

Bank building at 800 H Street, N.E., Washington, D.C. PNC Bank (formerly Northeast Savings Bank)

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The Northeast Savings Bank at 800 H Street, N.E. was built as a bank in 1921 and has continued as a bank building through 2013. The bank, designed by the well-known architect B. Stanley Simmons, has classical elements, similar to many banks built from 1900 into the 1920s. The bank was built to serve the needs of the expanding H Street community, and weathered economic crises from the Depression to the riots following the death of Dr. Martin Luther King, a long period of disinvestment after the riots, and eventual recovery.

Descriptive analysis of exterior and interior of 800 H Street, N.E.

Exterior

Northeast Savings Bank (1921-1933)

The bank building is on the northeast corner of 8th and H Streets, N.E., Square 911, lot 74. The lot measures forty feet on H Street, by ninety-five feet on 8th Street. The building covers one hundred percent of the lot. Behind the building is a ten-foot paved alley.

In 1921, Northeast Savings Bank (NESB) engaged B. Stanley Simmons to design a bank building at 800 H Street, N.E., Washington, D.C.. The building is semi-detached with one story and a basement. The height of the front exterior, measured from the sidewalk, is thirty-two feet at the highest point. The height of the building at the rear is twenty-four feet, six inches from the sidewalk to the eaves, and the average height of the building is twenty-seven feet, nine inches. The exterior and party walls are thirteen inches thick and, constructed on a concrete foundation on solid (i.e., not filled) land. The building has no projections. The roof is a flat slag roof, accessed through a trap door. There are no elevators. The building would be wired for electricity and heated by vapor. James L. Parsons constructed the building at an estimated cost of \$60,000.¹

Morphological changes in the exterior of the bank resulted from the actions of a series of banks that owned the building. These changes are visible in a series of photographs: A photograph by B. Stanley Simmons, photograph by Robert Crockett (1947), photograph by Joseph A. Allen (1950), photograph by Emil A. Press (1969), photograph by Zinnia (1988), photograph by H Street Main Street (2004), and photographs by the author (front, side, rear, and building details) (2013).²

¹ D.C. Building permit # 5592 (29 Mar. 1921). James L. Parsons, Jr. (c. 1880-1949) was a successful Washington builder whose other projects included the Kann's, Hecht, and Landsburgh department stores, and the Episcopal Home for Children. "James Parsons Dies Here; D.C. Contractor," *Washington Post*, 21 Aug. 1949, sec. M. p. 14.

² The photograph of the exterior is from the Simmons Photograph Collection, Historical Society of Washington, D.C., Photograph No. SI 02. However, the caption of the 1921 photograph identifies the location of building as 1401 H Street, N.E. (the location of Northeast Savings Bank from 1916 to 1921, according to newspaper articles). The building

The exterior walls are limestone and granite over brick. A granite water table projecting eight and one-quarter inches supports the pilasters on the front and side of the building. The front of building has three bays. On the lower section of the building there are metal windows of five rows of five panes on each side of the entrance, and above the lower windows are two taller metal windows in three rows of seven panes each, and in the center of the upper set is a window of three rows of eight panes each. The three upper sets of windows, each separated by a wide mullion, form a continuous glazed area on the exterior of the building. These windows, combined with the tall windows on the 8th Street side, emphasize the verticality of the building. The windows are recessed. A metal grille covers the lower windows. A belt course separates the upper and lower windows. Above the upper windows and the pilasters is a projecting belt course with modillions. Below the belt course are the words "Northeast Savings Bank" centered above the upper row of windows. Above this belt course and below the cornice is engraved "MCMXXI" (the year the building was built) centered below the parapet. There is a narrow band of trim on the parapet.³

Continuing on the 8th Street side of the building is the granite water table, and paired pilasters on each side of six metal windows of five rows and five panes with a wider muntin between the first and second and fourth and fifth panes. The belt courses below the first story window, and above and connecting the pilasters, and modillions continue around the side of the building from the front exterior of the building. In the space between the belt courses above the windows are the words "Northeast Savings Bank." Between the fourth and fifth windows moving northward from H Street is a side entrance, leading to a basement. The entrance projects from the exterior wall, and replicates the front entrance in a simpler form. A walkway leads from the sidewalk down to the entrance.

The front entrance is an ornamented door surround in the center of the building, projecting slightly from the exterior. The cornice has a molded architrave, with an ancon supporting each side of the entrance's cornice. Over the doorway is a blank oval tablet with a cornucopia on each side (a symbol of prosperity from Greek and Roman mythology). There is a sunk panel on each side of the entrance. On either side of the windows are paired pilasters, with an acanthus flower and acanthus leaf on the, a garland, and a simple base. There is a metal grille protecting the front entrance.⁴ There are street trees in front of the building and on the side.

at 1401 H Street, N.E. is a brick building and does not resemble the bank at 800 H Street, N.E.. Therefore, it appears that the building address (1401 H Street, N.E.) on the caption of photograph SI 02 is a mistake, and that the photograph in fact shows the then-new bank building at 800 H Street, N.E.. Another Simmons photograph, SI 01, shows the interior of the same bank as of 1921.

³ Margaret Maliszewski-Pickart, Architecture and Ornament (Jefferson, N.C.: McFarland & Co., 1998, 163, 164, 177.)

⁴ The cornucopia or horn of plenty is associated with Bacchus, Ceres, and the river gods Plenty, Constancy, and Fortune. Jean Chevalier and Alain Gheerbrant, A Dictionary of Symbols (Oxford, U.K.: Basil Blackwell Ltd., 1994, 516). Maliszewski-Pickart, Architecture and Ornament, 36, 117, 119, 121, 149, 178.)

As of December 31, 1932, the cost of the land, building, and furniture for the building at 800 H Street, N.E. totaled \$120,000.⁵

Changes to exterior of the bank from 1933 to 2013, based on photographs

The changes to the exterior reflect changes in ownership of the building, and in technology.

