

BANK OF WESTMINSTER  
249-51 EAST MAIN STREET

The building now occupying lot 12 of the original town of Westminster has, according to local authorities, stood there "always". Regardless of how one defines "always", this idea is important as it reveals the regard in which the low fieldstone foundation pile is held. Laid in Flemish Bond brick, 5 bays wide, and 2½ stories tall, the old Bank of Westminster building has, despite unfortunate modern additions, preserved the dignity of an early 19th century commercial building on its Main Street facade. This dignity is created in large part by a finesse of its architecture - with superbly pedimented door surround, north pedimented gable, crisp Flemish Bond, cornice east and west gable ends are all examples of an academicism rare in the City, and unexcelled here in execution. The roots of the building go back to the war of 1812. When the British, under General Ross, threatened Baltimore in 1814, most of that City's bankers became nervous and fled to the countryside with whatever monies they could carry. Baltimore's Commercial and Farmer's Bank sent John Walsh to Westminster with a large amount of specie, and, while in Westminster, he opened a small office of Discount and Deposit. After the war was over, and Baltimore was still intact, most bankers returned, but Walsh stayed in Westminster and incorporated, in 1816, the bank of Westminster. The Bank purchased lots 12 and 13 of the original town on June 12, 1818, and then erected the original sections of the present building, as the first bank between Frederick, Baltimore, and Pennsylvania.

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC **Bank of Westminster**  
 AND/OR COMMON **Mutual Fire Insurance Company of Carroll County**

**2 LOCATION**

STREET & NUMBER **249-51 East Main Street (MD 32) 6**  
 CITY, TOWN **Westminster** VICINITY OF **Carroll** CONGRESSIONAL DISTRICT  
 STATE **Maryland** COUNTY

**3 CLASSIFICATION**

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input type="checkbox"/> PUBLIC	<input checked="" type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE <input type="checkbox"/> MUSEUM
<input checked="" type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input type="checkbox"/> UNOCCUPIED	<input checked="" type="checkbox"/> COMMERCIAL <input type="checkbox"/> PARK
<input type="checkbox"/> STRUCTURE	<input type="checkbox"/> BOTH	<input type="checkbox"/> WORK IN PROGRESS	<input type="checkbox"/> EDUCATIONAL <input checked="" type="checkbox"/> PRIVATE RESIDENCE
<input type="checkbox"/> SITE	<b>PUBLIC ACQUISITION</b>	<b>ACCESSIBLE</b>	<input type="checkbox"/> ENTERTAINMENT <input type="checkbox"/> RELIGIOUS
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input checked="" type="checkbox"/> YES RESTRICTED	<input type="checkbox"/> GOVERNMENT <input type="checkbox"/> SCIENTIFIC
	<input type="checkbox"/> BEING CONSIDERED	<input checked="" type="checkbox"/> YES UNRESTRICTED	<input type="checkbox"/> INDUSTRIAL <input type="checkbox"/> TRANSPORTATION
		<input type="checkbox"/> NO	<input type="checkbox"/> MILITARY <input type="checkbox"/> OTHER

**4 OWNER OF PROPERTY**

NAME **Mutual Fire Insurance Company of Carroll County Telephone #:**  
 STREET & NUMBER **249 East Main Street**  
 CITY, TOWN **Westminster** VICINITY OF STATE, zip code **Maryland 21157**

**5 LOCATION OF LEGAL DESCRIPTION**

COURTHOUSE, REGISTRY OF DEEDS, ETC. **Carroll County Office Building** Liber #: 62  
 Folio #: 130  
 STREET & NUMBER **Center Street**  
 CITY, TOWN **Westminster** STATE **Maryland**

**6 REPRESENTATION IN EXISTING SURVEYS**

TITLE **Westminster Bicentennial**  
 DATE **October, 1964**  FEDERAL  STATE  COUNTY  LOCAL  
 DEPOSITORY FOR SURVEY RECORDS **Carroll County Historical Society**  
 CITY, TOWN **Westminster** STATE **Maryland**

**7 DESCRIPTION**

<b>CONDITION</b>		<b>CHECK ONE</b>		<b>CHECK ONE</b>	
<input checked="" type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE	<input type="checkbox"/> MOVED	DATE _____
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" type="checkbox"/> ALTERED			
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED				

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The building now occupying lot 12 of the original town of Westminster has, according to local authorities, stood there "always". Regardless of how one defines "always", this idea is important as it reveals the regard with which the low fieldstone foundation pile is held. Laid in Flemish Bond, 5 bays wide and 2½ stories tall, the old Bank of Westminster building has, despite an unfortunate modern addition, preserved the dignity of an early 19th century commercial building on its Main Street facade. It is located on the north side of East Main Street, Maryland Route 32, about 60 feet west of Church Street.

