

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Inventory—Nomination Form

For NPS use only

received **DEC 22 1983**

date entered

See instructions in *How to Complete National Register Forms*

Type all entries—complete applicable sections

**1. Name**

historic Union Trust Building

and/or common First American Bank Building

**2. Location**

street & number 740 <sup>15th</sup> Fifteenth Street, N.W.

not for publication

Walter E. Fauntroy

city, town Washington

n/a vicinity of

congressional district Delegate

state District of Columbia code 11

county n/a

code 001

**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 checked="" type="checkbox"/> NA 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 First American Bank, N.A.

street & number 740 Fifteenth Street, N.W.

city, town Washington

n/a/vicinity of

state District of Columbia

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Recorder of Deeds

street & number 6th and D Streets, N.W.

city, town Washington

state District of Columbia

**6. Representation in Existing Surveys**

title District of Columbia's Inventory of Historic Sites has this property been determined eligible?  yes  no

date August 22, 1983  federal  state  county  local

depository for survey records Historic Preservation Division Department of Consumer and Regulatory Affairs

city, town Washington

state District of Columbia

## 7. Description

**Condition**

excellent  
 good  
 fair

deteriorated  
 ruins  
 unexposed

**Check one**

unaltered  
 altered

**Check one**

original site  
 moved date \_\_\_\_\_

**Describe the present and original (if known) physical appearance** The following description was included in the application for the designation of the First American Bank Building (Union Trust Building) submitted to the State Review Board by First American Bank, dated 6/22/83.

Designed in 1906 by the firm of Wood, Donn and Deming, the building was constructed within 13 months by the George A. Fuller Company (Permit to Build #1638, November 1, 1906). It is built of concrete and steel; its exterior walls are clad in smooth Mt. Airy granite ashlar blocks. Nine stories in height, its massing was conceived around a plan for a two-story banking house with rental space in floors three through nine. The building was originally designed with an L-shape plan with a projecting bay set to the southern edge of the lot, perpendicular to the 15th street facade.

The building has undergone two major additions (an extension of the H Street elevation in 1927 and a rear and roof addition in 1980-83), however, its original architectural composition, massing and detailing retain the character and intent of the 1906 design. The building has always been rectangular in composition and massing. Employing a full range of classical detailing, the 15th Street and the H Street facades originally presented--and still present--nearly identical elevations. (The extension to the H Street elevation carried through the original design composition and motif successfully). The outstanding features of the two facades are the giant colonnades. These eurhythmic columns stand five stories in height, five feet in diameter, Corinthian in order, and support a simply molded entablature and decorated cornice. At street level, the principal story is simply presented: on 15th Street it features an arcade flanked by rectangular doors, while on H Street a combination of elegant doors and windows is employed. Above, an attic story and contemporary glass and concrete penthouse complete this well-designed building. This facade concept, so skillfully articulated, serves to unify the design and stamp a distinct character on the building.

The interior of the building retains the basic organization of the original plan. The addition of new space and the accommodation of modern banking operations have altered the appearance of the interior spaces: the main banking room is both larger and rearranged and the upper office spaces no longer follow their original plan.

The original plan of the main banking area followed a design suggested by the Basilica of Santa Maria Maggiore in Rome. This public space featured a two-story banking room filling the entire north end of the building, with entrances from both H and 15th Streets. The banking room, presented in rich marble and plaster work, was recognized for its simple elegance. A wide corridor flanked by opposing rows of tellers' cages once dominated the public space. The President's private office and a Ladies Banking Room were set off opposite corners of this space. The separate, but adjacent, Booth Room (safety deposit area), a one-story space with safe deposit vault, was sited in the rear at the crook of the L and was entered through a narrow lobby.

# 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** 1906-7 **Builder/Architect** Wood, Donn and Deming

**Statement of Significance (In one paragraph)** The Historic Preservation Review Board of the District of Columbia has designated the First American Bank Building (Union Trust) a Category II Landmark of importance which contributes significantly to the cultural heritage or visual beauty and interest of the District of Columbia. The Review Board in its decision stated that:

The First American Bank (Union Trust Building), meets the criteria of, and possesses the quality of significance present in other properties nominated to, the National Register of Historic Places for the following reasons:

1. The building represents a significant resolution of the design dilemma between the architectural presence and financial profit that played a critical role in the development of American banking architecture at the turn of the century.
2. It is an excellent example of Neo-Classical Revival style architecture designed by a well known Washington architectural firm.

The following description was included in the application for the designation of the First American Bank Building (Union Trust Building) submitted to the State Historic Preservation Review Board by First American Bank, dated 6/22/83.

