F-8-71

Woodsboro Savings Bank

Woodsboro, Maryland

Private

The Woodsboro Savings Bank is a three story brick commercial building in the Renaissance Revival style built in 1901. Originally it contained two commercial storefronts as well as a bank, offices, and a public meeting hall and theater on the second floor. Unique in Woodsboro because of its style, scale, and function, the Woodsboro Savings Bank has continuously operated in the building since its opening. This fact and its architecture set it apart from other small town banks in Frederick County.

F-8-71
Woodsboro Savings Bank
Woodsboro
Frederick County

HISTORIC CONTEXT:

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA

Geographic Organization: Piedmont
(Harford, Baltimore, Carroll, Frederick, Howard, Montgomery Counties, and Baltimore City)

Chronological/Development Periods:
Industrial/Urban Dominance A.D. 1870-1930
Modern Period: A.D. 1930-

Prehistoric/Historic Period Themes:
Architecture, Landscape Architecture, Community Planning
Economic (Commercial)
Social/Educational/Cultural

Resource Type:

Category: Building

Historic Environment: Village

Historic Function and Uses:
Commerce/Trade/financial institution/bank
Commerce/Trade/specialty store
Recreation and Culture/theater

Known Design Source: None

MARYLAND INVENTORY OF HISTORIC PROPERTIES

Survey No. F-8-71

Magi No.

DOE ___ yes _x_ no

Maryland Historical Trust
State Historic Sites Inventory Form

1. Name (indicate preferred name)

historic Woodsboro Savings Bank

and/or common

2. Location

street & number 3 - 7 North Main Street ___ not for publication

city, town Woodsboro ___ vicinity of congressional district 6th

state Maryland county Frederick

3. Classification

Category
___ district
_X_ building(s)
___ structure
___ site
___ object

Ownership
___ public
_X_ private
___ both

Public Acquisition
___ in process
___ being considered
_X_ not applicable

Status
_X_ occupied
___ unoccupied
___ work in progress

Accessible
_X_ yes: restricted
___ yes: unrestricted
___ no

Present Use
___ agriculture
_X_ commercial
___ educational
___ entertainment
___ government
___ industrial
___ military
___ museum
___ park
___ private residence
___ religious
___ scientific
___ transportation
___ other:

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

name Woodsboro Savings Bank

street & number P.O. Box 36 telephone no.:

city, town Woodsboro state and zip code Md. 21798

5. Location of Legal Description

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

street & number 100 W. Patrick Street folio

city, town Frederick state Md.

6. Representation in Existing Historical Surveys

title

date ___ federal ___ state ___ county ___ local

pository for survey records

city, town state

7. Description

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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.

Contributing Resource Count: 1

The Woodsboro Savings Bank is a three story brick commercial building with brownstone trim and an arched entrance originally flanked by commercial storefronts, one of which remains intact, accentuated by two full-height projections terminating in a hipped roof dormer and a full pediment. The building is located on the west side of North Main Street (Maryland Route 194) in the center of Woodsboro, Frederick County, Maryland.

The building has a quarry finished brownstone base with grapevine pointing, above which the stretcher bond pressed brick wall extends to the cornice broken by a brownstone belt course and cornice above the first story. The three irregular bays are occupied by groups of triple windows, a plate glass display window in the remaining storefront, and a round arch at the recessed entrance foyer to the banking office and the upper floor commercial space and meeting hall. As built, the facade contained a second storefront in the south end of the building. At a later date not yet researched, the bank expanded into the former store area. The display windows were removed and the brick and brownstone matching infill was added, with the two groups of three windows.

The building was originally adjoined on both the north and south by rows of two story frame dwellings and commercial structures. In the mid 20th century, these rows were demolished to provide parking and drive through banking lanes. Gable roof outlines are visible on both the north and south elevations of the now freestanding bank building.

The principal feature of the interior is the second floor auditorium, designed as a community social and cultural space with an arched proscenium and ranks of wood theater seating. On the walls above a tongue and groove dado are stenciled landscape views. Some additional stencil designs were added for the town's Bicentennial celebration in 1986. In the stairhall outside the auditorium is a ticket window, indicating its planned and actual use as a movie theater in the early 20th century. The hall is no longer in use as a public facility. The remainder of the second floor is occupied by the Barrick Lime Works office and storage areas. The third story is also in storage use.

8. Significance

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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	X social/ humanitarian
___ 1700–1799	___ art	___ engineering	___ music	___ theater
___ 1800–1899	X commerce	___ exploration/settlement	___ philosophy	___ transportation
X 1900–	___ communications	___ industry	___ politics/government	___ other (specify)
		___ invention		

Specific dates **Builder/Architect**

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.

The Woodsboro Savings Bank is significant in architecture as the only building of its type and Renaissance Revival style in Woodsboro. It is also the only bank in the town and serves as the principal banking institution for much of the Woodsboro election district and neighboring election districts. The second floor auditorium, known historically as the Opera House, was used for community meetings, plays, movies, lectures, dances, receptions, and other events until 1953 (Smith, Frances M., Woodsboro Remembers, 1976).

The building's architecture sets it apart from the rest of the town and also from most small town bank buildings in Frederick County. At the time of writing, only one other bank outside of Frederick City, the Annan-Horner & Co. Bank (later VFW Post 6658) in Emmitsburg, built 1886, can be compared to the Woodsboro Savings Bank's style, scale, and massing. Both occupy prominent locations in their respective town plans. The Woodsboro Savings Bank served a smaller town and thus was and is the only bank building in the town. The Annan-Horner Bank is no longer used as a bank and others were built in Emmitsburg in historical times. The Woodsboro Savings Bank may therefore be unique in Frederick County towns, not including Frederick City.

