

United States Department of the Interior
National Park Service

685

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

RECEIVED 2280

AUG 19 2016

Nat. Register of Historic Places
National Park Service

1. Name of Property

Historic name: B.F. Saul Building

Other names/site number: _____

Name of related multiple property listing: **Banks and Financial Institutions of Washington, D.C., 1790-1960**

(Enter "N/A" if property is not part of a multiple property listing)

2. Location

Street & number: 925 15th Street, NW

City or town: _____ State: _____ County: _____

Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide X local

Applicable National Register Criteria:

X A ___ B X C ___ D

<u>DAVID MALONEY / DC SHPO</u>	<u>8/19/2016</u>
Signature of certifying official/Title:	Date
<u>DC HISTORIC PRESERVATION OFFICE</u>	
State or Federal agency/bureau or Tribal Government	

In my opinion, the property ___ meets ___ does not meet the National Register criteria.	
Signature of commenting official:	Date
Title :	State or Federal agency/bureau or Tribal Government

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:)

Joe Edson H. Beall
Signature of the Keeper

10.4.16
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only one box.)

- Building(s)
- District
- Site
- Structure
- Object

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u> </u>	buildings
<u> </u>	<u> </u>	sites
<u> </u>	<u> </u>	structures
<u> </u>	<u> </u>	objects
<u>1</u>	<u> </u>	Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE/Financial Institution/Office Building

Current Functions

(Enter categories from instructions.)

COMMERCE/TRADE/Office Building

7. Description

Architectural Classification

(Enter categories from instructions.)

20th CENTURY REVIVALS/Classical Revival

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Limestone

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The B.F. Saul Building is a five-story combination bank/office building designed by local architect George N. Ray and constructed in 1924 by C.H. Small & Co. on the east side of and facing McPherson Square in downtown Washington, D.C. The building is fully engaged in a row of commercial structures, directly abutting the 1917 Davidson Building on the north and the 1924 Colonial Mortgage Building on the south. The primary (west) façade of the building faces the square, is clad with limestone, and is divided between an upper zone characterized by a large temple-form with pediment and colonnade, and a lower zone featuring a large central arched opening with a view into the banking hall. Between the two zones, there is a transition with modest decorative pilasters suggesting a continuation of the columns above. The organization of the primary façade is typical of George N. Ray, as Ray often divided commercial buildings between a lower zone where emphasis is generally on a large-scale void (show windows, doors, etc.), and an upper zone that often features columns, temples or other temple-form motifs. Recent scholarship on George N. Ray's work notes that Ray's buildings were unified through a "pervasive sense of restraint, intricacy in detail, and harmonious use of materials."¹

Narrative Description

Exterior

The building's only publicly exposed elevation is its west façade, facing McPherson Square. It is divided into three horizontal parts with a rusticated base and a distinctive, temple-form top separated by an intermediary zone. The base is divided vertically into three bays with a tall, arched opening on-center flanked by lower, single openings (one converted to accommodate an ATM). The rustication is created by bands of smooth-cut limestone separated horizontally by deep mortar joints, but by flush vertical joints, giving a banded effect. The central opening—a large arched window—is slightly recessed into the stone face with rounded stone molding framed by smooth-cut stone voussoirs with a carved stone bracket serving as central keystone. This highly decorative bracket sits on a soffit carved in the form of an acroterion. The window within this opening is a multi-light fixed metal window, surmounted by a multi-paned fanlight. The fanlight is protected by delicately detailed ornamental iron grille. This large arched opening extends almost to the sidewalk level, with an iron gate in front of it protecting passersby from an

¹ C. Ford Peatross, editor, *Capital Drawings: Architectural Designs for Washington, D.C. from the Library of Congress*. Baltimore, MD: Johns Hopkins University Press, 2005, p. 125.

B.F. Saul Building

Name of Property

Washington, D.C.

County and State

underground vault beneath the window. As seen in historic photos, this gate historically extended further north in front of the window that is now equipped with an ATM.

The door opening on the south side of the central window is the primary entrance to the building and is framed by an architrave surround with a projecting cornice supported by carved brackets on either end. The door itself is a metal and glass door with beaded moldings in the metal surround and a transom light above with protective metal covering. Directly to the left of this door are raised address numbers and a metal sign listing current tenants. The opening to the north, historically a window, but now converted to accommodate an ATM, retains its original architrave surround with projecting cornice supported by end brackets.

Both openings have signage for Capitol One Bank—the current occupant of the banking hall. Above the door on the south, somewhat obscured by the contemporary signage, is a visible ghost of the original signage for the B.F. Saul Company.

The intermediary section of the building rises above the base, is separated from it by a slightly projecting stone cornice with oversized dentils, and comprises floors 2-3. Like the base, the second floor is rusticated, but here the ashlar stones are set individually, rather than in bands so each stone is defined by deep vertical and horizontal mortar joints. Within this rusticated wall are three windows, each one aligned above the openings in the base and each one having a pedimented architrave surround. The pediments are supported by carved brackets or consoles at either end of the cornice supporting the pediment. The window sashes are replacements with two vertical lights topped by a single, transom-like horizontal light

The third story of the building is separated from the second by a slightly projecting cornice line, has five window openings, and is articulated more as an attic level than a central floor in a building. The window openings, filled with replacement sash, are separated by stone piers with recessed panels.

The third floor and the temple-form top above are separated by a full entablature with a decorative frieze featuring a repeating series of raised *bas reliefs* of a sheath of wheat. This decorative frieze is surmounted by a projecting and complex cornice with egg and dart molding and dentils.

This cornice provides the base upon which sits the temple-form top of the building giving the sense of a temple on a hill. The temple form consists of four giant order Ionic columns *in antis*, with Doric pilasters at either end. Together the columns and pilasters support the entablature and pediment and frame five bays of superimposed windows. The windows, with their replacement sash, are punched into the walls with no surrounds, but with stone spandrels between them, each one with a recessed panel.

The pediment, with dentils in its cornice and raking cornice, sits atop the entablature with a three-part frieze and architrave with sculptural detail limited to the ends above the pilasters. The tympanum is filled with undecorated smooth-cut stone. Parapet walls extend from the apex of the pediment to the ends of the building and the abutting walls of the adjacent buildings.

