Survey No. CE-1355

Magi No.

DOE ___yes X no

Maryland Historical Trust State Historic Sites Inventory Form

MARYLAND INVENTORY OF HISTORIC PROPERTIES

1. Name (indicate preferred name)

historic Elkton Bank of Maryland; National Bank of Elkton; Cecil Co. Library

and/or common Historical Society of Cecil County

2. Location

street & number 135 East Main St. ___ not for publication

city, town Elkton ___ vicinity of congressional district

state Maryland county Cecil

3. Classification

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

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

name Cecil County Government

street & number telephone no.:

city, town Elkton state and zip code Maryland 21921

5. Location of Legal Description

courthouse, registry of deeds, etc. Cecil County Courthouse liber

street & number folio

city, town Elkton state Maryland

6. Representation in Existing Historical Surveys

title n/a

date ___ federal ___ state ___ county ___ local

depository for survey records

city, town state

7. Description

Survey No. CE-1355

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

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

See Continuation Sheets 7.1-7.5

Description Summary:

The Historical Society of Cecil County building is located at 135 East Main Street in Elkton, county seat of Cecil County, Maryland. It is a three-story, mansard-roofed dwelling constructed of brick on a stone foundation, facing south. The building reflects three historic periods of construction. It was originally built in the second quarter of the 19th century to accommodate a bank and cashier's quarters, with a form and plan roughly comparable to the regionally typical 2-½ story, side-passage, double-pile dwelling with a rear service wing. The building diverges from the typical side-passage, double-pile plan in that the original facade was four bays wide (rather than three), with the entrance to the stair passage located in the easternmost bay and a second entrance located in the center of the remaining bays to provide direct exterior access to the principal commercial space. The first floor plan incorporates a large banking space in the front, with an inner office/meeting room behind, and masonry vaults opening off each of these rooms. The upper floors provided residential space for the bank's cashier. Service functions were contained in a two-story rear ell. In the second building campaign, about 1873, the original (presumably gabled) roof was replaced with a mansard. The third period of construction occurred at the turn of the twentieth century, when a brick vestibule was added at the southwest corner, an open porch was wrapped around the southeast corner, and the banking room was retrimmed with a decorative pressed metal ceiling. In the late 1950s and 1960s, a series of additions were made at the sides and rear of the building.

General Description:

In its present configuration, the south facade is four bays wide. Nineteenth-century views show a residential entrance in the easternmost bay, with the banking entrance in the second bay from the west, flanked by large multipaned sash windows. As altered at the turn of the twentieth century, the facade now comprises a brick vestibule projecting at an angle from the southwest corner, and a porch (formerly open, since enclosed) covering the east bay and wrapping around the east elevation. A large one-over-one sash window is located in each of the two central bays. A Classical cornice marks the top of the first-floor window openings; it comprises a complex crown mold above an egg-and-dart bed mold enriched with a dentil course. The lower level of the facade has been reworked extensively and obscured by numerous layers of paint. The brick is laid in Flemish bond above a water table of molded brick with an ovolo profile; a course of cut stone caps the water table.

On the second story, four evenly-spaced bays hold two-over-two windows in jack-arched openings with plain sills; the window openings were probably increased in height at the time the mansard roof was installed, about 1873. The windows are fitted with louvered shutters.

The facade is capped with a bold overhanging bracketed cornice with a scalloped frieze. The south face of the mansard has three gabled dormers with overhanging eaves, exposed rafters, brackets, and scalloped trim in the peak, reminiscent of the Stick Style of the 1870s. The dormers hold two-over-two sash. The mansard is covered with green asphalt shingles.

The vestibule projects from the southwest corner at a 45-degree angle. A flight of granite steps with brick cheek walls leads up to double-leaf doors constructed of narrow vertical battens and featuring elaborate decorative strap hinges. The opening is treated as a semicircular arch, with a plate-glass lunette above a transom bar enriched with dentils. The brickwork incorporates a band of molded terra-cotta ornament at the level of the transom bar, featuring a stylized Rose of Sharon within a circle; this band continues around the sides of the vestibule. The side walls are treated with large recessed panels with decorative corbeling.

