and southwest elevations each have two windows.

8. Significance

Inventory No. HO-1121

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 history	<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 1908

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 Highland Savings Bank was organized in 1906 by a group of prominent businessmen and farmers in the vicinity of Highland, with Dr. W. W. L. Cissel serving as the president. The institution was capitalized at \$10,000 and operated out of Rannie's store, and within two years it was necessary to obtain a bank charter and enlarge the bank's facilities as a result of its business success. At the end of 1907 Martha Hopkins and others transferred ¼ acre to the bank with the stipulation that ". . . if the said Highland Savings Bank fails to construct a stone or concrete building to cost not less than \$2200 within 20 months . . . it reverts to the estate of Sam'l Hopkins." A new rubble stone building with brick quoins was constructed in 1908. The building had a projecting center feature with a large, semicircular-arched opening for the front door, sidelights, and fanlight. This feature was topped with a stone parapet with a scrolled gable, containing a vent. The building was reportedly constructed for less than \$2,500. It was almost certainly designed by an architect and was a little jewel of a commercial building. At this time the bank's president was Albert Nichols. The bank's capital was later raised to \$15,000 in 1912. The original cashier was William Henry Marlow, who had taught school in Howard County before serving as Register of Wills, and then farmed until he was about 53 and took the job as cashier. Marlow remained in the position until his death in 1927, the victim of a hit-and-run driver on Clarksville Pike.¹

The bank sold their building in April 1929, for unknown reasons, and it is not clear if they rented it back from the new owner, moved elsewhere, or closed. The building later became a residence and the distinctive center feature was completely taken down and rebuilt as a flush stone wall with door and paired windows on the first story, two windows on the second story, and a cross gable with weatherboards and a vent on the roof. Windows were also added to the gable ends and given brick surrounds. More recently the building served as an antique store and then Smeeta's Wellness Center.²

¹ *Baltimore Sun*, 26 April 1906, p. 10. Howard County Historical Society, *Images of America: Howard County* (Charleston, SC: Arcadia Publishing, 2011), p. 77. Howard County Land Records, WWLC 85-11. *Baltimore Sun*, 25 March 1908, p. 9. *Ellicott City (Maryland) Times*, 19 September 1908, p. 5, cols. 5-6. *Baltimore Sun*, 21 January 1912, p. 11. "Cashier is Victim of Hit-Run Driver," *Baltimore Sun*, 27 December 1927, p. 18.

² Howard County Historical Society, *Images of America: Howard County*, p. 77.

9. Major Bibliographical References

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See footnotes

10. Geographical Data

Acreage of surveyed property .25 A
Acreage of historical setting .25 A
Quadrangle name Clarksville Quadrangle scale: 1:24000

Verbal boundary description and justification

The boundaries consist of the outlines of the property, tax map 40, parcel 53, which encompasses all of the historic buildings and features on the site.

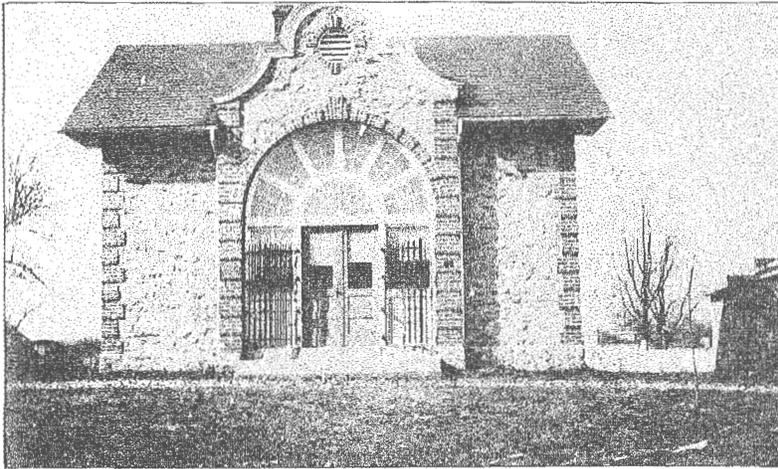
11. Form Prepared by

name/title	Ken Short		
organization	Howard County Department of Planning & Zoning	date	April 2013
street & number	3430 Courthouse Drive	telephone	410-313-4335
city or town	Ellicott City	state	MD

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



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Howard County Historical Society, *Images of America: Howard County* (Charleston, SC:
Arcadia Publishing, 2011), p. 77.

