VLR 3/16/15
NRHP 6/1/15

NPS Form 10-900
(Oct. 1990)

OMB No. 10024-0018

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property historic name Main Street Banking Historic District

other names/site number VDHR #127-6031

2. Location street & number East Main Street between 7th St and Governors (13th) St not for publication N/A

city or town Richmond vicinity

state Virginia code VA county Richmond (Independent City) code 760 zip code 23219

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this ☒ nomination ☐ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property ☒ meets ☐ does not meet the National Register Criteria. I recommend that this property be considered significant ☐ nationally ☒ statewide ☐ locally. (☐ See continuation sheet for additional comments.)

Signature of certifying official/Title
Director, Virginia Department of Historic Resources
State or Federal agency and bureau

Date 4/21/05

In my opinion, the property ☐ meets ☐ does not meet the National Register criteria. (☐ See continuation sheet for additional comments.)

Signature of certifying official/Title

Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

☐ entered in the National Register
☐ See continuation sheet.
☐ determined eligible for the National Register
☐ See continuation sheet.
☐ determined not eligible for the National Register
☐ removed from the National Register
☐ other (explain)

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property
(Check as many boxes as apply)

- ☒ private
- ☐ public-local
- ☐ public-State
- ☒ public-Federal

Category of Property
(Check only one box)

- ☐ building(s)
- ☒ district
- ☐ site
- ☐ structure
- ☐ object

Number of Resources within Property
(Do not include previously listed resources in the count)

Contributing	Non-contributing	
15	0	buildings
0	0	sites
0	0	structures
0	0	objects
15	0	Total

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing.)
N/A

Number of contributing resources previously listed in the National Register
6

6. Function or Use

Historic Functions
(Enter categories from instructions)
Domestic: hotel
Commerce/Trade: financial institute, business, restaurant
Government: government office, custom house, post office
Industry/Processing/Extraction: communications facility

Current Functions
(Enter categories from instructions)
Domestic: hotel
Commerce/Trade: financial institute, business, restaurant
Government: government office, custom house, post office
Vacant

7. Description

Architectural Classification
(Enter categories from instructions)
Late Victorian: Italianate, Renaissance Revival, Romanesque
Late 19th and 20th Century Revivals:
Beaux Arts, Classical Revival,
Late 19th and Early 20th Century American Movement:
Commercial Style
Modern Movement: Art Deco, Post-Modern

Materials
(Enter categories from instructions)
foundation Brick, Concrete
walls Brick, Terra cotta
Stone: limestone, granite
Metal: cast iron
roof Slag
other Steel

Narrative Description
(Describe the historic and current condition of the property on one or more continuation sheets.)

See continuation sheet

8. Statement of SignificanceApplicable National Register Criteria
(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

- ☒ **A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ **B** Property is associated with the lives of persons significant in our past.
- ☒ **C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ **D** Property has yielded, or is likely to yield, information important in prehistory or history.

Areas of Significance
(Enter categories from instructions)

Architecture, Commerce, Economics

Period of Significance
1850-1941

Criteria Considerations
(Mark "X" in all the boxes that apply.)
Property is:

- ☐ **A** owned by a religious institution or used for religious purposes.
- ☐ **B** removed from its original location.
- ☐ **C** a birthplace or a grave.
- ☐ **D** a cemetery.
- ☐ **E** a reconstructed building, object, or structure.
- ☐ **F** a commemorative property.
- ☐ **G** less than 50 years of age or achieved significance within the past 50 years.

Significant Dates
1865, 1873, 1893, 1929

Significant Person
(Complete if Criterion B is marked above)

Cultural Affiliation
N/A

Architect/Builder
Charles M Robinson; Clinton & Russell; Alfred Charles Bossom; W Duncan Lee; Carneal & Johnston; Mowbray & Uffinger; Marcellus E Wright, Sr.; Charles K Bryant; Wyatt & Nolting; Hoggson Brothers; Carl Ruehrmund; James A Wetmore; Ammi B Young; George Johnson; Lee, Smith & Van der Voort; Charles H Read

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

9. Major Bibliographical References

Bibliography
(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous documentation on file (NPS)

- ☒ preliminary determination of individual listing (36 CFR 67) has been requested.
- ☒ previously listed in the National Register
- ☐ previously determined eligible by the National Register
- ☐ designated a National Historic Landmark
- ☒ recorded by Historic American Buildings Survey # HABS VA-847, HABS VA-845
- ☐ recorded by Historic American Engineering Record#

Primary Location of Additional Data

- ☒ State Historic Preservation Office
- ☐ Other State agency
- ☐ Federal agency
- ☒ Local government
- ☐ University
- ☐ Other

Name of repository:

10. Geographical Data

Acreage of Property 10.5 acres

UTM References
(Place additional UTM references on a continuation sheet)

	Zone	Easting	Northing		Zone	Easting	Northing
1	18	284920	4157000	4	18	284590	4157250
2	18	284980	4157020	5	18	284570	4157110
3	18	284680	4157390	6	18	284800	4157000

___ See continuation sheet.

Verbal Boundary Description
(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification
(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Erika Schmelzer and Mary Porzio

organization Kimberly M. Chen & Associates, Inc. date October 19, 2004

street & number 2701 East Broad Street telephone 804-225-9560

city or town Richmond state VA zip code 23223

Additional Documentation Submit the following items with the completed form:

Continuation Sheets

Maps

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

Representative **black and white photographs** of the property.

Additional items
(Check with the SHPO or FPO for any additional items)

Property Owner (Complete this item at the request of the SHPO or FPO.)

name See attached list

street & number ___ telephone ___

city or town ___ state ___ zip code ___

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.0. Box 37127, Washington, DC 200137127; and the Office of Management and Budget, Paperwork Reductions Project (10240018), Washington, DC 20503.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Summary Description

The Main Street Banking Historic District is a five-block area on East Main Street between 7th and Governor (13th) streets, in the central business district of the City of Richmond. The Shockoe Slip Historic District defines the eastern boundary of the proposed district. The State Capitol grounds and other governmental buildings establish the northern boundary, and new buildings and surface parking lots define the western and southern edges. The proposed district represents the core of Richmond's historic financial district, which was established on Main Street in 1817. The 1865 Evacuation Fire destroyed much of the financial district, except the Customs House which survived the devastating fire. Immediately following the War Between the States, this five-block section of Main Street was rebuilt and the financial district reinvigorated with Northern capital. Financial institutions continue to be the dominant business in the area today. The district contains a major collection of skillfully crafted and finely detailed brick and stone buildings representing a variety of architectural styles including Beaux Arts, Classical Revival, Renaissance Revival, Italianate, and Commercial. The five-block area contains several of the city's earliest skyscrapers. The Main Street Banking Historic District contains twenty-one contributing buildings. Six of the contributing buildings have been previously listed on the National Register of Historic Places.

Detailed Description

The Main Street Banking Historic District has always been a commercial district, but like many early commercial areas it contained residences as well. These dwellings were replaced with commercial buildings by the first half of the nineteenth century. The financial district was established on Main Street in 1817 when the Bank of Virginia and the Farmer's Bank erected adjoining buildings between 10th and 11th streets. Main Street was a commercially diverse area with iron front commercial buildings, hotels, and even a marble yard located on the northwest corner of 9th and Main. Like the residential buildings, hotels had disappeared from Main Street east of 5th Street by the early 1920s. The 1865 Evacuation Fire destroyed all of the ante-bellum buildings in the proposed district, except for the Customs House. According to the 5 October 1865 edition of *The Richmond Whig,* six months after the Evacuation Fire, a hundred buildings were in the process of being constructed. Five years after the fire, East Main Street from 9th to 14th

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Streets was considered one of the most harmonious commercial streetscapes with cast-iron facades in America.[a] The south side of Main Street features a continuous block of Renaissance Revival iron fronts that is only interrupted by two skyscrapers. Since the Civil War, the district has been primarily a financial district.

The oldest building in the area, the Customs House (127-6031-0009) at 1000 East Main Street, was built in 1858 in the Italianate style. It originally housed private financial institutions as well as government offices. The Customs House, now the Federal Courthouse and Customs House, is currently a four-story Italianate-style building on the Main Street facade. The first story has twenty-one bays and the upper three stories have fifteen bays. Visually the building is composed of five sections -- the second and fourth sections recessed. Starting from the corner at 10th and Main, the first story has five bays and the upper stories have three bays in the first, third, and fifth sections. The second and fourth sections have three bays on all four stories. The windows on the first, second, and third stories have semicircular arches with a keystone and paneled pilasters on the sides. The fourth-story windows have a rectangular frame with a stringcourse above them. There is a corbelled stringcourse above the first and second story of the facade and quoins on all corners of the building. There is a decorative cornice with dentils, a decorative frieze above the bays, and cresting at the roofline. The entrance is in the original portion of the building -- the fourth section from the left. The entrance is located in the center of the fourth section of the building with an eagle above the cornice with volutes. At the entrance, the spandrels on the first story have swags and cartouches and the pilasters are rusticated. The Customs House is individually listed on the National Register of Historic Places.

