Capsule Summary
SM-344
First National Bank of Saint Mary's
Leonardtown
Private Business c. 1921

The First National Bank of St. Mary's at Leonardtown is a two-story, brick commercial building designed in the Classical-Revival style. Constructed in 1921, the building is located at Five East Park Avenue and serves as the southern visual terminus for Washington Street that runs perpendicular to the building. Situated at a key site within the commercial center of Leonardtown, the bank represents an imposing building. Designed by Robert L. Harris and constructed by Frainie Brothers & Haigley of Baltimore, the building's classical design features epitomize a common style used by banking institutions in the early-twentieth century. The Classical Revival style bank denoted prosperity, authority, and virtue--all qualities that the bank's building committee invoked through architectural expression. As the focal point of Washington Street, the bank visually supplanted the County Courthouse (SM-55) as the most important building in town. This building, therefore, effectively characterized the economic prosperity of Leonardtown--a town increasingly seen as not only a governmental, but also a social, religious, commercial, as well as financial center of Saint Mary's County during the early-twentieth century.

SM-344, First National Bank of Saint Mary's at Leonardtown
St. Mary's County
Maryland Comprehensive State Historic Preservation Data

Historic Context

Geographic Organization:	Western Shore
Chronological/Developmental Period:	Industrial/Urban Dominance, 1870-1930
Historic Period Theme:	Architecture, Economic

Resource Type

Category:	Building
Historic Environment:	Town
Historic Function and Use:	Bank
Known Design Source:	Robert L. Harris, Architect Frainie Brothers & Haigley, Builders

Survey No. SM-344

Magi No.

DOE __yes __no

Maryland Historical Trust
State Historic Sites Inventory Form

MARYLAND INVENTORY OF HISTORIC PROPERTIES

1. Name (indicate preferred name)

historic First National Bank Of Saint Mary's at Leonardtown

and/or common

2. Location

street & number 5 East Park Avenue ___ not for publication

city, town Leonardtown ___ vicinity of congressional district 3

state Maryland county Saint Mary's

3. Classification

Category	Ownership	Status	Present Use	
___ district	___ public	X occupied	___ agriculture	___ museum
X building(s)	X private	___ unoccupied	X commercial	___ park
___ structure	___ both	___ work in progress	___ educational	___ private residence
___ site	**Public Acquisition**	**Accessible**	___ entertainment	___ religious
___ object	___ in process	X yes: restricted	___ government	___ scientific
	___ being considered	___ yes: unrestricted	___ industrial	___ transportation
	X not applicable	___ no	___ military	___ other:

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

name First National Bank of St. Mary's

street & number PO Box 655 telephone no.: (301) 475-8081

city, town Leonardtown state and zip code MD 20650

5. Location of Legal Description

courthouse, registry of deeds, etc. St. Mary's County Courthouse liber

street & number folio

city, town Leonardtown state Maryland

6. Representation in Existing Historical Surveys

title First National Bank Of Saint Mary's at Leonardtown

date ___ federal X state ___ county ___ local

depository for survey records Maryland Historical Trust, Crownsville, Maryland

city, town state

7. Description

Survey No. SM-344

Condition		Check one	Check one
_X_ excellent	___ deteriorated	___ unaltered	_X_ original site
___ 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 First National Bank of St. Mary's at Leonardtown is a two-story, brick commercial building designed in the Classical-Revival style. Constructed in 1921, the building is located at Five East Park Avenue and serves as the southern visual terminus for Washington Street which runs perpendicular to the building. Situated at a key site within the commercial center of Leonardtown, the bank represents an imposing architect-designed building. While drastically enlarged in 1966, the building retains much of its historical character through the repetitive use of identical materials, details, and craftsmanship.

The original building, located a the southwestern corner of Washington and East Park Avenue, is identified through a slight change in the brick and mortar color. Other than this difference, the rest of the building's design conforms to the original section. This description, therefore, will treat the building in its entirety rather than by section or construction period.

Constructed in brick laid in the Flemish bond, the primary or north elevation of the building is divided horizontally into three-bays and vertically into two stories. A series of light tan, brick quoins form the vertical boundaries for each bay on the first floor. They extend from a terra-cotta water table to a terra-cotta stringcourse. The stringcourse is comprised of alternating frets and circular blocks. Below the stringcourse is an undecorated frieze. On the northwestern most bay, the frieze contains an inscription that reads "1901 First National Bank of St. Mary's 1921." On the northeastern most bay another inscription reads "1921 First National Bank of St. Mary's 1966."

