

WO-109  
Old Commercial National Bank  
Snow Hill  
Private

1897 and later

The old Commercial National Bank is a prominent late nineteenth century brick structure that stands in the heart of Snow Hill. Although the facade contains only slight differences between the arched windows, the three-bay building was erected in two principal stages beginning with the northern entrance bay and adjacent window. Dated to 1897 the two-bay bank was initially covered by steeply pitched hip roof with a pyramidal roofed tower highlighting the entrance. Shortly afterwards, probably within the next ten years, the bank was enlarged to the south with an additional bay accented by a similar arched window. The roof structure was significantly reworked at the time. The enlarged space allowed for a spacious second floor meeting room that still retains an impressive pressed metal ceiling. With its colored glass windows, various metal ceilings, and intact vault, the old bank building is one of the most complete late nineteenth century structures of its kind in Worcester County.

In more recent years the bank building was used for a law office under the firm of Hearne and Bailey. In 1989 the building was reworked sensitively by the Worcester County commissioners as county office space.

HISTORIC CONTEXT INFORMATION

Resource Name: Old COMMERCIAL NATIONAL BANK

MHT Inventory Number: NO - 109

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA:

1) Historic Period Theme(s):

ARCHITECTURAL, COMMERCE

2) Geographic Orientation:

EASTERN SHORE

3) Chronological/Developmental Period(s):

1870-1930 URBAN-INDUSTRIAL DOMINANCE

4) Resource Type(s):

i. STANDING STRUCTURE

a. former bank

# Maryland Historical Trust State Historic Sites Inventory Form

## 1. Name (indicate preferred name)

historic COMMERCIAL NATIONAL BANK

and/or common HEARNE AND BAILEY LAW OFFICE

## 2. Location

street & number 105 Pearl Street \_\_\_ not for publication

city, town Snow Hill \_\_\_ vicinity of congressional district First

state Maryland county Worcester

## 3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" 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	<b>Public Acquisition</b>	<b>Accessible</b>	<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 checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

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

name Hearne and Bailey, Lawyers

street & number 105 Pearl Street telephone no.:

city, town Snow Hill state and zip code MD 21863

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Worcester County Clerk of Court liber

street & number Worcester County Courthouse folio

city, town Snow Hill state MD 21863

## 6. Representation in Existing Historical Surveys

title

date \_\_\_ federal \_\_\_ state \_\_\_ county \_\_\_ local

depository for survey records

city, town state

## 7. Description

Survey No. WO-109

### Condition

excellent  
 good  
 fair

deteriorated  
 ruins  
 unexposed

### Check one

unaltered  
 altered

### Check one

original site  
 moved    date of move \_\_\_\_\_

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

The old Commercial National Bank, now the law offices of Hearne and Bailey, is located at 105 Pearl Street in the heart of Snow Hill, Worcester County, Maryland. The single-story brick building faces east.

Built in 1897, the single-story rectangular building is laid in a combination of pressed stretcher bond that distinguishes the front and south side, while the seven-course common bond is limited to the north side and rear. The slate covered roof follows a modified pyramidal shape, and the entrance is marked by a short pyramidal spire.

The east (main) elevation is a three-bay facade with a side entrance and adjacent paired single-pane sash windows topped by round arched colored glass transoms. Each window bay is recessed slightly from the wall surface, and a rusticated stone stringcourse stretches across at the level of the window header. The glazed and paneled double front door is marked by granite steps, a colored glass transom, and a rusticated granite lintel. Through the front doors is a tiled floor and another pair of glazed doors. The adjacent windows are highlighted by rusticated granite sills, and raised brick courses define the brick arches. The window openings are filled with single-pane sash. Fixed above the entrance is the pyramidal spire with an intersecting gable front on the east side. Set within the gable is the date, 1897, in applied numbers, and the ghost of the Commercial National Bank name is visible as well. The cornice is trimmed with plain blocks, and terra cotta impostes are located under short brick brackets over the front door.

The north side is pierced by a round arched window towards the front of the building. The single-pane sash window is topped by a colored glass upper section, and a projecting brick rollock course marks the arch. To the back of the building a smaller second floor window is topped by a jack arch.