The southeast porch was added at the same time as the vestibule, about the turn of the twentieth century. (These features are absent in photographs taken ca. 1895, but they are in place by 1902, as documented by photographs and Sanborn fire insurance maps.) It has a brick parapet with the same corbeled panel detailing as the vestibule, and a granite coping. The porch has been enclosed; columns are shown in early 20th century photographs. The frieze retains composition swag and garland decoration on the east elevation (this element has been lost on the south and west sides).

The east elevation of the main block is two bays wide. A 1960s-era two-story brick addition obscures the northeast corner. The enclosed porch spans the east elevation at first-floor level. On the second story, there is a two-over-two window in the south bay, and a small frame projection at the north, sheathed in artificial siding. The east slope of the mansard has a central chimney with decorative paneling, flanked on either side by a gabled dormer. The detailing of the cornice and dormers corresponds to the south facade.

The two-bay west elevation is relatively little altered. Its brickwork is laid in five-course bond, above a stone foundation of

coursed rubble with a beveled mortar joint profile. An original basement window survives in the south bay, with horizontal wooden bars set diamond-section, and a brick jack arch. The north basement window has been altered to a modern bulkhead entrance. On the first floor, the south bay holds a large one-over-one window in an enlarged, jack-arched opening; the north bay has a smaller one-over-one window, probably replacing an earlier multipaned sash, in an unaltered jack-arched opening with a bullnosed frame and plain wood sill. The window frame retains hardware for shutters and grilles. The second story retains early six-over-six windows in jack-arched openings trimmed with louvered shutters. The mansard level has a central chimney and flanking dormers.

As originally constructed, the building had a two-story service wing, two rooms in length, projecting to the rear from the eastern portion of the north side of the main block. Additions of the 1950s and 1960s have completely engulfed this wing, so it is no longer visible on the exterior; it nevertheless retains its original plan and some original interior decorative detailing.

On the interior, the original banking space occupies the south room of the main block. A fireplace (now blocked) is centered on its north wall. This room features an exceptionally elaborate pressed metal ceiling, installed in the ca. 1900 renovation. Other significant trim from this period includes raised-paneled wainscoting, chair rail, and baseboard in the vestibule and along part of the south and west walls, and window frames with a heavy quirk ogee backband, concave field, and beaded edge, framing splayed jambs with a shallow recessed panel. An important early feature is a massive masonry vault located to the east of the fireplace; currently used as a supply closet, this vault confirms the original function of the space for banking purposes.

Behind the banking space is a smaller room which probably originally performed a secondary commercial function, such as an office. This room is entered through a doorway in the north wall of the banking room, west of the fireplace. This opening retains its original late Federal decorative detailing: the jamb is finished with a low fielded panel featuring an ogee/astragal panel mold. Other trim in this room is consistent with that in the banking space, and reflects the ca. 1900 remodeling. A fireplace in the south wall is fitted with a Colonial Revival mantel featuring paired columns, a mirrored overmantel surmounted by a broken pediment, and cream-colored tile surrounding a cast-iron firebox with a large central cartouche. An early built-in cupboard adjoins the chimney breast on the east side; its doors have low fielded panels with quirk ogee panel molds. A door in the east partition wall opens into an arched masonry vault which

communicates with the stair passage.

The residential entrance, located in the easternmost bay (within the enclosed porch) holds a large six-panel door with a central vertical bead providing a double-leaf appearance, framed in a paneled jamb with low fielded panels enriched with Greek ogee/astragal panel molds. The ghost of a large box lock remains on the door. An unusual fanlight with spiderweb tracery surmounts the door. The vestibule features complex symmetrically-molded architrave trim with plain corner blocks, a Greek ovolo chair rail, and a stepped baseboard with ogee/astragal cap, all dating from the second quarter of the nineteenth century, and a polychrome tile floor installed in the Victorian period. In the passage, the west partition wall has two openings. A doorway near the south end of the passage provides access to the former banking space; this opening has been refitted with stock Colonial trim of modern manufacture. The second opening, toward the north end of the passage, opens into the office vault; this retains its original late Federal architrave, with a Greek ogee/astragal backband, a broken fascia with an ogee/astragal transition, and a beaded inner edge. At the north end of the passage, there is a doorway with a paneled jamb and symmetrical architrave trim. This opens into the first floor of the former service wing; the room is currently used as a meeting space for the Historical Society. It features symmetrically molded architrave trim comprising Greek ogee/astragal backbands flanking a plain field, and a Federal/Greek Revival mantel with engaged columns. The fireplace is faced with mottled brown tile, and composition ornament has been added to the mantel; both of these treatments appear to date from the turn of the twentieth century. Chair rail, baseboard, and cornice moldings are of recent date. A former window opening in the east exterior wall has been blocked.

