

HA-1463

Renovated & Expanded 1930

Harford Mutual Fire Insurance  
Company Bldg.  
18 Office Street  
Bel Air  
public

This discreet and impressive office building conceals a much older brick building built on the site by 1869 by A. L. Jarrett. The Harford Mutual Fire Insurance Company acquired that building and the frame structure next to it in 1921 when they traded the old office at 33 Courtland to the canning brokerage, Smith-Webster, for Smith-Webster's former buildings. By 1929 the insurance company was in need of more space and in August began to discuss a new building to be designed by John B. Hamme, a York, Pa., architect. By the time the bids were opened in November the stock market had begun its crash, and the economic outlook was unsettled. The firm decided to demolish the frame building and enlarge the brick one, adding a new facade. The result is this very successful pilastered and corniced building.

When the Harford Mutual moved into its new offices on Main Street in 1953, Harford County bought the building for office space.

MARYLAND HISTORICAL TRUST

HA-1463  
1314634811

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC

Harford Mutual Fire Insurance Co. Bldg.

AND/OR COMMON

County Office Bldg.

**2 LOCATION**

STREET & NUMBER

18 Office 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 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	<input type="checkbox"/> PUBLIC ACQUISITION	<input type="checkbox"/> 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 checked="" 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 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 #: 407

Folio #: 125

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

**7 DESCRIPTION**

CONDITION		CHECK ONE	CHECK ONE
<input checked="" type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input 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 Mutual Building, now a county office building, is on Office Street, near the middle of the block, across from the Courthouse, in the Town of Bel Air, Maryland. It is a two story red brick building built in the commercial style and decorated with not-quite stripped classical stone detail applied to the facade.

The front elevation is divided vertically into three bays of equal size by four pairs of fluted stone pilasters with palm leaf capitals. Horizontal movement is supplied by the rest of the stone decoration: a smooth coursed stone base, projecting beneath the pilasters, recessed in between and rising to sill level in the first story, a restrained architrave topped by a simple cornice with a dentil band, pairs of recessed panels between the stories, and similar panels on the parapet above the paired pilasters. The windows are paired in each bay, 6/6 set in stone surrounds with stone sills and topped by flat arches of brick with stone keystones. The entry, in the center bay, is a modern aluminum framed glass double door with a single pane transom. The rhythm of the horizontal and vertical elements in the facade suggest classical order and balance, without being dull, while the flat quality of the decoration suggests modernity; the perfect combination for a stable, strong, but up-to-date insurance company.

The other three elevations are red brick in Flemish bond, the fenestration matching that at the front. A post World War II addition to the rear gives the building a T-shape.

The interior has been slightly modified since the county bought the building, but it retains its slightly-off-center hall, with the offices to the east being narrower than those on the west. A pair of matching open string stair cases rise along the west side of the hall, front and back. They both open to the south (or front). In each the turned newel post is surrounded by balusters; the stair rail rises in a graceful line, to a pair of dark thin, turned balusters of a different pattern from the thinner, white painted balusters of the stair and landings. The two staircases are of unusual grace and beauty for a commercial establishment. A large vault occupies a central position in the west side of the building on the second floor. It was manufactured by the Herring-Hall-Marvin Safe Company of Hamilton, Ohio.

# 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 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 renovated & expanded 1930

Architect: John B. Hamme  
Builder: Bailey & Coale

### STATEMENT OF SIGNIFICANCE

The Harford Mutual Fire Insurance Company Building at 18 Office Street, now a Harford County Office Building, is a fine example of the 1930's neo-classical office building. Along with the post office and Richardson's Drug store this building exemplifies the restrained elegance of commercial and administrative architecture in Bel Air during that period.

When Harford Mutual acquired the property in 1921 in a trade from Smith, Webster, Inc., a banking and canning brokerage firm, there were two buildings on the lot, a two story brick office building and a two story frame building. The land was part of that left by Thomas Hays to his daughter Pamela (1861, CWB 7/752). Pamela died without heirs and the land passed to the use of her sister, Elizabeth Jacobs and her children. The land was sued to sale in 1879 and Louis Cohen bought the lots at 18 Office Street. The brick building was already there. It had been built by A. L. Jarrett during an 1862 lease from Pamela Hays. He ran a liquor store there for many years until local option made Bel Air dry. When both buildings were advertised for sale in the Aegis in 1894 they were described as: "a two story brick store house 22' x 48' and the dwelling house next to the store 29' x 70', and a two story frame house, comparatively new 19' x 23', kitchen, ice house, and wash house."