Hamilton National Bank (1933-1954)

The building was owned by Hamilton National Bank of Washington (HNB) from 1933 to 1954. In 1933, federal regulators merged NESB and six other banks to form a new bank, HNB. The building at 800 H Street, N.E. became a branch of HNB. A 1947 photograph of the front exterior shows that the engraved words "Hamilton National Bank" had replaced "Northeast Savings Bank" over the top group of windows. It is unclear whether "MCMXXI" remained under the cornice. A square area under the pilasters on the western side of the front exterior appears to be a night depositary, which was not present in the 1921 photograph. A 1950 photograph shows the front and side of the building. Although the image is not clear, there appears to be plaque on the side of the building in the same place as in the 2013 photograph of the side of the building. In 2013 the plaque, dating from the period of National Bank of Washington's (NBW) ownership (1954-1990), reads "National Bank of Washington." If the 1950 photograph shows a plaque, it appears that NBW may have replaced an earlier plaque with words "Northeast Savings Bank" or "Hamilton National Bank" with a plaque with the words "The National Bank of Washington."⁶

The National Bank of Washington (1954-1990)

NBW acquired Hamilton National Bank in 1954, after a bidding war with American Security & Trust Co.. NBW continued to operate 800 H Street, N.E. as a branch. A 1969 slide shows the front and part of the side of the building, which appears much the same as in the 1947 photograph. Although the sign on the building is not visible, it probably read "The National Bank of Washington," as in the 1988 photograph of the building. By 1988, "MCMXXI" is no longer there, and the engraved letters "The National Bank of Washington" has replaced "Hamilton National Bank." An additional NBW sign with the NBW logo, possibly metal or plastic, appears over the front door. The night depositary has been relocated between the bases of the pilasters on the western side of the front of the building. The iron bars remain on the eastern lower window on the front, and there appears to be a security door. However, the western lower window is partially blocked by an automated teller machine (ATM). ATMs were first used in the U.S. in 1967, and most major banks

⁵ Although a breakdown the \$120,000 amount is not available, it likely included the acquisition of lot 74 in Square 911, demolition of the Dixie Theatre building, the estimated \$60,000 construction cost shown on the building permit, and the redecoration of the interior in 1928, plus furniture and fixtures. . D.C. Building permits # 5592 (29 Mar. 1921). Sister Mary Alexine Beatty noted that it is unclear whether the \$120,000 took account of allowances for depreciation. Sister May Alexine Beatty, S.S.J., "Bank Failures in the District of Columbia in the Twentieth Century," Studies in Economics 24 (1949): 207-208.

⁶ The Historical Society of Washington, D.C.'s Wymer Photograph Collection contains no photograph of the bank by Wymer, who photographed Washington c. 1949.

installed them from the 1960s through the 1990s. NBW began to introduce ATMs in 1972.⁷ Sometime between 1954 and 1990, a bronze plaque was added to the 8th Street side of the building, “reading “The National Bank of Washington.”

Riggs National Bank (1990-2004)

In 1990, when NBW ran into serious financial difficulties, federal regulators seized control of the bank and sold it to Riggs National Bank (Riggs). Riggs initially planned to close two NBW branches, including the branch at 800 H Street, N.E., because they were unprofitable. However, after community protests, intervention by the Mayor and D.C. Council, and a commitment to deposit D.C. government funds at the branch, Riggs agreed to and did keep the branch open.⁸ A 2004 photograph shows a Riggs sign over the front door, and a smaller sign mounted next to the pilasters on the western side of the front of the building. An awning has been added to shelter the ATM.

PNC Bank (2004-2013)

Starting in the 1990s, Riggs lost money, and became embroiled in a money-laundering scandal. PNC Bank acquired Riggs in 2004. As of 2013, there is no engraved lettering on the front or side of the building. There is a PNC sign with logo over the front door, and a smaller PNC sign mounted next to the pilasters, in approximately the same place as the Riggs sign. On the 8th Street side, at the cornice is another PNC sign and logo. There are two ATMs, in the same location as the NBW and Riggs ATMs, sheltered by an awning with PNC's name and logo. The night depository remains in the same place. The metal grille on the eastern lower front window has been removed, but an opaque material covers the interior of this window. A metal security door protects the front door. There is a metal railing on the sidewalk in front of the bank to assist pedestrians to walk on the grade change leading to the bus stop. The side of the building looks much the same as in the 1921 photograph.⁹

In 2013, the rear of the building (not visible in photographs dated 1921, 1947, 1950, 1969, 1988, or 2004) has a cementitious exterior, and has six windows, three above and three below. On the side of the building closest to 8th Street, N.E. are two smaller windows. The windows have metal grilles.¹⁰

⁷ Larry Schweikart, ed., Banking and Finance 1913-1989 (New York, N.Y.: Bruccoli Clark Layman, Inc., 1990, 14-15); William H. Jones, “National Bank Free Checking, Loan Plan Set,” Washington Post, 7 Mar. 1972.

⁸ Sharon Warren Walsh, “Battle Over NBW Centers on Pace of Improvement; Both Sides Agree Bank Isn’t Stellar Performer,” Washington Post, 20 Oct. 1988, sec. E, p. 1; Joel Glenn Brenner, “Unsettling Accounts,” Washington Post, 6 Aug. 1990; Joel Glenn Brenner, “Government Sells NBW to Riggs for \$33 Million; Transaction Is Expected to Rank Among Costliest Bank Rescues Ever,” Washington Post, 11 Aug. 1990, sec. D, p. 10. Joel Glenn Brenner, “For 2 Communities, Loss of Banks Isn’t Just Fiscal,” Washington Post, 5 Apr. 1991, sec. C, p. 1; Linda Wheeler, “Riggs Relents, Plans to Keep 2 Banks Open,” Washington Post, 10 May 1991, sec. B, p. 3.

⁹ Terrence O’Hara, “Pittsburgh Bank To Buy Riggs; PNC Financial to Pay \$705.2 Million for Embattled Washington Institution,” Washington Post, 17 July 2004.

