FHR 8-300 (11-78)

B-3699

United States Department of the Interior
Heritage Conservation and Recreation Service

National Register of Historic Places Inventory—Nomination Form

For HCRS use only
received
date entered 1/1/

See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic: Baltimore Branch of the Federal Reserve Bank of Richmond

and/or common:

2. Location

street & number: 114 East Lexington Street — N/A ___ not for publication

city, town: Baltimore — ___ vicinity of — congressional district: Third

state: Maryland — code: 24 — county: independent city — code: 510

3. Classification

Category	Ownership	Status	Present Use	
___ district	___ public	X occupied	___ agriculture	___ museum
X building(s)	X private	___ unoccupied	X commercial	___ park
___ structure	___ both	X work in progress	___ educational	___ private residence
___ site	**Public Acquisition**	**Accessible**	___ entertainment	___ religious
___ object	___ in process	X yes: restricted	___ government	___ scientific
	___ being considered	___ yes: unrestricted	___ industrial	___ transportation
	X not applicable	___ no	___ military	___ other:

4. Owner of Property

name: Provident Savings Bank
c/o David D. Martin, Sr. Vice President and Comptroller

street & number: 114 East Lexington Street

city, town: Baltimore — ___ vicinity of — state: Maryland 21201

5. Location of Legal Description

courthouse, registry of deeds, etc.: Baltimore City Courthouse

street & number: Room 601

city, town: Baltimore — state: Maryland 21202

6. Representation in Existing Surveys

title: Local: City of Baltimore Neighborhood Survey
State: Md. Hist. Trust Hist. Sites S — has this property been determined elegible? ___ yes X

date: June 1982 — ___ federal X state ___ county X loc

depository for survey records: Local: C.H.A.P., Room 601, City Hall
Maryland Historical Trust, 21 State Circle

city, town: Local: Baltimore
State: Annapolis — state: Maryland

7. Description

B-3699

Condition		Check one	Check one
X excellent	deteriorated	unaltered	X original site
good	ruins	X altered	moved date
fair	unexposed		

Describe the present and original (if known) physical appearance

DESCRIPTION SUMMARY

The Baltimore Federal Reserve Branch Bank is located at the northwest corner of Calvert and Lexington Streets, just north of Baltimore City's financial district. The building, designed in the Second Renaissance Revival Style, is ten stories high and five bays wide on each elevation. It is constructed of masonry and steel, with completely rusticated limestone facing. The roof is flat. Like the early Italian Renaissance Florentine palazzi - the source for this design - the exterior is simply detailed. The first floor features limestone carvings and enormous arched windows. The second floor windows have surrounds and hoods, while the rest of the windows are undetailed. The interior contains a spectacular, enormous main banking room with floors, teller stations, and Corinthian columns all of polished marble. The ceiling in this room and the elevator lobby to the west have ornate plaster decoration. There is intricate cast and molded bronze detail throughout. The floors above are simply finished. The integrity of the building is almost perfectly intact. The only major alterations have been the addition of offices in the banking room, the installation of more security equipment, and the renovation of the upper stories. The additional security equipment presents the only intrusion to the structure's integrity.

GENERAL DESCRIPTION

The former Baltimore Branch of the Federal Reserve Bank of Richmond is located at the northwest corner of Calvert and Lexington Streets in Baltimore's Financial District, just north of the Inner Harbor. It forms the northwest corner of a six building group organized around the Battle Monument, which divides Calvert Street between Fayette and Lexington Streets. A distinctive example of the Commercial style of architecture, the building was designed in 1926 by R. E. Lee Taylor and D.K. Este Fisher of the Baltimore office of Parker, Thomas and Rice and expanded in 1956 by the same architects.

The building overall is a ten story high structure which is five bays wide on each elevation. The plan is essentially square, but the west three bays of the north elevation are slightly recessed above the first story. The roof is flat and contains a small, one story utility structure. Construction consists of masonry around a steel frame with Indiana limestone on the principal elevations.

The bank rests on a granite base which has openings in each bay of the east elevation and the two eastern bays of the north and south elevation. The south elevation contains two louvered openings in its easternmost bay, and a pair of four light, steel, awning windows in the adjacent bay. Both have iron grilles. The east elevation has pairs of six over six, double hung, steel windows with straight heads and iron grilles in every bay. The north elevation has a service entrance with a corrugated metal door in the easternmost bay, and a covered window in the adjacent bay. This level is rusticated along the horizontal joints.

SEE CONTINUATION SHEET #1

GENERAL DESCRIPTION (Continued)

The first story of the south elevation consists of fully rusticated limestone with large, 24 X 12 feet round arched windows in all bays except the central one, which is 32 X 18 feet. This arch contains double doors of intricately molded bronze. Surrounding these doors is a limestone fascia with a rich rinceau motif carved within it. A dentilled cornice surmounts the fascia, and above it, within the tympanum of the arch, there is carved decoration comprised of an American bald eagle, a flag, banded arrows and foliage. Centered above the arch is a large keystone with a scale motif in the surface.