The insurance company used the buildings until 1929 when the company decided either to demolish both buildings and build anew or to remodel extensively. The Board began to discuss the question early in August of 1929 (Minute Book F, Harford Mutual Fire Insurance Company, p. 342). John B. Hamme, an architect from York, Pennsylvania, presented plans and a building committee was appointed composed of D. G. Wilson, Chairman, Dr. Charles S. Warner, William E. Robinson, Charles B. Silver, W. Beatty Harlan, Dixon Connolly, and W. R. Matthews. The plans contemplated tearing down the frame addition, replacing it with a brick building and improving the front of the old building, not to cost more than \$25,000. By the time the bids were opened the last of November the stock market had broken, and the economic outlook was gloomy. On December 10, the committee rejected all the bids as being too expensive, opted to scale down the plans, and asked for new bids. The next week the contract was awarded to Bailey & Coale of Bel Air to pull down the old frame structure, build a new brick building, renovate the old one and rationalize the combination by building a new brick and Indiana limestone facade. The price was not to exceed \$23,766. As the project moved along various changes were made. Additional windows were placed in the east elevation and that side was faced in the same brick as the facade which added \$1,890 to the cost. The two safe doors were obtained from the Coggins

CONTINUE ON SEPARATE SHEET IF NECESSARY

**9 MAJOR BIBLIOGRAPHICAL REFERENCES**

Harford Mutual Fire Insurance Company Minute Books and Annual Reports  
The Aegis, 1929, 1930  
C. Milton Wright, Our Harford Heritage, p. 331-32.

CONTINUE ON SEPARATE SHEET IF NECESSARY

**10 GEOGRAPHICAL DATA**

ACREAGE OF NOMINATED PROPERTY \_\_\_\_\_

VERBAL BOUNDARY DESCRIPTION

This property occupies parcel 825 in the Town of Bel Air. 74.7' x 117.4'

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

STATE \_\_\_\_\_ COUNTY \_\_\_\_\_

STATE \_\_\_\_\_ COUNTY \_\_\_\_\_

**11 FORM PREPARED BY**

NAME / TITLE

M. Larew

20 October 1978

ORGANIZATION

Town of Bel Air

DATE

838-8700

STREET & NUMBER

39 Hickory Avenue

TELEPHONE

CITY OR TOWN

Bel Air

STATE

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

Safe and Metal Furniture Company of Baltimore. They were style 22 made by the Herring-Hall-Marvin Safe Company of Hamilton, Ohio, and cost \$147 each with a rebate of \$30 each for the old doors. During the remodeling and construction, the insurance company moved to the second floor of the Masonic Lodge.

A grand opening celebration occurred on September 6, 1930. Formal invitations were sent to the company's agents and notables. Speeches, a luncheon provided by the Ruskin Warren Restaurant at 34 Main Street and a tour of the new building introduced everybody to the new building. The company gave out a souvenir composition card case with a cut of the new building stamped on it (19¢ each from Thomas J. Nunn of Baltimore) to visitors.

The whole construction and renovation cost \$36,196.52. Bailey and Coale's share was \$27,876.19 plus \$195.47 for erecting the iron fence, architect J. B. Hamme was paid \$1,810.85 for plans and modifications, and J. C. Parker charged \$2,440.25 for the heating plant and its installation. In October the new building was assessed at \$18,000, an increase of \$8,000. Comparison between the company's 1929 general statement and the 1930 statement shows that the lot and the old buildings were carried on the books as acquired at a cost of \$20,000 (1921), with a book value of \$16,000 and a market value of \$25,000. The lot and the new building was said to have cost \$62,283.91, to carry a book and market value of \$60,000. The books show that the building was valued at \$40,000 in 1946. In 1948 \$52,848 was spent on the rear three bay addition and a general refurbishing of the building, raising its valuation to \$92,885 in 1950. When the County bought the property in 1953 very little remodeling was done.