As originally designed by Ammi Burnham Young (1798-1874), the Customs House was a handsome granite Italianate-style building placed in the middle of the block between Bank and Main Streets, with its narrow end on axis with the State Capitol. Because of the steep grade of the site, the Main Street facade was three stories while the Bank Street facade was only two. The Bank Street facade was originally five-bays wide with the center three bays spaced closely together and projected slightly forward. The centered entrance was emphasized by a one-story, triple-arched porch that was one-bay deep. On the Main Street side, the building sat on a rusticated base containing five arched openings. The side elevations of the building contained seven bays with the center three bays slightly projected. It should be noted that all of the openings on the Customs House were crowned with round arches. Quoins emphasized the corners of

the building and a bracketed cornice and a shallow hipped roof crowned the whole. A series of wide brick chimneys around the base of the roof gave the building's skyline an almost crenellated effect. In 1889, wings were added to either side of the original mass. In 1910, the building was raised to four stories and a large wing was added to the western end, extending the building to Tenth Street. The building was again enlarged in 1930 by the addition of an eastern wing, thus taking in the entire block. It is unfortunate that none of the historic interiors survived, although the present courtroom is in the same location as the original one.

The commercial building at 1112 East Main Street (127-6031-0017) is a three-story, three-bay, brick structure that was built in 1866 in the Italianate style. Most of the Italianate features have been removed and modern elements added to the first-story storefront which projects slightly from the facade. Two other Italianate buildings in the district are located next door at 1114 and 1116 East Main Street (127-6031-0018 and 127-6031-0019). Built in 1866, as part of the William Mitchell Estate, these brick commercial buildings have decorative cast-iron cornices on the facade with architrave arches over the window bays and arched cast-iron hoods on the upper story windows. There is a cast-iron frontispiece on the first story of 1114 East Main Street. The building at 1116 East Main Street was originally part of the Dispatch Building, which was located at 1116-1118 East Main until 1118 was demolished sometime between 1924 and 1940 for the widening of 12th Street.[b]

The Stearn's Building (127-6031-0012) at 1007-1013 East Main Street is a fine example of a cast-iron row that was architecturally inspired by the Venetian Renaissance Palazzi. The Stearns Building was completed in 1869 on the former site of the Farmer's Bank (which was destroyed in the Evacuation Fire) and its iron façade was purchased from Bartlett Hayward of Baltimore. George H. Johnson (1830-1879), a noted designer of cast-iron buildings, devised the plans for the building in 1866. The Stearns Block is a four-story, fourteen-bay, Italianate-style building with some modifications to the first story entrances. The first-story bays are delineated by two engaged-Corinthian columns framing an arch outlined by a rounded molding embellished by a spiraling vine. The windows on the facade are treated uniformly with Corinthian columns on pedestal bases, which frame each window. The facade of the building is crowned by a deep Italianate entablature. The Stearn's Building is individually listed on the National Register of Historic Places.

Another building in the district with a cast-iron façade is the Virginia Fire and Marine Insurance Company building (127-6031-0013), currently known as the Branch Building, at 1015 East Main Street. It was designed by George H. Johnson. This four-story, Italianate-style structure, like the building to its west, has architectural elements on the façade that are inspired by the Venetian Renaissance Palazzi. One of the most notable features on the façade is a four-bay loggia composed of freestanding Corinthian columns on pedestals that carry an entablature with modillions, dentils, and a plain frieze. The basement and first stories are recessed behind the loggia with a four-bay arch motif executed in wood. The four-bay arched-motif is repeated on the façade on the second, third, and fourth stories but is executed in cast iron. On the fourth story, there is an engaged-Corinthian order arcade and a full Corinthian entablature at the roofline. The Virginia Fire and Marine Insurance Company building is individually listed on the National Register of Historic Places.

There are two examples of Italian Renaissance-style brick buildings in the district on the north side of the 800 block. The first example is at 814 East Main (127-6031-0003), built circa 1893. This three-story, three-bay structure has decorative brickwork on the facade, which includes brick pilasters that run from a stone cornice above the first story to midway up the third story. The first- and third-story windows are arched with arched molded brick lintels. There are brick spandrel panels between the second and third stories. The other example is at 816-818 East Main Street (127-6031-0004), built circa 1893, and largely identical to 814 East Main Street except for its first story, which has a modern storefront in pre-cast concrete and metal. Since 1939, Richmond Office Supply has been located at 816-818 East Main Street.

Planters National Bank (127-6031-0021), also known as the Old State Planters Bank, is the only remaining example of a Richardsonian Romanesque-style building in the district. Located at 1200 East Main Street, it was constructed in 1893 and designed by Charles H. Read (1846-1904). This 3½-story, three-bay steel frame structure has a rusticated brownstone base and semicircular arched window and door frames. The bays on the façade are delineated by a projecting pilaster on either side of the center bay, which extend from the second story window sill level to the lintel level of the upper story. The building has an I-shaped gable roof with terracotta shingles and a front gable roof gable in the center bay of the façade. The Planters National Bank building is individually listed on the National Register of Historic Places.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

At the turn of the twentieth century, the district's streetscape changed with the introduction of the modern skyscraper. The skyscraper, an American invention, was first introduced in New York and Chicago. Chicago played a leading role in the early development of the technology and aesthetic for the "tall office building."[c] New York led the way in constructing the first building over twenty stories in height – the twenty-six story Pulitzer Building completed in 1890. Three technological advances – the self-supporting steel frame, fireproofing, and the elevator – were essential to the development of the skyscraper. The invention of the structural steel cage that supported the weight of the building, rather than load bearing exterior walls, dramatically increased the load bearing capacity needed for tall buildings. The introduction of the elevator made the upper floors of buildings as desirable as the lower floors. Prior to the introduction of the elevator, the limits of human endurance in climbing stairs restricted building heights. After numerous experiments the most successful system for fireproofing buildings was to wrap the structural members with terra cotta. The use of light steel framing and terra cotta ornamentation evolved into the Chicago Commercial Style which drew much of its massing and decoration from earlier Romanesque buildings. The hall marks of the Chicago Commercial Style are a base often heavy and rusticated that emphasizes the horizontality of the pedestal; the shaft or the expansive window walls that are organized by vertical motifs that push the building upward, and a cornice or crown that terminates the building.

One of the first high-rises to be built in Richmond in 1904, The Mutual Building, at 909 East Main Street (127-6031-0008), was designed by architects Clinton & Russell of New York. This U-shaped Neoclassical Revival financial institution stands at twelve stories and has a central light court. The facade fronts Main Street and the courtyard opens to South 9th Street. Originally, the building was nine stories, but eight years after the original portion was built, the upper three stories were added. The upper three stories are delineated by paneled-Doric pilasters and molded-arched window hoods. There is an entablature above the ninth-story windows with swags and paterae in the frieze, this used to be the roofline of the original building. There are Doric pilasters between each bay that run the entire length from the fourth to eighth story. The first and second stories are part of a massive frontispiece with Doric pilasters, metal spandrels, and an entablature. The doorframe surrounding the entrance is two stories high with Doric columns, an entablature with triglyphs and mutules, and a decorative stone cornice with scroll ends and an anthemion in the center.

Another Neoclassical Revival-style building in the district is the Stumpf Hotel (127-6031-0001) at 728 East Main Street. Designed by Carl August Ruehrmund (1855-1927) in 1909 for E.A. Stumpf and built in 1910, this seven-story, five-bay, brick hotel has limestone facing on the lower two stories. The bays of the third through sixth stories are defined by attenuated Doric pilasters with a cornice above the sixth story. The foundation has been covered with polished granite facing.

The American National Bank Building (127-6031-0010) was built in 1904 on the corner of 10th and Main Streets (1001 East Main) as a three-bay, nine-story building designed by the architectural firm Wyatt & Nolting of Baltimore. Originally, the building was an early Commercial-style skyscraper with Renaissance Revival details. In 1909, Virginia architect Charles K. Bryant (1869-1933) drew plans for a three-bay addition to the east side of the building. This addition also raised the building to eleven stories with a parapet and a highly decorative cornice. In the 1960s, the architectural firm of Armstrong and Solomansky modernized the building by removing the elaborate architectural decoration and covering the building with a metal skin with metal windows. In 2003, the building was rehabilitated and the decorative elements, namely the entrances, balconies, and the entablature were reconstructed using modern materials. Currently the building is an eleven-story, six-bay, brick, skyscraper in a Post Modern interpretation of the original decorative elements. At the base of the building are two arches with rusticated surrounds and recessed entrances.

The Travelers' Building, currently known as The Plantation House, (127-6031-0015) at 1106-1108 East Main Street was built in 1910. It was designed by architect, W. Duncan Lee (1884-1952), then with the firm Clinton & Russell. John T. Wilson & Co. was the builder for this thirteen-story, five-bay, Commercial-style skyscraper. It is one of the few early-twentieth-century skyscrapers in Richmond that has retained its original overhanging cornice. The first and second stories are part of a Doric order frontispiece with egg and dart molding in the cornice. There is a one-story, three-bay, flat-roofed porch in the center of the first story. It has fluted Composite columns on stone bases that are set on the concrete sidewalk. The lower three stories, and upper two stories, of the building are faced with limestone. Flemish bond brick pilasters delineate the fourth through eleventh stories and the three center bays in this section have decorative spandrels. The upper two stories are separated from the lower stories by a plain entablature and there are two-story, Doric pilasters that delineate the bays.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

When completed in 1912, the First National Bank Building, (127-6031-0006) at 823 East Main Street, was the tallest structure in Richmond. Nineteen stories in height, it was one of the first high-rise office towers to be built in the city. Designed by Alfred Charles Bossom (1881-1965), an architect with the firm Clinton & Russell, it remains one of the City's finest examples of Neoclassical Revival commercial architecture. This monumental, steel-frame structure is clad in limestone, granite, and brick. Heroically proportioned, fluted, Corinthian pilasters adorn the first four stories and support an elaborate entablature. This composition defines the base of the building. There is decorative terra cotta ornamentation at the base and in the top four stories. Despite some changes in surface finishes, most significantly the loss of the cornice, the building has retained its monumental character and distinction, which have made it a landmark in downtown Richmond. The First National Bank Building is individually listed on the National Register of Historic Places.