The south side, on the other hand, is pierced by four single-pane sash windows with granite sills and jack arches. Rising through the south side is an interior brick stove stack.

The rear elevation is marked by an asymmetrical fenestration of single-pane sash windows with granite sills and brick jack arches.

The interior has been reworked extensively to accommodate offices, and only remnants of the marble wainscoting in the bank foyer survive. Located in the rear corner of the front room is the bank vault. Although the front room has been reworked with modern materials, the back office retains a pressed metal ceiling.

# 8. Significance

Survey No. WO-109

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 type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> transportation
<input type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> other (specify)
		<input type="checkbox"/> invention		

**Specific dates** 1897 **Builder/Architect**

check: Applicable Criteria:  A  B  C  D  
and/or  
Applicable Exception:  A  B  C  D  E  F  G

Level of Significance:  national  state  local

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

The old Commercial National Bank is a prominent late nineteenth century brick structure that stands in the heart of Snow Hill. Although the facade contains only slight differences between the arched windows, the three-bay building was erected in two principal stages beginning with the northern entrance and adjacent window. Dated to 1897 the two-bay bank was initially covered by a steeply pitched hip roof with a pyramidal roofed tower highlighting the entrance. Shortly afterwards, probably within the next ten years, the bank was enlarged to the south with an additional bay accented by a similar arched window. The roof structure was significantly reworked. The enlarged space allowed for a spacious second floor meeting room that still retains an impressive pressed metal ceiling. With its colored glass windows, various metal ceilings, and intact safe, the old bank is one of the most complete late nineteenth century structures of its kind in Worcester County.