The Union Trust Building has held a monumental position in the city of Washington since its opening in 1907. Prominently sited in the heart of the Financial District, this banking house and office structure--designed in the Neo-Classical Revival style by the noted Washington architectural firm of Wood, Donn and Deming--is an excellent example of the classically inspired architecture that emerged at the turn of the century as part of the City Beautiful Movement. A product of both its time and the planning conditions unique to the nation's capital, it ably illustrates the influences of the federal presence on private design. The Union Trust Building is a key structure in the District of Columbia's Fifteenth Street Financial Historic District. But it holds even greater significance within the larger context of banking architecture, standing as physical evidence of the aspirations and realities of the financial world in the early 20th century. It represents a significant resolution of the design dilemma between architectural presence and financial profit that played a critical role in the development of American banking architecture at that time. The building has been altered twice (in 1927 and in 1989-83) without harm to its original architectural concepts. Today, it continues to display the original design, scale and intentions that embody the distinctive characteristics of an architectural style and building type critical to the development of banking architecture in this country.

# 9. Major Bibliographical References

See Attached

# 10. Geographical Data

Acreeage of nominated property .38 approx

Quadrangle name Washington West, D.C.-Md.-Va.

Quadrangle scale 1:2400

### UMT References

A 

18	3	23	6B	10	43	07	4	5	0
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** The nominated property stands in Square 221 on Lot 36 (old lots 17-20) in the northwest quadrant, with 107.34 foot frontage on H Street and 160.0 feet frontage on fifteenth street, and a total area of approximately 16,213 sq. ft.

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

state N/A code county code

state code county code

# 11. Form Prepared By

name/title Suzanne Ganschinietz, Architectural Historian

organization Historic Preservation Division  
Dept. of Consumer and Regulatory Affairs date October, 1983

street & number 614 H Street, N.W. telephone (202) 535-1294

city or town Washington, state District of Columbia

# 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 National Park Service.

State Historic Preservation Officer signature Carol B. Thompson

title Director, Department of Consumer and Regulatory Affairs date 12/16/83

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I hereby certify that this property is included in the National Register

[Signature] date 1/19/1984

Keeper of the National Register

Attest: date

Chief of Registration

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The space was enlarged and altered in 1927 with the western extension of the building. The changes to this space, however, were not total. Most of the interior finishes, including the superimposed arcade and colonnade wall relief work, coffered ceiling, and the supporting columns, are still intact. An original and still notable feature of this interior space is the clerestory. This attic clerestory is modeled after that of the large room in the Palace of Pietro Massimo in Rome. Set above the principal story, these square windows provide natural light to the public space without jeopardizing security, a highly satisfactory solution to a common dilemma of interior banking design.

The office lobby was set, as it still is today, on 15th Street at the intersection of the perpendicular bays. This highly detailed marble and plaster area, with its three elevators ( a fourth was added in 1982), is entered from 15th Street and gave access to the office and the main banking room as well as the Thomas J. Fisher and Company business space. The Fisher Company served as the bank's real estate division and was housed in the narrow southern bay projecting to the rear of the building. Part of the second, part of the third, and all of the fourth through ninth floors were arranged as small individual offices set off a corridor. The third floor also held the Bank's Board Room. The basement served as a secured service area with vaults and counting rooms. Today, the office lobby as been restored to its original appearance. The office spaces have been substantively expanded by the 1980-83 addition and remodeled into an open space arrangement appropriate to the needs of modern banking operations.

Major Alterations

In 1912, just five years after the building was completed, the bank seized an opportunity to expand the structure when the adjacent lot to the west became available for purchase. A.B. Mullett & Company (the architectural firm principaled by Alfred Mullett's sons, Thomas and Frederick) was commissioned to design an addition to the original building. An application for a Permit to Repair or Reconstruct Buildings (Permit #3756, February 21, 1912) was filed in February 1912 with A.B. Mullett & Company listed as architect and the Boyle-Robertson Construction Company named as contractor. However, the building was not enlarged until 15 years later, in 1927. Walter G. Peter, in association with A.B. Mullett & Company designed the addition (Permit #1007, June 23, 1927). James Baird Company was the contractor. (By this time, the Mullett firm was housed on the seventh floor of the Union Trust Building).

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The 1927 design is essentially rectangular in plan filling all but one-fifth of the lot, leaving this as a light court. The addition was the full nine stories high and doubled the H Street elevation from 53.67 feet to 107.34 feet. The addition substantially increased the square footage of the building. This design for the H Street facade continued the Wood, Donn and Deming scheme to seven bays, perfectly maintaining the original design concept. Only the base story was transfigured with the addition of new entry and windows responding to the reorganization of the banking house interior space. While appropriate to its new interior and in consonance with contemporary functionalism design theory, the new entrances distorted the symmetry of the lower portion of the facade.

The third major building phase occurred in 1980-1983 when the light court was filled in to the full nine stories. The noted Washington architectural firm of Keyes, Condon and Florance is responsible for this renovation, restoration and additions to the building. James G. Davis Construction Corporation served as contractor. Restoration rather than alteration was the rule for the exterior facades. With the exception of the addition of a penthouse, no change was made to the street facades. This construction is of a simple rectangular post and lintel design in concrete and glass and is hardly visible from the street. The major change was the sinking of structural columns and the addition of 50,000 square feet of office space in the light court created by the original building and 1927 addition. Despite more than tripling in volume, the exterior of the building retains a character almost identical to the original design.