¹⁰ A written request for information on post-1949 building permits was filed with the D.C. Department of Consumer and Regulatory Affairs. No response was received before the due date for the paper.

Interior

Interior during Northeast Savings Bank ownership (1921-1933)

According to the Historical Society of Washington, D.C., Simmons photographed the interior sometime between 1921 and 1925. The banking hall is lit by the front and side windows. Sunlight illuminates the bank through the side windows. The interior looks large, airy, and light-filled. There is no skylight. There must have been additional lighting in the entry, in tellers' counters and offices, but it cannot be seen in the photograph. There are no lights hanging from the ceiling. The ceiling is a beam ceiling with three beams running east to west. The beams are a light color with a dark double band on top, a single band on the bottom, and a rosette decoration at intervals in the space between the sets of bands. North of the banking hall there is wall with four sets of paired pilasters, which are the same pattern as the pilasters on the exterior of the building. The two central pilaster pairs frame a dark rectangular area at the rear of the banking hall with a circular ornament over the barrier to the banking hall. This area likely contained a vault at the rear of the banking hall, behind a barrier (as in 2013). A number of bank plans show a vault at the rear of the building.¹¹ The dark rectangular area may have been a balcony overlooking the banking hall and with offices behind the balcony. The interior photograph of Simmons's Merchants Bank at 1413 G Street, N.W. shows a balcony overlooking the banking hall. The 2013 photograph of the rear of 800 H Street, N.E. shows two sets of windows. If these windows are original, it suggests that there may have been offices at the rear of the building. If there was a balcony at 800 H Street, there must have been a stairway in this space connecting the banking hall and the balcony. A staircase also likely connected the banking hall level to the basement. Somewhere in the building there must have been one or more lavatories.

There is a line of five or six tellers' windows in a banking counter along the east side of the building. The facing on the public side appears to be stone, possibly marble, with a metal screen. The first teller window, closest to the front door, has an opening in the stone facing, with two counter screens, at right angles to each other. There appears to be a glass door, which probably provides access to the tellers' area. Three male tellers dressed in business suits are standing in separate teller windows. Opposite the banking counter, on the west side of the building, are several cubicle-style offices; the walls appear to be stone, probably marble, slightly above waist-height. Each of these offices has a full-height metal and glass door, in a full-height doorframe. In the Simmons photograph, a man in a business suit is standing in one of the offices. The relatively low tellers' windows and open offices enhance the feeling of spaciousness.

The entry is not visible in the photograph. It may have had a check-writing table, and chairs, as did several banks constructed during the 1920s, including other banks designed by Simmons. From the Simmons photograph it is not possible to see what material was used for the floor.

The Simmons photograph shows several palms, a fern, and large floral bouquets. The round ornament at the rear of the banking hall is draped in fabric that looks like bunting. These features suggest that this photograph was taken on the day when the bank

¹¹ Wim de Wit, ed., Louis Sullivan: The Function of Ornament (New York, N.Y.: W. W. Norton & Co., 1986, 178.)

opened in 1921. Bank employees are visible in the photograph, but no customers. This photograph may have been taken shortly before the bank first opened for business.¹²

It appears that Simmons designed the interior as well as the exterior of the building. The pilasters on the exterior and interior of the building match. Simmons photographed the interior as well as the exterior, suggesting that both were his work. In addition, contemporary sources and practices indicate that one of the architect's important tasks for a bank client was designing the bank's interior.¹³

Redecoration in 1928

In 1928, NESB redecorated the interior of the bank. According to a newspaper article, the interior beams were covered in Circassian walnut (known for its dark color, strength, and beautiful veining) with panels finished in gold, and the walls were furnished in caen stone (a light creamy limestone quarried near Caen, France). No interior photograph of the 1928 redecoration could be found and no building permits were issued in 1928 for 800 H Street, N.E.. Because Simmons's last commissions were c. 1925, the redecoration was probably the work of another architect, who is unknown.¹⁴

Interior during HNB ownership (1933-1954)

There is one indication of the appearance of the interior when HNB owned the building. An HNB publication for employees, "You and Your Bank," (c. 1953) shows a drawing of tellers' window with a metal grille. Although this illustration appears generic, it likely gives an indication of the arrangement of the HNB interiors, including the branch at 800 H Street, N.E.. HNB employees were cautioned that only employees were allowed behind the counters. Men and women are shown in line to transact business with the

¹² Bouquets may have been common for the opening of a new bank. When the Northwest Savings Bank opened in 1915, other banks and merchants sent flowers. "New Bank Begins Business," Washington Post, 9 Sept. 1915.

¹³ "Interior Architecture: Bank Interiors," The American Architect and the Architectural Review 125 (18 June 1924): 561.

¹⁴ "Bankers' Report Shows District Business Gain," Washington Post, 17 June 1928, 18. "Circassian Walnut," The American Architect 110 (July 1916): 215; "Building Materials," Plough, the Loom and the Anvil, 7 (Feb. 1855); "Caen stone," www.wikipedia.org/wiki/Caen_stone. Internet: accessed 11 Oct. 2013. During the early twentieth century, Simmons and other architects used Circassian walnut and caen stone for the interiors of bank and office buildings. Simmons used French Circassian walnut (Circassian walnut trees grown in France) in the directors' room of the National Metropolitan Bank. "Move Into Bank Building," Washington Post, 19 May 1907, sec. R, p. 2. Simmons used caen stone in the 1916 remodeling of the interior of the Savoy Theater, 3030 14th Street, N.W. (demolished), and again in 1919 for in the interior of an office building on Vermont Avenue, N.W.. James M. Goode, Capital Losses: A Cultural History of Washington's Destroyed Buildings (Washington, D.C.: Smithsonian Institution Press, 1979, 370.) "11-Story Building Will Cost \$600,000," Washington Post, 4 May 1919, sec. R, p. 3. A number of bank interiors designed by other architects used caen stone. See for example, "The Mutual Bank of New York," Bankers' Magazine, (Vol. 84, No. 3, March 1912, 433); "Some Recent Bank Building Operations," Bankers' Magazine, 110 No. 1: (July 1925): 208 (National Deposit Bank, Brownsville, Pa.); "Examples of Recent Bank Building Operations," Bankers' Magazine, 119, No. 1: (July 1929, 163.) (Manufacturers Trust, New York, N.Y.)