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

The building is sheltered by a flat roof behind its pediment and parapet walls, likely clad with a bituminous material. There is a projection above the roof at the rear of the property to allow stair access to the roof and a smaller projection for HVAC equipment.

Interior

The interior of the building, accessed by the southern entrance door, opens into a long corridor that leads to a quarter-turn stair located against the south side wall, to a door opposite leading into the banking hall, and to an elevator beyond the stair at the end of the corridor. The floors and walls are clad in stone with stone pilasters dividing the length of the corridor into bays. The ceiling in each bay is recessed and trimmed with acanthus leaf bed molding, while a Greek Key motif forms a continuous crown molding. The banking hall fills the central and north end bay of the building and features a double-height space with a mezzanine level. The banking hall is divided into bays by double-height fluted pilastered piers with Ionic capitals. The ceiling in each bay is coffered and trimmed by molding. A safe is located against the north interior wall towards the back of the building and next to the cashier cages. The mezzanine level is open with iron railings between the pilasters.

INTEGRITY

Although the B.F. Saul building has undergone multiple renovations over the course of its use as an office building and bank, but the uses survive, and the building retains a remarkable degree of integrity for both the exterior and interior. Changes have included interior renovations to the offices on the upper floors and the conversion of the north entrance to a filled space with an ATM. The integrity of location remains intact and the integrity of the setting is maintained by abutting and adjacent contemporaneous buildings fronting McPherson Square. The building design, materials and detailing are all original. The original workmanship is clearly demonstrated in the detailing of the door surrounds and the ornamental screen on the central window and in the highly designed interior spaces with moldings. Significant interior characteristics such as the interior banking hall clearly maintain the integrity of association between the building and its rich history with financial and real estate services.

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Areas of Significance

(Enter categories from instructions.)

ARCHITECTURE

COMMUNITY PLANNING & DEVELOPMENT

Period of Significance

1924

Significant Dates

1924

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

George N. Ray

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The B.F. Saul Building, constructed in 1924 at 925 15th Street NW, is a five-story, Classical Revival-style building designed by notable local architect George N. Ray for the B.F. Saul Company, a major local real estate firm as a combination bank/office building. The building abuts the 1917 Davidson Building on its north and the 1924 Colonial Mortgage Building on its south, and is one of a collection of early 20th-century office buildings that surround McPherson Square. This collection of buildings represents the transition of the square from residential to offices, as well as the growth of the city's financial district from south of I Street to north of McPherson Square. During the 19th century, banks and offices related to the city's financial interests were centered on lower 15th Street across from and north of the Treasury Building and around 14th and G Streets. By the early 20th century, however, the development of office buildings associated with the city's financial markets began to push north to McPherson Square and in the process completely transformed what had been a wealthy residential neighborhood of 19th-century residences into a commercial/office building area.

The B.F. Saul Company was established in 1892 by B. Francis Saul as he sought to sell off his family's extensive landholdings near Brightwood—the site of the former nurseries begun by his father, John Saul in the mid-19th century. In the process, B.F. Saul established the foundation for the growth of his firm as a mortgage bank which he incorporated in 1903. B.F. Saul specialized in mortgage loans, but also dealt in real estate insurance, fire insurance, automobile insurance, rent collection and estate management. The company was formed at a time when residential development beyond the original city was beginning in earnest, and over the course of several decades, was associated with some of the city's largest and most notable residential subdivisions. The firm initially established its offices downtown at 11th and D Streets, but in 1921 moved to McPherson Square, following the northern migration of the city's financial district to the area. In that year, B.F. Saul built its first McPherson Square office at 14th and I Streets, but within just a few years, built its combined bank/office building at 925 15th Street and the adjacent five-story office building at 923 15th Street NW (later known as the Colonial Mortgage Building, replacing earlier dwellings on the site.

The B.F. Saul Building meets National Register Criteria A and C with Architecture and Community Planning and Development as its Areas of Significance. The building meets Criterion A for its contributing role in the transformation of McPherson Square from residential to offices and in the expansion of the city's financial district. The building meets Criterion C under the Multiple Property Document, *Banks and Financial Institutions in Washington, D.C., 1790-1960* as it follows the typology and stylistic tradition for bank architecture in Washington, DC set by the Riggs National Bank (1900-1902) and the American Savings and Security building (1904). In addition, the building provides an excellent example of the rise of a banking sub-type—the combination bank and office building, as described in the Multiple Property Document. During the 1920s, as real estate prices in the city increased, banks began to

B.F. Saul Building

Washington, D.C.

Name of Property

County and State

experiment with creative solutions to generate income from their buildings giving rise to the multi-storied combination bank and office building such as devised by B.F. Saul.

The Period of Significance is 1924, corresponding with the building's date of construction. The building retains high integrity with no additions or significant alterations.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Built in 1924, the B.F. Saul Building at 925 15th NW is a five-story Classical Revival-style limestone building commissioned by B.F. Saul Company, designed by architect George N. Ray, and constructed by builders, C.H. Small & Company. The medium-scale office building and the attached Colonial Mortgage Building, also developed by B.F. Saul, joined a collection of office buildings facing McPherson Square that marked the continuing northern expansion of the city's financial and real estate district. The building, intended as the offices and banking hall of the real estate company, B.F. Saul, continued to be owned and occupied by B.F. Saul Company throughout the 20th-century.

McPherson Square: From Residential to Commercial/Office Building

The B.F. Saul Building was erected on McPherson Square in 1924 on the site of two older dwellings, and during a period of transition of the square from residential to commercial/office buildings. Included within the 1791 L'Enfant Plan, McPherson Square was developed in its first decades with a scattering of buildings and was home to a mixed-race working-class community. The most notable of the buildings on the square included the home of Jonah Hoover, D.C. Marshall and later chief usher at the White House on the south side of the square, and the 15th Street Presbyterian Church on the east side of the square, constructed in 1853 by a historically black congregation that had first established itself in the neighborhood in 1841.

