CAPSULE SUMMARY
Farmers National Bank of Annapolis (AA-403)
5 Church Circle, Annapolis

The oldest portion of the Farmers National Bank of Annapolis at 5 Church Circle was constructed in 1812 as a one-story octagonal-shaped addition to the circa 1747 Reynolds Tavern at 6 Church Circle. The bank was prominently located on the Glebe Lands of St. Anne's Parish. The building was the second home of the Farmers Bank of Annapolis, the first banking institutions chartered in Annapolis and the first bank in the nation to pay interest on deposits. Cabinetmaker John Shaw was responsible for the construction of the new bank building and the renovation of the former tavern for use as the home of the Cashier of the Bank. The present bank building, including portions of the 1812 structure, has experienced six different periods of alterations and enlargement. The building, a prominent landmark of Annapolis, has served the community from this location on Church Circle for 188 years. The Farmers National Bank was the only financial institution in Annapolis for nearly seventy years, when, in 1874, the Annapolis Savings Institution was formed.

The Farmers National Bank of Annapolis was originally constructed in 1812 as a one-story, hexagonal-shaped. During the second phase, completed between 1897 and 1903, the original one-story structure was raised to two stories, and extended by two bays at the rear. At this same time, a new portico was applied to the main entry facing Church Circle and a new hipped roof with overhanging eaves and frieze with bas relief decoration was constructed. By 1913, the one-story hyphen erected as part of Reynolds Tavern was enlarged at the rear to provide additional office space for the growing bank. By 1930, the building was enlarged again, when the hyphen connecting it to Reynolds Tavern was completely absorbed by the bank. At this time, the façade on Church Circle was reorganized and the main entry moved over one bay. The final two phases included the pre-1954 addition to the rear of the bank, and the post-1954 addition along West Street. During this latter phase, the hipped roof covering the main block was removed and a brick parapet with a projecting cornice constructed. Based upon maps, historic photographs, and brickwork, it appears that three partial wall surfaces survive from the 19th-century period of construction. As it stands today, the Farmers National Bank building is a two-story, semi-hexagonal-shaped brick structure, primarily a product of the 20th-century, and reflecting a mid-20th-century Colonial Revival style of architecture.

Maryland Historical Trust
Maryland Inventory of
Historic Properties Form

Inventory No. AA-403

1. Name of Property (indicate preferred name)

historic	Farmers National Bank of Annapolis
other	Farmers Bank of Annapolis

2. Location

street and number	5 Church Circle	__	not for publication
city, town	Annapolis	__	vicinity
county	Anne Arundel		

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

name	Farmers National Bank of Annapolis				
street and number	5 Church Circle			telephone	
city, town	Annapolis	state	MD	zip code	21401

4. Location of Legal Description

courthouse, registry of deeds, etc.	Anne Arundel County Courthouse	tax map and parcel	Map 4Z Parcel 410
city, town	Annapolis	liber	folio

5. Primary Location of Additional Data

- __X__ Contributing Resource in National Register District
- __X__ 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
- __X__ Historic Structure Report or Research Report at MHT
- _____ Other:_____

6. Classification

Category
- _____district
- _X_building(s)
- _____structure
- _____site
- _____object

Ownership
- _____public
- _X_private
- _____both

Current Function
- _____agriculture
- _X_commerce/trade
- _____defense
- _____domestic
- _____education
- _____funerary
- _____government
- _____health care
- _____industry
- _____landscape
- _____recreation/culture
- _____religion
- _____social
- _____transportation
- _____work in progress
- _____unknown
- ____ vacant/not in use
- _____other:

Resource Count

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		Total

Number of Contributing Resources previously listed in the Inventory

1

7. Description

Inventory No. AA-403

Condition

___ excellent ___ deteriorated
X 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 Farmers National Bank of Annapolis at 5 Church Circle is a product of at least six building campaigns. It was originally constructed in 1812 as a one-story, hexagonal-shaped addition to the adjacent Reynolds Tavern (built ca. 1846), with interior detailing designed by cabinetmaker John Shaw. During the second phase, completed between 1897 and 1903, the original one-story structure was raised to two stories, and extended by two bays at the rear. At this same time, a new portico was applied to the main entry facing Church Circle and a new hipped roof with overhanging eaves and frieze with bas relief decoration was constructed. By 1913, the one-story hyphen erected as part of Reynolds Tavern was enlarged at the rear to provide additional office space for the growing bank. By 1930, the building was enlarged again, when the hyphen connecting it to Reynolds Tavern was completely absorbed by the bank. At this time, the façade on Church Circle was reorganized and the main entry moved over one bay. The final two phases included the pre-1954 addition to the rear of the bank, and the post-1954 addition along West Street. During this latter phase, the hipped roof covering the main block was removed and a brick parapet with a projecting cornice constructed. Based upon maps, historic photographs, and brickwork, it appears that three partial wall surfaces survive from the 19th-century period of construction. As it stands today, the Farmers National Bank building is a two-story, semi-hexagonal-shaped brick structure, primarily a product of the 20th-century, and reflecting a mid-20th-century Colonial Revival style of architecture.

Exterior Description:

The east elevation of Farmer's National Bank facing Church Circle is dominated by the three-bay front façade of the main block. The brick walls, with signs of significant re-working, are laid in Flemish bond and, though primarily from the pre-1930 phase, retain some of the original 1812 brickwork. It is ornamented by a centrally located Colonial Revival-style pedimented portico, also a product of the circa 1930 alterations. The portico features Doric wood columns atop concrete bases and wood wall pilasters. The columns support the entablature, with the building's name on it, and a full pediment above. The door itself is a wood and glass door with a fanlight above. Prior to this alteration, the entry was located in the bay to the north of the present door, an opening that now serves as a window, but retains vestiges in the brickwork of a pedimented portico above the window. Contemporary raised planting beds and 6/6 windows symmetrically flank the entry. All of the first story windows feature concrete sills and splayed concrete lintels. The second story includes pairs of four-light casement windows with small columns supporting the three-part frieze above. The second story windows sit upon a concrete belt course as if it were a sill. The windows are set into the brick walls and feature small columns that visually support the broad entablature above. Above the cornice rises a brick parapet wall, surmounted by a concrete cap, and constructed as part of the post-1954 addition.