# 9. Major Bibliographical References

Survey No. WO-109

## 10. Geographical Data

Acreeage of nominated property \_\_\_\_\_

Quadrangle name \_\_\_\_\_

Quadrangle scale \_\_\_\_\_

UTM References do NOT complete UTM references

A 

Zone	Easting			Northing					

B 

Zone	Easting			Northing					

C 

Zone	Easting			Northing					

D 

Zone	Easting			Northing					

E 

Zone	Easting			Northing					

F 

Zone	Easting			Northing					

G 

Zone	Easting			Northing					

H 

Zone	Easting			Northing					

Verbal boundary description and justification

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

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

name/title Paul B. Touart, Architectural Historian

organization Worcester County date 6/28/88

street & number Worcester County Courthouse telephone 301-632-1194

city or town Snow Hill state MD 21863

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

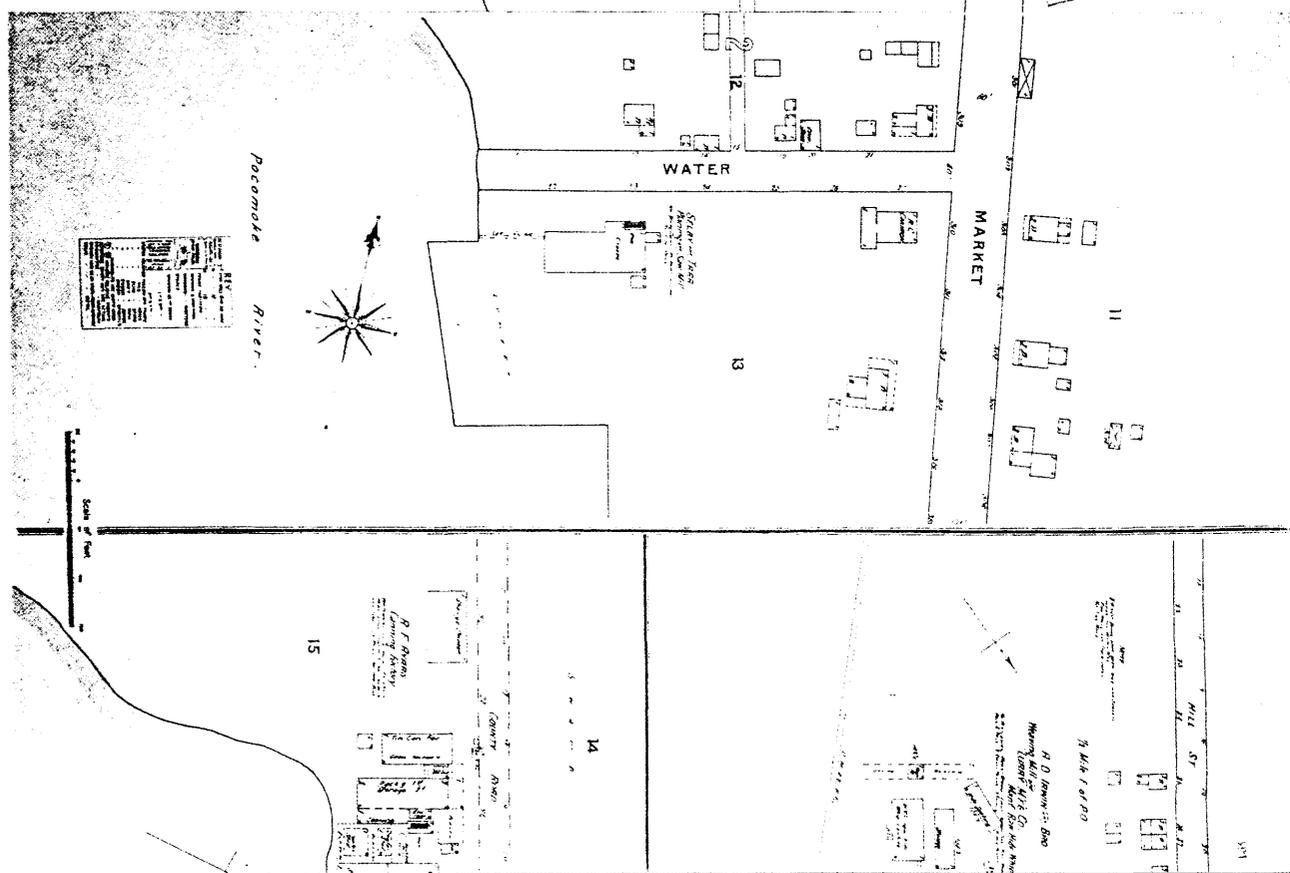
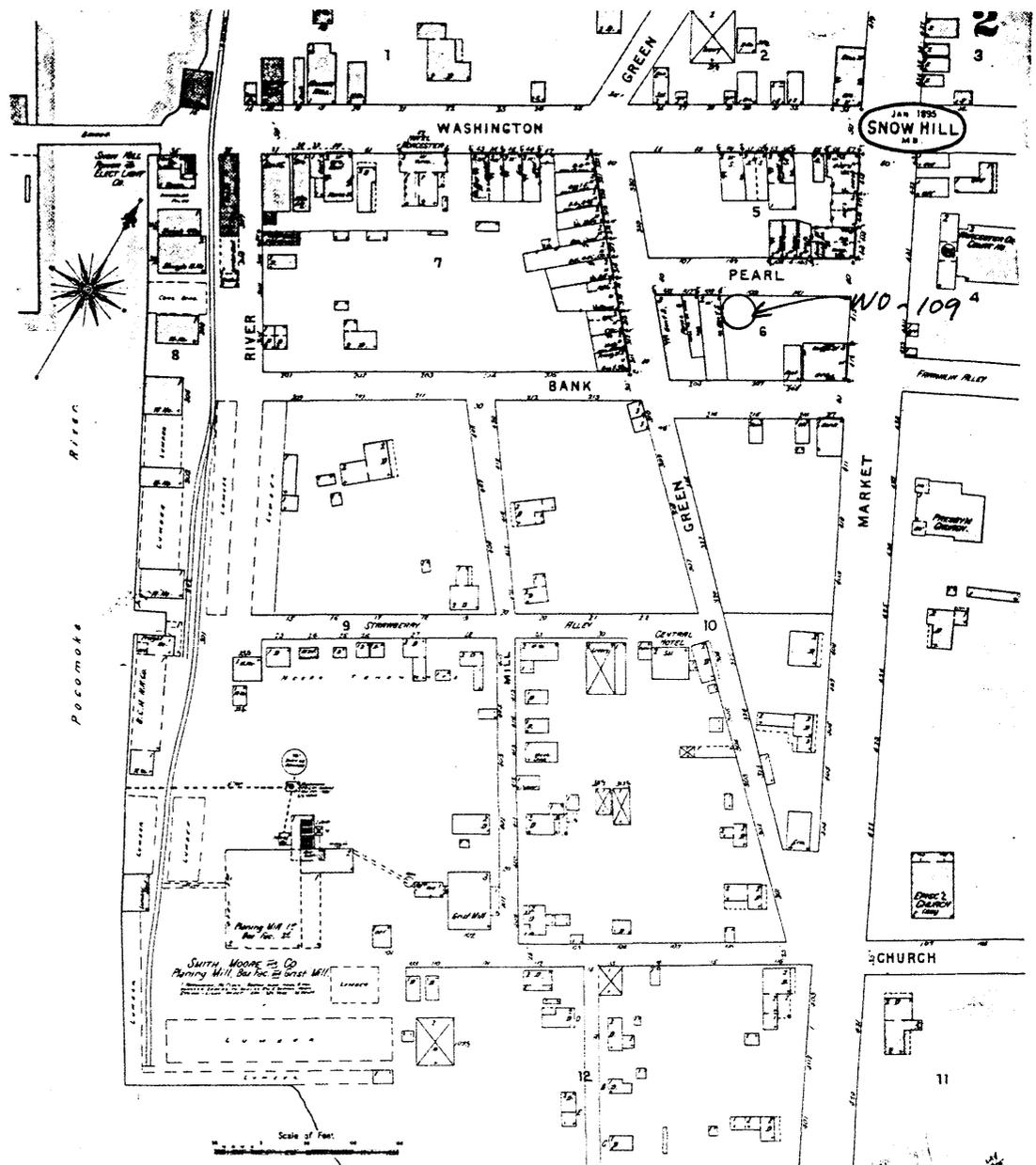
2A01095 711

