

D-748  
Old Eastern Shore Trust Company  
Hurlock  
Private

c. 1905

A bank has occupied this corner lot at the intersection of Broad and Academy streets since the turn of the twentieth century when Clarence Hodson and Rufus D. Brown acquired the property, trading as partners under the "Farmers Bank of Dorchester County." Rufus D. Brown sold his interest in the bank company to Clarence Hodson in December 1900. The Farmers Bank of Dorchester County was not long lived; its holdings went into receivership in late 1901, and the Hurlock property was acquired by the Eastern Shore Trust Company in April 1903. Two years old that May, the Eastern Shore Trust Company was established in Cambridge in association with the Cambridge Building & Loan Association. Any improvement on the Hurlock lot was cleared from the site, and the Eastern Shore Trust Company financed the construction of a rectangular Colonial Revival brick structure around 1905. Through several mergers, the building has been known variously as a branch of the County Trust Company, the Baltimore National Bank, the Maryland National Bank, Nationsbank, and lastly Bank of America.

Designed in the Colonial Revival style, the old Eastern Shore Trust Company building is a single-story hip roofed structure that was built in three principal phases. The stretcher bond brick bank is enhanced with decorative quoins on the main corners, segmental and flat cut stone arches and windows sills, and a pressed metal modillion block cornice that trims the perimeter of the roof. The Hurlock building is a larger and

more elaborate version of the Colonial Revival style banks the company erected in nearby Vienna and Sharptown.

# Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. D-748

## 1. Name of Property (indicate preferred name)

historic Old Eastern Shore Trust Company

other Maryland National Bank, The County Trust Company, Nationsbank, Bank of America

## 2. Location

street and number 100 Broad Street not for publication

city, town Hurlock vicinity

county Dorchester County

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

name Christopher J. and Gloria Y. Adams

street and number P. O. Box 896 telephone 443-521-1976

city, town Hurlock state MD zip code 21643-0896

## 4. Location of Legal Description

courthouse, registry of deeds, etc. Dorchester County Clerk of Court liber MLB 505 folio 208

city, town Cambridge tax map 400 tax parcel 613 tax ID number 006544

## 5. Primary Location of Additional Data

- Contributing Resource in National Register District
- Contributing Resource in Local Historic District
- Determined Eligible for the National Register/Maryland Register
- Determined Ineligible for the National Register/Maryland Register
- Recorded by HABS/HAER
- Historic Structure Report or Research Report at MHT
- Other: \_\_\_\_\_

## 6. Classification

Category	Ownership	Current Function	Resource Count	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> agriculture	<input type="checkbox"/> landscape	Contributing
<input checked="" type="checkbox"/> building(s)	<input type="checkbox"/> private	<input checked="" type="checkbox"/> commerce/trade	<input type="checkbox"/> recreation/culture	1
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> defense	<input type="checkbox"/> religion	<input type="checkbox"/> Noncontributing
<input type="checkbox"/> site		<input type="checkbox"/> domestic	<input type="checkbox"/> social	_____
<input type="checkbox"/> object		<input type="checkbox"/> education	<input type="checkbox"/> transportation	_____
		<input type="checkbox"/> funerary	<input type="checkbox"/> work in progress	1
		<input type="checkbox"/> government	<input type="checkbox"/> unknown	_____
		<input type="checkbox"/> health care	<input type="checkbox"/> vacant/not in use	_____
		<input type="checkbox"/> industry	<input type="checkbox"/> other:	_____
				Total
				Number of Contributing Resources previously listed in the Inventory
				_____

## 7. Description

Inventory No. D-748

### Condition

<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins
<input type="checkbox"/> fair	<input type="checkbox"/> altered

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

### DESCRIPTION SUMMARY

The old Eastern Shore Trust Company bank building standing at 100 Broad Street, defines the northeast corner of the intersection of Broad and Academy streets in the center of Hurlock, Dorchester County, Maryland. The single-story stretcher bond brick bank, dating around 1905, faces southeast with a hip roof oriented on a northeast./southwest axis. The Colonial Revival style brick bank was originally four bays across by two bays deep. Over the course of the early to mid twentieth century the hip roofed building was extended to the northeast and northwest with sensitively designed additions. During the same period the floor plan of the original bank was altered with a relocation of the front entrance and a reworking of the interior.

