

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 Seventh Street Savings Bank
other names _____

2. Location

street & number 1300 7th Street, N.W. not for publication
city or town Washington, D.C. vicinity
state District of Columbia code DC county _____ code 001 zip code 20001

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, 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).

Shirley M. Buchanan, AS/NPS Date 7/25/03
Signature of certifying official/Title
DC Historic Preservation Office
State or Federal agency and bureau

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): _____

Edson A. Beall Signature of the Keeper Date of Action 9/17/03

7th Street Savings Bank

Name of Property

Washington, D.C.

County and State

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	Noncontributing	
1		buildings
		sites
		structures
		objects
1		Total

Name of related multiple property listing

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

number of contributing resources previously listed in the National Register

Financial and Banking Institutions in Washington, D.C.

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE/Financial Institution

Current Functions

(Enter categories from instructions)

COMMERCE/TRADE/Professional

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH AND 20TH CENTURY REVIVALS/

Classical Revival

Materials

(Enter categories from instructions)

foundation Stone

walls Brick

roof Not visible

other

Narrative Description

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

8. Statement of Significance

Applicable 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 pattern of our History.
- B** Property 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.

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 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.

Narrative Statement of Significance

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

Area of Significance

(Enter categories from instructions)

Architecture

Period of Significance

1912-1913

Significant Dates

1912-1913

Significant Person

(Complete if Criterion B is marked above)

Cultural Affiliation

Architect/Builder

Rich and Fitzsimons, Architects

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 files (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

- 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:

7th Street Savings Bank
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Washington, D.C.
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10. Geographical Data

Acreage of Property 2,119 square feet

UTM References

(Place additional UTM references on a continuation sheet)

1	1 8	3 2 4 6 5 3	4 3 0 8 2 0 6	3			
	Zone	Easting	Northing	Zone	Easting	Northing	
2				4			

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 Kim Prothro Williams
Organization D.C. Historic Preservation Office date _____
street & number 801 North Capitol Street telephone 202 442-8800
city or town Washington, D.C., N.E. state District of Columbia zip code 20002

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

- X A **USGS map** (7.5 or 15 minute series) indicating the property's location.
- X A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

- X 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 SHPO or FPO)

name Arthur H., IV and D.S. Page
street & number 2921 34th Street, N.W. telephone _____
city or town Washington state District of Columbia zip code 20007

Paperwork Reduction 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.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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Description Summary:

The Seventh Street Savings Bank is located on Square 423 at the corner of 7th and N Streets in northwest Washington, D.C. Square 423 is bounded by N and O Streets on the south and north and 7th and 8th Streets on the east and west. The square comprises the Seventh Street Savings Bank building. Several historic buildings associated with the Immaculate Conception Church and School (facing N Street, N.W.) and a large, contemporary brick complex of residential building units. Originally part of a vibrant commercial corridor that included several rows of late 19th-century residential and commercial buildings ranging along both 7th and 8th Streets, N. W., the bank building now stands out as an individual landmark in a diminished physical context.

Located at the southeast corner of 7th and N Streets, N.W., this building was constructed during 1912 and 1913 as a combination bank, store and apartment building. Designed in a Classical Revival style, the building originally consisted of two parts: the principal, two-story bank building still on the site, and a two-story commercial wing, no longer standing. The extant structure presents a three-bay-wide, implied temple-front facade to 7th Street and extends five bays deep along N Street. Rectangular in plan and measuring approximately 31' 9" x 66', the building is set upon a granite foundation with a limestone base and has brick walls. The south and east elevations, facing 7th and N Streets are clad with buff-colored face brick and are articulated with architectural detail, while the other two elevations expose the common brick walls and are strictly utilitarian. The roof is flat and features a prominent projecting cornice with modillions and a brick parapet wall above. The lower, two-story brick wing, designed in a commercial classical style that was sympathetic to, but distinct from the main building, originally abutted the north wall of the bank. This wing, which housed stores on the first story and apartments above, was demolished between 1965 and 1973, leaving the formerly attached wall surface exposed.

