

7. Description

Survey No. CARR-1026

Condition		Check one	Check one	
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input type="checkbox"/> original site	
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved	date of move _____
<input type="checkbox"/> fair	<input checked="" type="checkbox"/> unexposed			

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

SUMMARY: The First National Bank of Westminster is one of several buildings now demolished that portrays the use of high styles of Victorian architecture in Westminster's downtown. The building was constructed in 1886 and designed by architect Jackson C. Gott of Baltimore. At the time of construction it was described as being of the Queen Anne style with a main facade of pressed brick and brownstone trimmings. The building was an impressive banking structure that proves Westminster's sophistication in desiring up-to-date architecture along Main Street during the Victorian period.

DESCRIPTION: The first National Bank building stood at 6 East Main Street where the Baltimore Federal Financial Institution now stands. A newspaper article from the Democratic Advocate of February 5, 1887, provides the following description of the building:

"The First National Bank was established in 1865, and has been a success from its organization. The growth of business, lack of room and of sufficient security against fire and burglars, convinced the directors and officers that a larger and more substantial building was needed, and it was decided to construct one. Some land was purchased from the St. John's Church property, and preparations were begun. Plans and specifications were obtained from Jackson C. Gott, of Baltimore, an architect and designer of wide reputation, and the work was commenced in July 1886.

"The bank, now about finished, is complete as to convenience and security, and an ornament to the chief business section of our growing little city. The building is of the Queen Anne style, 30 feet, 9 inches front, with a depth of 55 feet, 4½ inches. The front is Baltimore pressed brick, with Potomac brownstone trimmings. The front door is mahogany, hung on large bronze hinges, and supplied with the most approved locks. Above the arch over the door, and over the twin window above, the building is ornamented with nail-head brick. Over the door is the name of the institution, "First National Bank," in raised letters on brownstone an similarly cut in brownstone, higher up on the building are the words 'Established in 1865.'

"The directors spared no expense in the construction of the building, aimed at safety, security, and convenience, and are to be congratulated in producing one that combines all these. The foundation walls are three feet thick and eight high, and the other walls are of brick eighteen inches thick from foundation to roof. To give greater strength, on each side are two pilasters. There is but little woodwork about the building, and damage from fire is almost impossible. The cellar is cemented within and the flooring of the bank is lime of tiel, with iron girders, covered with handsome tiling, except in the director's room and behind the counters where wood flooring is laid.

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"The interior is all in one story, about twenty-eight feet high. The great expanse of walls is broken by a balcony and iron railing, which is also quite ornamental. The walls are to be beautifully frescoed in the spring, and around the ceiling are two heavy cornices. The window frames and sash and the furniture are imitation mahogany, and in the director's room is a mantel in the same wood, surmounted by a plate glass mirror, and below is a iron fireplace, with tiling ornamentation. There is a private room for the cashier, and ample room within the counters for the transaction of a volume of business many times greater than now done, for the building was put up for the future as well as the present. The counters are of polished cherry, and a brass wire screen, in mahogany frame, rises some seven feet above thus completely shutting in the offices. Little gates in the screen are placed at convenient points for the passage in and out of packages, and everything is arranged for the convenience of the public and the facilitation of business. The director's room is covered with Wilton carpet, and in the rear of this is a vault for the reception of the old books, checks and deposit tickets of the bank.

"The cash vault is a marvel of strength. The foundation is begun below ground, and it stands away from the walls of the building. It is a solid mass of stone and cement up to the first floor. The vault is 6 feet wide by 7 high. Around the steel chest is railroad iron, laid horizontally, and welded so tightly as to be almost a solid mass of iron, and around this again is 28 inches of hard brick in Portland Cement...It does not seem possible for the ingenuity of man to suggest means of greater security. The roof is of slate, with copper cornices and valleys. The slate is laid on asbestos, and the asbestos is on pine sheeting, on georgia pine girders.

"The building is heated with a furnace, by means of ornamental pedestal registers, and is fitted up with washroom, cloak closet, water closet and other conveniences. It is well-lighted, with two tiers of windows, fitted up with French-plate glass. Altogether the building is handsome without, and within, convenient and secure.