### GENERAL DESCRIPTION

The old Eastern Shore Trust Company, also known over the past one hundred and seventy years as the County Trust Company, the Baltimore National Bank, the Maryland National Bank and Nationsbank, is a single-story stretcher bond brick structure that defines the northeast corner of the intersection of Broad and Academy streets in the center of Hurlock, Dorchester County, Maryland. Built during the first decade of the twentieth century, probably around 1905, the brick bank is covered by a hip roof of slate shingles. The bank has been enlarged at least twice with an addition to the northeast that continued the hip roof, whereas an addition the northwest (rear) is covered with a flat roof.

The southeast (main) elevation is an asymmetrical five-bay façade with an off-center Colonial Revival entrance piercing the center of a projecting gable front pavilion that was originally defined by a tripartite segmental arched window. The projecting pavilion is accented with brick quoins, and the gable end pediment is finished with a pressed metal modillion block cornice. The Colonial Revival scrolled pediment entrance was introduced during the mid twentieth century when the floor plan was modified. Enhancing the doorway are raised panel jambs. The original entrance to the building was provided by two neoclassical doorways topped by pediments with round arched transom windows fixed in the southwest corner of the original building. The former entrance bay on the southeast elevation is now defined by a single pane sash window topped by cut stone jack arch with a projecting keystone. The window opening also features a cut stone sill. The wall surface to the right (east) of the current doorway is defined by a single pane sash window featuring the same cut stone jack arch and sill. The easternmost bay of the original building projects slightly from the plane of the adjacent wall surface, and the corners of the bay are defined by brick quoins. Extending eastward from the original bank building is a mid twentieth century single-bay addition that is pierced by a separate entrance of modern steel and glass. The cornice to the addition is finished with the same pressed metal modillion block profile as the original building.

The southwest side elevation is a three bay wide façade with a mixture of tripartite segmental arched openings and single one-over-one sash openings. There are two tripartite segmental arched openings

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Name Old Eastern Shore Trust Company  
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and a single one-over-one window opening. The roofline on the side elevation changes from a hip roof that covers the original building and a flat roof that shelters the rear addition. The rear façade of the bank building is defined by an asymmetrical fenestration with a combination of one-over-one sash windows and a row of high, square proportions openings across the east end. At the far end of the bank building is a rear staircase that provides access to a second floor door.

The interior has been reworked over the years with little original fabric surviving. There is a high ceiling in the main lobby.

# 8. Significance

Inventory No. D-748

Period	Areas of Significance	Check and justify below			
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> health/medicine	<input type="checkbox"/> performing arts	
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> archeology	<input type="checkbox"/> education	<input type="checkbox"/> industry	<input type="checkbox"/> philosophy	
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government	
<input checked="" type="checkbox"/> 1900-1999	<input type="checkbox"/> art	<input type="checkbox"/> entertainment/ recreation	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion	
<input type="checkbox"/> 2000-	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> ethnic heritage	<input type="checkbox"/> law	<input type="checkbox"/> science	
	<input type="checkbox"/> communications	<input type="checkbox"/> exploration/ settlement	<input type="checkbox"/> literature	<input type="checkbox"/> social history	
	<input type="checkbox"/> community planning		<input type="checkbox"/> maritime history	<input type="checkbox"/> transportation	
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other: _____	

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

**Construction dates**

Evaluation for:  
 National Register  Maryland Register  not evaluated

Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance projects, complete evaluation on a DOE Form – see manual.)

## STATEMENT OF SIGNIFICANCE

Designed in the Colonial Revival style, the old Eastern Shore Trust Company building is a single-story hip roofed brick structure that defines the northeast corner of the intersection of Broad and Academy streets. Built in at least three different stages, the stretcher bond brick bank is enhanced with decorative brick quins on the principal corners, segmental and flat cut stone arches and window lintels, and a pressed metal modillion block cornice that trims the perimeter of the hip roof. The old bank building is an important architectural and historical anchor on a principal corner in Hurlock's commercial district.

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## HISTORIC CONTEXT

A bank has occupied this corner lot at the intersection of Broad and Academy streets since the turn of the twentieth century when Clarence Hodson and Rufus D. Brown acquired the property, trading as partners in the "Farmers Bank of Dorchester County."<sup>1</sup> Rufus D. Brown sold his interest in the bank company to Clarence Hodson<sup>2</sup> in December 1900. The Farmers Bank of Dorchester County was not long lived; its holdings went into receivership in late 1901, and the Hurlock property was acquired by The Eastern Shore Trust Company in April 1903.<sup>3</sup> Two years old that May, the Eastern Shore Trust Company was established in Cambridge in association with the Cambridge Building & Loan Association.<sup>4</sup> Any improvement on the Hurlock lot was cleared from the site, and the Eastern Shore Trust Company financed the construction of a rectangular hip roofed Colonial Revival brick structure around 1905. Through several mergers, the building has been known variously as a branch of the County Trust Company, the Baltimore National Bank, Maryland National Bank, Nationsbank and lastly, Bank of America.