The southeastern bay consists of a large arched window opening with the window divided into several rows of individual panes. The trim around the arch consists of individual terra-cotta sections with acanthus leaf motifs mortared together. A large, terra-cotta acanthus leaf also forms the keystone for the arch. Light tan brick quoins form the wall surface around the arch to further accentuate this detail. The arch is flanked on either side by a six-pane, fixed window sash on the first floor and a six-over-six, double-hung sash windows on the second floor. This arrangement suggests that there are actually three stories to this section of the building. All of the windows feature terra-cotta surrounds. Above the stringcourse of the this bay are three, symmetrically placed, eight-over-twelve, double-hung sash windows with terra-cotta surrounds and lintels (all other second floor windows contain identical sash, surrounds, and lintels as well). This bay, as well as the others, is topped by a continuous dentilated, terra cotta cornice with a brick parapet above.

The middle bay contains a central arch with similar, window lights, and terra-cotta and brick details. This arch also contains, however, a modern metal and glass doorway to the interior of the building. The doorway is approached either through a series of steps or a handicapped access ramp. Above the stringcourse of this bay are two, closely spaced windows.

8. Significance

Survey No. SM-344

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

Specific dates c. 1921 **Builder/Architect** Robert L. Harris, architect

Frainie Brothers, Baltimore, builders

check: Applicable Criteria: _x_A _x_B _x_C __D
and/or
Applicable Exception: __A __B __C __D __E __F __G

Level of Significance: __national _x_state _x_local

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

The First National Bank of St. Mary's is a significant example of an early-twentieth century bank building constructed in the Classical Revival style. Designed by Robert L. Harris and constructed by Frainie Brothers & Haigley of Baltimore in 1921, the building's classical design features epitomize a common style invoked by banking institutions during the period. The building also represents a significant banking institution, whose presence documents the increasingly important role of commercial banking and finance and mirrors the economic prosperity of Leonardtown in the early-twentieth century. Today, the building represents the second oldest bank in the town.

Up until the beginning of the twentieth century, finance and banking in Leonardtown lacked a very formal or specialized setting. An advertisement in the October 20, 1898 issue of the Saint Mary's Beacon notes that the Bank of Southern Maryland offered services through Director F. O. Morgan in his store in Leonardtown. This changed beginning in 1903 with the construction of the First National Bank of St. Mary's at Leonardtown. This brick, one story, gable front building was soon outgrown, however.

As soon as 1917, the First National Bank of St. Mary's at Leonardtown decided to move its operations into a larger building and better location--next door. In order to do so the corner lot (at the southwestern corner of East Park Avenue and Washington Street) was purchased in 1917 from the Saint Mary's Reading Room and Debating Society. In 1918, the Debating Society's building was moved by Enoch Abell and used as the office of the Enterprise newspaper offices. With the lot then open, the First National Bank began construction. By 1921, the First National Bank building was completed under the auspices of the building committee comprised of Enoch B. Abell, George W. Joy, and Lynwood J. Sterling--three significant local investors and developers. The building committee approved a building style common to banks during the period. The Classical Revival style bank denoted prosperity, authority, and virtue--all qualities that the building committee found suitable to communicate through architectural expression. The bank's imposing location at the focal point of Washington Street visually supplanted the County Courthouse (SM-55) as the most important building in town. This building, therefore, effectively characterized the economic prosperity of Leonardtown--a town increasingly seen as the social, religious, commercial, as well as financial center of Saint Mary's County during the early twentieth century.

While enlarged in 1966, the current building retains its historical character through the use of identical materials, details, and craftsmanship on the additions.

9. Major Bibliographical References

Survey No. SM-344

St. Mary's Beacon. Vol. 60, 1110, p. 3, c. 3, October 20, 1898.

10. Geographical Data

Acreage of nominated property approx. 4,442 sq/ft

Quadrangle name Leonardtown **Quadrangle scale** 1:24 000

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

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 Kirk E. Ranzetta, Historic Sites Surveyor

organization St. Mary's County Planning and Zoning **date** October 1996

street & number 328 Washington Street **telephone** (301) 475-4662

city or town Leonardtown **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
Shaw House
21 State Circle
Annapolis, Maryland 21401
(301) 269-2438

MARYLAND HISTORICAL TRUST
DHCP/DHCD
100 COMMUNITY PLACE
CROWNSVILLE, MD 21032-2023
514-7600

PS-2746

The southwestern bay of this elevation consists of third arched window. This window is flanked on either side by a six-pane, fixed sash on the first floor and terra-cotta panels with the Maryland State Seal above them. Three symmetrically placed eight-over-twelve, double-hung sash windows are located above the stringcourse of this bay.