#### The Harford Mutual Fire Insurance Company

Founded in 1842 by a group of Harford County citizens meeting in the courtroom of the old courthouse, the Harford Mutual Fire Insurance Company is the oldest mutual fire insurance company still writing insurance. James Pannell, born in Baltimore in 1784 and long a Harford County resident served as the company's first president. John S. Norris was the secretary at a yearly salary of \$200. The first board of directors listed ten men from Harford and five from Baltimore County: Ralph S. Lee, Dr. David S. Gittings, Col. Charles S. Sewell, Wilson Miles Cary, Dr. Thomas C. Hopkins, Dr. Abraham Street, Dr. Walter S. Allender, James Moores, John W. Rutledge, William Murphy, Samuel Parker, Joshua Hutchins, David J. McCoy, John Robinson, and Alexander Norris. After less than a year Pannell was succeeded by James Moores, another gentleman farmer and a member of the Maryland Legislature. In 1851 Alexander Norris, judge of the Orphan's Court, became president. Among the other distinguished Harford County men who served as officers of the company were Major William H. Dallam, secretary and treasurer (1868-1883), and his son Richard Dallam, president (1894-1939), Charles B. Silver, a canner and banker from Havre de Grace, who served as president from 1939 to 1947, and George R. Cairnes, secretary from 1883 to 1924.

The 1878 map shows the insurance company's office to have been on Courtland near Main Street. When the Masonic Lodge offices opened in 1887, Harford Mutual occupied one, moving to 33 Courtland in 1906. The company moved to 18 Office Street in 1921 and remained there until 1953 when it moved to its grand new Wren-type offices at Main and Gordon.

According to the company's first minute book, obtaining insurance was once very different. The person had to make application in writing to at least two company directors who would then visit the property and value it. Insurance could be for no more than three-quarters of the value of the property. The applicant then signed the company's constitution, becoming part of the company, and gave his or her note of hand for the premium. Numbers of these notes are preserved among the company records. In case of a loss, the policyholder was to notify the secretary who would call a special meeting of the board of directors. The board had to approve all payments. The mutual company form is peculiar in that all policyholders are company members and can be assessed to pay for losses if the treasury does not have enough in it; a mutual company means mutual protection. The notes of hand are held as security for the payment of assessments. The schedule of rates for 1843 is instructive. The premium for dwellings depended upon the materials of constructed and ranged from 1/2 percent of valuation for buildings of brick or stone with tile, slate, or metal roofs and iron window shutters to 2 percent of valuation for buildings entirely of wood. Farm buildings were more expensive to insure as were mills and factories, but an approved lightening rod system installed brought a one percent reduction in premiums. One quarter percent was added for an apothecary store and one percent for stores where liquor was sold.

The Harford Mutual Fire Insurance company has been operating continuously in the county for 137 years and now writes insurance in nearly every state east of the Mississippi River.

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

HISTORIC SITES SURVEY FIELD SHEET  
 Individual Structure Survey Form

SURVEY NUMBER: HA-1463
NEGATIVE FILE NUMBER:
UTM REFERENCES: Zone/Easting/Northing
U.S.G.S. QUAD. MAP:
PRESENT FORMAL NAME: County Office Bldg.
ORIGINAL FORMAL NAME: Harford Mutual Fire Insurance Co.
PRESENT USE: County Offices
ORIGINAL USE: Harford Mutual Fire Ins. Co.
ARCHITECT/ENGINEER: John B. Hamme
BUILDER/CONTRACTOR: Bailey & Coale
PHYSICAL CONDITION OF STRUCTURE: Excellent (X) Good ( ) Fair ( ) Poor: ( )
THEME: Architecture
STYLE: Commercial
DATE BUILT: 1930