Major interior renovations accompanied these additions. A third provided dramatic cosmetic changes to the interior banking space in the late 1940's. A fourth major renovation occurred in 1970. At that time, the building received minor alterations to provide stricter security measures for the banking lobby. Doors were changed and traffic patterns reorganized. The office spaces were up-dated. Today, the public banking spaces have been restored to the spirit of their 1927 appearance, while the upper floors have been renovated to accommodate contemporary banking operations.

15th Street Elevation

Today, the granite-clad building extends nine bays along 15th Street. As 15th Street slopes down from H Street to Pennsylvania Avenue, the ground level floor of the bank gently steps down on the 15th Street elevation to remain level with H Street. This facade is visually dominated by Corinthian columns five stories in height and set above the base story. These colossal columns establish a rhythmic order for this symmetrical composition.

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At the 15th Street elevation the base story is set with a graceful arcade flanked at either end by a large-scale rectangular entrance. Each of the seven arches holds a vertically rectangular window surmounted by a triangular pediment. The rich metal ornament that surrounds the windows is completed with narrow vertical bars. The seventh bay from the corner contains an entrance which, unlike the windows in this arcade, is flush with the facade. This entrance features a molded granite surround and a triangular pediment set into the arch. Double doors give access to the elevator lobby and interior bank entrance. Two large-globed lights resting on metal columns supported by a simple pedestal flank this entrance to the building. In the spandrels between the arches are bas relief rectangular panels presenting a shaft of wheat and axes representing the 'union' symbol of the institution. The two entrances at either end of the 15th Street facade are framed by pilasters terminating in a mold lintel. Each entrance has a pair of double doors. The lower third of the base story is marked by a pronounced water table.

A molded belt course defines the separation of the first and second stories. Nine plain square openings punctured through the granite are set on this belt course and form a clerestory for the banking room within. There is another belt course directly above forming the base of the five-story colonnade.

The colonnade is the dominant feature of the facade. The columns are set over the piers of the arcade and are centered across the facade. The colonnade is framed at each end of the facade by a single row of vertical windows. The eight free-standing Corinthian columns project to support an elegant, simply molded entablature. Behind the columns is a curtain wall of windows, framed in decorative cast iron. Chicago-style in appearance, the windows are horizontally placed rectangles, with a center fixed panel flanked by one-over-one double-hung sashes. Each level of window becomes progressively more ornate in treatment. The third floor windows are decorated and have curved pediments. Between the sixth and seventh floors another decorative band includes orbs connected by swags. The column capitals terminate in a molded entablature and a denticulated cornice extending the full width of the facade. The two bays flanking this colonnade project slightly forward from the facade and give the colonnade a formal frame. Within these bays the windows are all one-over-one double-hung, but their treatments vary. At the third level they are capped by triangular pediments and feature a balustrade. Beneath the fifth and sixth level windows are simple rectangular panels. At the seventh level there are narrow vertical windows separated by narrow granite piers. These windows share a common sill and terminate in the entablature.

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The molded entablature and frieze are without ornament. The denticulated cornice with molded cap supports an attic story that repeats the punctured windows and simple detailing of the clerestory below. A balustrade, broken at regular intervals by pedestals mimicing the columnar rhythm below, encloses the roof. A modern (1980-1983) two-story penthouse of glass and concrete sits on the roof. Its simple post and lintel design is punctuated only once by a projecting circular balcony in the bay.

H Street Elevation

The H Street elevation is very similar to that of the 15th Street facade. Though extended in 1927, the original facade composition was continued with the exception of the introduction of a new entrance design at the base story. At ground level the original three bay entrance is on the left (east) side of the base story of the facade. This entrance is composed of a simple rectangular entryway framed in an elegant stone surround and flanked by narrow fixed-light windows. Above both of these windows is a rectangular bas relief panel identical to those found on the 15th Street elevation. Two large, globed lights resting on metal columns and supported by a simple pedestal sit on either side of the entry. On the right (west) side of the facade (the portion added in 1927), filling four bays, are two large arched openings similar to the original arches on 15th Street. These openings flank a smaller arched window. To the extreme right is a narrow fixed-light window surmounted by the same rectangular bas relief panel already used on this facade. Within the three arches are rectangular window frames, In the two large arches these windows are surmounted by triangular pediments. Fixed semi-circular transom windows fill in the upper portion of the arch. The machinery for an automatic teller has been inserted into the center arch. A two-bar metal railing extends across the front of the right archway.

All other detailing of the original facade is carried through to the addition. Continuing the 15th Street facade detailing, the lower third of the ground level is defined by a heavy water table. A molded belt course marks the separation of the first and second stories where paired one-over-one double-hung windows continue the clerestory. (The extreme eastern bay is reduced in width and only one window fits this space.) This clerestory forms the base of a five-story engaged colonnade. Here, seven Corinthian columns project from a recessed wall. Unlike the cast-iron fenestration on the 15th Street facade, here the granite is continued behind the columns. The fenestration of the two outermost bays of the 15th Street facade is repeated in its entirety between each of the seven columns (pedimented and balustraded window at the third level, simply

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molded windows at the fourth, fifth and sixth levels and the three vertical windows at the seventh). The bay to the extreme right of the colonnade is stepped back slightly and contains a simple one-over-one double-hung window. At the base of the columns is a low balustrade. The column capitals terminate in the molded entablature capped by a denticulated cornice line extending the full width of the facade.