To either side of this three-bay façade—to the northeast and southwest--are chamfered wall surfaces that contribute to the building's hexagonal footprint. Based upon maps, photographs, and brickwork, it appears that the northeast chamfered wall survives from the 19th-century structure. However, the brickwork on the first and second floors matches, here, indicating that prior to 1903 when the building was raised from one to two stories, the brick was either made to match the existing brick, or the original walls were rebuilt so it was all uniform.

Based upon the bonding pattern, it seems likely that the brick of the second story was made to match the original 1812 brickwork.

Another chamfered wall surface to the north abuts the post-1954 five-bay-long wing extending along West Street. Like the northeast chamfered wall, this north chamfered wall appears to be part of the original structure. It abuts the main block of the building at an angle and has brick-filled window openings on the first and second stories.

The West Street wing is brick, laid in Flemish bond, and features a brick parapet wall above the cornice that extends across the older building. It has symmetrically arranged openings on the first and second stories. The first story includes an entry door with an engaged architrave surround and 6/6 windows with concrete lintels. The second story has 6/6 windows with concrete keystones.

The rear elevation of the building faces south onto a parking lot. The angled elevation is the product of the last two building campaigns. This includes the two-story rear addition constructed between 1930 and 1954 on the main block and the post-1954 addition running along West Street. This first addition, constructed of brick laid in Flemish bond, is just one bay wide with openings on three levels. A small opening has been cut into the ground story. Too short for pedestrian entry, the opening holds a flush metal door set on a concrete sill. The first story has paired 6/6 windows with rowlock brick sill and metal security bars. The second story, added when the West Street addition was constructed, has a smaller pair of 6/6 windows with a rowlock brick sill and storm windows. The rear of the West Street addition, also constructed of brick laid in Flemish bond, has similar fenestration. A short doublewide entry, with a flush metal door and concrete sill, is located at the ground level. The first and second stories are pierced with single 6/6 windows with rowlock brick sills. The first story opening is secured with metal bars. The second story is smaller and is covered with storm windows. Additionally, a single-leaf entry is located in the western end of the elevation. Set on a concrete sill, the flush wood door, with a small square light, is surrounded by square-edged casings with corner blocks. Over the entry is a massive metal hood, clad with standing seam metal.

A portion of the south elevation, visible behind Reynolds' Tavern, is the product of the pre-1913 addition to the hyphen. Standing two stories, this addition is constructed of brick laid in seven-course American bond. It is pierced on the ground level with small square openings holding metal vents. The openings are supported by concrete sills and splayed concrete lintels, and secured behind metal bars. The first story has triple windows, Palladian-like in form. The center opening has a 6/6 window flanked by narrow 2/2 windows. The openings are set on concrete sills with splayed concrete lintels and metal security bars. The second story is delineated by a three-course corbeled brick stringcourse with a concrete cap. The openings on this story vary between small four-light windows to standard 6/6 windows, all set on concrete sills. Ghosting of alterations and additions is visible around several of the openings.

Interior Description:

The interior of the bank is a contemporary space with no visible historic fabric. Historic photographs of the bank building and Church Circle are mounted on an interior wall, showing the building in its historic state. There is no apparent physical evidence of John Shaw interiors; additional archival research may indicate whether any woodwork was salvaged and re-located.

8. Significance

Inventory No. AA-403

Period	Areas of Significance	Check and justify below		
__ 1600-1699	__ agriculture	__ economics	__ health/medicine	__ performing arts
__ 1700-1799	__ archeology	__ education	__ industry	__ philosophy
X 1800-1899	X architecture	__ engineering	__ invention	__ politics/government
X 1900-1999	__ art	__ entertainment/ recreation	__ landscape architecture	__ religion
X 2000-	X commerce	__ ethnic heritage	__ law	__ science
	__ communications	__ exploration/ settlement	__ literature	__ social history
	__ community planning		__ maritime history	__ transportation
	__ conservation		__ military	__ other:

Significance dates	1812-1954	**Architect**	John Shaw, Interior
Specific dates	1812; ca 1903; pre-1930; post 1954	**Builder**	Unknown

Evaluation for:

_____ National Register _____Maryland Register ___X___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 reports, complete evaluation on a DOE Form – see manual.)

The oldest portion of the Farmers National Bank of Annapolis at 5 Church Circle was constructed in 1812 as a one-story octagonal-shaped addition to the circa 1747 Reynolds Tavern at 6 Church Circle. The bank was prominently located on the Glebe Lands of St. Anne's Parish. The building was the second home of the Farmers Bank of Annapolis, the first banking institutions chartered in Annapolis and the first bank in the nation to pay interest on deposits. Cabinetmaker John Shaw was responsible for the construction of the new bank building and the renovation of the former tavern for use as the home of the Cashier of the Bank. The present bank building, including portions of the 1812 structure, has experienced six different periods of alterations and enlargement. The building, a prominent landmark of Annapolis, has served the community from this location on Church Circle for 188 years. The Farmers National Bank was the only financial institution in Annapolis for nearly seventy years, when, in 1874, the Annapolis Savings Institution was formed.

Site History

James Stoddert surveyed the property on which the Farmers National Bank stands in 1718. Stoddert's map indicates the three lots (59, 60, and 61) were owned by St. Anne's Parish, and remained unimproved under their custody. According to a 1742 act of Assembly, the Parish was given permission to lease the lots for twenty-one years to "such persons as might be willing and desirous to receive such Lease of the Lots aforesaid, or some of them, and to Build on and otherwise improve the same."[1] A second act of Assembly was granted in 1747 that extended the period of the lease to sixty-three years with an annual fee of four pounds sterling. This second act was needed, as the Parish had been unable to lease the property, because the twenty-one year lease was not considered profitable by prospective investors. With the provisions of the new act, the Parish successfully leased all three lots within months.