Hotel Rueger (127-6031-0020) at 9 North 9th Street was built in May of 1912 by Virginia architect Charles M. Robinson (1867-1932). Designed in the Classical Revival style, the nine-story, six-bay hotel has a flat roof and a decorative entablature supported by consoles at the roofline and over the second story. A heavy, decorative entablature with large consoles separates the rusticated limestone facade on the first story from the upper floors. In the center bay there is a recessed entrance with stairs leading up to the main lobby and steps down to the basement. The building has light gray common bond brickwork with limestone quoins at the corners from the second story up. The center bay from the second to seventh story is framed with stone paneled pilasters that are caped with large stone consoles that support a stone entablature under the eighth-story windowsills. Alternating stories in this center bay have stone balconies with consoles, wrought iron balustrades, and decorative friezes. When built in 1912, the hotel was called Hotel Rueger. It was renamed the Raleigh Hotel in 1952 and is currently named the Commonwealth Park Hotel.

New York architects, Mowbray & Uffinger, designed the American Trust Company building (127-6031-0011), erected in 1919. The one-story, one-bay, limestone-faced, Neoclassical-style financial institute has classical details and a mezzanine level. The building located at 1005 East Main Street has a decorative parapet on the facade with turned balusters, and a highly stylized entablature with acanthus leaves and cartouches that becomes the capitals of the paneled pilasters on the facade. There is a broken

segmental-arch pediment at the entrance, which is supported by, rusticated, fluted Ionic columns. Above the capital on each column is a classical head in the entablature frieze.

From 1916 to 1940, the Richmond City Directories list the building at 1110 East Main Street as Murphy Fuel and Coal (127-6031-0016). Built in 1916, this three-story, two-bay, brick Late 19th and 20th Century Revival-style commercial building has a front parapet with stone decoration in geometric shapes. The single bay on the first story is framed with a molded stone surround. The second and third stories have projecting Flemish bond brick pilasters with stone caps and bases between the bays that run the height of both stories. There are decorative geometric shaped stone spandrels between the stories.

The Virginia Trust Company building (127-6031-0005), located at 821 East Main Street, was designed by Alfred Charles Bossom in the Neoclassical Revival style. The building's one-story, one-bay façade is in the form of a Roman triumphal arch with an overall height of ninety-one feet. The façade is clad with granite and Classical terra cotta ornamentation and has massive piers supporting a fourteen-foot-deep Corinthian entablature above which is a twelve-foot attic. The façade has anthemion bands at the impost blocks and at the entablature. There are foliated bands along the architrave. In the entablature frieze is the inscription "VIRGINIA TRUST COMPANY" and in the center panel of the attic story is the inscription "FOUNDED 1892 / ERECTED1920." The Virginia Trust Company Building is individually listed on the National Register of Historic Places.

The State & City Bank & Trust Company Bank Building (127-6031-0007), later known as the State Planters Bank, and then the United Virginia Bank, is located at 900 East Main Street. Built in 1923 by architects Clinton & Russell, in collaboration with Wells, Holton & George of New York, this limestone-clad Beaux Arts-style bank is fourteen stories in height and ten-bays wide. The center six bays of the building project slightly from the façade and are framed by Corinthian pilasters. The first three stories form the five-bay wide base of the building. In the center three bays is an articulated entrance with colossal fluted Ionic columns that support a full entablature. In the center-bay of the first story is the entrance bay with a decorative stone doorframe. There is an elaborate stone-carved frieze with urns and floral motifs on either side of the entablature above the third story. Above the eleventh story is a cornice that visually separates the

top three floors from the body of the building. The center six-bays of the top three stories is recessed under a frontispiece with Corinthian pilasters.

The Bank of Virginia (127-6031-0002), formerly the Morris Plan Bank of Virginia, was built in 1931 by Hoggson Brothers at 800 East Main Street. This three-story, seven-bay wide, limestone-clad Beaux Arts-style bank has a rounded corner with a shallow stepped parapet at the northeast corner of 8th and Main Streets. The first-story is six-bays wide with rusticated limestone blocks. Colossal fluted Doric columns that extend the full height of the building delineate the entrance bay at the curved corner and support the building's entablature. The door is framed by an elaborate limestone surround with griffins and carved stone cresting. On the second story, there are six bays, of which the four center bays are recessed behind the colossal columns. There is a roundel with a carved eagle above the second-story window in the left bay. On the third story, there are five bays, four of which are recessed behind the colossal columns.

The United States Parcel Post building (127-6031-0014) at 1100 East Main Street was designed in 1929 by architect Marcellus Eugene Wright, Sr. (1881-1962) in association with the Richmond architectural firm Lee & Smith & Van der Voort. This is a six-story, five-bay, Egyptian Revival-style government building. On the first story, the large windows have limestone lintels with carved hieroglyphics. Over the doors, the lintels are decorated with sunburst shapes, stylized eagles, and rectilinear forms. Above the first story, chiseled into the façade is a sign that reads "United States Parcel Post." There is a limestone stringcourse, carved with eagles and interlaced decorations, that forms the lintel above the fifth-story windows. At the sixth story, carved limestone panels with cartouches flank the center bay.

Today the Main Street Banking Historic District remains the dominant financial center in downtown Richmond, Virginia. The historical integrity of the district is intact even with the introduction of a few modern skyscrapers. The modern buildings are sighted on plazas and set back from the street. The setbacks of the historic buildings in the district are consistent and their facades dominate the streetscape. The varying rooflines and decorative styles add visual interest. The district's streetscape is well-maintained and undergoing improvements, such as the restoration of the façade of the former American National Bank at 1001 East Main Street. Several contributing buildings have noncontributing additions. For example, the State & City Bank & Trust Company Bank Building (127-6031-0007) has a modern addition designed by the architectural firm of

Lee, King & Poole in 1962. This addition is a simple seven-story box-shaped building rendered in simplified modern detail. The Bank of Virginia (127-6031-0002) has two noncontributing office additions designed by Ballou & Justice in 1970. The Stumpf Hotel (127-6031-0001) has a noncontributing parking deck built circa 1980.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Inventory

East Main Street

728 East Main Street 127-5640 *Other DHR Id #:* **127-6031-0001**
Primary Resource Information: **Hotel**, *Stories:* **7**, *Style:* **Classical Revival, 1909**

This seven-story, five-bay, Classical Revival-style building was designed by Carl Ruehrmund for E.A. Stumpf in 1909. There is a non-historic parking deck addition, ca. 1980.

Individual Resource Status: **Hotel**	**Contributing**
Individual Resource Status: Parking Garage	Non-Historic Addition

800 East Main Street 127-6031-0002 *Other DHR Id #:* **127-5490**
Primary Resource Information: **Bank**, *Stories:* **3**, *Style:* **Beaux Arts, 1931**

This three-story, seven-bay, limestone-covered Beaux Arts-style bank sits on a corner lot and on an incline. The Morris Plan Bank of Virginia was designed in 1931 by Hoggson Brothers, Architects. There are two non-historic modern office building additions designed by Ballou & Justice in 1970.

Individual Resource Status: **Bank**	**Contributing**
Individual Resource Status: Commercial Building	Non-Historic Addition
Individual Resource Status: Commercial Building	Non-Historic Addition

814 East Main Street 127-5643 *Other DHR Id #:* **127-6031-0003**
Primary Resource Information: **Commercial Building**, *Stories:* **3**, *Style:* **Italian Renaissance, ca 1893**

This three-story, four-bay, Italian Renaissance-style brick building has a flat roof and a parapet with a stone cap and recessed brick panels.

Individual Resource Status: **Commercial Building** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

816-818 East Main Street 127-5644 *Other DHR Id #:* **127-6031-0004**
Primary Resource Information: **Commercial Building**, *Stories:* **3**, *Style:* **Italian Renaissance, ca 1893**

This three-story, four-bay, Italian Renaissance-style brick building has a flat roof and a parapet with a stone cap and recessed brick panels. The ground level has a modern storefront facade in pre-cast concrete with a double-leaf recessed metal door and a transom.

Individual Resource Status: **Commercial Building** **Contributing**

821 East Main Street 127-0249 *Other DHR Id #:* **127-6031-0005**
Primary Resource Information: **Bank**, *Stories:* **1**, *Style:* **Classical Revival, 1919**

The Virginia Trust Company building is one-story, one-bay, with a mezzanine level and is done in the Classical Revival style. Its façade is in the form of a Roman triumphal arch and the building was designed by Alfred Bossom and Carneal & Johnston of Richmond in 1919. The building is individually listed on the National Register of Historic Places.

Individual Resource Status: **Bank** **Contributing**

823 East Main Street 127-0381 *Other DHR Id #:* **127-6031-0006**
Primary Resource Information: **Bank**, *Stories:* **19**, *Style:* **Classical Revival, 1912**

The tallest structure in Richmond when completed in 1912, the First National Bank Building remains one of the City's finest examples of Classical Revival-style commercial architecture. Nineteen stories in height, it was one of the first high-rise office towers to be built in the city. The steel-frame structure is clad in limestone, granite, and brick and it was designed by architect Alfred Charles Bossom in conjunction with the New York firm of Clinton & Russell in 1911. There is a 1939 Modern addition and alteration to the rear of the building. The building is individually listed on the National Register of Historic Places.