Above the cornice is the attic, with paired one-over-one double-hung windows (except for the extreme east bay which is a single window) continuing the detailing of the clerestory on the 15th Street elevation. A balustrade broken at regular intervals by pedestals encloses the roof. The glass and concrete penthouse addition is visible from this street.

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History of Union Trust and Storage Company

Union Trust and Storage Company was the banking institution responsible for the construction of the Union Trust Building. Organized in 1899, it is one of Washington's earliest trust organizations. It was founded by a group of forward-thinking individuals seeking to provide the city with new services appropriate to the needs of the new century. Operating both as a storage concern and a trust company, the organization served as a depository for both material and fiduciary resources held by corporations, trustees of estates, and wealthy individuals. Soon, the trust aspects of its operations took precedence over the storage operations and Union Trust Company was formed. Through sound business ability and a keen interest in the developing city, the Union Trust Bank and Storage Company established its reputation on a par with such giants as Riggs, American Security and Trust, and Metropolitan National. The bank's long and distinguished history finds it still a leader in the field of banking in this city. Today, its successor institution, First American Bank, maintains its main office and primary operations in this building.

The bank's origins reach back to the fall of 1899 when a group of prominent Washington businessmen, headed by George Hamilton and Edward J. Stellwagen, met at Hamilton's New Hampshire Avenue residence to organize a business venture. The new corporation was to have two goals: to meet the need of warehouse storage created by the new railroad industry and to establish a trust banking institution. The men petitioned Congress that winter for a charter of the Union Trust and Storage Company and the application was approved on February 1, 1900.

From the beginning, a strong association with the Thomas J. Fisher Company set a focus for the Union Trust that would lead it to a major role in the development of the District of Columbia. The organizers of the bank, Hamilton and Stellwagen, represented several prominent lawyers as well as the owners and officers of Thomas J. Fisher Company, a real estate mortgage investment banking firm organized in 1872. Edward Stellwagen son-in-law of Thomas Fisher and president of the Fisher Company, agreed to serve as president of the new company on the condition that his stock in the Fisher Company be purchased by the new corporation. This deal left Thomas Gale, another Fisher son-in-law, in charge of the Thomas J. Fisher Company, which would become the real estate department of the Union Trust Company.

Stellwagen continued in the role of president of the Union Trust for over 20 years. Throughout his banking and real estate career he was to have significant impact on much of D.C.'s physical development. He played a key role in the success of the Chevy Chase Land Company, assisting Senator Francis J. Newlands of Nevada in securing foreign financing for this major venture. Upon Newlands' retirement as president of the Chevy Chase Land Company, it was Stellwagen who took over its direction as its president and succeeded in completing the development of the area into one of this country's most elite suburban areas.

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George E. Hamilton, a lawyer with the firm of Hamilton and Hamilton, was selected as vice-president of the Union Trust Company. It was Hamilton, who as legal counsel to the Washington Terminal Company, first determined the advisability of entering the storage business. While a lawyer by both training and interest, Hamilton played a major role in the bank. He served as general counsel, trust officer and member of the board until his death in 1944. Hamilton, a descendant of the lawyer who represented John Suratt in the Lincoln assassination trials, was an active Washingtonian and served on numerous boards that had a significant impact on the development of the city. Most notable among his achievements are his roles as president of the Capital Traction Company, general counsel to the Washington Star newspaper, and, later dean of Georgetown University Law School.

Between 1901 and 1905, the Union Trust and Storage Company occupied quarters at 1414 F Street, on the site of Willard Hall, adjacent to the Willard Hotel. Business progressed at a slow but steady rate--laying a firm foundation for the substantial growth the company experienced in later years.

At the outset, the company's founders perceived the storage functions of the company to have precedence over the banking aspects. However, the banking operations proved to hold greater interest for the company's directors. As opportunities to expand the trust activities increased, the company filed for and obtained permission to change the name of the corporation to the Union Trust Company of the District of Columbia. In February 1905, the storage business was separated from the banking business and was soon sold to the B&O Railroad Company. The bank now focused on real estate investment and trust operations, two aspects of their business that would serve to firmly establish their place in Washington's banking history.

At this time the federal government was expanding--in the 15th Street area of the city, 200 million dollars were being spent for new federal offices. The Union Trust Company, too, was expanding. Business had grown to such an extent that officers of the bank had to acknowledge the need for new banking offices. The company conducted a thorough survey and selected a site at the southwest corner of 15th and H Streets--in the heart of what was fast becoming the city's financial district. Located in the immediate vicinity of the U.S. Treasury, this prime corner was to become as much a cornerstone of the district as was that at 15th and Pennsylvania Avenue. In early 1905, the architectural firm of Wood, Donn and Deming, known by that time as one of the best design groups in the city, was commissioned to design a building suitable for banking and offices. After a very short period of study (60 days), the preliminary designs were approved by the bank directors. Construction began in November 1906 and by December 9, 1907 the building was completed and all records of the Union Trust were now housed at this new address.