Daniel Dulany leased lot 59, while lots 60 and 61 were leased to William Reynolds. The westernmost portion of lot 61, "whereon is standing a stone house, formerly the prison," was leased to Thomas King.[2] Reynolds

[1] Bernard Christian Steiner, ed. *Archives of Maryland, Volume XLII: Proceedings and Acts of the General Assembly of Maryland, Volume 20, 1740 to 1744.* (Baltimore, MD: Maryland Historical Society, 1923), p. 432.
[2] Vestry Minutes of St. Anne's Parish, vol. 1, folio 295.

appears to have subleased the property, as Mary Fonnereau placed a public notice announcing that she operated an ordinary on the property leased previously to Reynolds. Fonnereau was granted a license "to keep an Inn or Ordinary in the Dwelling House of William Reynolds" on November 11, 1755.[3] This license and advertisement, coupled with the lease granted to Reynolds by the Parish, it has been determined that the building presently standing at 7 Church Circle was constructed between 1747 and 1755. The sublease between Reynolds and Fonnereau was renewed yearly until 1756. When Fonnereau's lease expired in 1757, William Reynolds applied for a license to keep a tavern in "his dwelling house."[4] Reynolds appears to have renewed the tavern lease each year until 1767. An advertisement in the *Maryland Gazette* documents that Reynold's named his tavern the *Beaver and Lac'd Hat.*[5]

Deeply in debt, Reynolds advertised in the *Maryland Gazette* that "As I am now more at Leisure, than when I kept Public-House, I purpose to give more Attention to the Hatmaking Business; My former Customers, and others, may be supplied with Hats of any Sort...."[6] His will was probated in 1777, and after monetary bequests, "all the rest and residue of [his] present estate both real and Personal" were devised to his second wife and daughter Margaret. Reynolds' estate was valued at 2,440 pounds, with the house and leased lot valued at 1,200 pounds.

During this period, the first addition appears to have been constructed on the north elevation of the building. This circa 1777 ballroom wing was noted in Reynolds' inventory as the "new room in the yard." On August 30, 1781, Mary Reynolds offered for lease "the large and commodious house, formerly the dwelling house of William Reynolds, well calculated for a tavern or private gentleman's family, as there is every convenience for either rent or lease." [7] Following the death of Mary Reynolds sometime before 1783, the property was conveyed to her daughter, Margaret Reynolds, and her husband, Alexander Trueman. Cornelius Mills subleased the property from Trueman two months later, advertising that he had opened a boarding house "in a most elegant manner," in "that commodious house opposite the Church Circle...formerly occupied by Major Alexander Trueman."[8]

In 1789, Trueman leased the property to Deborah Reynolds, granddaughter of William Reynolds. Simultaneously, he deeded the residue of his real property to Gabriel Duvall in trust. A prominent lawyer and statesman, Duvall was charged with selling the land and paying Trueman's many debts. In 1794, two years after Trueman had been killed by Indians while in the Ohio Valley, a Chancery Court case was brought against Duvall and William Dent Beall (a creditor of Trueman) by the Corporation of the City of Annapolis. The case

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[3] Anne Arundel County Court Judgments, ISB #3, folios 335-336.
[4] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.
[5] *Maryland Gazette*, August 29, 1765.
[6] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.
[7] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.
[8] *Maryland Gazette*, March 23, 1786 and June 29, 1786.

was related to Trueman's many debts, which included the satisfaction of William Reynolds' legacies, payment of debt to the State of Maryland, payment of debts due to William Dent Beall, and payment of debts to the City Corporation. John Davidson bought the lease for 1,020 pounds several months after the Chancery Court case commenced. Davidson was a prominent member of Annapolis society, serving as collector of the port in the early 1790s, register of the free School, purveyor of arms for the Revolutionary Army, and city councilman. Upon his death in 1794, Eleanor Davidson received title to the lease, and appears to have lived in the dwelling sometime after 1794 until 1812. Title of the property was confirmed in 1798. The Federal Direct Tax of 1798 charged Davidson with a brick house (30 by 24), one frame stable (16 by 12), and a smokehouse (10 by 8), valued at $1,200.

On February 3, 1812, Eleanor Davidson sold the lease and brick dwelling to the President, Directors, and Company of the Farmers Bank of Maryland for $3,600. Six years later, St. Anne's Parish sold lots 60 and 61 to the bank for $350.

Building History

The Farmers Bank of Maryland, incorporated by the Maryland Assembly in January 1805, was one of the first four banking institutions chartered in the state, and the first in Annapolis.[9] As documented in "Architecture in Annapolis: A Field Guide," the bank was formed specifically for the purpose of supporting agricultural production, complementing the Baltimore banks that primarily were involved with commercial and industrial activities. "Recognizing that farmers often had few assets besides land, Farmers Bank was the first in the state to accept real property as security for loans. The bank also was the first in the nation to pay interest on deposits."[10] Stock was offered on July 16, 1805, under the direction of the first president, John Muir. The bank opened on Green Street on September 17, 1805. During the first years of Farmers National Bank's operation, branches were established in agricultural regions of the Eastern Shore and central Maryland.