Individual Resource Status: **Bank** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

900 East Main Street 127-5648, 127-5649 *Other DHR Id #:* **127-6031-0007**
Primary Resource Information: **Bank**, *Stories:* **14**, *Style:* **Beaux Arts, 1923**

The State & City Bank & Trust Company Bank building is a fourteen-story, ten-bay, limestone faced, Beaux Arts-style bank with a flat roof. New York architects Clinton & Russell, in collaboration with Wells, Holton & George of New York, designed the bank in 1923. There is a seven-story, ten-bay, Modern Movement-style, non-historic bank addition was done in 1962 and designed by architects Lee, King & Poole.

Individual Resource Status: **Bank** **Contributing**
Individual Resource Status: Financial Institution Non-Historic Addition

909 East Main Street 127-5656 *Other DHR Id #:* **127-6031-0008**
Primary Resource Information: **Financial Institution**, *Stories:* **12**, *Style:* **Classical Revival, 1904**

This twelve-story, five-bay, Classical Revival-style financial institution is U-shaped and has a central light court. Originally, the Mutual Building was nine stories, but eight years after the original portion was built the upper three stories were added. The first nine stories were built in 1904 and designed by the architectural firm Clinton & Russell. The upper three stories were added in 1912.

Individual Resource Status: **Financial Institution** **Contributing**

1000 East Main Street 127-0170 *Other DHR Id #:* **127-6031-0009**
Primary Resource Information: **Customs House**, *Stories:* **3**, *Style:* **Italianate, 1858**

The Customs House, now the Federal Courthouse, is currently a four-story Italianate-style building on the Main Street façade. The first story has twenty-one bays and the upper stories all have fifteen bays. Visually the building now is in five sections with the second and fourth sections recessed. As originally designed in 1852 and completed in 1858, the Customs House was a handsome granite

Italianate-style building placed in the middle of the block between Bank and Main Streets. Because of the steep grade of the site, the Main Street facade was three stories while the Bank Street facade was only two. The Bank Street facade was originally five-bays wide with the center three bays spaced closely together. The Main Street façade sat on a rusticated basement containing five arched openings. Additions were made in 1889, 1910, and 1930.

In spite of all the additions and renovations the Customs House has undergone, the original architectural character has been retained and incorporated into the newer sections. Ammi Burnham Young designed the original Customs House in 1852 and the 1930 addition and remodeling was drafted by James A. Wetmore. The Customs House is individually listed on the National Register of Historic Places.

Individual Resource Status: **Customs House** **Contributing**

1001 East Main Street **127-5160** *Other DHR Id #:* **127-6031-0010**
Primary Resource Information: **Commercial Building**, *Stories:* **11**, *Style:* **Other, 1904**

The American National Bank building was originally built in 1904 on the corner of 10th and Main Streets as a three-bay, nine-story brick building designed by Baltimore architects Wyatt & Nolting. In 1909, plans for a three-bay addition and raising the building to eleven stories were drawn by Virginia architect Charles K. Bryant. In 1930, Marcellus E. Wright redesigned the interior banking room. Architectural changes have altered the building's style over the years. Currently the building is an eleven-story, six-bay, brick, skyscraper in a Post Modern interpretation of the original decorative elements. Originally the building was an early Commercial-style skyscraper with Renaissance Revival details. The building was remodeled in the 1960s in the Modern Movement style.

Individual Resource Status: **Commercial Building** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

1005 East Main Street 127-5161 *Other DHR Id #:* **127-6031-0011**
Primary Resource Information: **Financial Institution**, *Stories:* **1**, *Style:* **Classical Revival, 1919**

Built for the American Trust Company in 1919 by New York architects, Mowbray & Uffinger, this one-story, one-bay, limestone-clad Classical Revival-style financial institution has classical detail and a mezzanine level.

Individual Resource Status: **Financial Institution** **Contributing**

1007-1013 East Main Street 127-0023 *Other DHR Id #:* **127-6031-0012**
Primary Resource Information: **Commercial Building**, *Stories:* **4**,
Style: **Italianate, 1866**

The Stearns Block, built in 1866, is a four-story, fourteen-bay, Italianate-style building with a cast-iron facade, side and rear walls laid in common bond brick, and architectural elements inspired by Venetian Renaissance Palazzi. The building was originally designed by architect George H. Johnson in 1866 and was restored in 1976 by Glave Newman Anderson Architects. The building is individually listed on the National Register of Historic Places.

Individual Resource Status: **Commercial Building** **Contributing**

1015 East Main Street 127-0196 *Other DHR Id #:* **127-6031-0013**
Primary Resource Information: **Commercial Building**, *Stories:* **4**,
Style: **Italianate, ca 1866**

The Virginia Fire and Marine Insurance Company building, currently known as the Branch Building, is a four-story, Italianate-style structure with a four-bay cast-iron facade. Like the building to its west, there are architectural elements on the façade that are inspired by Venetian Renaissance Palazzi, most notably the loggia. The building was designed by architect George H. Johnson in 1866. The building is individually listed on the National Register of Historic Places.

Individual Resource Status: **Commercial Building** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

1100 East Main Street 127-5157 *Other DHR Id #:* **127-6031-0014**
Primary Resource Information: **Government Office**, *Stories:* **6**,
Style: **Art Deco, 1929**

The United States Parcel Post Building was designed in 1929 by architect Marcellus E. Wright, Sr. and the Richmond architectural firm Lee, Smith & Van der Voort contributed to the project. This six-story, five-bay, Art Deco-style government building has decorative limestone panels and lintels that have carved hieroglyphics and other stylized shapes.

Individual Resource Status: **Government Office** **Contributing**

1106-1108 East Main Street 127-5156 *Other DHR Id #:* **127-6031-0015**
Primary Resource Information: **Commercial Building**, *Stories:* **13**,
Style: **Commercial, 1910**

The Travelers' Building (Plantation House) was built in 1910 and designed by W. Duncan Lee of Clinton & Russell. This thirteen-story, five-bay, Commercial-style skyscraper has an overhanging cornice with modillions, dentils, and a plain paneled frieze at the roofline. The upper two stories are separated from the lower stories by a plain entablature.

Individual Resource Status: **Commercial Building** **Contributing**

1110 East Main Street 127-5155 **Other DHR Id #: 127-6031-0016**
Primary Resource Information: **Commercial Building**, *Stories:* **3**,
Style: **Late 19th and 20th Century Revivals, 1916**

Built in 1916, this three-story, two-bay, brick, Late 19th and 20th Century Revival-style commercial building has a flat roof, a front parapet with concrete coping, and stone decoration in the center of the parapet with geometric shapes. From 1916 to 1940, the Richmond City Directories list the building as Murphy Fuel and Coal.

Individual Resource Status: **Commercial Building** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

1112 East Main Street 127-5154 *Other DHR Id #:* **127-6031-0017**
Primary Resource Information: **Commercial Building**, *Stories:* **3**,
Style: **Italianate, 1866**

This three-story, three-bay, brick commercial building was originally designed in 1866 in the Italianate style. Most of the Italianate features have been removed and Modern Movement-style elements added.

Individual Resource Status: **Commercial Building** **Contributing**

1114 East Main Street 127-5153 *Other DHR Id #:* **127-6031-0018**
Primary Resource Information: **Commercial Building**, *Stories:* **3**,
Style: **Italianate, ca 1866**

Built in 1866 as part of the William Mitchell Estate, this three-story, three-bay, Italianate-style, brick commercial building has a shed roof and a decorative cast-iron cornice with architrave arches over the window bays on the façade. There is a cast-iron frontispiece on the first story with a plain box cornice, a decorative frieze, and paneled Corinthian pilasters.

Individual Resource Status: **Commercial Building** **Contributing**

1116 East Main Street 127-6031-0019 *Other DHR Id #:* **127-5153**
Primary Resource Information: **Commercial Building**, *Stories:* **4**,
Style: **Italianate, ca 1866**

Built in 1866 as part of the William Mitchell Estate, this four-story, three-bay, Italianate-style, brick commercial building has a shed roof with a decorative cast-iron cornice with architrave arches over the window bays on the façade.

Individual Resource Status: **Commercial Building** **Contributing**

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

1200 East Main Street 127-6031-0021 *Other DHR Id #:* **127-0150**
Primary Resource Information: **Bank**, *Stories:* **3.5**,
Style: **Romanesque, ca 1893**

Built in 1893 by architect Charles H. Read, Jr., this 3½-story, three-bay, Richardsonian Romanesque-style, brick and brownstone bank has three gable roofs that intersect in an I-plan over the rectangular structure and semicircular arched windows and door frames. The Planters National Bank is individually listed on the National Register of Historic Places. Additions include a harmonious, but non-historic office wing and a non-historic parking deck.

Individual Resource Status: **Bank**	**Contributing**
Individual Resource Status: Office Building	Non-Historic Addition
Individual Resource Status: Parking Deck	Non-Historic Addition

North 9th Street

9 North 9th Street 127-5502 *Other DHR Id #:* **127-6031-0020**
Primary Resource Information: **Hotel**, *Stories:* **10**, *Style:* **Classical Revival, 1912**

Hotel Rueger was built from 1912 to 1913 by the Virginia architect, Charles M. Robinson. Designed in the Classical Revival style, the nine-story, six-bay hotel has a flat roof and a decorative entablature supported by consoles at the roofline and over the second story. The building has light grey common bond brickwork with limestone quoins at the corners from the second story up. There is a one-story addition on the roof, which is set back from the façade.

Individual Resource Status: **Hotel**	**Contributing**

Total Number of Contributing Resources: 21

(Six of the 21 resources in the district are already listed individually in the National Register of Historic Places.)