The eastern bay contains the present main entrance which consists of a bronze framed, glass revolving door recessed in the archway. This opening has paneled reveals, sidelights with paneling beneath and steel framed, fixed lights in the tympanum. There is an iron grille in front of the sidelights and stretching across the doorhead. Bronze ornaments decorate the top of this grille; they consist of a central cartouche and alternating eagles and fleurs-de-lis. The rest of the openings contain multi-light, fixed windows with steel mullions and muntins as well as the iron grilles with bronze ornaments. A cornice and frieze crown this first floor composition.

The first floor rustication continues up the elevation from the second to the ninth story, but it has a shallower depth and varying course widths. At the second floor, there are large 14 X 8 feet windows in each bay. These are marked with architrave surrounds and dentilled cornices. The windows consist again of fixed lights divided with steel mullions and muntins. Above the floor there are paired, three-over-three, steel, double hung windows with straight heads in each bay and each floor up to the ninth floor.

Above the ninth floor, a string course marks the termination of both the rustication and the fenestration. At the tenth floor, large shallow recessed panels lie between each bay. The windows consist of large 8 X 10 feet windows with straight heads, fixed lights, steel mullions and muntins as well as plain surrounds. A small broken frieze lies between each opening head, and a thin continuous cornice runs across the top of the frieze. A fluted parapet surmounts the building.

At the west side of this elevation there is a one bay long, two story high projection housing a service entrance. This elevation is faced with rusticated limestone; the first floor cornice continues across its roofline. There is a corrugated metal door beneath two openings: the west one is a six-over-six, double hung, steel window, the east one is louvered.

At the southeast and northeast corners of the building, tje adkacemt street names have been spelled in bronze lettering. Between the corners, the east elevation of the bank is identical to the south one except that the first floor archways all contain windows. The north elevation is different, though, because the central and western bays are recessed above the first floor and because the

SEE CONTINUATION SHEET #2

GENERAL DESCRIPTION (Continued)

the fenestration pattern changes. On the first floor of this elevation, the two eastern bays contain the previously described arched windows as well as a diamond pattern, metal grille in the spandrel. The second floor has the same frontispiece windows as the south elevation, but above them each bay has a central three-over-three, steel, double hung window flanked with a two-over-two, steel, double hung window. The tenth floor has neither windows nor the recessed paneling of the other elevations.

On the west side of the first floor, there is the one bay, two story projection to the west. It has a service entrance opening on the first floor and a pair of three-over-three, double hung, steel windows on the second story. The westernmost bay of the main structure contains a small, metal oriel and a window opening with an iron grille just east of it. There are three, steel, two-over-two windows above these two openings. The other two bays each have a set of three tall, attenuated, steel, four-over-six, double hung windows with iron grilles. Above each set of openings there is a set of the four and six light windows found in the eastern bays. Above this floor the three bays are recessed approximately one bay. The second floor windows consist of the paired, steel, three-over-three double hung windows in the upper stories with an additional two-over-two, steel double hung window in between each bay. This pattern continues up to the tenth floor. (Some of the openings have metal vents instead of lights.) The tenth floor has the same fenestration and wall articulation found on the south elevation, but a two-over-two window lies between each of the main openings.

The west elevation of the bank only differs from the others in its fenestration. On the first floor, only the southernmost bay is exposed; it contains a two-over-two, steel, double hung window, a light fixture, and an alarm box. The cornice and frieze continue from the south elevation, as does the limestone rustication. Above this level, there is a row of six-over-six, steel, double hung windows in the northernmost and southernmost bays; the rest of the wall space has no openings.

The interior of the building possesses a richly detailed first floor banking space, and upper floor offices which have been modernized since the construction. The first floor plan consists of a four bay wide, four bay long space with small rooms organized around it on the west and north sides of the building.

The main entrance sequence, located in the central bay of the south wall of the main room, consists of a small, low vestibule which contains a bronze revolving door, and then a short hall which opens into the main banking room: a grand, sensational space of enormous scale. The vestibule and hall are three and a half feet below the main floor level, so a false perspective heightens the initial impact of the rooms. The doorway which divides the vestibule and hallway

SEE CONTINUATION SHEET #3

GENERAL DESCRIPTION (Continued)

contains a screen of wrought bronze richly patterned with rows of alternating rosettes and athemions set within octagonal frames. The room itself is large, measuring 84 feet wide, 76 feet long, and 28½ feet high from the floor to the top of the cornice. Giant order Corinthian columns with octagonal shafts form a screen along the south, east, ans west side of the room. Doric pilasters with decorated astragals and exhini are placed along all four walls in line with the columnar screen. Eight feet high walls subdivided the space into teller stations and offices. These partitions so divide the space that the area left for open circulation is much smaller than the room itself. These are built of marble parapets below a colonade of square, paneled Doric columns supporting an entablature. The area between the columns is glazed, and all of the door openings have architrave surrounds. The room also contains an enclosed mezzanine level along the north wall. The interior is finished with polished Tennessee marble on the floors and limestone walls and columns. The ceiling, though, is built of plaster which has been completely coffered and ornately detailed with foliage, rosettes, and a variety of motifs.