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In 1912, five years after the bank building was constructed, Union Trust began to prepare for expansion. An adjacent lot facing H Street, became available and the company's directors purchased the property. While plans were prepared to construct an addition, they were not carried out immediately. World War I precipitated another period of growth and expansion for Washington which increased the business demands placed upon the bank. Following the war, a period of inflation developed which substantially increased deposits in the bank. In 1927, to accommodate a growing rental market and the needs of their primary tenant, the law firm of Covington and Burling, a substantive addition was made to the H Street elevation of the bank.

But by 1929, inflation had spiraled to the point of depression. Banks across the country were faced with closing. To forestall the massive withdrawals of funds in the nation's banks, President Franklin Roosevelt announced "bank holidays" which temporarily closed all the nation's banks. The Union Trust Company, while hurt by the Depression, did not have to face substantial losses and as evidence of its stability, was one of the first banks to reopen.

Between 1935 and 1945 Washington's population doubled from one half million to one million. Government spending continued to grow as programs to ameliorate the effects of the Depression were converted to the war effort. The Union Trust's business continued to grow during this expansion period. The feverish activity of an increased volume of business was further complicated by a reduction of experienced staff members, as many bank employees served in the armed forces.

In 1947, the bank took a tangible expansion move and purchased the Citizens Bank of Washington, formerly the innovative Morris Plan Bank. This period also found Union Trust Company changing its focus as a banking institution. Under president Lynwood Harrell, the bank moved into the field of commercial banking. While not relinquishing its position as a trust institution, this new interest added dimension and strength to the bank. Then, in 1958, Union Trust acquired the Munsey Trust Company. The 1950's also saw controlling interest of Union Trust and of the First National Bank come into the hands of First American Bankshares (then Financial General Bankshares). This turn of events was culminated with the consolidation of First National and Union Trust in 1976 as Union Trust in 1976 as Union First Bank.

The legal consolidation of the two major banks brought forward the issue of physical consolidation of their operations. In 1976, Union Trust occupied 75 percent of the floor space of the Union Trust Building and the remaining area was not sufficient to handle the total operations. Proposals to relocate, either to a new or a renovated building, were not satisfactory. The bank, now known as First American, N.A., wanted to remain at 15th and H Streets location. Through a clever scheme to add and renovate the space, the bank was able to accomplish its goal of consolidating operations while remaining in its flagship building.

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Today, in the tradition of its 80-year history, First American Bank continues its operations on this site, now filling the entire building with its staff and offices.

The Choice Between Profits and Prestige

In the years surrounding the turn of the 20th century, the design of banking houses was caught in the battle of changing values and interests of the modern American city. The conflict between the prestigious image of an exclusive banking house and the draw of large profits from high office rents left the banking industry in an architectural dilemma. Attempts to come to grip with this problem resulted in important changes in the visual symbolism of banking houses. The Union Trust Building represents an outstanding solution to this problem--as a design that achieved a significant visual image, while meeting the requirements of a large, rental building.

In larger American cities, the turn of the century found the cost of land in prime areas rising dramatically, therefore, the cost to construct buildings devoted to the exclusive use of a banking house was becoming prohibitive. The European model of a banking house (in which only banking functions were contained in the bank building) had wide appeal to 19th century American banking institutions. However, despite 19th century precedents, 20th century banking institutions increasingly were forced to construct large buildings that provided income--producing rental space rather than smaller buildings that could present a clear individual identity. City banks, motivated by keen competition, felt a great need for a strong visual image, but this was hindered by the equally strong need to present a sound financial image. Bank patrons looked for a bank that presented a visible statement of financial permanence--a distinguished building designed for the exclusive use of the bank's own business. However, the bank also had a financial responsibility to demonstrate prudent management of investments--the creation of space that would be financially solvent.

Seeking both strong corporate images and financially expedient use of expensive land, various design approaches were tried in the early 20th century to achieve a balance between prestige and profits. Initially, the skyscraper and the small banking house were developed in attempts satisfy these special needs of banking institutions.

The skyscraper seemed the perfect solution. It could provide accessible ground floor space for the banking house and rentable space above. In the August 1907 issue of Architectural Record, the article. "The Bank Buildings of Baltimore," examined general trends in banking architecture from the late 1890's. The author claimed, "...it was believed that 'skyscrapers' were the only structures which would be profitable upon a expensive site in the business centre of a large city."

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(p. 79). By the early 1900's, the skyscraper, however, was perceived to diminish the status of the banking houses's corporate image.

The old idea was that a huge office building was the best architectural expression of this condition of being permanently plethoric; but it does not require any great discrimination to discern that a huge office building is no source of distinction to the bank which owns and inhabits it. All office buildings look very much alike, and the erection of one by a bank may be an excellent investment, but it has no value as an expression of the peculiar position occupied by a bank with a huge surplus and an impregnable standing. It was inevitable that as the banks became more conscious of their permanence and of their wealth they would seek for an architectural symbol which would distinguish them from a man who erects a skyscraper as an investment.

