

United States Department of the Interior
Heritage Conservation and Recreation Service

For HCRS use only

received

date entered

National Register of Historic Places
Inventory—Nomination Form

See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic Harford National Bank (Demolished)

and or common

2. Location

street & number West corner of the Junction of Wall and Courtland Streets not for publication

city, town Bel Air vicinity of congressional district First

state Maryland code 24 county Harford code 025

3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input checked="" type="checkbox"/> public	<input type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input type="checkbox"/> private	<input checked="" type="checkbox"/> unoccupied	<input 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 type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<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 type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
		<input type="checkbox"/> no	<input type="checkbox"/> military	<input checked="" type="checkbox"/> other: vacant

4. Owner of Property

name Harford County contact: ~~Thomas Diek~~ Madison Mitchell, Building Inspector

street & number ~~Main Street~~ 196 South Hickory Avenue

city, town Bel Air vicinity of state Maryland 21014

5. Location of Legal Description

courthouse, registry of deeds, etc. Harford County Courthouse

street & number Main Street

city, town Bel Air state Maryland 21014

6. Representation in Existing Surveys

title _____ has this property been determined eligible? yes no

federal state county local

depository for survey records _____

city, town _____ state _____

7. Description

HA-1243

Condition

excellent
 good
 fair

deteriorated
 ruins
 unexposed

Check one

unaltered
 altered

Check one

original site
 moved date _____

Describe the present and original (if known) physical appearance

The old Harford National Bank building occupies the south quarter of the block between Wall and Bond Streets across from the Courthouse in the Town of Bel Air, Maryland. It is built in a modified Richardson Romanesque style, one story on Wall Street, with a full, day-light basement as well on Bond Street.

Of glazed red brick laid in common bond, the building has a water course, string courses, and trim of rusticated brownstone. While slightly squat in comparison to the Masonic Lodge next door, it gives an impression of strength and durability suitable for a bank.

The Bond Street (west) elevation shows at basement level a low door flanked on each side by a double-hung, 6/6 window set in a wooden surround and barred. The windows and doors end in the rough thick stone of the water course. The basement level on the Courtland Street (south) side has two progressively smaller windows. The lot slopes sharply up toward Wall Street, and there is no evidence of a basement on Wall Street.

The main story of the building has four matching and massive round-arched windows, the top third of which have three panes over a smaller semi-circular pane arranged in a fan shape. The bottom two-thirds have three windows, double-hung, 1/1. The wooden elements of the windows are thick, giving the impression of strength. A thin string course goes around the building and forms the sill of the windows. A thick, almost crude, second string course goes around the building at the level of the bottom of the fan portion of the windows, and then swings up and forms Bond Street elevation, two windows and the entrance porch form the three bays on the Courtland Street elevation, and a window and the entrance porch form the two bays of the Wall Street elevation.

A rectangular porch, in antis and supported by a massive square brick pillar, trimmed with two small bands of the rusticated stone, occupies the southeast corner of the building, terminating in the second string course. The doorway, set diagonally in the face of the building, is a modern replacement which consists of an aluminum-framed glass door, a single pane transom and long, single pane door lights. In the east and south elevation above the porch opening are two identical arrangements of three narrow, lancet-like windows, double-hung, 1/1, barred with three separate thick rusticated stone lintels. These windows, while providing light to the upper part of the banking room, give a fortress look to the outside. The slate hipped roof is pierced by three low, eyebrow-like dormers, the east and west ones having a long low window with small panes in two rows (10/10). The south dormer has three long, low windows with fewer panes of glass. A smooth, tapering but blunt interior end chimney without a cap rises in the southwest corner of the building.

The interior of the main story was one large room when the bank was here. It was partitioned to accommodate the storage requirements of the county purchasing department. A massive vault rises from its support in the basement half-way up to the ceiling in the banking room. Made by MacNeale and Urban of Cincinnati, Ohio, it was built into the building. It has a huge door with elaborate neo-classical surround in cast iron. On top of the vault and extending to the west wall, supported by pillars now covered in paneling, is a mezzanine with a balustrade around it and a staircase for access to the attic. Under the mezzanine between the vault and the west wall was the president's office, open to the room on the south side. The office has a coffered ceiling, and the south wall was closed off to give the director of purchasing privacy.

SEE CONTINUATION SHEET #1.

UNITED STATES DEPARTMENT OF THE INTERIOR
HERITAGE CONSERVATION AND RECREATION SERVICE

FOR HCRS USE ONLY
RECEIVED
DATE ENTERED

NATIONAL REGISTER OF HISTORIC PLACES INVENTORY -- NOMINATION FORM

Harford National Bank
Harford County

CONTINUATION SHEET Maryland ITEM NUMBER 7 PAGE 1

DESCRIPTION, continued

Around the outside wall of the banking room are green glazed tiles up to shoulder height. Above is plaster patterned in a Sullivanesque design of entwining leaves, which may once have been painted in natural colors. Two bands decorate the top of the wall at ceiling level, the lower a bead and reel, the upper a dentil band. The ceiling is coffered. A fireplace occupies the south third of the southwest wall, but it could not be seen because it is behind a bank of file cabinets.

This must have been a noble room with its dark counters echoes by the cornice and balustrade, with a crackling fire going in the corner and perhaps a pair of leather wing chairs for favored customers as they waited and an appointment. The interior has been cut up to a degree to suit modern needs.

8. Significance

HA-1243

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/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1889-1890 Builder/Architect Clinton Smith/George Archer

Statement of Significance (in one paragraph)

SIGNIFICANCE

The Harford National Bank building is the only example in Bel Air of the Richardson Romanesque, a style immensely popular in America in the 1880s and 1890s. The solidity of the style made it ideal for public structures, from churches and libraries to banks. It was also used, with perhaps less success, for domestic architecture, a prominent example being the Hay-Adams house in Washington, D. C. on the site of the Hay-Adams Hotel. Nearer to Bel Air, the Lovely Lane Methodist Church (1882) by Stanford White and the first building of Dr. Goucher's Woman's College of Baltimore (1886) by Charles L. Carson were constructed in this style. When the Harford Bank directors accepted George Archer's plans in 1889, they chose the most modern style available.