COUNTY: Harford
TOWN: Bel Air
LOCATION: 18 Office Street
COMMON NAME: County Office Bldg.
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(X) Brick( ) Concrete( ) Concrete Block( )
- Wall Structure
  - Wood Frame: Post and Beam( ) Balloon( )
  - Wood 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(X) Stone Veneer( )  
 Bonding Pattern: Flemish Bond Other:
- Roof Structure
  - Truss: Wood( ) Iron( ) Steel( ) Concrete( )
  - Other:
- Roof Covering: Slate( ) Wood Shingle( ) Asphalt Shingle( ) Sheet Metal( )  
 Built Up( ) Rolled( ) Tile( ) Other:
- Engineering Structure:
- Other:

Appendages: Porches( ) Towers( ) Cupolas( ) Dormers( ) Chimneys( ) Sheds( ) Ells( )  
 Wings ( ) Other:

Roof Style: Gable( ) Hip( ) Shed( ) Flat(X) Mansard( ) Gambrel( ) Jerkinhead( )  
 Saw Tooth( ) With Monitor( ) With Bellcast( ) With Parapet( ) With False Front( )  
 Other:

Number of Stories: 2

Number of Bays: 3 (front) x 7 (original) Entrance Location: Office Street

Approximate Dimensions: 42'10" x 72'3" x 48'9"

3 bays added to rear

THREAT TO STRUCTURE: No Threat(X) Zoning( ) Roads( ) Development( ) Deterioration( ) Alteration ( ) Other:
---

LOCAL ATTITUDES: Positive(X) Negative( ) Mixed( ) Other:
--

ADDITIONAL ARCHITECTURAL OR STRUCTURAL DESCRIPTION:

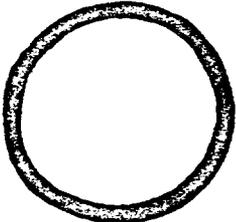
RELATED STRUCTURES: (Describe)

STATEMENT OF SIGNIFICANCE:

Built by Harford Mutual Fire Insurance Co.

REFERENCES:

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:

24 January 1979

DATE RECORDED:

18 OFFICE STREET  
 Owner: Harford County

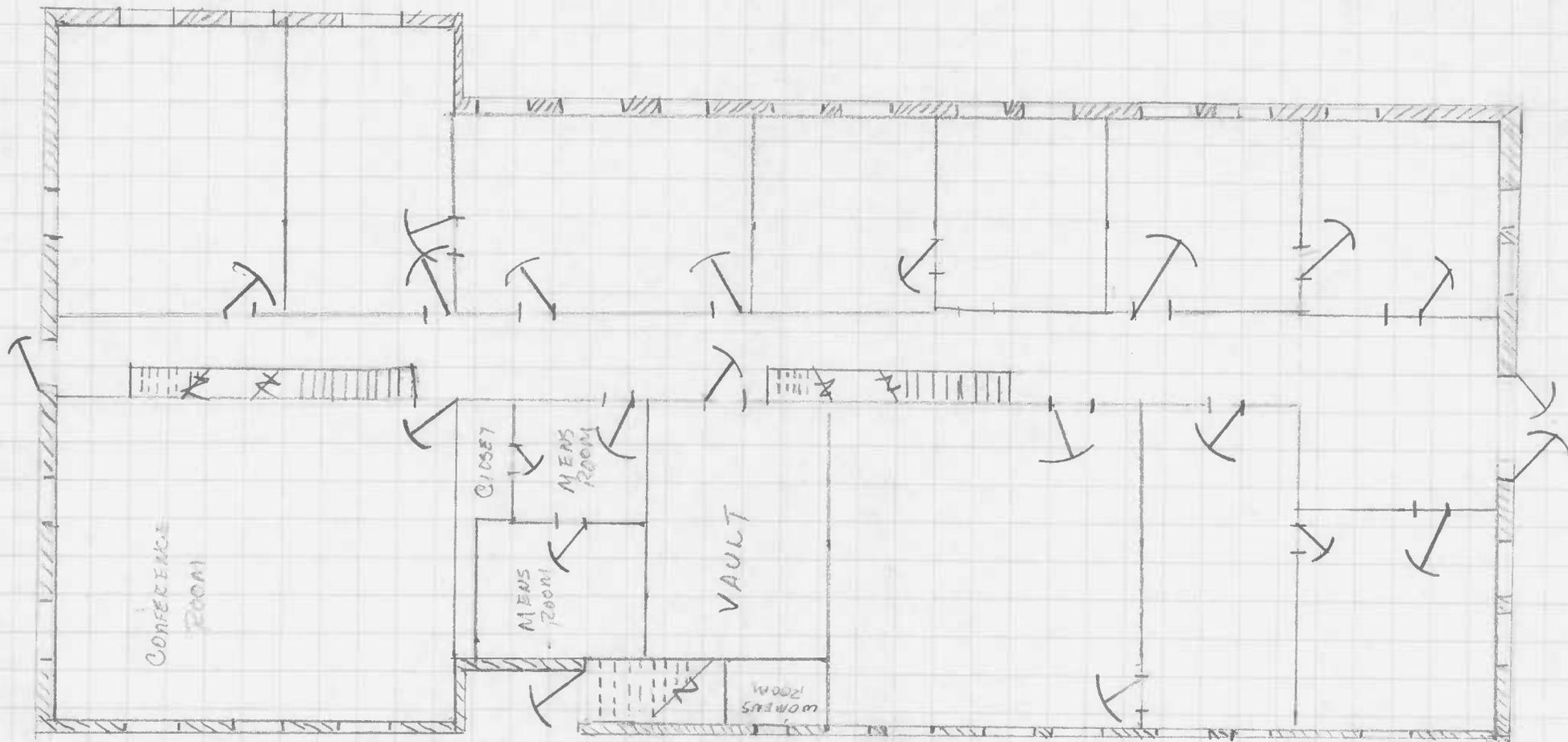
407/125            16 December 1953  
 Harford Mutual Insurance Co.  
                   to  
 Harford County

