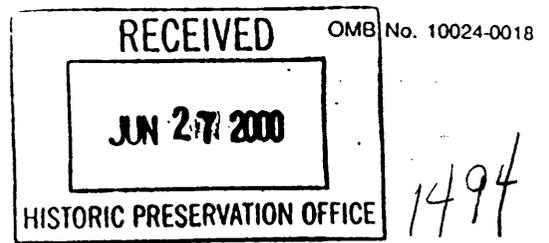
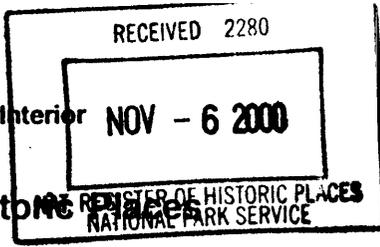


United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form



1494

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an 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. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

### 1. Name of Property

historic name Marine National Bank

other names/site number \_\_\_\_\_

### 2. Location

street & number 3301 Pacific Avenue  not for publication

city or town City of Wildwood  vicinity

state New Jersey code NJ county Cape May code 009 zip code 08260

### 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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. I recommend that this property be considered significant  nationally  statewide  locally. ( See continuation sheet for additional comments.)

[Signature] 10/27/00  
Signature of certifying official/Title Date  
Assistant Commissioner, Natural & Historic Resources/ DSHPO  
State of Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria. ( See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title Date  
\_\_\_\_\_  
State or Federal agency and bureau

### 4. National Park Service Certification

I hereby certify that the 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.) \_\_\_\_\_

Signature of the Keeper

Date of Action

Patricia Andrews

12/20/00

Marine National Bank  
Name of Property

Cape May Co., NJ  
County and State

**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

**Number of Resources within Property**  
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

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

**Number of contributing resources previously listed in the National Register**

0

**6. Function or Use**

**Historic Functions**  
(Enter categories from instructions)

COMMERCE/financial institution

**Current Functions**  
(Enter categories from instructions)

COMMERCE/financial institution

**7. Description**

**Architectural Classification**  
(Enter categories from instructions)

Classical Revival

**Materials**  
(Enter categories from instructions)

foundation limestone

walls limestone

roof metal (flat seam)

other

**Narrative Description**

(Describe the historic and current condition of the property on one or more continuation sheets.)

see attached continuation sheets

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.)

- Property is associated with events that have made a significant contribution to the broad patterns of our history.
Property is associated with the lives of persons significant in our past.
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.
Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

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

Property is:

- owned by a religious institution or used for religious purposes.
removed from its original location.
a birthplace or grave.
a cemetery.
a reconstructed building, object, or structure.
a commemorative property.
less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance

(Enter categories from instructions)

architecture

Period of Significance

1908-1940

Significant Dates

1908, 1927

Significant Person

(Complete if Criterion B is marked above)

n/a

Cultural Affiliation

n/a

Architect/Builder

Morgan, French & Co. (architect)

Witte, Henry (builder)

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

9. Major Bibliographical References

Bibliography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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

Primary location of additional data:

- State Historic Preservation Office
Other State agency
Federal agency
Local government
University
Other

Name of repository:

10. Geographical Data

Acreage of Property .41 acres

UTM References

(Place additional UTM references on a continuation sheet.)

1	1 8	5 1 6 2 0 0	4 3 1 5 4 8 0
	Zone	Easting	Northing
2			

3			
	Zone	Easting	Northing
4			

See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Joan Berkey, Historic Preservation Consultant

organization \_\_\_\_\_ date 5-22-2000

street & number 1003 Bartlett Avenue telephone 609-927-7950

city or town Linwood state NJ zip code 08221-1137

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.

A Sketch map for historic districts and properties having large acreage or numerous resources.

Photographs

Representative black and white photographs of the property.

Additional items

(Check with the SHPO or FPO for any additional items)

Property Owner

(Complete this item at the request of SHPO or FPO.)

name Crest Savings Bank c/o Mr. Jay Ford, President

street & number 5406 New Jersey Avenue telephone 609-522-5115

city or town Wildwood Crest state NJ zip code 08260

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. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 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 Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reduction Project (1024-0018), Washington, DC 20503.

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**Marine National Bank Building**  
Cape May County, NJ

**Narrative Description**

The Marine National Bank building, erected in 1927 with later additions, is a two-story Classical Revival style, temple-form bank which consists of three sections. The main, or westernmost section, was built in 1927 of Indiana limestone and was the result of a significant rebuilding and expansion of an existing, smaller, two-story stone bank erected on the site in 1908. Only the windows, maintenance room in the rear, and structural elements of the 1908 building were retained. Rectangular in plan, the bank retains its original floor plan of a two-story banking hall in front with a mezzanine level in the rear, and most of its original interior finishes. One-story drive-in facilities were added to the southernmost third of the rear elevation in 1952. A modest one-story brick addition to the northernmost third of the rear (east) elevation was built between 1956 and 1960, and housed a walk-up teller. In 1972, a two-story brick addition to the rear created additional drive-in facilities on the ground floor and added offices overhead in a new second floor while preserving the drive-through underneath.

Set back about 20' from the curb, the bank sits at the southeast corner of Pacific and Wildwood Avenues in the City of Wildwood, Cape May County, New Jersey. The bank, which faces almost west onto Pacific Avenue, is located in the heart of the city's central business district which is known locally as Holly Beach Station Mall. [photo #1] The bank is also within a locally-designated historic district, one of five in Wildwood, that is comprised of one- and two-story stores and store/apartment buildings erected primarily between 1880 and 1930. Most of these have had significant façade alterations in the last quarter of the 20<sup>th</sup> century. Landscaping on the site is minimal; the Pacific Avenue side of the building is paved with bricks and concrete; on the Wildwood Avenue side there is only concrete paving. Placed in raised planters are three sycamore trees (*Platanus*) on the Pacific Avenue side, and two pear trees (*Pyrus*) on the Wildwood Avenue side. A ca. 1900 wrought iron fence, which does not appear in historic photos, encloses the side yard to the south.

the 1927 section: current appearance

This section of the bank has a rectangular footprint 80' wide by 60' deep. It is five bays wide and four bays deep with a central entrance flanked by pairs of arch-headed windows. The exterior consists of smooth, Indiana limestone and all exterior elements are original, except where noted. Window bays on the facade (west), north, and south elevations are delineated by pilasters resting on a 4 1/2' high stone watertable. Two-story windows on these elevations are identical and consist of an original semi-circular stained glass window above a modern, double-glazed 4-light fixed wood sash. [photo #2] All of these original window openings have molded

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**Marine National Bank Building**  
Cape May County, NJ  
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limestone trim with an emphasized Corinthian keystone at the top. Pilasters and columns support a modest entablature consisting of an unadorned architrave, a plain frieze incised with the bank's name on the north and west elevations, and a dentilled cornice. Pilasters are repeated in the parapet on the north, south and west elevations; the parapet on the east elevation is now covered with modern aggregate panels.

Ionic columns, set distyle *in antis*, mark the central entrance on the facade. [photo #5 ] The doorway consists of two original bronze doors, their original window grilles intact, surmounted by a single light transom. Scroll-shaped consoles support a molded entablature over the door. This entablature is topped with two stylized, carved marble fish flanking a circular bronze plaque depicting a 3-masted sailing ship. [see supplemental photos for a close-up] An original, semi-circular stained glass window surmounts the entryway. A night depository, also original, is located south of the doorway.

The easternmost window on the north elevation consists of the same semi-circular, stained glass window placed over two triple windows of 1/1 double hung wood sash, each triple window marking a story. [photo #3] There was no window in the easternmost bay of the south elevation because there are bank vaults in this part of the building on both the first and second floors. This portion of the building is now masked by a modern, two-story brick addition which provides fire egress at the ground level, and contains a stair to the second floor. [photo #2]

The rear, or east, elevation is largely covered by the 1972 addition and the exposed rear wall of the 1927 building is now sheathed with modern aggregate panels. There are two modern metal replacement windows at the second floor level on the northernmost part of this elevation: a triple single light metal window to the south, and a single light window to the north. [photo #3]

The roof consists of two side-by-side hipped roofs, with the northernmost of these corresponding with the 1908 building and the southernmost with the 1927 building. The roofs appear to be covered with metal over which a thick layer of felt and tar has been applied.

interior of the 1927 section

Except for a 1972 remodeling of the stairs and cosmetic changes to the second floor offices, the interior of the 1927 building retains most of its original finishes and spaces. In plan, the front 3/4 of the building contains the main, two-story banking hall [photos #6,7,8]; the rear 1/4 comprises a mezzanine level [photos #12, 13]. The first floor of the mezzanine level contains three vaults, coupon/safe deposit booths, stairs, and bathrooms. A former "bookkeeping room", now occupied by tellers' counters, opens directly into the main banking hall. [photo #9] The second

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**Marine National Bank Building**  
Cape May County, NJ  
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floor of the mezzanine level is comprised of a directors' room, workroom, and a files storage vault.

Beyond the front entrance are two vestibules, the outer one unheated, the inner one heated. The outer vestibule consists of original plaster walls and ceiling, both of which are coffered. It has an original 10" wide marble baseboard and an original marble floor. The inner vestibule has an original, 41" high polished marble (beige) wainscot, and original cast-iron radiators set into the north and south walls. Original brass radiator grilles front both radiators. This vestibule also has original wood cove moldings, original marble floors, and original plaster walls. Both vestibules are lit with modern fixtures and are separated by pairs of modern metal doors with single-light transoms.

The main banking hall is two stories high and features an original vaulted and groined ceiling. [photos #6,7,8] The rectangular center of the ceiling is enriched with original cove molding and dotted along the perimeter with modern, recessed spotlighting. The floor is predominately wall-to-wall carpeting; a modern 8" square white ceramic tile floor defines the entry and fronts the tellers' booths. The walls and ceiling are of original plaster over wood lath. Spaces between the windows, at the juncture of the bottom of the stained glass window with the top of the 4-light wood sash, are marked with original cornice molding. Original cast iron radiators are located under the windows on all perimeter walls.

The east wall is marked by two identical, original vaults, one to the north and one to the south. [photo #6] Both were made by Mosler Safe Company, Hamilton, Ohio, and their 17" thick doors are marked accordingly. Each retains its original interior metal grille door; both are inscribed "Morgan, French & Co., Inc. Bank Engineers, New York." The south vault, used for bank funds, has its original interior metal compartments, labeled A through I, accessed by combination locks of which only two original locks remain. [see supplemental photos] The north vault, formerly used for safe deposit boxes, is now empty on the inside. A modern wood and glass door to the north of the safe deposit vault leads to the coupon booths. Most of this wall has an original 4 1/4" wide molded chair rail, and an 8 1/2" high plain wood baseboard topped with 1 1/2" wide ogee molding.

The east wall of the main banking floor has an original 19" wide plaster frieze of running molding executed in a wave pattern; the molding runs the entire length of the east wall and visually separates the first floor from the second floor. [photos #6, 8, 9] The second story level of the east wall consists of five arched bays: the two bays on each end are infilled; the one in the center is infilled and has an original clock mounted on the surface; the remaining two bays consist of an original semi-circular stained glass window (identical those on the perimeter walls)

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on top of a triple window comprised of original 1/1 double-hung wood sash. The northernmost window illuminates the directors' room, while the southernmost one illuminates the workroom.

The north wall of the main banking hall consists of original 41" high paneled wood wainscot; the panels are 15" wide and 21" high and have applied ogee moldings. Where the original radiators are placed under the windows, the panels are replaced with original brass radiator grilles, except for the radiator under the easternmost window which has a modern wood grille. [see supplemental photos]

The west wall of the main banking hall is interrupted by the inner vestibule which "juts" into the room. [photo #7] The exterior of this 8' x 10' vestibule has original plaster walls, an original dentilled cornice, and original 8 1/4" wide polished marble (beige) trim surrounding a modern metal double door. A modern air conditioner unit sits atop the vestibule in front of the stained glass window overhead. Wainscot and radiator grilles along the walls north of the vestibule are original, and are identical to those on the north wall. Although the original cast iron radiators and brass grilles are in place along this wall south of the vestibule, the original wood wainscot is intact but now covered over with modern Formica wainscot in a wood pattern. Just south of the vestibule is the original, intact, night depository safe. [see supplemental photos]

The south wall of the main banking hall has the same Formica wainscot under the westernmost window. Original radiators under the two easternmost windows are not enclosed; here, there is no wainscot, just the same chair rail and baseboard as found on the east wall.

Two offices, comprised of modern 7' high wood partition walls are located in the northwest corner of the room. [photo #7] The south half of the room contains modern tellers counters arranged in an L-shape. [photos #6, 8]

The first floor of the mezzanine level has coupon/safe deposit booths located to the north, accessed by a modern door on the east wall of the main banking hall. The perimeter walls of this space consist of original wood chair rail and baseboards identical to that on the east wall of the main banking hall. Above the chair rail the original plaster walls are now covered by modern 12" square sound-proofing tiles. There is a modern, dropped ceiling of 2' x 2' panels with florescent lights. The three booths are made from modern 8' high wood partitions. [see supplemental photos] The original radiator, under the window on the north wall, has a modern metal grille and the floor in this space is covered with modern wall-to-wall carpeting. A ladies' room, located behind the safe and accessed off the booths' hallway features an original 1" hexagonal ceramic tile floor, original 53" high white ceramic tile wainscot, a modern sink, toilet and medicine cabinet, and an original radiator on the east wall. Soundproof tiles, like those in

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**Marine National Bank Building**  
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the coupon booth area, line the walls above the tile wainscot.

The stairway, located in the middle of the first floor mezzanine section, contains a modern wood and metal staircase added in 1972. The walls are covered with Formica paneling, patterned to look like wood. There is a modern suspended ceiling of 2' x 2' panels with florescent lights. [photo #11]

The remainder of the first floor of the mezzanine level consists of modern tellers counters running east to west through the former bookkeeping room [photo #9], an original files vault in the southeast corner, and a men's room to the rear of the stairs with original finishes that match those in the ladies' room.

The second floor of the mezzanine level consists of a directors' room to the north, a stair in the center, a workroom south of the stair, and another original files safe at the south end of the workroom.

The directors' room has modern wood paneling placed over the original plaster walls, and original tongue and groove oak floors which run east to west. [photo #12] Panels in the suspended ceiling have been removed, revealing an original picture rail around all walls near the ceiling, and original wood cove moldings. The original plaster ceiling is covered directly with 12" square acoustical tile that appears to date from the mid-nineteenth century. There are three original radiators on the east wall and one on the west wall; all have been faux-grained to look like wood. Windows on the east and west walls are fronted by modern metal railing as a safety measure against falling and burglaries. Original trim from the windows has been removed to accommodate the paneling, but their ghosts remain in the paint over the plaster. The stained glass windows on the west, north, and east walls, formerly covered with paneling, have been uncovered.

The workroom has modern wood paneling, identical to that in the directors' room, on the north, east, and west walls, and smooth stucco over concrete block on the south wall. [photo #13] Its stained glass window on the west wall is also now covered by the paneling; the triple window is fronted by a modern, metal safety railing and its original wood trim is no longer extant. The original wood floor was covered with wall-to-wall carpeting which has been recently removed. Panels have been removed from the suspended ceiling, revealing plaster walls behind the paneling, and a plaster ceiling. The suspended ceiling has florescent light fixtures.

An original Mosler safe, used for files storage, is accessed from the south wall of the workroom and it is identical to the file safe on the first floor. Its interior consists of modern metal shelving

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illuminated by florescent lights. [photo #13]

1952 drive-up teller's window: current appearance

This part of the bank is now incorporated into the former bookkeeping room. It consists of a water fountain, storage closet, files elevator, and a utility room, all with modern finishes.

ca. 1960 walk-up teller addition: current appearance

This one-story addition to the northernmost part of the rear (east) elevation consists of a single 12' x 16' room with modern finishes of knotty pine paneling and wall-to-wall carpeting. It has a modern suspended ceiling with florescent lights, a cast iron radiator on the west wall, and a modern electric radiator on the east wall. The northeast corner of the room was angled off ca. 1972 for a night deposit safe which was recently removed. [see supplemental photos]

The utility/maintenance room has a concrete floor and its plaster walls are lined with shelves. Stairs in the southeast corner lead to the basement boiler room which contains the original steam boiler (coal converted to oil). The easternmost part of the utility room is a narrow hallway, also lined with shelves, which once provided access to the walk-up teller's room.

the 1972 addition: current appearance

This addition, to the rear of the building, has a 55' wide by 95' deep footprint, and it is currently being renovated for bank administrative offices. It has an exterior of red brick; aggregate panels alternate with modern metal sash on the second floor along the north and south elevations. [photos #3, 4]

The first floor of the addition is separated by a 45' wide drive-through which goes under the second floor. The westernmost part of the first floor consists of two modern drive-up tellers windows, two walk-up indoor tellers windows, a funds vault, a tiled lobby, and entrances from the north and south. Walls are ca. 1972 decorative tile; doors and other fixtures appear to be of the same date. [photo #10]

The easternmost part of the first floor contains two drive-up windows, an elevator, and another fund's vault.

The second floor of the 1972 addition is comprised of offices, which are currently being

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renovated, an employee's kitchen/lunch room, bathrooms, a directors' room, and utility and HVAC rooms. [photo #14]

Part of the addition consists of a two-story, brick enclosed stairway placed along the easternmost quarter of the south elevation of the 1927 building. The stair connects the 1927 building with the 1972 addition and provides emergency egress at the ground level. [seen best in photo #2]

Original Appearance and Subsequent Alterations

The first Marine National Bank building, also built of stone, was erected on this site in 1908. It occupied two city lots which had a combined dimension of 100' along Pacific Avenue and 80' along Wildwood Avenue. More Beaux Arts than Classical Revival in style [see attachments, fig. 22], the temple-form building was two stories tall, three bays wide and four bays deep. Like the present 1927 building, it had a two-story banking hall in the front with a mezzanine level in the rear. The banking hall was illuminated by massive 1/1 double-hung wood sash windows, fronted by diamond-patterned metal grille work and topped with semi-circular stained glass windows. [see attachments for historic exterior and interior views, figs. 22 and 23] Easternmost windows on the side (north and south) elevations, marking the mezzanine level, were triple 1/1 double-hung wood sash at the both the first and second floors.

With a 42' wide by 60' deep rectangular footprint, the building had a central entrance facing Pacific Avenue which was marked by a one-story pedimented portico placed between two Corinthian columns. Pilasters marked the corners of the facade and were placed between the windows on the north and south elevations. The building had a stone watertable approximately 5' high, and a modestly embellished entablature consisting of a dentilled cornice and a frieze carved with the bank's name. There was also a plain parapet and a hipped roof. The 1921 Sanborn Insurance Map shows a 30' wide by 10' deep appendage to the rear (west) elevation which probably housed maintenance functions and provided access to a basement level boiler room. It appears to have been incorporated in the 1927 re-building.

An historic interior photo show one triple window topped with semi-circular stained glass on the east wall of the main banking hall, placed at the second floor of the mezzanine level--a fenestration arrangement that was repeated in the 1927 building. Although no local newspapers from 1908 survive to provide a contemporary description of the building, this undated historic photo shows an arched and groined ceiling and a wood tellers' wicket in the northeast corner of the banking hall with a vault in the east wall behind it. Wide moldings and S-shaped consoles trimmed the walls and groins. [see attachments, fig. 23]

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In 1927, the 1908 building was expanded to almost double its original size by adding two bays to the south, creating a footprint roughly 80' wide with the pre-existing 60' depth. [see attached plan with chronology] According to the local newspaper, the "magnificent new structure" was to be "incorporated around portions of [the] present building." (*Wildwood Tribune Journal*, June 10, 1926, p.1) The paper also noted that "certain structural portions of the bank's present building will be incorporated into the new structure."

The new building retained the semi-circular stained glass windows of the 1908 building, as well as the 1/1 double-hung wood sash underneath them. Historic photos show the easternmost windows on the north elevation, which mark the mezzanine level, had a stained glass window on top of a triple window comprised of 1/1 double-hung wood sash. These triple windows were replaced ca. 1972 with a single 4-light fixed wood sash. There were no windows on the easternmost bay of the south elevation because this portion of the mezzanine level had a safe at both floors in this location, thereby eliminating the need for windows.