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Statement of Significance

The Main Street Banking Historic District is significant because of its long-standing history as the financial center for the city of Richmond and for a time the Commonwealth of Virginia. Financial institutions were first established on Main Street in the early 1800s but all were lost except for the Customs House in the Evacuation Fire of April 1865. Shortly after the fire, the financial district began to rebuild along Main Street. The industry boomed for a short period until the Panic of 1873, which halted economic growth in Richmond, and the nation until 1878. The majority of Richmond's financial institutions survived the Panic of 1873 and twenty years later, endured the financial burdens of the Panic of 1893. Several banks and insurance agencies opened on Main Street in the 1870s and 1880s.

The district's historical buildings are solid examples of mid-nineteenth to early twentieth century architecture. The architectural styles found in the district include Italianate, Italian Renaissance, Classical Revival, Beaux Arts and Commercial. Prominent Richmond and New York architects, including Alfred Charles Bossom, W. Duncan Lee, Charles Morrison Robinson, and Marcellus Eugene Wright, Sr., designed buildings in the district. The New York firm of Clinton and Russell designed four buildings in the district. Architects from Baltimore, New Hampshire, and Philadelphia were responsible for the designs some of the earlier buildings in the district. These early architects included, Ammi Burnham Young (1798-1874) who designed several Virginia Custom Houses including the Customs House in Richmond.

Criteria Statement: The district is eligible for listing under criteria A and C. Under criteria A, the Main Street Banking Historic District is the center of Richmond's financial district and is associated with the establishment of Richmond as the financial center for the Commonwealth of Virginia. Under criteria C, the district is representative of commercial and early high-rise architecture from the mid-nineteenth and early twentieth century and contains works by a number of local and nationally recognized architects of the period.

Historic Background

Since the founding of Richmond, commercial pursuits have been concentrated on or near Main Street. With the construction of the State Capitol, the growth of the Court

End neighborhood, and the river crossing at 14th Street, commercial development was pushed further west in the city. Like many sectors of the city, businesses and residences were mingled in the early years of development along Main Street. However, by the early twentieth century, all domestic structures on East Main Street between 12th and 7th Streets, with the exception of hotels, were demolished to make way for the modern high-rise and other commercial pursuits. Unlike other areas of the city, offices were located above the storefronts instead of residences.

On 3 April 1865, the Evacuation Fire destroyed most of the buildings in the district. In anticipation of the Union occupation of the city, orders were given to torch Mayo's Bridge, the warships trapped on the James River, and the warehouses that held the stores of the Confederate Army. By the time the flames were extinguished, the 'burned district' stretched from the riverbank north to Main Street. Main Street lost all its buildings between 14th and 8th Streets, except for the Customs House and the Spottswood Hotel. The Spottswood Hotel burned in 1870 and was never rebuilt.

Richmond's financial district was established on East Main Street in May of 1817, when the Bank of Virginia erected a building between 10th and 11th Streets, adjoining the Farmer's Bank. Although the Mutual Assurance Society of Virginia, one of the oldest insurance organizations in America, was founded in 1794 at 1014 East Main Street, the growth of the banking and insurance industry did not begin until after the establishment of the Bank of Virginia. The Mutual Assurance Society building was destroyed during the Evacuation Fire and was rebuilt around 1866 on the same site. It was demolished in the late 1920s to make way for the United States Parcel Post Building and Customs House extensions. During the Civil War; the Mutual Assurance Society of Virginia was almost forced to close its doors; however, "...it paid, nevertheless, $150,000 of the losses it sustained during the four years of hostilities, while every other insurance company of the South closed out and abandoned business altogether." [d] A noted Boston architect named Isaiah Rogers (1800-1869) built the Exchange Bank, located at 1104 East Main Street, in 1841.[e] Except for its superb granite-façade, the building was engulfed by flames during the Evacuation Fire. The bank was reconstructed by 1866, only to be demolished for the United States Parcel Post Building in the late 1920s.

As the Civil War was ending, Richmond's financial prospects were endangered. On 2 April 1865, General Lee ordered General Ewell to evacuate Richmond and destroy the bridges. At midnight on 3 April, committees appointed to destroy the liquor in the city

began dumping barrels of whiskey in the gutters and smashing fine bottles of liquor in the streets.[f] After 3 a.m., the Shockoe, Public, Mayo, and Dibrell warehouses were set on fire and the fire soon spread out of control. Terrible looting began and the city was in chaos. The evacuation was complete by 6 a.m. and the Mayo's and railroad bridges were set on fire. Major General Godfrey Weitzel, the Union commander, whose troops reached Richmond on 4 April, saved the city by ordering that the fire be put out. Weitzel's engineering troops accomplished this daunting task by creating a firebreak in front of the advancing flames and using bucket brigades to save the homes on the safe side of the firebreak.[g] The fire destroyed the center of Richmond's financial district and city life on Main Street. This included fine food and clothing shops, restaurants, gambling houses, saloons, and the better houses of prostitution.

The Customs House was used by the Confederacy throughout the war to house the Treasury Department, Department of State, the Cabinet Room, and President Jefferson Davis's offices. The first floor was the Treasury Department, the second floor was the Department of State and Cabinet Room, and the third floor was Davis's office.[h] Ironically, in May of 1867, Davis was brought back to this building to be arraigned on charges of treason against the United States when the Customs House and Post Office served as the Federal Courthouse at 1000 East Main Street.

At the end of the Civil War, two new banks were established in Richmond, the First National Bank of Richmond, which consolidated with National Exchange Bank in 1867, and the National Bank of Virginia. The National Bank of Virginia was located at 1018 East Main Street and by 1893; it was the oldest bank in the city that remained in business. Its principle correspondents included Hanover National Bank, the Bank of New York (N.B.A.), and Importers & Traders National Bank, of New York; the Fourth Street National Bank and First National Bank, of Philadelphia, and the National Exchange Bank, Baltimore.[i] A few years later, the State Bank of Virginia (1869), Merchants National Bank of Richmond (1870), City Bank of Richmond (1870), and the Citizens Bank of Richmond (1872) opened for business. The Merchants National Bank of Richmond was founded by several businessmen in the city including John P. Branch. Mr. Branch was president of the bank in the early 1890s and the bank was recognized at that time as a "United States, State and city depository, and as one of the most substantial banks in the State in respect of resources and business."[j] The City Bank of Richmond, located at 1109 E. Main Street, was originally called Mechanics & Merchants Savings Bank until the name was changed in 1872. This bank not only provided banking services but also served insurance needs as well. Its president in 1893,

William H. Palmer, was also the president of Virginia Fire & Marine Insurance Company at 1015 E. Main Street.[k]

Shortly after the Evacuation Fire in 1865, commercial pursuits and financial institutions began to rebuild along Main Street. By 1866, the horse-drawn street railway line was rebuilt and service re-established through Main Street's financial district.[l] The industry boomed for a short period until the Panic of 1873, which halted economic growth in Richmond, and the nation until 1878. Black Friday, which occurred on 24 September 1869, did not materially affect Richmond because the city had not recovered from the effects of war, but when Jay Cooke & Co., of New York, failed 18 September 1873, the panic was felt in Richmond.[m] By Wednesday the 24th, a state of crisis was realized and "a large number of policemen were on Main Street between Eleventh and Fourteenth to keep people moving for fear of trouble at the banks."[n] The first bank to report failure was the Dollar Savings on the corner of Main and 14th. Once the news spread of this bank's failure, people began to fear for their assets and hurried to the other banks to withdraw their money. The next bank to fail was Isaacs, Taylor, & Williams. It was then rumored that Merchants National Bank was in danger because the president, Thomas Branch, was connected to a bank in Petersburg that had already failed, and a run was made on the institution.[o] The next bank to be stormed was Planters and then First National. All of the national banks stood by each other and none of them failed.[p] After the banks closed on 24 September, the merchants had a meeting at the Corn Exchange to assure the people that the banks would be solvent if they would leave their funds in the bank. The bank officials also met that night and decided to issue certificates for $500 and $1,000 that would be accepted as currency.[q] When the banks opened on the 25th, the "storm had subsided and the First National, National Bank of Virginia, Merchants National, Planters National, Richmond Banking and Insurance Company, and the State Bank ...went on with their business as if nothing had happened."[r] The effects of the panic also paralyzed business; many of the manufactories in the city were shut down or their workforce was reduced. In response to this crisis, the Council tried to give work to all that they could, various organizations assisted the poor, and the ministers of the city met in response to Mayor Keiley's request and planned to raise funds for the suffering.[s] Despite the effects of the panic, the majority of Richmond's major financial organizations survived until the recovery in 1878. During these years of depression, one private bank by the name John L. Williams & Sons was established at 1000 East Main Street (Customs House) in 1874. By the 1890s, this bank had the facilities to execute orders on the European exchanges. The bank was held in "high authority upon Southern financial and developmental projects by reason of the fact that,

besides doing a remarkable business in Southern investment securities, they published a *Manual of Investments*, which is the largest and most comprehensive work of the kind issued by any banking house in the world."[t]