The west elevation consists of only one bay--a central arch flanked on each side by a six pane, fixed sash on the first floor and a terra cotta panel above. The watertable, stringcourse, and cornice wraps around the building to this elevation. Above the stringcourse are three symmetrically placed eight-over-twelve, double-hung sash windows. Just to the south of this bay is a stairhall to second floor offices. On the first floor a large metal security door allows entry to this stairhall. Above this doorway is a terra-cotta panel and a twelve-over-twelve window with a twelve pane transom over it to light the stairhall. Above this window is a terra-cotta panel. Another modern, two-story, two bay brick addition is situated to the south of this stairhall.

The south and east elevations were not visible due to the presence of adjoining buildings.

The interior has been altered considerably since the initial construction date. The original section still houses most of the commercial transactions, but most of the interior details have been altered and a balcony used by accountants just above the first floor teller space has been removed.

SM-344, First National Bank of Saint Mary's at Leonardtown
St. Mary's County
8.1 Significance

Chain of Title
(Please note that the present bank building consists of at least four different parcels of land purchased at different times. These records can be found in the Land Records located in St. Mary's County Courthouse in Leonardtown.)

Lot #1

Reference: EBA Liber 16, Folio 105-108
Grantee: First National Bank of St. Mary's at Leonardtown
Grantor: Saint Mary's Reading Room and Debating Society
Date: February 13, 1917
Note: The lot is described as the library property. It was bounded on the south by the property of the First National Bank--known as the the R.C. Combs law offices, on the west and north by Washington Street, and to the East by J. P. Greenwell Implement Company.

Reference: JJG Liber 2, Folio 397
Grantee: Saint Mary's Reading Room and Debating Society
Grantor: Mary J. Moore
Date: December 4, 1894
Note: The proprety was purchased for $150 dollars and the lot measured 29 feet by 28 feet for a total of 1812 sq/ft.

Lot #2

Reference: Liber 72, Folio 501
Grantee: First National Bank of St. Mary's
Grantor: Francis V. King and wife Charlotte C. King
Date: April 6, 1903
Note: This property is described as being located between the law offices of Robert L. Combs and the store building of Francis V. King now occupied by Woodley F. Abell. The bank building is noted as being recently created. A prohibition was placed within the deed so that the property could not be used for the sale of spirits and fermented liquors. No acreage is given.

Lot #3

Reference: Liber 114, Folio 212
Grantee: First National Bank of St. Mary's
Grantor: John R. Drury, Widower and John R. Drury
Date: July 17, 1964
Note: This property is listed as containing 1,936.74 sq/ft.