Originally, the building served 2 uses (as it still does); the western section being intended for commercial activity, with the eastern half providing a residence (originally for the bank's teller). These dual functions explain the 2 ground floor entrances - that for the bank is unique in Westminster - a wooden pedimented, twin columned arrangement of a perfect Roman Doric order (complete with guttae) which surrounds and covers a wood double door with a single light transom. The door according to an employee, "has its original bevelled glass." Two broad granite steps lead to the door which is the second bay from the West. Immediately to the east is the door to the apartment. This door, although very finely executed, is, above its 2 brick steps, a bit more standard; a full denticulated cornice is supported by rosetted brackets, all of which covers a transomed double door. Each door has 12 small panes. The remaining 3 ground floor bays are double-hung sash windows, with each sash having a single large pane. Windows on the second floor are also 1/1. All windows have 3 course gauged flat arches and white wooden sills. Three pedimented - gable dormer windows pierce the slate roof in a random fashion. A narrow, but full cornice finishes the eaves. One corbell capped chimney rises at either gable end.

The 5 course common bond east end continues the cornice under its gable. The 1/1 window is the second floor rear bay, and it has the same arch sill, and shutter features already described. The 4 course common bond west facade is identical, except that it has 2 regularly placed 6/6 windows with simple enframingent on its second floor. Extending to the northwest is a 1 story 3-bay-long original ell, now, unfortunately, hidden by the recent addition that also covers the ground floor of the western Main Street. The Main Street section's north front today has two 6/6 windows with 4 course gauged flat arches on its second story. These windows flank the ell's pedimented roof, which is now painted Tuscan red, and is complete with modillions. The ell's north wall, laid in 5 course common bond, has 2 regularly placed 1/1 windows with thick granite sills and 4 course gauged flat arches which have large brick keystones.

Later, c. 1830, a 2 story extension was built off the north wall

CONTINUE ON SEPARATE SHEET IF NECESSARY



**9 MAJOR BIBLIOGRAPHICAL REFERENCES**

"One Hundredth Anniversary of the Founding of the Mutual Fire Insurance Company of Carroll County", Westminster, 1969.

CONTINUE ON SEPARATE SHEET IF NECESSARY

**10 GEOGRAPHICAL DATA**

ACREAGE OF NOMINATED PROPERTY 1/4 - City Lot

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**VERBAL BOUNDARY DESCRIPTION**

Being all of lot 21 as shown on the original plat of Westminster recorded among the Land Records of Frederick County in Book L, page 472.

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

STATE COUNTY

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STATE COUNTY

**11 FORM PREPARED BY**

NAME / TITLE

Christopher Weeks, Consultant

October, 1974

ORGANIZATION

DATE

Westminster Historical Sites Survey

STREET & NUMBER

TELEPHONE

c/o City Hall - Public Works Department

CITY OR TOWN

STATE

Westminster

Maryland

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

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

RETURN TO: Maryland Historical Trust  
The Shaw House, 21 State Circle  
Annapolis, Maryland 21401  
(301) 267-1438

Mr. Jacob Reese, an early cashier, lived in the apartment, the diary of Katharine Jones Shellman tells us, between 1822-1832. In early days, Isaac Shriver was president, and ordered the old vault, which still functions in its original location.

In 1865 the Bank was re-incorporated as a national bank, under the standards of the National Bank Act, as the Union National Bank, a celebrant choice of words for 1865. (Baltimore Sun, Sunday April 16, 1961.) Checks issued by both banks were remarkably attractive, copies are attached to this report.

Meanwhile, Augustus Shriver and Edward Lynch were organizing the Mutual Fire Insurance Company, which was incorporated in 1869, and issued its first policy to one Francis Penn on March 21, 1870. Joshua Hering was president from 1872-1913, and was also cashier for the Bank. He purchased lot 12 and the building in 1874 (Deed 43/408), and then sold it to his insurance company 11 years later, on February 24, 1885, for a tidy profit (62/130). Hering, once president of the General Conference of the Methodist Church "the highest position in the church and the first layman ever to hold this position" (One Hundredth Anniversary of the Insurance Company pamphlet, p. 7), displayed an interesting business ethic.

The property has not changed hands since that time.

of the apartment side to a depth equal to that of the original ell. The tin roof of this section has simple eaves. The extension's 4 regularly placed (2 per floor) 6/6 windows have little enframing above their white wooden sills, and below their 3 course gauged flat arches. A large corbelled chimney is flush with the north 4 course common bond wall. The west front of this extension originally had a 2-tiered wooden porch with square posts and railings. On the second story of this porch is a 6/6 4 course gauged flat arch window to the north, and a panel door to the south.