1. STATE <u>Maryland</u> COUNTY <u>Worcester</u> TOWN <u>Snow Hill</u> VICINITY <u>Pearl</u> STREET NO. <u>Street</u>  ORIGINAL OWNER ORIGINAL USE <u>Bank</u> PRESENT OWNER <u>Edward O. Thomas</u> PRESENT USE <u>Offices</u> WALL CONSTRUCTION <u>brick</u> NO. OF STORIES <u>2</u>	HISTORIC AMERICAN BUILDINGS SURVEY INVENTORY <u>WO-109</u>  2. NAME <u>Law office of Edward Thomas</u>  DATE OR PERIOD <u>c. 1900</u> STYLE ARCHITECT BUILDER  3. FOR LIBRARY OF CONGRESS USE
4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION <span style="float: right;">OPEN TO PUBLIC <u>NO</u></span>  <p style="text-align: center;">The law office of Mr. Thomas was originally a bank building. It faces <sup>Pearl</sup><del>Court</del> Street and is three bays wide with entrance on its north side. Above the entrance is a small pyramidal tower with pediment on its face. The two windows are set within their own panels and have double sash and stain glass transoms. They have granite sills and imposts. The cornice is composed of a series of blocks and the hipped roof is covered with slate. This building is similar to several other small banks in Worcester County.</p>	
5. PHYSICAL CONDITION OF STRUCTURE <u>Endangered</u> <u>NO</u> Interior Exterior <u>good</u>	
6. LOCATION MAP (Plan Optional)  	7. PHOTOGRAPH  8. PUBLISHED SOURCES (Author, Title, Pages) INTERVIEWS, RECORDS, PHOTOS, ETC.  9. NAME, ADDRESS AND TITLE OF RECORDER  <u>Michael Bourne</u> <u>Maryland Historical Trust</u>  DATE OF RECORD <u>Nov. 1969</u>