Old Eastern Shore Trust Company

<sup>1</sup> Dorchester County Land Record, CL 25/3, 12.7.1900, Dorchester County Courthouse.

<sup>2</sup> Dorchester County Land Record, CL 25/170, 12.14.1900.

<sup>3</sup> Dorchester County Land Record, CL 28/101-04, 4.6.1903.

<sup>4</sup> Democrat and News, 5.4.1901.

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Old Eastern Shore Trust Company  
100 Broad Street  
Hurlock, Dorchester County, Maryland

## CHAIN OF TITLE

MLB 505/208

First State Investors 60, LLC

to

12.13.2002

Christopher J. and Gloria Y. Adams

All that lot of land situated at the corner of North Main and Broad Streets, in the Town of Hurlock.....fronting a distance of sixty-six feet more or less, on said North Main Stareet, and extending back on Broad Street a distance of eighty-five feet, more or less...

Being the same property described in a Deed dated April 6, 1903 and recorded .....in CL 28/101, which was granted and conveyed by Thomas W. Simmons and Thomas S. Hodson, of the City of Reading, in the State of Pennsylvania, receivers of The Farmers Bank of Dorchester County appointed by the Circuit Court for Dorchester County sitting as a Court of Equity and Garnett Y. Clark, Trustee in Bankruptcy unto the Eastern Shore Trust Company. The Eastern Shore Trust Company merged with and became known as The County Trust Company of Maryland. By Approval of the Office of the Comptroller of Currency filed among the Land Records of Dorchester County The County Trust Company of Maryland merged with and became known as Baltimore National Bank, Baltimore, Maryland. By Approval of the Office of the Comptroller of Currency filed among the aforesaid Land Records, Baltimore National Bank merged with and became known as Maryland National Bank. On April 29, 1994, following the

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approval on the same date by the Office of the Comptroller of the Currency and pursuant to the Plan and Agreement of Merger approved on April 15, 1994, by the sole shareholder of, and the boards of directors of, Maryland National Bank and Nationsbank of Maryland merged into and under the charter of NM, with the resulting title of Nationsbank, National Association. Nationsbank, National Association is now known as Bank of America.

CL 28/101-104

Thomas W. Simmons and Thomas S. Hodson, Receiver of  
"The Farmers Bank of Dorchester County,"

to

4.6.1903

The Eastern Shore Trust Company

\$ 530.00

CL 26/58

Clarence Hodson

to

10.28.1901

The Farmers Bank of Dorchester County

CL 25/170

Rufus D. Brown and wife

to

12.14.1900

Clarence Hodson

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CL 25/3

James M. Andrews and wife

to

12.7.1900

Clarence Hodson and Rufus D. Brown, doing business  
under the name and style of the "Farmers Bank."

*Democrat and News*, 5.4.1901

The Eastern Shore Trust Company was organized in Cambridge last week by the election of twelve directors, the capital stock of \$50,000 having been fully subscribed and one half thereof paid in. A majority of those connected with the new company are associated with the Cambridge Building & Loan Association, and arrangements will probably be made by which the interests of the two institutions will be identical or at least so consolidated as to work harmoniously together. The Trust Company's charter is a broader and more liberal one than that of the Building & Loan and the stockholders of the latter will be better protected and their interests greatly advanced by the contemplated change. The annual meeting of the stockholders of the Trust Company will take place next Monday, after which a plan of procedure will be mapped out. rtf

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## 9. Major Bibliographical References

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Dorchester County Land Records, various volumes, Dorchester County Courthouse.

*Hurlock: The Gateway to Dorchester County, The Pride of Del-Mar-Va's Prosperous Properties*, Hurlock Chamber of Commerce (1926), p. 42.

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## 10. Geographical Data

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Acreage of surveyed property 5,700 square feet  
Acreage of historical setting 5,700 square feet  
Quadrangle name Federalburg, MD 1944      Quadrangle scale: 1:24,000

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### Verbal boundary description and justification

The metes and bounds of this property are coincidental with the current boundary of the lot.