same teller (a man), suggesting that if the bank ever had separate teller windows for men and women, this practice had been discontinued by 1953. HNB had men and women employees.¹⁵

Interior during NBW ownership (1954-1990)

Sometime in 1973 or earlier, it appears that the banking hall was remodeled, removing the glass and bars from the tellers' windows. In 1973, two robbers held up the 800 H Street branch, and one of them climbed over the tellers' counter and shot a teller. It is unclear how long this configuration persisted, perhaps through 1983 or later, because in 1983, another teller was shot during a similar holdup attempt at a different NBW branch. (In 2013, the tellers' windows are protected by thick glass from the top of the counter to the ceiling.)¹⁶

Interior in 2013

In 2013, the tellers' counters remain the east side of the building, and the marble on the banking counters may be the original marble. There are still open offices on the west side of the building although redesigned, and not the original offices. Otherwise, the interior is greatly changed. There is a drop ceiling, with modern bowl-shade chandeliers, and no beams are visible. The walls appear to be painted, and floors are dark tile. A wall separates the banking hall from the rear of the building and the original pilasters on the rear wall are not visible, if they remain. There is a check-writing stand on the east wall, and a stand for a greeter in the banking hall. At the front of the building on the eastern corner is a small office with marble walls, which may be original (and would not have been visible in the Simmons photograph).¹⁷

Bank architecture

By 1900, some architects had begun to specialize in banks, and recommended looking to Greek, Roman, and Italian Renaissance vocabulary to provide the simple, dignified, and dominating effect that bank clients wanted. Bankers were receptive to classism. Many bankers who attended a banking convention in Chicago in 1893 also visited the World's Columbian Exposition, and were impressed by the Court of Honor. Charles McKim, among the architects who planned the World's Columbian Exposition, designed several banks, including the Bowery Savings Bank, New York, N.Y. (1893-1895), and the National City Bank, New York, N.Y. (1908). McKim, Mead and White's Knickerbocker Trust building, New York, N.Y. (1902-1904), is an example of a small bank modeled on a Roman temple, with Corinthian columns and pilasters. The Knickerbocker Trust became the model for many other bank buildings. Simmons may have been influenced by the Knickerbocker Trust, and designed the Northeast Savings Bank as a more restrained version of the McKim, Mead and White bank. Other well-known firms designed banks

¹⁵ "You and Your Bank," 13, 18, 21, an HNB publication received by D.C. Public Library on 24 Dec. 1953, in vertical files for Hamilton National Bank, Washingtoniana Division, Martin Luther King Branch of D.C. Public Library.

¹⁶Linda Newton Jones, "Bank Teller Killed in NE Holdup," Washington Post, 1 Nov. 1973, sec. C, p. 5; Judith Valente, "Family of Slain Teller Sues Bank Over Security Measures," Washington Post, 9 Mar. 1983.

¹⁷ Because the current owner, PNC Bank, does not allow photographs of the interior of the bank, only a written description and a sketch by the author are possible.

using the classical vocabulary, including Trowbridge & Livingston (Chemical National Bank, New York, 1907), Mobray & Uffinger (Dime Savings Bank, Brooklyn, N.Y. 1906), and York & Sawyer (Provident Savings Bank, Baltimore, Md., 1903).¹⁸

In 1905, Architectural Review published six basic floor plans for banks. Simmons's design for NESB uses Plan 4, an inverted T for the public areas of the bank. All banks shared certain space and function needs: a banking hall with tellers' windows, offices for meeting with customers, and an area to write checks, a vault, and offices for bank executives. The Northeast Savings Bank had tellers' windows, offices for meeting with customers, must have had a vault, had at least one office in the front of the building, likely had other offices in the building, and may have had a check-writing table. Some banks during this period had additional features not found at NESB: safe deposit boxes, special waiting rooms for women customers, and a stenographer's office. For example, Simmons's National Metropolitan Bank (1907) had special paying and receiving tellers for women and a women's waiting room.¹⁹

In the 1920s bankers wanted a bank building that projected dignity and solidity. A 1924 article on bank interiors in American Architect describes the design principles to achieve this result. Greek and Roman architecture symbolize simple stability and are very adaptable to bank designing. The bank's entrance is critical. On the interior, aligning the front door with the door of the vault creates a pleasing sight-line for the customer. High ceilings create a monumental appearance, using pilasters and walls of marble or other stone. Marble wainscoting on the tellers' windows and a metal grille adds to an impression of stability. The design and materials for tellers' windows were viewed as very important because customers spend a lot of time at the tellers' windows. Ceilings should provide ornament (such as a coffered ceiling) to balance the severity and dignity of the rest of the interior. Simmons's design for NESB generally followed these principles. The interior has a high ceiling, with stone walls, stone wainscoting on the tellers' windows, with metal grilles, pilasters and a decorative beamed ceiling (although not a coffered ceiling). The 1924 American Architect article adds that ideally, the natural light should enter from behind the teller and shine on the customer's face. The windows of the Northeast Savings Bank face south and west. In order to follow the advice in American Architect, the tellers' windows would need to be on the west side, but the tellers' windows were located on the east side.²⁰

B. Stanley Simmons

¹⁸ Charles Belfoure, Monuments to Money: The Architecture of American Banks (Jefferson, N.C.: McFarland & Co., 2005, 125, 129, 150-158); Museum of Fine Arts, Houston and Parnassus Foundation, Money Matters: A Critical Look at Bank Architecture (New York, N.Y.: McGraw-Hill Publishing Co., 1990, 67-79.)