In 1867, when responsibility for the city's reservations came under control of the Army Corps of Engineer's Office of Buildings and Grounds, the square itself saw its first improvements when two triangular open spaces were joined to form a square. In 1873, the square was graded and planted, and the following year was named in honor of General Winfield Scott. In 1871, Congress authorized the construction and erection of a statue to honor Scott for the square. However, by 1872, new plans dedicated the circle at 16th Street and Massachusetts Avenue for the Scott equestrian statue. The following year, Congress approved the erection of a statue of Brig. General James McPherson for what had been dubbed "Scott Square." Upon erection of the statue in 1876 the name of the square was appropriately changed to McPherson Square.

By the time the statue was erected, the square was already becoming a fashionable residential neighborhood. Ulysses S. Grant's Secretary of State, Hamilton Fish occupied the Hoover House on the south end of the park, while the luxurious Arlington Hotel, built in 1868, occupied the southwest side of the square. At the north end of the square at Vermont Avenue and K Street, in 1875, real estate developer Archibald Lowery erected an opulent Second Empire-style mansion whose principal entrance faced Vermont Avenue. Over the next two decades, the prestige of the

B.F. Saul Building

Name of Property

Washington, D.C.

County and State

square continued to grow. In 1884, Michigan Senator Thomas Palmer built a grand Romanesque Revival-style residence adjoining the Lowery House and moved in, and in 1888, the Humphrey's House was erected thereby adding to the already distinguished list of occupants on the square (Mrs. Phoebe Hearst and the Cornelius Vanderbilt family both lived in the Lowery House at different times). In 1907, millionaire John McLean and his wife who had been living in the 1860 Hoover-Fish House, hired architect John Russell Pope to design a block-long Renaissance-inspired palace that incorporated the walls of the older house into the new construction. The McLean House featured ornate and excessive interiors designed for lavish entertaining and was the epitome of the late 19th century residence of the city's socially and financially elite.

By the first decade of the 20th century, the neighborhood saw the beginning of its gradual shift from residential to office building. Initially, business offices moved into the square's large residences. In 1899, for instance, the Justice Department moved its headquarters from Pennsylvania Avenue into the 19th century Lowery House on the north end of the square, later expanding into the adjacent Palmer House. As the city's financial district centered along 15th Street around the U.S. Treasury Building began to expand north during the 1910s and 1920s, the need for dedicated office buildings grew. The residential buildings fronting McPherson Square became prime candidates for replacement.

The first residential displacement occurred in 1912 when the University Club, conceived to cater to downtown businessmen, was built on the west side of McPherson Square, replacing several residential row houses. The University Club was followed by other, smaller office buildings around the square that were built on the site of former dwellings. The Davidson Building constructed in 1917 and now abutting the B.F. Saul building to its north, was the first major office building facing the square to break ground on the site of former residences.²

During the 1920s, the square's residential properties were replaced one-by-one by office buildings (principally real estate-related) and financial institutions. In 1924, the B.F. Saul Company capitalized on this trend, and built its headquarters and bank building at 925 15th Street, along with the attached office building at 923 15th Street, later named the Colonial Mortgage Building. During the mid-1920s, the local press focused much attention on this change from residential to commercial, often lamenting the loss of the "old" residences, but also recognizing the "march of progress." McPherson Square was recognized in particular as being "the center of investment houses and real estate organizations" and the northern edge of the city's financial district. In 1939, following a building hiatus during the Depression era, the McLean House at the south end of the square was demolished to make way for the Import Export Bank.

² Two office buildings preceded the Davidson Building on the same block, but they did not face McPherson Square, and they were less substantial. They are the 1912 two-story office building designed by Frank Russell White & Co. and built by Harry Wardman at 1430 K Street NW (demolished), and the three-story office building designed by A.B. Mullett & Co. at 900 14th Street NW.

B.F. Saul Building

Name of Property

Washington, D.C.

County and State

Construction of the B.F. Saul Building

The B.F. Saul Company was established in 1892 by B. Francis Saul as he sought to sell off his family's extensive landholdings that were the site of the former nurseries begun by his father, John Saul in the mid-19th century. In the process, B.F. Saul established the foundation for the growth of his firm as a mortgage bank which he incorporated in 1903. B.F. Saul specialized in mortgage loans, but also dealt in real estate insurance, fire insurance, automobile insurance, rent collection and estate management. The company was formed at a time when residential development beyond the original city was beginning in earnest, and over the course of several decades, was associated with some of the city's largest and most notable residential subdivisions. B.F. Saul's focus on residential lending led a 1921 newspaper account to declare that the name of the company was "well associated with practically all the well-known subdivisions in and around the city."³

The firm initially established its offices downtown at 11th and D Streets, but eventually moved to McPherson Square, following the northern migration of the city's financial district and the "growing demands of the business and the lack of sufficient room at the old quarters."⁴ The firm's first McPherson Square building (no longer standing), at 1430 K Street, NW, was a three-story building designed by George N. Ray and built by C.H. Small. Within just three years, the B.F. Saul Co. again commissioned George N. Ray to design its new headquarters at 925 15th Street, as well as an adjacent five-story office building at 923 15th Street NW, later known as the National Capital Building and the Colonial Mortgage Building. The two buildings shared a single permit and the same builder, C.H. Small & Company.⁵ The B.F. Saul Company occupied the first floor and mezzanine which had been designed with "special consideration...to the arrangement of the building and its adaptability for the use of the business of the company and its clients." Expectations with the move suggested that "the added facilities and the new location will enable the company to render even a more complete service."⁶

The B.F. Saul Co. attributed their quick move from I Street to 15th Street to "the continued growth of their business and the lack of space in their present office." It seems likely, however, that the B.F. Saul Co. understood the growing value and demand for real estate around McPherson Square and identified an opportunity to move its offices to larger quarters and to simultaneously profit from the speculative commercial development of 923 15th Street NW. An article on the construction of the new offices reflected that the "erection of these two buildings will mark the complete extension of business property on Fifteenth street, from New York

³ "New Business Offices for B.F. Saul Company," *The Washington Post*, October 9, 1921.

⁴ Ibid.

⁵ Although B.F. Saul appears in press accounts as the owner and developer of both buildings, the building permit identifies Courtney A. McNamare as the owner for 925 and 923 15th Street NW. Courtney A. McNamare, likely a misspelling of Courtney A. McNamara, remains an obscure individual and her relationship to the B.F. Saul Company, if any, is wholly unknown.