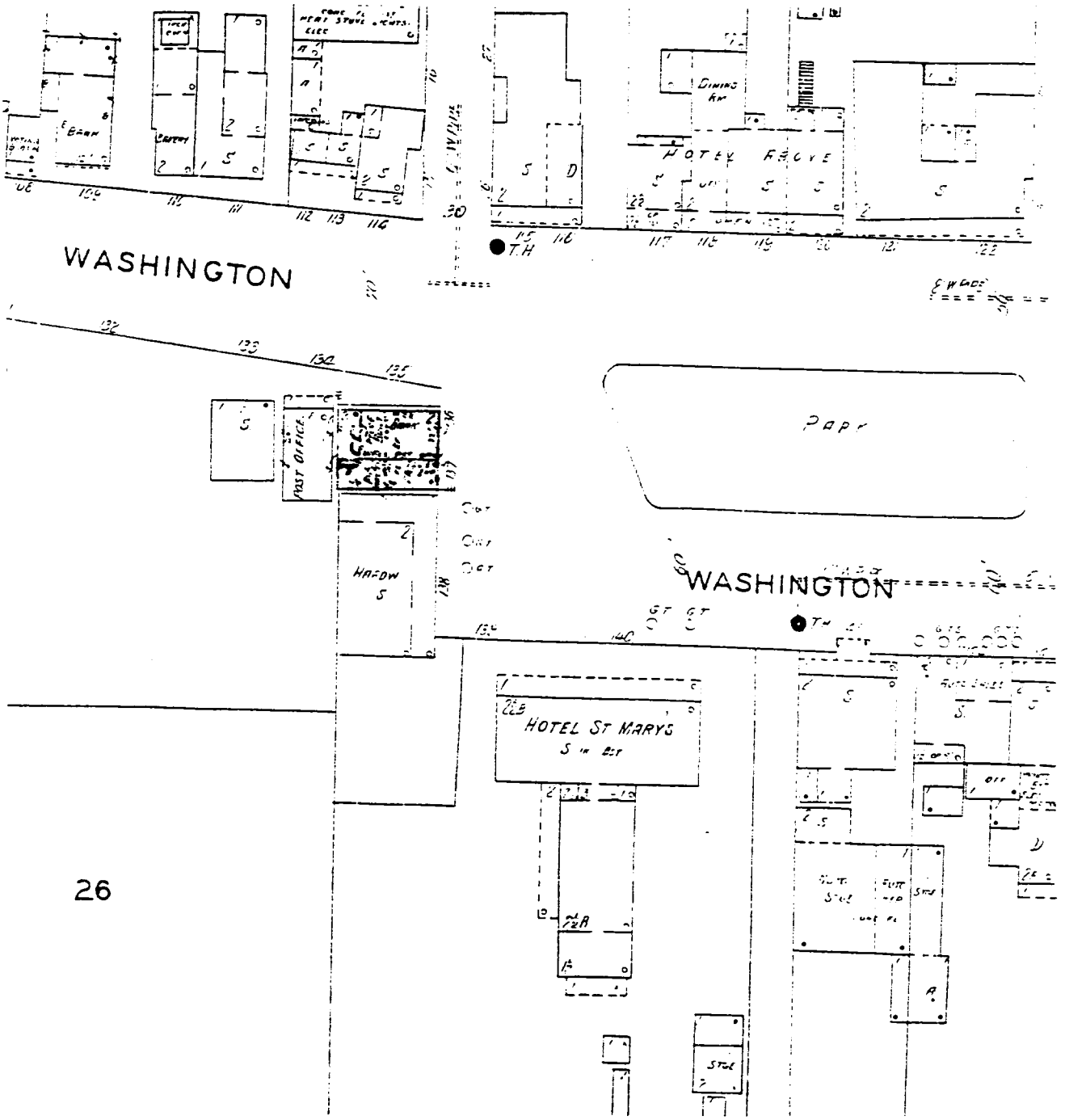
SM-344, First National Bank of St. Mary's at Leonardtown
St. Mary's County
8.2 Significance

Lot #4

Reference: Liber CBG 22, Folio 225
Grantee: First National Bank of St. Mary's
Grantor: Edward J. and Emily H. Waring
Date: November 18, 1948
Note: The property contains 692 46/100 sq/ft

Reference: Liber EBA 18, Folio 365
Grantee: First National Bank of St. Mary's
Grantor: J. Philip Greenwell
Date: October 11, 1919

SM-344, First National Bank of St. Mary's at Leonardtown
St. Mary's County
8.3 Significance



1928 Sanborn Fire Insurance Map of Leonardtown showing the location of the First National Bank of St. Mary's. The first bank building is noted as the "Post Office." That building was later demolished.

SM - 344
MAGI # 1103444712

MARYLAND HISTORICAL TRUST

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

AND/OR COMMON
First National Bank of St. Mary's at Leonardtown

2 LOCATION

STREET & NUMBER
5 East Park Avenue

CITY, TOWN
Leonardtown

___ VICINITY OF

CONGRESSIONAL DISTRICT

STATE
Maryland

COUNTY
St. Mary's

3 CLASSIFICATION

CATEGORY	OWNERSHIP	STATUS	PRESENT USE	
__DISTRICT	__PUBLIC	X OCCUPIED	__AGRICULTURE	__MUSEUM
X BUILDING(S)	X PRIVATE	__UNOCCUPIED	X COMMERCIAL	__PARK
__STRUCTURE	__BOTH	__WORK IN PROGRESS	__EDUCATIONAL	__PRIVATE RESIDENCE
__SITE	**PUBLIC ACQUISITION**	**ACCESSIBLE**	__ENTERTAINMENT	__RELIGIOUS
__OBJECT	__IN PROCESS	X YES: RESTRICTED	__GOVERNMENT	__SCIENTIFIC
	__BEING CONSIDERED	__YES: UNRESTRICTED	__INDUSTRIAL	__TRANSPORTATION
		__NO	__MILITARY	__OTHER