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General Description:

The east elevation facing 7th Street is the primary elevation. It is divided into three bays by double-story brick pilasters that span the full two-story height and visually support the building's prominent frieze. The first story features three, large, arched openings, including a central entry and flanking windows, all articulated with brick voussoirs and limestone keystones. The central entry, which opens on grade to the sidewalk, retains its original double doors and its fanlight, all recessed into the brick walls. The two doors have single-pane glazed panels with wrought iron grilles over raised wood panels. The fanlight also exhibits its original wrought iron grille. The window openings extend from the raised limestone foundation to the same height as the central entry. The windows feature pairs of 10-light casements with semi-circular fanlights. The casements are recessed from the edge of the arched openings and are set behind original wrought iron grilles. A wrought iron canopy awning that originally graced this central bay to mark the entry no longer survives. However, patches in the brick pilasters to either side of the entry indicate where the sides of the awning were attached to the wall. Metal tie rods that once supported the bracing for the awning are found just above the altered brickwork.

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The second story, separated from the first by three raised brick panels, features paired windows in each of the three bays. Together, the paired windows—narrow 4/4-light sash with a central wood muntin—rest upon limestone sills that extend across the width of each bay. Immediately above the second story windows is the building's notable frieze, visually supported by the double-story brick pilasters and their limestone caps, carved with egg and dart molding. The frieze is constructed of terra cotta panels and offers the bank's name inscribed into its surface: "SEVENTH STREET SAVINGS BANK." Buttressing either end of the frieze on corner blocks above the building's end piers, are raised bas-reliefs of stylized roundels. Egg and dart molding encloses the top of the frieze, while two layers of continuous foliated molding form the lower edge. Above the frieze is a wide, overhanging cornice with heavy modillions and ogee-shaped profile. Molded, terra cotta panel soffits alternate with the modillions, while a copper gutter caps the cornice line.

Above the cornice and delineating the roofline is a brick and terra cotta parapet wall. On the east facade, the parapet is partially balustraded and features a central roundel projecting above the parapet wall. This roundel with a garland-type swag surrounding it was originally intended to have a plate-glass hinged front and to hold a metal box with eight lighting outlets for an electric sign. A yellow pine staff which reached several feet high, stood atop this roundel.¹

The south elevation facing N Street, N. W. extends five bays deep and is clad with the same buff-colored face brick that is applied to the facade. This wall is characterized by a projecting window bay and arched opening on the first story and a set of five, regularly spaced single windows on the second story. The projecting window bay, set upon the granite base of the building, is constructed of wrought iron, and extends slightly longer than the central three bays of the wall. It is divided into six bays by iron pilasters and is set upon raised iron panels. Each bay consists of paired 12-light wood casement windows with S-light transoms above. The windows are covered with metal grilles, which are similar in design to the front window grilles. The iron pilasters separating each window bay support a narrow iron architrave with decorative bed molding. A metal frieze with metal roundels are evenly spaced above each of the pilasters. The top of the frieze terminates with an egg and dart molding, above which rises the projecting ogee cornice.

Beyond the projecting metal bay on this south elevation is a single entry door which originally led to interior stairs that provided access to the second floor apartments. The door is raised above ground level with an English basement entry beneath it, and is reached by a set of limestone steps with a wrought iron railing on either side. The arched entry, recessed into the brick wall surface, has a brick voussoir with a limestone keystone. The original paired entry doors have been replaced by a single metal door, while the original fanlight transom survives intact. A narrow eight-light casement window, with metal grille and limestone sill, sits between this rear entry door and the projecting window bay. Beneath the door is a flight of stairs leading to the basement level of the building.

¹ This information is based upon notations on the original elevational drawings by Rich and Fitzsimons and included in this nomination form.