The room contains a number of other important details. Over the main entrance there is a large, recessed, round arched panel containing an allegorical mural in relief and the name of the building in bronze lettering. The walls along the stair hall contain lists of dignitaries connected with construction and operation of the building also in bronze lettering. The west side doorway to the elevator hall has an architrave surround with cabling and a cornice above. In the transom area there is another bronze screen identical to the one over the vestibule door. Above it there is a decorative bronze oriel which serves as a guard station. It is extremely detailed. Along the eastern wall there are huge photo murals which depict the area served by the bank. These were dedicated in 1953. There is one major intrusion into the room, which is a metal guard station placed within the doorway to the elevator hall.

Photo No. 7-9

The only other major spaces are the western entrance hall and the elevator lobby. The entrance is a simple rectangular space with a carpeted floor, polished marble walls, and a plain plaster ceiling with a simple crown molding. Curved steps in the northwest corner lead up to a flush metal door having an architrave surround.

Photo No. 10-11

The elevator lobby is much more ornate. It has polished marble walls terminated by a cornice and above them there is a barrel-vaulted plaster ceiling which is completely coffered. The coffers contain rosettes circumscribed by an egg and dart motif. The ends of the space are paneled, and the panels contain figures cast in relief. There are two, paneled, bronze doors at the north end which have egg and dart decoration outlining the panels. The elevators themselves

SEE CONTINUATION SHEET #4

GENERAL DESCRIPTION (Continued)

have bronze doors and side panels with geometric patterns and eagles decorating them. Marble surrounds with a raised geometric pattern embellish the doors. This space contains an intrusion: the metal guard station which connects to the one in the banking room.

The floors above the first floor have all been simply refinished since the initial construction. Floors are of vinyl asbestos tile; the walls are plaster, and the ceilings are acoustical tile. The lighting is fluorescent, and many of the larger rooms contain moveable walls.

8. Significance

B-3699

Period	Areas of Significance—Check and justify below			
___ prehistoric	___ archeology-prehistoric	___ community planning	___ landscape architecture	___ religion
___ 1400-1499	___ archeology-historic	___ conservation	___ law	___ science
___ 1500-1599	___ agriculture	___ economics	___ literature	___ sculpture
___ 1600-1699	X architecture	___ education	___ military	___ social/humanitarian
___ 1700-1799	___ art	___ engineering	___ music	___ theater
___ 1800-1899	___ commerce	___ exploration/settlement	___ philosophy	___ transportation
X 1900-	___ communications	___ industry	___ politics/government	___ other (specify)
		___ invention		

Specific dates 1926-1927, 1956 **Builder/Architect** Taylor and Fisher (both dates)

Statement of Significance (in one paragraph) Applicable Criterion: C

The Baltimore Federal Reserve Branch Bank is significant for its architecture in the context of Baltimore's commercial, especially banking, structures. Designed in 1926 by R. E. Lee Taylor and D. K. Este Fisher of the Baltimore office of Parker, Thomas, and Rice and expanded in 1956 by the same architects, the building clearly embodies the Second Renaissance Revival style popular in the early 20th century. It is a distinctive design, because no other commercial building (except for perhaps Provident Bank) in downtown Baltimore is based upon an early Italian Renaissance Florentine Palazzo. The other buildings borrow details from later Italian, French, and English Renaissance buildings or classical Greek and Roman structures. It is also distinctive because the upper six floors are modernistic in style at the same time they harmonize with the existing design. The result is a significant, educating juxtaposition of architectural styles, which very few other commercial structures possess in the city. (The only other significant examples are the Baltimore Gas and Electric Building and the Sunpapers Building.) Moreover, there is no better example in the city of early twentieth century bank design, especially as applied to a small bank. The exterior possesses the monumentality and dignity desired by the bankers, and the interior possesses the grandeur and magnificence of scale combined with the rich detailing that bankers also preferred. Only three other banks today have a main banking room of comparable scale, detail, and integrity. Finally, the bank is an example of a small urban bank building, a building type which flourished in the early 20th century in America, and especially in Baltimore.