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## 11. Form Prepared by

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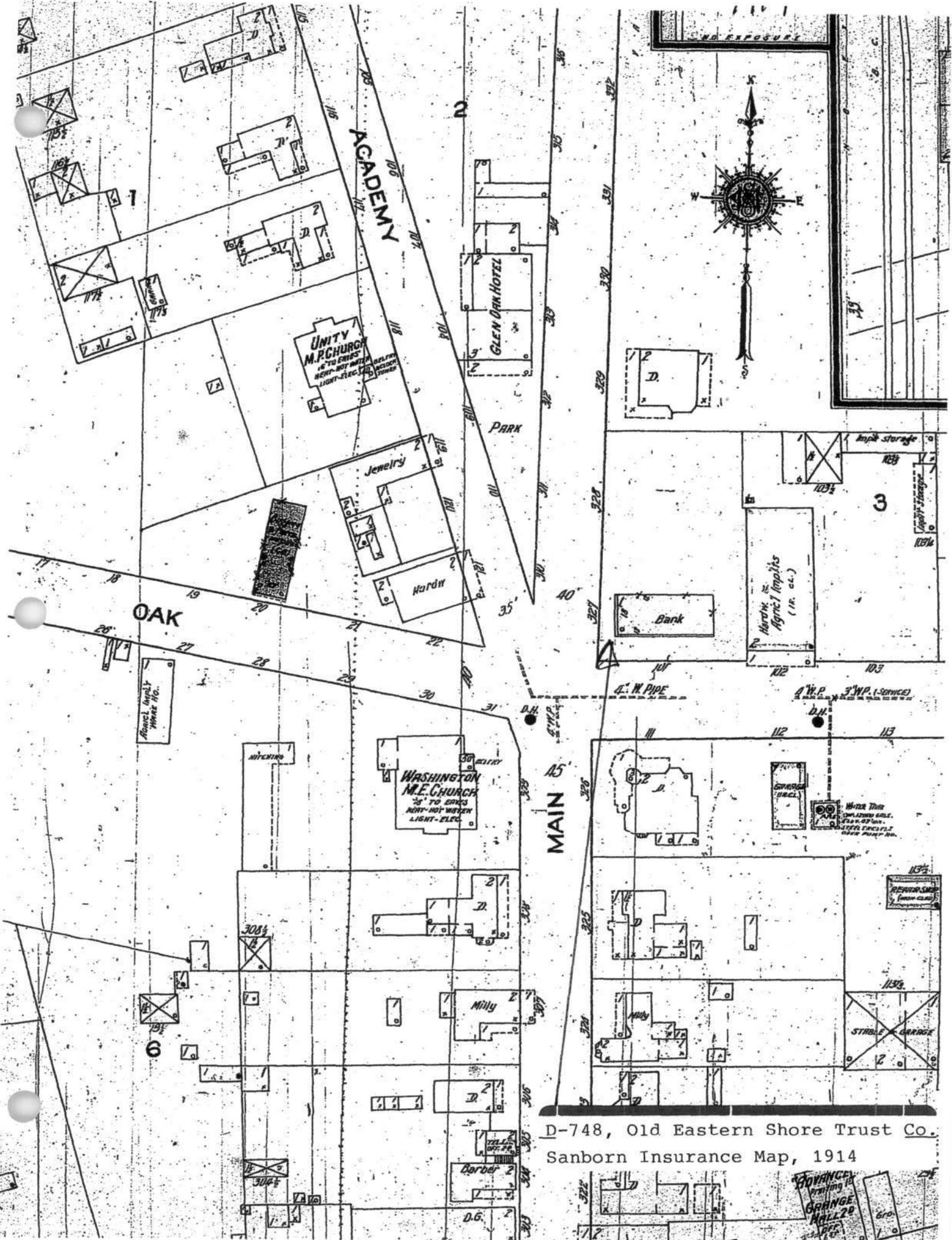
name/title	Paul B. Touart, Architectural Historian		
organization	Chesapeake Country Heritage & Preservation	date	10/30/2007
street & number	Cedar Hill, P. O. Box 5	telephone	410-651-1094
city or town	Westover	state	Maryland 21871