4 OWNER OF PROPERTY

NAME
First National Bank of St. Mary's

Telephone #: 475-8081

STREET & NUMBER
5 East Park Avenue

CITY, TOWN
Leonardtown

___ VICINITY OF

STATE, zip code
Maryland 20650

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE, REGISTRY OF DEEDS, ETC.
St. Mary's County Courthouse

Liber #:
Folio #:

STREET & NUMBER
Courthouse Square

CITY, TOWN
Leonardtown

STATE
Maryland

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

__FEDERAL __STATE __COUNTY __LOCAL

DEPOSITORY FOR SURVEY RECORDS

CITY, TOWN

STATE

SM-349

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
X EXCELLENT	__DETERIORATED	__UNALTERED	X ORIGINAL SITE
__GOOD	__RUINS	X ALTERED	__MOVED DATE_____
__FAIR	__UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The First National Bank of St. Mary's at Leonardtown is a two story brick commercial structure in the Georgian revival style dating from the early 20th century and located on the south side of the town square of Leonardtown, Maryland.

The bank's main facade faces north and has three bays with large arched windows alternating with small rectangular windows on the first floor. The exterior is medium red brick with limestone base corner quoins, window surrounds, and cornice. The large arched windows have "Gibbsian" surrounds and keystones. Above the smaller rectangular windows are decorative stone panels except at the eastern bay in which the panels are replaced by windows. The second story, above the cornice has rectangular 4/4 windows in each bay except at the center bay where a pair of windows is placed. The west elevation consists of a three-bay, center dominant facade with a central arched window repeating the configuration of the north elevation. The cornice at the roof line is modillion and the flat roof is concealed behind a solid stone parapet.

A two story brick addition of later date adjoins the main section on the south.

CONTINUE ON SEPARATE SHEET IF NECESSARY

SM-344

8 SIGNIFICANCE

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	__SOCIAL/HUMANITARIAN
__1700-1799	__ART	__ENGINEERING	__MUSIC	__THEATER
__1800-1899	__COMMERCE	__EXPLORATION/SETTLEMENT	__PHILOSOPHY	__TRANSPORTATION
X 1900-	__COMMUNICATIONS	__INDUSTRY	__POLITICS/GOVERNMENT	__OTHER (SPECIFY)
		__INVENTION		

SPECIFIC DATES 1921

BUILDER/ARCHITECT Architect: Robert L. Harris
Builder: Frainic Bros. & Haigley
Baltimore.

STATEMENT OF SIGNIFICANCE

The First National Bank of St. Mary's, Leonardtown is a good example of Georgian Revival architecture for commercial buildings in the early 20th century. This interest in Georgian style was a part of the late 19th and early to mid-20th century movement which was characterized by the use of European and American historical styles such as French and Italian Renaissance, English Tudor, and American colonial and Federal styles.

CONTINUE ON SEPARATE SHEET IF NECESSARY

SM-344

9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

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

STATE	COUNTY
STATE	COUNTY

11 FORM PREPARED BY

NAME / TITLE Janet Davis	
ORGANIZATION MHT/SHA Surveyor	DATE September 29, 1980
STREET & NUMBER 21 State Circle	TELEPHONE (301) 269-2438
CITY OR TOWN Annapolis	STATE Maryland 21401

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.