This building has more claim to architectural distinction than any other in town except the Odd Fellows Hall next door. The faintly Egyptian heaviness of the structure fitted it to be a temple of modern commerce

HISTORY

The Harford National Bank building, was built as the second home of that institution, Bel Air's first bank. The bank opened on November 1, 1882, with Col. E.H. Webster as president. The first home of the institution was in J.T.C. Hopkins and Stevenson A. Williams' office building at 25-27 Courtland Street now the Holden Building. The large sum of \$13,000 was deposited the first day. The bank was conservatively managed and usually divided between three and five percent half-yearly. By 1888 its stock was selling for \$165.

In 1889 the bank had outgrown its quarters and invited Baltimore architect George Archer to submit plans for a new building. As the name suggests, Archer was a native of Harford County, who had designed several Bel Air buildings including the new Presbyterian Church. Archer's design was carried out by contractor Clinton Smith at a cost of nearly \$20,000. The pressed bricks used in the facing were the first of their kind used in Bel Air. The bank moved into its grand new building on Saturday, October 18, 1890, and was open for business as usual on the following Monday.

The Harford National Bank was reorganized as the Harford Bank of Bel Air in 1915, removing itself from the national banking structure, probably as a result of the Federal Reserve Act of 1913, which established the Federal Reserve Banks and required all national banks to be members of the new system. The Harford Bank of Bel Air survived the first stringencies of the Great Depression. It was reorganized in 1933 during the bank holiday, but found it could not withstand the renewed pressure after the election of 1936. The bank closed its doors December 31, 1937, with nearly fifty percent of its deposits not covered by Federal Deposit Insurance. The liquidation of the bank's assets was carried out by Edward D. Rowles, the final distribution in 1940 amounting to 94.42 cents on the dollar. Warren F. Sterling, the Court appointed Receiver, sold the building to the County commissioners in 1938 for \$12,800.

3. Major Bibliographical References

HA-1243

Harford Democrat
Harford County Land Records
The Aegis
John Dorsey, Baltimore Architecture

10. Geographical Data

Acreege of nominated property Less than one acre (60' x 384')

Quadrangle name Bel Air

Quadrangle scale 1:24000

UMT References

A

1	8	3	8	4	0	0	0	4	3	7	6	8	4	0
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Zone Easting Northing

B

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Zone Easting Northing

C

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G

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H

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Verbal boundary description and justification

This property occupies parcel 832 in the Town of Bel Air. 60' (Courtland Street) x 38.4 (Wall Street).

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

state code county code

state code county code

1. Form Prepared By

name/title Marilynn Larew, Historic Sites Surveyor

organization Town of Bel Air

date October 23, 1978

street & number 39 Hickory Avenue

telephone (301) 838-8700

city or town Bel Air

state Maryland 21014

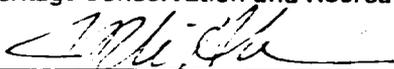
12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the Heritage Conservation and Recreation Service.

State Historic Preservation Officer signature



title STATE HISTORIC PRESERVATION OFFICER

date 1-2-80

For HCRS use only

I hereby certify that this property is included in the National Register

date

Keeper of the National Register

Attest:

date

Chief of Registration



HA-1243

The 4th Harford National Bank Building
 Grand and Bond Streets

HA-1243

1889-1890

Harford National Bank Building
Wall Street
Bel Air
Public

Designed by architect George Archer, a Harford man with offices in Baltimore, this building is Harford County's only example of the Richardson Romanesque style, and an excellent one it is. The solid yet graceful arches of the structure express in brownstone all the worth and stability anyone could desire in a home for Bel Air's first bank, the Harford National Bank. The eyebrow dormers add a trace of humor and lift the heaviness of the design. Sad to say, the noble building is soon to be demolished to make way for a courthouse addition.

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

Harford National Bank Bldg.

AND/OR COMMON

County Office Building

2 LOCATION

STREET & NUMBER

Wall Street

1st

CITY, TOWN

Bel Air

— VICINITY OF

CONGRESSIONAL DISTRICT

STATE

Maryland

COUNTY,

Harford

3 CLASSIFICATION

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input checked="" type="checkbox"/> PUBLIC	<input checked="" type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE <input type="checkbox"/> MUSEUM
<input checked="" type="checkbox"/> BUILDING(S)	<input 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 type="checkbox"/> PRIVATE RESIDENCE
<input type="checkbox"/> SITE	PUBLIC ACQUISITION	ACCESSIBLE	<input type="checkbox"/> ENTERTAINMENT <input type="checkbox"/> RELIGIOUS
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input type="checkbox"/> YES: RESTRICTED	<input checked="" 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

Harford County

contact: Thomas Dick

Bldg. Inspector Telephone #: 838-6000

STREET & NUMBER

Main Street

CITY, TOWN

Bel Air

— VICINITY OF

STATE, zip code

Maryland 21014

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE
REGISTRY OF DEEDS, ETC.

Harford County Courthouse

Liber #: 255

Folio #: 79

STREET & NUMBER

Main Street

CITY, TOWN

Bel Air

STATE

Maryland

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

— FEDERAL — STATE — COUNTY — LOCAL

DEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN

STATE

11-12-13

7 DESCRIPTION

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

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Old Harford National Bank building occupies the south quarter of the block between Wall and Bond Streets across from the Courthouse in the Town of Bel Air, Maryland. The structure is built in a modified Richardson Romanesque style, one story on Wall Street, with a full, day-light basement as well on Bond Street. The banking room is occupied by the Harford County Purchasing Department. A barber shop is in the Bond Street half of the basement.

The building is of glazed red brick in common bond, with a water course, string courses, and trim of rusticated brownstone and, while slightly squat in comparison to the Masonic Lodge next door, gives an impression of strength and durability suitable for a bank.

The Bond Street, or west, elevation shows, at basement level, a low door flanked on each side by a double-hung, 6/6 window, set in a wooden surround and barred. The windows and doors end in the rough thick stone of the water course. The basement level on the Courtland Street (south) side has two progressively smaller windows. The lot slopes sharply up toward Wall Street, and there is no evidence of a basement on Wall Street.