¹⁹ Belfoure, Monuments to Money, 141-142. "Move Into Bank Building," Washington Post, 19 May 1907, sec. R, p. 2.

²⁰ Reassuring customers that their deposits were secure was especially important before federal deposit insurance was enacted in the Banking Act of 1933 (48 Stat. 168, ch. 89). Charles J. Woelfel, Encyclopedia of Banking & Finance (Chicago, Ill.: Irwin Professional Publishing, 1994, 388-389). "Interior Architecture: Bank Interiors," The American Architect and the Architectural Review 125 (18 June 1924): 561.

B. Stanley Simmons (1872-1931) was one of the leading architects in Washington for forty years, noted for his apartment houses, hotels, and banks. Simmons was born in Charles County, Md. and moved to Washington at age ten. He studied architecture at the Massachusetts Institute of Technology, returned to Washington after graduation and began designing rowhouses. By age 26 he had moved on to designing apartment buildings. His first apartment building was the Arno, 1035 20th Street, N.W. (1897) (demolished). In 1900, Simmons began designing apartment buildings for the developer Lester A. Barr at 1400 M Street, N.W. (demolished), and 1326-1328 and 1330-1332 U Street, N.W.. Simmons also designed apartment buildings for Barr's business partner, Franklin T. Sanner. Barr and Sanner engaged Simmons to design the Wyoming Apartments at 2022 Columbia Road, N.W. (1905-1911). Simmons designed the DuPont, 1717 20th Street, N.W. (1902), The Embassy, 1613 Harvard Street, N.W. (1924) and Highview) Mount Pleasant and Argonne Streets, N.W. for Herman R. Howenstein (1925), and Highview and Castle Manor on 13th Street, N.W. (both in 1925).²¹

Simmons also designed hotels, such as the Randolph Hotel, 14th Street and Pennsylvania Avenue, N.W. (1907, demolished) and the Fairfax Hotel (later the Ritz Carlton Hotel), 2100 Massachusetts Avenue, N.W. (1921). Simmons's other noted buildings include the Barr Building (1926) on Farragut Square, N.W., the Jewish Community Center on 16th Street, N.W. (1926).²²

Simmons used a classical vocabulary for several of his buildings, including banks, and repeated certain elements in his buildings. Simmons's lobby for the Wyoming uses multiple classical elements including ornament (garlands, festoons and rosettes) and Ionic columns. His Police Court building, 6th and D Streets, N.W. (1905) has two wings connected by a central section, with a rusticated base, wide pilasters with a simple design on the capitals, modillions at the cornice and multi-pane windows. The Elks Club (1906, demolished) had similar pilasters, with simpler capitals than the pilasters that he used for the Northeast Savings Bank. The entrance to Simmons's Davidson Building, 1432 K Street, N.W. (1917) resembles the entrance on the Northeast Savings Bank.²³

Simmons's best-known bank, and mentioned in his obituary, was the National Metropolitan Bank at 613 15th Street, N.W. (1907). This seven-story, five-bay building combines composite columns, pilasters, and multi-pane windows for a symmetrical, massive, and dignified appearance. The Merchants Bank, 1413 G Street, N.W. (c. 1918

²¹ "B.S. Simmons Dies: Eminent Architect," 9 Sept. 1931, Washington Post, 20; Jane Simmons Johnson, "An Architect's Legacy," letter to the editor, Washington Post, 15 Feb. 1997, sec. A, p. 22; James M. Goode, Best Addresses (Washington, D.C.: Smithsonian Institution Press, 1988, 83-88.)

²² G. Martin Moeller, Jr., AIA Guide to the Architecture of Washington, D.C. (Baltimore, Md.: Johns Hopkins University Press, 2006, 193.) "Plan for New Hotel: Randolph to be Handsome and Modern Structure," Washington Post, 18 Nov. 1906, sec. R, p. 6; "Jewish Community Center 25 Years Old," Washington Post, 25 Mar. 1951, sec. M, p. 14.

²³ Goode, Best Addresses, 86-88; Davidson Office Building, D.C. Building permit # 3731 (26 Feb. 1917); "Building Permits Total \$600,170; Largest for \$200,000 Apartment," Washington Post, 4 Mar. 1917, sec. R, p. 4; "Simmons Wins Prize: Police Court Design Chosen by the Commissioners," Washington Post, 27 Jan. 1905, 13.

(alteration) demolished), another mid-block bank, had an entrance and pilasters very similar to 800 H Street, N.E.²⁴

Merchants and Mechanics Bank's West End Branch, 20th Street and Pennsylvania Avenue, N.W., (1908, demolished) was a three-story corner building with an entrance on a canted bay, rusticated stone or brick on the first story and brick on the upper two stories, and a prominent cornice. On one side of the building were three bays with gauged brick lintels and one-over-one double-hung windows. On the other side was a two-story angled bay on the second and third stories. The banking operations were on the first story, and apartments were on the second and third stories. This bank is of interest because it had an ornamented door surround and clock centered over the doorway, resembling an element that Simmons used in several of his banks, including 800 H Street, N.E..²⁵

Northwest Savings Bank, 18th Street and Columbia Road, N.W. (built in 1899, altered to become a bank in 1915, an altered again by Simmons in 1920) most closely resembles the Northeast Savings Bank. It is a one-story corner bank, with stone exterior walls, pilasters flanking the entrance, the multi-pane windows, and the same cornucopias over a projecting entrance. Key differences between the two banks are the canted entrance and round-arch windows on the Northwest Savings Bank. The earlier bank may have been a model for the Northeast Savings Bank, which Simmons designed in 1921. When the officers of NESB were planning their new bank in 1920, it is possible that Simmons could have shown them the design for the Northwest Savings Bank as a sample design for their own bank.²⁶

