

VLR-1/18/83 NRHP-8/11/83

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Inventory—Nomination Form**

For NPS use only

received

date entered

See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic Farmers Bank of Fredericksburg (Preferred) (VHLC 111-21)

and/or common The National Bank of Fredericksburg

2. Location

street & number 900 Princess Anne Street NA not for publication

city, town Fredericksburg NA vicinity of

state Virginia code 51 county (in city) code 630

3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input checked="" type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
	N/A	<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

4. Owner of Property

name The National Bank of Fredericksburg

street & number P. O. Box 7207 (2403 Fall Hill Avenue)

city, town Fredericksburg NA vicinity of state Virginia 22404

5. Location of Legal Description

courthouse, registry of deeds, etc. Clerk of Court, Courthouse

street & number 813 Princess Anne Street

city, town Fredericksburg state Virginia

6. Representation in Existing Surveys (2) (See Continuation Sheet #1)

1) HABS

title has this property been determined eligible? yes no

date 1957, 1958 federal state county local

depository for survey records Library of Congress

city, town Washington state DC

7. Description

Condition		Check one	Check one
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		date <u>N/A</u>

Describe the present and original (if known) physical appearance

SUMMARY DESCRIPTION

The downtown office of The National Bank of Fredericksburg is located at 900 Princess Anne Street in the heart of downtown, across the street from St. George's Episcopal Church and the old City Hall. It was begun in 1819 and completed in August, 1820, by Robert and George Ellis, builders, for the Farmers Bank of Fredericksburg. It is rectangular, of red brick construction, and clearly expresses the Federal Style. The front portion of the main floor has been used as a banking house for nearly 160 years while the rooms at the rear and those on the second floor housed the bank's cashiers and their families from 1820 to 1920. Changes and additions to the north and west sides have not violated the integrity of its original design and the appearance of the building remains very much as it was in 1820. Most of the interior of the first floor remains intact.

ARCHITECTURAL ANALYSIS

This 2½-story symmetrical structure, built in 1819-1820, is of solid red brick. The brick walls, including the foundation, are of smooth texture and tight composition with narrow mortar joints. A wide wood cornice encircles the building forming a pediment on the front and rear facades with the gable end of the slate covered roof. Three pairs of brick chimneys with corbelled caps are regularly spaced along the long edge of the gabled roof. A lunette window with segmental brick arch is centrally located in the pediment.

The front or banking entrance consists of engaged pedestal columns with full entablature. Early photographs indicate a rectangular, delicately tracered transom. The columns are fluted and in the Doric order. The current lunette in the gable end originally consisted of a series of elliptical intersecting lines, creating a flame pattern. The side, or family entrance has a semi-elliptical fanlight.

First and second-floor windows are 6/6 light. All windows are shuttered with louvered, hinged, two-panel shutters. Aquia sandstone lintels appear over every window, including the basement or foundation windows. All are painted white. Granite stone sills are used throughout in all the window openings. The plainness of the exterior is enhanced by the Flemish-bond brickwork and sandstone steps, both for the front and side entrances. Lightly turned black iron rails grace the steps at both entrances.

On the east (Princess Anne Street) facade is a centrally located doorway with a double wood door, panelled with upper glass insert.

All sash and exterior trim is painted white. The wood shutters and panelled doors are black/dark green.

Interior woodwork is delicate, utilizing rope and bead carvings around archways and bearing striking similarity to woodwork in the Doggett House, two blocks away. The remaining fireplace mantels are period and are particularly handsome.

The first-floor woodwork is more intricate than the areas on the second floor. Paint research, incomplete at this time, indicates that the exterior color of all painted surfaces was limestone or buff colored paint.

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7. Description

The old kitchen was dismantled and reconstructed at another location in 1953 to provide space for The National Bank's first drive-in window. A second drive-in was added to the rear (west) side of the building in 1959 and the following year an existing porch on the north side was enclosed in brick. In 1967 the basement was deepened and re-modeled in order to create a room for the Board of Directors. An outside entrance was provided on the north side. A third drive-in window was established on the west side in 1972-73.

6. REPRESENTATION IN EXISTING SURVEYS

- (2) Virginia Historic Landmarks Commission Survey Form, File #111-21
 - State No
 - 1967, 1971
 - 221 Governor Street
 - Richmond, VA 23219

8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1819-1820 **Builder/Architect** Robert and George Ellis

Statement of Significance (in one paragraph)

STATEMENT OF SIGNIFICANCE

This refined example of a Federal Style commercial building, erected in 1819-1820 by Robert and George Ellis for the Farmers Bank of Fredericksburg, has served continuously as a banking house except for intervals during the Civil War when the town was occupied by Union troops. The residential part of the building, designed for the occupancy of the bank's cashiers, was the boyhood home of the Navy's greatest peace-time hero of the 19th century, Captain William Lewis Herndon, and his distinguished brothers and sister. Earlier commissioned to explore the Amazon River for the U. S. government in 1851-52, Herndon went down with his ship in 1857 after saving the lives of all women and children aboard. During the Union occupation of Fredericksburg the bank building was used as headquarters by the Union command. President Lincoln addressed troops and citizens from the steps of the bank on April 22, 1862.