HISTORY AND SUPPORT

About 1913, the Federal Reserve Bank system decided to establish a fifth Federal Reserve District Bank, which would serve the southeastern United States. Baltimore and Richmond, Virginia entered into a struggle for obtaining that bank, because each felt that it was the center of that area's financial community. Richmond ultimately won through political means, but it was not long before an additional branch bank was created, this time in Baltimore. It began operation on March 1, 1918 in the old Mechanics' National Bank at the northwest corner of South and German (now Redwood) Streets as the ninth such branch bank in the United States.

From its beginning, the bank constantly expanded its staff and physical size because of its increasing volume of business. Indeed, immediately after the bank moved into its building, many alterations had to be made, and in November of 1919 the mezzanine in the main banking room was extended over one third of the room's distance. The bank originally serviced only Maryland banks, but in September of 1919 the reserve accounts of 58 member banks in 30 counties of the northern part of West Virginia were transferred to the Baltimore branch. Expansiion continued: the initial staff of 29 employees in the bank grew to

SEE CONTINUATION SHEET #5

HISTORY AND SUPPORT (Continued)

142 by 1920. New space had to be acquired, and by 1924 the bank operated in not only its original building, but also in the Custom House on Gay Street and the Tower Building on East Baltimore Street. In 1926, the bank processed 2.4 times the number of checks it had in 1919, and 1.7 times the 1919 amount of currency and coin. The different locations were expensive to maintain, inconvenient to use, and difficult to guard. Clearly, a single, secure building, capable of holding all of the bank services was needed.

In early March of 1926, Representatives Charles J. Linthicum and Senator O. E. Weller, both of Maryland, introduced resolutions in Congress to authorize the construction of a new branch bank building in Baltimore. At a hearing on March 16, Baltimore bankers testified in support of the measure, and stated at this early date that they wanted the building designed so that additional stories could be added if necessary; thereby solving the problem of constant expansion. The bills had no oppositions; by April 21st President Coolidge had signed them.

Apparently no opposition was anticipated for the Branch Bank had already purchased a site at the northwest corner of Calvert and Lexington Streets, and it had commissioned the architects; for, a sketch of the future building appeared in the Baltimore Sun only eleven days after final passage of the bill in Congress. By July 23 demolition of the existing structures on the site had begun.

The architectural firm chosen for the design was Parker, Thomas, and Rice, although none of these men were personally involved in the design. The partnership was created in 1901 between J. Harleston Parker of Boston and Douglas H. Thomas of Baltimore who had studied together at the Ecole des Beaux Arts, become friends, and decided to form a firm with an office in each of their home cities. They achieved almost immediate success, probably because each had wealthy backgrounds and prominent bankers for fathers, which gave them access to numerous clients. In 1907, Arthur W. Rice, another Bostonian, became the third partner. Parker, Thomas and Rice became a leading firm in Boston and Baltimore, probably the leading firm in Baltimore, from 1901 to 1926. Their designs included the Savings Bank of Baltimore (1907), Johns Hopkins University (1913-1914), Baltimore and Ohio Railroad Office Building (1906), Gilman School, and the Baltimore Gas and Electric Building (1916). Sadly, in 1915 Thomas who lived near Baltimore in Ruxton and directed the Baltimore office, died in an auto accident while driving home. Robert E. Lee Taylor from Virginia was hired to replace him. Four years later D.K. Este Fisher was also hired to the Baltimore office, but the firm maintained its name of Parker, Thomas, and Rice. For this reason Taylor and Fisher's design for the branch bank was credited to the original partners. On January 1, 1927, just before actual construction of the building commenced, Parker and Rice formally retired and their Baltimore office name was changed to Taylor and Fisher, architects, which existed until 1977.

This firm of Parker, Thomas and Rice was chosen for a variety of reasons. Most importantly, they had already worked with the Branch Bank in remodeling their main office at South and German Streets so they already had a professional

SEE CONTINUATION SHEET #6

HISTORY AND SUPPORT (Continued)

relationship with the bank. Fisher was a member of a very prominent Baltimore family and therefore had numerous acquaintences in the banking community. Finally, the firm had designed numerous bank buildings already in the city, including Alexander Brown and Sons, the Metropolitan Savings Bank, the Baltimore Trust Company, (now Home Federal Savings), the Savings Bank of Baltimore, the Merchant's National Bank (now Baltimore Federal), and the Hamilton Bank. In fact, the August 1913 issue of The Architectural Record (which was completely devoted to describing their work) claims "During the past ten years, they (Parker, Thomas and Rice) have designed a large number of low, formal banking offices, more than any other firm in the country." Though that claim may be suspect it does point out their expertise and experience in this area of architectural design.