Soon after obtaining the lease, the financial institution decided the former tavern was not suitable as the home of bank. Accordingly, they "took up the subject relative to the expediency of building a Banking House."[11] A building committee was appointed to contract John Shaw (1745-1829) to construct a structure adjacent to the tavern and renovate the tavern for use as a dwelling. John Shaw was born in Glasgow on April 25, 1745, immigrating to Annapolis by 1763. The son of a cabinetmaker, Shaw is believed to have been apprenticed in the craft he would one day be widely known for. The first accounts of Shaw working in Annapolis appear in the 1768

[9] *Architecture in Annapolis: A Field Guide*, edited by Marcia M. Miller and Orlando Ridout V, indicates the bank was incorporated in 1804. The bank records indicate the date of incorporation was 1805.
[10] Marcia M. Miller and Orlando Ridout V, editors, *Architecture in Annapolis: A Field Guide*. (Crownsville, MD: Maryland Historical Trust, 1998), p. 72.
[11] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248 Edited by Eleni Silverman, July 1975.

ledgers of James Brice, who was erecting an imposing house on East Street. Shaw's expertise as cabinetmaker allowed him to expand his trade to include the traditional sideline of undertaking and retailer of sundry goods and foodstuffs. He served the community by holding numerous public offices, including state armourer (1777-1819), assessor, official fire engine keeper, City Councilman (1801-1812), city commissioner in 1803, and was elected to the legislator in 1806. In 1783, with the relocation of the Continental Congress to Annapolis, Shaw was charged with producing two flags to fly over the State House. As early as 1791, Shaw worked as chief mechanic, maintenance supervisor, and carpenter for the State House. A position he maintained until the 1810s, Shaw was responsible for completing construction of the State House, which included interior repairs, construction of a circular balustrade behind the seats of the Senate Chamber, as well as repairing desks and constructing benches and chairs. Additionally, the cabinetmaker was responsible for repairing the Chancery Office, making new feet for the chairs, providing hinges, banisters, glass, scantling and planks, as well as new blinds and carpet in the Senate Chamber. Shaw is most notably recognized for overseeing the completion of the dome in 1793 and his design of the 1798 House of Delegates Chamber.[12]

The contract between John Shaw and the Bank outlined that the building was "to be made on the plan laid before the Directors, but subject to such alterations as maybe directed by a committee to be appointed by the Board, under whose direction in general the said John Shaw is to act."[13] Shaw, who was advanced $500, was to purchase the materials and employ, superintend, and direct all of the workmen, "so as not to make the Bank responsible for the same."[14] The banking house and dwelling were assessed in 1876 at $14,645. By 1889, the valued had risen to $1,500.

After the new building was completed at 5 Church Circle, Reynolds Tavern became the home of the Cashier of the Bank, a prominent position in the bank. Reynolds Tavern functioned as the home of the cashier until 1925, serving as the home of at least six bank cashiers. These include such prominent Annapolitans as Jonathan Pinkney, Samuel Maynard, Thomas Franklin, Richard Conman, and Nicholas Hammond. The former tavern was the home of L. Dorsey Gassaway during his tenure as cashier and bank president. After the death of Gassaway in 1935, the former tavern stood vacant for nearly two years, and was subsequently sold in 1936 in an effort to preserve the building.

During the Battle of Bladensburg, on August 25, 1814, the Farmers National Bank relocated all their papers and movable furniture to the Frederick Town branch. All items were returned on October 5, 1814, and the bank was open on October 19th. Because of the Panic of 1837, the bank suspended business in October 1839, resuming operations in March 1842. During the Civil War, the bank closed in November 1960, opening again in 1864

[12] Morris L. Radoff, *The State House At Annapolis*, Publication No. 17, (Annapolis, MD: The Hall of Records Commission, Department of General Services, State of Maryland, 1972).
[13] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.
[14] Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.

after a period of reorganization. A new charter was granted on June 8, 1865, creating the Farmers National Bank as it is known today.

The Farmers National Bank was the only financial institution in Annapolis for nearly seventy years, when, in 1874, the Annapolis Savings Institution was formed. In the latter part of the 19th century, J. Wirt Randall served as bank president, with G.A. Culver as cashier. The bank maintained a capital of $251,700 with deposits totaling $472,196. As noted in the *Bankers Encyclopedia* for 1900, Farmers National Bank provided $455,560 in loans.[15] By the 1930s, E.D. Gassaway was the chairman of the board, with Casey L. Meredith as president, W.H. Hopkins as vice-president, and D.H. Nichols as cashier. The bank continued to grow until 1932, when no dividends were paid for the first time to stockholders. By June 1935, the bank has provided nearly a million dollars in loans with a capital of about a half million dollars.[16] Meredith was promoted to chairman of the board by 1950, with Joseph N. Shumate as president. S. Alton Bell was vice-president, sharing the responsibility with Daniel H. Nichols. Nichols also worked as the cashier.[17]

The city directory records that the building on Church Circle was the only structure maintained by the bank in Annapolis until circa 1960, when branches were established on West Street and Severna Park. With the expansion of the financial institution, additional branches were established throughout the Annapolis area with the Church Circle building serving as the main office. Branch locations included Parole, Eastport, Pasadena, Arnold, Edgewater, Wayson's Corner, Millington, and Centreville.

No major additions were made to the bank from the time of its completion until the latter part of the 19th century. Just prior to 1903, as supported by historic maps, the one-story structure was raised to two stories. The alteration included stylistic detailing, an overhanging cornice with modillions, and front gabled portico with Tuscan columns on the main entry. The second story was ornamented with engaged Tuscan columns, paired casement windows, and corbelled stringcourses. A modern bank vault with safe deposit boxes was installed and the building was enlarged to the northwest by the construction of a two-bay deep addition on the rear elevation. This work appears to have been conducted by Baltimore architect E. Francis Baldwin. In circa 1913, an addition was added to the rear of the hyphen. Prior to 1930, the entire building was renovated again, for a cost of $13,000. A major element of this renovation was the capturing of the hyphen between the bank and the former tavern by the financial institution. This alteration encapsulated the hyphen within a two-story addition fronting Church Circle. In addition, in an effort to retain symmetry, the main entry was moved to the center of the façade, and the former entry converted into a window. In 1936, the property was subdivided when Reynolds Tavern was conveyed to the Library Association of the City of Annapolis. A rear addition was added to the building prior to 1954. The additional along West Street was added and the present parapet replaced the

[15] *The Bankers Encyclopedia.* (Chicago, IL: The Bankers Encyclopedia Company, 1900), p. 276.
[16] *Polk's Bankers Encyclopedia,* Section 1, 82nd edition. (New York, NY: R.L Polk and Company, September 1935), p. 305.
[17] *Polk's Bankers Encyclopedia,* 112th edition. (Nashville, TN: R.L Polk and Company, September 1950), p. 867.

building's hipped roof in the 1970s. In 1993, the Annapolis architectural firm of Wheeler, Goodman, Masek, and Associates, Inc. designed the most recent alterations to the main entry and added a wheelchair lift to the rear of the structure.