HISTORIC BACKGROUND

With the collapse of the Bank of the United States in 1811, the need for more state banks to meet growing financial and commercial requirements of the Commonwealth could no longer be ignored. The General Assembly of Virginia adopted legislation establishing the Farmers Bank of Virginia on February 13, 1812, by a vote of 91 to 61. The bill specified that there be a mother bank in Richmond with branches in Norfolk, Fredericksburg, Lynchburg, Winchester, Staunton and Petersburg. The branches were authorized to have a total of 13 directors at each location, eight of whom were to be elected by a joint session of the Legislature and five by stockholders.

The enabling legislation required that shares allocated to the mother bank in Richmond and to each branch bank must be sold prior to the opening of any of the new banks. Most of the Fredericksburg branch's 1,666 shares were taken on the first two days they were offered for subscription in April, 1812. The shareholders included the most prominent citizens of the town and surrounding counties. Officers of the new bank were personages of importance. John Taliaferro Brooke, the first president, was an officer in the Revolutionary Army as was his twin, Judge Francis T. Brooke, who served on the Supreme Court of Virginia from 1811 until his death in 1851. A brother, Robert Brooke, became Governor of Virginia and still another brother, Lawrence, entered the Navy as a surgeon and sailed with John Paul Jones.

The original location of the Farmers Bank of Fredericksburg was in a rented building at the northeast corner of George and Caroline Streets, one block east of the present bank. In the Spring of 1819 directors of the Fredericksburg branch voted to explore the possibility of erecting a proper building for the branch. A special committee consisting of Carter L. Stevenson, Garrit Minor and George Hamilton reported on April 7, 1819, that "it has been ascertained that the annual charges connected with the Banking house and its appurtenances here amount to about \$750. This sum is equal to a capital of \$12,500 at 6 per cent interest and is so much clearly lost to the company. This sum if expressed in the

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8. Significance

erection of a neat and commodious establishment would at the expiration of the charter be so much clear gain to the funds of the stockholders."

The report noted that "all the Banking companies in the United States have either purchased or erected the necessary houses and fixtures" and added that the committee's recommendation to purchase a suitable lot and erect the necessary buildings thereon "have been sanctioned by the mother Bank at Richmond." Two weeks later the board was advised that a lot on Princess Anne Street "across from the Episcopal Church" had been purchased from W. T. Smith and that Robert and George Ellis had agreed to erect the necessary buildings for \$10,000.

The building was completed in August, 1820, and the directors held a meeting in the new facility August 9, 1820. While there is no supporting documentation, it is believed that Robert and George Ellis also built the Masonic Lodge (1812-15), 801 Princess Anne Street in Fredericksburg, and the Doggett House (1817) at 303 Amelia Street. Architectural elements, design and craftsmanship of these buildings closely resemble those found in the Farmers Bank building. Robert Ellis was an active member of Fredericksburg Lodge #4, AF&AM, and is buried in the Masonic Cemetery in Fredericksburg. The Doggett House was built for Carter L. Stevenson, a member of the Farmers Bank building committee, and president of the bank from 1821 until his death in 1840.

The original fire insurance policy issued by the Mutual Assurance Society of Virginia is dated March 2, 1820, and states that the buildings were then "not occupied being not yet finished." The policy covers a bank and dwelling house of two stories, a kitchen and meat house, the total being valued at \$13,650.

Of notable architectural interest, the building is described by William B. O'Neal in his book Architecture in Virginia¹ thusly:

"The Farmers Bank of Virginia built this banking house and cashier's residence in the Federal Style, which allowed, within its simple terms, great expressiveness in detail, clearly seen, for example, in the difference between the public door to the banking rooms, with its engaged, pedestaled columns and full entablature, and the private entrance on the side, with its semi-elliptical fan light."

¹O'Neal, William B. Architecture in Virginia
Richmond: Virginia Museum, 1968.

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8. Significance

Although built by and for the Farmers Bank of Fredericksburg, the building is identified as the "Herndon House" in some histories of Fredericksburg. This, no doubt, is due to the prominence attained by the progeny of Dabney Herndon, the bank's first cashier.