By 1878, Richmond's banking and insurance organizations were again on the rise. In a twelve-year period following the end of the depression, four banks and one insurance company were established on Main Street. These five businesses were C. W. Branch & Co. (1880), Savings Bank of Richmond (1889), Virginia Mercantile & Safe Deposit Company (1890), Virginia Safe Deposit & Fidelity Company (1892), and Bowman & Mowery, agents for Brooklyn Life Insurance Company of New York (1890). C. W. Branch & Co was a private bank and brokerage at 1111 East Main Street, run by the son of Thomas Branch, and boasted as having a private wire to Norfolk, Washington, Baltimore, Philadelphia, Boston, Chicago, and New York.[u] The Virginia Mercantile & Safe Deposit Company (1108 East Main Street) was incorporated by a special act of the General Assembly of Virginia on January 24, 1890. It reportedly "negotiates loans; executes trusts of every description and in every fiduciary capacity; acts as executor, administrator, curator, guardian, trustee under wills and deeds, etc.; has the power and right to become surety for the faithful performance of trusts, contracts, and the fidelity of employe[e]s; abstracts and INSURES TITLES TO REAL ESTATE."[v] There were many other banks and insurance companies with offices in the district in the 1880s whose names were not listed on the Sanborn maps. According to the 1886 Sanborn map, there were banks located at 1016, 1101, and 1115 East Main Street and insurance companies at 1006, 1014, 1103, 1104 ½, 1106, 1108, 1117 East Main Street. By 1893, Richmond reputedly had twenty-one banks -- four with national charters; ten operating under state laws; eight as savings banks; three trust companies; five private banks; and one bank in Manchester.[w] Most of these twenty-one banks were located on East Main Street. The Planters National Bank and the Virginia Safe Deposit & Fidelity Company were located in the 1200 block. The City Bank of Richmond (1109), the National Bank of Virginia (11th & E. Main), the Merchants & Planters Savings Bank (1107), Savings Bank of Richmond (in National Bank of VA building), Virginia Mercantile & Safe Deposit Company (1108), and C. W. Branch & Co. (1111) were all located in the 1100 block. The private bank of John L. Williams & Sons was located in the 1000 block of East Main Street. In Andrew Morrison's book, *Richmond: The City on the James*, the insurance companies on or near the financial district of East Main Street in 1893 included:

Virginia Fire & Marine Insurance Company (1015),
Mutual Assurance Society of Virginia (1014),
Virginia State Insurance Company (1006), Davenport & Co. (1113),

Pleasants & Hall (1117),
George D. Pleasants & Sons (1104 ½),
D. R. Midyette the southern manger for Fidelity Mutual Life Association of Philadelphia (1111),
W. L. Seddon & Co the southern managers for American Employer's Liability Insurance Co. (1106),
Bowman & Mowery the agents for Brooklyn Life Insurance Company of New York (8 N. 10th Street),
Peyton & Sinton (1016),
William D. Rice (6 N. 10th Street),
John R. West for Equitable Life Assurance Society of the United States (1110),
Howard Swineford for Eastern Virginia Mutual Life Insurance Company of New York (1108)

In addition to the financial institutes in the district, there were other commercial enterprises, including clothing stores, restaurants, hotels, photo shops, and printing presses. According to the *Beer's Atlas of Richmond* of 1876, there were two hotels, two printing workshops, and many commercial stores. By the late 1880s, there were steam printing presses at 808, 827, 1001, 1112, 1118, and 1206 East Main Street; tin shops at 728 and 830; photo shops at 819, 920, and 913. There was a paper box factory at 1107; liquor stores at 805 and 1109; a dancing hall at 1017-1019; the Chesapeake & Ohio Railroad offices above the first floors of 801-809; and a commercial club at 912.[x] One of the earliest printing presses on East Main Street was the Richmond *Dispatch*, founded in 1850 by James A. Cowardin. Although the original "Dispatch Building" was destroyed in the Evacuation Fire, it was rebuilt at the northwest corner of Main and 12th streets in 1866. The newspaper was published daily and in November 1887, their press was reported to a have a capacity of 24,000 copies an hour.[y] Like many commercial sections of the city, the locations of small business changed frequently over the years. Several well known clothing and furnishings stores in 1893 included A. Saks & Co. at 1017-1019 East Main Street and Burke's Clothing House at 916 East Main. A. Saks & Co. had stores throughout the South and its proprietor Mr. Saks had connections with the house of Hammerslough, Saks & Co., New York, one of the largest manufactures of clothing in America.[z] Burke's Clothing House was a branch of one of Baltimore's oldest clothing manufacturers, and its Richmond branch was said to be a "thoroughly-lighted, fully-equipped and well-managed clothing house."[aa] Three other commercial businesses that were in operation in the district in 1893 were the Brookland Railway &

Improvement Company at 819 E. Main; Cobb & Wingfield, real estate agents and auctioneers, at 901 E. Main; and Denoon, Tuppen & Co., real estate agents, auctioneers, and brokers, at 821 E. Main.[bb]

Richmond banks endured the financial burdens of the Panic of 1893. When Andrew Morrison reported in his book in 1893 that, "Richmond is looked on throughout a large portion of the South as an important insurance center,"[cc] the financial organizations had yet to feel the effects of the depression that started in June of that year. Although Richmond remained an important insurance center, the effects of the panic were felt and the economic climate grew worse. By 10 August 1893, the "banks stopped paying out money except in small amounts and began paying in script, and this caused more of a feeling of panic, so that the people began to hide their money rather than deposit it where they could not get it when they wanted it."[dd] Nevertheless, the financial industry in Richmond held strong and none of the major banks failed during the next four years of the depression. It was during these years of panic that Richmond's Chamber of Commerce built a building at the corner of 9th and Main Streets. The building was designed in 1891 by local architect, Marion J. Dimmock (1824-1908); however, it was demolished in 1911 after the property was sold to First National Bank.[ee]

At the turn of the twentieth century, Richmond was a modern metropolis that had survived the hardships of the depressions in the later part of the nineteenth century. The streetscape of Main Street began to change in the early 1900s with the construction of skyscrapers inspired by the Chicago "commercial style." Many architects from New York, Baltimore, and Philadelphia were commissioned to design these modern high-rises and only a few of the architects were native Virginians. The presence of so many northern architects in Richmond can be attributed to two forces. Many of the financial institutions that they were designing for had northern ties, especially to New York. The other explanation is that Richmond viewed itself as cosmopolitan and sophisticated and therefore had a preference for hiring architects from New York, Philadelphia, and Baltimore. It was also in these cities, again especially in New York, that major advances were being made in building design and technology and Richmond wanted to be perceived as part of that trend. The Mutual Building, designed by Clinton & Russell of New York City, stood nine stories tall when completed in 1904. A 1912 addition added three more stories making the building an even more imposing twelve stories. In 1904, architects Wyatt & Nolting of Baltimore (active 1887-1935) devised the nine-story American National Bank at 1001 East Main Street. Five years later, Virginia architect Charles K. Bryant (1869-1933) was commissioned to design a $200,000[ff] addition that

added three bays to the original building and two stories to the resulting six-bay structure. This addition left the American National Bank eleven stories high. In 1909, Carl August Ruehrmund (1855-1927), a German drafter from Philadelphia, designed a seven-story hotel for E. A. Stumpf on the northwest corner of 8th and Main Streets. The hotel's lobby was remodeled in 1922 for the banking room of the Morris Plan Bank of Richmond.[gg] Ruehrmund was also responsible for the additions to the Customs House that was made while he was working on the Stumpf Hotel. Clinton & Russell architect, W. Duncan Lee (1884-1952), designed the Travelers' Building (Plantation House), located at 1106-1108 East Main Street, which was an impressive thirteen stories. Alfred Charles Bossom (1881-1965), also of Clinton & Russell, continued this firm's high-rise work with the building of the nineteen-story First National Bank in 1912. When the skyscraper was complete, it was the tallest building in Richmond and it was one of the first high-rise office towers to be built in the city. This was Bossom's first skyscraper design and cost $880,000 to build.[hh] Another nine-story building constructed between 1912 and 1913 was the Hotel Rueger, at 9 North 9th Street. It was designed by Virginia architect Charles M. Robinson (1867-1932) and cost $210,000 to build.[ii] The hotel was one of 'the places to stay' when visiting Richmond in the 1930s and its restaurant, which began at that location in 1846[jj], was a highly fashionable place to dine. The hotel, which is now called the Commonwealth Park Suites Hotel, is the only hotel near Capitol Square that remains in operation today. These high-rises greatly changed Richmond's skyline giving the city a thoroughly modern look.

In the 1920s, the skyline of Richmond was a mixture of high-rises and low-rises. Two large trust companies erected one-story, highly decorative Neoclassical Revival-style structures on Main Street. The first of these two buildings was the American Trust Company at 1005 East Main Street. Designed by the New York City firm Mowbray & Uffinger in 1919, it cost $50,000 to construct. The local architectural firm Carneal & Johnston was associated with the project.[kk] The second trust company building erected in 1920 was the Virginia Trust Company at 821 East Main Street. Alfred Charles Bossom designed the building. The architectural firm Carneal & Johnston was also associated with this project. The Virginia Trust Company was formed in 1892 and it was the first institution of its type to open in Virginia.[ll] At that time, trust companies were a new concept in the South; traditional banks were not allowed to have trust departments. There were only a few high-rises added to East Main Street in the 1920s. The fourteen-story State & City Bank & Trust Company Bank building at 900 East Main Street was designed in 1923 by the New York architectural firm Clinton & Russell, in collaboration with Wells, Holton & George of New York at the cost of $1,500,000.[mm]

Over the years, the bank has changed names numerous times and in 1962, a modern low-rise office addition was made to the rear. In 1929, Marcellus E. Wright, Sr. (1881-1962), a prominent Richmond architect, designed the United States Parcel Post Building located at 1100 East Main Street. The Richmond architectural firm Lee, Smith & Van der Voort worked with Wright on the project. Shortly after the Parcel Post building was completed, James A. Wetmore (1863-1940), the acting supervising architect of the Treasury Department in Washington, D. C., designed additions for the Customs House.[nn] The latest of the contributing buildings to be built in the district was the Morris Plan Bank of Virginia in 1931. Constructed on the northeast corner of 8th and Main Streets, the bank cost $280,000 to build and was designed by the Hoggson Brothers.[oo] Hoggson Brothers was an architectural firm from New York City that was active between 1922 and 1935. The Morris Plan Bank of Virginia, later known as the Bank of Virginia, was established in 1922 and boasted that their company offered consumer credit to the average citizen.[pp] The bank was originally located in the former lobby of Stumpf Hotel until the new building was complete in 1931 at 800 East Main Street.