The broad, open-string stair rises against the east exterior wall of the passage. It features a slender turned newel post, square balusters (three per tread), a rounded walnut handrail, and scrolled step-ends. It rises to a landing, off which the second story of the former service wing opens to the north. The opening has a paneled jamb, is framed with an elaborate symmetrical architrave and holds a six-panel door. The architrave trim and mantel in this room are consistent with those in the room below; chair rail matches that in the first floor room behind the banking space, and baseboard is continuous with that in the passage. A closet with (recent) glazed doors flanks the chimney breast on the left; at the right of the fireplace, a small cabinet with a batten door backs up to the chimney stack; a section of peg rail survives inside this cabinet. A six-over-six window is centered in the east and west exterior walls of the room.

In the main block, the architrave trim on the second floor of the passage is similar to that below with a slight simplification: the molded central element is lacking, replaced with a flat field. Two large gilded pier mirrors are located in the passage.

The second floor front room has a large fireplace approximately centered in the north wall, featuring an elaborate Federal/Greek Revival mantel. This mantel is distinguished by paired columns supporting corner blocks with recessed ovals; the frieze has a central block with a recessed panel and quarter-round cutouts at the corners. Architrave trim in this room matches that in the passage. The four windows in the south wall have large two-over-two sash, a Victorian-period replacement; these windows were retrimmed with broad asymmetrical molding typical of the late 19th century. Much of the baseboard was replaced with late-19th/early 20th century material; early baseboard survives in the northeast corner and to the left of the fireplace. Chair rail has been removed; evidence of its former existence is provided by a "ghost" in the plaster on the west wall. The west window retains its original six-over-six sash and symmetrical architrave trim; the area below the sill is paneled, as is the splayed jamb. Early pine flooring survives in this room.

The third floor was created in the late 19th century, when the original half-story was raised to a full story by the addition of a mansard roof. This area is divided into five rooms; the level of finish is generally plain, utilizing mass-produced millwork of the period.

The basement floor is partially paved with brick. The original kitchen survives under the north service wing. An unusual feature is a large masonry structure serving as the foundation for the first-floor vaults.

8. Significance

Survey No. CE-1355

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
X 1800–1899	X commerce	___ exploration/settlement	___ philosophy	___ transportation
___ 1900–	___ communications	___ industry	___ politics/government	___ other (specify)
		___ invention		

Specific dates c. 1830; later **Builder/Architect** Levi O. Cameron (1890s remodeling)

check: Applicable Criteria: X A ___ B X C ___ D
and/or
Applicable Exception: ___ A ___ B ___ C ___ D ___ E ___ F ___ G

Level of Significance: ___ national ___ state X local

Prepare both a summary paragraph of significance and a general statement of history and support.

See Continuation Sheets 8.1-8.4

Significance:

The building at 135 East Main Street is significant for its association with the 19th-century commercial development of Elkton, and for its architecture, as an example of a type of commercial building which characterized smaller towns during the period.

Although it served a locally prominent commercial function, the bank building is essentially residential in form, scale, and detailing. Commercial buildings in cities and towns from the 18th through the early 19th century were often essentially indistinguishable from their residential counterparts. By the second quarter of the 19th century, specifically commercial building types began to emerge in larger cities, generally characterized by large display windows framed by masonry piers and lintels. A series of technological developments at mid-century, including plate glass and cast iron, contributed to further divergence between commercial forms and residential types. Even through the Civil War era, however, commercial enterprises in smaller towns sometimes continued to locate in buildings which were outwardly similar to residential structures. The former Elkton Bank of Maryland is an example of this increasingly rare building type.