A son, William Lewis Herndon, entered the Navy as a midshipman at the age of 15. He served in the Mexican War and for three years was associated with his brother-in-law, Matthew Fontaine Maury, in the Naval Observatory. In 1851-52 he explored the Amazon River for the United States government. He perished in 1857 when his passenger steamer went down in a violent storm. Captain Herndon was hailed as a national hero for having saved the lives of 152 women and children. The Commonwealth of Virginia awarded his widow a gold medal in appreciation of his gallantry and for 50 years the only monument on the grounds of the U. S. Naval Academy was a granite shaft bearing the simple inscription "HERNDON" and the date of the disaster.

Another son of Dabney Herndon, Dr. Brodie Strachan Herndon, was chief surgeon of Richmond hospitals during the Civil War and was credited with being the first surgeon in America to perform a successful Caesarian operation. A third son, John Minor Herndon, was Secretary of the Commonwealth of Virginia and Judge of the Hustings Court of Fredericksburg. Still another son, Charles, a lawyer, served as a member of the House of Delegates and later as State Senator in the Virginia General Assembly. A daughter, Ann Hull Herndon, was wed to Commodore Matthew Fontaine Maury, 'Pathfinder of the Seas'. Captain Herndon's only daughter, Ellen, married Chester A. Arthur, 21st President of the United States.

The bank prospered until the outbreak of the Civil War. With Fredericksburg often a center of hostilities - the town changed hands seven times during the war - it became increasingly difficult for banks to maintain operations. Bank employees joined the Confederate army and not even a quorum of directors could be obtained. For safe keeping, the bank's cashier, William Ware, took the bank's specie, records and notes to Danville. Dr. John H. Wallace, president, tried to conduct the affairs of the bank almost single-handedly. In April, 1862, with Fredericksburg occupied by Union forces, General Marsena R. Patrick took over the Farmers Bank for his military headquarters. It was at this time that President Lincoln addressed soldiers and citizenry from the steps of the bank. The event is mentioned in a newspaper of the period.²

With most of its assets invested in Confederate bonds, the Farmers Bank, along with most other Virginia banks, failed at the conclusion of hostilities.

The National Bank of Fredericksburg was chartered October 11, 1865, to help meet the critical needs of a war-ravaged area. It purchased the Farmers Bank building and its remaining furnishings and fixtures for \$10,000, and it has continued to operate a banking house in the structure to the present.

² National Bank Observes 75th Anniversary, The Free Lance-Star, Fredericksburg, VA, Oct. 11, 1940

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8. Significance

The National Bank has in its possession two iron chests with concealed locks, a grandfather's clock, a wood letter press, a check cancelling block and hammer, scales for weighing gold dust dated 1813, and minute books of the Farmers Bank dating from 1819.

These and other items of the period are planned for public display in a banking museum to be established on the main floor of the bank after interior restoration has been completed.

The building housed the main office of The National Bank from 1865 until 1975 and is now maintained as a full service branch office.

9. Major Bibliographical References

Embrey, Alvin T. History of Fredericksburg, Virginia.
Richmond: Old Dominion Press, 1937

(See Continuation Sheet #5)

10. Geographical Data

Acreeage of nominated property 1/2 acre

Quadrangle name Fredericksburg, Va.

Quadrangle scale 1:24000

UTM References

A

18	284800	424120110
Zone	Easting	Northing

B

Zone	Easting	Northing

C

--	--	--

D

--	--	--

E

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F

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G

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H

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Verbal boundary description and justification

Justification: The bounds have been drawn to coincide with the city lot with the above-mentioned dimensions, on which the building is situated.
List all states and counties for properties overlapping state or county boundaries (See Continuation Sheet #5)

state N/A code county N/A code

state N/A code county N/A code

11. Form Prepared By

name/title Lemuel W. Houston

organization The National Bank of Fredericksburg

date December 10, 1982

street & number 2403 Fall Hill Avenue

telephone (703) 373-3311
(703) 371-1049

city or town Fredericksburg

state Virginia 22404

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature



H. Bryan Mitchell, Executive Director

title Virginia Historic Landmarks Commission

date JAN 18 1983

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I hereby certify that this property is included in the National Register

date

Keeper of the National Register

Attest:

date

Chief of Registration

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Continuation sheet 5

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9. Major Bibliographical References

Flournoy, H. W. Calendar of State Papers, Vol. XI.
Richmond: Virginia State Library, 1893.

Herndon, Dr. John Gordon. The Herndons of the American Revolution.
Lancaster, PA: Wickersham Printing Co. 1950.

Jett, Dora C. Minor Sketches of Major Folk.
Richmond, VA: Old Dominion Press 1928.

Minute Books. The Farmers Bank of Fredericksburg, 1819-1833.

"National Bank Observes 75th Anniversary". The Free Lance-Star,
Fredericksburg, VA: October 11, 1940.