The main story of the building has four matching and massive round arched windows, the top third of which have three panes over a smaller semi-circular pane arranged in a fan shape. The bottom two-thirds have three windows, double hung, 1/1. The wooden elements of the windows are thick, giving the impression of strength. A thin string course goes round the building and forms the sill of the windows. A thick, almost crude, second string course goes round the building at the level of the bottom of the fan portion of the windows, and then swings up and forms the round arch over the windows. One of the windows is centered in the Bond Street elevation, two windows and the entrance porch form the three bays on the Courtland Street elevation, and a window and the entrance porch form the two bays of the Wall Street elevation.

A rectangular porch, in antis and supported by a massive square brick pillar, trimmed in two small bands of the rusticated stone, occupies the southeast corner of the building, terminating in the second string course. The doorway, set diagonally in the face of the building, is a modern replacement which consists of an aluminum-framed glass door, a single pane transom and long, single pane door lights. In the east and south elevation above the porch opening are two identical arrangements of three narrow, lancet-like windows, double hung 1/1, barred, with three separate thick rusticated stone lintels. These windows, while providing light to the upper part of the banking room, give a fortress look to the outside. The slate hipped roof is pierced by three, low, eyebrow like dormers, the east and west ones having a long low window with small panes in two rows (10/10). The south dormer has three long, low windows with fewer panes of glass. A smooth, tapering but blunt inside end chimney without a cap rises in the south west corner of the building.

CONTINUE ON SEPARATE SHEET IF NECESSARY

8 SIGNIFICANCE

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 type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" 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 1889-1890 BUILDER/ARCHITECT Clinton Smith/George Archer

STATEMENT OF SIGNIFICANCE

The Harford National Bank Building, now a Harford County Office Building, was built as the second home of the Harford National Bank, Bel Air's first bank. The bank opened on November 1, 1882, with Col. E. H. Webster as president. The first home of the institution was in J.T.C. Hopkins and Stevenson A. Williams' office building at 25-27 Courtland St., now the Holden Building. The large sum of \$13,000 was deposited the first day. The bank was conservatively managed and usually divided between three and five percent half-yearly. By 1888 its stock was selling for \$165.

In 1889 the bank had outgrown its quarters and invited Baltimore architect George Archer to submit plans for a new building. As the name suggests, George Archer was a native of Harford County, who had designed several Bel Air buildings including the new Presbyterian Church. Archer's design was carried out by contractor Clinton Smith at a cost of nearly \$20,000. The pressed bricks used in the facing were the first of their kind ever used in Bel Air. The bank moved into its grand new building on Saturday, October 18, 1890, and was open for business as usual on the following Monday.

The Harford National Bank was reorganized as the Harford Bank of Bel Air in 1915, removing itself from the national banking structure probably as a result of the Federal Reserve Act of 1913 which established the Federal Reserve Banks and required all national banks to be members of the new system. The Harford Bank of Bel Air survived the first stringencies of the Great Depression. It was reorganized in 1933 during the bank holiday but found it could not withstand the renewed pressure after the election of 1936. The bank closed its doors December 31, 1937, with nearly fifty percent of its deposits not covered by Federal Deposit Insurance. The liquidation of the bank's assets was carried out by Edward D. Rowles, the final distribution in 1940 amounting to 94.42 cents on the dollar. Warren F. Sterling, the Court appointed Receiver, sold the building to the County Commissioners in 1938 for \$12,800.

The Harford Bank Building is the only example in Bel Air of the Richardson Romanesque, a style immensely popular in America in the 1880's and 1890's. The solidity of the style made it ideal for structures meant for uses ranging from churches and libraries to banks. It was also used, with perhaps less success, for domestic architecture, a prominent example being the Hay-Adams house in Washington, D.C., on the site of the Hay-Adams Hotel. Nearer to Bel Air, the Lovely Lane Methodist Church (1882)

CONTINUE ON SEPARATE SHEET IF NECESSARY

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Harford Democrat
Harford County Land Records
The Aegis
John Dorsey, Baltimore Architecture

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

This property occupies parcel 832 in the Town of Bel Air.
60' (Courtland Street) x 38.4 (Wall Street).

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

STATE COUNTY

STATE COUNTY

11 FORM PREPARED BY

NAME / TITLE		23 October 1978
M. Larew		DATE
ORGANIZATION		838-8700
Town of Bel Air		TELEPHONE
STREET & NUMBER		
39 Hickory Avenue		
CITY OR TOWN		STATE
Bel Air		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

The interior of the main story was one large room when the bank was here. It has been partitioned to accommodate the storage requirements of the purchasing department. A massive vault rises from its support in the basement half-way up to the ceiling in the banking room. The safe, made by Mac Neale and Urban of Cincinnati, Ohio, was built into the building. It has a huge door with elaborate neo-classical surround in cast iron. On top of the vault and extending to the west wall, supported by pillars now covered in paneling, is a mezzanine with a balustrade around it and a staircase for access up the north wall of the room behind the vault. The mezzanine once accommodated the bookkeeping staff. It is now used for storage. In the north west corner of the mezzanine is a cast iron circular staircase for access to the attic. Under the mezzanine, between the vault and the west wall was the president's office, open to the room on the south side. The office has a coffered ceiling and the south wall has been closed off to give the director of purchasing privacy. Around the outside wall of the banking room are green glazed tiles up to shoulder height. Above that is plaster patterned in a Sullivanesque design of entwining leaves. It may once have been painted in natural colors. Two bands decorate the top of the wall at ceiling level, the lower a bead and reel, the upper a dentil band. The ceiling is coffered. A fireplace occupies the south third of the southwest wall, but it could not be seen because it is behind a bank of file cabinets.

It must have been a noble room with its dark counters echoed by the cornice and balustrade, with a crackling fire going in the corner and perhaps a pair of leather wing chairs for favored customers as they waited for an appointment. The interior has been cut up to a degree to suit modern needs.