"The Bank Building of Baltimore"  
in Architectural Record,  
August 1907, p.79.

To design a skyscraper that could establish a distinctive and compelling image for its corporate investor was not an easy task. The early 1900's brought criticism to the skyscraper as attention was focused on the flaws inherent to a tall building to the time--lack of adequate natural light (a critical factor to the banking tasks associated with serving the public) and increasing fire hazards (both to life and the tangible and highly flammable products of the banking industry). Combined with the loss of a singular image (a loss that diminished the bank's patrons' trust in the institution's stability) found the small banking structure began to regain popularity. Smaller cities, especially, saw an increase in the number of low-rise banking houses.

This demand for low and architecturally dignified buildings is testimony at once to the increasing prosperity of American banks, and to what may be called a consciousness of their own social position in the world of finance. Their situation has become so strong, they feel themselves to be so firmly established, their surpluses bear such a large proportion to their capitals and assets, that they have become veritable financial institutions, and like all institutions, they want to inhabit a building which shall symbolize their financial stability and exuberance.

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"The Bank Buildings of Baltimore  
in Architectural Record,  
August 1907, p. 79.

But despite the lure of the prestige of the exclusive banking house and the drawbacks of the skyscraper, banks in the larger cities were for the most part in no position to consider constructing small buildings. Lack of rentable space created a financial disadvantage too great to ignore. Clearly, in rapidly developing cities such as Washington, D.C., where location and architectural prestige had to be balanced against economics, the choice between profits and prestige was not easily made. Neither the skyscraper nor the small banking house could successfully resolve this design problem.

The Union Trust Building

The Union Trust Building is a significant example of an institution's resolution of these conflicts, with the construction of a distinctive image that met economic needs. The impact of the City Beautiful Movement with its reverence for order and monumentality of the Classical Revival style was clearly articulated here, but the need for functional office space was ably handled, as well.

In "Recent Bank Buildings of the United States" in the January 1909 Architectural Record, the Union Trust Building was ranked among the major bank designs of the country. Illustrated with such notable buildings as Louis Sullivan's Farmer's National in Owatonna, Minnesota; McKim, Mead and White's Girard Trust Company in Philadelphia, Pennsylvania; and D.H. Burnham and Company's Commercial National Bank in Chicago, Illinois, the Wood, Donn and Deming design was highly rated:

Among the monumental structures which during the past five years have been produced in our nation's capital, the bank buildings fully hold their own, not only in number and size, but in the architectural importance of the buildings, as well. Washington as a city has been particularly fortunate in its recent bank buildings. The two which we publish, the National Metropolitan and the Union Trust, are fairly typical of the best class of banks which have been erected here.

"Recent Bank Buildings  
of the U.S." in  
Architectural Records,  
January 1909, p.9

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Both the National Metropolitan and Union Trust were applauded for the "happy compromise on the part of the designers, as well as [for] a sacrifice on the part of the institutions to produce the substantial results which have been attained." The Union Trust met with particular praise "the solution which has satisfactorily met so many of the [difficulties] is to be commended in proportion."

The problem of designing a building that could maximize profits without diminishing prestige was one that, if not put directly to Wood, Donn and Deming, was certainly resolved by them. The Union Trust Building--based on a French palace design and clearly imposing in scale and spirit--symbolized the dignity and stability of the institution within, but even more significant, the fully articulated design identified the structure as the banking institution. Visually, the entire building was the bank, in spite of the fact that over three-quarters of its interior space was rented out as offices. By choosing the classical style, redirecting the attention usually focused on the main entry, featuring two facades, and scaling the design to meet the large proportions so so fitting for Washington, the building became a monument to its institution.

The building is designed in a Neo-Classical Revival style in the French manner. Substantial in scale, exuberant in articulation, yet free from unnecessary detail, the building is inherently monumental in conception and in character. Designed as a two-facade building, its principal feature is the colonnade of mammoth Corinthian columns running across each street elevation. The base and attic stories of the building are simply designed and clearly meant to subordinate themselves to the elegant strength of the columns they frame. The building's exterior composition is a total monumental expression. The building possesses a distinctly complete image, one that is compelling in its physical presence as well as in its design. It is three-dimensional in massing, as well as in detailing, it commands its site and it appears as a fully designed entity. Critical to its perception as a building with a single purpose is the success with which the design articulates the interior functions. The variations are clearly presented: public space at the base story, with office use above. But this articulation does not diminish the unity of the facade composition. This is accomplished through a delineation of function, not tenant, and by focusing the eye to the upper portion of the building rather than the first story.

