

1488

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Registration Form

NATIONAL  
REGISTER

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Commercial National Bank

other names/site number Western Union Building

2. Location

street & number 1405 G Street, N.W.

not for publication N/A

city, town Washington

vicinity N/A

state District of Columbia code DC

county N/A

code 001

zip code 20005

3. Classification

Ownership of Property

- private
- public-local
- public-State
- public-Federal

Category of Property

- building(s)
- district
- site
- structure
- object

Number of Resources within Property

Contributing	Noncontributing
<u>1</u>	<u>0</u> buildings
<u>0</u>	<u>0</u> sites
<u>0</u>	<u>0</u> structures
<u>0</u>	<u>0</u> objects
<u>1</u>	<u>0</u> Total

Name of related multiple property listing:  
N/A

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this  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  meets  does not meet the National Register criteria.  See continuation sheet.

[Signature]  
Signature of certifying official

state historic preservation officer

29 August 1991  
Date

State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

Signature of commenting or other official

Date

State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

- entered in the National Register.  See continuation sheet.
- determined eligible for the National Register.  See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register.
- other, (explain:)

Patrick Andrews

10/11/91

[Signature]  
Signature of the Keeper

Date of Action

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**6. Function or Use**

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**Historic Functions (enter categories from instructions)**Commerce/Trade: financial institution, business  
Industry: communications facility

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**Current Functions (enter categories from instructions)**Commerce/Trade: office building  
Industry: communications facility

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**7. Description**

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**Architectural Classification****(enter categories from instructions)**Early 20th Century American MovementsOther: Stripped classicism

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**Materials (enter categories from instructions)**foundation N/Awalls limestone

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roof N/Aother N/A

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**Describe present and historic physical appearance.**

The Commercial National Bank, designed by Waddy B. Wood in 1917, is an 11 story office building at the north-west corner of the intersection of 14th and G Streets, N.W. The principal facades are limestone over steel frame construction. The building displays a particularly austere neo-classicism. The traditional tripartite exterior organization of base-shaft-crown is retained and simplified. The building, which is detailed on both street facades, relies primarily on the Greek Doric order as precedent for its ornament. The three-story base is composed of pilasters with Ionic capitals supporting a simple entablature at the third floor level. This motif, which occupies only the central portion of each facade, reads as a flattened, simplified portico. The height and detailing of the base reflects the height of the original banking room (now infilled and subdivided). Spandrel panels embellished with decorative motifs loosely based on Greek precedent extend between the pilasters at the location of earlier mezzanines; the three central bays along 14th Street at the location of the banking room have encircled monograms at this level. The glazing on each of the windows is framed by a Doric grille. Roundels with bas relief decorate the frieze of this entablature. The shaft bears no detail and consists of window openings punched into the facade in a uniform manner. The uppermost floor and projecting cornice form the crown of the building. Composed of triglyphs and metopes, the upper floor constitutes the frieze. Metal grilles inspired by Hellenic vase decoration (Solon, p. 422) embellish the metopes. (It is not known whether windows were placed behind these grilles or whether the top floor was lit entirely by the large lantern, not visible from the street, above the roof level.) The cornice features lion heads alternated with palmette antefixae. There are four entrances to the original building. The two entrances on G Street are placed at either end of the facade, outside the portico motif, and framed by a simple architrave molding. The entrance at the east provided access to the banking room and bank facilities located in the basement. The entrance at the west opened into the elevator lobby for the upper, office floors. On the 14th Street facade, entrances were incorporated within the bays of the flattened portico. The entrance to Western Union was at the north end; the main entrance to the banking room was housed within the central bay.

The Commercial National Bank building has been extensively altered over the years. While its exterior appearance is little changed, the original architectural character of the interior was lost. The mezzanine was altered between 1938 and 1940 to accommodate the needs of the Morris Plan Bank. The basement, which originally housed the board room of the Commercial National Bank, was also changed. The banking lobby was infilled so that its features and original spatial qualities were no longer evident. The upper floors were completely remodelled and all the upper floor windows replaced with metal sash. In 1986 the Oliver Carr Company rehabilitated the building in accordance with the Secretary of the Interiors Standards. An eleven story limestone addition was added to the west of the building. The banking lobby, which had been hidden behind infill floors and recent finishes was restored to its original appearance as documented by remaining physical fabric and Leon V. Solon's 1917 article in the *Architectural Record*. Keyes Condon Florence were the architects for the rehabilitation.

## 8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally  statewide  locally

Applicable National Register Criteria  A  B  C  D

Criteria Considerations (Exceptions)  A  B  C  D  E  F  G

Areas of Significance (enter categories from instructions)

Architecture

Commerce

Communications

Period of Significance

1917-1941

Significant Dates

1917

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

Wood, Waddy B.