Some elements in the Northeast Savings Bank can be seen in Simmons's earlier work, including using pilasters to give a dignified appearance for the Police Court, Elks Club, and banks. In addition, for the Northeast Savings Bank, Simmons reused a similar tablet and cornucopia design in the entrance on the Northwest Savings Bank, 18th Street and Columbia Road, N.W. in 1920.²⁷ The building at 800 H Street, N.E. met the needs of NESB. The building is symmetrical, dignified, and its classical elements, (pilasters and cornucopia) make it read as a bank. The pilasters and tall windows on the exterior suggest

²⁴ "Move Into Bank Building: Occupy Offices in National Metropolitan's New Home," Washington Post, 19 May 1907, sec. R, p. 2. "Bank to Purchase 5-Story Building," Washington Post, 23 Apr. 1918, 12 (Merchants Bank of Washington's location at 1413 G Street, N.W.). The repair permit to alter the Merchants Bank building 1413 G Street, N.W. could not be found. Nevertheless, there is evidence to support the conclusion that Simmons designed the alternation. The Simmons Photograph Collection at the Historical Society of Washington, D.C. contains several photographs of building exteriors. Several were checked against building permits or newspaper articles, and Simmons was credited with the design of the others buildings that he photographed. This is not surprising, because he would not likely have taken the trouble to photograph another architect's work.

²⁵ "Bank to Open Branch," Washington Post, 29 Nov. 1908, sec. R, p. 6.

²⁶ The Northwest Savings Bank building was constructed in 1899, altered in 1915 by George T. Santmyers, and altered again in 1920 by Simmons and Holloway. D.C. Building permit ## 48 (11 July 1899), 5472 (24 June 1915), 6448 (15 May 1920). Building permit # 5592 for the Northeast Savings Bank is dated 29 Mar. 1921. "New Bank Begins Business," Washington Post, 9 Sept. 1915, 2.

²⁷ Goode, Capital Losses, 240-241.

that there is a large interior space. The inside space is a banking hall with the tellers' counters and open offices provide spaces to conduct banking. In 1921, there was certainly a vault (as there is in 2013), and also one of more rooms for officers, such as the marbled office in the front of the banking hall.

Banking business on H Street, N.E.

For banks in D.C., the years 1900 to 1920 were safe and profitable. For this reason, banks in Washington grew rapidly during this period and there were few bank failures.²⁸ NESB opened during the high tide of banking prosperity, and failed during the Depression. The founders of NESB certainly shared the goals of banks generally. Within four years after NESB opened for business, its officers looked for a corner lot in their neighborhood, and retained an architect who had designed several other banks.

NESB was founded by Leonard P. Steuart (c. 1880-1966) and Guy T. Steuart (18??-1927), brothers who were engaged in several businesses in northeast Washington in the early twentieth century.²⁹ As of 1916, the Steuart brothers ran a coal, wood, and ice business at 141 12th Street, N.E. and by 1922 also ran an auto dealership at 141-151 12th Street, N.E.. In 1916, Leonard P. Steuart lived at 135 12th Street, N.E..³⁰ As local businessmen they were in a position to assess the residential and business growth on H Street, N.E.. The 1915 City Directory shows that H Street offered many goods and services including groceries, restaurants, oyster bars, saloons, dry goods, clothing, cleaners, cigars, hardware, coal, movie theaters, physicians, dentists, undertakers. The Baist and Sanborn maps for 1903, 1915, and 1928 show multiple dwellings nearby. As of 1916, there were thirty-eight national or state banks in Washington, but only one of these was serving the H Street, N.E. area, the branch of the Home Savings Bank, at 722 H Street, N.E.. Between 1916 and 1919, many people moved to the city and increased the demand for banking services. By 1919, at least twelve banks were expanding and building new branches. By 1922 there were over fifty banks in the city, including NESB.³¹

²⁸ Branch banks were allowed in the District of Columbia by 1908. Home Savings Bank, a competitor of NESB, had three branches, including its branch at 722 H Street, N.E., across the street from NESB's future location at 800 H Street, N.E.. "Avoids Bond Issue; Worst is Passed," Washington Post, 13 Feb. 1920.

²⁹ As of 1914, there were thirteen national banks, eighteen savings banks and six trust companies in Washington. Total assets of all D.C. banks combined had increased thirteen times over 1880 assets, compared to an increase of only seven times for the entire country. David M. Cole, The Development of Banking in the District of Columbia (New York, N.Y.: The William-Frederick Press, 1959, 361.)

³⁰ "Leonard P. Steuart, Was Partner In 20 Washington Business Firms," Washington Post, 19 Jan. 1966, sec. B, p. 7. Other NESB officers were in business on H Street, N.E. as of 1922: Charles L. Talbert had a soft drinks business at 1498 H Street, N.E.. and Hubert Newsom, operated his law office and real estate business at 1110 H Street, N.E. "Avoids Bond Issue; Worst is Passed," Washington Post, 13 Feb. 1920, 11; Boyd's District of Columbia City Directory (Washington, D.C.: R. L. Polk & Co., 1916, 1922).

³¹ City Directory (1916, 1922). "Banks of District Enlarge Quarters," Washington Post, 11 Nov. 1919, 11. The Home Savings Bank building at 722 H Street, N.E. was constructed in 1912 and remodeled by its later owner, American Security Bank, in 1935. Appleton P. Clark, Jr. was responsible for both designs. D.C. Building permit # 1761 (21 Sept. 1912); #

NESB was incorporated under the laws of Arizona on December 20, 1915, with a capital of \$100,000. During this period, national banks had stricter capital requirements than state banks. As a result, most new banks formed in the 1920s were state-chartered, and the Steuarts followed his trend. NESB opened its first office at 1401 H Street, N.E. on March 30, 1916. The Washington Post article suggests that opening day was a festive event, with officers of NESB welcoming other D.C. bankers to the new bank building. The brick building at 1401 H Street was constructed on the corner in 1909 as a store and apartments.³²

By February, 1920, NESB's officers were looking for location to build a new bank building and acquired a lot on the northeast corner of 8th Street and H Street, N.E. (Square 911, lot 74), across the street from its competitor, American Security & Trust, at 722 H Street, N.E.. The site, vacant as of 1903, was occupied as of 1915 by the Dixie Theatre. NESB planned to begin construction after the theater's lease expired in fall of 1920.³³ It was not possible to determine why the Steuarts selected Simmons to design the new bank building. The officers and directors of NESB may have admired Simmons' National Metropolitan Bank at 15th and G Streets, N.W., built in 1907, or Simmons's other banks built before 1920.