Chain of Title

1694:	Lot 61 surveyed for Vestry of St. Anne's Parish Archives of Maryland XIX, Folio 110
September 1, 1747:	Vestry of St. Anne's Parish leased part of Lot 61 and all of Lot 60 to William Reynolds for 63 years Archives of Maryland XLII, Folio 432 Provincial Court Records Liber A Folio 297
April 3, 1777:	William Reynolds devised lease to Mary and Margaret Reynolds Will Records Liber EV 1, 33 Folio 2
June 15, 1789:	Alexander Trueman, husband of Margaret Reynolds, sold lease to Deborah Reynolds, portion of Lot 60 Land Records of Anne Arundel County Liber NH 4 Folio 270 Liber NH 7 Folio 325
June 15, 1789:	Alexander Trueman, husband of Margaret Reynolds, sold lease to Gabriel Duvall, portion of Lot 60 General Court of the Western Shore Liber JG 1 Folio 466
April 2, 1794:	Gabriel Duvall sold lease to John Davidson, portion of property Chancery Court Records Liber 29 Folio 19
August 2, 1798:	John Davidson devised lease to Eleanor Davidson Land Records of Anne Arundel County Liber NH 9 Folio 275

April 22, 1811:	St. Anne's Parish renewal of lease to Eleanor Davidson General Court of the Western Shore Liber JG 7 Folio 422
February 3, 1812:	Eleanor Davidson sold lease and building to Farmers Bank of Maryland, portion of property General Court of the Western Shore Liber JG 7 Folio 531
July 16, 1818:	St. Anne's Parish sold property to Farmers Bank of Maryland, portion of property leased from Davidson Land Records of Anne Arundel County Liber WSG 6 Folio 31

HISTORIC CONTEXT:

MARYLAND COMPREHENSIVE PRESERVATION PLAN DATA

Geographic Organization:	Western Shore
Chronological/Developmental Period(s):	Rural Agrarian Intensification (1680-1815) Agricultural-Industrial Transition (1815-1870) Industrial/Urban Dominance (1870-1930) Modern Period (1930-present)
Historic Period Theme(s):	Architecture, Landscape Architecture, and Community Planning Commerce
Resource Type:	
Category:	Building
Historic Environment:	Town
Historic Function(s) and Use(s):	COMMERCE/TRADE/Bank
Known Design Source:	John Shaw, Interior

9. Major Bibliographical References

AA-403

Anne Arundel County Court Judgments, ISB #3, folios 335-336.
Baker, Mrs. Robert L. "Reynolds Tavern, National Register of Historic Places – Nomination Form," April 1975. (Not submitted to the National Register).

10. Geographical Data

Acreage of project area	less than one acre		
Acreage surveyed	less than one acre		
Quadrangle name	Annapolis, MD	Quadrangle scale	1:24,000

Verbal boundary description and justification

The building at 5 Church Circle has been associated with Parcel 410, Grid 15 on Map 4Z since its construction in 1812.

11. Form Prepared by

name/title	L. Trieschmann and K. Williams, Architectural Historians
organization	EHT Traceries, Inc.
street & number	5420 Western Avenue
city or town	Chevy Chase, Maryland 20815

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 Pllace
Crownsville, MD 21032
410-514-7600

Chancery Court Record, Liber 29, Folio 14.

Historic American Buildings Survey, "Addendum to Reynolds Tavern," MD-248. Edited by Eleni Silverman, July 1975.

Historic American Building Survey, "Reynolds Tavern," MD-248. Blue Worksheet, Prepared by Howeard Norman Ingle, August 1964 and updated by Anthony Oliver James, July 1975.

Historic American Building Survey, "Reynolds Tavern," MD-248. Photographs by E.H. Pickering, June 1936 and Jack E. Boucher, 1960.

Historic American Building Survey, "Reynolds Tavern (smokehouse)," MD-248-A. Photographs by Jack E. Boucher, 1960.

Historic Annapolis, Inc. vertical building files, Annapolis, MD.

James, Anthony O. "Reynolds Tavern: A Historical and Architectural Study with an Adaptive Use Proposal." Paper prepared for American Architecture class at University of Virginia, December 1975.

Maryland Gazette, Advertisements between 1745-1751.

Maryland Gazette, August 29, 1765.

Maryland Gazette, March 23, 1786 and June 29, 1786.

Maryland Historical Trust vertical building files, Crownsville, MD.

Miller, Marcia M., and Orlando Ridout V, editors, *Architecture in Annapolis: A Field Guide*. Crownsville, MD: Maryland Historical Trust, 1998.

Radoff, Morris L., *The State House At Annapolis,* Publication No. 17. Annapolis, MD: The Hall of Records Commission, Department of General Services, State of Maryland, 1972.