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The classical design of Union Trust has many ties to public architecture and represents the prevailing mood to seek historic references in design. The exterior composition owes its direct inspiration to the rhythmic facades of Ange-Jacques Gabriel's Place Louis XV (Place de la Concorde) in Paris. This basic compositional expression is seen in the United States Treasury Building just down 15th Street from the Union Trust Building, and it was widely used throughout Europe and this country in the early 20th century. The original Gabriel scheme has been borrowed and modified into a variety of buildings in this city, most notably Carriere and Hastings' 1908 House of Representatives Office Buildings and Cass Gilbert's 1919 U.S. Treasury Annex. But, Wood, Donn and Deming's decision to use the design here is a masterful one. At Union Trust, the composition is skillfully handled, and its fluent expression of a unified design is brilliant. With its completion, the building was featured in The American Architect for the successful handling of its design:

The design of the new structure is classic and the aim is to show by its substantial construction and simple lines and freedom from unnecessary decoration, the important character of the business which is carried on within.

"Union Trust Building, Washington, D.C." in The American Architect, April 15, 1908, p. 128.

But it was the 1909 article "Recent Bank Buildings in the United States," that acknowledged the talent of the designers in preceiving the need to meet both economic and image requirements of their client by a understanding that:

the presence of tenants must not materially incommode or confine the freedom of its actions or impair the outward appearance of the building as a symbol of the institution's individuality. These conditions the architects, Messrs. Wood, Donn and Deming have happily expressed in the Union Trust Company's new building.

"Recent Bank Buildings in the U.S. in Architectural Record, January 1909, p. 9

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The Original Architects

The original design of the Union Trust Building was the work of one of Washington's most successful architectural teams. The firm of Wood, Donn and Deming brought together the skills of Waddy B. Wood, Edward W. Donn, Jr., and William I. Deming, who joined in the practice of architecture from 1902 to 1912.

During this time, the firm gained a reputation for its competence at providing imaginative design at a reasonable cost through the honest use of materials. A significant number of their commissions exhibit a modulated facade and strong use of ornamentation. Not only was their design skill of a high quality, but they were known for their technological skills as well. They could approach an unusual architectural problem in an innovative way, while retaining the elegance so desired in the early 20th century.

The firm was highly regarded by contemporary critics and received attention in national architectural journals. In 1906 Architectural Record featured a review of their work:

They (Wood, Donn and Deming) have developed the pictorial, they have demonstrated the value of color and texture, they have put old materials to some good new uses and have met, in measure at least, the needs and requirements of a particular place and time. Their buildings are not all faultless, but they are sincere, they do not grimace nor chatter, but are simple, dignified and of fair proportions.

"The Work of Wood, Donn  
and Deming" in Architectural  
Record April 1906

The firm was responsible for numerous residences, schools, hospitals, churches, apartments, libraries, and office buildings that enhanced the beauty of the city of Washington and helped shape its character. To name but a few of their more substantial commissions, Wood, Donn and Deming are credited with numerous Washington and Virginia homes, including the General Charles Fitzhugh residence (now the Phillippine Embassy), St. Patrick's Parochial School and Parish Hall, the Providence Hospital, the Carnegie Institute Geophysical Laboratories, the Masonic Temple, and the Cordova Apartments, as well as the Union Trust Bank Building.

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Buildings by the firm or its members selected for Landmark status by the Joint Committee on Landmarks of the National Capital are the Woodrow Wilson House, Bachelor Apartment House, the East Capitol Street Car Barn, the Textile Museum, St. Partick's Parochial School and Parish House, the South Building of the Department of the Interior and the Union Trust Building. Buildings which have been included in the Historic American Buildings Survey include the Alice P. Barney Studio, the East Capitol Street Barn and the Woodrow Wilson House. The Wilson House, designed by Waddy Wood, has also been included in the National Register of Historic Places.

As individuals, with distinct personalities and strengths, the three principals of Wood, Donn and Deming seem to have struck a highly successful working relationship that is reflected in the quality of the firm's design output.

The firm's success may well have been the direct result of Wood's shrewd choice of partners. The thorough, practical Donn and the highly intellectual Deming were a good match for Wood. As chief designer and promoter of ideas, Wood was responsible for getting jobs and developing suitable design solutions, while his partners resolved the practical problems of bringing his designs into reality. Leila Mechlin, an architectural journalist of period, wrote of the relationship:

Obviously Mr. Wood was fortunate in his working associates--Edward W. Donn, Jr., also a Washingtonian, a graduate of the Boston Institute of Technology and a post-graduate of Cornell, a man of scholarly mind and artistic perception, and William T. Deming, a graduate in construction engineering from Columbian College, now George Washington University, a man of critical faculties and clear intelligence. There could not have been a better combination. Mr. Wood, essentially creative, imaginative, full of enthusiasm, originality and inspiration, possibly was restrained by the conservatism and scholarly integrity of his partners.