This building has more claim to architectural distinction than any other in town except the Odd Fellows Hall. The faintly Egyptian heaviness of the structure fitted it to be a temple of modern commerce.

by Standford White and the first building of Dr. Goucher's Woman's College of Baltimore (1886) by Charles L. Carson were constructed in this style. When the Harford Bank directors accepted George Archer's plans in 1889 they chose the most modern style available.

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

HISTORIC SITES SURVEY FIELD SHEET
 Individual Structure Survey Form

SURVEY NUMBER: HA-1243
NEGATIVE FILE NUMBER:
UTM REFERENCES: Zone/Easting/Northing
U.S.G.S. QUAD. MAP:
PRESENT FORMAL NAME:
ORIGINAL FORMAL NAME: Harford Bank Bldg.
PRESENT USE: County Office
ORIGINAL USE: Bank
ARCHITECT/ ENGINEER : George Archer
BUILDER/CONTRACTOR: Clinton Smith
PHYSICAL CONDITION OF STRUCTURE: Excellent (x) Good () Fair () Poor: ()
THEME: Architecture
STYLE: Richardson Romanesque
DATE BUILT: 1889

COUNTY: Harford
TOWN: Bel Air
LOCATION: Courtland and Bond
COMMON NAME: County Office Building
FUNCTIONAL TYPE: Commercial
OWNER: Harford County ADDRESS: Bel Air, Maryland
ACCESSIBILITY TO PUBLIC: Yes (x) No () Restricted ()
LEVEL OF SIGNIFICANCE: Local (x) State () National ()

GENERAL DESCRIPTION:

Structural System

- Foundation: Stone () Brick (x) Concrete () Concrete Block ()
- Wall Structure
 - Wood Frame: Post and Beam () Balloon ()
 - Load Bearing Masonry: Brick (x) Stone () Concrete () Concrete Block ()
 - Iron () D. Steel () E. Other:
- Wall Covering: Clapboard () Board and Batten () Wood Shingle () Shiplap ()
 Novelty () Stucco () Sheet Metal () Aluminum () Asphalt Shingle ()
 Brick Veneer () Stone Veneer ()
 Bonding Pattern: Common Other:
- Roof Structure
 - Truss: Wood () Iron () Steel () Concrete ()
 - Other:
- Roof Covering: Slate (x) Wood Shingle () Asphalt Shingle () Sheet Metal ()
 Built Up () Rolled () Tile () Other:
- Engineering Structure:
- Other:

Appendages: Porches (x) Towers () Cupolas () Dormers (x) Chimneys (x) 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: 1 plus basement on Bond St.

Number of Bays: 3 x 2

Approximate Dimensions: 60' (Courtland)
x 40' (Bond St.)

Entrance Location: 1st floor: Corner
of Wall & Courtland
Barber Shop in basement, entrance
on Bond Street

THREAT TO STRUCTURE: No Threat () Zoning () Roads () Development () Deterioration () Alteration () Other: Possible demolition for new Court House

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

ADDITIONAL ARCHITECTURAL OR STRUCTURAL DESCRIPTION: Basement shop built after Main Street fire. Present occupant "temporary" in one room - rest is basement. Banking Room - occupies whole 1st floor - huge vault in center of room w/baluster and mezzanine level - around outside wall glazed brick half way up with molding on top - plaster above with patterns - looks Sullivan-esque. May have been painted - double cornice c. 2 ft. apart. Timbered effect in ceiling. New doors - surround panels c. 8 in. wide. Vault elaborate door neo-classical detail in cast iron. Mezzanine balustrade square posts w/recessed panels. Plain baluster over Molded Cornice w/dentil - access to mezanine behind vault to North. Window surrounds match door surround. Vault MacNeale & Urban, Cincinnati, Ohio - Bookkeeping upstairs. Fireplace against the West wall in S. corner.

RELATED STRUCTURES: (Describe)

STATEMENT OF SIGNIFICANCE:

Second home of Bel Air's first bank. This building was built for the bank. Designed by Baltimore architect George Archer, a native of Harford county. In restrained Richardson Romanesque, apparently the only bldg. of that style in town.

REFERENCES: Harford Democrat

MAP: (Indicate North In Circle)



SURROUNDING ENVIRONMENT:

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

M. Larew
RECORDED BY:

Town of Bel Air

ORGANIZATION:

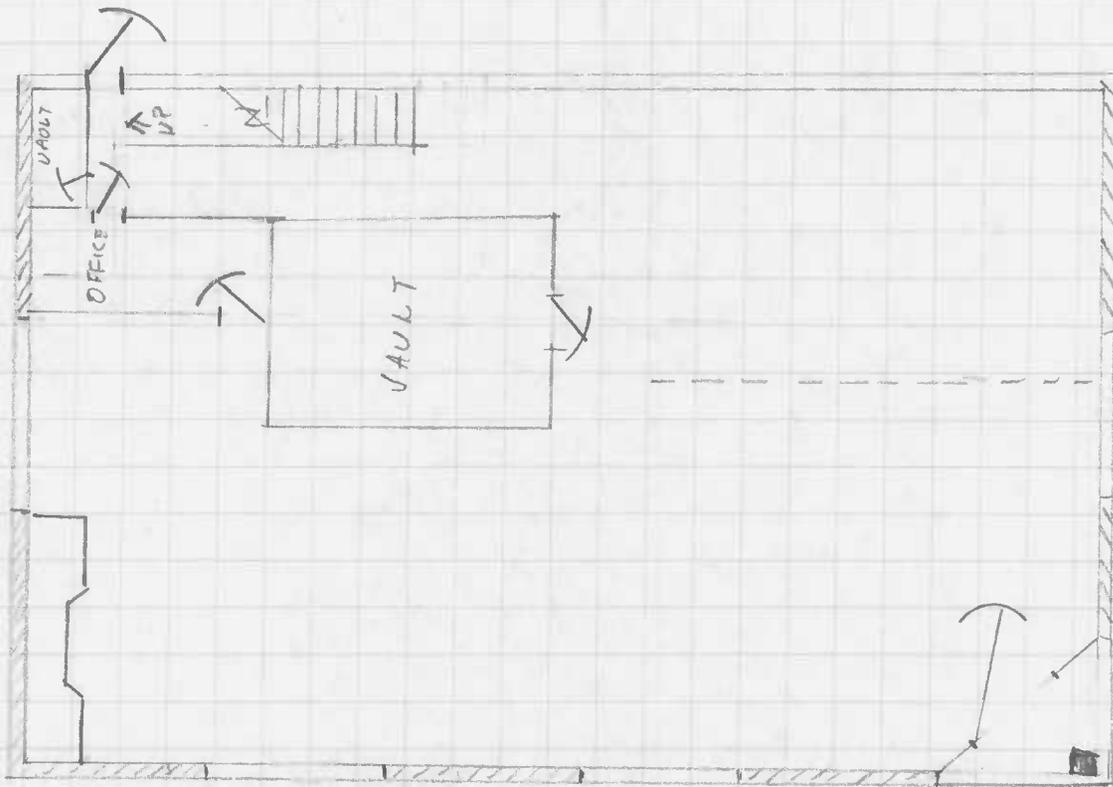
19 October 1978

DATE RECORDED:

HARFORD NATIONAL BANK BLDG.

Owner: Harford County

- 255/79 Warren F. Sterling, Receiver for Harford Bank
of Bel Air
to
County Commissioners \$12,800
deed 2 February 1938
- 150/174 28 August 1915
Harford National Bank
to
Harford Bank of Bel Air
- 56/403 6 August 1886
Trustees of Masonic Hall and Church
to
Harford National Bank of Bel Air
- 64/475 also
18 May 1889
Trustees of Masonic Hall and Church
give permission to build the bank up against
the lodge.

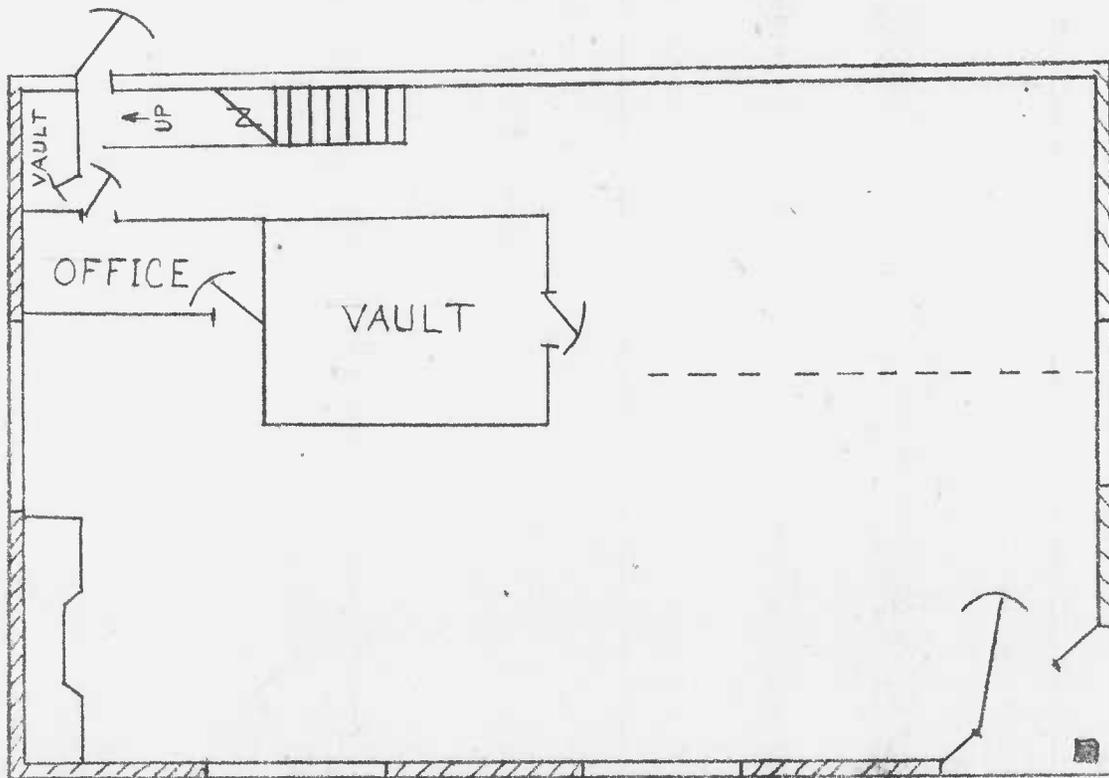


MARILYNN LAREIN

HARFORD BANK BUILDING HA-1243
 WALL ST.
 BEL AIR, MD

SCALE 3" = 32'