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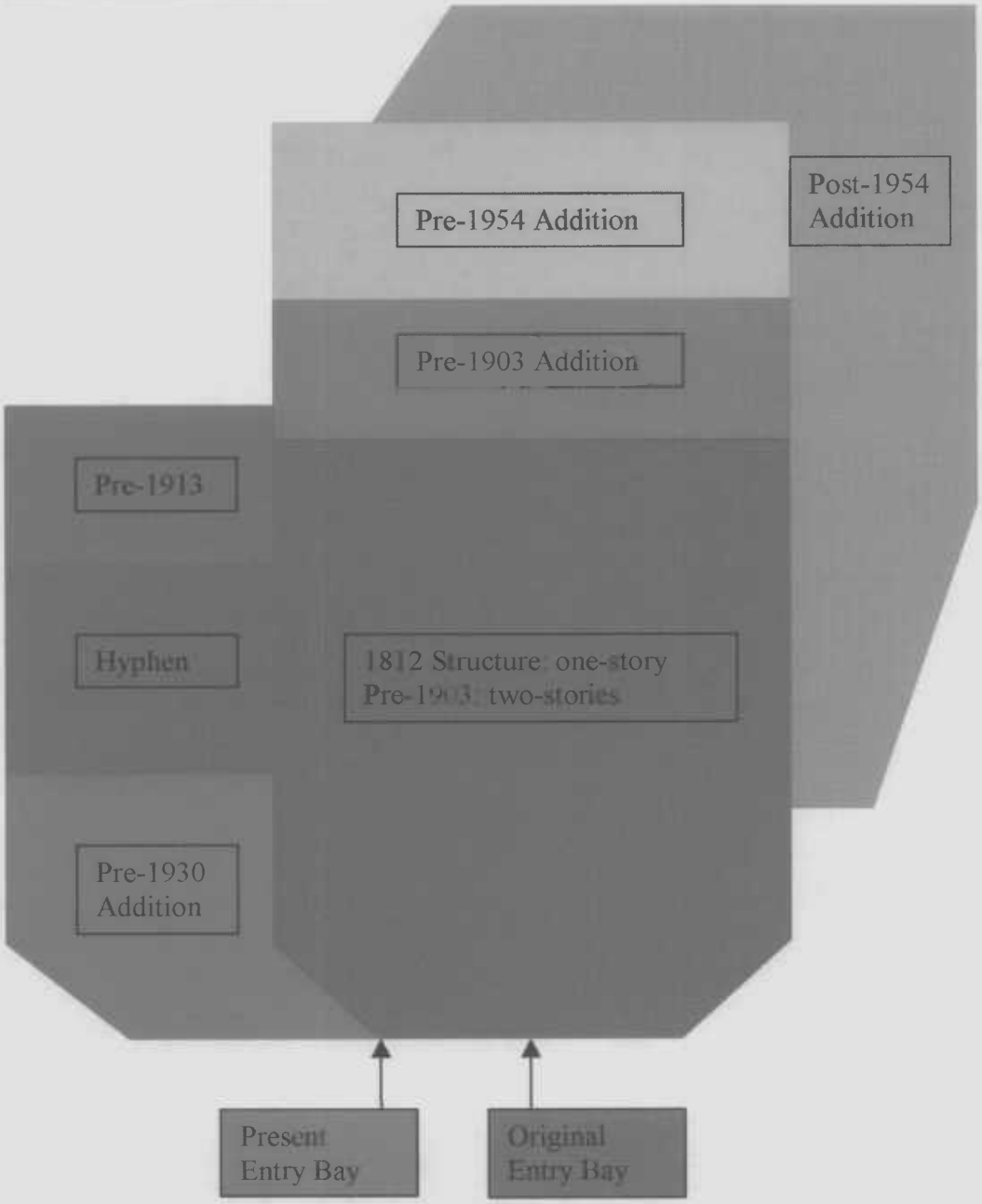
Vestry Minutes of St. Anne's Parish, vol. 1, folio 295.

