

Carroll County Times "Carroll's Yesteryears" Articles

Carroll's Yesteryears
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Newspaper recounts building's beginning
by Joe Getty

Frequently we are asked at the historical society about the resources for learning about our local architectural heritage. Carroll County has a diverse heritage of buildings and structures that reflect the cultural traditions of our history.

One method for learning about local buildings is by research in the newspaper collection of the historical society. In some cases, the construction of a new building in a community was an important occasion and describe in some detail by local correspondents. Not only can you learn about the buildings architectural details from these articles, but you can also gain insight into the local opinions of architectural trends and fashions.

Architects and buildings are also mentioned in these articles which provides us with important data for documenting the architectural traditions of this region. One of our local architects was Paul Reese, who was raised in the Sherman-Fisher-Shellman House now owned by the historical society.

One of Paul Reese's most notable buildings was the Farmers and Mechanics Bank at 195 East Main Street. The building still stands today. The following newspaper clipping describes the bank at the time of its construction:

"FARMERS & MECHANICS NATIONAL BANK

"Description of the New Building – History of the Bank – Names of Officers, &C.

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 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

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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, cornice and parapet are all of iron. The beauty of the building is greatly enchanted 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 11 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’ 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 product 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 was 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 \$2300, 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

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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 \$50,000.00 with a surplus fund of \$34,000 and individual deposits of 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 Frances C. Sharrer.”

In 1948, the Farmers and Mechanics National Bank merged with the First National Bank of Westminster and the Westminster Savings Bank to form the Carroll County National Bank (now known as the Carroll County Bank and Trust Company).

Future articles in this series will look at other examples of documented buildings in Carroll County. If you would like to read more about Carroll County’s architectural heritage, we recommend “Carroll’s Heritage – Essays on the Architecture of a Piedmont Maryland County.

Photo credit: Courtesy of Historical Society of Carroll County

Photo caption: The Farmers and Mechanics bank at 195 East Main Street in Westminster was constructed in 1900.