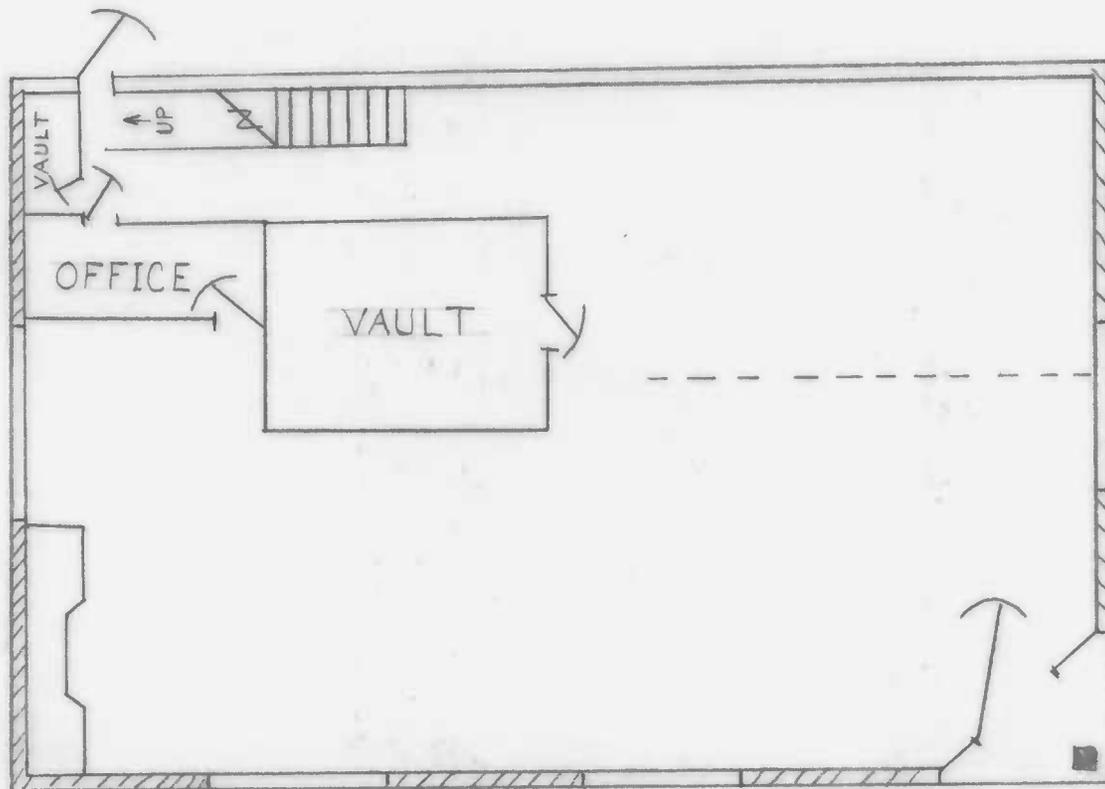


NA-1243

DRAWN BY: MARILYNN LAREW
 TRACED BY: G CUNO

HARFORD BANK BUILDING
 WALL STREET
 BEL AIR, MARYLAND

SCALE: 3/16" = 32'