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The second story of the south elevation consists of five single window openings, the central one of which is smaller than those flanking it. This central window is set within a similar-sized opening, but has side reveals surrounding it, while the flanking windows fill their opening. All of the openings have limestone sills and soldier-course brick lintels. The central window holds 4/4 sash, while the other four have an 8/8 sash configuration. Above the second story windows is the building's frieze and, above that, the parapet wall. Here, however, the frieze consists of face brick, rather than the terra cotta panels of the principal, 7th Street facade, and the parapet is a continuous brick wall with no balustrade. Ghosting on the brick frieze of this facade reveals the lettering for "Hamilton National Bank," put in place in 1934 when the Seventh Street Savings Bank became a branch bank for Hamilton National Savings Bank.

The west elevation, facing the side wall of the Immaculate Conception School, is not accessible, having been closed off by an original wrought iron gate. This wall surface, constructed of common brick and lacking the buff-colored face brick of the south and east elevations, is strictly utilitarian.

The north elevation, formerly unexposed and attached to this building's two-story commercial wing, is currently devoid of openings and clad with concrete with a "Driv-it" type outer finish. A lightwell, formerly covered with a monitor roof, cuts into the second floor of the building towards the rear. The inside walls of this light well are of red brick, laid in a five-course bond and feature single, 6/6 windows. All of these windows are surmounted by segmental arches with brick lintels laid in a three-course row-lock pattern. A brick chimney stack projects from the rear corner of the sloped roof.

Interior

Based upon the original floor plans, the interior of the two-part building was originally divided into three distinct use areas: bank, commercial and residential. The first story of the main block housed the bank itself, while the first story of the wing held two individual stores, and the second stories of both the main block and wing were divided into four separate apartments.

The bank, entered directly from the central entry door on 7th Street, featured a large public lobby with marble floors. A door at the end of the lobby opened onto the main floor and banking room, the center of which was occupied by a large vault (currently in storage in the basement). Teller booths and counters were found along the outside of the curved lobby walls, while the president's and director's rooms occupied corner spaces. The second floor of the bank building, reached via the rear door found on N Street, N.W., was historically divided into two, one-bedroom apartments. Both apartments had a front parlor facing 7th Street and a long, narrow corridor giving access to the bedroom, kitchen and dining room, all laid out *en suite*.

The retail area, located in the now-demolished side wing, was divided into two, long open spaces, each of which was reached through its own entry with flanking show windows. The stores were divided in front by a narrow stair that led to the second floor apartments. These one-bedroom apartments had similar floor plans to the apartments above the bank. A light well between the two inside apartments (one above the bank building, one above the store), let light and air penetrate these residential units. +

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Summary Statement of Significance:

The Seventh Street Savings Bank is historically significant as a representative example of a small, independent bank—a type of financial institution that, prior to the Federal Reserve Act of 1914, specifically catered to the various neighborhoods of Washington, D.C.² Built as a combination bank, store, and apartment building, the Seventh Street Savings Bank was designed by the architectural firm of Rich and Fitzsimons and erected between 1912 and 1913. It was constructed during a period of general prosperity in which Washington was experiencing a strong economy and a burgeoning population, and at a time when the banking industry was undergoing significant changes both locally and nationally in response to similar positive economic trends. The bank building is designed in a classically-inspired style, illustrative of bank building architecture of the period, and included commercial and residential uses in the building—a practice that was not uncommon for the period.

The property consists today of a two-story brick building that housed the banking operations and two apartments. An attached wing, original to the building and which held stores on the first story and two apartments above, was demolished between 1965 and 1973. Although no longer used as a bank, the building stands as a significant illustration of the area's heritage and occupies an important place in the history of this city's banking industry.

The Seventh Street Savings Bank qualifies for listing on the National Register of Historic Places under the Multiple Property Designation, "Banks and Financial Institutions of Washington, D.C." The building meets Criteria A and C of the National Register of Historic Places, with architecture as the areas of significance:

The Seventh Street Savings Bank stands as a premier example of a small neighborhood savings bank that was built to service the financial needs of the surrounding community that included the residents, clients and merchants of the vibrant 7th Street corridor. The bank began its operations at a time when the District saw a significant growth in the number of financial institutions, just prior to the passage of the 1914 Federal Reserve Act. This act which allowed for branch banking in Washington, significantly altered the manner in which banking had been conducted previously, and ultimately contributed to the demise of independent banks, such as the Seventh Street Savings Bank.