173/181            Smith-Webster Co.  
 Bldg. built            to  
 by them            Harford Mutual 5 May 1921  
                   plat 181/57

125/42            William Harlan et al Trustee 1st Nat'l. Bank of  
 Havre de Grace vs Christian Smith et al  
                   to  
 Smith, Rouse, and Webster  
 office and residence on it (these are previous bldgs.)

113/39            20 January 1904  
 Joseph Gottschalk and The Mercantile Trust and  
 Deposit Co. of Baltimore, Trustees in the will of  
 Louis Cahen  
                   to  
 Christian Smith, Willard G. Rouse, and R. Harry Webster  
 (doing business as Smith, Rouse, and Webster)  
 for \$5,000 four lots on Office Street 75' x 40' on  
 Bond. see plat 139/57. This sale includes lots 2, 3, 4,  
 and the large lot subsequently sold to the Harford  
 Mutual.

Cahen got the property in 1879 - 80, the lease and  
 buildings from Alfred W. Bateman and the fee from  
 Stevenson Archer, Trustee. The whole lot (#9 in the  
 Town plat) was owned by Thomas Hays at the time of his  
 death. The income from the property descended to his  
 daughter, Pamela Hays, and at her death to her sister,  
 Elizabeth Jacobs and her issue. The Jacobs sued to be  
 allowed to sell the property and invest the proceeds.  
 (See Equity 36/33, 6 September 1876)