Once hired, it appears there were four determinants which produced the building's ultimate appearance. Foremost was the site. Directly across Lexington Street lay the Baltimore Courthouse, a magnificent, enormous Beaux Arts design with a generally low, horizontal shape. The architects wished to relate this disign to this existing structure. Secondly, the designers and bankers were pre-occupied with security because of the enormous amounts of currency contained within the bank. On the interior, every effort was made to provide absolute protection, including the installation of guard towers, guard galleries, and one of the strongest vaults in the states (claimed the architects). Presumably the bankers also wanted the exterior to reflect attention to security, thereby warding off would-be thieves (a similar attitude created the appearance of the Provident Bank, designed to look like a chest). Thirdly, the bank's design had to be able to be extended vertically for up to six more stories because of expected bank expansion. Finally, the government undoubtedly wanted an economical design; there was no need for elaborate decoration serving to attract customers. The Federal Land Bank (1924, Wyatt and Nolting) on St. Paul Street is a severe Neo-classical Revival building because of this desire for economy.

The Taylor and Fisher design addressed all of these issues. The building was based on the Italian Renaissance style, specifically the early Florentine period, which maintained the strong rectilinear qualities of the adjacent buildings. Like the Provident Bank, the massive, rusticated limestone walls have minimal ornament, presenting a rather forbidding appearance and thus expressing the building's high level of security. The top two floors were designed with a fenestration pattern which could be extended upwards indefinitely. Apparently the 21 story Baltimore Gas and Electric building, Taylor's first project with the firm, was used as a model since it had the exact same fenestration pattern and treatment of its top two stories, which proved the composition suitable to a high as well as a low rise building. Lastly, Florentine palazzi had very little decoration; they relied upon stone, scale, and proportion for their visual impression. Therefore they were relatively inexpensive to build.

SEE CONTINUATION SHEET #7

HISTORY AND SUPPORT (Continued)

The architects requested bids for this project on February 11, 1927, and the George A. Fuller company of New York won the contract. Construction began on March 20, and the bank moved in a year and a half later on September 4, 1928. In mid-October, the bank held ceremonies to mark the building's completion. Taylor and Fisher continued to work on the building as the bank constantly reorganized itself, added new equipment, and expanded its staff. As expected, the quantity of business continued to grow; the staff of 142 in 1920 numbered 310 by 1952; by 1946, the bank processed 2.32 times the number of checks it did in 1926 and the 1946 checks were 2.65 times their value in 1926. By 1956, the bank handled 1.6 times the number of 1946 checks and 1.46 times the value of their 1946 checks.

Enlargement of the bank building was continually discussed during these years, and it was seriously proposed in 1945 and 1950. In 1954, a decision was finally made and in August of 1955 workmen began removing the top two floors - the arcaded section - prior to the addition of six more floors, making the building 10 stories tall. The same material and fenestration were used but at the top the arcade and cornice were not replaced. Instead, this composition was simplified by using large, rectangular windows and fluted coping. This addition was finished in 1956.

The present building remains an architectural landmark because it so clearly embodies the period of early twentieth century design prior to the advent of modernism. In the late nineteenth century, commercial buildings were designed in the prevailing eclectic manner of the Victorian era. In Baltimore, variations of the Romanesque Revival predominated among banks as shown by the Mercantile Trust and Deposit Company (1886), the Central Savings Bank (1890), the Fidelity Trust Company (1893), and the Border State National Bank. As architectural styles became more classically and academically inspired, due to the influence of Beaux Arts trained architects and the World's Columbian Exposition of 1893, Baltimore's banks took on Renaissance forms like the Drover's and Mechanic's Bank (c.1895), the Merchant's National Bank (1894) and the Alexander Brown and Sons Bank (1905). After 1900, commercial buildings were designed in this manner, and the Federal Reserve Bank is a prime example. It reflects careful attention to, and accurate reproduction of, historical precedent, and it is an example of Renaissance style design. The bank's design is distinctive because it is the only building, except for perhaps Provident, based upon a Florentine Palazzo. The rest of Baltimore's commercial structures reflect later Italian, French or English Renaissance forms as well as Neo-Classical Revival forms.

The addition of 1956 enhances this distinction. The acceptance of modernist architect's theories in the late 1920s and the rejection of historical styles and decorative details is illustrated by the austerity of the addition.

SEE CONTINUATION SHEET #8

HISTORY AND SUPPORT (Continued)

Although the design harmonizes with the original work, it also offers an interesting, educating juxtaposition of architectural principles. Very few other Baltimore commercial buildings possess this quality, since buildings typically are built and completed all at once. Expansion means relocation. The Baltimore Gas and Electric building and the Sunpapers buildings are two other examples of large, later additions which contrast with the original structure.