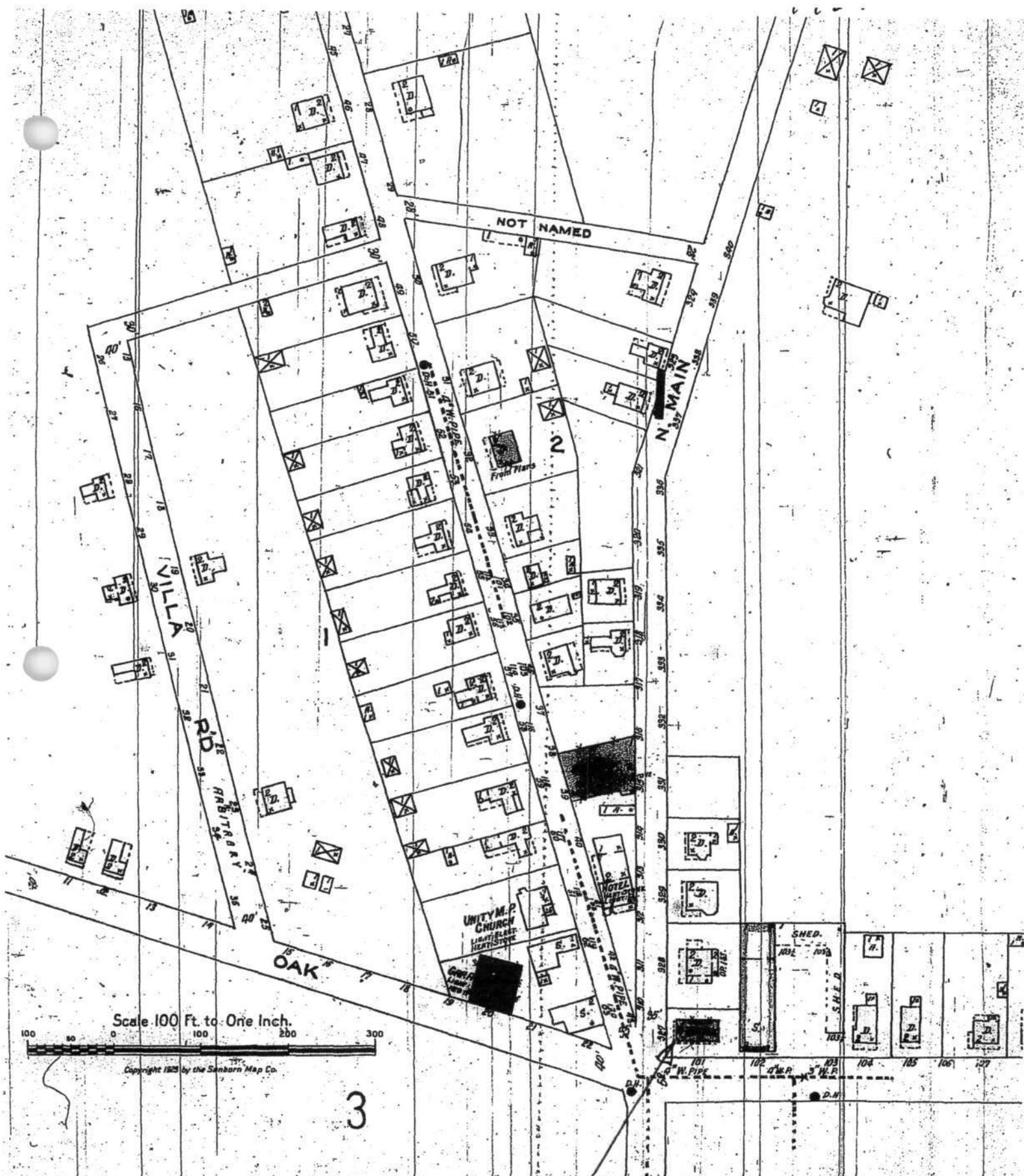
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The Maryland Inventory of Historic Properties was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