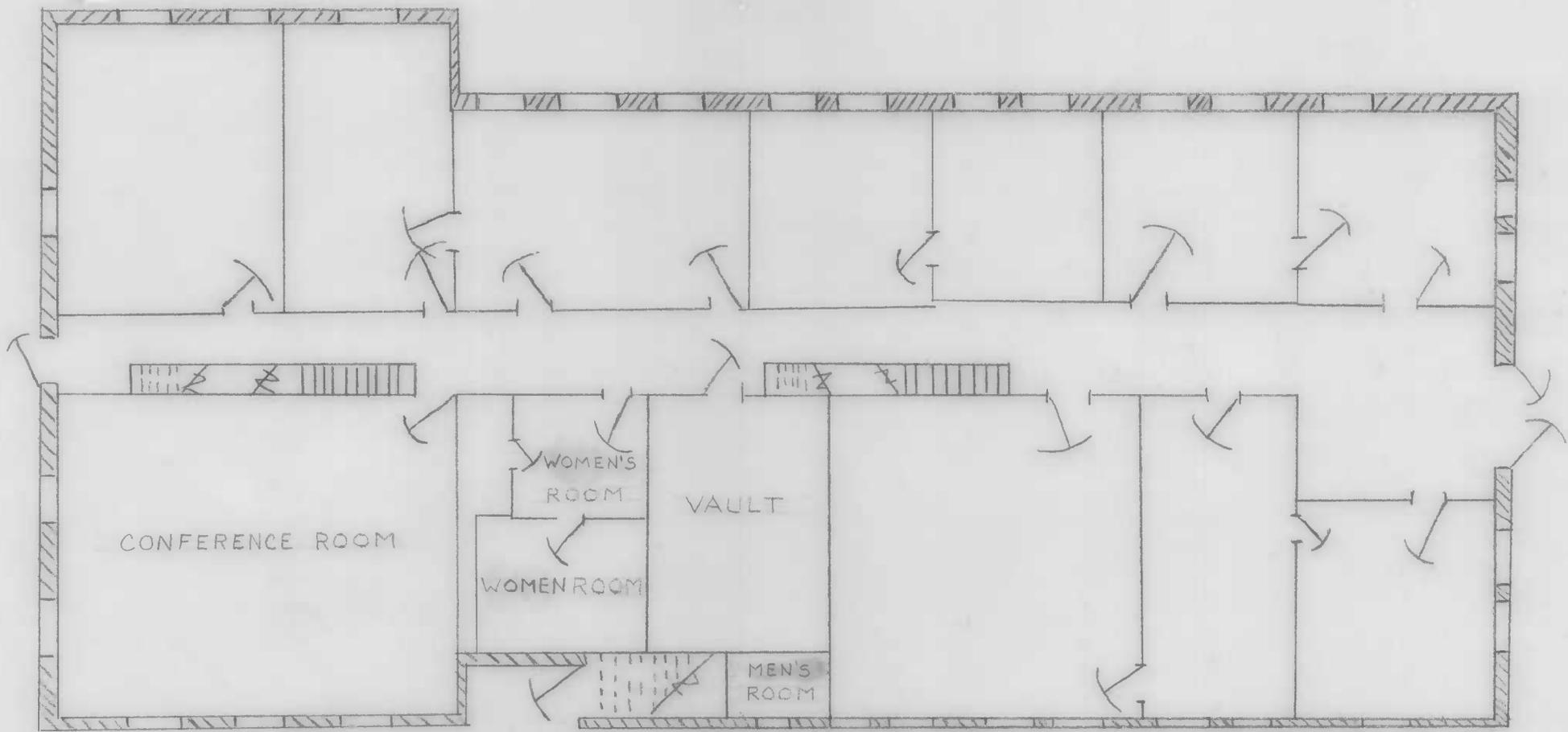
MARILYNN LARSEN

COUNTY OFFICE BLDG  
 18 OFFICE ST  
 BEL AIR, MD

HA-1463

SCALE 3" = 32'