⁶ B.F. Saul Company Gets New Home as Business Expands," *The Washington Post*, December 7, 1924.

B.F. Saul Building

Name of Property

Washington, D.C.

County and State

Avenue to K Street.”⁷ In the previous three years, new construction in the corridor included the F.H. Smith Building, Liberty National Bank, the Insurance Building and the Edmonds Building.

Upon the opening of the new building on December 8, 1924, B.F. Saul occupied the first floor banking hall and mezzanine.⁸ On the upper stories, the building included five offices per floor for a total of twenty spaces with some tenants occupying multiple offices or entire floors. When the building first opened, the B.F. Saul Company shared the building with M. & R.B. Warren—a group of realtors and builders specializing in cooperative apartments who worked with B.F. Saul in the development of Chevy Chase, Maryland. One month later, on January 5, 1925 the C.H. Small & Company joined the B.F. Saul Company at its new address moving to 15th Street from their office at 1515 M Street NW. The C.H. Small Co. firm explained that the move was “necessitated by the rapid growth of the building department...and the fact that the company has now enlarged its business to include a general real estate business.”⁹ By 1927, the tenants included the Suburban Title & Investment Corporation, the Hartford Accident & Ind. Company, and a range of manufacturers’ agents, lawyers, and notaries. The Suburban Title & Investment Corporation shared the interests of the B.F. Saul Company and M. & R.B. Warren in suburban Maryland real estate and remained a tenant in the building up through at least 1956.

Continuing development on McPherson Square

Only a year after the B.F. Saul Company moved to 15th Street, other major real estate firms began to follow as the Morris Cafritz Co. constructed offices at 915 15th Street in September 1923. In 1926, Shannon & Luchs, Inc. and Wardman & Co., real estate firms, both began building offices at the northern edge of McPherson Square on the K street between 15th Street and Vermont Avenue. These “notable developments” contributed to the growing reputation of the area as the center of “Washington’s Wall Street” as an account on the sale of B.F. Saul’s former offices at 1412 I Street NW notes,

“This is a particularly desirable locality for such an organization because of its close proximity to Washington’s financial center, and to one of the largest title organizations in this city. It has been a very few years since I and K Streets between Fourteenth and Eighteenth streets were entirely residential. The character of businesses now housed in this section, as well as those building projects underway and contemplated, make this neighborhood the Wall street of Washington.”¹⁰

In the early 1930s, George T. Santmeyers, one of the most prolific architects in Washington, DC held offices in the Saul Building, along with the Operative Builders Association of DC and the Rufus S. Lusk real estate firm. The building experienced significant vacancies in 1933 and 1935, reflecting the broader consequences of the Great

⁷ Morris F. Glazer, “B.F. Saul to Erect Two-Story Office Buildings in Financial Row,” *The Washington Post*, October 23, 1923.

⁸ Photo Standalone 7—No Title, *The Washington Post*, December 7, 1924.

⁹ “C.H. Small & Co. Move into Larger Quarters,” *The Washington Post*, January 4, 1925.

¹⁰ “Business Property Bought by Investor,” *The Washington Post*, August 1, 1926.

B.F. Saul Building

Washington, D.C.

Name of Property

County and State

Depression but returned to full capacity by 1937. In 1937, Loughborough Development Corporation, a “new active member of the Washington Real Estate Board,” maintained offices at 925 15th Street NW with associate members representing Shannon & Luchs Co., R.A. Humphries, and the Boss & Phelps real estate firms.¹¹ In 1958, Amott, Baker & Co. Incorporated headquartered at 150 Broadway, New York, NY appointed Robert C. Morris as the resident manager of their “newly established office” at 925 15th Street NW.¹²

In 1969, B.F. Saul III established the Chevy Chase Bank and moved his offices out of the building in 1970 although the B.F. Saul Real Estate Investment Trust continued to publish earnings statements listing the building as an address through the 1970s. The National Association of Realtors occupied the building in 1973 and undertook significant interior renovations. The NAR remained until 1982 when the organization was succeeded by the National Council of Senior Citizens. The NCSC remained until 1991 when the FSB division of Chevy Chase Bank took over ownership. The current first floor tenant is Capitol One Bank.

Biographical Summary of George N. Ray

Born on September 3, 1887 in Washington, DC, George Nicholas Ray studied architecture at the University of Pennsylvania from 1907 to 1909 for a Certificate of Proficiency. Ray pursued further studies at George Washington University at an unknown date. His professional practice began in 1911 with offices at 1509 U Street NW. He joined the partnership of Waggaman & Ray in 1918 with offices at 1211A Connecticut Avenue NW. The partnership dissolved in 1920 and by 1922, Ray had moved to 1147 Connecticut Avenue NW where he designed 925 and 923 15th Street NW. In October 1921, the firm Atkinson & White, composed of R. Bruce Atkinson and Jarrett C. White, became associated with George N. Way. While working for the firm, Jarrett C. White, born in Washington, DC on March 14, 1894 and educated at the Corcoran Art School, worked on the H.L. Rust Building, also adjoining McPherson Square, the B.F. Saul Building, the four branch buildings of the Riggs National Bank, and the B.F. Saul residence. Some of Ray’s most significant work includes several branch banks for Riggs Bank.

B.F. Saul and George N. Ray had a close working relationship, as Ray designed three adjoining office buildings at 1412 to 1416 I Street NW in 1921 and designed Saul’s personal residence at 23rd Street and Wyoming Avenue NW in 1923, in addition to his design for the B.F. Saul and Colonial Mortgage Buildings on 15th Street. Architectural Historian Richard Longstreth observed Ray’s effective use of both a commercial building repertoire and historical allusions “drawing from grand urban dwellings in Italy, France, and England, which spanned from the late fifteenth to the early nineteenth centuries.” Comparing the B.F. Saul Building to Ray’s commercial buildings on Connecticut Avenue, Longstreth continued to note, “Much of this distinction of this work lies with the fact that its effect suggests neither overly decorated neighborhood stores nor scaled-down versions of the large commercial blocks in the city center.

¹¹ Thomas M. Cahill, “The Week’s News in the Real Estate Field,” *The Washington Post*, May 30, 1937.

¹² Display Ad 33—No Title, *The Washington Post and Times Herald*, May 20, 1958.