Keyes Condon Florance

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

### SIGNIFICANCE SUMMARY

The Commercial National Bank, designed by noted Washington architect Waddy B. Wood in 1917, is an excellent, early example of the simplified and stylized classicism that distinguishes some of Washington's most noteworthy early 20th century buildings. The abstract classical vocabulary displayed here in 1917 reappears again and again in Washington in the 1920s and 1930s. The originality of Commercial National Bank's stylized classical vocabulary and the subtlety of its expression makes it unique for this early date. This powerful building marks an important transition from Waddy Wood's earlier, more literal use of traditional architectural forms to the boldness and abstraction of his later buildings. Commercial National Bank meets National Register Criterion C because it was among the first major buildings in Washington to embody the characteristics of stripped classicism, a means of architectural expression of particular significance to Washington, and because it is a notable work of architect Waddy B. Wood, one of Washington's foremost early 20th century architects.

### HISTORIC CONTEXT

The architectural significance of the Commercial National Bank overshadows its position within banking history. The building is particularly notable for its role in the development of the Washington architectural profession and the exploration of classical revival styles as the appropriate mode of building for the nation's capital. The present architectural image of Washington's major banks in the financial district was delineated in the latter part of the 19th and early part of the 20th century. Beginning with James Windrim's design for the National Savings and Trust (1888), continuing with York and Sawyer's buildings for the Riggs National Bank and American Security and Trust, and culminating in Gordon, Tracy & Swartout's design for the National Metropolitan Bank, Washington's banking community turned to nationally recognized, out-of-town architects for their main buildings. Local designers were only entrusted with branch banks and additions. Union Trust interrupted this trend by choosing Waddy Wood's firm of Wood, Donn, and Deming to design their building at 15th and H in (1906); Commercial National Bank also chose Waddy Wood. Because architectural image was of paramount importance to banks during the years between 1893 and 1929, the choice of Wood for Union Trust and Commercial National represents a coming of age of the local architectural profession, particularly since both designs were published in national architectural journals.

The Commercial National Bank is a locally important adaptation of the neoclassical architectural vocabulary to modern needs. While previous office buildings conformed with the MacMillan Commission's recommendation for the use of classical style in private building, few attempted to address the problem of using an ornamental vocabulary

See continuation sheet

**9. Major Bibliographical References**

Please see continuation sheet.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- 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 # \_\_\_\_\_

See continuation sheet

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository: \_\_\_\_\_

**10. Geographical Data**

Acreage of property Less than one acre

UTM References

A 

1	18
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3	2	3	7	4	0
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4	3	0	7	2	6	0
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 Zone Easting Northing

C 

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B 

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 Zone Easting Northing

D 

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See continuation sheet

Verbal Boundary Description

Square 223, Lot 26

See continuation sheet

Boundary Justification

Square 223, Lot 26 has been historically associated with the subject property.

See continuation sheet

**11. Form Prepared By**

name/title Betty Bird  
 organization N/A date January 4, 1991  
 street & number 2025 Eye Street, N.W., Suite 801 telephone 202-463-2033  
 city or town Washington state D.C. zip code 20006

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derived from masonry construction in steel frame construction. The simplified treatment of the walls of the Commercial National Bank, particularly the corners and the window openings, departs from facade articulation originating from the bearing walls of masonry construction. Architect Wood broke away from prevailing conventions of expressing weight and support by reducing the classical vocabulary to its barest terms, using it less to articulate architectural features than to decorate them. Commercial National Bank anticipated the treatment of facades as veneers rather than structural elements, treatment that would become commonplace in the 1920s and 1930s. New construction methods were also used. "Mr. Wood devised the plan of using Indiana limestone blocks of uniform size. The units are of large dimensions, which saved labor in setting and reduced considerably the multiplication of units of process in construction." (Solon, p. 428)

Commercial National Bank's architect Waddy B. Wood (1869-1944) was in the forefront of local practice during the early decades of the 20th century. Educated at the Virginia Polytechnic Institute, he moved to Washington in 1892. For 16 years he practiced in partnership with John M. Donn and William L. Deming, then opened his own practice. In addition to notable larger buildings like Union Trust (Wood, Donn, and Deming), the Masonic Temple (Wood, Donn, and Deming), the Interior Department, the PEPCO Building, and the Southern Railway Building, Wood also executed numerous residential commissions. Along with other architects of this period, Wood saw architecture as a continuum and thought that architectural innovation should be evolutionary. Unlike more conservative architects who adapted particular styles and buildings of the past in a literal manner, architects like Wood looked to the architecture of the past for inspiration and for the means of architectural articulation of modern structure and function. "The solution is to return to those forms, and from them we will eventually build up a modern style of architecture, based on evolution and not revolution, which has to rest, as all civilization does, on a foundation of precedent." (Wood, Address to the Scarab Fraternity, 1928.) While the success of the International Style has overshadowed architects like these men, their work was representative of an important and influential branch of the theory of American modern architecture in the early 20th century. This evolutionary model was particularly important in the District of Columbia with the parameters set forth in the MacMillan Commission Report of 1902.

The building is important to Wood's development because it marks a transition from his earlier, more traditional use of precedent in Union Trust (1906) and the Masonic Temple (1903-1908), to the boldness and simplification of his later buildings like the Interior Department (1936) and the Southern Railway Building (1928). While Commercial National Bank is more traditional than Wood's later work, all of the elements that distinguish these later buildings are present. Detail is subordinated to the overall mass of the building, proportions are more important than ornament, and classical motifs are reinterpreted and simplified. The Commercial National Bank is thus important both to the development of Waddy Wood's architecture as well as to the continuing evolution of neoclassicism within the District of Columbia.