The building has undergone considerable alteration over time, but retains significant features associated with its commercial function. On the exterior, these include the corner entrance vestibule and large one-over-one sash windows, installed in the course of a late 19th century remodeling when the building was taken over by the National Bank of Elkton. The pressed metal ceiling and decorative woodwork in the banking room also reflect this period. Evidence of the building's original banking function is preserved in its floor plan, which provides two masonry vaults on the first floor. These plan features are extremely rare survivals in a commercial building dating from the second quarter of the 19th century.

History:

The property on which the building stands was leased to Abraham Mitchell from Robert Alexander in 1769. Mitchell sold the lease to James Partridge, a Baltimore merchant, in 1790; documentary evidence suggests that one or more buildings existed on the property at that time (most likely not the present structure). The lease subsequently passed to James Sewell, who in 1816 transferred the property to the Elkton Bank of Maryland. Three years later, the Elkton Bank of Maryland mortgaged the property to the Bank of Pennsylvania.

Chartered in 1810, the Elkton Bank of Maryland was the first banking institution in Cecil County; it was short-lived, however, failing in 1822 after only twelve years in business. The state legislature granted permission to liquidate the assets of the institution in 1829.

In 1832, the Bank of Pennsylvania assigned the mortgage to John Glenn, who entered into partnership with James Sewell and Evan Poultney for the purpose of establishing a bank. At a later date, Sewell bought Poultney's interest, and Reverdy Johnson joined the partnership. Upon James Sewell's death in 1851, after payment of his debts to his partners, the property passed to his daughter, Caroline Sewell Oliver.

In the mid-19th century, the occupancy and use of the building changed. It is indicated on the S. J. Martenet maps of 1850 and 1858 as occupied by E. A. Ellis.

In 1865, the Farmers' and Merchants' Bank of Elkton was reorganized as the National Bank of Elkton; Jacob Tome assumed control of the institution three years later. In 1873, the National Bank of Elkton purchased the property from Thomas V. Oliver and Caroline Sewell Oliver, and moved into the building. It is likely that the mansard-roofed third story was added at that time.

At the turn of the twentieth century, the building was altered in response to expanding business. A prominent entrance was created at the west corner of the building, with a projecting brick vestibule; the former banking entrance on the south facade was altered to a window. At the same time, the multipaned windows which survived on the ground floor were replaced with large one-over-one sash, and a broad Colonial Revival porch was built around the southeast corner of the building.[1] On the interior, an elaborate pressed-metal ceiling was installed in the banking room, and a new fireplace mantel was installed in the room behind it (the fireplace in the banking room also may have been updated at this time, but its mantel is no longer in place). Levi Oldham Cameron (1838-1915) was the architect for this remodeling. A native of Cecil County, Cameron resided at Zion for most of his life. He began work as an architect and contractor around 1860; during a

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[1]. The exact date of these alterations is unknown, but the character of their materials and workmanship suggests they were carried out in the late 1890s. They were certainly in place by 1902, as the corner entrance and wraparound porch are indicated on the Sanborn fire insurance map for that year.

career of some fifty years, Cameron designed and built numerous structures in Maryland, Pennsylvania, and New York. His local projects included the remodeling of the former Singerly Cottage for the Union Hospital. He was a member of the Masonic lodge, and also belonged to the Odd Fellows. At the time of his death, he served as Justice of the Peace.

The National Bank of Elkton remained at 135 East Main Street until 1922, when it sold the property to Annie and Ira Wells, who in turn conveyed it to Henry H. Mitchell in 1925. During Mitchell's ownership the southeast porch was enclosed and a decorative stone wall was constructed along the front sidewalk.

Henry H. Mitchell resided in the house until his death in 1955, at which time the property was sold to the Friends of the Library of Cecil County, Inc. to serve as a public library and as the headquarters of the Historical Society of Cecil County.

Four years later, a two-story wing was constructed against the north and west sides of the building, through the generosity of Ernest A. Howard. A Cecil County native, former educator, and retired executive, Howard was an active member of both the Friends of the Library and the Historical Society. He had been a major contributor toward the original acquisition of the building for the use of the library and historical society, and underwrote the $20,000 cost of the new wing. This 20' by 30' addition was designed to contain a reading and reference room for the library and expanded exhibit space for the historical society. The basement housed exhibits of the Maryland Archaeological Society, Northeastern Chapter.