B.F. Saul Building

Name of Property

Washington, D.C.

County and State

Even when the dimensions involved were considerable, as with the headquarters of the B.F. Saul Company real estate firm, the character is much the same as with the small shops.”¹³

Late in his career, in 1931, Ray joined Randall H. Hagner & Co. as a sales manager, eventually working his way to become becoming the President of the firm in 1937 and continuing to serve as Chairman of the Board before his retirement in 1956. At the time of his death on August 5, 1959, Ray lived at 1219 Connecticut Avenue NW earlier in life but lived, at the time of his death, at the Westchester apartment building at 4000 Cathedral Avenue NW.

Biographical Summary of B.F. Saul

Barnard Francis Saul was born in Washington, DC on January 16, 1872 to John Saul, a prominent horticulturalist and a member of the District of Columbia Parking Commission, and his wife, Rosena Saul. B.F. Saul began work with the National Bank of the Republic at age 18 and opened his own real estate office two years later. At age 26, B.F. Saul became a director of the Columbia National Bank and organized the Home Savings Bank the next year. Saul continued to direct the Home Savings Bank as president until the business merged with the American Security & Trust Company. Saul established the B.F. Saul Company in 1892 as he sought to sell off his family’s extensive landholdings in today’s 16th Street Heights neighborhood. These lands were the site of the former nurseries begun by his father, John Saul in the mid-19th century. In the process, B.F. Saul established the foundation for the growth of his firm as a mortgage bank which he incorporated in 1903.

Over the course of his career in banking and real estate, he served as a member of the board of governors of the Mortgage Bankers Association of America, a member of the executive council of the American Bankers Association, a past president of the District of Columbia Bankers Association, and director of the Washington Board of Trade. His positions on boards included vice president and chairman of the executive committee of the American Security & Trust Co., the director of the Columbia National Bank, the vice president of the National Union Fire Insurance Company, and a director of the Mutual Fire Insurance Company, the Chesapeake & Potomac Telephone Co., the Norfolk & Washington Steamboat Co., and the Washington Title Insurance Co.

Saul lived at 2224 Wyoming Avenue NW and maintained a summer residence in Kensington, Maryland known as Tempo Farm. B.F. Saul died suddenly on February 1, 1931 of a heart attack.¹⁴ Saul’s estate at the time of his death totaled \$5,533,725 to be held in trust with income from the trust apportioned between his widow and his five children.¹⁵

¹³ C. Ford Peatross, editor, *Capital Drawings: Architectural Designs for Washington, D.C. from the Library of Congress*, Baltimore, MD: Johns Hopkins University Press, 2005, p. 125.

¹⁴ B. F. Saul, Head of Investment House Expires,” *The Washington Post*, February 2, 1931.

¹⁵ B.F. Saul’s Estate Totals \$5,533,725.00,” *The Washington Post*, March 3, 1931.

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Biographical Summary of C.H. Small

Clarence H. Small, born in Montgomery County in 1880, began operations as a builder in the District of Columbia in 1917 at 653 E Street SW. Small remained at that location until 1921, working primarily on dwellings in the northeast quadrant. Small worked extensively with architects Georg T. Santmyers and J. Lee Lane. Small remained in the B.F. Saul Building through 1929 at least. Small retired in 1944 and died on March 12, 1949 at his home at the Manor Club near Norbeck, Maryland.¹⁶

¹⁶ "C.H. Small Dies," *The Washington Post*, March 14, 1949.

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

“B.F. Saul, Head of Investment House, Expires,” *The Washington Post*, February 2, 1931.

“B.F. Saul’s Estate Total \$5,533,725,” *The Washington Post*, March 3, 1931.

“B.F. Saul Company Gets New Home as Business Expands,” *The Washington Post*, December 7, 1924.

“Business Property Bought by Investors,” *The Washington Post*, August 1, 1926.

“C.H. Small & Co. to Move Into Larger Quarters,” *The Washington Post*, January 4, 1925.

“C.H. Small Dies; Retired Contractor,” *The Washington Post*, March 14, 1949.

Design Forum Architects, “DC Downtown Office Building Survey, Phase II,” September 1992, D.C. Historic Preservation Office.

“Display Ad 33 -- No Title,” *The Washington Post*, May 20, 1958.

“Display Ad 277 -- No Title,” *The Washington Post*, February 14, 1971.

Fifteenth Street Financial Historic District, National Register Nomination, 2006.

Goode, James. *Capital Losses: A Cultural History of Washington’s Destroyed Buildings*, Washington, D.C.: Smithsonian Institution Press, 2003.

“New Business Offices for B.F. Saul Company,” *The Washington Post*, October 9, 1921.

Peatross, Ford, C., editor, *Capital Drawings: Architectural Designs for Washington, D.C. from the Library of Congress*, Baltimore, MD: Johns Hopkins University Press, 2005, p. 125.

“The Week’s News in the Real Estate Field,” *The Washington Post*, May 30, 1937,

Previous documentation on file (NPS):

_____ preliminary determination of individual listing (36 CFR 67) has been requested

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____
- recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreeage of Property Less than one acre (3,690 square feet)

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

- | | |
|---------------------|----------------------|
| 1. Latitude: 38.902 | Longitude: -77.03328 |
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|----------|-----------|-----------|
| 1. Zone: | Easting: | Northing: |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting : | Northing: |

Verbal Boundary Description (Describe the boundaries of the property.)

The B.F. Saul Building at 925 15th Street occupies Lot 0075 in Square 218 in downtown D.C.

Boundary Justification (Explain why the boundaries were selected.)

This square and lot has been associated with the property since its construction in 1924.