A 1956 newspaper ad (*Wildwood Leader*, June 26, 1956) which contains a photo of the rear (east) elevation, shows: (1) two windows illuminating the directors room--a stained glass window over a triple window to the south and a 1/1 double hung window to the north; (2) two 1/1 double-hung windows illuminating the work room and two 1/1 double-hung windows on each side of the chimney running up the center of this wall; and (3) 1/1 double-hung windows illuminating the two first floor bathrooms, the safe deposit booth area, and the former bookkeeping room. [see attachments, fig. 25]

All of the exterior features pictured in early postcards and photographs, with the exception of the 1/1 double-hung wood windows and the transom bars over the main doors, are extant: limestone walls, bronze entrance doors, columns, pilasters, stained glass windows, entry set *in antis*, and carvings with bronze plaque over the door. [see attachments, figs. 21 and 24]

The interior of the building, as described in two newspaper articles (*Wildwood Tribune Journal*, June 10, 1926, p.1 and *Wildwood Tribune Journal*, June 6, 1927), consisted of a floor of Roman Travertine marble (which appears to be extant although hidden under several thick layers of carpet glue), vestibules with marble floors and wainscot (extant), a safe deposit vault and bank funds vault on the first floor (extant), a "spacious" banking room decorated in "soft tones" with a "massive white ceiling" (extant), and a second floor mezzanine level containing the directors' room (extant), a storage vault for old records (extant), additional working space (extant), and a ladies' room (removed ca. 1972 and replaced with modern sash).

A machine, or bookkeeping, room was located adjacent to the bank funds vault on the first floor

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**Marine National Bank Building**  
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(extant) and it was described as having an "acoustical treatment design" on the ceiling to absorb the noise from the bookkeeping machines. That ceiling treatment is no longer extant. Also noted was a "small boiler room containing a modern heating plant for burning oil" (extant), and tellers' wickets made of imported Travenelle Claire marble, bronze screens and etched glass panels (no longer *in situ*, but a few remnants are stored in the attic). In the main banking hall, tellers' counters ran from north to south, and the bank's offices were in the front of the building. The northeast corner contained the safe deposit vault (extant), coupon booths (altered ca. 1972), a settlement room, and a ladies' room (extant). Also noted in the newspapers were a night depository (extant) and a public phone booth (removed) in the main banking hall.

No photographs illustrating the main banking hall after the 1927 rebuilding have been found to date; however, a 1955 photo of the directors' room shows a wood chair rail around the walls (removed), the stained glass window over a triple window on the north wall (extant under paneling), and a single 1/1 double-hung wood window on the east wall (removed ca. 1972 and replaced with modern sash). Both windows have wide wooden trim topped with cornice-like molding, removed ca. 1972. [see attachments, fig. 26]

In 1952 drive-in facilities were added to the rear (east) elevation and were housed in a one-story brick addition that abutted the south wall of the one-story maintenance room. A 1956 photo (*The Leader*, June 28, 1956) shows the drive-in sheltered by a columned pavilion. [see attachments, fig. 25] By 1956, on-site parking was also provided in an additional rear lot with dimensions of 40' x 100'.

Between 1956 and 1960, a walk-up teller's window, which opened onto Wildwood Avenue, was added to the rear elevation and was housed in a one-story brick addition that abutted the north wall of the one-story maintenance room. [see attachments, fig. 27] Employee access to the walk-up teller's room was provided by creating a doorway in the north wall of the maintenance room. That doorway has since been covered over.

In 1972 the bank completed a \$750,000 expansion which placed a brick addition, 55' wide x 95' deep to the rear of the building. It was erected over the rear parking lot, preserving a drive-through for drive-in tellers underneath. The addition included four drive-up windows (two accessed from Oak Avenue, two from Wildwood Avenue) at the street level, and created offices on the second floor overhead. Also added were two interior walk-up windows placed around a new lobby with two new rear entrances from the north and south. The addition is set back 30' from the north wall of the 1927 building and approximately 50' from Wildwood Avenue.

The rear wall of the 1927 building was opened to allow customers access to the main banking

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hall from the new rear lobby. Tellers' stations were rearranged to run east to west, occupying the space which formerly housed the bookkeeping department. The 1952 drive-up window was eliminated and the space converted to a file's elevator and an HVAC room.

The original directors' room in the 1927 building was vacated and relocated to the new addition. At the same time, walls in the original directors' room and workroom on the second floor of the mezzanine level were paneled, and the stained glass windows in those rooms were paneled over. The ladies' room at the second floor stair landing was also removed. The 1927 stairs were replaced with modern ones, and Formica walls were placed over the original plaster walls in the stairwell. Formica wainscot was probably added to the southwest corner of the main banking hall at this time.

Currently (spring 2000), the 1972 addition is being rehabilitated for continued use as bank administration offices. The banking hall of the original 1927 portion of the bank will only be repainted and carpeted, the 1972 tellers' counters will be replaced, and the office partitions in the northeast corner will be removed.

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**Marine National Bank**  
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**Statement of Significance**

The *Marine National Bank*, built in the Beaux Arts style in 1908 and then expanded and rebuilt in the Classical Revival style in 1927, is architecturally significant under criterion C as a good, late example of a temple-form bank. Intact and well-preserved, the *Marine National Bank* significantly illustrates a building form that endured for nearly a century and a half--from the 1790s until the Great Depression--when an imposing masonry facade embellished with columns and pilasters symbolized financial strength and stability during often-uncertain economic times. In many towns these banks often constituted one of but a few examples of high-style, architect-designed buildings which conveyed to the public important, intangible values. Whether based on Greek or Roman prototypes, temple-form banks traditionally occupied key locations on the "Main Street" streetscape and represented the popular image of what a bank looked like.

Whereas banks in New Jersey's large, urban centers often erected a multi-story building that included rentable office and commercial space during the late 1800s and early 1900s, those in the state's smaller cities and towns found the two-story, temple-form bank ideally suited to their single-purpose use, and the perfect expression of prosperity and trust. As a single-use, single-bank building, the temple-form was most popular from 1890 to 1930, and in New Jersey, constitutes the most numerous of extant, historic bank buildings.

Temple-form banks were usually two stories tall and are characterized by symmetrical, columned facades, with or without porticos, and a rectangular plan consisting of a spacious two story main banking hall illuminated by tall windows. Ancillary rooms--for directors' meetings, bookkeeping, and vaults--were typically placed in a mezzanine level behind the banking hall. As a building form they were rendered obsolete by the reformed banking laws of the 1930s, technological improvements in fire safety and security, the introduction of International style architecture in the 1930s, and a shift in banks' public image from distanced reserve to openness and accessibility.

*Marine National Bank* is one of only two extant temple-form banks in Cape May County, New Jersey, and is the only one that continues to be used as a bank. It is one of only five extant buildings erected there in the Classical Revival style.

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**Marine National Bank**  
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**Historical Background and Significance**

*A Brief History of American Banking and Bank Architecture*

The first bank, and the first commercial bank, to be established in the United States was the *Bank of North America*, which was chartered in 1781 by the Continental Congress to help finance the Revolutionary War. It opened, simply enough, in the Philadelphia store owned by its cashier and did not erect its own building until 1847. This bank's success prompted the founding of others, enabled through special acts of states' legislatures, and by 1790 a bank was operating or being organized in Philadelphia, New York, Boston and Baltimore. By 1820, there were over 300 in operation. (Gill, Money Matters, p. 17)

In contrast to the custom in Great Britain and Europe, where for centuries banks had been in private hands and were not government chartered, American banks were corporations chartered by federal or state governments and managed by individuals. The founders of America's pioneer banks were usually men of high social standing, mainly wealthy merchants and a few lawyers, who sought to provide a regular supply of money and credit to facilitate American enterprise. To that end, they established banks to make short-term commercial loans, to serve as safe places of deposit for merchant's funds, and to provide the country with paper money in the form of bank notes and other bank-backed liabilities.

When it came to designing appropriate buildings for these new and influential enterprises, American architects and builders had few European precedents to guide them. Only toward the end of the 18th century did European businesses start hiring architects of note. Even then, banks did not immediately emerge as distinctive structures there because banking had traditionally taken place in the residence of the banker. Therefore, England's bank architecture remained largely domestic in character into the early Victorian period. However, the Bank of England, built in the early 1730s in the style of two Palladian houses, did serve as a model for early American banking practice, and to a lesser degree as an architectural model.

Before the American Revolutionary War, the designing of buildings in North America was undertaken by local craftsmen and carpenters who increasingly relied on architectural pattern books, published in England, for inspiration. These pattern books propagated the Renaissance classicism of Italy, and by the time America's first banks were built at the end of the 18th century, classicism was the common architectural language of the New World.

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**Marine National Bank**

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Thomas Jefferson, despite his low opinion of banks and bankers, had a profound influence on early bank design. Moving away from the Federal style to one drawn from the architecture of ancient Rome and the neo-classicism of contemporary France, Jefferson brought a fresh, unique perspective to American architecture. His landmark design of the Virginia State Capitol (Richmond, 1792), based on the Roman republican temple at Nimes (known as Maison Carree), was the first time the temple form was used, anywhere, for a public building of importance.

The first bank building to be erected in America, however, was based more on Palladianism than Jeffersonian classicism. The *First Bank of the United States* (Philadelphia, 1795-97, architect: Samuel Blodgett, Jr.) was derived from the palatial porticoed Anglo-Palladian country house that served as a model for various types of large buildings, including the *Bank of England*. With its Corinthian portico, giant pilasters, and balustraded roofline, the *First Bank of the United States* was the first monumental classical bank in the United States. [see attachments, fig. 1] Despite its Palladian derivations, the bank was hailed in the *Gazette of the United States* (12/23/1797) as a "truly Grecian edifice" and the proportions of its portico were described as "nearly corresponding to the front of the celebrated Roman temple at Nismes [sic]....when architecture was at its zenith in the Augustan age." [Wettereau, "America's Oldest Bank Building," p. 73] While imposing, the *First Bank of the United States* was not significantly different in design from other public buildings of the time, nor was the interior unusual in anyway. It did, however, contain a directors' room, banking room, president's room, and vaults that were housed in "low-ceiled apartments." [Ibid, p. 79]

As the first federal bank in the United States, the *First Bank of the United States* reflects the nation's struggle in its early years over the interpretation of the U.S. constitution. The bank resulted from the Secretary of the Treasury Alexander Hamilton's broad reading of the federal government's powers, and his belief that a national bank would better regulate the economy.

Honors for the first truly original bank building go to the *Bank of Pennsylvania* (Philadelphia, 1798-1800, demolished, architect: Benjamin Latrobe), a financial institution established by the state in emulation of the *First Bank of the United States*. Latrobe, who emigrated from England to America in 1796, carefully analyzed American banking practices and then designed a marble building that housed a main banking room, directors' room, stockholders' room, fireproof vaults, and other offices. [see attachments, fig. 2]

The centerpiece of his design was a dramatic, domed banking hall, the first of its kind in the New World, which was flanked by two gable-roofed, portico-fronted end wings containing a vault, offices, and the directors' room. Latrobe's design was innovative, not only because it was the first domed banking chamber in the New World, but also because its structure was comprised of

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masonry vaults, an advanced European system which made possible the grand banking chamber and which was inherently more fireproof. Its Ionic porticos also marked the first appearance of a Greek order in American architecture. [Gill, p. 27] In this bank, Latrobe used space for expressive, not simply functional, purposes. By emphasizing the banking hall and by placing ancillary functions in smaller rooms, Latrobe set a precedent that would be copied by banks and their architects for more than another century.

Twenty years later the *Second Bank of the United States* (Philadelphia, 1819-1824, architect: William Strickland) became the first American public building to be patterned on a Greek temple. [see attachments, fig. 3] The charter of the *First Bank of the United States* was allowed to expire in 1811, largely because of President Thomas Jefferson's more strict reading of Constitutionally-granted federal powers. However, the federal government soon found that local banks were incapable of meeting the demands of government, trade and industry, and of financing the War of 1812; consequently, Congress chartered the *Second Bank of the United States* in 1816.

Two years later, the bank's directors invited architects to submit designs for a building to be "a chaste imitation of Grecian architecture, in its simplest and least expensive form." [Gill, p. 26] Using the Parthenon as a model but omitting its lateral colonnades, architect William Strickland produced an austere marble edifice that included a central, 18' x 81' barrel-vaulted banking hall enhanced with fluted, Ionic columns. Like Latrobe, Strickland placed rooms for stockholders, cashiers, clerks and committee meetings on the first and second floors in front of, and behind, the banking room. [Andrew Morrison, *Historic Structures Report*, 1973] Immediately acclaimed for its modest splendor, the *Second Bank of the United States* firmly established Greek Revival as the national style, and its classical image remained so appealing to bankers that it continued to be a model well into the twentieth century.

What had emerged, then, were two distinct aspects of early American bank architecture. The physical aspect required bank buildings to be resistant to fire and theft, which led to the choice of brick or stone for exterior sheathing. The psychological aspect involved convincing the American public that banks were stable and solvent, so awe-inspiring exteriors and interiors were used to display and convey these important, intangible qualities.

Monumental temple-form banks with two octastyle porticos patterned on the *Second Bank of the United States* were, however, expensive to build and were not always ideal for every site. Consequently, an early practical adaptation evolved, based on a smaller Greek prototype, whereby two columns were set *in antis* within the projecting side walls of the building. This arrangement was used as early as 1824 in Boston for a branch of the *Second Bank of the United*

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*States* and remained a popular alternative to a porticoed entry until the Great Depression.

By the end of the first quarter of the 19<sup>th</sup> century, the temple-form bank was firmly established within American architecture, its symbolism conveying a sense of security through a façade that proclaimed impregnable fiscal integrity. Like courthouses and railroad stations, temple-form banks were designed less to serve a practical purpose than to serve as a symbol of that purpose, and the use of Greek or Roman architectural elements in temple-form banks was both intimidating and reassuring.

Not every bank from this early period was housed in a temple-like building, however. Residential-style buildings were either erected for, or converted to, bank use. For example, the *Farmers and Mechanics Bank* in Philadelphia operated from 1809 to 1854 in a "house" located on Chestnut Street opposite the *Second Bank of the United States*. [see attachments, fig. 4] Likewise, the *Philadelphia National Bank*, established in 1803, first conducted business in a residence, then in 1808 moved into a Gothic style bank designed by Latrobe at the southwest corner of 4<sup>th</sup> and Chestnut. [see attachments, fig.5] Neither building remains.

With the demise of regulated Federal banking in 1836, when the charter of the *Second Bank of the United States* was allowed to expire, an era of unrestrained banking set in that lasted until the Civil War. During this time new bank building styles emerged based on such non-classical styles as Moorish Revival (*Farmers & Exchange Bank*, Charleston, 1853-54) or derived from the formal Italian Renaissance palace or *palazzo*, introduced in the mid-1840s. The versatile *palazzo* form became immensely popular because it was suitable for both free-standing and attached buildings. The first *palazzo* style bank was designed in Philadelphia in 1847 by John Notman for the *Bank of North America*. [no longer extant] The *palazzo* form was well-suited for use with elaborate cast iron facades and the combination was readily embraced by bankers attracted to its economy and presumed fire resistance, a presumption that was dispelled in the early 1870s when great fires proved it inferior to traditional masonry.

With the onset of the Civil War, the federal government re-entered the banking business to finance the war. In 1863, Congress passed the National Currency Act which created federally chartered and regulated national banks that were to be established in local communities. These national banks were strictly commercial banks and they were required to hold U.S. government bonds as collateral. Charters were granted to groups of five or more individuals, providing they met the relatively high capitalization requirements of \$200,000 for banks in large cities, or \$50,000 for banks in cities of 5,000 or less. Although they were prohibited from branching (until 1927), they could issue national bank notes which they obtained in exchange for ownership of U.S. treasury securities.

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This act also brought a much-needed uniformity to currency in the form of government backed bills; these bills counteracted the only paper money in circulation, which had heretofore been issued by commercial banks of varying repute and solvency. In 1865, Congress passed a tax on new state bank-note issues, which resulted in the disappearance of state bank notes as numerous state banks transferred to national charters. Indeed, the number of state banks in the country declined from 1,562 in 1860 to 247 in 1868. [French, Banking and Insurance in New Jersey, p. 50] The new legislation was not perfect--national banks were forbidden from branching and making real estate loans, for example--but the dual federal/state banking system established then remains today.

After the Civil War, a variety of architectural styles proliferated and banks appeared in assorted variations of Italianate, Second Empire, High Victorian Gothic, and even Dutch Revival styles. In the major metropolitan areas, banks were increasingly more than two stories tall, and it was during this time that the concept of combining stores or rented offices with a bank emerges as a viable building form. Bicknell (1878), Croff (1875), Palliser (1878) and other architects were quick to include bank plans and elevations within their pattern books, and all of these show a bank on the first floor with leased office space on the upper floors. [see attachments, figs. 6 and 7]

While bank interiors were not specifically mentioned in pattern books, Samuel Sloan's specifications for the *Philadelphia Savings Fund Society's* new bank building in 1868 give some insight into the treatment of these spaces just after the Civil War. The 40' high banking room was to have 8" wide walnut trim, polished Italian marble wainscot capped with walnut, a floor of Carolina pine covered with smooth brownstone and slate, and a gallery around the banking room supported by cast iron brackets. The banking room's ceiling was to be coved, paneled, and enriched with large moldings. [Sloan, Specifications] Clearly, sumptuous bank interiors to complement equally-expensive exteriors of brick or stone were the norm by the mid-1800s.

With the introduction of the elevator in 1870, multi-storied buildings facilitated multiple uses and paved the way for the skyscraper. Banks in the country's largest cities, where rising land costs made taller commercial buildings more economically feasible, were quick to raze their smaller buildings and erect multi-story ones which housed additional commercial or office tenants.

Despite the rich variety of architectural styles that proliferated after the Civil War, the temple-form bank was still a viable architectural model, but it was used with less frequency. Perhaps the most notable of these post-Civil War temple-form banks is Pittsburgh's *Dollar Savings Bank*,

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built in 1869. [Gill, p. 46-47] [see attachments, fig. 8]

With the emergence of Beaux Arts Classicism in the last quarter of the 19th century, however, a new wave of porticoed banks spread across the country. The reintroduction of classical order and discipline into architectural design was led by New York's leading architectural firm McKim, Mead & White. The firm's design of the *Bowery Savings Bank* (New York, 1893-1895) and of the *Knickerbocker Trust* (New York, 1902-04), both temple-form banks with Corinthian columns and pilasters, had a profound influence on bank architecture. [see attachments, figs. 9 and 10] With rich, often exuberant, ornamentation, temple-form banks patterned after these two New York City landmarks were built from one coast to the other. As prominent architect Louis Sullivan (1856-1924), remarked, "Tudor for colleges and residences; Roman for banks and railway stations and libraries--or Greek, if you like: some customers prefer the Ionic to the Doric." [as cited in Gill, p. 79]

In the first decades of the 20th century, the temple-form bank enjoyed continued popularity, albeit in a more subdued manner, with the emergence of the Classical Revival style. Fueled by the prosperity of the late teens and the "Roaring Twenties," banks overwhelmingly chose this architectural style, much as their forebears did, to symbolize stability and strength. The inherent symbolism was particularly necessary because of repeated financial panics, notably in 1877, 1895, 1903 and 1907, which saw a great run on bank deposits by worried customers. The style was particularly popular among national banks; because they were not permitted to have branches, their operations were confined to a single building, and the temple-form suited their needs perfectly.