DRAWN BY: MARILYNN LAREW  
 TRACED BY: G. CUNO

COUNTY OFFICE BUILDING  
 18 OFFICE STREET  
 BEL AIR, MARYLAND

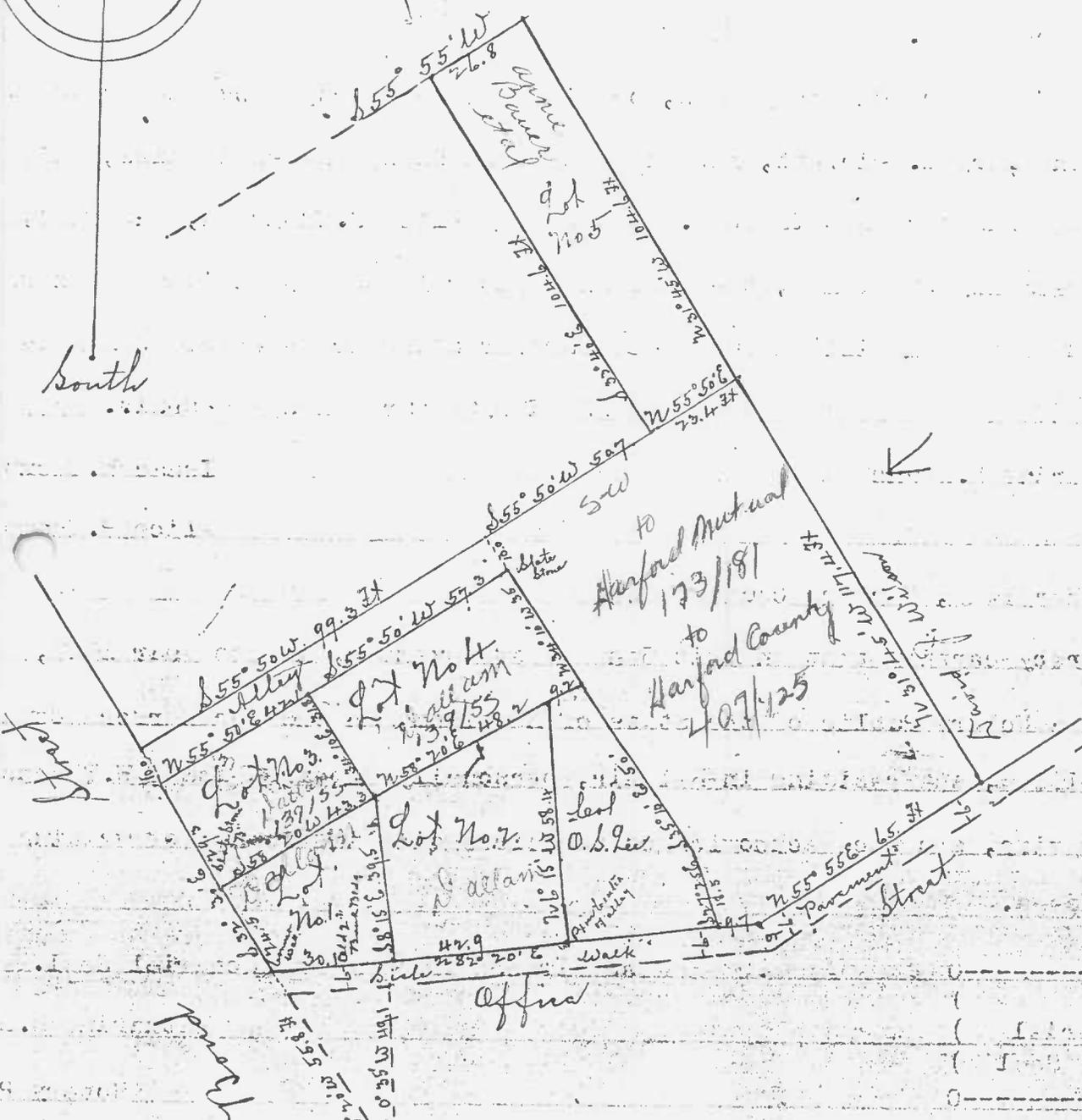
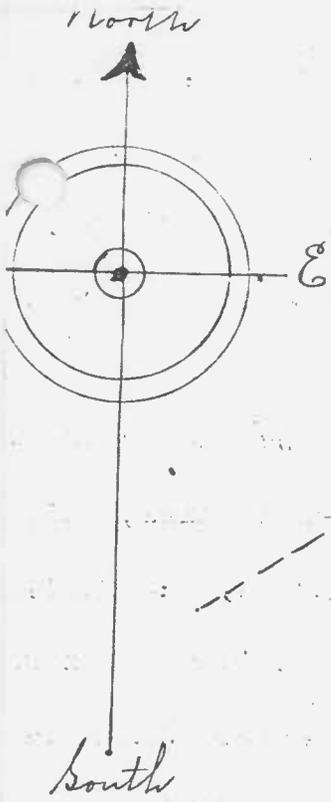
HA-1463

SCALE: 3 in = 32 ft



N.P.