11. Form Prepared By

name/title: Eli Pousson and Kim Williams
organization: D.C. Preservation League and D.C. Historic Preservation Office
street & number: 1100 4th Street SW
city or town: Washington, D.C. state: _____ zip code: 20024
e-mail: kim.williams@dc.gov
telephone: 202 442-8840
date: August 2016

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: B.F. Saul Building
City or Vicinity: Washington, D.C.
County: State: DC
Photographer: Kim Williams
Date Photographed: August 2016

Description of Photograph(s) and number, include description of view indicating direction of camera:

General view looking southeast from north side of K Street showing B.F. Saul Building on east side of McPherson Square
1 of 13

View looking east from McPherson Square showing east elevation of B.F. Saul Building
2 of 13

View looking northeast from 15th Street showing east elevation of B.F. Saul Building
3 of 13

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

View looking east, skyward, at upper level of east elevation
4 of 13

View looking east at entry door on south end of east elevation
5 of 13

View looking east at fanlight over central arched entry on east elevation
6 of 13

Detail of console serving as keystone above arched opening on east elevation
7 of 13

View looking northwest at west (rear) elevation of building from alleyway
8 of 13

Interior view looking east from entry door to interior stair corridor
9 of 13

Interior view of banking hall looking northeast showing mezzanine level and bank vault
against north side
10 of 13

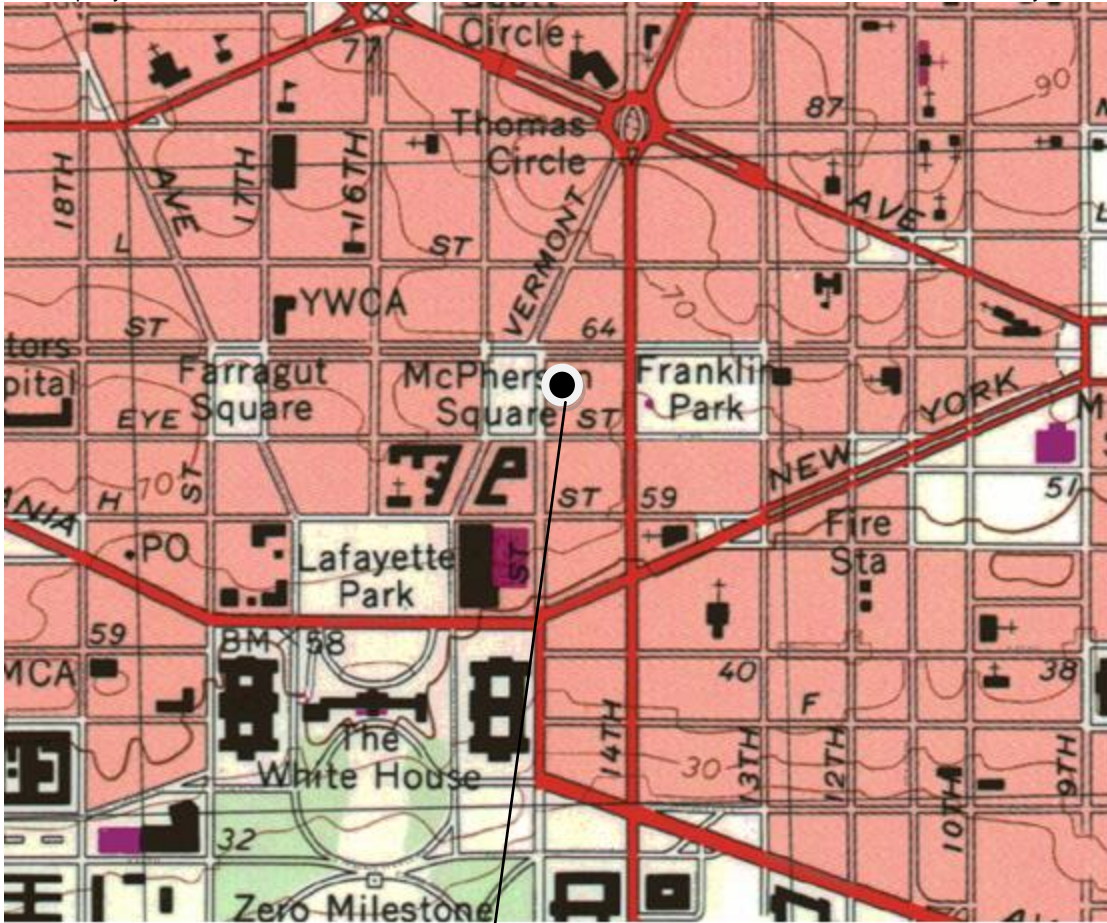
Interior view showing bank vault
11 of 13

Interior view showing detail of mezzanine level on south side of banking hall
12 of 13

Interior view of banking hall looking northeast showing cashier booths along north side wall
13 of 13