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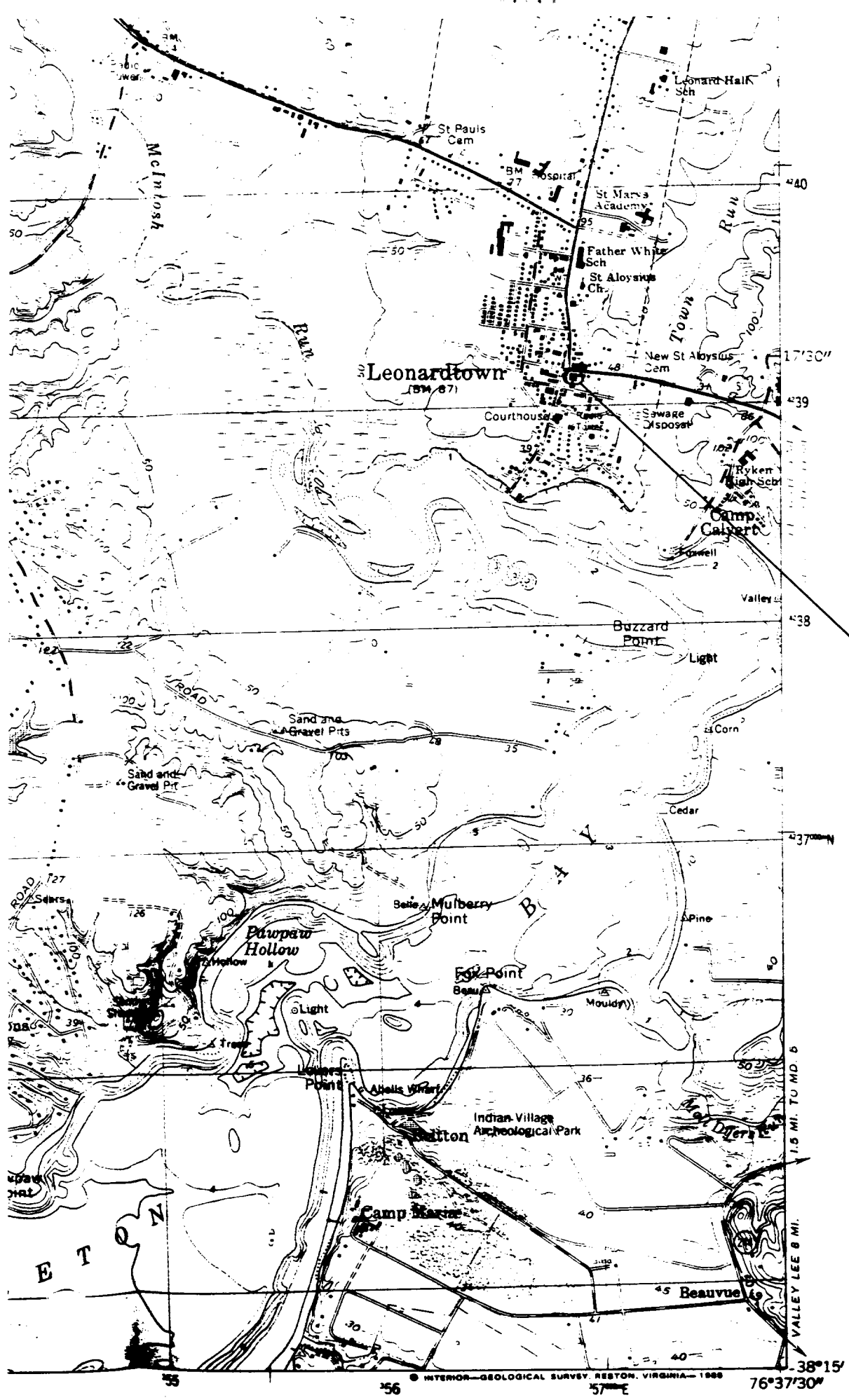
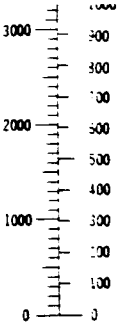


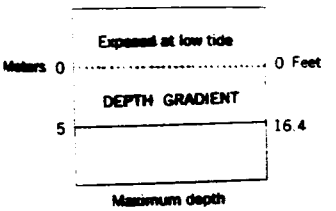


Feet	Meters
1	3048
2	6096
3	9144
4	1.2192
5	1.5240
6	1.8288
7	2.1336
8	2.4384
9	2.7432
10	3.0480

To convert feet to meters multiply by 3048

To convert meters to feet multiply by 3.2808

SM - 344



LEONARDTOWN, MD.

SW/4 LEONARDTOWN 15' QUADRANGLE

38076-C6-TB-024

1963

BATHYMETRY ADDED 1982

PHOTOREVISED 1984

DMA 5660 I SW SERIES V833

ROAD CLASSIFICATION

Heavy-duty — Light-duty

LOTTERY

SM-344

First National Bank of La Plata

[illegible] County, MD

[illegible]

[illegible] 1996

MD SHPO

14

[illegible]

1903 · THE · FIRST · NATIONAL · BANK · OF · ST. MARYS · 1921

SM-344

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[illegible] 1996

MD SHPO

2/[illegible]

[illegible]

1921 ·THE·FIRST·NATIONAL·BANK·OF·ST MARY'S· 1966
1903 ·THE·FIRST·NATIONAL·BANK·OF·ST MARY'S· 1921

SM-[illegible]
First National Bank of St Mary's
St Mary's County, Md.
[illegible] Pannetta
[illegible]
MD SHPO
2/4
11 elevation

1903 · THE · FIRST · NATI

SM-344
First National Bank of St. Mary's
St. Mary's County, MD
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[illegible] 96
MD [illegible]
4/4
Detail, N elevation