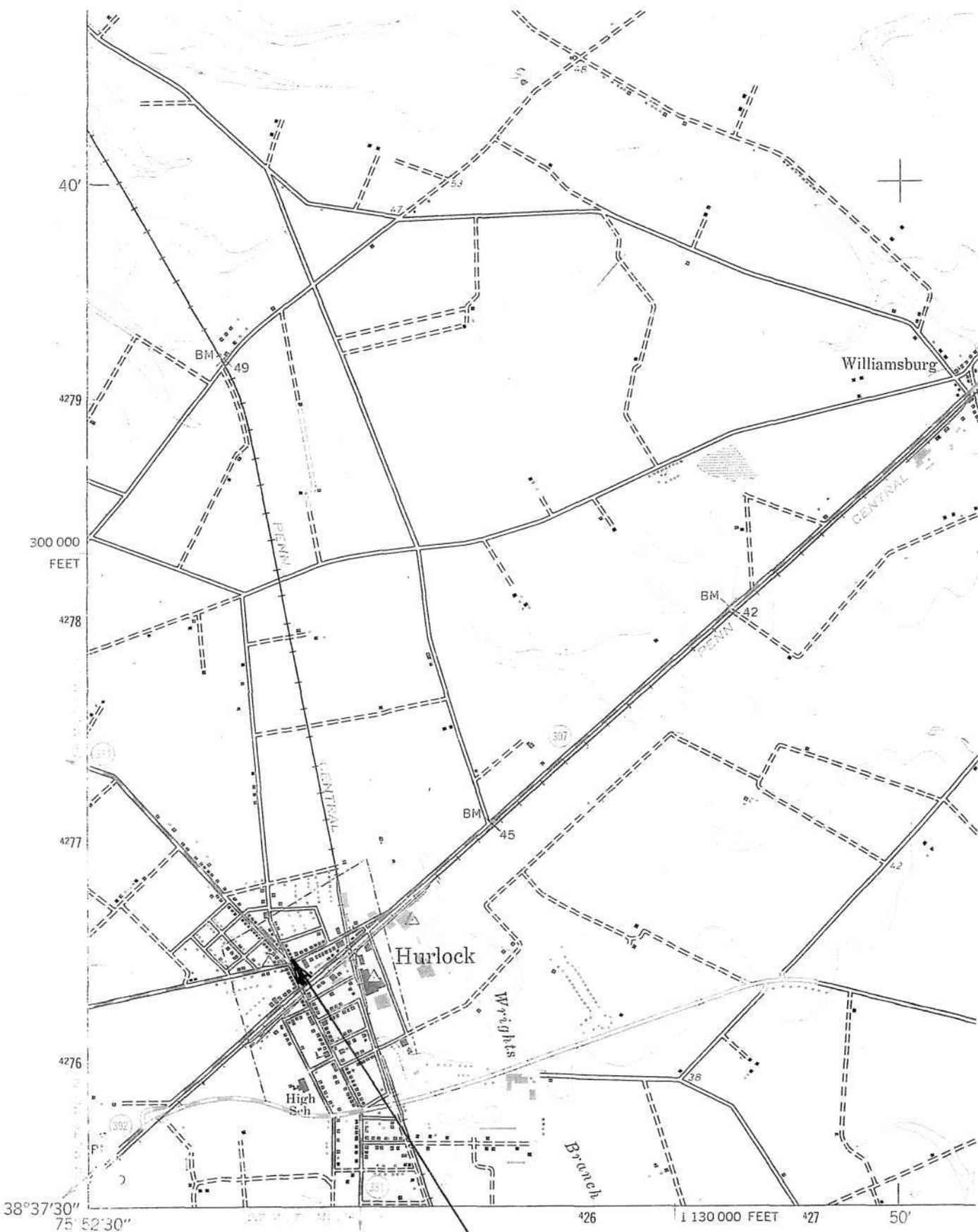
The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to:                    Maryland Historical Trust  
                                     DHCD/DHCP  
                                     100 Community Place  
                                     Crownsville, MD 21032-2023  
                                     410-514-7600





D-748, Old Eastern Shore Trust Co  
 Sanborn Insurance Map, 1923



(EAST NEW MARKET)  
5861 III SW

Mapped by the Army Map Service  
Published for civil use by the Geological Survey  
Control by USC&GS

Topography from aerial photographs by photogrammetric methods  
and by planetable surveys 1944. Aerial photographs taken 1944

Polyconic projection. 1927 North American datum  
10,000-foot grid based on Maryland coordinate system  
1000-meter Universal Transverse Mercator grid ticks,  
zone 18, shown in blue  
Boundaries shown in purple compiled by the Geological Survey from

D-748, Old Eastern Shore Trust Co  
Federalburg, MD Quadrangle-1944

UTM GRID AND 1974 MAGNETIC NORTH-  
DECLINATION AT CENTER OF SHEET

MN  
GN

0°30' 30°37'30"



D-748

Old Eastern Shore Trust Co.  
Hurlock, Dorchester Co., MD.

Southeast elevation

9/07, Paul Touart, PHOTOGRAPHER

W.E.H./MD. HISTORICAL TRUST

1  
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