The rest of the porch, and the space between the 2 northern wings, were all filled in by a red clapboard addition dating "from the mid 1950's", according to its present tenants (who did not live there then). At the same time, a 1 story red clapboard gable roofed extension was built to the north, giving, for the first time, the eastern residential wing a greater depth than the older commercial west wing. (No mention will be made of possible symbolism.) The west side of this addition has one 6/6 simply enframed window to the north, and a plain panelled door to the south; the east front has one 6/6 window opposite the west's door. In the gable (north) end, a set of 8 - light French Doors leads to a screened shed roofed porch.

In 1972, the building suffered its worst blow when a one story 5 course common bond extension was built off the west of the original bank section. This section has 2 large bow-front windows on the street (south) side, with white wooden letters strung out across the front spelling out the builder's name. The building was also devastatingly sand-blasted at that time.

0701304312 Carr 130

Form 10-445  
(5/62)

1. STATE COUNTY TOWN <i>Westminster</i> VICINITY STREET NO.  ORIGINAL OWNER ORIGINAL USE PRESENT OWNER PRESENT USE WALL CONSTRUCTION NO. OF STORIES	HISTORIC AMERICAN BUILDINGS SURVEY INVENTORY
	2. NAME <i>249 E. Main St.</i>  DATE OR PERIOD STYLE ARCHITECT BUILDER
3. FOR LIBRARY OF CONGRESS USE	

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

*Orig. portion 1st. Banking Hse. in West.  
1814.  
In 1815 chartered by local interests as  
The Bank of Westminster  
1964 - occupied by Mutual Fire Ins.  
Co. of Carr. City.*

5. PHYSICAL CONDITION OF STRUCTURE    *Endangered*                      *Interior*                      *Exterior*

6. LOCATION MAP (Plan Optional)	7. PHOTOGRAPH
8. PUBLISHED SOURCES (Author, Title, Pages) INTERVIEWS, RECORDS, PHOTOS, ETC.  <i>West. Biolent Program 10/4/1964</i>	9. NAME, ADDRESS AND TITLE OF RECORDER  <i>Riviere MHT      10/20</i>  DATE OF RECORD

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





Westminster, ~~October 26~~ <sup>December 26</sup> 1868

CASHIER OF

THE BANK OF WESTMINSTER,

Pay to Peter Woods Two hundred and fifty <sup>100</sup> Dollars

A. Currier

Sept 26 1868

HT 50% \*

Westminster, March 28, 1869

Cashier of THE BANK OF WESTMINSTER,

Pay to Lewis Formwalt <sup>in Order</sup>  $\frac{4}{100}$  Four Thousand <sup>100</sup> Dollars

John Babylon

XLXVII

Copy of ~~some~~ old checks of <sup>CARR-130</sup>  
Bank of Westminster (now Union National  
Bank). Courtesy Historical Society of  
Carroll County.

P. 3436

57

130

Nov 25 1870

# Union National Bank

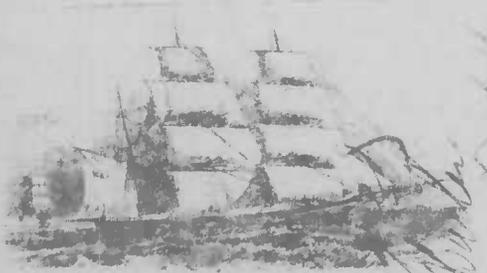
Wm Henry Carter

Fifty seven

33-22

22/100

3200



Pay to the order of  
no hundred  
Value received  
to account of  
Boston  
Charles O. Roberts  
7 D. M. Chase



James Bros. Baltimore

No 111

Westminster, Md. Nov 21st, 1871

# Union National Bank

OF WESTMINSTER CARROLL CO.



Pay to the order of  
100 Dollars

100/100

James Bros. Baltimore

82% & 41%



CARR 130

249-251 E. Main St. Westville, N.C.

S. Juvenile

9/76 C. Weeks

# A-16 Inventory - 41%

~~History  
Section~~

~~Interstate  
after Ch. 21~~

# 54

~~82%~~

P. 3436



Carr 130

251 E. Main St.

N. parade

10/76 C. Weeks



CARR 130

249-51 E. Main St. Westminster

NE facade

10/76 C. Weech

# 77%



CARR-130

55

P. 35

125  
11

X<XU1

- Detail of Bank - door in original section. Excellent classicism at a very early date in town.