Richmond's financial district was not initially hit as hard as other urban areas by the effects of the stock market crash in October of 1929. The city had a well-balanced economy and the tobacco and rayon industries grew due to a continuing demand for the products. However, "as the crisis deepened, more and more businesses failed, with consequent joblessness and suffering."[qq] By 1935, Richmond's economy was suffering as bad as the rest of the nation. Richmond, like the entire country, did not begin to fully recover from the depression until the United States entered World War II in 1941.

Today the Main Street Banking Historic District continues to be the thriving financial center of the city. Many of the original banks merged with others on the street and new banks have moved in to take the place of others. There are several modern skyscrapers housing large financial institutions new to Main Street. These skyscrapers abut the historic district and strengthen the district's financial industry cluster. Hotel Rueger, renovated in 1982, is still a functioning hotel, which now goes by the name of the Commonwealth Park Suites Hotel. Stumpf Hotel is still in use but was converted to office space many years ago. The Customs House and United States Parcel Post buildings are still being used by the federal government.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Bank Name	Year Established	Address in 1893
Planters National Bank	1868	corner of 12th & Main Streets
First National Bank of Richmond	1865	
State Bank of Virginia	1869	
Merchants National Bank of Richmond	1870	
City Bank of Richmond	1870	1109 E. Main Street
National Bank of Virginia	1865	11th & E. Main Streets
Citizens Bank of Richmond	1872	
Merchants & Planters Savings Bank		923 E. Main Street
Security Savings Bank		1107 E. Main Street
Union Bank		
Savings Bank of Richmond	1889	in National Bank of VA building
Virginia Safe Deposit & Fidelity Co.	1892	occupied half of 1200 E. Main Street
Virginia Mercantile & Safe Deposit Co.	1890	1108 E. Main Street
John L. Williams & Sons	1874	1000 E. Main Street
Thomas Branch & Co		of the Merchants Bank building
C. W. Branch & Co.	1880	1111 E. Main Street

Insurance Name	Year Established	Address in 1893
Virginia Fire & Marine Insurance Co.		1015 E. Main Street
Mutual Assurance Society of Virginia	1794	1014 E. Main Street
Virginia State Insurance Company	ca.1865	1006 E. Main Street
Davenport & Co.	1861	1113 E. Main Street
Pleasants & Hall	1847	1117 E. Main Street
George D. Pleasants & Sons		1104 ½ E. Main Street
D. R. Midyette, (southern manger for Fidelity Mutual Life Assoc. of Philadelphia)		1111 E. Main Street
W. L. Seddon & Co., (southern managers for American Employer's Liability Insurance Co.)		1106 E. Main Street
Bowman & Mowery, (agents for Brooklyn Life Insurance Company of New York)	1890	8 N. 10th Street
Peyton & Sinton		1016 E. Main Street
William D. Rice (Times Building)		6 N 10th Street
John R. West, (Equitable Life Assurance Society of U. S.)		1110 E. Main Street
Howard Swineford, (Eastern Virginia, Mutual Life Insurance Company of New York)	1868	1108 E. Main Street

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Name of Other Businesses in District	Year Established	Address in 1893
Brookland Railway & Improvement Company		819 E. Main Street
Cobb & Wingfield, (real estate agents & auctioneers)		901 E. Main Street
Denoon, Tuppen & Co., (real estate agents, auctioneers, brokers)	1890	821 E. Main Street

Banks in District on 1886 Sanborn map	Address
Bank	1016 E. Main St.
First National Bank	1104 E. Main St.
Bank	1101 E. Main St.
Bank	1115 E. Main St.

Insurance Offices 1886 Sanborn Map	Address
Virginia State Insurance Co.	1006 E. Main St.
Insurance	1014 E. Main St.
Insurance	1104 ½ E. Main St.
Insurance	1106 E. Main St.
Insurance	1108 E. Main St.
Insurance Office	1103 E. Main St.
Insurance Office	1117 E. Main St.
Virginia Fire & Marine Insurance Co,	1015 E. Main St.

Banks in District on 1905 Sanborn map	Address
Bank	1016 E. Main St.
First National Bank	1104 E. Main St.
Bank	1102 E. Main St.
American National Bank	1001 E. Main St.
Merchants National Bank	1101-1103 E. Main St.
Bank	1107 E. Main St.
Bank	1109 E. Main St.
State Bank of Virginia	1111 E. Main St.
Bank	1200-1202 E. Main St.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Insurance Offices 1905 Sanborn Map	Address
L. L. & G. Ins. Co.	1113 E. Main St.
Virginia Fire & Marine Insurance Co,	1015 E. Main St.

Banks in District on 1924 Sanborn map	Address
American National Bank	1001-3 E. Main St.
American Trust Co.	1005 E. Main St.
Union Bank	1104 E. Main St.
Bank	1016 E. Main St.
Merchants National Bank	1101-3 E. Main St.
State & City Banks	1109-11 E. Main St.
Planters National Bank	1200-1202 E. Main St.

Insurance Offices 1924 Sanborn Map	Address
L. L. & G. Ins. Co.	1113 E. Main St.
Virginia Fire & Marine Insurance Co,	1015 E. Main St.

Bibliography

Bank of Virginia. The Bank of Virginia, 1922-1952. Richmond: Whittet & Sheppardson, 1952.

Brownell, Charles E., Calder Loth, William M. S. Rasmussen, Richard Guy Wilson. The Making of Virginia Architecture. Richmond, Virginia: Virginia Museum of Fine Arts, 1992.

Christian, W. Asbury. Richmond: Her Past and Present. Richmond, Virginia: L. H. Jenkins, 1912.

Dabney, Virginius. Richmond: the Story of a City. Richmond, Virginia: University Press of Virginia, 1992.

First National Bank. Historical Sketch of the First National Bank, Richmond, Virginia. N.L.: N.P., 1942.

Jordy, William H. American Buildings and Their Architects: Progressive and Academic Ideals at the Turn of the Twentieth Century. Garden City, New York: Doubleday & Company, Inc., 1972.

Lee, Richard M. General Lee's City: An Illustrated Guide to the Historic Sites of Confederate Richmond. McLean, Virginia: EPM Publications Inc., 1987.

Long, W. Earl. Richmond 1888: Dawn of the Electric Street Railway Era. Richmond, Virginia: Lady Liberty Press, 1988.

Loth, Calder, ed. The Virginia Landmarks Register. 4th ed. Charlottesville, Virginia: The University Press of Virginia, 1999.

Morrison, Andrew. Richmond, Virginia: The City on the James. Richmond, Virginia: George W. Engelhardt, 1893.

Richardson, Selden. The Library of Virginia. "Richmond City Building Permits and Drawings Finding Aid, 2001".

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Sadler, Mary Harding. "National Register of Historic Places Nomination Form for the First National Bank Building". Archives, Virginia Department of Historic Resources, Richmond, Virginia, 1982.

Scott, Mary Winfield. Old Richmond Neighborhoods. Richmond, Virginia: William Byrd Press, 1984. (Originally published 1950).

Scott, Mary Winfield. Houses of Old Richmond. Richmond, Virginia: Bonanza Books, 1941.

Silver, Christopher. Twentieth-Century Richmond: Planning, Politics and Race. Knoxville, Tennessee. The University of Tennessee Press, 1984.

Tyler-McGraw, Mary. At the Falls: Richmond, Virginia, and Its People. Chapel Hill, North Carolina: The University of North Carolina Press, 1994.

Virginia Historic Landmarks Commission Staff. "National Register of Historic Places Nomination Form for the Virginia Trust Company". Archives, Virginia Department of Historic Resources, Richmond, Virginia, 1977.

Virginia Historic Landmarks Commission Staff, James w. Moody, Jr. "National Register of Historic Places Nomination Form for the Customs House building". Archives, Virginia Department of Historic Resources, Richmond, Virginia, 1969.

Virginia Historic Landmarks Commission Staff, James w. Moody, Jr. "National Register of Historic Places Nomination Form for the Sterns Iron Front Building (Sterns Block)". Archives, Virginia Department of Historic Resources, Richmond, Virginia, 1969.

Virginia Historic Landmarks Commission Staff, James w. Moody, Jr. "National Register of Historic Places Nomination Form for the Virginia Fire and Marine Insurance Company (Branch Building)". Archives, Virginia Department of Historic Resources, Richmond, Virginia, 1969.

Ward, Harry M. Richmond: An Illustrated History. Northridge, California: Windsor Publications, 1985.

Main Street Banking Historic District (127-6031)
Richmond (Independent City), VA

Wells, John E. & Robert E. Dalton, ed. The Virginia Architects, 1835-1955: A Biographical Dictionary. Richmond, Virginia: New South Architectural Press, 1997.

Wilson, Richard Guy & Contributors. Buildings of Virginia: Tidewater and Piedmont. New York: Oxford University Press, 2002.

Winthrop, Robert P. Architecture in Downtown Richmond. Richmond, Virginia: Historic Richmond Foundation, 1982.

Winthrop, Robert P. Richmond's Architecture. Richmond, Virginia: reprinted from The Richmond Times-Dispatch Sunday Real Estate Section, August 9 through October 11, 1981.