The history of Commercial National Bank, which was in existence from 1904 to 1933, is typical of other financial institutions in the District of Columbia. The bank first occupied a small building already on the site at the northwest corner of 14th and G Streets. The bank's assets expanded rapidly and in 1905 they constructed a new building at the same location. Commercial National Bank also grew by absorbing several smaller banking institutions including the National City Bank of Washington (1911), the Terminal Commercial and Savings Bank (1924), and the Continental Trust Company (1930). (Cole, p. 536.) In 1917 the present building was constructed to house the bank and the Western Union Telegraph Company. By 1928 Commercial National Bank, with assets of \$16.8 million, was the fourth largest bank in the District ranking higher than National Savings and Trust, Union Trust, and National Bank of Washington and surpassed only by Riggs, American Security, and National Metropolitan (Proctor, p. 290). Despite

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its size, in February 1933 Commercial National Bank closed its doors and was placed in receivership, a fate that befell 12 other banks in the District including National Metropolitan and Union Trust. By 1934 both Wade Cooper and Bates Warren, the bank's president and general counsel respectively, were both indicted for conspiracy to misapply \$400,000 of Commercial's funds to bolster the shaky stock of the newly acquired Continental Trust. (Evening Star, Jan. 8, 1934.) In her analysis of 20th century bank failures in the District of Columbia, Mary Alexine Beatty noted that the value of Commercial National's bank building exceeded the total capital assets of the bank, completely freezing the bank's capital. Plans to reorganize the bank failed and in March 1937, holders of safe deposit boxes were notified to remove contents so the banking lobby could be rented. (Evening Star, March 11, 1937.)

Western Union, the major tenant for the building, fared better than the Commercial National Bank. When the building was built, Western Union occupied the top three floors. Over the years they expanded within the office floors and finally into the banking room itself. The building's early tenants included Prudential Life Insurance, the National Coal Association, General Electric, and Fidelity Investment Association. During the 1930s the major office tenant was the National Emergency Council; the Government Reports Office was the major tenant during the 1940s. Other tenants have included the Morris Plan Savings Bank, which occupied the banking lobby after Commercial National Bank vacated it in the late 1930s.

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- Cole, David M. **The Development of Banking in the District of Columbia.** New York: William Frederick Press, 1959.
- Commercial National Bank Vertical File, Washingtoniana Division, Martin Luther King Library.
- "Commercial National Building is Sold." **Washington Post**, March 22, 1952, p. B1.
- D.C. Building Permits for Square 223. (National Archives)
- D.C. Preservation League. D.C. Landmark Application for 14th and G Street Cluster. (D.C. Historic Preservation Office)
- Eig, Emily H. and Bryan, Gray M. **Waddy Wood in Kalorama: A Walking Tour.** Washington: Preservation Press, 1975. (personal file)
- Goode, James M. **Capital Losses: A Cultural History of Washington's Destroyed Buildings.** Washington: Smithsonian Institution Press, 1979.
- Heaton, Arthur B. Drawings for Morris Plan Bank, ca. 1941. (Arthur B. Heaton Collection, Prints and Photographs Division, File 4002, LC)
- Mechlin, Leila. "Noted Architect Has Perpetuated Washington's Finest Traditions." **Evening Star**, Sept. 15, 1940.
- Proctor, John Clagett. **Washington Past and Present.** New York: Lewis Historical Publishing Company, 1930.
- Solon, Leon V. "The Commercial National Bank Building." **Architectural Record**, November 1919, pp. 419-428.
- Withey, Henry F. and Elsie Rathburn. **Biographical Dictionary of American Architects (Deceased).** Los Angeles: Hennessey & Ingalls, Inc., 1970.
- Wood, Waddy B. "The Architect in War Work." **American Architect**. November 27, 1918, pp. 631-644.
- Wood, Waddy B. Drawings for Commercial National Bank, April 1917. (Originals in possession of Oliver T. Carr Co., prints in personal file.)
- Wood, Waddy B. Miscellaneous Papers, Box 12. (Waddy B. Wood Collection, Prints and Photograph Division, LC.)

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**SUPPLEMENTARY LISTING RECORD**

NRIS Reference Number: 91001488 Date Listed: 10/11/91

Commercial National Bank DC  
Property Name: County: State:

\_\_\_\_\_  
Multiple Name

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This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

*Patrick Andrus*  
\_\_\_\_\_  
601 Signature of the Keeper

10/25/91  
Date of Action

=====  
Amended Items in Nomination:

Glen Leiner with the DC SHPO has clarified that this property is being nominated only under Criterion C (Architectural significance). The Areas of Significance of Commerce and Communications were inadvertently listed in Section 8. The form is amended to exclude these Areas of Significance.

**DISTRIBUTION:**

- National Register property file
- Nominating Authority (without nomination attachment)