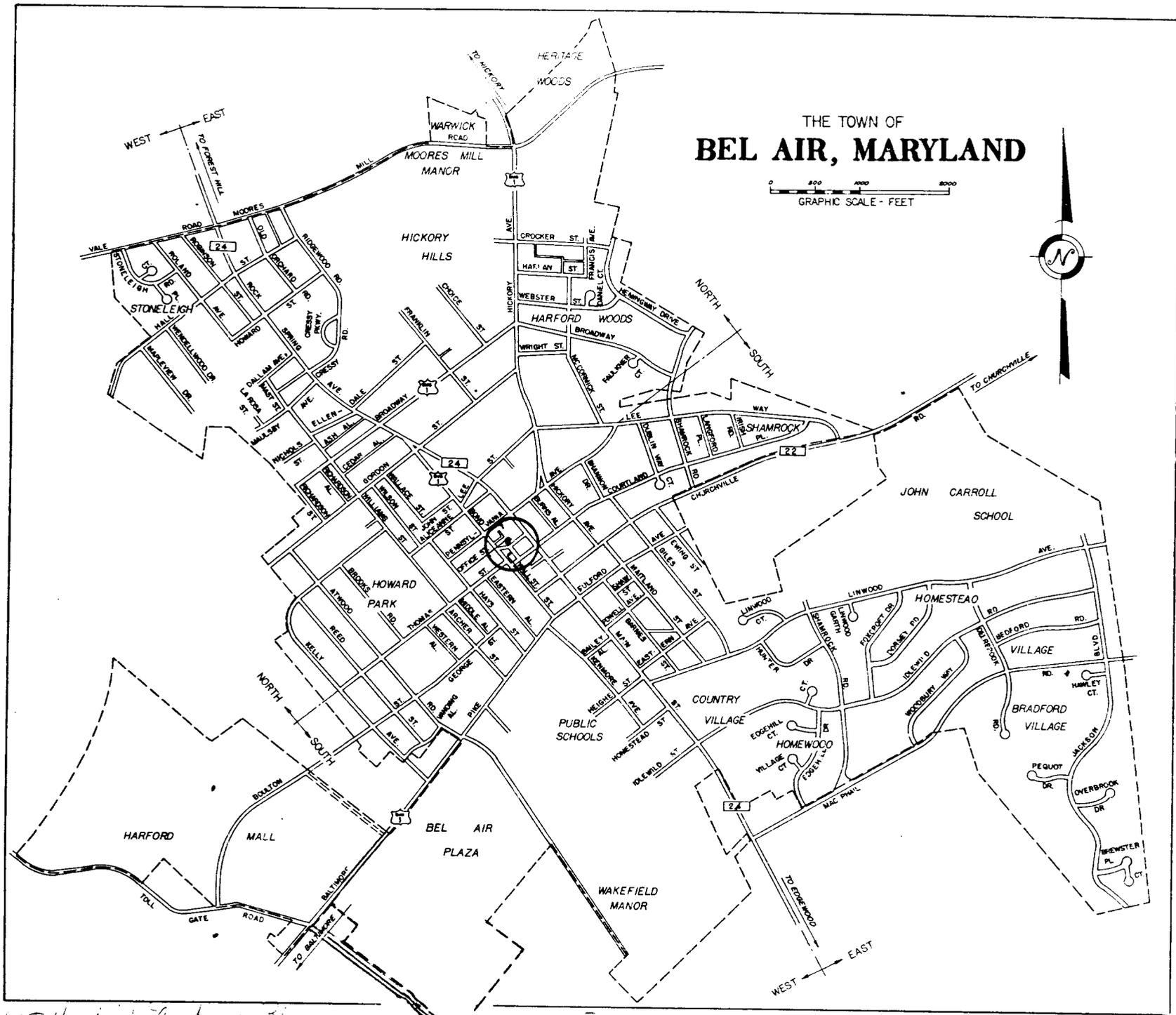
139/57



Stone in North or Outside Edge  
 of Pavement or sidewalk in front  
 of Mason's  
 From this Stone to State Stone  $N 32^{\circ} 50' W 80.3 ft$

A Plan  
 proposed sub-division  
 ties at the corner of Bond & Offie Sts

# THE TOWN OF BEL AIR, MARYLAND



HA-1463

*See Harford Mall area  
1/1/63*











HA-1463



DETAIL: CAST IRON FENCE NEXT TO FIRST  
NATIONAL BANK BLDG, 12 OFFICE ST, BEL AIR  
LOOKING NORTH

M LEEFIN, 1978

HA = 1463