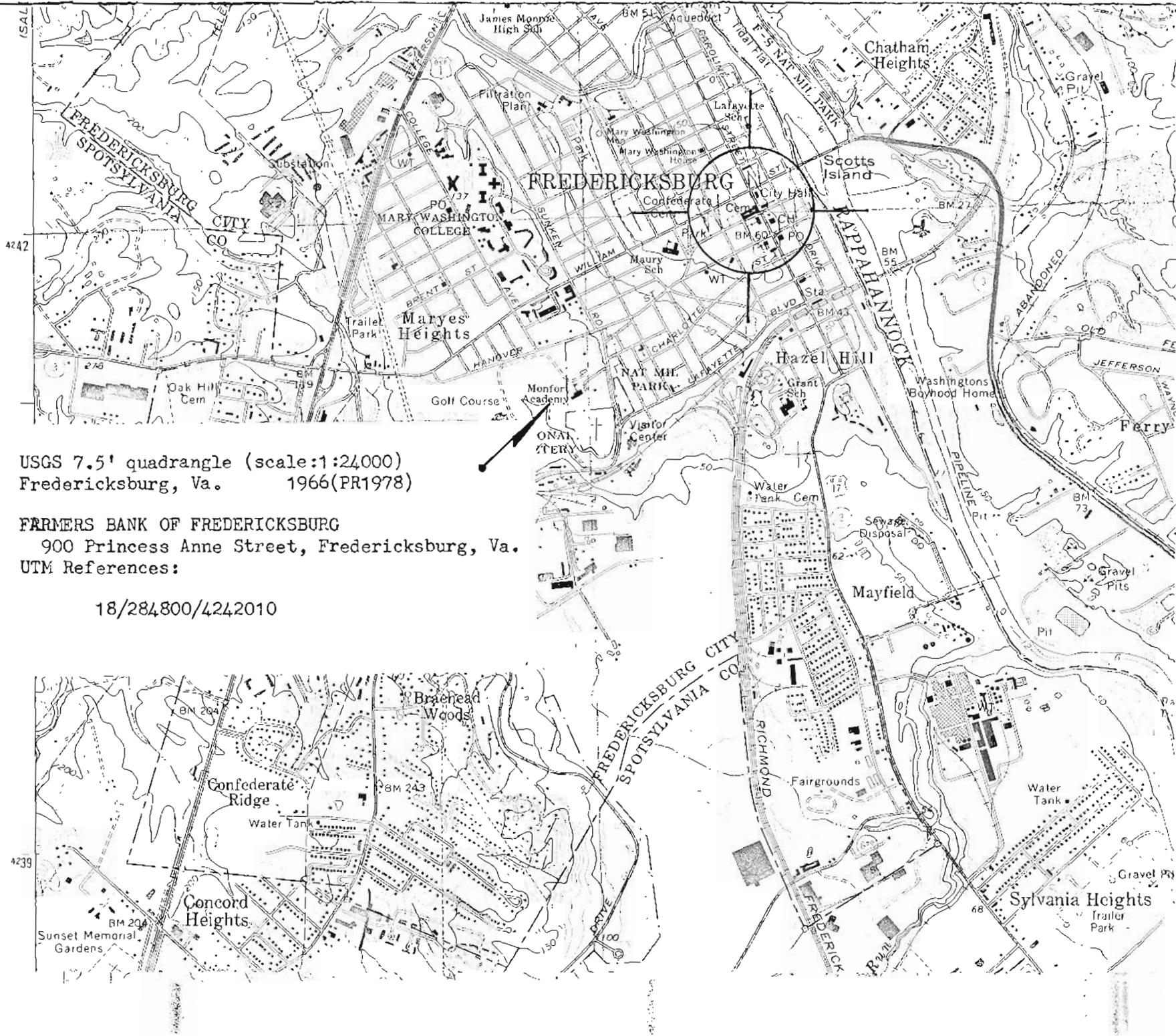
O'Neal, William B. Architecture in Virginia.
Richmond: Virginia Museum 1968.

Quinn, S. J. History of Fredericksburg, VA.
Richmond: The Hermitage Press, Inc. 1908.

"Scientist on the Bridge" Virginia Calvacade, Vol. 15, No. 4
Spring, 1966.

10. GEOGRAPHICAL DATA--Verbal Boundary Description

Beginning at a point on the NW corner of intersection of Princess Anne and George streets; thence extending approximately 100' NNW along W side of Princess Anne St.; thence approximately 260' WSW to E side of Charles St.; thence following E side of Charles St. approximately 100' SSE to NE corner of intersection of Charles and George streets; thence approximately 260' ENE along N side of George St. to point of origin.



1 USGS 7.5' quadrangle (scale:1:24,000)
 Fredericksburg, Va. 1966(PR1978)

FARMERS BANK OF FREDERICKSBURG
 900 Princess Anne Street, Fredericksburg, Va.
 UTM References:

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