Subsequent additions were made to the east side and rear of the building; as a result, the original service wing and east elevation have been completely engulfed, and only the south facade and west elevation of the main block remain exposed.

Also on the property is a 1-½ story log building, four bays wide and one room deep (CE-249). Presumably dating from the mid- to late 18th century, the building was moved to the site in the summer of 1970 from its original location on Bow (formerly Beau) street. Tradition holds that it served as a classical school for boys opened in 1799 by the Reverend William Duke, and as the site of the first Episcopal services held in Elkton. The building comprises two rooms of unequal size on the first floor, with a fireplace and winder stair in the larger room; it deviates from the customary hall-parlor plan in that each room is served by a separate exterior entrance, which may support the historic combination of multiple uses. On the upper floor, vertical board

partitions create two chambers off a short passage. The building was restored following its relocation, and is currently furnished to interpret its historic functions as school, meeting place, and dwelling.

9. Major Bibliographical References

Survey No. CE-1355

See Continuation Sheet 9.1

10. Geographical Data

Acreage of nominated property _____

Quadrangle name _____ Quadrangle scale _____

UTM References do NOT complete UTM references

	Zone	Easting	Northing		Zone	Easting	Northing
A				B			
C				D			
E				F			
G				H			

Verbal boundary description and justification

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

state	code	county	code
state	code	county	code

11. Form Prepared By

name/title Peter E. Kurtze, Architectural Historian

organization for the Hist. Soc. of Cecil County date July 1994

street & number 109 Brandon Road telephone (410) 296-7538

city or town Baltimore state Maryland 21212

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
Shaw House
21 State Circle
Annapolis, Maryland 21401
(301) 269-2438

MARYLAND HISTORICAL TRUST
DHCP/DHCD
100 COMMUNITY PLACE
CROWNSVILLE, MD 21032-2023
301-514-7600

PS-2746

Major Bibliographical References:

Sally A. McKee, "What is my History?" Newsletter, Historical Society of Cecil County.

"The National Bank of Elkton," Elkton Appeal, December 17, 1902.

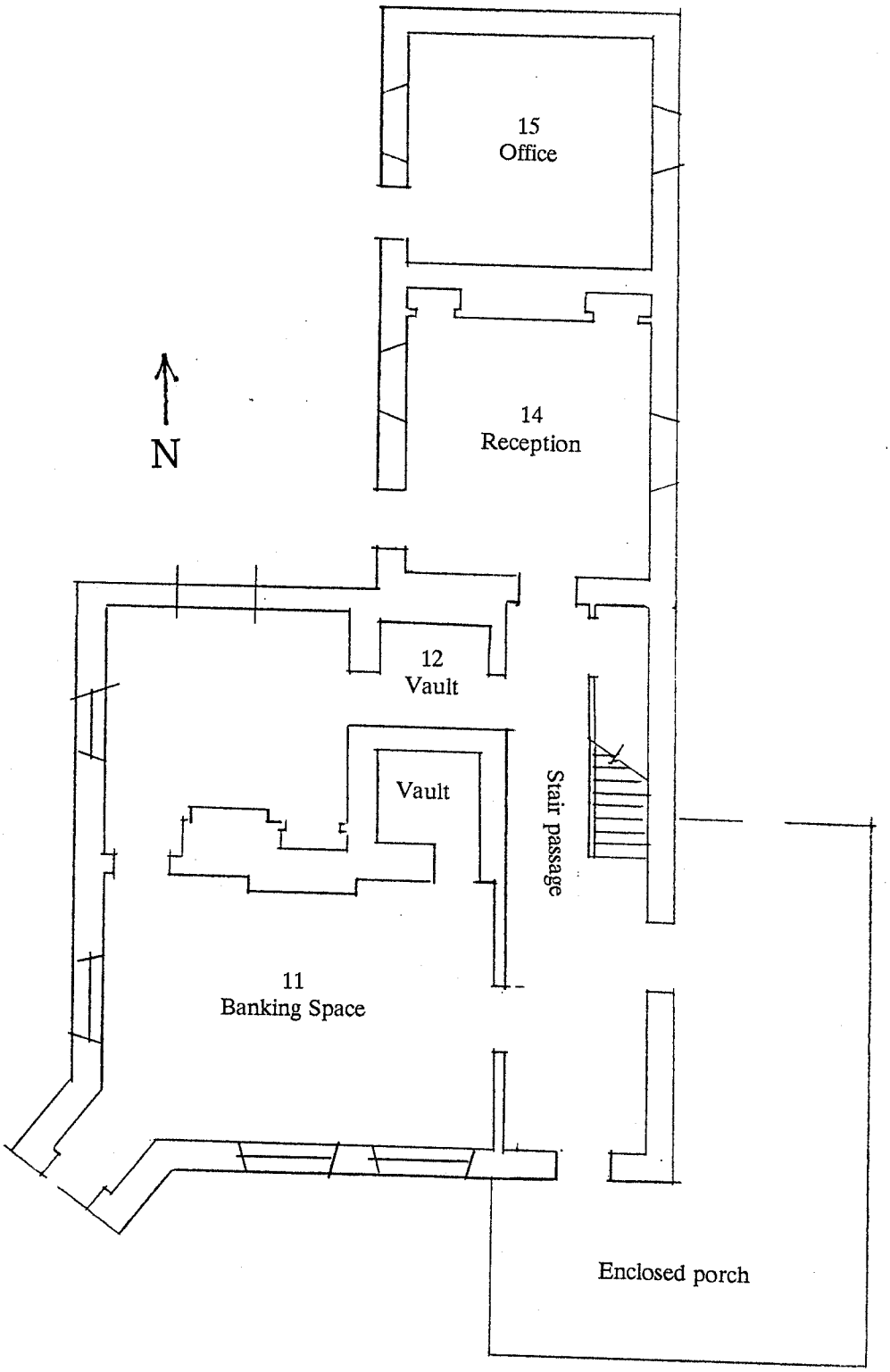
Ethyl Howard Rowe, "Lovely Home of Late Mayor Mitchell Proposed as County Library Site," Cecil Democrat, April 28, 1955.