The early 20<sup>th</sup> century, bolstered by a greatly increased population and unprecedented economic prosperity, also experienced a tremendous increase in the number of newly established banks. From 1921 to 1929, for example, new charters were issued to 6,109 banks, with 79% of the charters being state granted. [Schweikart, p. 337]

An entire book dealing with bank design dates from this period. *Building the Bank for Business* (1924), by Pennsylvania architect T.H. Moyer, discusses a wide variety of issues regarding bank design. Moyer instructed bankers to consider the site as a business investment and urged them to choose one that would exhibit the building prominently, cautioning that a bank's building is the "only visible evidence available...as a measure of what goes on inside." [Moyer, p. 37] Vaults were to be placed on the main floor, not only for convenience, but also for the advertising value of their huge doors. A variety of floor plans were offered, and the banks illustrated in the book were overwhelmingly Classical Revival in style. [see attachments, fig. 11] Interestingly, Moyer suggests that facades should have as much window area as possible, allowing the customer to

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view the interiors and be enticed inside by them. This idea of using commercial retailing concepts to attract customers marked a fundamental philosophical change in banking attitude that would become stronger in later years. Moyer also summarized the prevailing architectural philosophy regarding the symbolism conveyed by a bank building:

Few people can understand your bank's stereotyped and formal statement of financial condition. Many are those, though, who can read and understand this statement extended to them in brick and stone. [Ibid, p. 126]

Bank interiors during this period continued to feature marble and bronze finish treatments. Moyer claimed that Italian marble was most desirable, but felt that American marble could be substituted. Bank specifications appearing in the Builders' Guide (Philadelphia) for the years 1927 and 1928 overwhelmingly noted marble floors and bronze bank screens. Other finish materials mentioned were terrazzo, ornamental terra cotta, iron (for stairs), and tile. Moyer also advocated the use of mahogany for trim work, although birch and oak were suitable alternatives. [Moyer, p. 94]

In the largest cities, where multi-story office buildings were nearly indistinguishable from each other, banks were often given an Ionic portico affixed to the lower stories so their function would be clearly recognized. In smaller cities and towns, the temple-form bank was usually two-stories tall. Like the *Marine National Bank* building, the major portion was dedicated to the two-story banking hall, while a mezzanine housed vaults, coupon booths, workrooms and the directors' room on the two levels. Another popular alternative was to place the vault(s) in the basement.

However, not all urban banks from this period were housed in multi-story, multiple-use buildings, and the issue of whether to construct a large building with rentable space, or a smaller one solely for use as a bank, continued to be explored. In the years before the Depression, architectural trade journals began to address the concepts of bank design more frequently, and discussed the issue of single-use vs. multiple-use. The Washington, D.C. Multiple Resource Nomination of banks and financial institutions found that outside of the downtown area "banks were almost universally one or two stories; however in the downtown there were an increasing number of tall bank buildings." [Multiple Resource Nomination, section E, p. 37] It further noted that single-use, classical form banks and banks with multiple uses were found to be equally accepted models in downtown Washington, D.C. during this time.

The *J.P. Morgan & Co.* bank building in New York City most convincingly illustrates this last observation. Built in the Classical Revival style in 1913 at #23 Wall Street, it is an austere 3-stories tall building dwarfed by its skyscraping neighbors, among them the 9-story Stock

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Exchange building across the street. [see attachments, fig. 12] The bank's smaller scale makes a powerful statement, and what emerges, then, is the prestige value of erecting a low building for exclusive occupancy on an expensive piece of land.

The Depression and World War II severely curtailed new construction in the United States until the late 1940s. At the same time, dramatic departures in architecture were occurring that would challenge, and change, the appearance of bank buildings. The most significant bank building from this new era was the *Philadelphia Savings Fund Society* building (Philadelphia, 1932, architect: Howe and Lescaze), a sleek and streamlined steel-framed structure designed in the early International style. [see attachments, fig. 13] Modern building technology now permitted large areas of transparent window walls; in this bank, they were set within granite and limestone. Exploiting volume rather than mass, the *Philadelphia Savings Fund Society* building showed a radical departure from the classical elements which had previously been synonymous with a bank building. Although the main banking hall remained, traditional ornament, symmetry, and classical references were discarded.

Advances in technology also brought improvements to fire safety and burglar alarm systems. No longer did a bank need to reside within a fireproof cocoon of masonry; automated overhead sprinklers would now protect the customer's deposits and bank valuables. Burglar alarm systems, too, became more advanced and sophisticated, reducing the need for impregnable building materials and allowing the use of window walls.

Concurrent with the spectacular changes in architecture were sweeping revisions in banking practice brought about during the 1930s. The stock market crash in 1929 and the subsequent vast number of bank failures led to an abundance of government regulations designed to protect the public and to make banks safe and stable. The Banking Act of 1933 established the Federal Deposit Insurance Corporation, enabling state banks and requiring national banks to obtain this government-backed insurance. This act, and another passed in 1935, also separated investment from commercial banking, set ceilings on certain interest rates, and outlawed speculative uses of bank credit. [Schweikart, p. 337]

In the face of so much regulation, banks compensated by changing their public image to one of openness and accessibility, casting aside their old, conservative image to attract new customers. Temple-form banks were now regarded as too imposing and old-fashioned, and were quickly replaced with more simple structures endowed with an abundance of glass walls and flowering plants. As the population spread from the cities to the suburbs, banks followed in pursuit, building not temples, but one-story branch offices with drive-up tellers sited in malls or at busy intersections that provided easy access.

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By the middle of the twentieth century, the temple-form bank--with its secure fortress image and allusions to past styles--had disappeared as a viable architectural model.

*A Brief History of Banking and Bank Architecture in New Jersey*

Because of New Jersey's largely agrarian economy and the absence of important commercial centers, the state did not begin chartering banks until 1804. [French, Banking and Insurance in New Jersey, p. 19] In that year the *Newark Banking and Insurance Company* and the *Trenton Banking Company* were chartered by special acts of the state legislature. Later, the State Banking Act of 1812 authorized six towns—Camden, Elizabeth, Morristown, New Brunswick, Newark and Trenton—to establish state banks in a move prompted by the fear that New Jersey banking facilities would be inadequate following the closing of the *First Bank of the United States* in 1811. By 1837, New Jersey had a total of 42 banks with the majority located in the State's northern counties where the population was the most concentrated. [Ibid.]

The earliest extant bank from this period is the *Farmers Trust Company* building in Mt. Holly, Burlington County. [see attachments, fig. 14] Founded as the *Farmers Bank* in 1814, the bank erected a building on Mill Street in 1821. With its double end-wall chimneys, gable roof, and 2 ½ story massing, the building is more residential than commercial in character and appearance. In fact, residential-form banks were as popular in New Jersey during the years preceding the Civil War as they were elsewhere in the nation. The business of the previously mentioned *Newark Banking and Insurance Company* was, for example, first transacted in the parlor of a residence on Broad Street. In 1805, the bank erected a 2-story brick edifice with brownstone trimmings which also contained the residence of its head cashier. Around 1860 it demolished that building and erected an Italianate villa, residential-style banking building. [see attachments, fig. 15] [Shaw, History of Essex County, p. 626] As late as the 1870s, residences were still being called into service as banks, as illustrated by the *Camden Safe Deposit and Trust Company* (chartered in 1873) which began in a house at 224 Federal Street. [see attachments, fig. 16]

These residential-style banks actually served two purposes. Not only were bank functions carried on there, but the building was also often the head cashier's home. Before the advent of vaults in the mid-1800s, bank funds were kept in locked, iron-bound wooden boxes. The cashier who lived in the building also guarded the funds at night.

Prior to 1850, all banks (both commercial and savings) were chartered by special acts of the New Jersey state legislature. After 1850, with the passage of the General Banking Act and its later

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amendments, it was possible to establish a bank by compliance with that Act's statutes. Although some twenty-five banks were established in the four years after the Act's passage, the Act made bank operations less profitable than if established by special charter. However, the Act created a banking commission which had supervisory responsibilities over state banks, a control not found in most other states at the time. [French, pp. 44-46]

Before the Civil War, many of New Jersey's bank failures reflected unsuccessful speculative involvement in local situations. In contrast, virtually all of the State's post Civil War banking crises and failures were a reflection of nationwide conditions.

In 1860 there were forty-nine banks (all of them state banks) in New Jersey with resources of approximately \$28 million; by 1910 there were 323 banks (only 19 state banks) with resources over \$500 million, reflecting the huge growth in manufacturing and railroad mileage during that time period. [French, p. 56] According to Eugene Agger, "by the end of [1910] the national banks and the trust companies dominated New Jersey banking." [as cited in French, p. 57]

Architecturally, New Jersey bankers readily embraced the variety of styles which characterized the post-Civil War years. A sampling of their great diversity includes: Victorian Eclectic (*New Jersey Safe Deposit & Trust Company*, Camden, 1888); Second Empire (*National Bank of Newark*, ca. 1870); Queen Anne (*Cumberland National Bank*, Bridgeton, 1886 and *Salem National Bank*, Salem, 1888); Victorian Gothic (*First National Bank*, Atlantic City, 1881); Romanesque Italianate (*Burlington Bank*, Burlington City, 1864); and Vernacular Italianate (*New Brunswick National Bank*, ca. 1870). [see attachments, figs. 17 through 20] Unfortunately, few of these remain.

State legislation in 1885 provided for the establishment of safe deposit and trust companies, bringing another type of banking entity to New Jersey. Later legislation gave trust companies the power to accept deposits and to provide nearly all the services of state and national banks. In reciprocation, trust powers were given to state banks in 1919, and to national banks in 1927 through the McFadden Act. [French, pp. 57-62] Thus, by the end of the 1920s, nearly all of the differences between the various types of banks had been erased. [French, p. 57-62]

One major difference continued, however, between New Jersey's state banks and those in other states. Where most other states permitted their state chartered banks to branch anywhere in the state, New Jersey's state chartered banks were forbidden to establish branches outside of county lines until 1967. [NJSA 17:9A-19] Prior to that time, growth outside of the county was achievable only through mergers and consolidations.

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From 1902 to 1927, the number of banks in New Jersey increased significantly, reflecting the national pattern previously discussed. Edwin Kemmerer, in his study of New Jersey banking during the period, attributed the growth to the expansion of industry, the extension of metropolitan New York into northern New Jersey, and the boom in the state's ocean and resort areas. [French, p. 63] By 1928, New Jersey had nine state banks, 55 trust companies, and 295 national banks. [National Register Nomination: Banks, Insurance and Legal Buildings in Camden, NJ 1873-1938] It was also a time of consolidations and mergers. For example, in Camden from 1900 to 1930, sixteen new banks were established; by 1940 the majority of them had been absorbed, consolidated, or merged with other Camden-based banks. [Camden County Centennial, pp. 98-99]

Concurrent with this great growth in the number of banks in New Jersey was a frenzy of new bank building activity. Newly chartered banks more often than not chose the Beaux Arts or Classical Revival styles; not only were these styles popular in the decades around the turn of the 20th century, but their subliminal message of safety and security was readily embraced by bankers. Not to be outdone by the new upstarts, older and longer-established banks were quick to vacate, or raze, their now-outdated buildings and erect new ones in the prevailing style of the day.

A cursory examination of historic sites surveys on file at the New Jersey Historic Preservation Office reveals that the overwhelming majority of extant historic banks in the state's cities and towns are Classical Revival in style. For example, in the 1987 Camden Historic Sites Survey of banks, insurance, land title and legal buildings, 14 bank buildings were identified as dating from the 1900-1936 time period. Of these, 9 are Classical Revival in style.

The temple-form bank, with its two-story massing, was particularly well suited for single-building banks located in towns and small cities where anything larger in scale would signify fiscal irresponsibility. Also, because national banks did not receive permission to branch until 1927 with the passage of the McFadden Act, the buildings they erected were single-bank buildings, where all the functions of the bank were contained in a single building by virtue of their inability to branch.

Temple-form banks dating from the period 1890-1930 are also found, but in less proportionate numbers, in New Jersey's major cities. Here, urban bank headquarters buildings tended to be multi-story structures with rentable commercial and office space, and these combined uses allowed urban banks to take full advantage of their choice downtown locations.

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One of the most unique multiple-use banks to be erected in New Jersey was the *Boardwalk National Bank* (no longer extant) in Atlantic City. In 1927 it erected, on the Atlantic City boardwalk, a 2-story arcade that contained shops in addition to the bank. Resort goers no longer had to walk the few blocks to reach the city's downtown to run their financial errands; they could shop on the boardwalk, and bank, at the same time.

Many urban banks had also grown, largely through mergers, into entities whose spatial requirements demanded a commodious building to accommodate not only administration, but specialized departments managing trusts, securities, and realty. They were in direct contrast to single-building banks, which could comfortably administer those functions in a smaller building. In New Jersey, these urban headquarters bank buildings are found in the greatest numbers in Newark, Trenton, and Jersey City, while scattered examples exist in, among other cities, Camden, Elizabeth, Atlantic City and Ocean City.

As in the rest of the country, though, the prestige value of erecting a low building for exclusive occupancy on expensive urban land is seen in New Jersey's major cities. For example, the 2-story, Beaux Arts temple-form *Trenton Savings Fund Society* building (1901) on East State Street in Trenton sits a few lots west of *Broad Street Bank's* 8-and 12-story Neo-renaissance Revival building (1900). Similarly, in Newark, the *Howard Savings Institution* building (1899) at 764-68 Broad Street is a 2-story temple-form bank with an Ionic portico; just down the street is the *National Newark and Essex Banking Company* (1929), a 35-story limestone and brick Art Moderne style building. Thus, while 2-story temple-form banks held a virtual monopoly on the "Main Street" streetscape during the three decades preceding the Depression, they also appear on the same street as urban bank headquarters buildings.

*History and Significance of Marine National Bank*

*Marine National Bank* was the first financial institution to be established in the Wildwoods, a group of resort communities located on Cape May County's barrier island of Five Mile Beach. The first community to be developed on the island was Anglesea, founded in 1884 to the north of Wildwood; it became North Wildwood in 1910. Holly Beach, in the center of the island, began in 1882 and was followed by Wildwood in 1885. In 1896 the Borough of Wildwood was incorporated; in 1912 Wildwood and Holly Beach merged and became the City of Wildwood. Wildwood Crest, located just south of Wildwood, was incorporated in 1910.

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*Marine National Bank* was chartered on May 26, 1902 and opened for business in what was then the Borough of Wildwood on June 2, 1902. The Wildwoods, like other resort communities along the state's seaboard, had experienced steady growth through the last decade of the 19th century. Early in 1902, fifty influential local businessmen met to discuss the need for a local bank. By February, thirty of them had pledged \$16,400 in stock subscriptions and they started the process of incorporation. [*Wildwood Tribune Journal*, 6-9-1927, p.1] As a nationally chartered bank, *Marine National Bank* had to meet a higher capitalization rate than a state bank, and when it opened in June, it began with \$30,000 worth of capital stock. Reuben W. Ryan, one of the bank's original organizers, was its first president and served in that capacity for thirty-eight years. He ran the city's first hardware store, was its first postmaster and train stationmaster, built a hotel and a row of stores there, and held many offices in service organizations. [*Wildwood Tribune Journal*, 4-1-1940, p.1]

From 1902 to 1908 the bank operated out of an office it rented on the first floor of a wood frame building, no longer extant, on Pacific Avenue one block south of its present location. The bank rapidly assumed prominence within the national banking community. In 1906 the local paper noted: "One of the national bank examiners is authority for the statement that this little bank [*Marine National Bank*] on Five Mile Beach has shown a greater profit in proportion to its capital than any national bank east of the Mississippi river." [*Five Mile Beach Journal*, 12-5-1906]

As the island continued to prosper and the bank's assets increased from \$63,000 in 1902 to \$353,000 in 1907, the board of directors decided in 1908 to erect their own building at the northeast corner of Pacific and Wildwood Avenues. The Beaux Arts style, temple-form building was 2-stories tall, 3 bays wide by 4 bays deep, and had a stone exterior. Its interior featured a 2-story banking hall illuminated by massive windows topped with semi-circular stained glass panels. [see attachments for historic interior and exterior views of this building, figs. 22 and 23] With a 42' wide by 60' deep footprint, this building had a central entrance marked by a pedimented portico, pilasters, and iron grillwork in front of the windows. Historic photos show the rear quarter of the building was comprised of a mezzanine level whose second floor overlooked the banking hall below.

Around 1910, *Marine National Bank* was designated a Postal Savings Bank under an act passed by Congress that year which created the Postal Savings System, a forerunner of the modern federal deposit insurance program. Under the act, the federal government authorized select post offices to receive deposits and to pay 2% interest on the accounts. The U.S. Treasury could then redeposit the funds in existing national or state banks at an interest rate of at least 2 1/4%. The system proved beneficial to small investors who remained suspicious of large private banks

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because of periodic depressions, recessions and panics, such as those that swept the country in 1893 and 1907. Although the Postal Savings System grew slowly at first, postal deposits increased dramatically during the Great Depression as banks by the thousands closed their doors and small depositors lost faith in the private banking industry. The success of the Federal Insurance Deposit Corporation (FDIC), begun in 1933, and the Federal Savings and Loan Insurance Corporation (FSLIC) caused a decline in postal deposits in the post-World War II era and the Postal Savings System was abolished in 1967. [Schweikart, ed. Encyclopedia of American Business History and Biography, p. 359]

*Marine National Bank* was also designated a "Roll of Honor Bank" by the federal government in the mid-1920s according to the bank's 1926 Annual Statement of Conditions. The Statement remarks that a Roll of Honor Bank is "one possessing Surplus and Profits in excess of Capital, thus giving tangible evidence of Strength and Security. Of the 25,000 banks in the United States less than twenty per cent occupy this proud position."

Through the first three decades of the twentieth century, Five Mile Beach Island and its resort communities continued to flourish; in Wildwood, the assessed valuation of real estate increased 1200% between 1904 and 1911. [*Five Mile Beach Weekly Journal*, 8-8-1913, p.1] The bank's deposits increased from a mere \$115,000 in 1903 to \$2.3 million in 1925 as published in the bank's yearly statements. Concurrently, Wildwood's permanent population rose from 4,000 in 1915 to 13,750 in 1926, and its summer population from 50,000 to 200,000 during those years. [Wildwood Board of Trade promotional literature, 1926] Two other financial institutions were established in Wildwood at this time: the *Union Bank of Wildwood*, which began in Holly Beach as the *Union Bank of Holly Beach* in 1910, but changed its name in 1913 when the boroughs of Holly Beach and Wildwood merged into the City of Wildwood; and the *Wildwood Title and Trust Company*, which was incorporated in 1913.

In 1902, *Marine National Bank* started with \$30,000 in capital; in 1912 it increased the capital to \$50,000 and in 1919 the large growth in its business demanded a further increase to \$100,000. In 1924, the capital was doubled to \$200,000.

Not surprisingly, the bank announced plans in 1926 to erect a "magnificent new structure" that would be "incorporated around portions of [the] present building." [*Wildwood Tribune Journal*, 6-10-1926, p. 1] The newspaper article covering the story noted, "certain structural portions of the bank's present building will be incorporated into the new structure and the whole operation [will be] carried out to permit continuous occupancy with but slight inconvenience." [Ibid.]

The 1908 building was expanded to almost double its original size by adding two bays to the

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south, creating a footprint roughly 80' wide with the pre-existing 60' depth. [see attached site plan with chronology and figs. 21 and 24 in attachments]

Morgan, French and Co., from New York City, drew the plans and supervised the construction. The firm is identified as "bank architects" in the newspaper articles, but the inscription on the bank vault doors identifies them as "bank engineers." Because a paucity of information exists about its principals, the firm appears to have practiced in relative obscurity. Morgan has yet to be positively identified; Charles Bertram French (1876-?) appears in Ward's Architects in Practice, New York City, 1900-1940 as an architect located at 19 W44th Street in 1924. Morgan, French and Company appears at that same address for the years 1928-1936. Neither the *NY Times'* general or person's names indexes reference either the firm or the individuals for the years 1924 through 1936.

At the time, the new building was "considered indicative of the city's vigorous economic life" and its design an expression "of the spirit of the style rather than [an adherence] strictly to the lines of a prototype of antiquity." [*Wildwood Tribune Journal*, 6-10-1926, p. 1 ] The new building retained the semi-circular stained glass windows of the 1908 building, a fenestration style more popularly associated with the Beaux Arts style and less commonly seen in the neo-classical style. The centrally-located front entrance, flanked by Ionic columns, featured double bronze doors surmounted by a stone entablature decorated with stylized, carved marble fish supporting a bronze plaque of a sailing ship, symbolic of the bank's name.