The Federal Reserve Bank is also architecturally valuable as an example of a small urban bank, a building type which reached its peak of popularity in the early 1900s. In the late 19th century, almost all banks were built as tall as technology and finances allowed. The main reason was that the contrast of scale with its surroundings left a strong visual impression on people - potential customers that the bank depended on for its existence. Moreover, it symbolized the wealth, stability, and power of the bank since it could afford to build such an edifice. Baltimore banks paralleled this trend as shown by the Border State, Central Savings, Fidelity (originally 8 stories tall), the original Merchants' National Bank, the Equitable Trust Co. (1894), and the Drovers and Mechanics Bank.

About 1900, the prevailing attitude changed to a preference for small, private residences for the same reason that the tall structures were built. By 1900, skyscrapers were becoming commonplace in inner cities, thus only low-scale buildings provided a physical contrast with their surroundings. Banks had increased their wealth to the point that they did not need the additional money from rented space, and a small building pointed to that fact, which also meant the banks had financial security and stability. A single building identified the bank only with that building, and thus it left a clearer identity in the public's mind. Therefore, from 1900 to the mid 1920s small bank buildings proliferated across the nation.

In Baltimore they were especially popular. Demand existed because a new wave of bank buildings had begun in the city - according to an issue of The Architectural Record of 1907 - because the creation of banking trusts after 1877 resulted in renewed competition among the banks, which for many years had been complacent, and they desired new, modern buildings. Then, the fire of 1904 destroyed the entire financial district, creating even more of a need for new structures. Smaller buildings were appealing because real estate values in downtown Baltimore were low enough that banks could afford to build small buildings, and because the only two buildings to survive the fire of 1904 intact were small banks - the Mercantile and Alexander Brown buildings - and fire protection was foremost in many bankers' minds at this time. Those two factors, coupled with the desire for imposing, distinctive bank designs, resulted in only 4 out of 24 new banks in the city built from 1902-1997 having any rentable space. In fact, The Architectural Record claimed that in 1907, Baltimore had more small bank buildings than any other city in America.

SEE CONTINUATION SHEET #9

HISTORY AND SUPPORT (Continued)

The Federal Reserve Bank clearly embodies this significant era of bank building in Baltimore. Although it is taller now, the lower floors - most visible to the pedestrian - retain their scale and horizontality related to the original structure. The building shows none of the vertical qualities possessed by the Garrett Building, the Maryland Trust Building, or the First National Bank Building. Moreover, the design is distinctive among existing banks because it was the last downtown bank built at this scale until the 1960s. Taylor and Fisher's Baltimore Trust (now Maryland National Bank) building of 1929 indicated the scale and style of future banks.

The actual design of the bank building clearly reflects the early 20th century style of the bank design. Symbolism was extremely important because bank buildings were physical advertisements for the bank itself. Articles and books discussing how to design a bank in these years (1900-1930) say again and again that a bank building should reflect dignity, solidity, security, strength and stability. At the same time, the building should be cordial, inviting, and hospitable. The desired qualities translated into the use of Neo-classical or Renaissance forms on the exterior because they were monumental, chaste, conservative, and therefore dignified. Moreover, both styles were built in stone or marble, which reflected solidity, stability, and permanence. On the interior, a central, magnificent banking room was almost mandatory in order to impress the visitor with even more dignity and solidity. Again, stone and marble were the preferred finishes. Detail in the form of metalwork or plasterwork would visually balance the vast expanses of walls, floors, and columns, as well as add touches of informality; the ceiling especially should receive attention, said one writer, in order to provide a cordial atmosphere, to unite the colors of the room found elsewhere, and to give the appearance that the enormous walls and columns held up something.

The Federal Reserve Bank is almost a textbook example of these design precepts. Although a small bank, it still possessed the monumental scale of a palazzo and the important feeling of dignity, reinforced by its stone construction. The interior of the bank has Tennessee marble floors, teller stations, and columns; Indiana limestone walls; richly detailed bronze screens and doors; as well as a coffered, detailed, and painted plaster ceiling. It has all of the qualities a bank should have had, and their present integrity makes the bank even more distinctive. Although many other banks possess and equal the integrity on the exterior, only three of the high-rise buildings now have banking rooms of comparable scale, detail, and integrity. No small banks can compare.

In sum, the bank defines a clear, distinctive step in Baltimore's architectural development. Because of the quality of its design and its present integrity, it is a valuable, educating amenity to the City's environment. The building's preservation is now assured as a result of its complete rehabilitation by the Provident Bank, which has purchased the building for use as its new headquarters.

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SEE CONTINUATION SHEET #11

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"The Bank Buildings of Baltimore," The Architectural Record, Vol. 22 (August, 1907) pp.79-98.

Whitney, Henry F. and Elsie P., Biographical Dictionary of American Architects, Los Angeles, New Age Publishing Co., 1956.