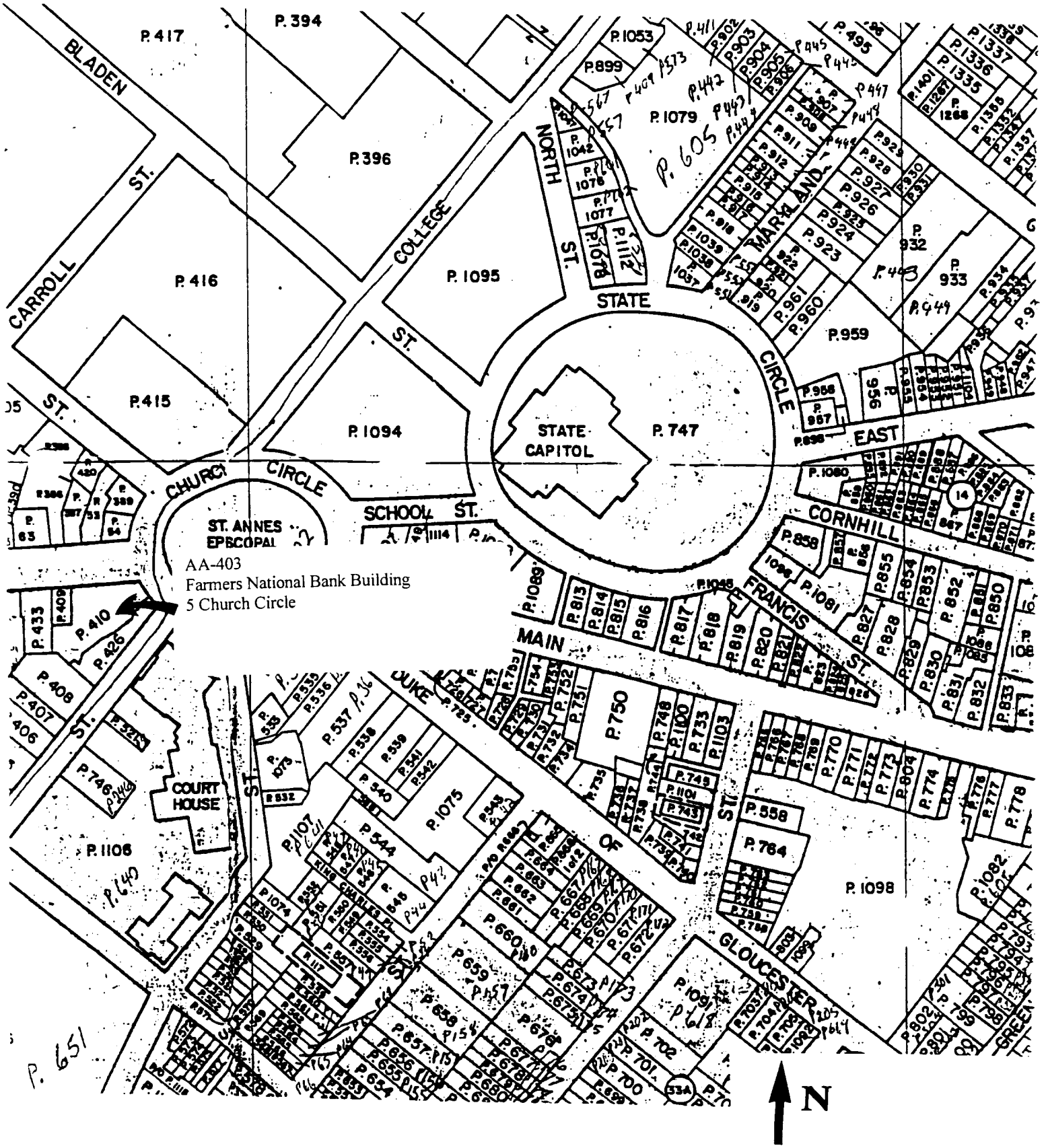


AA-403

Building Evolution
Farmers National Bank of Annapolis
5 Church Circle

AA-403

MAP OF ANNAPOLIS, No.4-6
Maryland Department of Assessments and Taxation
1967; Revised 1991
Scale 1' = 200'



NO
TURN
ON
RED

AA-403
5 CHURCH CIRCLE, ANNAPOLIS
TRALERIES
APRIL 2000
MD SHPO
EAST ELEVATION, LOOKING SOUTHWEST
1 OF 6

FARMERS:BANK:OF MD.

AA-403
5 CHURCH CIRCLE
ANNAPOLIS, MD
TRACERIES
4/2000
MD SHPO
NE ELEVATION, LOOKING SW
2 OF 6

FA

AA-403
5 CHURCH CIRCLE
ANNAPOLIS, MD
TRACERIES
4/2000
MD SHPO
EAST ELEVATION, LOOKING SOUTH
3 OF 6

FARMERS BANK

AA-403
5 CHURCH CIRCLE, ANNAPOLIS
TRACERIES
APRIL 2000
MD SHPO
NORTH ELEVATION, LOOKING SOUTHEAST
4 OF 6

AA-403
5 CHURCH CIRCLE
ANNAPOLIS, MD
TRACERIES
4/2000
MD SHPO
SE ELEVATION, LOOKING EAST
5 OF 6

AA-403
5 CHURCH CIRCLE
ANNAPOLIS, MD
TRACERIES
4/2000
MD SHPO
EAST ELEVATION, LOOKING NW
6 OF 6

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

HISTORIC SITES SURVEY FIELD SHEET
Individual Structure Survey Form

SURVEY NUMBER: AA-403

NEGATIVE FILE NUMBER:

UTM REFERENCES:
Zone/Easting/Northing

U.S.G.S. QUAD. MAP:

PRESENT FORMAL NAME:
Farmers National Bank

ORIGINAL FORMAL NAME:
Farmers National Bank

PRESENT USE:

ORIGINAL USE:

ARCHITECT/ENGINEER:
John Shaw Interiors

BUILDER/CONTRACTOR:

COUNTY: Anne Arundel

TOWN: Annapolis

LOCATION: ~~6~~ 5 Church Circle

COMMON NAME:
Farmers National Bank

FUNCTIONAL TYPE: Comm Map 30 Par 646

OWNER: Farmers National Bank of Annap.
ADDRESS: Church Circle
Annapolis, MD 21401

ACCESSIBILITY TO PUBLIC:
Yes (X) No ( ) Restricted ( )

LEVEL OF SIGNIFICANCE:
Local ( ) State ( ) National ( )

PHYSICAL CONDITION OF STRUCTURE:
Excellent (X) Good ( )
Fair ( ) Poor: ( )

THEME:

STYLE: Federal - much altered to Classic Revival

DATE BUILT:
1815; 1880; 1892

GENERAL DESCRIPTION:

Structural System

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

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

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

Number of Stories: 2
Number of Bays: 5
Approximate Dimensions: 70 x 100

Entrance Location: Centered

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

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

ADDITIONAL ARCHITECTURAL OR STRUCTURAL DESCRIPTION: AA-405

Second floor is later with brick parapet wall; molded cornice with floral frieze; second floor windows are paired casements with full height sidelight casements, separated by Tuscan engaged columns; limestone sills continue as string course; first floor windows have limestone splayed arches, with 6/6 sash in wood frames, protected by iron shutters; pedimented entrance porch on heavy Doric columns that rest on granite bases; entrance has round fan with leaded tracery and later double doors; side elevations (octagonal in plan) repeat details of front facade.

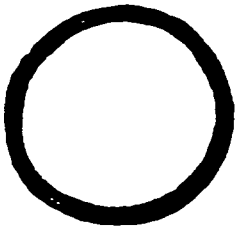
RELATED STRUCTURES: (Describe)

STATEMENT OF SIGNIFICANCE:

Good example of its style despite second floor addiiton, in scale with important Reynolds Tavern to the left, which it compliments through materials and fenestration. Critical to Church Circle townscap and important as a type.

REFERENCES:

MAP: (Indicate North In Circle)



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

RECORDED BY: Russell Wright

ORGANIZATION: Historic Annapolis, Inc

DATE RECORDED: Aug 1983

AA-403

020403151 2

Form 10-445 (5/62)

HISTORIC AMERICAN BUILDINGS SURVEY
INVENTORY

1. STATE Annapolis, Maryland
COUNTY
TOWN VICINITY
STREET NO. Church Circle

ORIGINAL OWNER Farmer's Nat. Bank
ORIGINAL USE Bank
PRESENT OWNER Farmer's Nat. Bank
PRESENT USE Bank
WALL CONSTRUCTION brick
NO. OF STORIES two

2. NAME Farmer's National Bank

DATE OR PERIOD c.1865
STYLE Early Colonial Revival ?
ARCHITECT
BUILDER

3. FOR LIBRARY OF CONGRESS USE

4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION OPEN TO PUBLIC yes

This building has been an Annapolis landmark for a century. Adapted to the corner, its front is three sides of a hexagon with the central portion twice as large as the other two. The roof corresponds with this shape and is "hipped" slate. Flemish bond brick work. Farmer's is attached to Reynold's Tavern but doesn't compete with it. In addition to the slate roof, there is an elaborate floral frieze below the cornice. 2nd storey windows are French windows with simple columns. 1st floor windows are elongated 6/6 with splayed stone lintels and cast iron shutters. The door has a triangular porch with two Doric columns and 2 fluted pilasters - very nice. A good attempt at early Colonial revival - using early vocabulary but not direct copying of early structures.