According to the newspaper, the new bank featured a floor of Roman Travertine marble and a "richly decorated and groined ceiling." Similarly, "ample vestibules with marble floors and wainscot [provided] access to the banking room and [gave] a foretaste of the richness within." Tellers' wickets consisted of a base of imported Travertine Claire marble, surmounted by bronze screening and flanking panels of etched glass. Private conference rooms, enclosed by similar bronze screening, were located at the left front of the banking room. A safe deposit section, with vault and coupon booths, was located to the left rear of the first floor, while the right rear portion was dedicated to two vaults for the bank's funds and files. The rear fourth of the building featured a second floor "mezzanine" which contained a directors' room, additional working space, a storage vault, and toilet rooms. [Ibid.]

Another feature of the bank not mentioned in the newspapers was a 5' long model replica of the ship the *U.S.S. Constitution* which was prominently displayed on the east wall of the banking hall from ca. 1908 to 1977. It had been made ca. 1905 by John Reese, one of the bank's directors. Interestingly, the *Camden Safe Deposit and Trust Company* (established in 1873) also displayed a model of the *Constitution* in their lobby; it was made by their first teller, Edward

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(criterion C, continued)Moody. [One Hundred Years in Review, p. 7]

The bank serviced private, public, and commercial accounts. Through the 1920s, local fishermen would sell their catch on Wildwood's Atlantic Avenue, and then bring their day's receipts in canvas bags for depositing in the bank. For many years the bank's deposit slips mentioned that accounts were transferable to European banks, in recognition of the foreign-born fishermen, many of whom sent money back to their families in the Old World. [*The Herald*, 4-9-1997, p. 1] The bank also established a correspondent connection with *Philadelphia National Bank* and *National City Bank* (New York City), both of which were the largest banks in their respective cities in the mid-1900s. [*The Leader*, 5-29-1952]

As a national bank chartered under the laws of the National Banking Act of 1863, *Marine National Bank* was prohibited from making real estate loans during the first nineteen years of its operation. However, it provided commercial loans to a variety of public and private clients including Holly Beach Borough, Wildwood Gas Company, Coombs Lumber Company, First Baptist Church, Wildwood School, and Holly Beach Land Company. [Board Minutes, 1908-1910] Although the McFadden Act of 1927 expanded the powers of national banks to open branches, invest in and underwrite securities, and make real estate loans, *Marine National Bank* was slow to enter the mortgage-lending arena. Its first mortgage was in 1927 to the Episcopal church, St. Simeon by the Sea, followed by a mortgage to Wildwood Place Development Company in 1929. Later mortgages were made to, among others, Wildwood Building and Development Company (1931), Beth Judah Hebrew Temple of Worship (1933), Seven Realty Company (1939), Grace Oil Company (1939) and Hotel Adelphi-Witte (1941). [Cape May County Mortgage Indexes, various years]

During the Depression, *Marine National Bank* helped keep the local economy solvent by issuing scrip, paper money backed by the bank's assets and the promise of the federal government to redeem the scrip when the economy improved. [*The Herald*, 4-9-1997, p. 1] The Bank proved to be stable through the Depression, and its yearly statements even showed a modest increase in deposits, from \$1.45 million in 1933 to \$2.12 million in 1937. Its stability was further illustrated in 1932 with its purchase of the *Fidelity Trust Company* that had been established in Wildwood in 1928. At the time, the local paper called *Marine National Bank* "one of the strongest institutions in South Jersey." [*Leader*, November 1932]

On the occasion of its 50<sup>th</sup> Anniversary in 1952, *Marine National Bank* proudly advertised the following "firsts" it had accomplished in its first fifty years of existence: "first bank in Wildwood, first to build own banking building, first to establish a trust department, first to reach \$10 million in deposits, first to install auto drive in tellers window." [*The Leader*, 5-1-1952,

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section D, p. 8, and fig. 25 in attachments] By 1962, the bank had established two branches, one in North Wildwood and the other in Wildwood Crest. [*The Herald*, 4-9-1997, p. 1]

By 1972, the bank had outgrown the 1927 building and erected a large addition to the rear. The addition contained administrative offices on the second floor, and both drive-up and walk-up tellers on the first floor. Reflecting the shift in public bank image from conservativeness to openness, the newspapers lauded the addition and its “beautifully landscaped” mall area, and commented that the modernization of the original building provided a “warm and inviting feeling” and a “completely new atmosphere.” [*The Leader*, 6-8-1972]

Mr. Richard Lyon, City of Wildwood treasurer from 1949 to 1981, recalled that *Marine National Bank* was “very cooperative” and helpful with the City during that time period. The bank would often buy the City’s \$40,000-\$50,000 bond anticipation notes, although the City sold its larger notes to primarily New York-based banks having a higher capitalization. The bank president would also volunteer to accompany Mr. Lyon in his trips to New York City on bond and note transactions, using *Marine National Bank*’s correspondent relationship with the *First National Citybank* of New York to facilitate the City’s bond payments. During this time, *Marine National Bank* also financed the Morey family’s multi-million dollar amusement park, Morey’s Pier, located on Wildwood’s boardwalk. [Interviews, Richard Lyon and Harry Colson]

The bank also had a reputation for meeting all kinds of financial needs in the Wildwoods. I. Carroll Bransfield, one of the bank’s directors and a vice president from the late 1940s to the 1970s stated that the bank “always did a little of everything,” and added that “banking was different in those times...there was a lot more service to the community.” [as quoted in *The Herald*, 4-9-1997] Loans were often made on a handshake: one local resident recalled how his father, a local appliance dealer who was once short on cash in the early 1950s, was given \$10,000 by the bank president and told to fill out the papers “whenever he got around to it.” [Ibid.]

In June 1980, *Marine National Bank* was acquired by *Horizon Bank*; in January 1989, *Horizon* was acquired by *Chemical Bank*, which was then taken over by *PNC Bank* in October 1995. In October 1997, *PNC Bank* closed their offices in the *Marine National Bank* Building, leaving the building vacant and Wildwood without a commercial bank. Two nearby hotel owners purchased the building in 1998 and sold it in December 1999 to *Crest Savings Bank*, headquartered in nearby Wildwood Crest. *Crest Savings Bank* plans to use the building as its new corporate headquarters, renovating the building’s interiors while keeping the main banking hall intact and preserving the historic features of the exterior.

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*Integrity*

The 1972 addition of second floor offices and expanded drive-in facilities has altered the rear (east) elevation, and to a much lesser extent the easternmost section of the south wall. However, the 1927 block retains nearly all of its historic exterior appearance on the two elevations most exposed to the streets. To the casual passerby walking along Pacific Avenue, *Marine National Bank* “reads” as an historic building: its almost monumental massing and solid stone exterior stand in direct contrast to its smaller frame and brick neighbors, and the building contributes a sense of stability and permanence to the contemporary landscape much as it did in 1927. Because the 1972 addition is set back 30’ from the north wall of the 1927 building, and 50’ from the side street, it is seen as part of the bank only when walking around to the rear. Just the modest one-story addition, formerly a walk-up teller and later a night depository, interferes with the north elevation.

Similarly, the interior spaces of the 1927 building retain their original configurations, with the exception of the removal of the second floor ladies room in 1972. Although the original stairs, tellers’ counters and some trim work have been removed, the banking hall retains its original 2-story height. The integrity of this space is important because many banking halls from this time period have been shortened to one story by the addition of office space.

*Summary*

The *Marine National Bank* building is significant as a good, late example of a temple-form bank built in the Classical Revival style, a style that was rarely used on Cape May County’s mainland and barrier islands. First erected as a temple-form bank in the Beaux Arts style in 1908, the building was extensively re-built and greatly expanded in the Classical Revival style in 1927, with only the windows and structural elements of the 1908 building being retained. The bank is one of less than five Classical Revival buildings extant in Cape May County, is one of only two extant temple-form banks found there, and is the only temple-form bank in Cape May County still being used as a bank. The other extant example is the former *First National Bank of Ocean City* (ca. 1925), which now serves as a church.

As a late example of a temple-form bank, *Marine National Bank* significantly illustrates a building form that began in the late 1700s and endured until the Great Depression when changes in architectural style, bank image, fire safety and security, and banking laws rendered the form obsolete. It is also representative of a single-building, single-use bank that found its highest expression in either the Beaux Arts or Classical Revival styles during the decade before, and the three decades after, the turn of the 19<sup>th</sup> century.

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**Geographical Data**

**Verbal Boundary Description**

That portion of block 194, lot 4 (as shown on the City of Wildwood tax map, revised to 4-30-1999, and known as lot 4.02 after January 2000) having the dimensions of 100' frontage on Pacific Avenue and a depth of 180' along Wildwood Avenue.

**Verbal Boundary Justification**

The boundary of the nominated property has been drawn to exclude that portion of the lot, having 80' frontage on Oak Avenue and a depth of 100', which contains a parking lot. This parking lot does not have any historic association with the bank building. It should also be noted that lot 4, as shown in the attached copy of the City of Wildwood tax map (revised to 4-30-1999), was subdivided in January 2000 into two lots, 4.01 and 4.02. Lot 4.02 contains the 1927 bank, the 1972 addition, and the parking lot having frontage on Oak Avenue. The bank's former rear parking lot, east of the bank, comprises lot 4.01 and has the dimensions of 70' frontage on Wildwood Avenue and a depth of 100'. This rear parking lot, now known as lot 4.01, is owned by the owner of an adjacent motel. As of the date this nomination was prepared, the city engineer had not yet revised the City tax maps to reflect this subdivision.

United States Department of the Interior  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**  
photographs

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**Marine National Bank**  
Cape May County, New Jersey

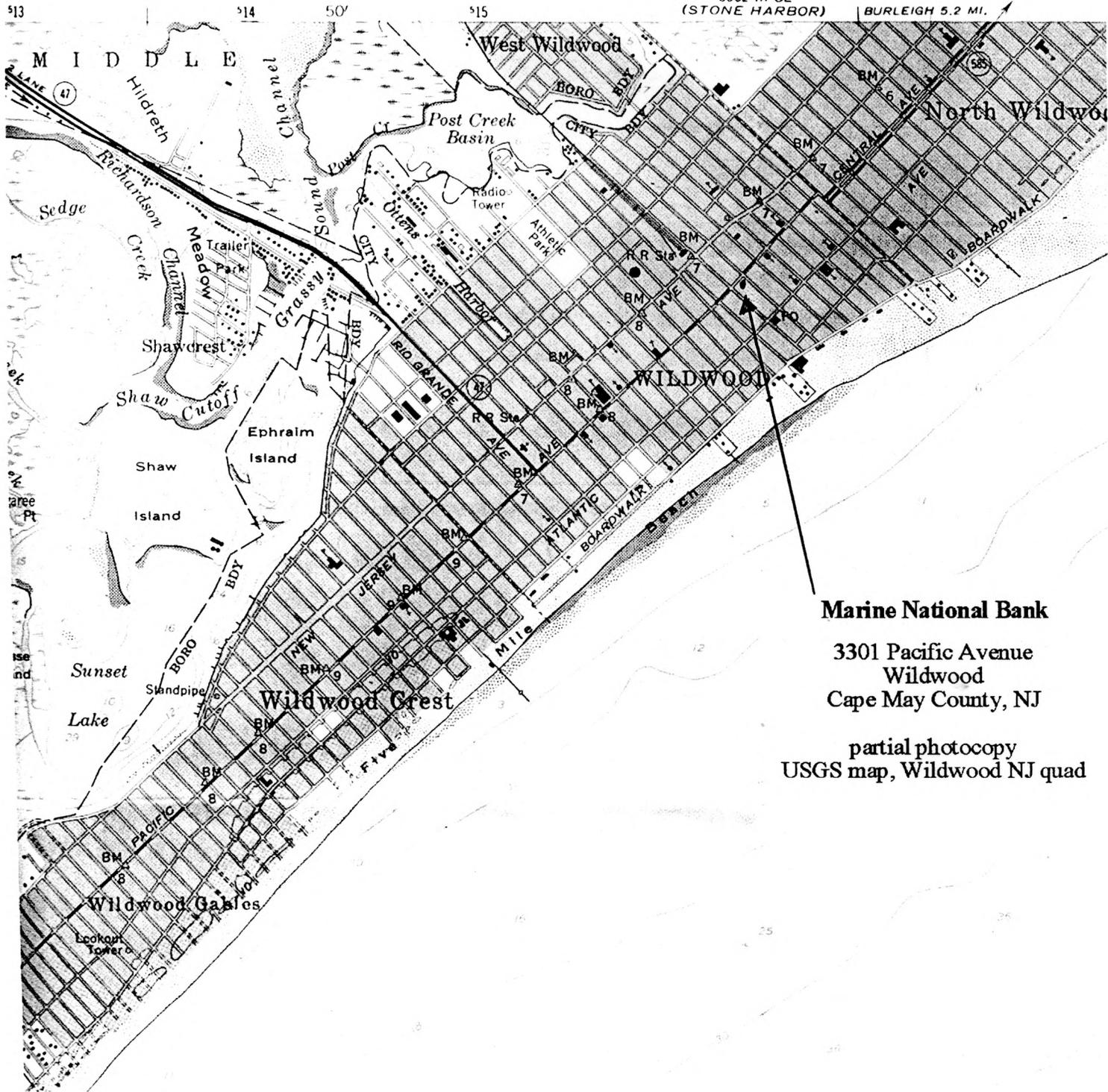
typical information for all photographs

1. Name of Property	Marine National Bank
2. County and State	Cape May County, New Jersey
3. Photographer	Joan Berkey
4. Date of Photograph	April 2000
5. Location of Negatives	Joan Berkey 1003 Bartlett Avenue Linwood, NJ

<u>Photo #</u>	<u>Description of View</u>
1	exterior view showing setting and streetscape; looking south down Pacific Avenue
2	exterior: main (west) façade and south elevation; looking southeast
3	exterior: north and east elevations of 1927 building and 1972 addition; looking southwest
4	exterior: south and east elevations of 1972 addition, partial south elevation of 1927 building; looking northwest
5	exterior: close-up of main entrance on west façade; looking east
6	interior: main banking hall; looking southeast
7	interior: main banking hall; looking northwest
8	interior: main banking hall; looking northeast
9	interior: former bookkeeping room, now tellers' stations; looking southeast
10	interior: walk-up teller and lobby in 1972 addition; looking east
11	interior: main staircase in 1927 building; looking northwest
12	interior: directors' room in 1927 building; looking northwest
13	interior: workroom and files safe in 1927 building; looking southwest
14	interior: second floor offices in 1972 addition, being rehabilitated; looking southwest

UNITED STATES  
DEPARTMENT OF THE ARMY  
CORPS OF ENGINEERS

6062 III SE  
(STONE HARBOR) | BURLEIGH 5.2 MI.



**Marine National Bank**

3301 Pacific Avenue  
Wildwood  
Cape May County, NJ

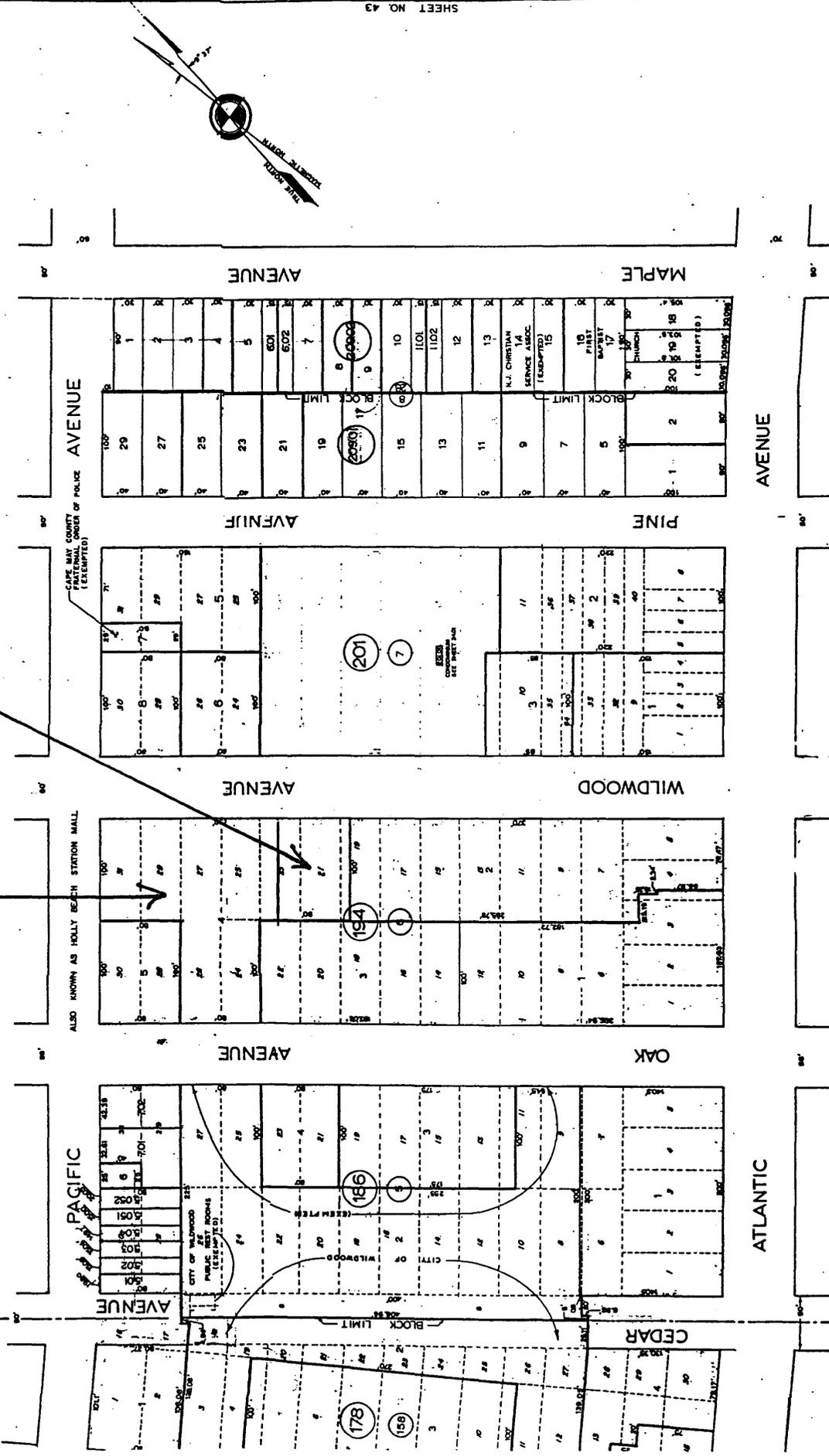
partial photocopy  
USGS map, Wildwood NJ quad

Lot 4.02: bank

Lot 4.01: rear (E) parking lot

SECOND WARD — FIRST WARD

SECOND WARD — FIRST WARD



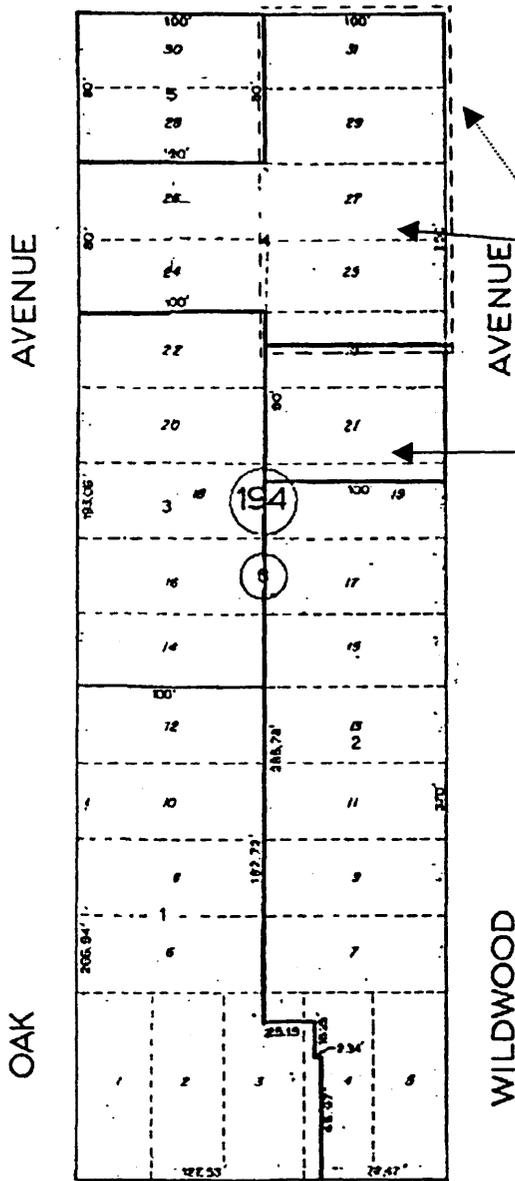
TAX MAP  
 CITY OF WILDWOOD  
 CAPE MAY COUNTY NEW JERSEY  
 SCALE: 1" = 50'  
 JANUARY, 1970  
 C.B. MIDDLETON CITY ENGINEER  
 WILDWOOD, NEW JERSEY