"The bank was built by Home Mechanics, and all materials, so far as could be, were purchased at home. Rikle & Kneller did the mason work, Paul Yingling the carpenter work, Frank D. Sanford the painting, and Gersham Huff the plastering. R. Charles Matthews furnished the brick, Carroll County the vault stone, from the Alms House Farm; C.E. Goodwin & Bros., the foundation stone; M. Schaeffer and Babylon & Gilbert the hardware, spouting, 7c.; Joseph Englar, Linwood, the slate; Babylon & Gilbert the furnace; J.C. Knipp & Bros., Baltimore, the counters, screen, &c.; Riddle & Williams, Baltimore, the tiling; Krugg & Son, Baltimore, iron railing and window guards; L.H. Miller, Baltimore, the safe and vault; John G. Hetzel & Sons, Baltimore, the copper cornice. The furniture was manufactured by F.A. Sharrer & Son, Westminster. The building committee consisted of Grancille S. Haines and John L. Reifsnider, who gave it their careful attention."

8. Significance

Survey No. CARR-1026

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

Specific dates 1886 **Builder/Architect** Jackson C. Gott

check: Applicable Criteria: A B C D
 and/or
 Applicable Exception: A B C D E F G
 Level of Significance: national state local

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

SUMMARY: The First National Bank of Westminster building was one of a relatively few architect-designed buildings in Westminster and was an excellent example of Westminster's architectural achievements during the Victorian period. Designed by Jackson C. Gott in 1886, the building dominated the central business district until its demolition in the 1960s.

ISTORY: The First National Bank of Westminster was organized December 31, 1864 and was the first of the National Banks in Carroll County. Its first location was in a building (now demolished) at about the location of 93 West Main Street. It then moved to a structure that also contained a shoe store, dwelling and paint shop at the location of its 1886 building. In 1886, Baltimore architect Jackson C. Gott designed the building that stood at that site until the 1960s. The architecture of this building depicted high-style Victorian themes that illustrate the sophistication of Westminster's commercial district during the turn-of-the-century.

In the 1940s, First National Bank merged with the Farmers and Mechanics National Bank and the Westminster Savings Institution to form the Carroll County National Bank.

9. Major Bibliographical References

Survey No. CARR-1026

Democratic Advocate February 5, 1887

10. Geographical Data

Acree of nominated property _____

Quadrangle name Westminster, MD

Quadrangle scale 1:24000

UTM References do NOT complete UTM references

A	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Zone	Easting	Northing

B	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Zone	Easting	Northing

C	<input type="text"/>	<input type="text"/>	<input type="text"/>
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D	<input type="text"/>	<input type="text"/>	<input type="text"/>
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E	<input type="text"/>	<input type="text"/>	<input type="text"/>
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F	<input type="text"/>	<input type="text"/>	<input type="text"/>
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G	<input type="text"/>	<input type="text"/>	<input type="text"/>
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H	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Verbal boundary description and justification