Vertical Files, Historical Society of Cecil County

"L. O. Cameron," in Industries of Maryland: Eastern Shore Counties and Sussex County, Delaware (New York: Historical Publishing Co., 1883), pp. 419-420.

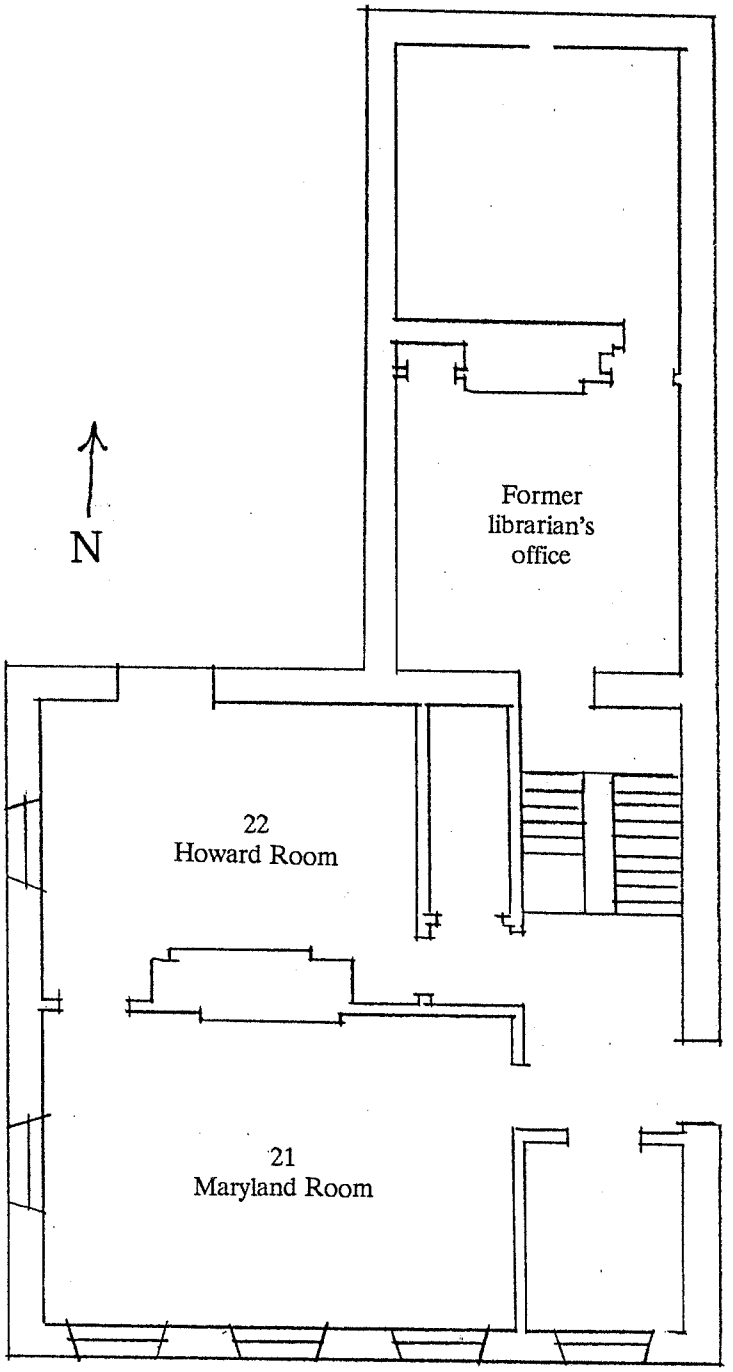
Obituary, Levi Oldham Cameron, Cecil County News, Sept. 8, 1915.