NEW JERSEY DEPARTMENT OF TREASURY  
 DIVISION OF TAXATION  
 OFFICE OF THE TAX COLLECTOR  
 100 WALL STREET, NEWARK, N.J. 07102  
 RECEIVED: 1-17-70 10:30 AM  
 JAN 25 1970

REVISIONS: 1-17-70 10:30 AM  
 1-22-70 10:30 AM  
 4-20-70

PACIFIC AVENUE

ALSO KNOWN AS HOLLY BEACH STATION MALL



**Enlarged View of Tax Map**

Showing:

Lot 4.02 (bank and Oak Avenue Parking Lot)

Nomination Boundary (100' x 180')

Lot 4.01 (parking lot)

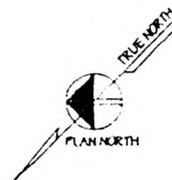
Marine National Bank  
3301 Pacific Avenue  
City of Wildwood  
Cape May County, NJ



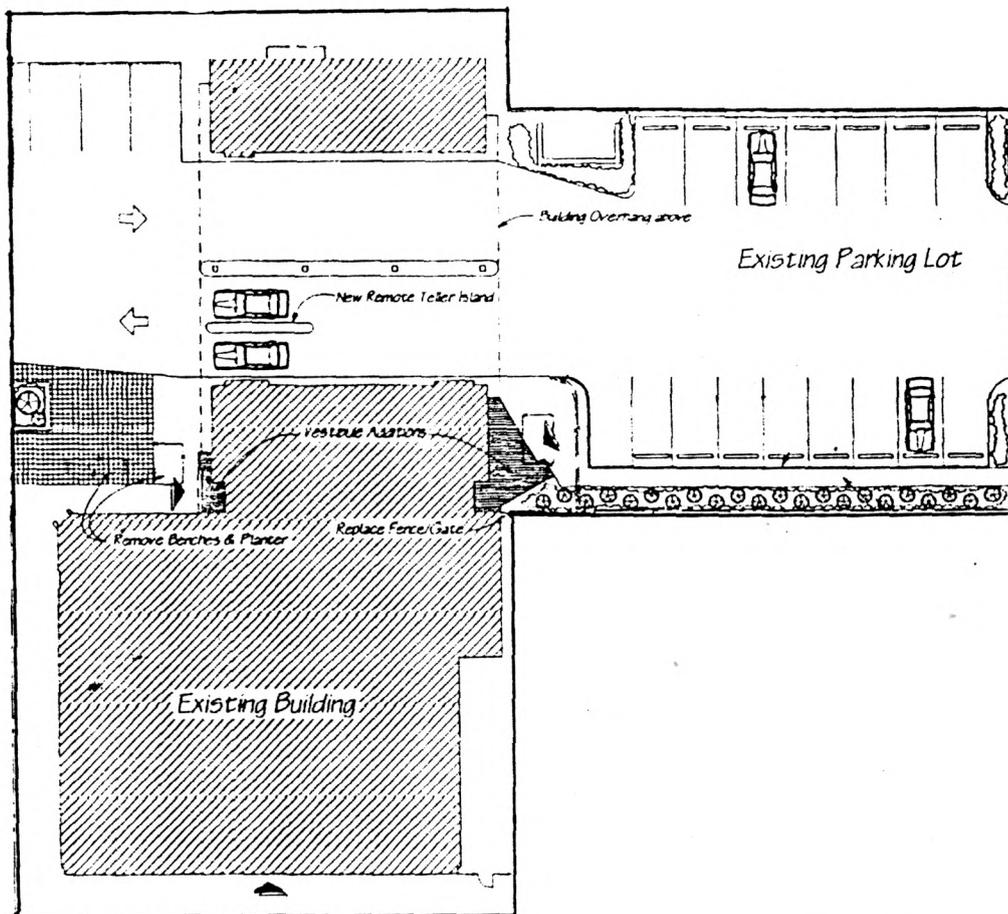
Scale: 1" = approx. 100'

# Marine National Bank

City of Wildwood  
Cape May County, NJ



WILDWOOD AVENUE

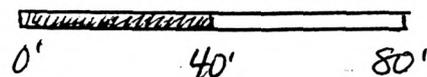


OAK AVENUE

PACIFIC AVENUE

Site Plan

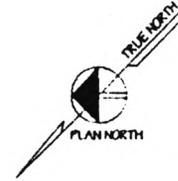
1" = 40'



# Site Plan Annotated for Photographs

## Marine National Bank

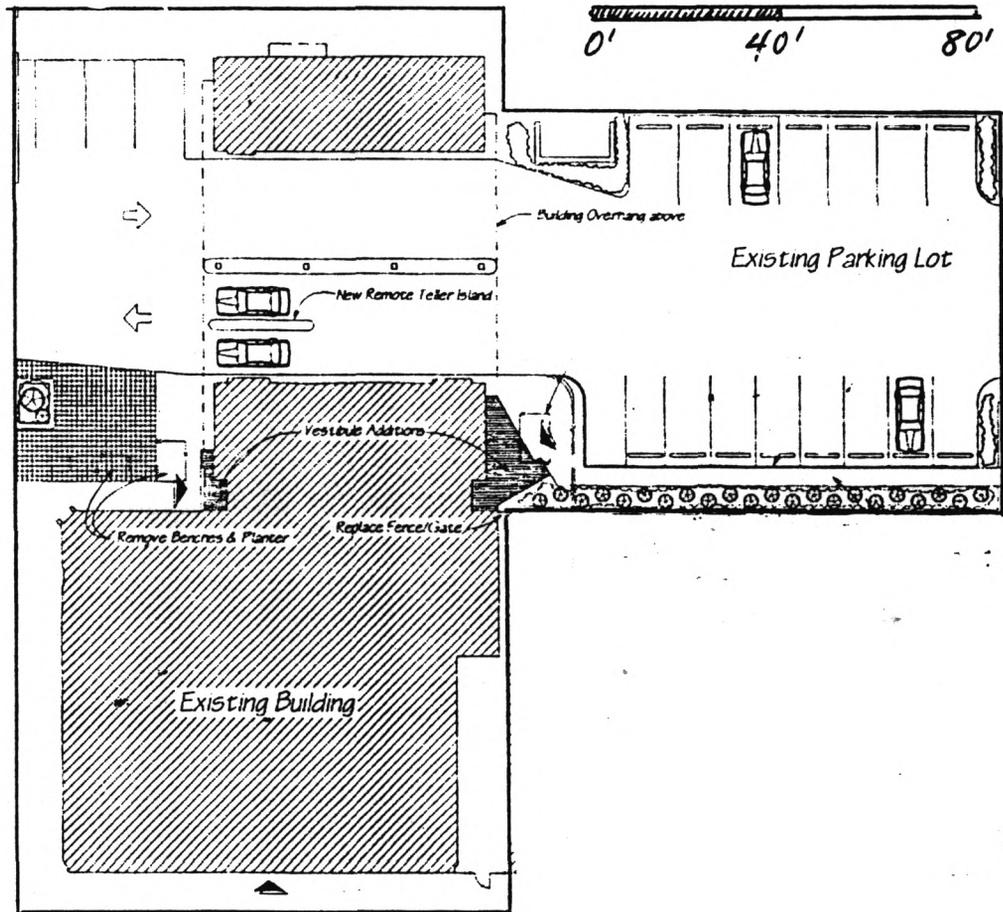
City of Wildwood  
Cape May County, NJ



0' 40' 80'

WILDWOOD AVENUE

OAK AVENUE



PACIFIC AVENUE

Site Plan



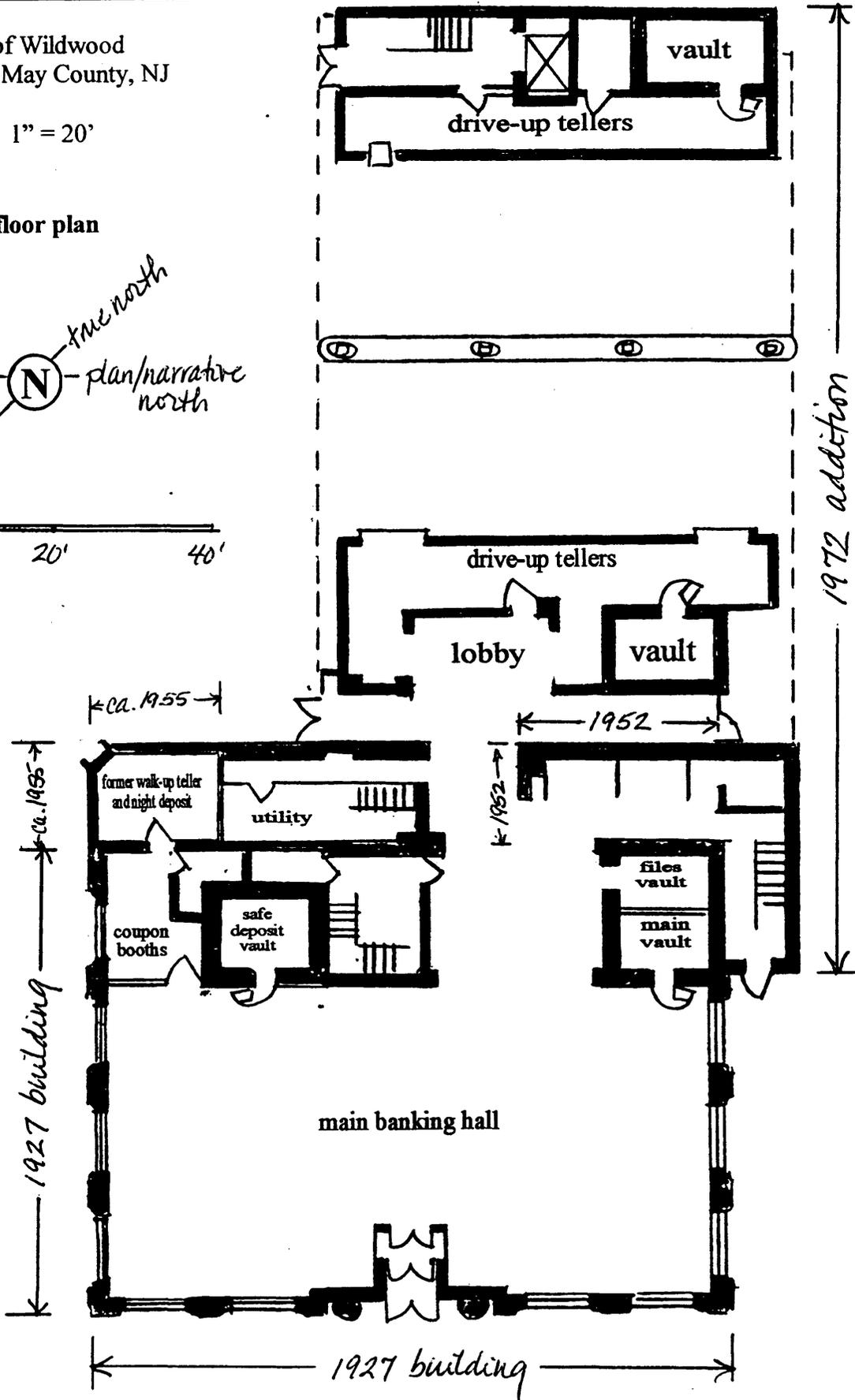
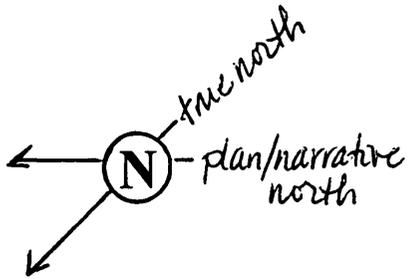
1" = 40'

**Marine National Bank**

City of Wildwood  
Cape May County, NJ

Scale 1" = 20'

first floor plan

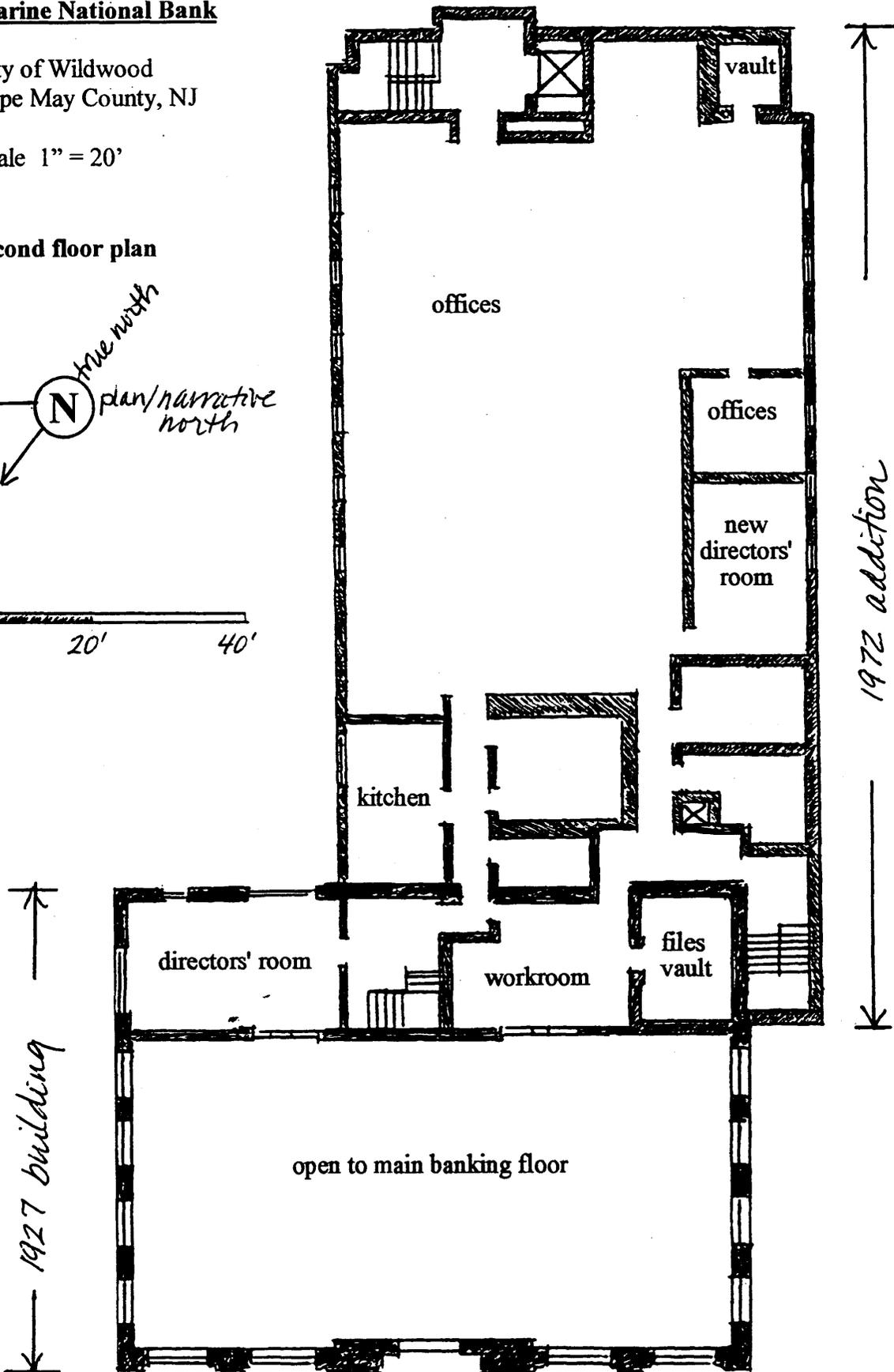
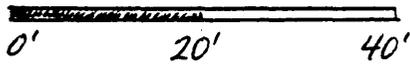
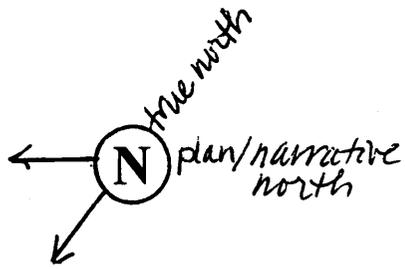


**Marine National Bank**

City of Wildwood  
Cape May County, NJ

Scale 1" = 20'

**second floor plan**

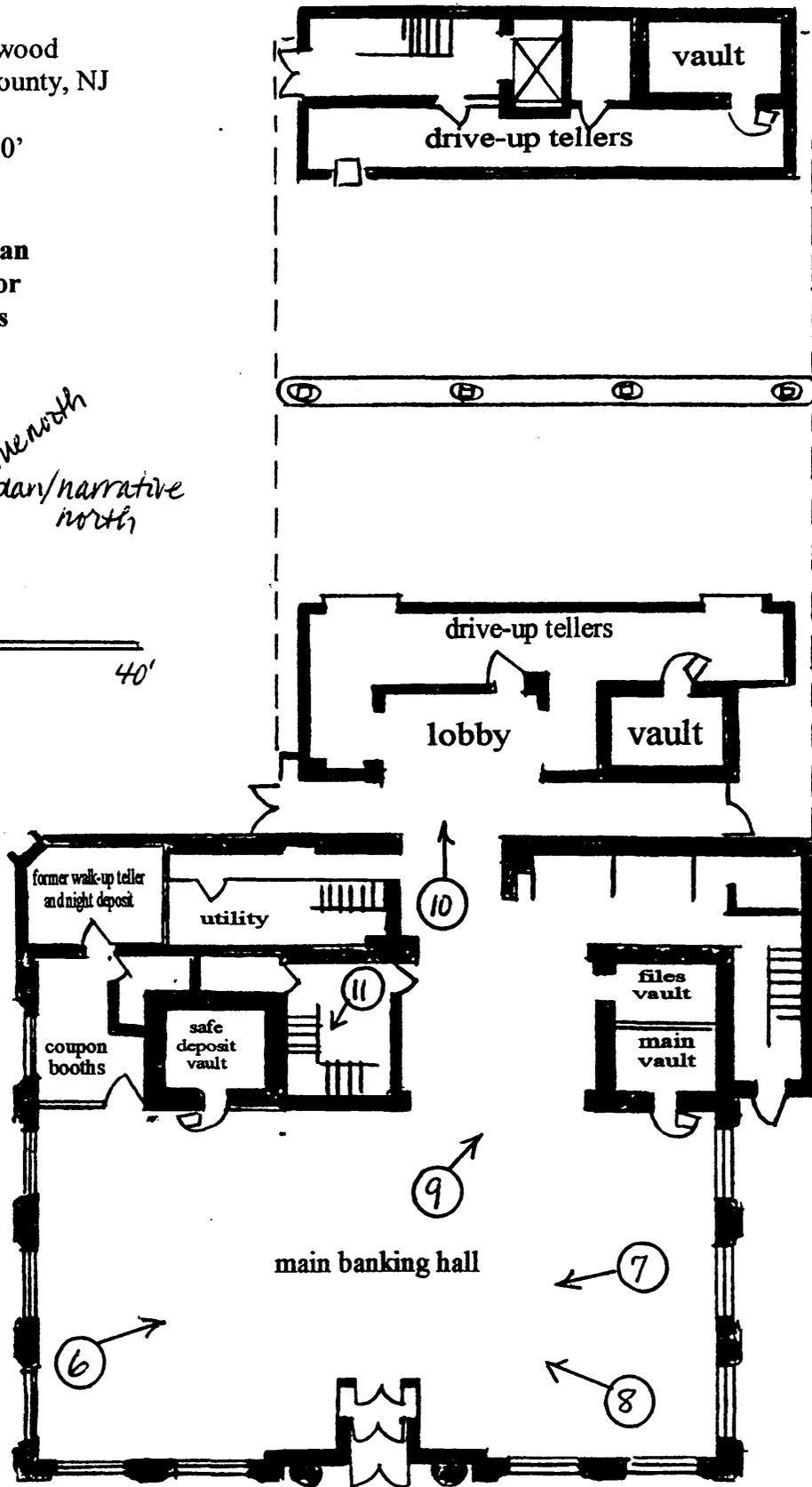
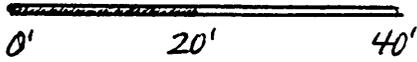