9. Major Bibliographical References

Survey No. F-8-71

Emmitsburg: Looking Back, Chronicle Press, Inc., Emmitsburg, 1976.

Smith, Frances M., Woodsboro Remembers, privately published, 1976.

10. Geographical Data

Acreage of nominated property _____

Quadrangle name Woodsboro, Md. **Quadrangle scale** 1:24000

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

The boundary corresponds to Tax Map 950, Parcel 893.

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 Janet L. Davis, Historic Sites Surveyor

organization Frederick County Planning & Zoning Dept. **date** April, 1991

street & number 12 E. Church Street **telephone** 696-2958

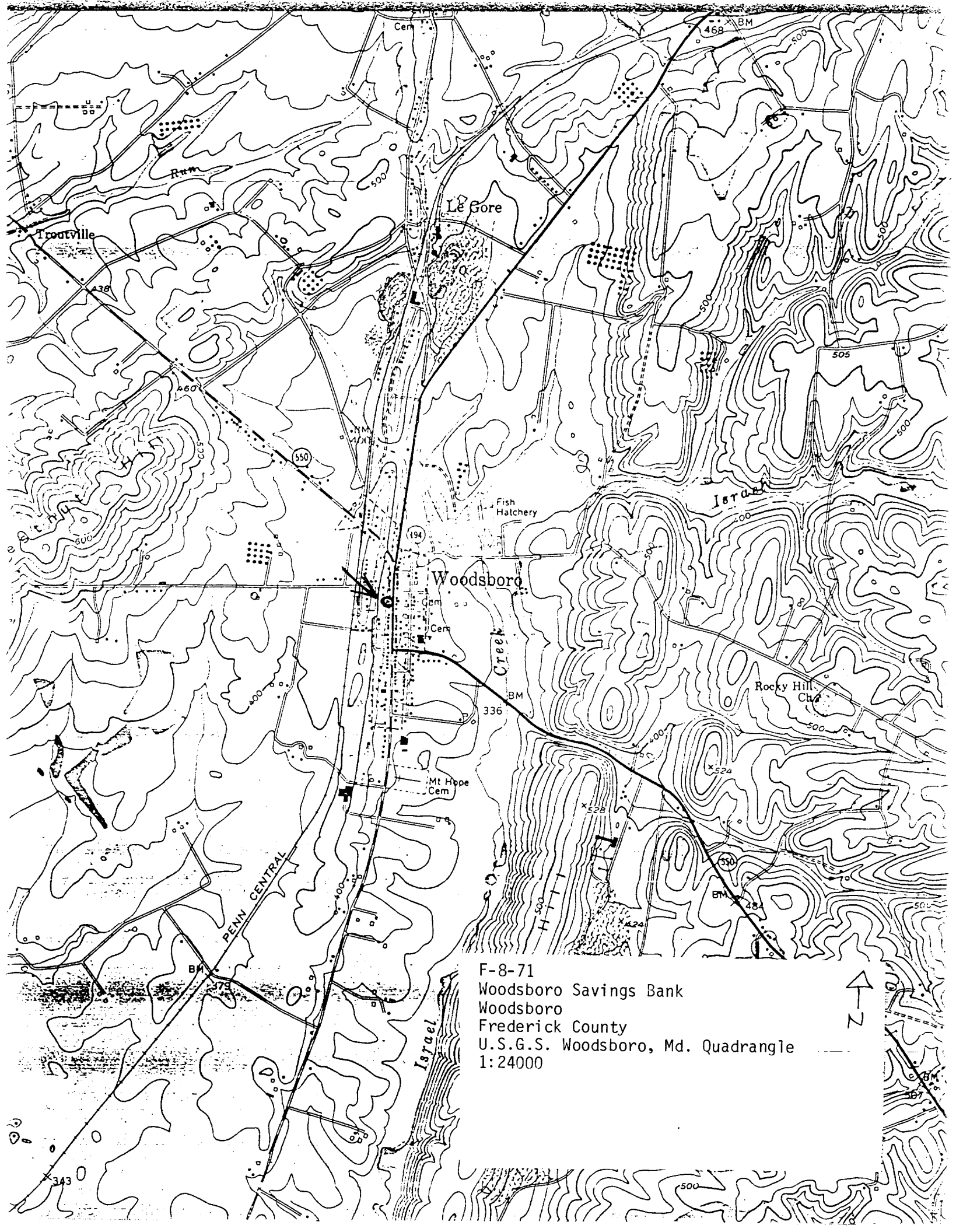
city or town Frederick **state** Md.

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

PS-2746



F-8-71
Woodsboro Savings Bank
Woodsboro
Frederick County
U.S.G.S. Woodsboro, Md. Quadrangle
1:24000

1 HOUR
CUSTOMER
PARKING

F. 8-71

Woodsboro Savings Bank

Frederick County

Photo: Janet Davis

March 1991

Neg. loc.: Maryland Historical Trust
Annapolis, MD

View from northeast

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WOODSBORO SAVINGS BANK.
MCMI.

F-8-71

Woodsboro Savings Bank

Frederick County

Photo: Janet Davis

March 1991

Neg. loc.: Maryland Historical Trust
Annapolis, MD

Detail, east elevation

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F-8-71
Woodsboro Savings Bank
Frederick County
Photo: Janet Davis
March 1991
Neg. loc.: Maryland Historical Trust
Annapolis, MD
View of stage area, 2nd floor Opera House
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