Note: Numerical designations of rooms conform to sketch plans provided by Historical Society of Cecil County



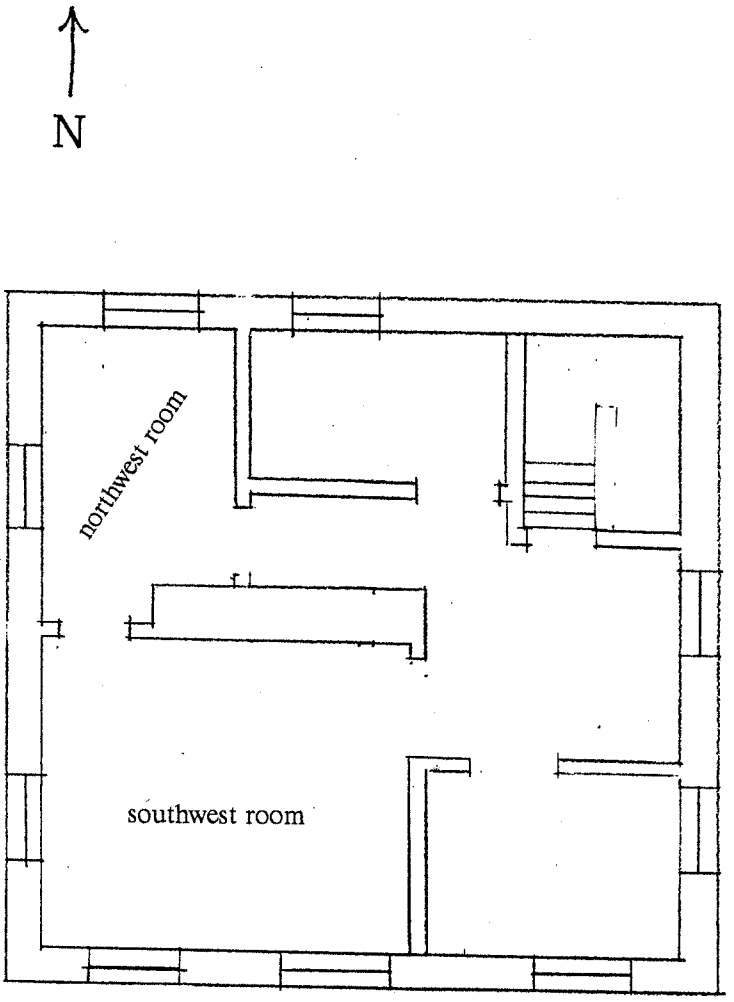
FIRST FLOOR PLAN
(not to scale)

CE-1355



SECOND FLOOR PLAN
(not to scale)