B.F. Saul Building
Name of Property

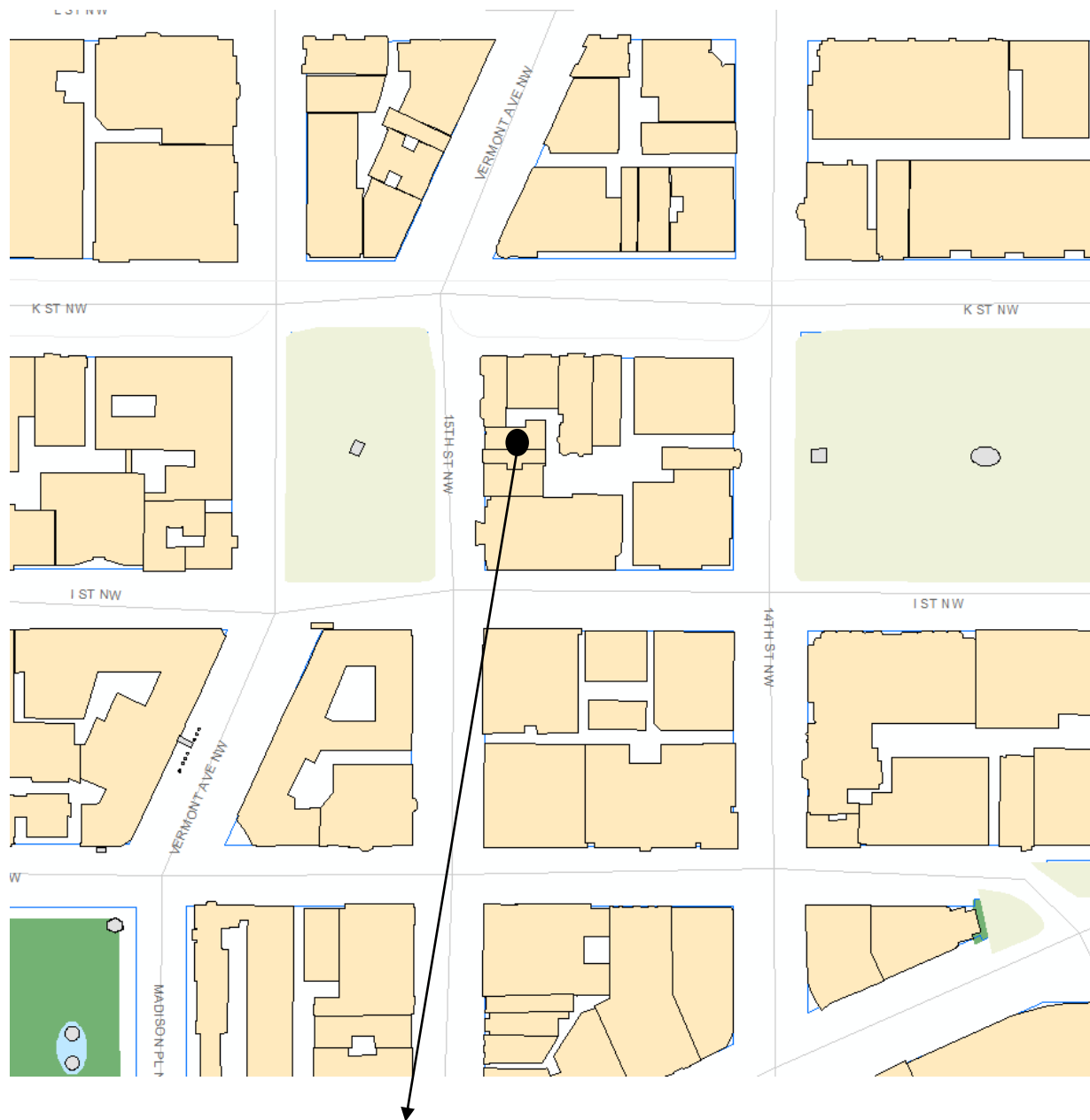
Washington, D.C.
County and State



Site Map of the B.F. Saul Building, 925 15th Street, NW
(USGS Washington West Quad)

B.F. Saul Building
Name of Property

Washington, D.C.
County and State



Site Map of B.F. Saul Building, 925 15th Street
GIS Map, D.C. Office of Planning, 2016

B.F. Saul Building
Name of Property

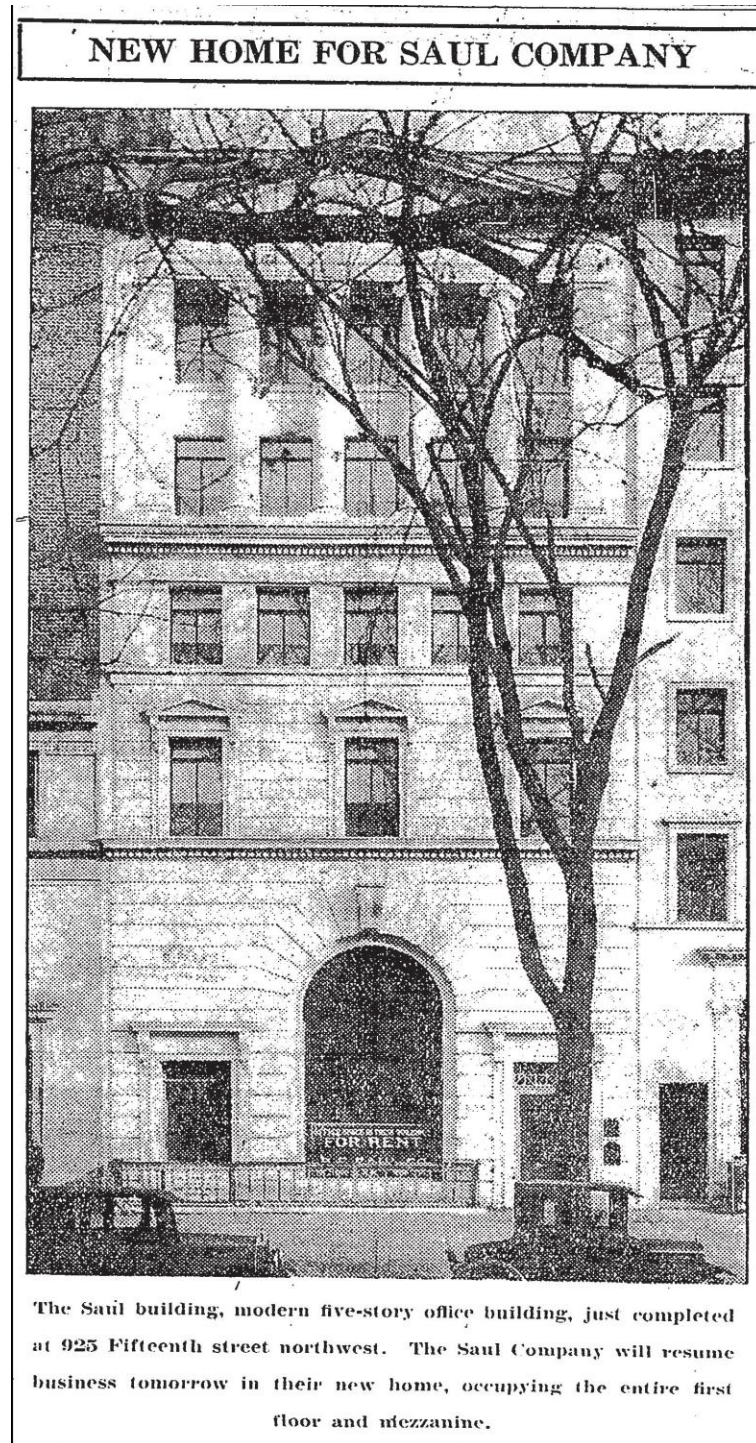
Washington, D.C.
County and State



B.F. Saul Building, 925th Street, NW
Site Map Showing National Register Boundaries (Square 218 Lot 75)