**Marine National Bank**

City of Wildwood  
Cape May County, NJ

Scale 1" = 20'

first floor plan  
annotated for  
photographs

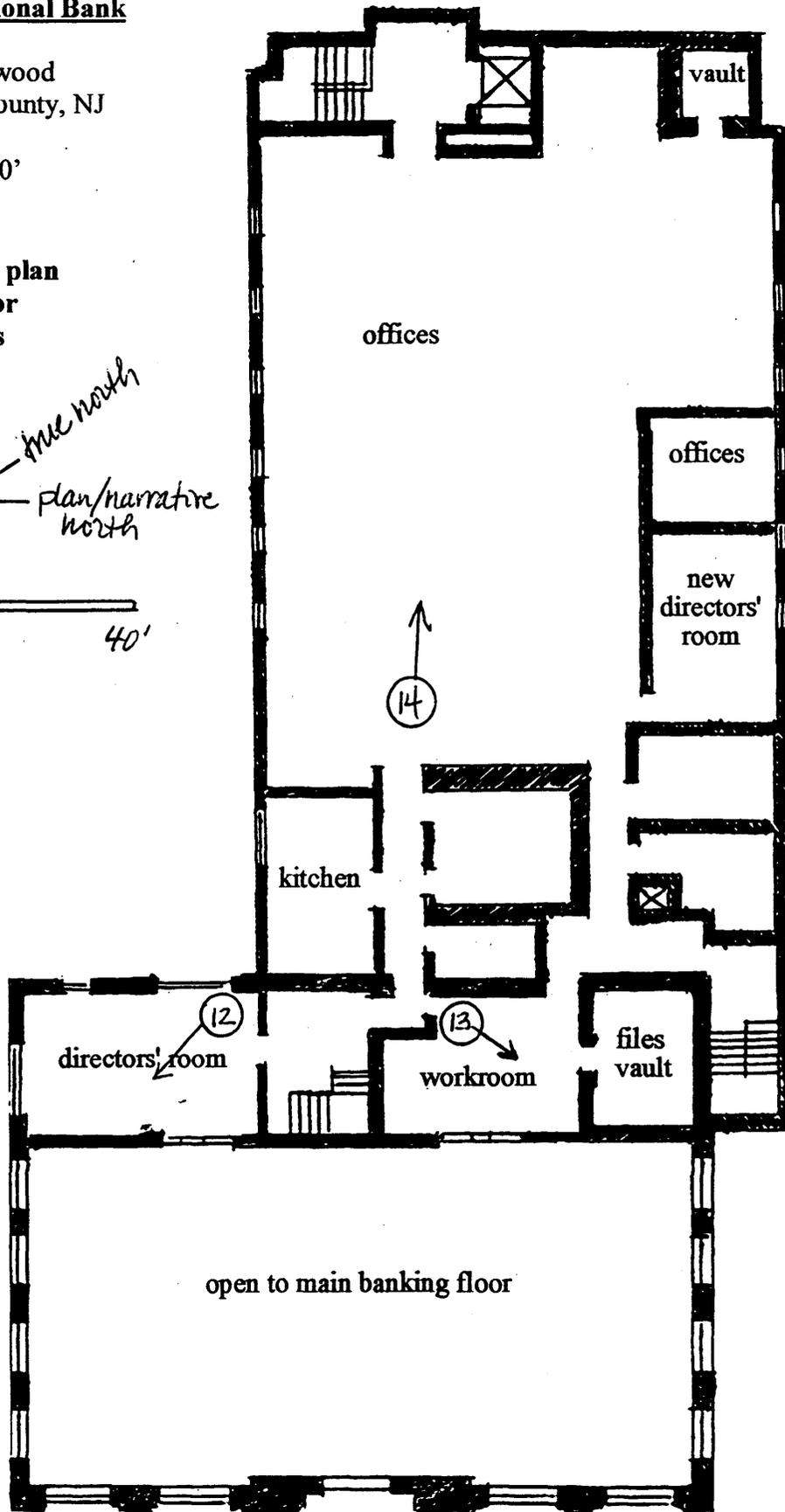
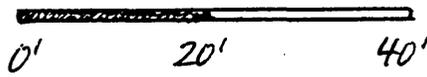
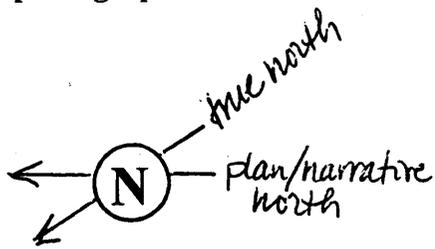


**Marine National Bank**

City of Wildwood  
Cape May County, NJ

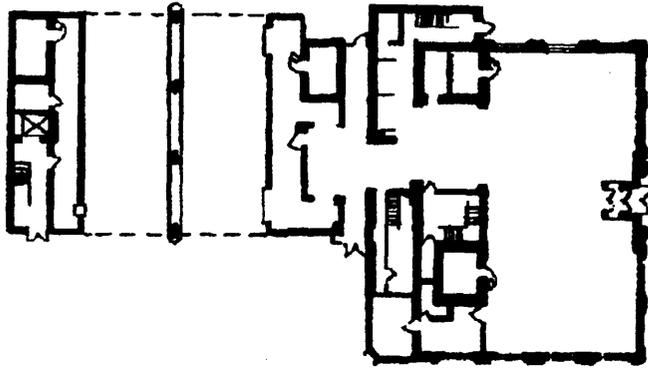
Scale 1" = 20'

**second floor plan  
annotated for  
photographs**

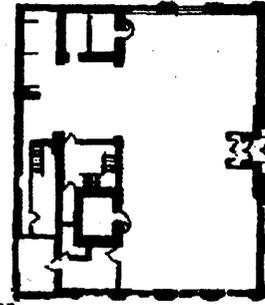


**Marine National Bank**  
City of Wildwood, Cape May County, NJ

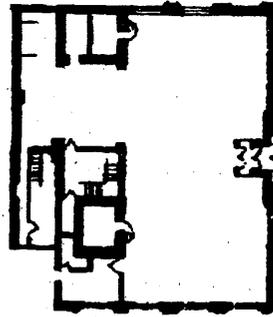
**BUILDING CHRONOLOGY**  
scale/ 1" = 53'



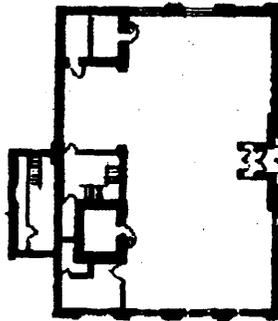
1972



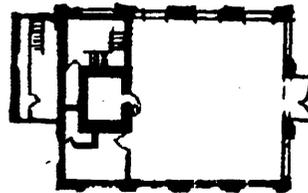
ca. 1960



1952

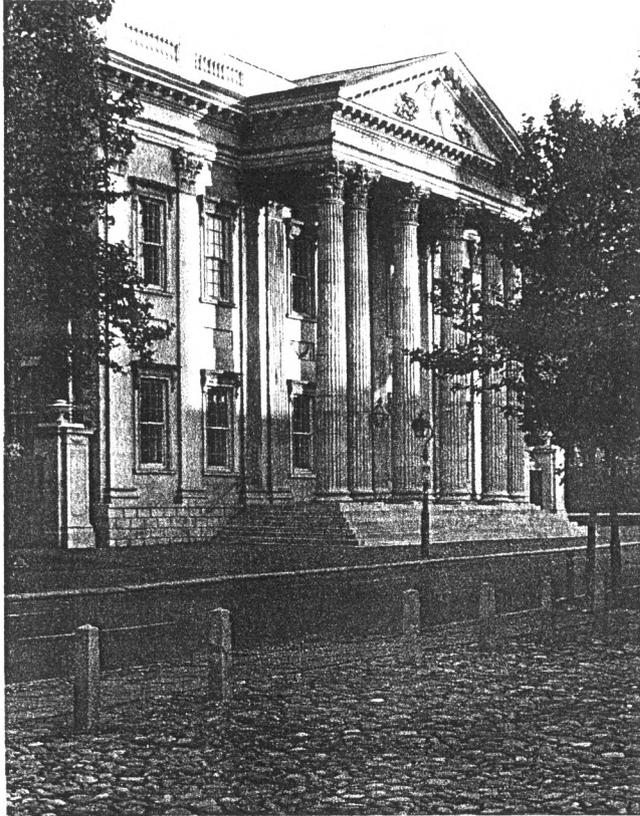


1927



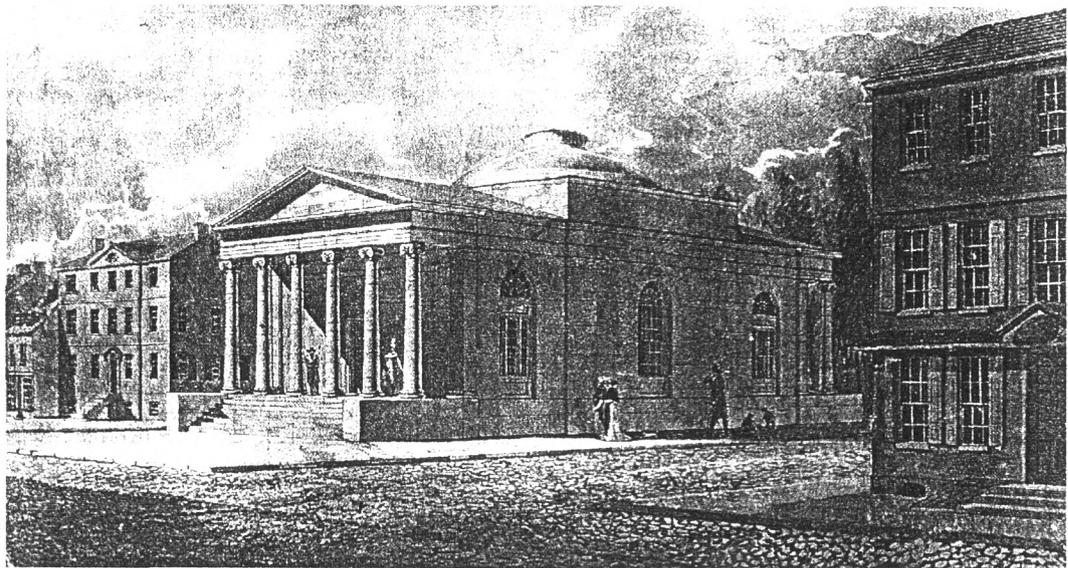
1908

## Attachments

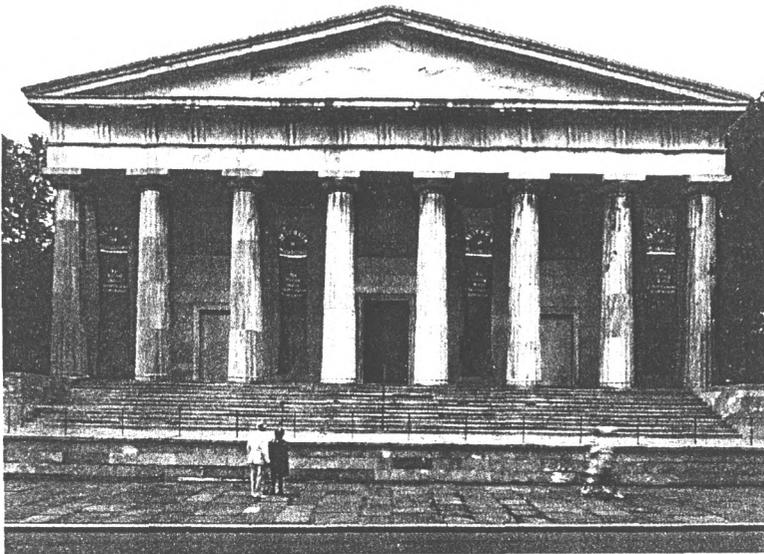


**Fig. 1**  
**First Bank of the United States**  
Philadelphia, PA  
1795-1797  
Samuel Blodgett architect

South Third Street façade



**Fig. 2**  
**Bank of Pennsylvania, Philadelphia, PA**  
1798-1800 (demolished) Benjamin Henry Latrobe, architect



**Fig. 3**  
**Second Bank of the United States**  
Philadelphia, PA  
1819-1824  
William Strickland, architect

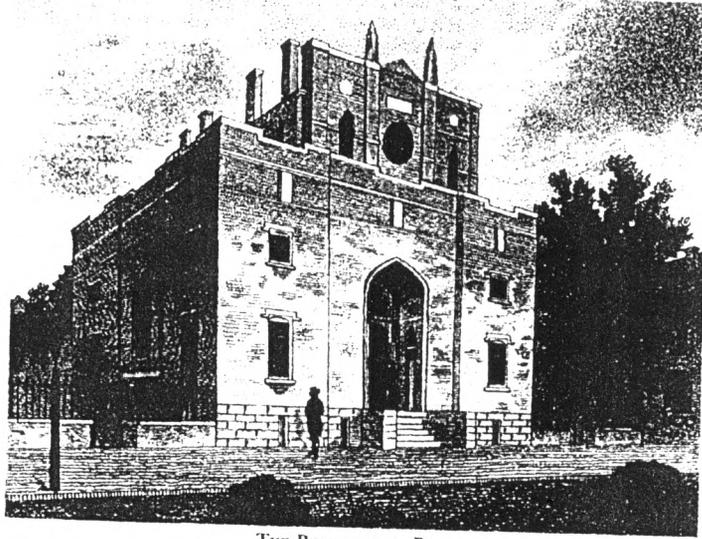
Chestnut Street facade



**Fig. 4**  
**Farmers and Mechanics Bank**  
Philadelphia, PA  
Architect unknown  
(demolished)

Headquartered in  
this building from  
1809-1854

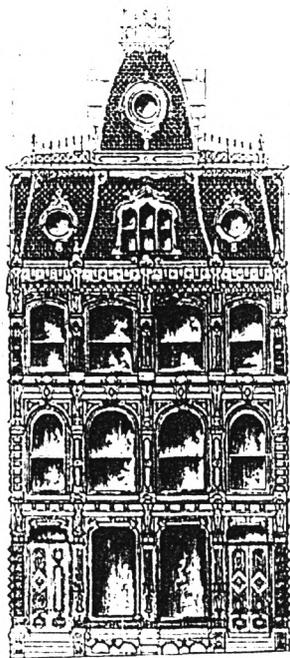
**THE FARMERS' AND MECHANICS' BANK**  
This important bank faced the Bank of the United States on Chestnut Street.  
A water color by David J. Kennedy in 1841.



THE PHILADELPHIA BANK

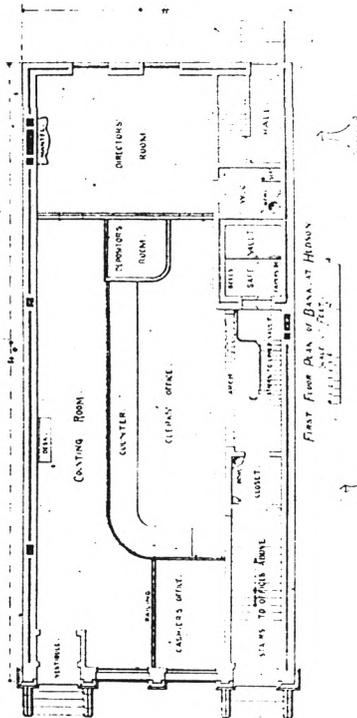
Restored from 1908 to 1936

**Fig. 5**  
**Philadelphia National Bank**  
 Philadelphia, PA  
 1808  
 Benjamin Latrobe, architect  
 (demolished)



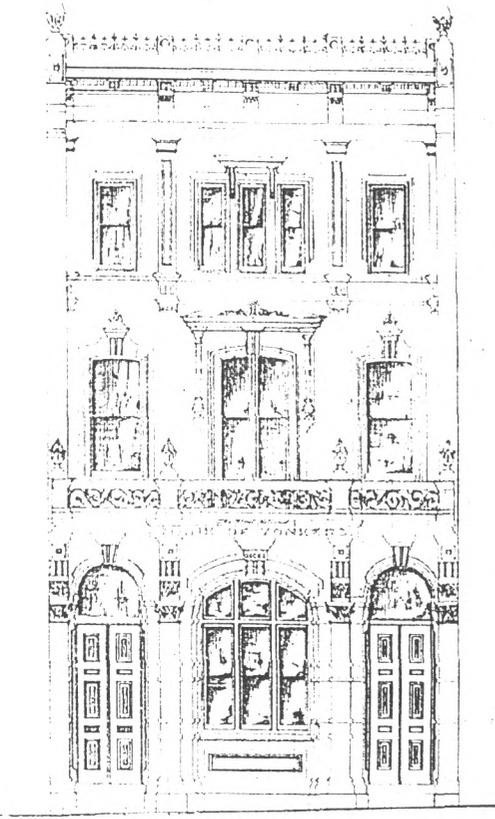
**FARMERS' NATIONAL BANK.**  
 HUDSON, N. Y.

One of the most picturesque and beautiful Iron Buildings  
 of its size in America.  
 G. B. Chubb, Architect, Saratoga, N. Y.



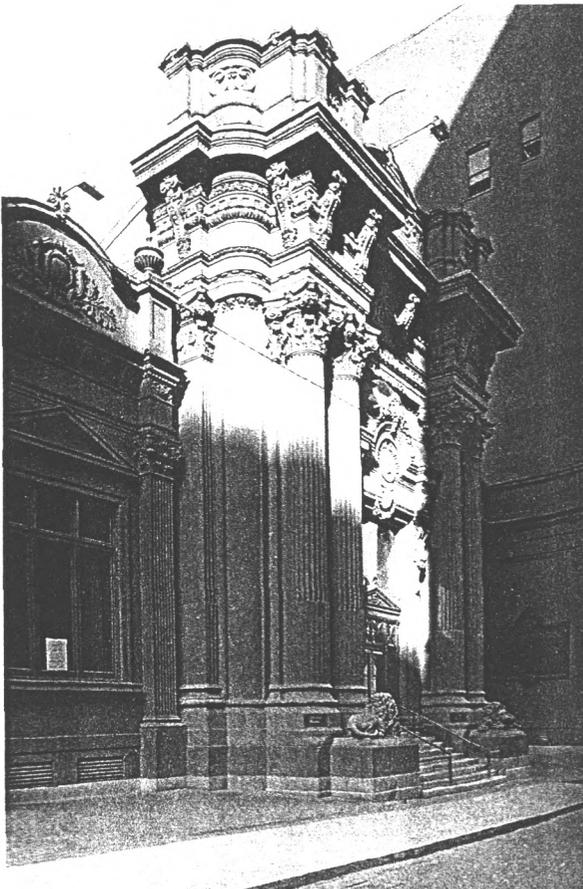
**Fig. 6**  
**Farmer's National Bank**  
 Hudson, NY

Elevation and first floor plan for  
 a Second Empire style bank as  
 found in Croff's pattern book,  
Progressive American  
Architecture (1875). The bank  
 was located on the first floor  
 with rental offices on the  
 second.



**Fig. 7**  
**Bicknell's Three-story Bank Design**  
 For the First National Bank of Yonkers

As illustrated in Bicknell's Street, Store and Bank Fronts, a pattern book published in 1878. Like Croff's bank in fig. 6, this bank has two entrances on the front; one serves the first floor bank, the other leads to offices on the upper stories.