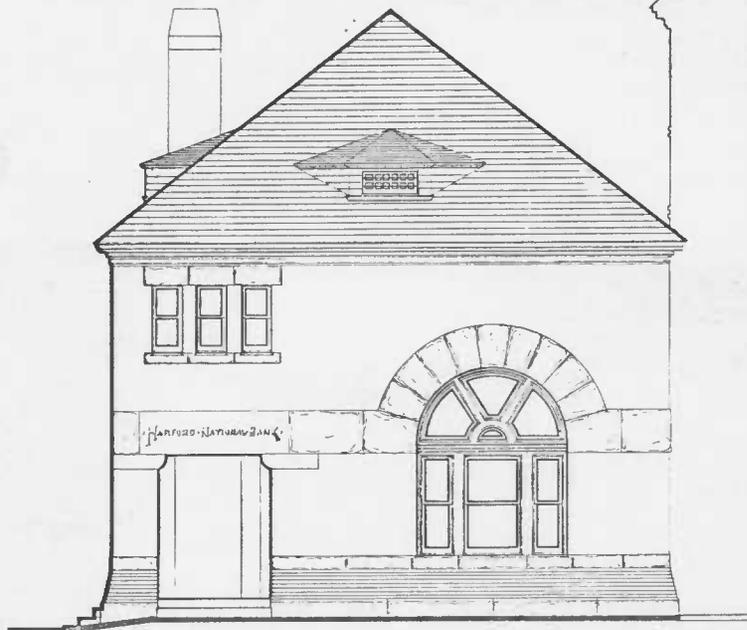
DRAWN BY: MARILYNN LAREW
 TRACED BY: G CUNO

HARFORD BANK BUILDING
 WALL STREET
 BEL AIR, MARYLAND

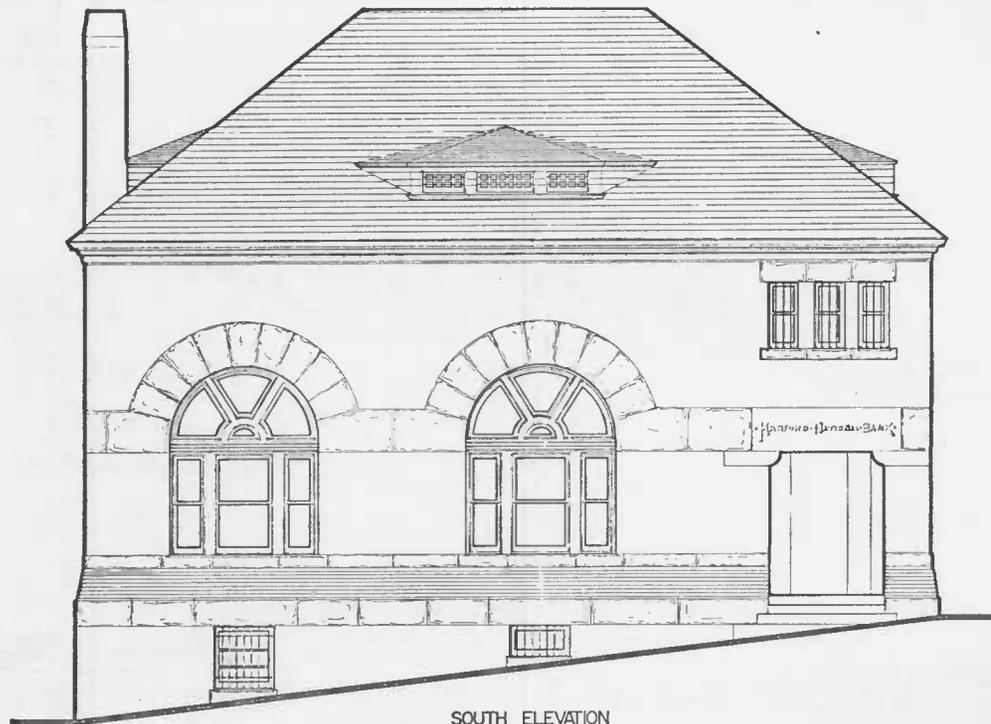
HA-1243

SCALE: 3 in = 32 ft





EAST ELEVATION



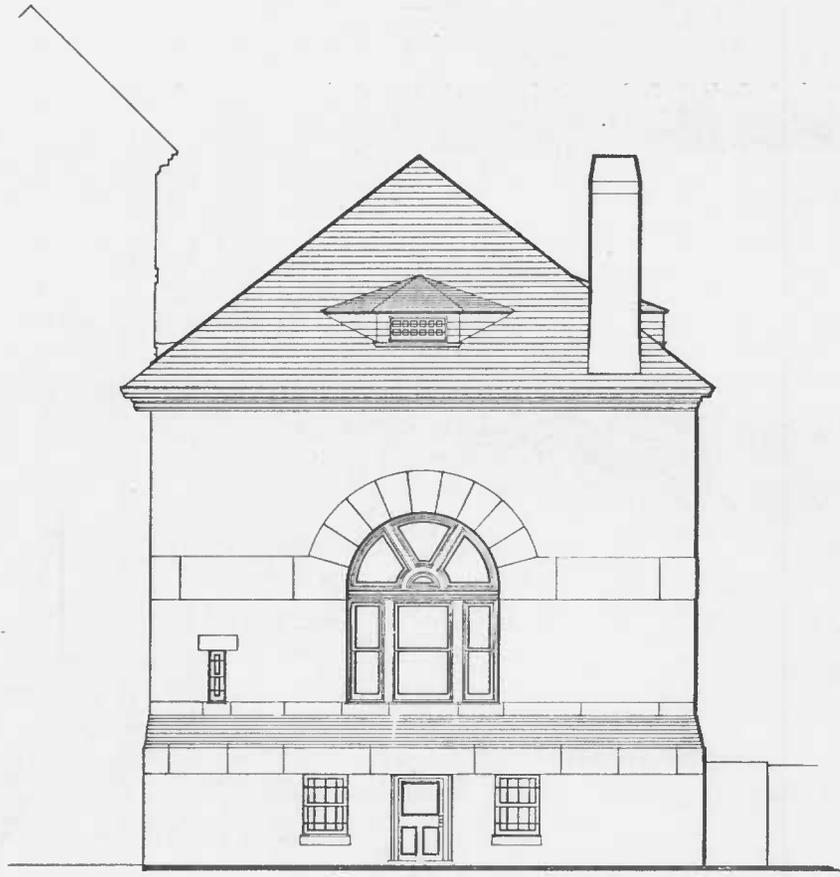
SOUTH ELEVATION

DRAWN BY: PHILIP W. McKEOWN
 OFFICE OF ARCHITECTURE AND HISTORIC PRESERVATION
 UNITED STATES DEPARTMENT OF THE INTERIOR

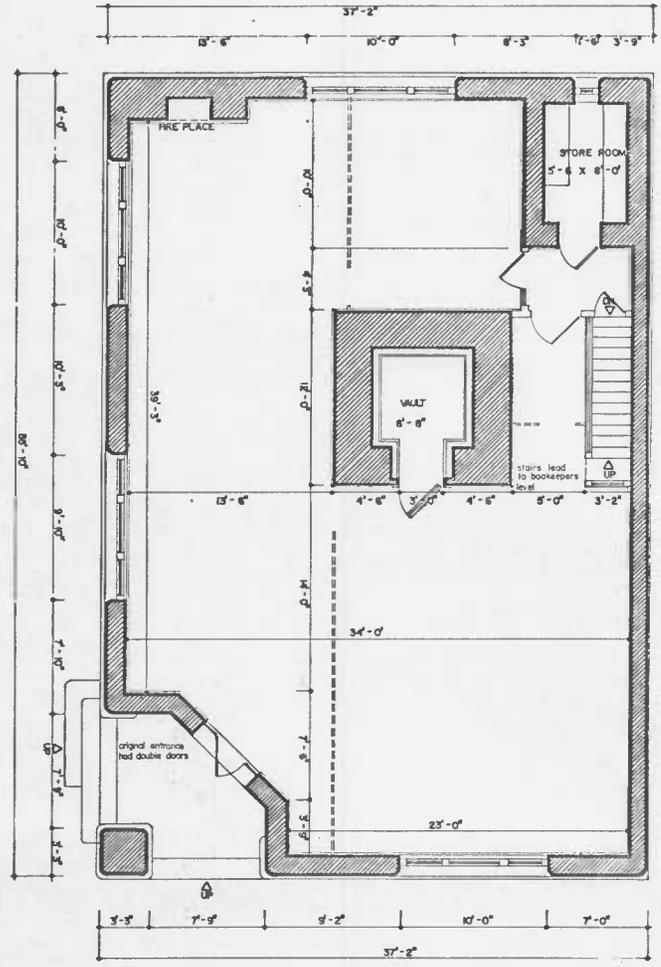
NAME AND LOCATION OF STRUCTURE
HARFORD NATIONAL BANK BUILDING
 BEL AIR

DRAWN FOR THE: MARYLAND HISTORICAL TRUST AND HARFORD COUNTY
 PROJECT NO.: MD-522
 HARFORD COUNTY, MARYLAND
 HISTORIC AMERICAN BUILDINGS SURVEY
 SHEET 1 OF 3 SHEETS