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Highland Savings Bank
13410 Clarksville Pike (Rt. 108)
Howard County, Maryland
Ken Short, photographer

Photo Log

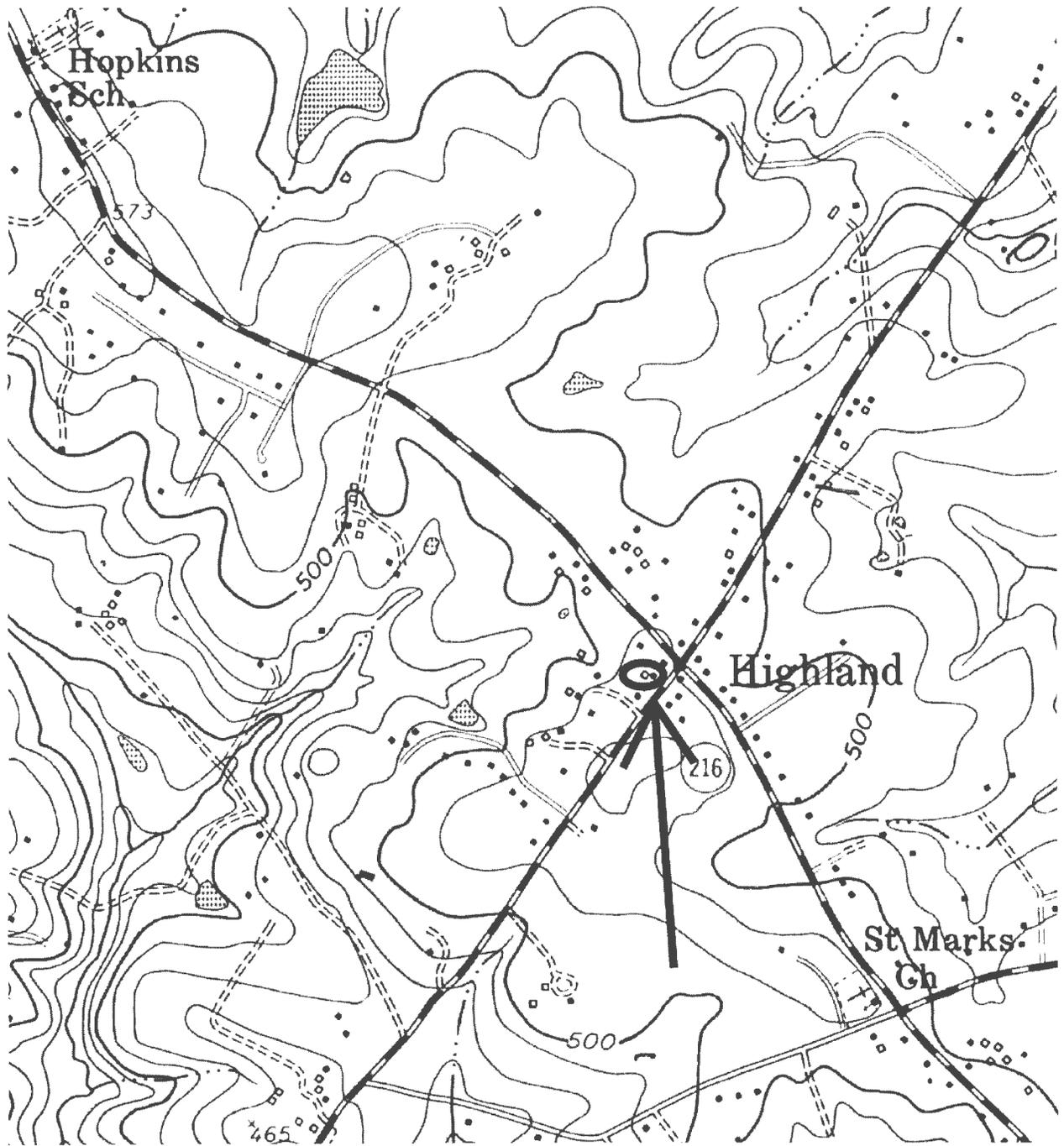
Nikon D-70 camera

Epson Premium paper

Epson Photo Black UltraChrome ink cartridge

HO-1121_2013-01-18_01
Southeast elevation

HO-1121_2013-01-18_02
Southwest elevation



HO-1121
Highland Savings Bank
13410 Clarksville Pike (Rt. 108), Highland
Clarksville quad



Smeeta's
Integrative
Wellness Center 301-854-9095

ACUPUNCTURE * MASSAGE THERAPY * REIKI * YOGA
AYURVEDIC * HERBS * HOMEOPATHIC PRODUCTS * VITAMINS

Integrative
Wellness

13410



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13410 Clarksville Pike (Rt. 108)

Howard County, Maryland

Ken Short

2013-01-18

MD SHPO

Southeast elevation

1 of 2



HO-1121

Highland Savings Bank

13410 Clarksville Pike (Rt. 108)

Howard County, Maryland

Ken Short

2013-01-18

MD SHPO

Southwest elevation

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