**Fig. 8**  
**Dollar Savings Bank**  
 Pittsburgh, PA  
 1869  
 Architect: Isaac H. Hobbs & Son

This bank illustrates a post-Civil War temple form bank with elaborate ornamentation.



**Figs. 9 and 10: two banks by McKim, Mead & White**

**Bowery Savings Bank (left)**

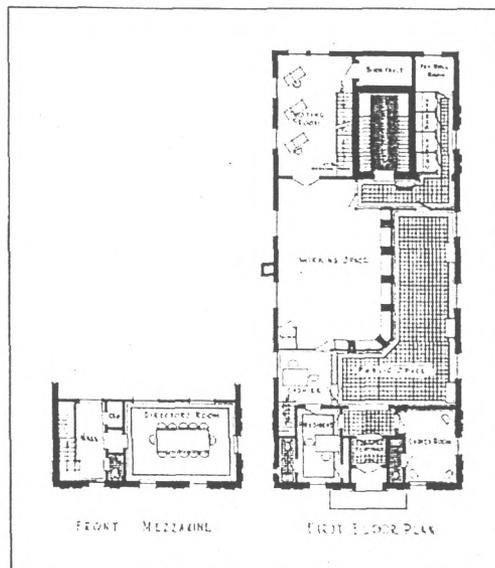
New York City, NY

1893-95

**Knickerbocker Trust Company (right)**

New York City, NY

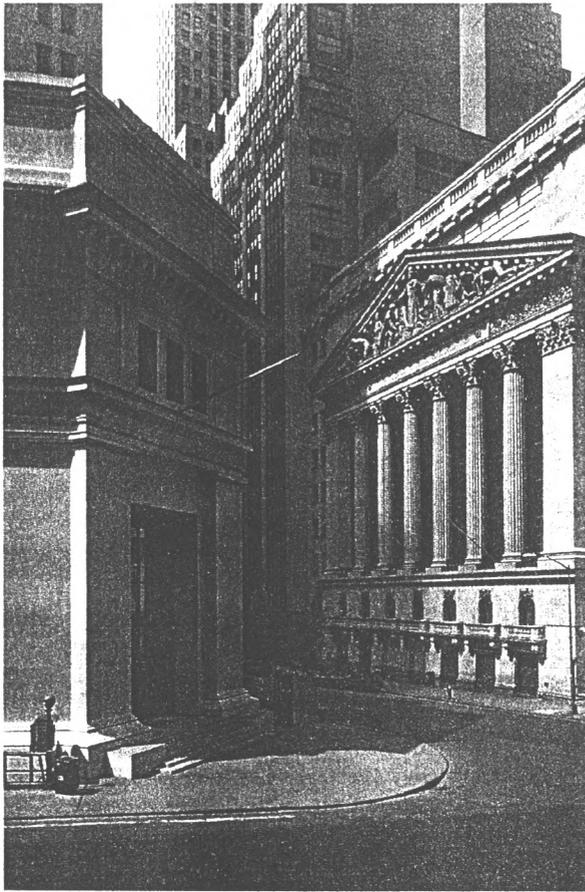
1902-1904



**Fig. 11**  
**Typical early 20<sup>th</sup> century floor**  
**plan for a bank**

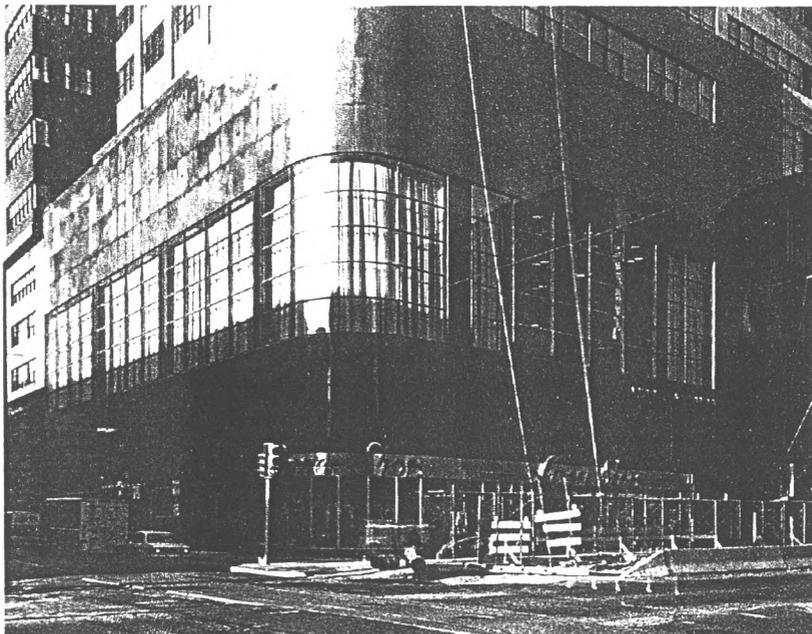
As illustrated in T.H. Moyer's  
Building the Bank for Business  
 (1924).

*AN example of a plan of Type IV, the Mifflinburg Bank and Trust Company at Mifflinburg, Pa. Smaller banks are often inclined to this "half island" layout because of the convenient grouping of working force and officers.*



**Fig. 12**  
**J.P. Morgan & Company Bank Building**  
New York City, NY  
1913  
Architect: Trowbridge & Livingston

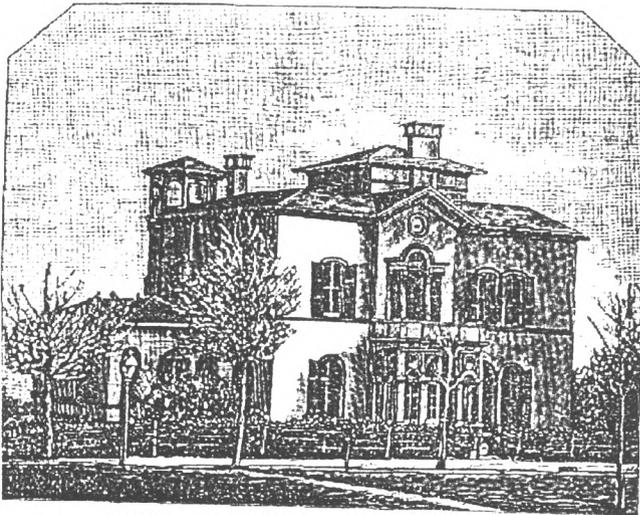
Illustrated on the left



**Fig. 13**  
**Philadelphia Savings Fund Society**  
Philadelphia, PA  
1931-32  
Architect: Howe & Lescaze



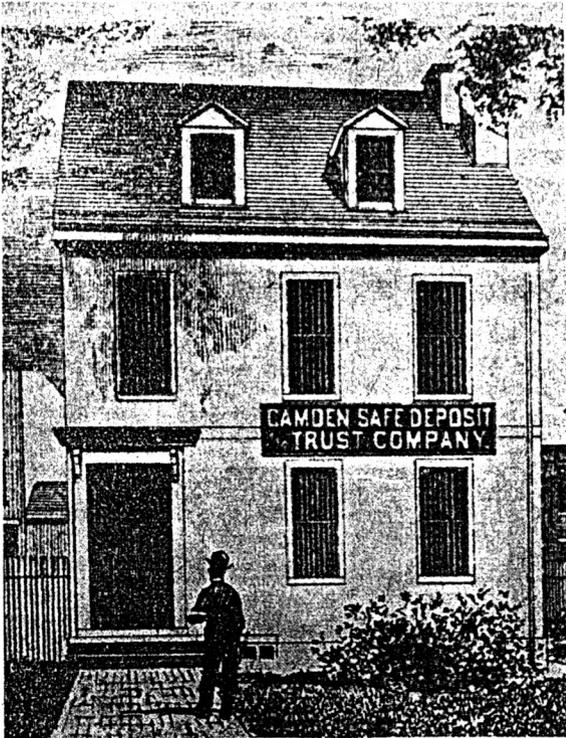
**Fig. 14**  
**Farmers Trust Company**  
Mt. Holly, Burlington Co., NJ  
1821



NEWARK NATIONAL BANKING COMPANY.

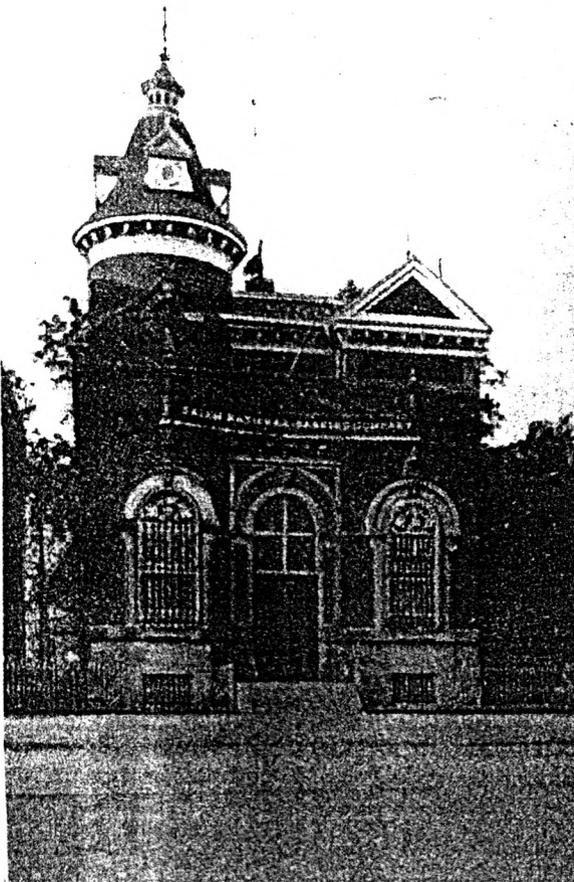
**Fig. 15**  
**Newark National Banking Company**  
Newark, NJ  
Ca. 1860

Chartered as the Newark Banking and Insurance Co. in 1804, this bank became the Newark National Banking Co. in 1865.



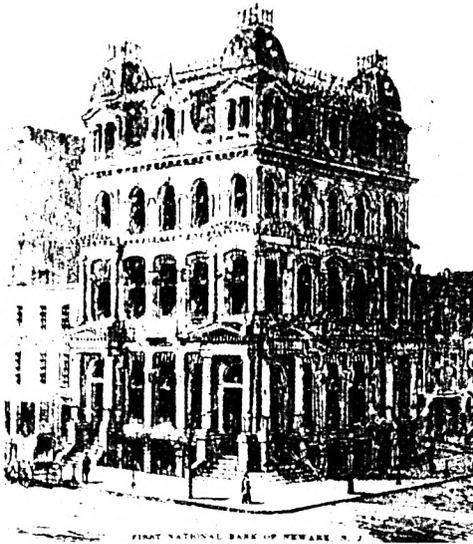
**Fig. 16**  
**Camden Safe Deposit and Trust**  
**Company**  
Chartered 1873

The bank first operated out of this house located at 224 Federal Street.



**Fig. 17**  
**Salem National Bank**  
Salem, Salem Co., NJ  
1888  
Architect: David Evans, Philadelphia, PA

This bank, founded in 1865, was the successor to the Salem Steam Mill and Banking Company established in 1823. An excellent example of Queen Anne eclecticism, the building was moved in 1926 to its present site on Broadway Avenue, and converted for use as municipal offices.



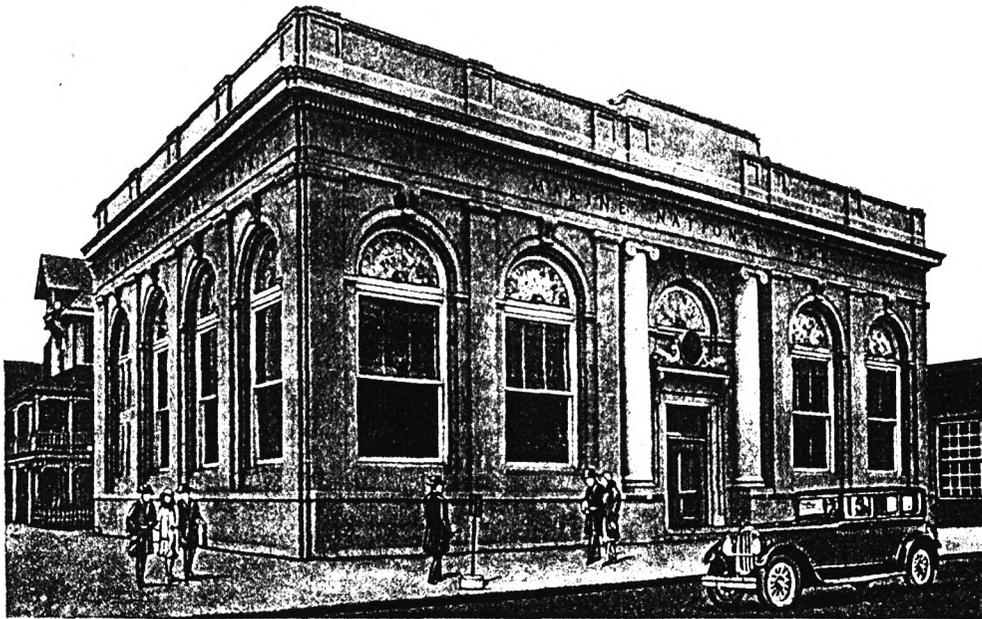
**Fig. 18**  
**First National Bank of Newark**  
Newark, NJ  
Ca. 1870



**Fig. 19**  
**Atlantic City Banks: Three Architectural Styles at the Turn of the Last Century**  
Atlantic City National Bank (left, ca. 1881); Union National Bank (center, 1890); and  
Second National Bank (right, 1887)

**Fig. 20**  
**New Jersey Safe Deposit & Trust Co.**  
Camden, NJ  
1888





27. MARINE NATIONAL BANK, WILDWOOD AND PACIFIC AVES., WILDWOOD-BY-THE-SEA, N. J. 117313

Fig. 21 Marine National Bank, postcard, ca. 1930



Fig. 22 Marine National Bank, postcard, ca. 1910

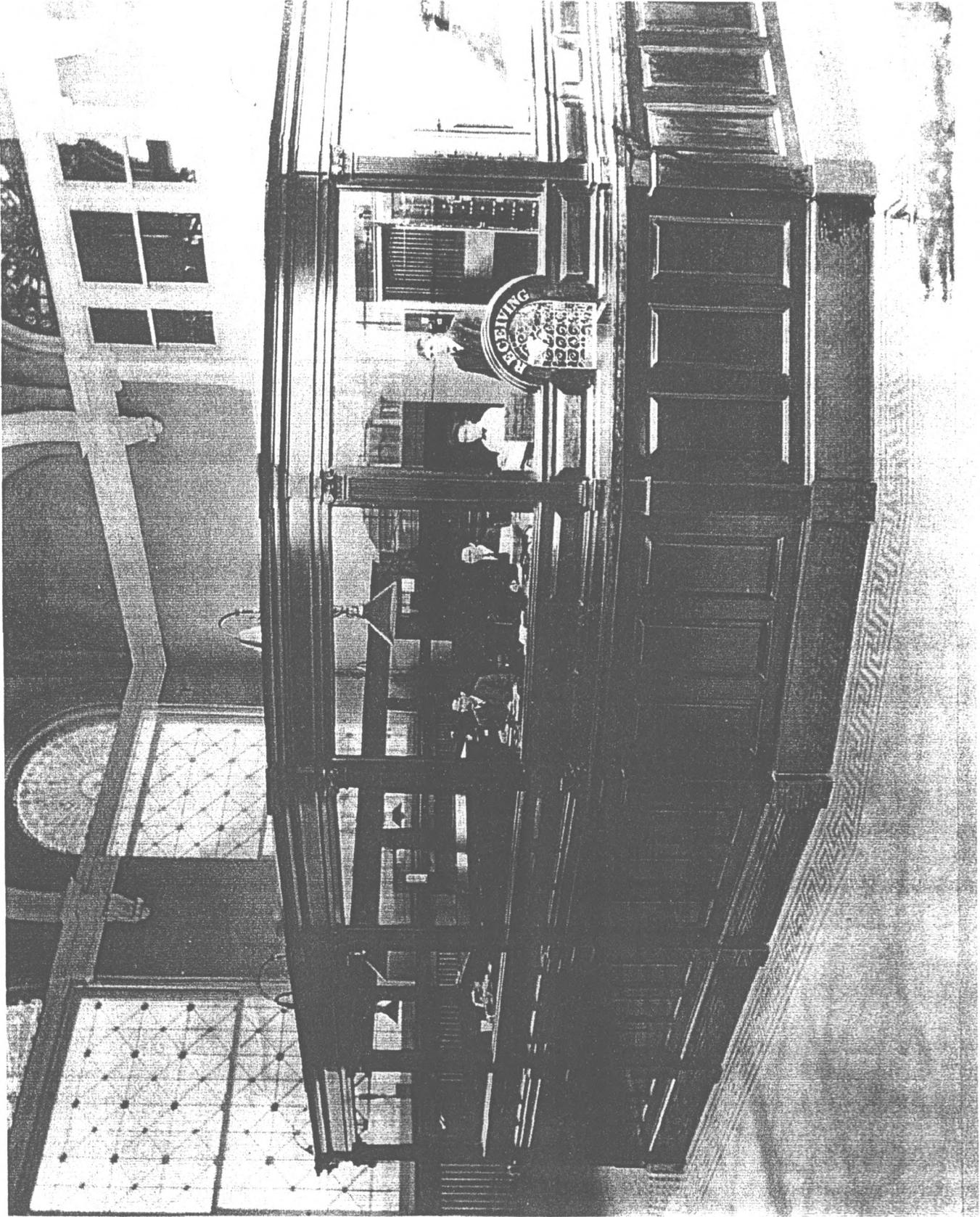


Fig. 23: Marine National Bank, main banking hall of 1908 building, undated photograph