HA-1243



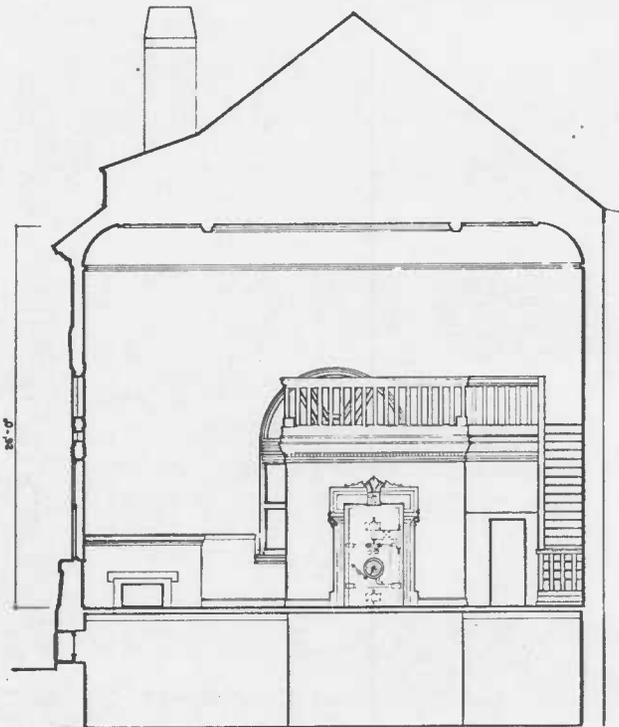
WEST ELEVATION



FLOOR PLAN

DRAWN BY: PHILIP W. MACKEN
 ARCHITECTS AND ENGINEERS
 1000 W. BALTIMORE ST. BALTIMORE, MD.
 UNITED STATES DEPARTMENT OF THE INTERIOR
 GEOLOGICAL SURVEY
 HARFORD NATIONAL BANK BUILDING
 HARFORD COUNTY, MARYLAND
 SHEET 2 OF 3 SHEETS
 DRAWN FOR THE MARYLAND HISTORICAL TRUST AND HARFORD COUNTY
 MARYLAND
 HISTORIC AMERICAN
 BUILDINGS SURVEY
 MD 557

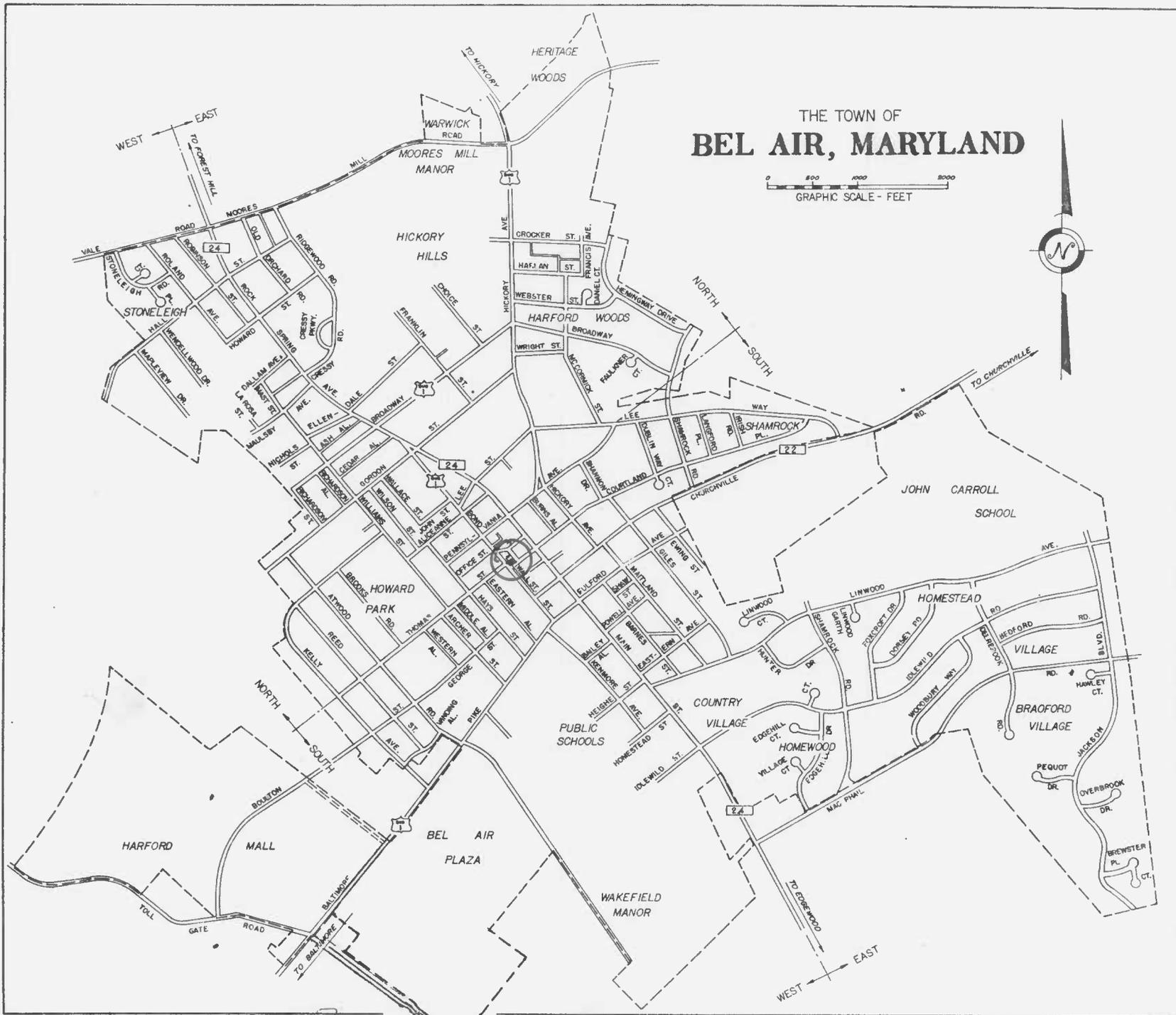
HA-1243



CROSS SECTION

HA-1243

DRAWN BY: PHILIP H. JOSEPH
 ARCHITECT: PHILIP H. JOSEPH ARCHITECTS
 1000 CONSTITUTION AVENUE, SUITE 100
 ANNAPOLIS, MARYLAND 21403
 UNITED STATES DEPARTMENT OF THE INTERIOR
 BUREAU OF LAND MANAGEMENT
 HARFORD NATIONAL BANK BUILDING
 BCL 011
 HARFORD COUNTY, MARYLAND
 PROJECT NO. 100-111
 HISTORIC AMERICAN
 BUILDINGS SURVEY
 SHEET 2 OF 2 SHEETS
 DRAWN FOR THE HARFORD HISTORICAL TRUST AND HARFORD COUNTY



HA-1243

*The Old Harford National Bank Building
Courtland and Bond Streets*



HARTFORD NATIONAL BANK BLDG, BOND + COURTLAND STS., BEL AIR

WEST + SOUTH ELEVATIONS.

HA. 1243

M LAREW, 1978