NESB offered deposit account for businesses and individuals, a Christmas Club, time deposits, checking accounts, and loans, and invested in U.S. government securities, and other securities. Between 1922 and 1926, the bank flourished, with its deposits growing to \$1,500,000, of which \$200,000 was in Christmas Club savings.³⁴

By July 1932, NESB depositors began losing confidence in the bank, and had made a number of withdrawals. The bank's executive vice president, George F. Hoover, assured a group customers at the bank that NESB was in sound condition and able to pay all depositors, and would maintain normal business hours. Hoover told customers that the Treasury Department had examined the bank recently and found no problems. The Treasury Department delivered a load of cash to NESB that day, which may have reassured

178117 (11 Mar 1935); (raze for addition), 178277 (construct addition) (12 Mar. 1935). "Housing Drive Makes Strides in Six Months," Washington Post, 24 June 1935, 21.

³² John Clagett Proctor, Washington Past and Present: A History (New York, N.Y.: Lewis Historical Publishing Co., Inc., 1930, 316-317.) "Local Financial and Business Notes," Washington Post, 31 Mar. 1916, 10; Schweikart, ed., Banking and Finance, 336-338.; Beatty, "Bank Failures in D.C.," 91. The building at 1401 H Street, N.E., measured 20 x 81 feet, and was designed by William C. Allard for owner Francis A. Blandon, and built by William Blandon. D.C. Building permit # 755 (4 Aug. 1909).

³³ "Avoids Bond Issue; Worst is Passed," Washington Post, 13 Feb. 1920, 11; "Along Realty Row," Washington Post, 15 Feb. 1920, 42. After the new bank opened in 1921, it became NESB's only location, and the former location at 1401 H Street, N.E. was vacant as of 1922, and was used as a barber shop as of 1930. City Directory, 1922, 1930.

³⁴ Beatty, "Bank Failures in D.C.," 206-210; "Grocery Collector Foils Holdup Man," Washington Post, 8 Feb. 1925, 2 (business account at NESB); "Savings Bank Official Pleads Guilty in Theft of \$45,000 in 10 Years," Washington Post, 22 Sept. 1933 (checking account at NESB used in embezzlement). D.C. Building permit (sign) # 4785 (21 Nov. 1925), "Christmas Club Now Open," to be displayed at 800 H Street, N.E.. "Thrift Reflected in Rapid Growth of Northeast Bank," Washington Post, 11 Jan. 1926, 5.

customers. It appeared that NESB would survive the crisis.³⁵ However, an analysis of NESB's financial statements as of December 31, 1932 reveals that the bank was in a vulnerable position. For example, its ratio of cash to total assets was low (limiting protection against asset depreciation); it had liquidity problems and exposure to insolvency resulting from significant investments in non-U.S. government securities. In addition, real estate should not exceed three percent of a bank's total deposits, and should not exceed an even smaller percentage of a bank's total assets. But between 1928 to 1932, NESB's bank building comprised between 6.43 percent and 7.79 percent of its total assets, a high ratio suggesting that NESB probably overspent on its building. The cost of redecorating the bank's interior in 1928 likely added to this problem, and in hindsight may have been a mistake.³⁶

By 1933, conditions had worsened. On March 6, 1933 President Roosevelt declared a nationwide bank moratorium and NESB and many other banks were closed. Some banks were later allowed to reopen on an unrestricted basis and conduct all their normal activities, but NESB and twelve other D.C. banks were placed under a conservatorship, and allowed to reopen only on a restricted basis (i.e., to make change, handle trust accounts, and collect on notes, activities not requiring disbursements). As of April 3, 1933, NESB had not yet received an unrestricted license from the Treasury Department to reopen.³⁷ Thirteen banks in D.C. became subject to the Conservatorship Division of the Comptroller of the Currency. Eleven of these banks were placed into receivership, including NESB.

In September 1933, the Treasury Department combined NESB and six other D.C. banks to form Hamilton National Bank (HNB). The locations of these banks became branches of HNB.³⁸ The organizers of HNB named the bank after Alexander Hamilton, the first Secretary of the Treasury. HNB opened with capital of \$1,000,000, a surplus of \$250,000, and deposits of \$8,750,000. By September 1934, deposits had grown to over \$14,000,000. By 1935, conditions on H Street had greatly improved, and for that reason, HNB's competitor, American Security & Trust, doubled the size of its branch at 722 H

³⁵ "Regain Confidence in Savings Bank," Washington Star, 17 July 1932.

³⁶ Beatty, "Bank Failures in D.C.," 206-210.

³⁷ "Northeast Bank to be Reopened," Washington Star, 3 Apr. 1933; "Northeast Savings Bank to Open Soon Hoover Announces," Washington Star, 5 Apr. 1933; Beatty, "Bank Failures in D.C.," 92.

³⁸ The banks merged to form HNB were District National Bank, Federal-American National Bank, Potomac Savings Bank, Woodridge-Landon Savings and Commercial Bank, Washington Savings Bank, Seventh Street Savings Bank, and Northeast Savings Bank. The main HNB office was at 619 14th Street, N.W. The branch offices were Brookland Branch, 12th and Newton Streets, N.E.; DuPont Circle Branch, 1337 Connecticut Avenue, N.W.; Georgetown Branch, Wisconsin Avenue and M Streets, N.W., Pennsylvania Avenue Branch, 20th and Pennsylvania Avenue, N.W.; Seventh Street Branch, 7th and N Streets, N.W.; Shepherd Park Branch, 7731 Alaska Avenue, N.W., Woodridge-Landon Branch, 2027 Rhode Island Avenue, N.E., and the Northeast Branch, 800 H Street, N.E.. "Initial Dividend Ordered by Board of Hamilton National Bank," Washington Star, 29 Dec. 1935; "Hamilton Bank is Five Years Old: Grows Steadily," Washington Star, 25 Sept. 1938; "Hamilton Celebrates 20th Anniversary; Big Growth Shown," Washington Star, 25 Sept. 1953; "You and Your Bank", HNB publication c. 1953, 6, 13, 21.