VERBAL BOUNDARY DESCRIPTION

Beginning at the corner formed by the intersection of the north side of Lexington Street and the west side of Calvert Street and running thence westerly binding on the north side of Lexington Street one hundred and seventy-five feet two inches to the southwest corner of the westernmost brick building erect on the lot now being described which point is distant ninety-five feet easterly from the corner formed by the intersection of the north side of Lexington Street and the east side of Courtland Street thence northerly binding along the west side of the west wall of said brick building one hundred feet to Dark Lane thence easterly binding on Dark Lane one hundred and twenty-five feet five and one quarter inches to the west side of Calvert Street, thence southerly binding on the west side of Calvert Street one hundred feet to the place of beginning.

SEE CONTINUATION SHEETS #s 10 and 11

10. Geographical Data

Acreage of nominated property .287 acre

Quadrangle name Baltimore east

Quadrangle scale 1:24,000

UMT References

	Zone	Easting	Northing
A	18	360 880	4350 1200
B			
C			
D			
E			
F			
G			
H			

Verbal boundary description and justification

SEE CONTINUATION SHEET #11
The property consists of a city lot.

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

state N/A code county code

state code county code

11. Form Prepared By

name/title Barbara A. Hoff, Director of Development

organization Dalsemer, Catzen & Assoc., Inc. date August 3, 1982

street & number 121 Water Street at Calvert telephone (301) 837-3691

city or town Baltimore state Maryland 21202

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

___ national ___ state X local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the Heritage Conservation and Recreation Service.

State Historic Preservation Officer signature 12-6-82

title STATE HISTORIC PRESERVATION OFFICER date

For HCRS use only
I hereby certify that this property is included in the National Register