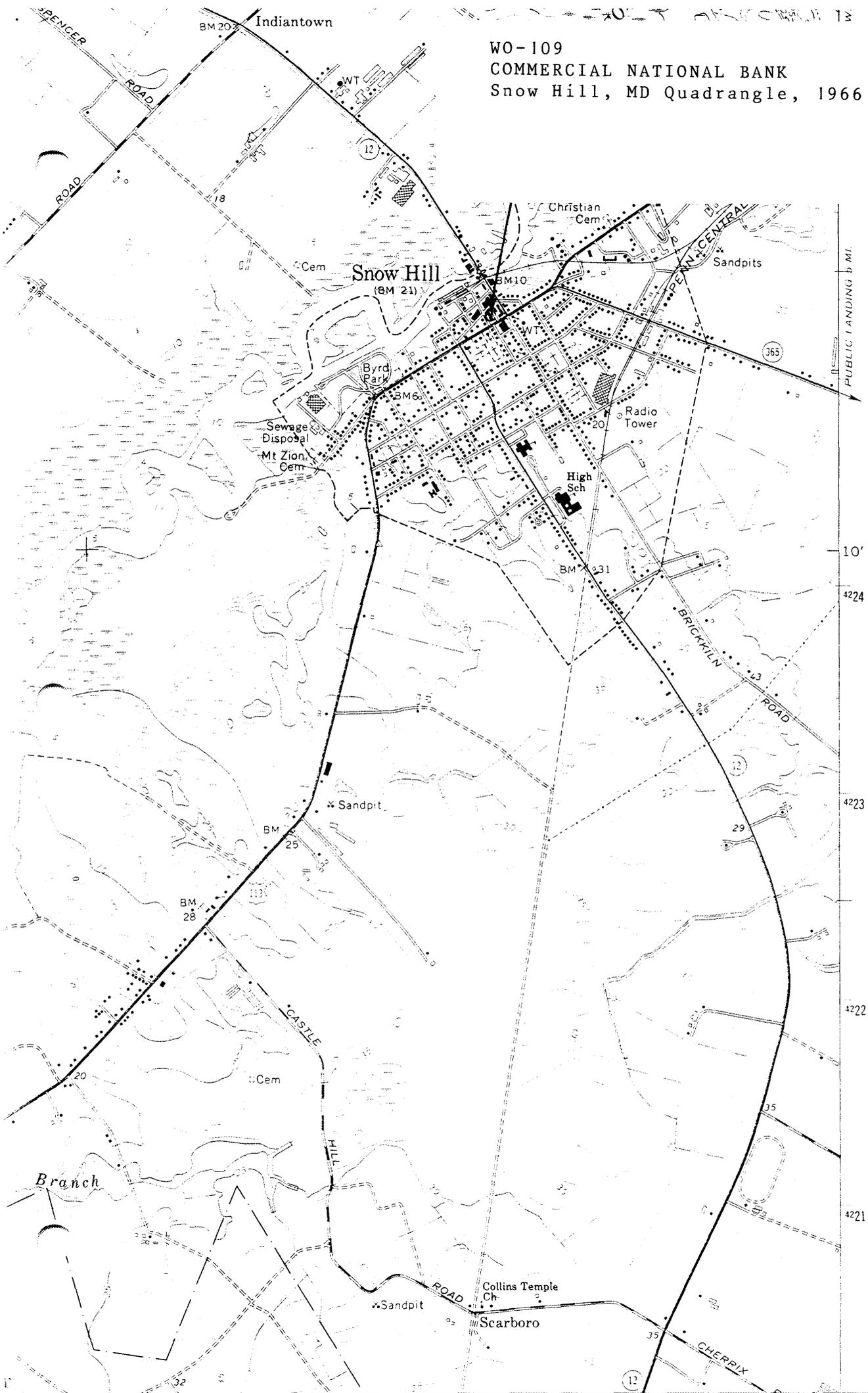
SUPPLEMENTAL INFORMATION AND PHOTOGRAPHS MAY BE ADDED ON SHEET OF SAME SIZE



1895  
SANBORN  
INSURANCE  
MAP



WO-109  
COMMERCIAL NATIONAL BANK  
Snow Hill, MD Quadrangle, 1966





1877



LAW OFFICES  
L. RICHARD W. LITTLE  
HEAVY DUTY  
405

2 HOUR  
PARKING  
8:00 AM  
TO 5:00 PM  
← →

W0-109

Old Commercial National Bank  
Snow Hill, Worcester County, MD.

NORTHEAST ELEVATION

11/88, MICHAEL H. DAY, PHOTOGRAPHER  
NEGATIVE / MD. HISTORICAL TRUST



WO-109

Commercial National Bank  
(Hearne and Bailey Law Office)  
105 Pearl Street, Snow Hill