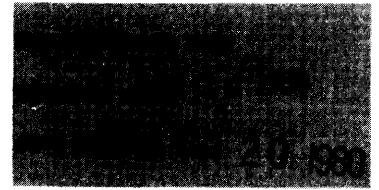


**United States Department of the Interior  
Heritage Conservation and Recreation Service**



**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

and/or common

**2. Location**

street & number West corner of the Junction of Wall and Courtland \_\_\_\_\_ not for publication  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

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	<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 type="checkbox"/> no	<input type="checkbox"/> military	<input checked="" type="checkbox"/> other: vacant

**4. Owner of Property**

name Harford County contact: Thomas Dick, Building Inspector

street & number Main Street

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 \_\_\_\_\_ vicinity of state Maryland 21014

**6. Representation in Existing Surveys**

title \_\_\_\_\_ has this property been determined eligible?  yes  no

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

depository for survey records \_\_\_\_\_

city, town \_\_\_\_\_ state \_\_\_\_\_

## 7. Description

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input checked="" type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input checked="" type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		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.

## 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 (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.

# 9. Major Bibliographical References

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

# 10. Geographical Data

**UTM NOT VERIFIED**

Acreeage of nominated property Less than one acre (60' x 384')  
 Quadrangle name Bel Air

**ACREAGE NOT VERIFIED**  
 Quadrangle scale 1:24,000

**UMT References**

A	1 8	3 8 4 0 0 0	4 3 7 6 8 4 0	B			
	Zone	Easting	Northing		Zone	Easting	Northing
C				D			
E				F			
G				H			

**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

# 11. Form Prepared By

name/title \_\_\_\_\_

organization \_\_\_\_\_ date \_\_\_\_\_

street & number \_\_\_\_\_ telephone \_\_\_\_\_

city or town \_\_\_\_\_ state \_\_\_\_\_

# 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 *J. M. Smith* \_\_\_\_\_  
 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

*W. Ray Jones*  
 Keeper of the National Register date 3/20/80

Attest: *Anna Jane Saxe*  
 Chief of Registration Regional Coordinator date 3-19-80

FHR-8-300A  
(11/78)

UNITED STATES DEPARTMENT OF THE INTERIOR  
HERITAGE CONSERVATION AND RECREATION SERVICE

**NATIONAL REGISTER OF HISTORIC PLACES  
INVENTORY -- NOMINATION FORM**

FOR HCRS USE ONLY

RECEIVED JAN 14 1980

DATE ENTERED

MAR 20 1980

Harford National Bank  
Harford County

CONTINUATION SHEET Maryland

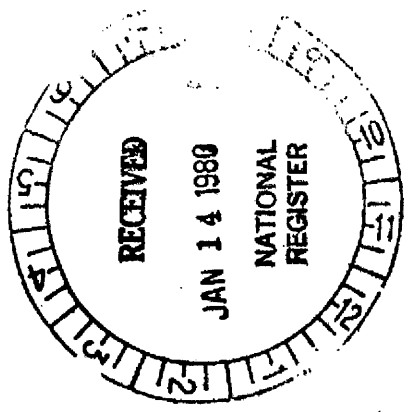
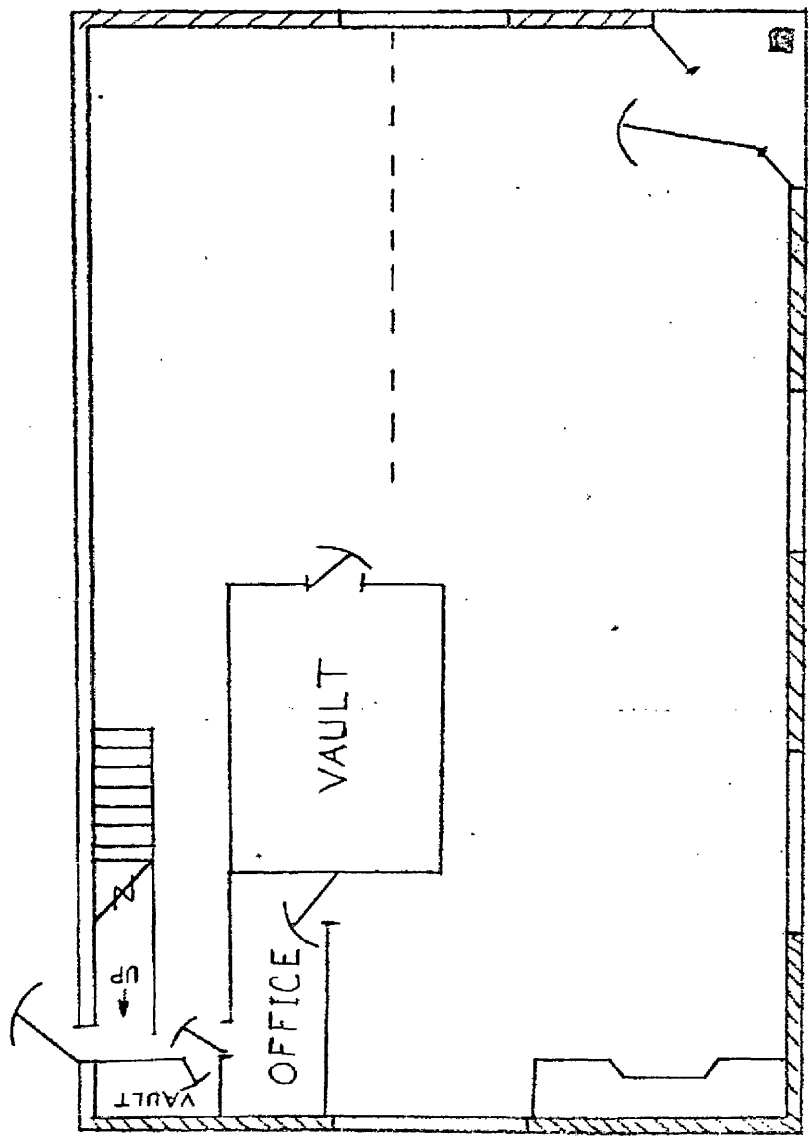
ITEM NUMBER 7

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.



SCALE: 3/8" = 3'



HARFORD BANK BUILDING  
 WALL STREET  
 BEL AIR, MARYLAND

MARILYN LAREW  
 G. CURCO