Geographical Data

Verbal Boundary Description

Starting at a point on the southwest corner of Bank and Governor (13th) streets, the boundary runs south along the west side of Governor (13th) Street to the northwest corner of East Main and Governor (13th) streets; then proceeds west along the north side of East Main Street to the intersection with the eastern boundary (projected to the north) of parcel E0000080008; then proceeds south along said parcel line to the east-west alley between East Main and East Cary streets; then proceeds west along the north edge of said alley to South 10th Street; then proceeds north along the east side of South 10th Street to the southeast corner of East Main and South 10th streets; then proceeds west along the south side of East Main Street to the intersection with the eastern boundary of parcel E0000079001; then proceeds south along said parcel line to the southeast corner of said parcel; then proceeds west along said parcel line to the west side of South 9th Street; then proceeds south along the west side of South 9th Street to the northwest corner of South 9th and East Cary streets; then proceeds west along the north side of East Cary Street to the western boundary of parcel W0000010009; then proceeds north along said parcel line to the southern boundary of parcel W0000010007; then proceeds west along said parcel line to the southwest corner of the parcel; then proceeds north along said parcel line to the south side of East Main Street; then proceeds west along the south side of East Main Street to the western boundary of parcel W0000006021 (projected to the south); then proceeds north along said parcel line to the northern line of said parcel; then proceeds east along said parcel line to the east side of North 8th Street; then proceeds north along the east side of North 8th Street to the north boundary line of parcel W0000005024; then proceeds east along said parcel line to the west side of North 9th Street; then proceeds south along the west side of North 9th Street to the northern boundary line of parcel W0000005017; then proceeds west along the said parcel line to the northwest corner of said parcel; then proceeds south along said parcel line to the north side of the east-west alley between East Main and East Franklin streets; then proceeds east along the north side of the alley to the western boundary line of parcel W0000005017; then proceeds south along said parcel line to the north side of East Main Street; then proceeds east along the north side of East Main Street to the northeast corner of the intersection of East Main and North 9th streets; then proceeds north along the east side of North 9th Street to the south

side of Bank Street; then proceeds east along the south side of Bank Street to the beginning.

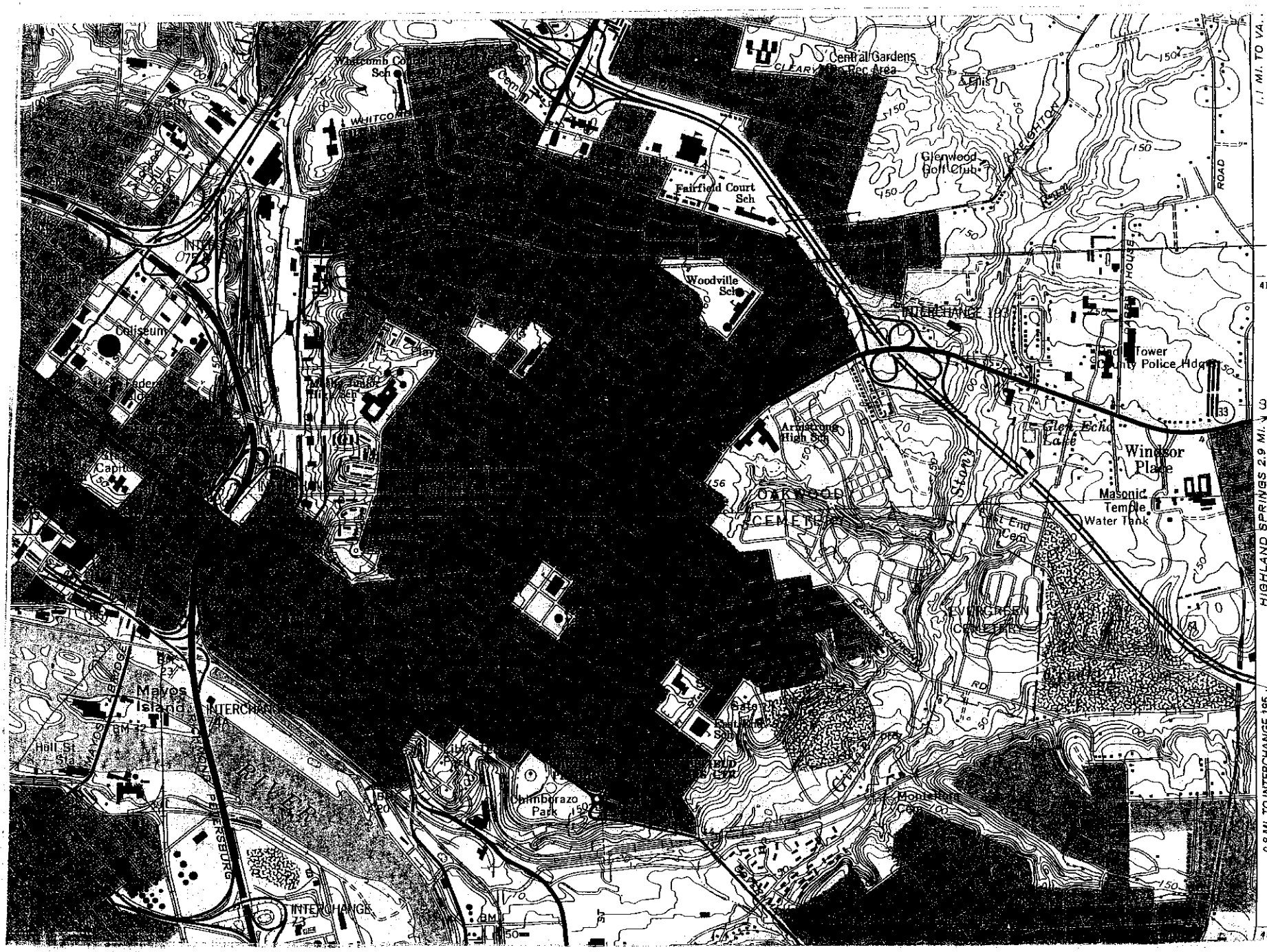
Boundary Justification

The boundaries for the Main Street Banking Historic District are well defined. The northern boundary (Bank Street) is defined by the Virginia State Capital building and its grounds. Capital Square has been determined eligible as a separate district. The other edges of the district are defined by the existence of modern buildings.

End Notes for Sections 7 and 8

[a] Mary Winfield Scott, Old Richmond Neighborhoods (Richmond, Virginia: William Byrd Press, 1984), 143.
[b] City of Richmond Sanborn Map, 1924 and 1940. The maps are located in the archive of The Virginia Historical Society.
[c] William H. Jordy, American Buildings and Their Architects: Progressive and Academic Ideals at the Turn of the Twentieth Century (Garden City, New York: Doubleday & Company, Inc.), 4.
[d] Andrew Morrison, Richmond, Virginia: The City on the James (Richmond, Virginia: George W. Engelhardt, 1893), 92.
[e] John E Wells & Robert E. Dalton, ed., The Virginia Architects, 1835-1955: A Biographical Dictionary (Richmond, Virginia: New South Architectural Press, 1997), 388.
[f] W. Asbury Christian, Richmond: Her Past and Present (Richmond, Virginia: L. H. Jenkins, 1912), 260.
[g] Richard M. Lee, General Lee's City: An Illustrated Guide to the Historic Sites of Confederate Richmond. (McLean, Virginia: EPM Publications Inc., 1987), 129.
[h] Lee, 126.
[i] Morrison, 86.
[j] Morrison, 84.
[k] Morrison, 85.
[l] W. Earl Long, Richmond 1888: Dawn of The Electric Street Railway Era (Richmond, Virginia: Lady Liberty Press, 1988), 2.
[m] Christian, 341.
[n] Christian, 341.
[o] Christian, 341.
[p] Christian, 341.
[q] Christian, 342.
[r] Christian, 342.
[s] Christian. 342.
[t] Morrison, 89-90.
[u] Morrison, 90.
[v] Morrison, 88-89.
[w] Morrison, 81.
[x] Sanborn map of Richmond, 1886.
[y] Morrison, 39.
[z] Morrison, 233-234.
[aa] Morrison, 234.
[bb] Morrison, 66-69.
[cc] Morrison, 97.
[dd] Christian, 431-432.
[ee] Bryan Clark Green, Calder Loth, and William M. Rasmussen, Lost Virginia: Vanished Architecture of the Old Dominion (Charlottesville, Virginia: Howell Press, 2001), 193.
[ff] Richmond City Building Permit #1319, 1909.

[gg]Bank of Virginia, The Bank of Virginia, 1922-1952 (Richmond: Whittet & Sheppardson, 1952), 3.
[hh] Richmond City Building Permit #2251, 1911.
[ii] Richmond City Building Permit #2847.
[jj] Morrison, 49.
[kk] Richmond City Building Permit #6387.
[ll] Virginia Historic Landmarks Commission Staff, "Virginia Trust Company" National Register of Historic Places Inventory Nomination Form, 1976.
[mm] Wells & Dalton, ed., 467.
[nn] Richmond City Building Permit #21289. The cost of the project was $779,000.
[oo] Richmond City Building Permit #21998.
[pp]Harry M. Ward, Richmond: An Illustrated History (Northridge, California: Windsor Publications, 1985), 364.
[qq] Virginius Dabney, Richmond: the Story of a City (Richmond, Virginia: University Press of Virginia, 1992), 312.



127·6031
Main St. Bank
Historic Dist.

1) 4157000 N
284920 E

2) 4157020 N
284980 E

3) 4157390 N
284680 E

4) 4157250 N
284590 E

5) 4157110 N
284570 E

6) 4157000 N
284800 E