

"Farmers and Mechanics National Bank"

Carroll County Times article for 18 March 2001

By Jay A. Graybeal

The March 23, 1901 issue of the Westminster American Sentinel newspaper included a novel feature for the time, a photograph of the new Farmers and Mechanics National Bank building at 105 E. Main St. in Westminster. Prior to this time, local newspapers published stock cuts usually supplied by advertisers. The paper also had an article about the new structure and a history of the bank under the headline of A Handsome Bank Building:

"We take pleasure in presenting to our readers a picture of the new building erected at the close of the past summer, by the Farmers and Mechanics National Bank, of Westminster, Md. The old house, occupied by the bank for half a century, was taken down to make room for the present structure, which has a slightly greater width, and a considerably greater depth, the dimensions being twenty by forty feet.

The style of architecture is modern French, the main feature of the front being a heavy but graceful arch, of Indiana limestone, which, with the columns, of the same material, on which it rests, encloses the handsome doorway. Over the door and encircled by the arch is a large semi-circular window. Under this, on each side of the entrance, are smaller windows, while above the paneling of the oak doors are two more windows thus flooding the interior with light in spite of the fact that the location of the building prevents the entrance of light from the sides.

Over the arch, and separated from it by an ornamental panel bearing the figures 1900, is the casement window of the second story, with decorated lintel and jambs. The lintel has a central keystone and is supported by two heavy mullions and consoles. Large brackets and a brick frieze form the special features of the cornice, which is supported by a low parapet. Panel, lintel, jambs, mullions, consoles, cornice and parapet are all of iron. The beauty of the building is greatly enhanced by the two Doric pilasters on either side of the façade which are based on large blocks of stone and support the cornice, and, with the cornice, enclose the arch and the casement. The door steps are solid blocks of granite 14 feet long. The brick used on the front is red sand, of a shade which perfectly harmonizes with the limestone of the arch and the iron work.

The director's room is at the rear of the vault, separated from the counting-room by glass screen and doors. It is furnished in heavy oak, has a ceiling 11 feet high and derives light from rear windows. The counter and fixtures of the banking room are of the Louis XV style, hand carved and are very handsome. The ceiling, which is 16 feet high, is steel, of an ornamental pattern, and of a delicate cream color. The color of the walls is in harmony.

A quite noticeable and interesting fact in connection with this building is that from beginning to end it is the production of local skill. The architect by whom the structure was designed and its erection supervised was Paul Reese, a grandson of the first cashier of the bank; the masonry was in charge of Samuel J. Stone; J. Webster Ebaugh was the carpenter; the iron decorations were put in place by Gilbert & Gehr; the plastering was done by Joshua Stevenson, and the painting by Samuel K. Yingling.

What is now the Farmers and Mechanics National Bank of Westminster was originally the Farmers and Mechanics Bank of Carroll County and was chartered by the Legislature of Maryland February 27th, 1850. The originators of the bank were Jacob Mathias and Jacob Reese, the former of whom became its

first president and the latter its first cashier. Among the prominent men named in the act of incorporation were Joshua Smith, William Bachman, David Cassell, John Roop, David H. Shriver, John Smith of Wakefield, Sterling Galt, John Roberts, John Swope, Joshua C. Gist and John B. Boyle. Immediately after the organization was completed the directors appointed a committee to secure an eligible location for the erection of a banking-house. This committee reported on the 25th of October, 1850, that they had purchased, for \$2,300, the house and lot of ground then occupied by Capt. John McCollum, on Main street, near Court. Work was at once begun on a bank building, which was to be connected with the McCollum house and to have a frontage of 18 feet and a depth of 30 feet. In January, 1851, the building was completed by the contractors, Wampler & Evans, and occupied by the bank till August, 1900, when it was demolished to make room for the new edifice described above.

The institution, with no change in its officers or management, was converted, June 20th, 1865, under the National Banking Act, into the Farmers and Mechanics National Bank of Westminster, the name it now bears. During its existence of half a century, the office of president has been filled by Jacob Mathias, John Smith of Wakefield, Dr. J. L. Warfield, Joseph Shaeffer and H. Wirt Shriver. The cashiers have been Jacob Reese, A. D. Schaeffer, Wm. A. Cunningham and John H. Cunningham.

The capital of the bank is \$50,000. with a surplus fund of \$34,000, and individual deposits nearly \$120,000. The officers are H. Wirt Shriver, president; James A. C. Bond, vice-president, and John H. Cunningham, cashier. The board of directors, in addition to the president and vice-president, are J. Wesley Biggs, William A. Cunningham, William Y. Frizzell, Luther H. Hoffacker, David Stoner and Francis C. Sharrer."

Although the technology for reproducing photographs in newspapers was available by 1900, it would be another decade before its use became widespread in local papers.



The Farmers and Mechanics Bank erected a new building at 105 East Main Street, Westminster, in 1899. The structure replaced an 1851 bank building and was designed and built by local craftsmen. Historical Society of Carroll County, gift of J. Leland Jordan, 1954.