date

Keeper of the National Register

Attest: date

Chief of Registration

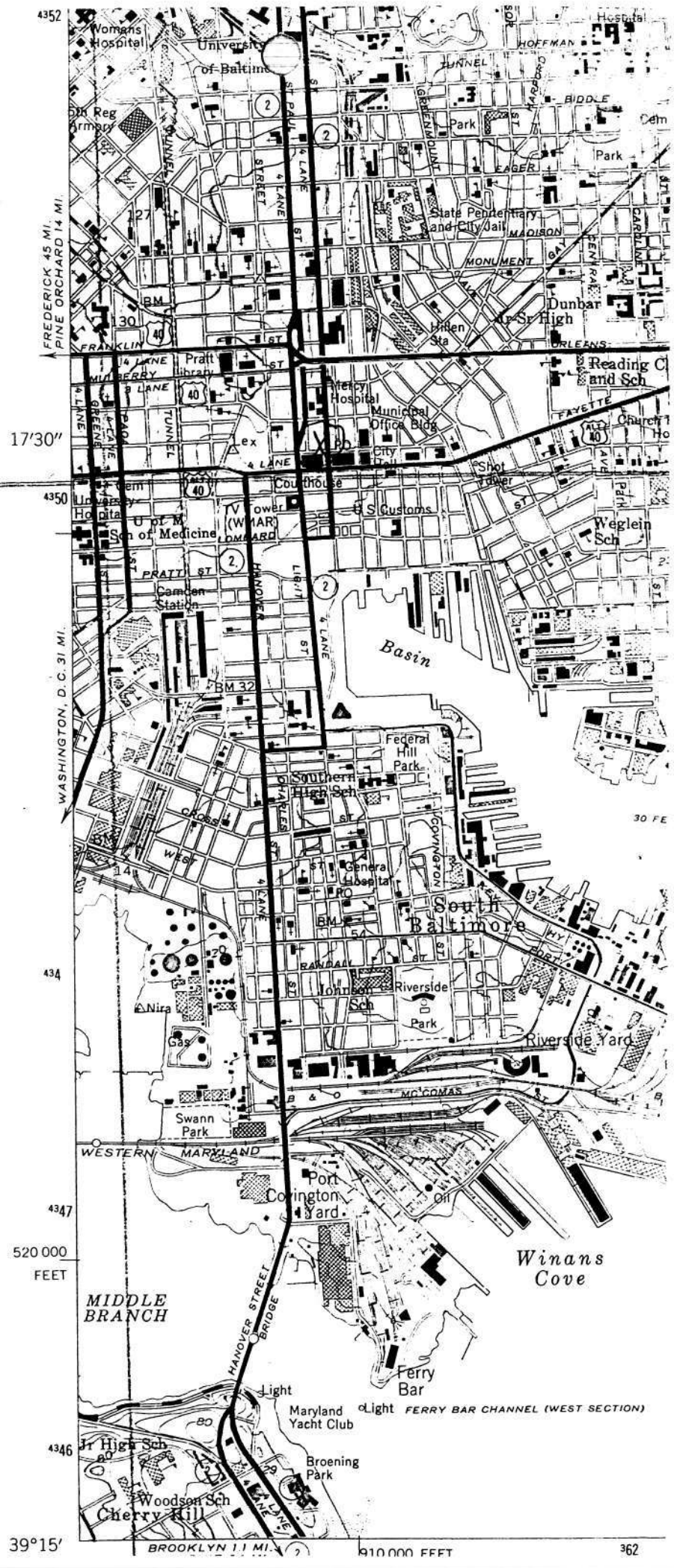
Baltimore East

B-3699

Baltimore Branch of the Federal Reserve Bank of Richmond

Baltimore
Maryland

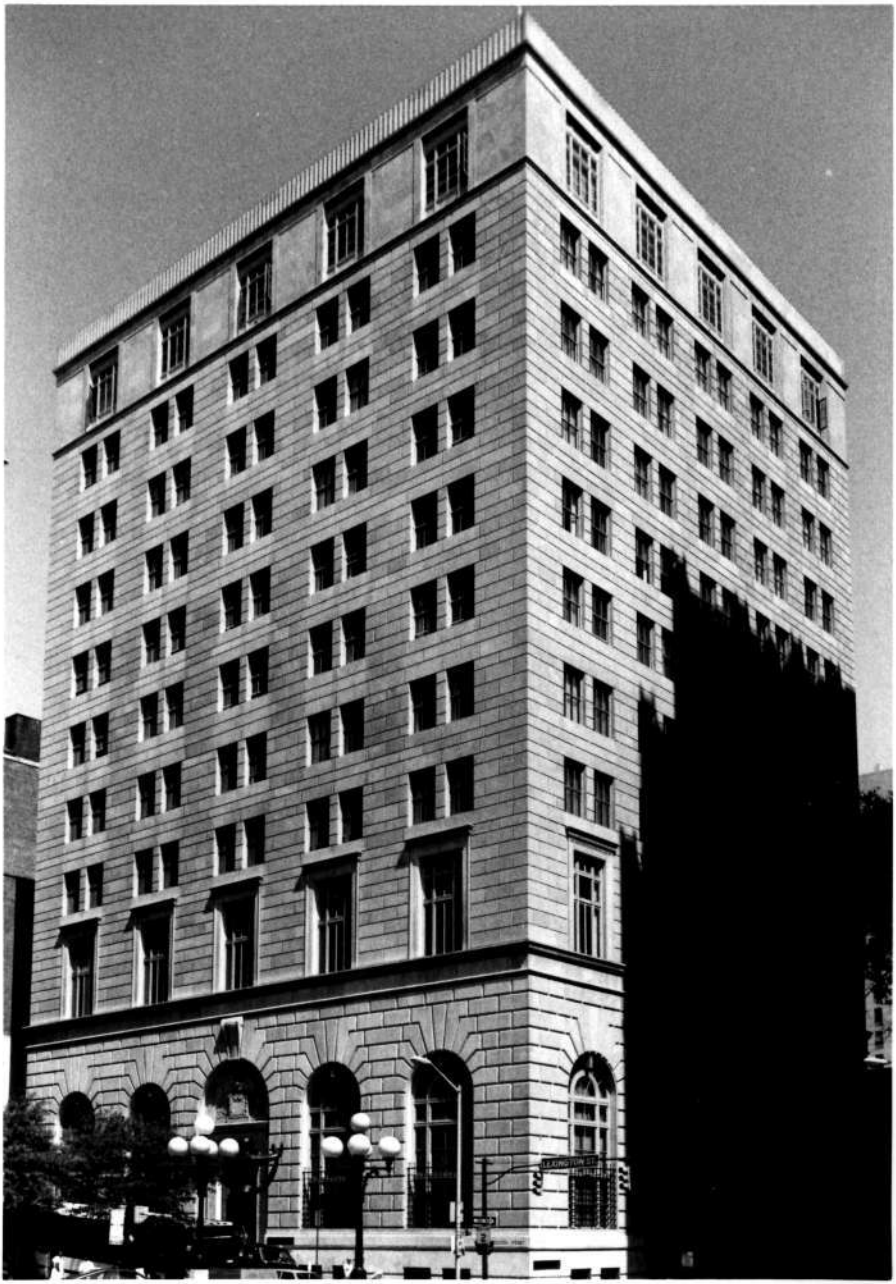
18/360880/4350120



B-3699

Baltimore Branch of the Federal Reserve Bank of Richmond

U.S.G.S. 7.5 Minute Map
Baltimore-East, Md.
1:24,000
1977


LEXINGTON ST

B-3699
Old Federal Reserve Branch Bank
114-120 E. Lexington Street
Financial District-Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
Date: June 1985
Neg.loc.: Maryland Historical Trust
Southeast corner view