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

state	code	county	code
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state	code	county	code
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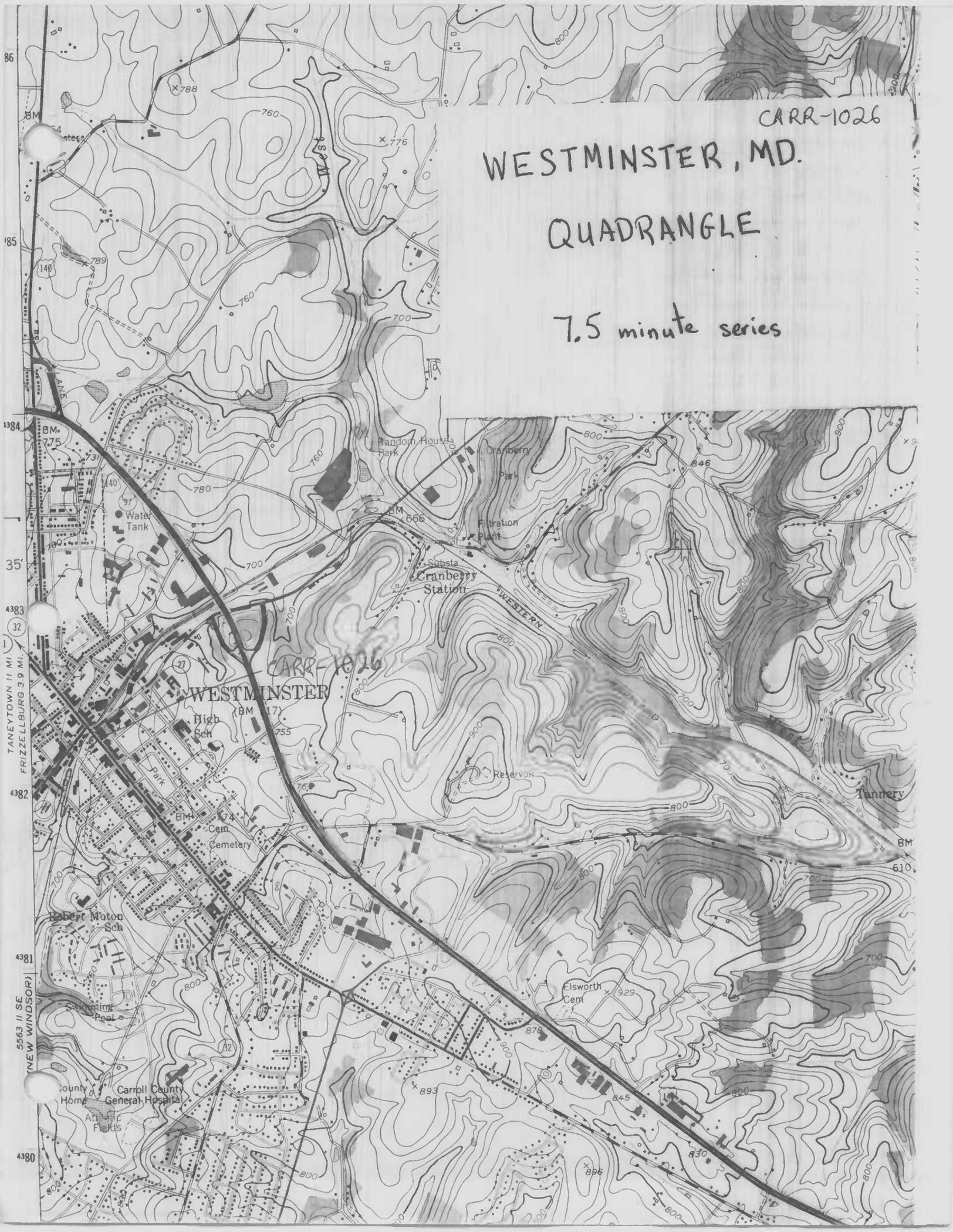
11. Form Prepared By

name/title	Joe Getty		
organization	Carroll County Dept. of Planning	date	July 1985
street & number	225 North Center Street	telephone	848-4500
city or town	Westminster	state	MD

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



CARR-1026

WESTMINSTER, MD.

QUADRANGLE

7.5 minute series

WESTMINSTER

CARR-1026

86
185
384
35
4383
32
4382
4381
4380

TANEYTOWN 11 MI.
FRIZZELLBURG 3.9 MI.

5563 // SE
(NEW WINDSOR)

Random House Park

Cranberry Park

Substa
Cranberry Station

Reservoir

Tannery

High Sch

Cem
Cemetery

Robert Moton Sch

Elsworth Cem

County Home
Athletic Fields

Carroll County General Hospital



1. CARR-1026 FIRST NAT'L BANK
2. Carroll, County, Md.
3. unknown
4. c. 1930
5. Md. Hist. Trust, Annapolis, Md.
6. copy of photo in collection of the
Hist. Soc. of Carroll County
7. 1/1