B.F. Saul Building
Name of Property

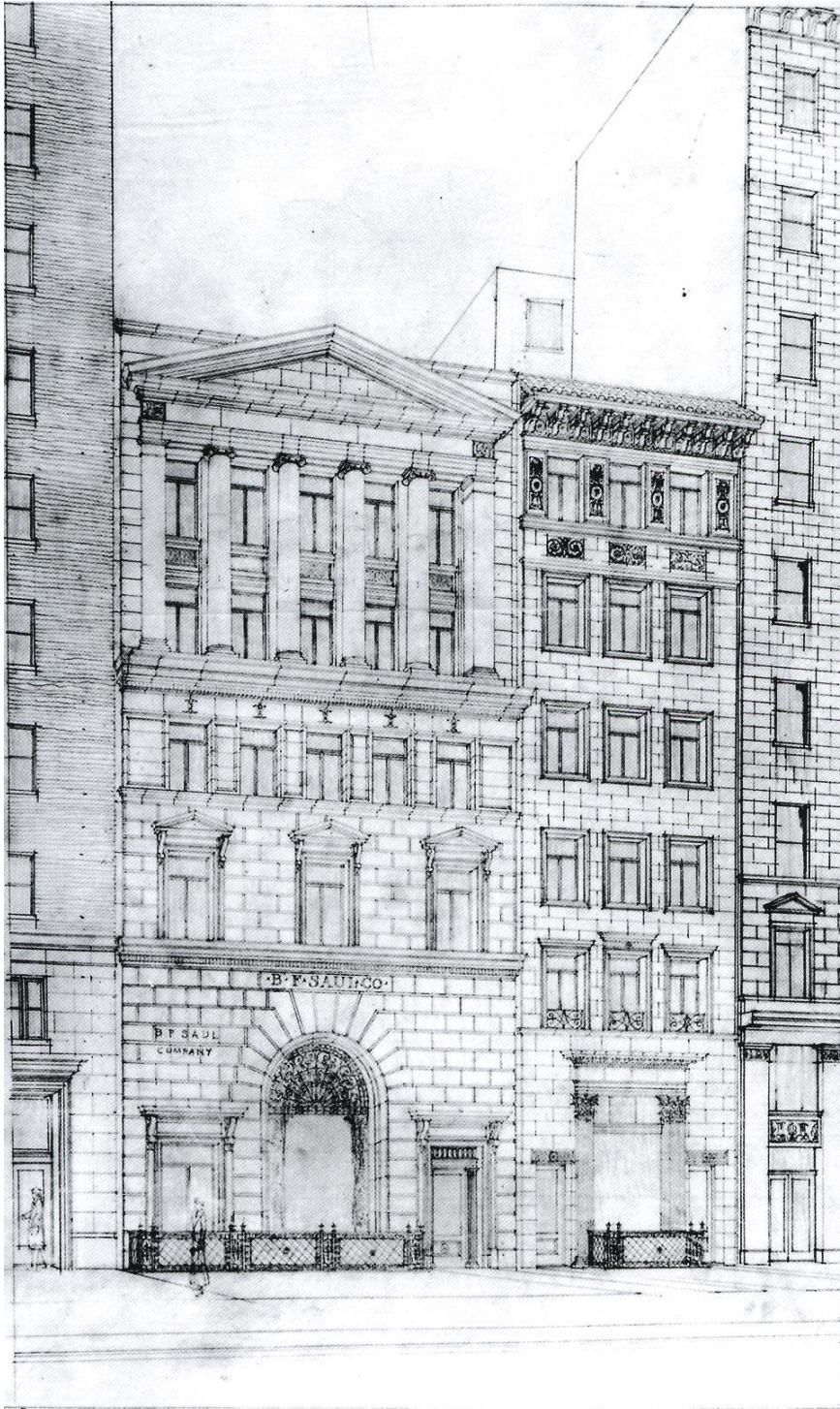
Washington, D.C.
County and State



(From, "B.F. Saul Company Gets New Home as Business Expands," *The Washington Post*, October 23, 1923)

B.F. Saul Building
Name of Property

Washington, D.C.
County and State



Architectural Drawings for Two Office Buildings for B.F. Saul, George N. Ray, 1923
(From Library of Congress, Prints and Photographs Division)

B.F. Saul Building
Name of Property

Washington, D.C.
County and State



B.F. Saul, no date
Harris & Ewing, photographer, B.F. Saul
(Harris & Ewing Collection, Library of Congress, Prints and Photographs Division)

B.F. Saul Building
Name of Property

Washington, D.C.
County and State

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.





Smoothies • Gourmet Panini

OPEN

10

ACLU

Resto



Capital One Bank

923





B.F. SAUL BUILDING

925

★
THE SAUL BUILDING

AGENDA

★
TUG POLICY ALLIANCE

★
5TH STREET NW









RETAIL/OFFICE
202.638.6300



Board of
Construction
Corporation

NO PARKING
ANYTIME

NO PARKING
ANYTIME

NO PARKING
ANYTIME

NO PARKING
ANYTIME

NO PARKING
ANYTIME

FL4171



703-961-1100











UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY NAME: Saul, B.F., Building

MULTIPLE NAME:

STATE & COUNTY: DISTRICT OF COLUMBIA, District of Columbia

DATE RECEIVED: 8/19/16 DATE OF PENDING LIST: 9/19/16
DATE OF 16TH DAY: 10/04/16 DATE OF 45TH DAY: 10/04/16
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 16000685

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: N PDIL: N PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

ACCEPT RETURN REJECT 10.4.16 DATE

ABSTRACT/SUMMARY COMMENTS:

Entered in
The National Register
of
Historic Places

RECOM./CRITERIA _____

REVIEWER _____ DISCIPLINE _____

TELEPHONE _____ DATE _____

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.

GOVERNMENT OF THE DISTRICT OF COLUMBIA
HISTORIC PRESERVATION OFFICE



RECEIVED 2280

AUG 19 2016

Nat. Register of Historic Places
National Park Service

MEMO

DATE: August 19, 2016
TO: Patrick Andrus
FROM: Kim Williams *KW*
RE: Transmittal Letter for the B.F. Saul Building

Please find enclosed two disks for the B.F. Saul Building National Register nomination

The enclosed disk, Disk 1 (of 2) contains the true and correct copy of the nomination for the B.F. Saul Building and the enclosed Disk 2 (of 2) contains photographs as per the NR photo requirements of the B.F. Saul Building.