

'Fire Loan' Stockton

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Special Writer

Mordecai Cohen, a prosperous merchant, built the 3½-story brick building at 297 King St. about 1839 with "fire loan" funds.

Cohen bought the site in 1802 as part of a tract measuring 52 feet, 6 inches, in front on King Street and 170 feet in depth on Liberty Street. The tract was purchased from Solomon Levy Jr.

A two-story wooden building on the site of 297 King was destroyed in the great fire of April 27-28, 1838.

In June 1838 the General Assembly adopted an "Act for Rebuilding the City of Charleston," offering loans to property owners in the "burnt district" with the condition that the money be spent within a year of receipt on the erection of brick or stone buildings.

Cohen secured one of the "fire loans" on Dec. 6, 1838, by mortgaging his tract of land, measuring 81 feet in front on King Street, to the Bank of the State of South Carolina for \$19,535.

True to the terms of the loan, Cohen built a trio of three-story brick buildings, with outbuildings on the tract.

Cohen subsequently died, naming Marx E. Cohen and Benjamin D. Lazarus as executors of his estate. They, on Nov. 18, 1851, sold the lot and buildings at the southwest corner of King and Liberty streets, now known as 297 King St., to Miles Drake, for \$8,025.

The property remained in Drake's

Financed Building

building as four bays deep, with a two-story brick outbuilding in the rear. Sometime after that date, a two-story brick wing and piazzas were built connecting the main building and outbuilding.

After 1924, the rear wing acquired a third story.

Neither Cohen nor Drake, the first two owners of the property, occupied the building at 297 King, according to city directories, which place Cohen, a merchant, on Broad Street and Drake, a dry goods merchant, at 358 King.

The first documented occupant was J.H. Bolles, "photographer," who was listed upstairs at the location in city directories of 1859 and 1860 and in the city census of 1861. Also listed at the location in the 1861 census was Eibe H. Marjenhoff.

T. Schiadaressi & Co. (Thomas Schiadaressi and C.T. McIntosh), dealers in fruits, confections, canary birds and assorted other items, occupied the store from about 1889 to about 1891. Schiadaressi lived upstairs.

McIntosh continued the business at the location on his own into the mid-1890s, and lived upstairs.

Fincken, Jordan & Co. (E.H. Fincken, W.F. Jordan and N.A. Meyer) wholesale grocers, occupied the store in 1897, when the Palmetto Guards used the upstairs as their armory.

The Terry Market Co. (Oscar M. Terry, president and J.E. Barlow, secretary-treasurer), general market and commission merchants, occupied the premises around 1900-02.

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family until 1912, when it was sold to James Sottile, who the same year conveyed it to Wentworth Realty Co. Wentworth Realty merged with Pastime Amusement Co. in 1976, conveying its real estate, including 297 King, to Pastime, the current owner.

The building probably began its existence as a typical Greek Revival style structure with a parapet wall masking the low-sloping gable roof. That was the dominant style of architecture on King Street after the 1838 fire.

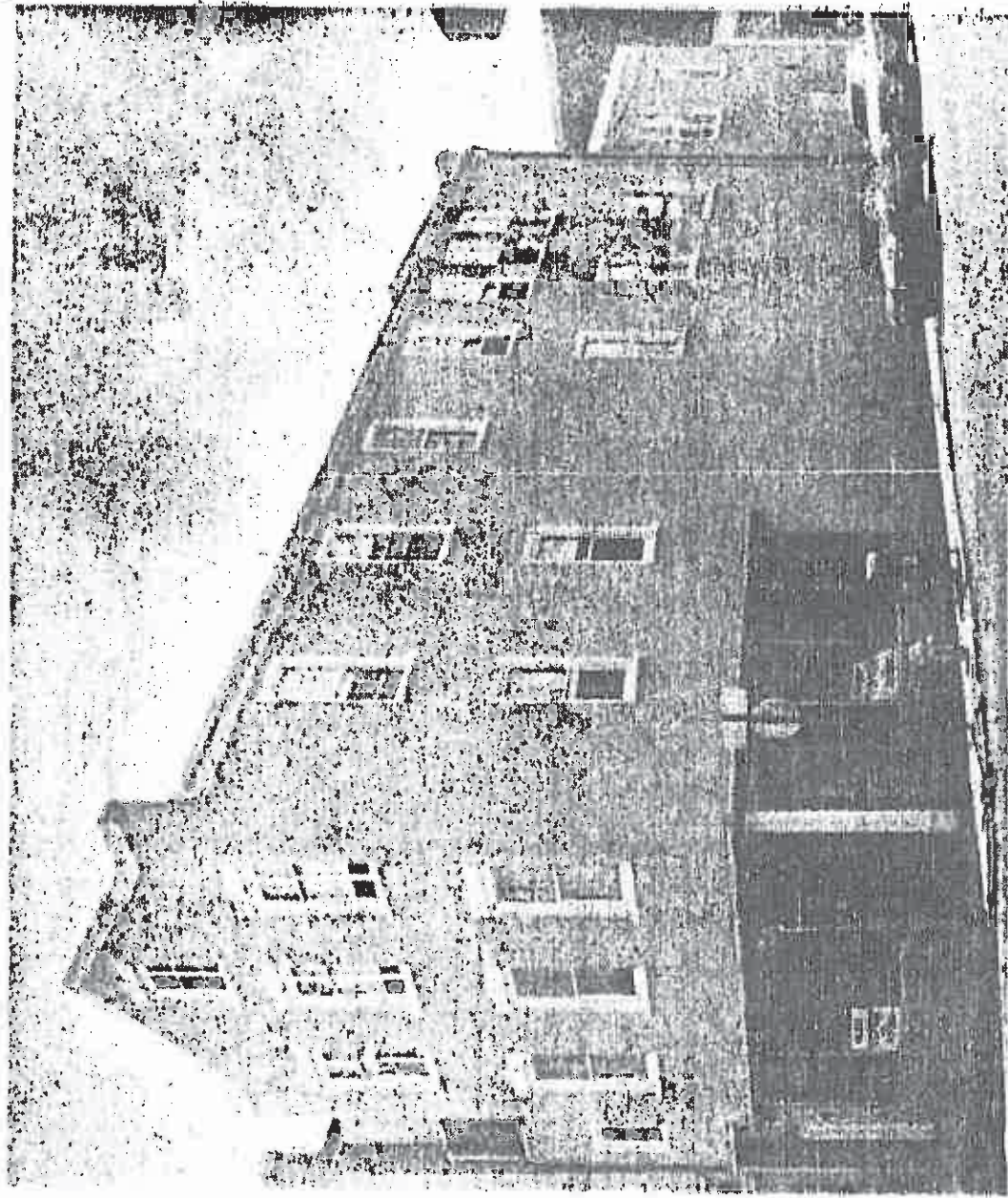
In the latter part of the 19th century, the building was remodeled in the Victorian Italianate style with the addition of an elaborate pressed-metal cornice across the parapet and window cornices of the same material.

Possibly about the same time the first floor acquired a storefront of French plate glass, which can be seen in old photographs of the structure.

About 1950, the building was remodeled by the removal of the parapet, main cornice and window cornices. Later, the late 19th-century storefront and its cornice was removed and replaced with the present front of aluminum-framed glass, and the piazzas on the south side were altered to their present appearance.

In 1976, the upper floors were renovated as apartments.

A plat of 1850 shows the main



Staff Photo by Brad Nettles

Previous structure was lost in fire.