"Waddy Wood"  
in Sunday Star  
September 14, 1940

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Following is biographical material on each of the firm's three principals:

Waddy B. Wood (1869-1944) was the firm's outstanding designer from whose hand the Union Trust Building almost certainly comes. He is now known to be one of Washington's most prolific architects. Self-educated and ingenious in an age of changing attitudes, Wood was the contemporary of both uneducated master-builders and graduates of the Ecole des Beaux Arts. He stood out among his local peers for his imaginative and entrepreneurial approach, and he developed into a skilled designer. Fortunate enough to have been working during one of Washington, D.C.'s greatest periods of development and in an era dedicated to the great house, Wood's talents, taste, and gentlemanly background served his reputation well. He became one of the city's most sought-after architects. His designs were essentially modern, eminently practical, but not in any way antagonistic to the classical. His designs centered around the historic styles; his philosophy was one that disdained attempts against the traditional as being forced and wasteful. A tribute to his retirement, described his work:

At no time has Mr. Wood followed a traditional style. His buildings are not gothic or renaissance, Venetian or French, English, or Central American, but they show familiarity with the past as well as vision for the future.

"Waddy Wood"  
Sunday Star  
September, 1940

Wood practiced for 48 years, from 1892 to 1940. His first major commission was the Capital Traction Company Union Station (1895). His early designs included the Alice Pike Barney Studio and the chancery for the Chinese Legation. Joining in practice with Donn and Deming in 1902, Wood was responsible for conceiving and selling the firm's designs.

After amicably dissolving the firm in 1912, Wood turned his attention to large public governmental and commercial structures, taking on commissions for private residences only under special circumstances. This period found him designing for large companies such as the Potomac Electric Company, C & P Telephone Company, the Southern Railroad Company, the Commercial National Bank, as well as more private commissions such as a remodeling of the Old Holton Arms School, the remodeling of the Chevy Chase Club and the design for the homes of Frederic Delano, Henry Fairbanks (remodeled for Woodrow Wilson), George Cabot Lodge, Thomas Fortune Ryan, and Dr. Cary Grayson. His largest and most important government contract was the design of the Department of the Interior Building, his last major work.

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During World War I he donated substantial amounts of design time to the U.S. war effort for overhead costs alone, and was responsible for planning buildings for 11 different war agencies.

A juror in several important architectural competitions, as well as Advisory Architect for the Baltimore War Memorial and Federal Reserve Board Competition at Richmond, he was, as well, a member of many civic groups and the subject of numerous articles in national architectural journals. He was elected a Fellow of the American Institute of Architects in 1916 and became a President of the local Washington Chapter of the AIA.

Edward Donn, Jr. (1869-1953) was a pioneer in restoration architecture and was responsible for the reconstruction of Wakefield, said to be George Washington's birthplace; the apothecary and George Washington school house at Fredericksburg, Virginia; Kenmore, the home of Washington's sister, Betty Lewis; and Woodlawn Plantation. After graduation from the Boston Institute of Technology (now MIT), and prior to joining Wood and Deming in practice, he began his career in government by serving as chief designer for the Chief Architect's Office of the Treasury Building. After the dissolution of Wood, Donn and Deming in 1912, he and Deming formed a new firm until 1923 when they separated into individual practices.

A native Washingtonian, he was the author of Monumental Works of the Georgian Period. He was a Fellow of the AIA, a member of the Washington Society of Fine Arts and a President of the Board of Examiners and Registrars of Architects of the District of Columbia.

William I. Deming (1871-1939) served the partnership in the area of engineering. A graduate of George Washington University, he worked for the federal government before joining Wood and Donn in private practice. His input led to some of the firm's more innovative structural schemes. Following Wood's departure from the firm, he and Donn worked together from 1912 to 1923. Later, in his private practice, he is reputed to have been responsible for the design of a number of schools, hospitals and commercial buildings, but information on this period of his career is not well-substantiated.

Conclusion

As a "consummate expression" of the importance and stability of its institution, the Union Trust Building has served well. A monumental design, it represents the skills and intentions of the men who fostered the emergence of Washington's 20th century grandeur and banking industry. And, most importantly, its design holds a key role in the development of banking architecture nationwide, as it demonstrates an evolution of form, a new response to the conditions of a new century. The building stands as a monument of the ingenuity of American architects seeking to resolve the ever-present challenge of providing a compelling design within the boundaries of practicality.

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The significance and strength of its design is apparent in the respect for the original concept seen in the two major alterations. It is a building that continues to command its site as a visual and historic landmark of the city's financial district. It has been recognized for its contribution to the city's visual beauty since its construction.

In the October 1982 issue of Realtor magazine, First American President Jackson Ritchie, Jr. and Chairman of the Board Francis G. Addison III summed up the banking organization's appreciation of the building.

While carefully preserving our building's beautiful and historic facade, we have transformed its interior structure into one of the most environmentally responsible facilities in the country. This approach to our main headquarters symbolizes a two-fold goal of First American Bank, N.A.--recognition and retention of our heritage, coupled with assimilation of the latest technological delivery system.

The bank's effort to preserve the historic value of their headquarters has been outstandingly successful. First American Bank is the proud inheritor of the spirit, image and physical presence of the Union Trust Company.

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First American Bank

Mr. Coldan Florance, AIA, Partner, Keyes, Condon and Florance

Ms. Kim Hoagland, Architectural Historian

Mr. David Maloney, Architect