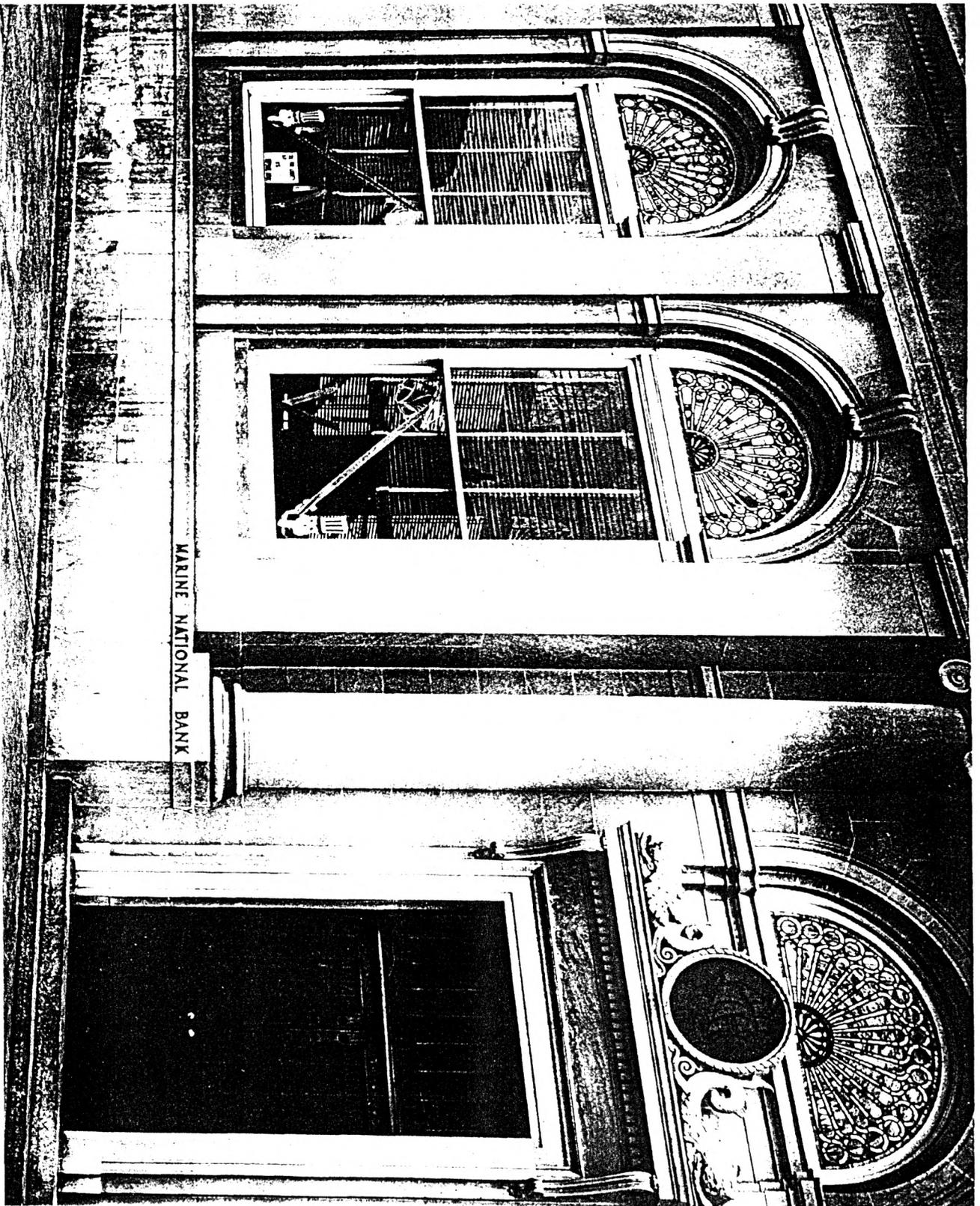
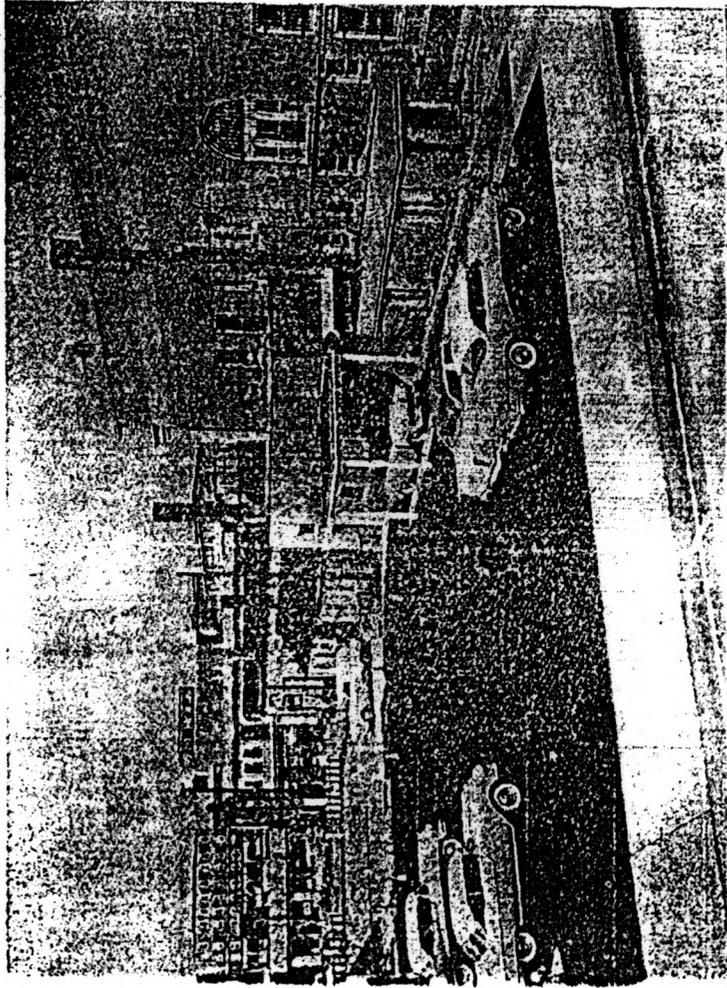


Fig. 24: Marine National Bank, ca. 1945 photo of west facade, note bars over transom and 1/1 windows

aking of.....

# PARKING



## For Your convenience

The Marine National Bank now has an asphalted parking lot in the rear of the bank at 210 E. Wildwood Ave

Free to our patrons on a 20 minute basis during banking hours, with an attendant.

Four years ago in June 1952, the Marine National Bank created drive-in facilities

First in Cape May County

FORE thought and vision by the Directors and Officers in originating these facilities has now resulted in quick and convenient banking for you.

There will also be additional parking at  
227 E. Wildwood Avenue

*The* Marine  
National Bank  
WILDWOOD AND PACIFIC AVENUES  
TRY OUR DRIVE-IN WINDOW

MEMBER: Federal Deposit Insurance Corp — Federal Reserve System

6/28/54

Fig. 25: Marine National Bank, portion of June 1956 ad in *Wildwood Leader* showing drive-in addition and parking lot

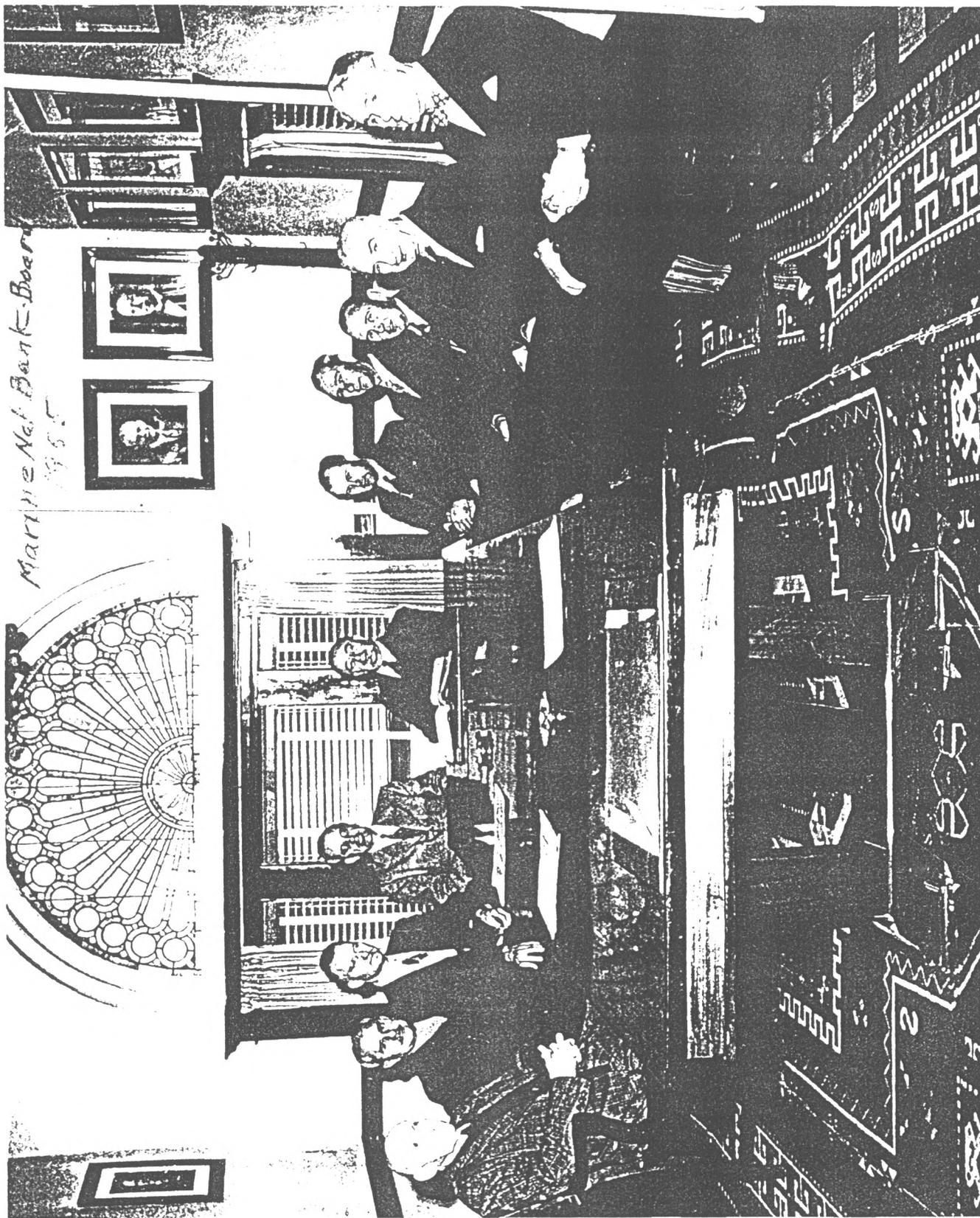


Fig. 26: Marine National Bank, view of directors' room, 1955, looking north

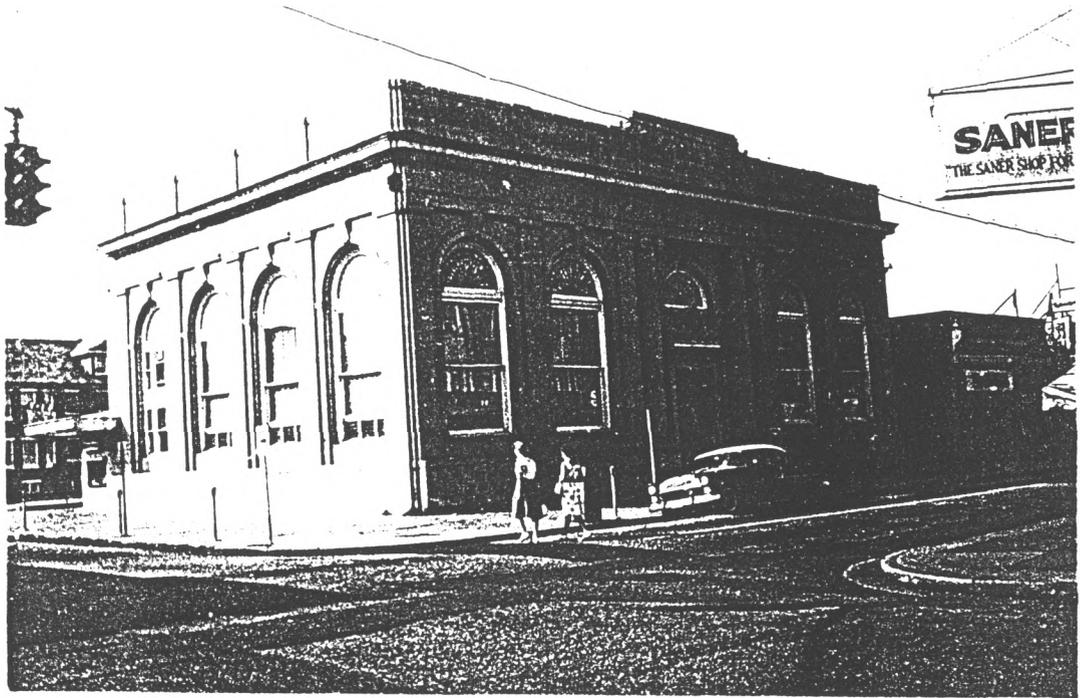
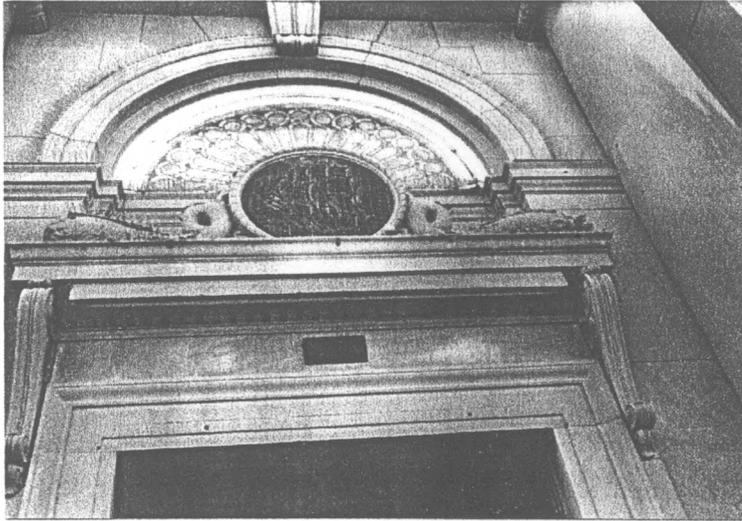


Fig. 27 Undated photo, taken between 1956 and 1960, shows the one-story, walk-up teller addition to the north elevation.

**Supplemental Photos of Marine National Bank**  
*City of Wildwood, Cape May County, New Jersey*



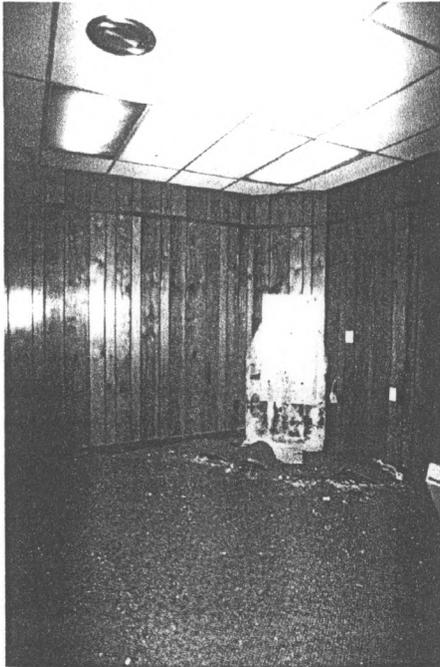
**Main Door Detail**

showing carved fish and bronze  
plaque of sailing boat

**Streetscape, looking southeast (below)**

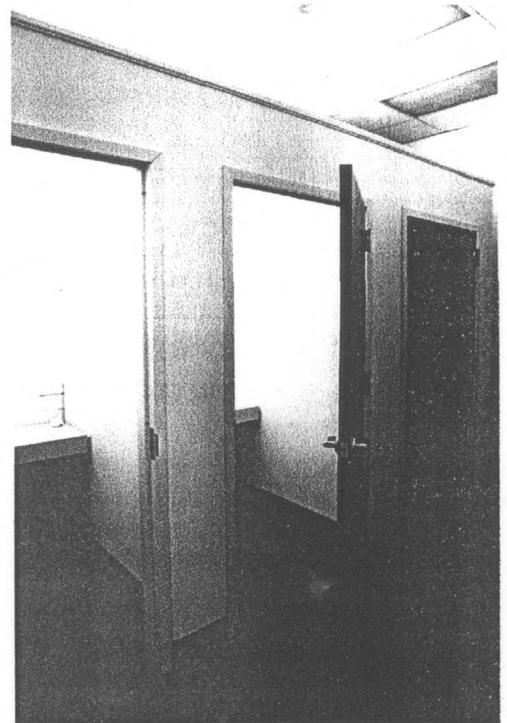
Showing how the visual impact of the 1972 addition is minimized by its setback



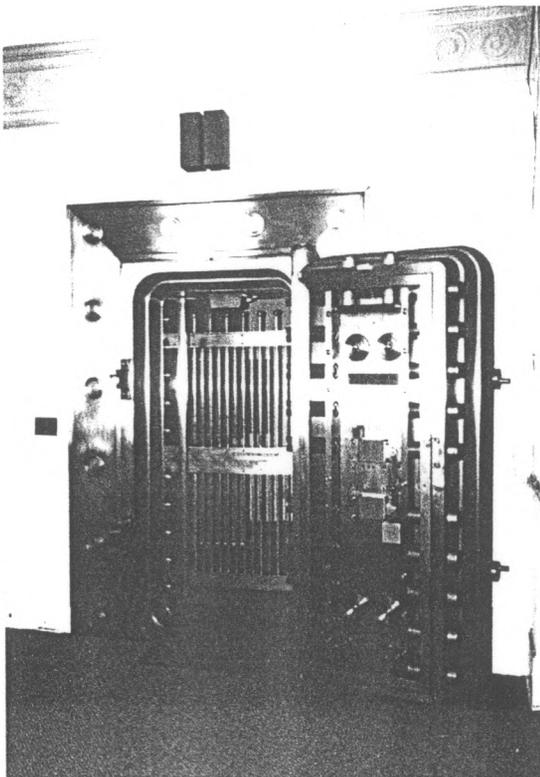


**Former Walk-up Teller's Room** (ca. 1955), looking almost north

The teller's window was located on this wall (to the left) and opened onto Wildwood Avenue; the room was later converted to a night depository and the safe was located in the angled corner.



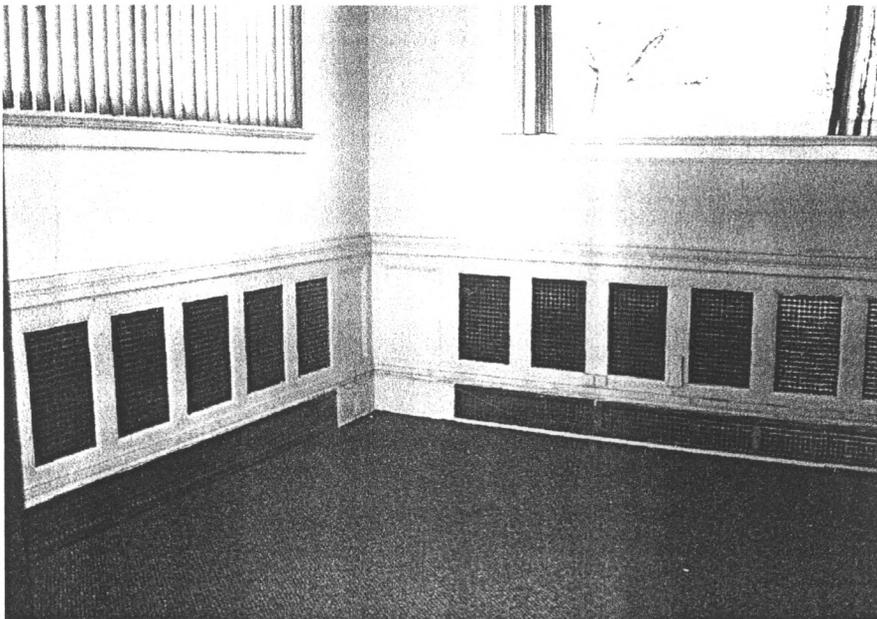
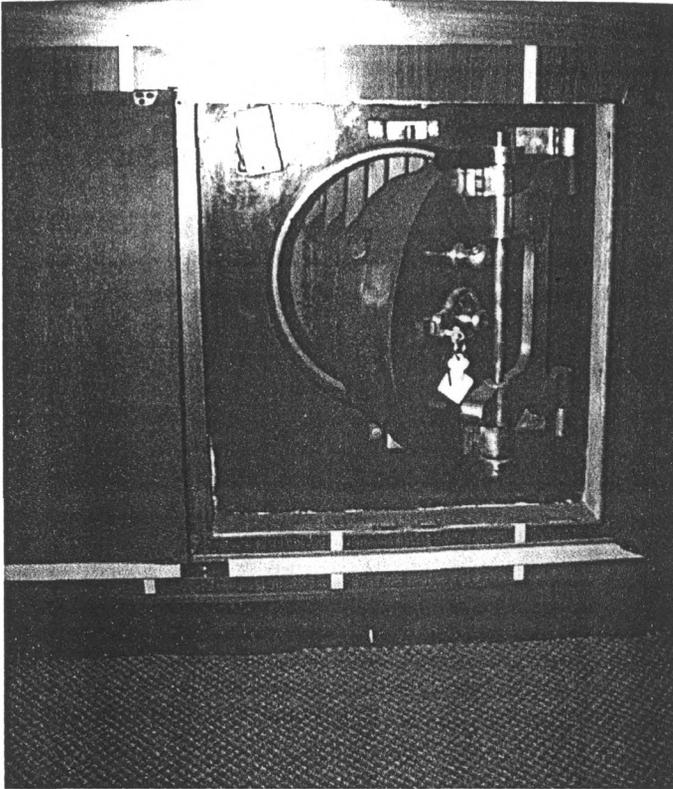
**Coupon and Safe Deposit Booths**



**Original Bank Funds Vault**

**Original (1927) Night Deposit Safe**

Located on the west wall, just south of the main entrance. Note modern Formica-paneled wainscot



**Northwest corner of the banking hall**

Note the original wood paneled wainscot and original brass radiator grilles