CE-1355



THIRD FLOOR PLAN
(not to scale)

CE-1355

CE-1355
Hist. Soc. of Cecil Co.
135 East Main St., Elkton
Elkton Quad

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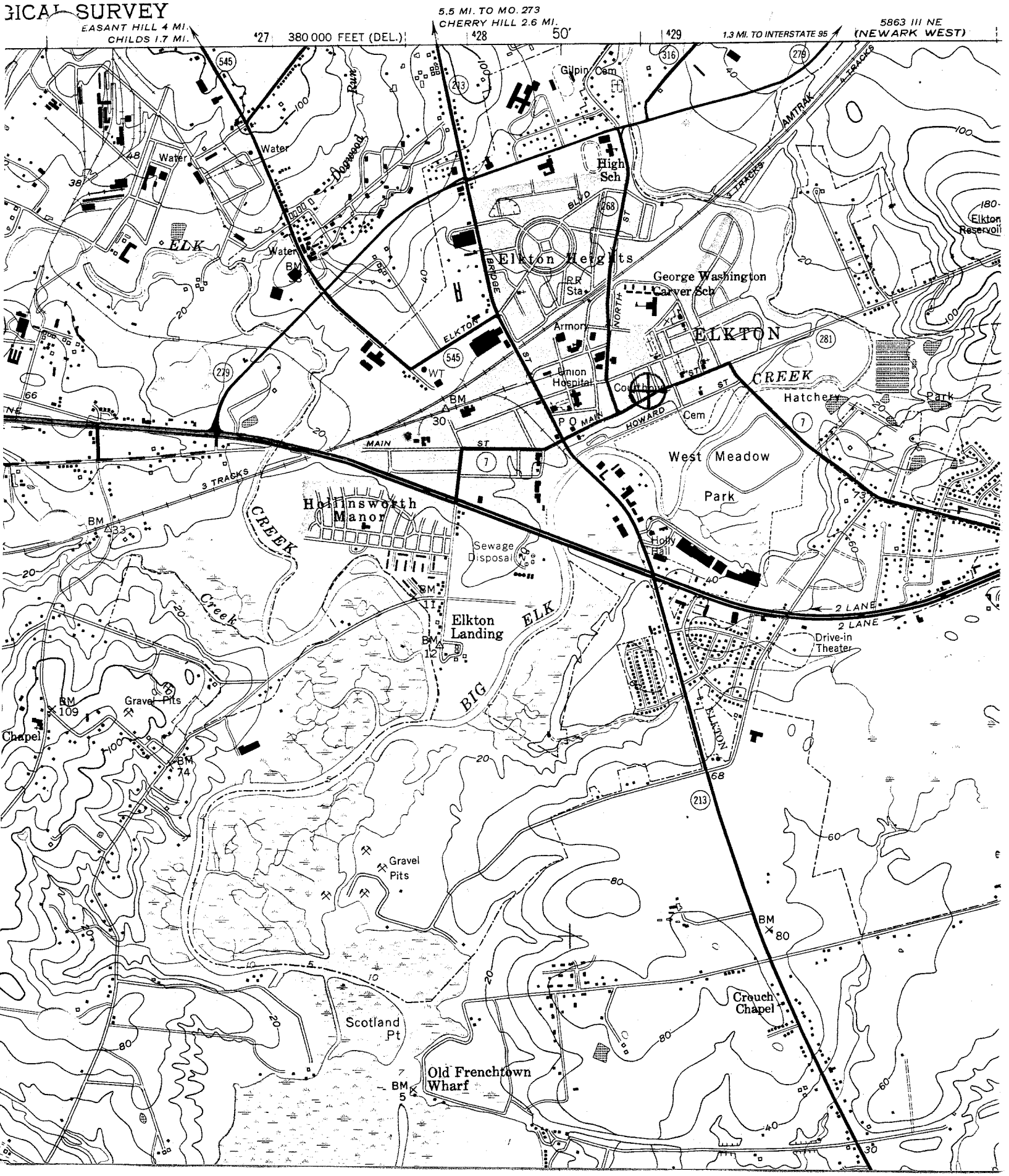
GICAL SURVEY



CE-1355 Historical Society of Cecil Co., Elkton

PJB 2/18/75