

world into the lap of the fair Queen of the South." The Shingler Building's frescoes confirmed the arrival of Charleston's financial ship!

The Courtenay Bookstore also presented symbolic ornament, the work of a New York artisan who carved the name Courtenay in block letters two feet long, and filled the pediment with sculpture, "significant of the business of Messrs. Courtenay, consisting of a group of books, map, etc., surmounted by a globe."<sup>8</sup> The interior was spacious and lofty; and "round the entire room is run a large, bold cornice, executed in stucco, from which springs a number of arches, terminating on the ceiling. . . . Each side is filled with beautiful shelving surmounted by an enriched bracketed cornice in wood."

The remaining building along the south side of Broad Street, between the Sebring and Shingler buildings, was improved in 1857 with the construction of a brownstone exchange office for William and John Martin. Just as the Courtenay Bookstore was "more satisfactory to the eye, and more completely finished in taste, style, and manner of general effect, than any late buildings in its order," the Martins' Exchange Office promised that "our older business stands will not long be suffered to remain untouched, when it is seen and known that the occupants can ensure thorough renovation and improvement in so short a time as instanced above."<sup>9</sup> With little public dissension, the new brownstone fronts were striking additions to the streetscape, comparable to the Neoclassical monumentalizing of Meeting Street a generation earlier.

These developments modernized the very heart of historic Charleston, changing its appearance and reflecting new attitudes toward building techniques. Not only were the new buildings more high style through their ornamental embellishment, their architects had also broken with several of the practices that had led previously to the city's unified and harmonious streetscapes. By using Connecticut brownstone, the builders were able to employ stonecutters of the type who were building the Cathedral of St. John and St. Finbar. Interior fresco painting and the Victorian furnishings were increasingly done by artisans imported from the North. Gone were the chauvinistic sentiments of the early 1850s that had insisted on erecting the Custom House with South Carolina granite, and long forgotten was the Marine Hospital controversy concerning imported workmen. The popular approval of the Victorian style was so unanimous that it would have become the dominant mode for rebuilding whole sections of the city if the Civil War had not intervened.

The somber-colored buildings spread north along East Bay Street where the financial district was expanding. The directors of the Farmers



Jones & Lee, Farmers and Exchange Bank, 1853-54.  
Carolina Art Association/Gibbes Art Gallery.



Interior of Farmers and Exchange Bank. Library of Congress.

and Exchange Bank decided in 1853 "to erect a banking house, with not only all the conveniences of the present day, but in a style which will tend to the beautifying of our immediate neighborhood in a high degree."<sup>10</sup> The combination of function and high style was not dissimilar to that of the State Bank, but Jones & Lee indulged in a more capricious mode: "The building is in the Saracenic style. . . . The whole front is highly embellished, and finished in a style which will form an interesting variety in our street architecture." Here the influence of William Gilmore Simms's Victorian aesthetic is most explicit. As early as 1845 he had begun to look beyond Neoclassicism for an appropriate modern architecture, and his conclusion that Charleston and Moslem Spain were similar in their warm climates and luxurious tastes led him to recommend the Moorish style.

The facade of the Farmers and Exchange Bank was of New Jersey and Connecticut brownstone, phrased in a three-bay format that was not entirely unprecedented. Nevertheless the building was a radical depar-

ture, especially in the two-story banking room where "Moorish arches, panels, brackets, arabesques, and ornaments are freely used. When the whole receives the proper tone by the proposed fresco painting, an effect will be produced, not easily appreciated by a casual inspection of the drawings." Nor had functionalism been sacrificed: "The interior is lighted by a glass paneled ceiling which opens above to the skylight on the roof. . . . The utmost attention will be paid to the thorough ventilation of the building, and it is hoped that not only this feature, but the system of lighting the interior, will prove a decided improvement on anything that has been attempted in similar institutions."

When the bank opened for business, critics cited its beauty and novelty, but wondered if the Moorish idiom, as "the prevailing style of the whole city . . . might cease to be attractive." About one thing the public was unequivocal: the building represented progress as "probably the finest specimen of Saracenic style of architecture in the South, or perhaps in this country." In first promoting the Moorish mode for Charleston, Simms deserved to have the last word: he praised the building as "a fanciful little fabric, a little too ornate, . . . a toy-box, [and] a bijou of a banking house."<sup>11</sup> These epithets captured the essence of the style, and a little of the purpose.

Simms then observed that the Neoclassical bank immediately to the south, was a "tower of Babel, . . . wholly inappropriate to such a dead level as that of Charleston, . . . a most imposing deformity—a miserable abuse of a mixed model." This was the Planters and Mechanics Bank, also the work of Jones & Lee, a remodeling of the existing building on the site.<sup>12</sup> Its Roman Doric portico and light-colored stucco surfaces interrupted the emerging stylistic unity of the financial district. Yet Simms praised the interior as efficiently planned, with counters arranged in an octagon around a central space open to the public. He concluded his discussion of bank buildings with the nearby Union Bank, which represented "a sort of first period, of progress and improvement, in the architecture of this city; its directors will, no doubt, receive an impulse from the new graces of some of their rivals, which shall prompt them to convert this most unpretending establishment into an Etruscan or Italian palace." Without nostalgia or preservationist sentiment, Simms was reiterating the attitude of Samuel Gilman and Charles Fraser that all major buildings would eventually be renovated as part of the irrevocable march of progress.

The Bank of Charleston underwent enlargement in 1855–56 after its directors purchased the lot adjoining the building, across Broad Street