5. PHYSICAL CONDITION OF STRUCTURE Endangered Interior Exterior good

See old photos in Md. Hall of Records - Hayman collection.

6. LOCATION MAP (Plan Optional)

7. PHOTOGRAPH

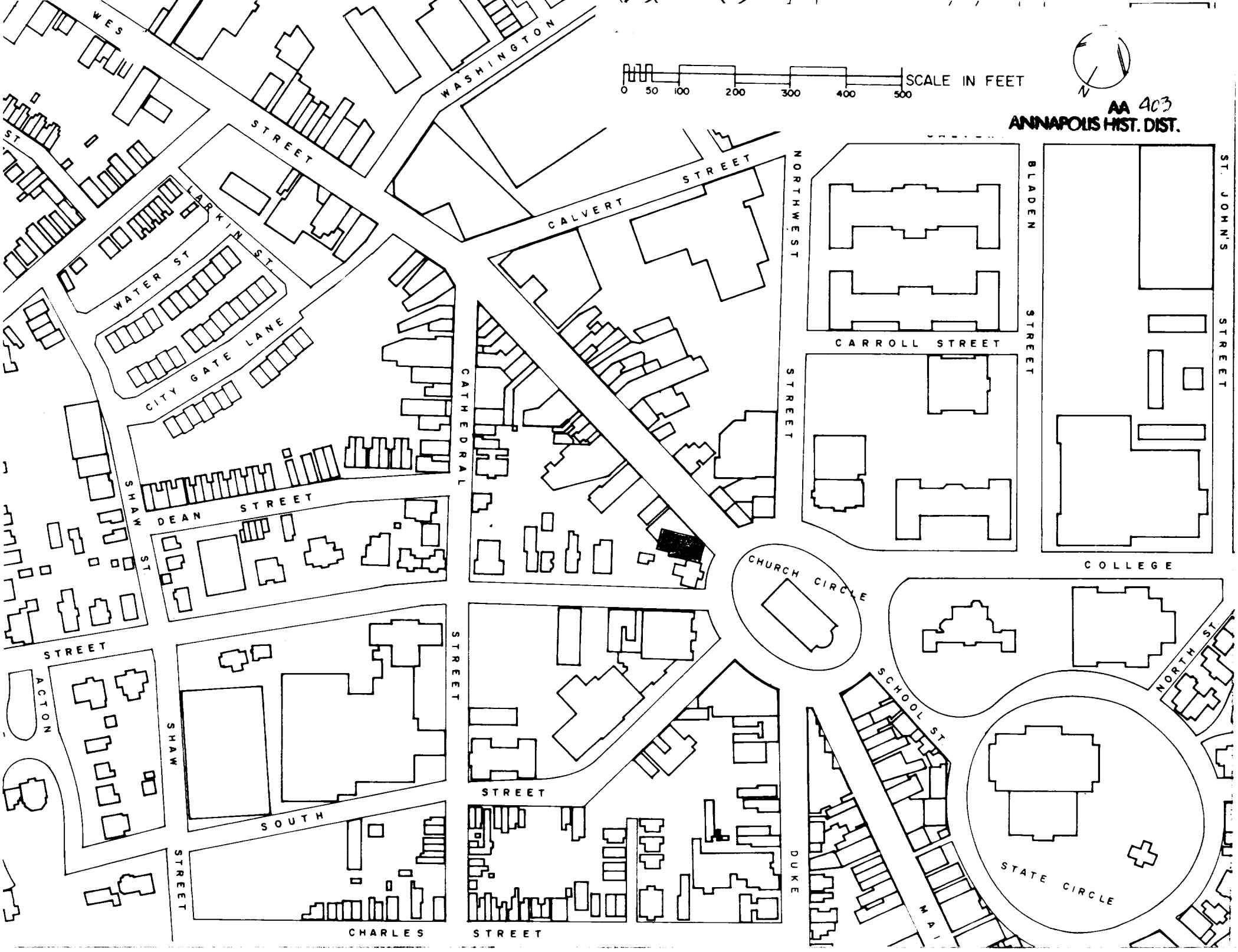
8. PUBLISHED SOURCES (Author, Title, Pages)
INTERVIEWS, RECORDS, PHOTOS, ETC.

9. NAME, ADDRESS AND TITLE OF RECORDER

William D. Morgan
Columbia University
New York City

DATE OF RECORD June 28, 1967

SUPPLEMENTAL INFORMATION AND PHOTOGRAPHS MAY BE ADDED ON SHEET OF SAME SIZE


SCALE IN FEET
0 50 100 200 300 400 500
N
AA 403
ANNAPOLIS HIST. DIST.
WASHINGTON STREET
CALVERT STREET
NORTHWEST STREET
BLADEN STREET
ST. JOHN'S STREET
CARROLL STREET
COLLEGE
WATER ST
LARKIN ST
CITY GATE LANE
CATHEDRAL STREET
SHAW ST
DEAN STREET
CHURCH CIRCLE
ACTON STREET
SHAW STREET
SOUTH STREET
CHARLES STREET
DUKE STREET
SCHOOL ST
NORTH ST
STATE CIRCLE

PHOTOGRAPH BY
WILLIAM D. MORGAN

Church Circle AA 403
Annapolis, Anne Arundel County
Russell Wright July, 1982
Maryland Historical Trust,
Annapolis, Maryland
SE Elevation/camera facing NW