Street, N.E.. HNB continued to thrive and by 1938 its deposits had grown to \$24,000,000, and by 1953 to over \$101,000,000. HNB offered checking and savings accounts, a Christmas Club, commercial, real estate and personal loans (including character loans), letters of credit, collection services, payment of utility bills, investment and credit information, safe deposit boxes, trust services, and foreign banking. It is unclear whether each branch offered all of these services.³⁹

As of 1953, HNB had a main office and eight branches. HNB's success made it a target for acquisition by larger banks, and in 1954 American Security Bank and NBW competed to acquire HNB. NBW acquired HNB in 1954.⁴⁰

The H Street area continued to prosper and was the second-busiest retail area in Washington, until the riots following the death of Dr. Martin Luther King in April, 1968. A government survey in 1968 showed that during the riots, seventeen buildings on or near H Street, N.E. were so damaged as to be unsalvageable, five had extensive damage but were salvageable, and thirty-two had minor damage. The bank building at 800 H Street, N.E., then owned by NBW, was not damaged, but the adjacent building sustained minor damage. In May 1968, NBW discontinued late hours at all its branches, citing fear of crime. In 1969, D.C. government launched an urban renewal plan for H Street to rebuild the damaged area through new and rehabilitated housing, and attempting to meet residents' need for day-to-day shopping, and preserving historic buildings. Despite these efforts, H Street continued to stagnate and no new commercial buildings were constructed on H Street until the Hechinger Mall was built in 1981. In 1977, a reporter interviewed an anonymous bank officer working at the NBW branch at 800 H Street, N.E.. The banker was very pessimistic about the prospects of his H Street business customers, because many were losing money. He was reluctant to lend money to refurbish businesses or homes on or near H Street, because he viewed the area's future as unpromising. Although anonymous accounts are entitled to very little weight, the banker's statements, assuming that they were reported accurately, are consistent with published reports on the conditions of H Street, N.E. in the decade following the riots.⁴¹

³⁹ "Charter Grated to Hamilton Bank; Details Complete," Washington Star, 23 Sept. 1933; "First Year's End to be Celebrated by Hamilton Bank," Washington Star, 23 Sept. 1934; "Hamilton Bank is Five Years Old: Grows Steadily," Washington Star, 25 Sept. 1938; D.C. Building permit # 159131 (16 Nov. 1932), "Xmas Savings Fund Now Open," to be displayed at 800 H Street, N.E.. "A New Character Loan Department," Neighborhood News of Rhode Island Avenue Citizens' Association (December 1935) (vertical file Washingtoniana Division Washingtoniana Division, Martin Luther King Branch of D.C. Public Library. Character loans are made primarily on the basis of knowledge of the individual borrower without many formal documents, collateral, or appraisal. Woelfel, Encyclopedia of Banking and Finance, 203. However, HNB required two co-signers for character loans. "Housing Drive Makes Strides In Six Months," Washington Post, 24 June 1935, 21 (expansion of 722 H Street, N.E.).

⁴⁰ "Hamilton Bank Stock Offer Is Snapped Up," Washington Star, 12 May 1954.

⁴¹ "Bank Quits Late Hours at All 20 of Its Offices," Washington Post, 7 May 1968. "Urban Renewal Plan of the H Street Urban Renewal Area," National Capital Planning Commission, and the D.C. Council, December 17, 1969. "Bitterness and Despair on H Street NE,"

A new High's Store opened in 1983 (the first new construction on H Street after the Hechinger Mall) and in 1986, three additional new buildings were constructed. Although by 1987, more small businesses began to open, conditions worsened during 1990 when a supermarket and other businesses closed. During 1990-1991, Riggs considered closing its branch at 800 H Street, N.E., because it was unprofitable. But by 1990, the directory of the H Street Merchants and Professionals Association shows that H Street once again offered many goods and services including bakeries, grocery stores, drug stores, carryouts, restaurants, beauty salons/barber shops, bookstore, clothing, fabrics, computers, florists, laundries, physicians, dentists. In addition, H Street was now served by four financial institutions: American Security Bank, Hospitality Community Federal Credit Union, Sovran/DC National Bank, and NBW. By 2004, H Street had a Main Street program, and boasted almost 200 food, drink and shopping opportunities, and a theater company. Average household income within one mile of H Street was \$66,888. In the early 2000s, H Street began to develop as a restaurant and entertainment area, and started to become trendy.⁴²

Washington Post, 27 Nov. 1977; Phil McCombs, "The Banker: 'People Who come In ... Don't Understand'," Washington Post, 27 Nov. 1977.

⁴² Isaiah J. Poole, "H Street's hopes buoyed by High's," Washington Times, 16 Dec. 1983; "Decaying Commercial Strip on H Street NE Is Groomed for Rejuvenation," Washington Post, 28 Aug. 1986; Linda Wheeler, "Vitality, Money Returning to H Street," Washington Post, 12 Apr. 1987; Linda Wheeler, "Feeling the Chill on H St.," Washington Post, 22 Aug. 1990; Linda Wheeler, "Riggs Relents, Plans to Keep 2 Banks Open," Washington Post, 10 May 1991; H Street, NE Main Streets (2004), vertical file, Washingtoniana Division, Martin Luther King Branch of D.C. Public Library. Clay Risen, "H (as in Humming) Street," New York Times, 16 Dec. 2007; Eileen Francis, "The H Street Renaissance," Arrive (Nov./Dec. 2009): 44-50.

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