In addition, the design of the Seventh Street Savings Bank—a classically-inspired brick and stone building—is indicative of bank building architecture in Washington from the period. Prior to the last decade of the 19th century, banks in Washington represented a variety of forms and styles, which, most importantly gave the impression of solidity and

² Prior to 1914, Washington's National banks could not operate branches in the District, thereby providing a financial market to the independent banking concern. These independent banks were often established in residential areas and catered to the local communities. However, in 1914, the Federal Reserve Act was passed allowing national banks in this city to have bank branches. Washington's national banks were quick to take advantage of their increased power, opening branches in the city's growing neighborhoods—a market previously held by the independent institutions.

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impregnability. Beginning in the last quarter of the 19th century and encouraged by the City Beautiful Movement, there emerged a clear preference for classical forms and styles in bank building design. The Seventh Street Savings Bank, with its implied temple-front facade and classical detailing, is representative of the great influence that these stylistic movements had on all banking institutions, including the small, neighborhood bank.

Background history of financial and banking institutions in Washington, D.C. can be found in the Multiple Property Documentation form of that same name and on file at the D.C. Historic Preservation Office.

Resource History and Historic Context:

History of the Site:

Historically, the site upon which the 7th Street Savings Bank stands was part of a mixed-use residential and commercial neighborhood. Seventh Street, NW was an important transportation and commercial corridor and was lined with rows of stores from Pennsylvania Avenue on the south to the city's boundary at present-day Florida Avenue on the north. These commercial concerns grew up around and were supported by the markets that were clustered in the area. The oldest market to be built in the vicinity was the Northern Liberties Market, established at Mount Vernon Square in 1846. Catering to a city-wide clientele and encouraging the development of local retail, the Northern Liberties Market served an important commercial role in the life of mid-19th century Washington until its demolition in 1872. Center Market, at Pennsylvania Avenue and 7th Street, N.W. was built in 1871. This market, along with Eastern (1873) and Western (1878) Markets, were public markets built by the District to replace earlier groups of unsightly, unstable and unsanitary market sheds. The O Street Market, built in 1881 at the corner of 7th and O Streets, N.W., came about as a direct result of the demolition of the Northern Liberties Market in 1872. Its construction followed that of the city's other public markets, including Center, Eastern and Western markets, in its architecturally distinctive use of a centralized building with stalls lining the interior space.

In addition to its market presence, 7th Street was an important early transportation corridor that traces its origins to an 1810 Congressional charter. Congress granted a charter for the construction of a system of turnpikes from Washington City to the District line, including the 7th Street Turnpike. The toll road was paved between 1818 and 1822. In the 1830s, omnibus service operated over Seventh Street between L Street and the Potomac River, and by 1862, 7th Street had become the route of the city's first streetcar operation.

As a result of this important 7th Street corridor, the area surrounding the site of the 7th Street Savings Bank was well developed by the 1880s. According to the 1888 Sanbom Map, Square 423 contained an uninterrupted series of one-, two-, and three-story brick store buildings along 7th Street from N to O Streets and a long row of three-story brick dwellings along 8th Street, N.W. The Immaculate Conception

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Church and School already stood on the site facing N Street, while less substantial light industrial/commercial properties (coal yard, stable, blacksmith shop) occupied the northern end of the square facing O Street. However, by 1904 many of these light industrial buildings were replaced by a three-story armory and hall, built across from the O Street Market.

The configuration of buildings remained intact on the square until 1912-1913 when the 7th Street Savings Bank was constructed, replacing several of the older and attached two-story commercial buildings on the site. During the 1920s, this trend of replacing smaller 19th-century stores with larger 20th-century commercial buildings continued. By 1928, most of the older stores located mid-block along 7th Street had been replaced by the large Kauffman Department Store.

Around mid-century (1954), the overall commercial nature and density of the square changed when a group of residences lining the middle of 8th Street was razed for a parking lot, and the Kauffman Department Store was replaced by a filling station. Twenty years later, much of the historic building fabric had been removed on the square, save for the bank building and the Immaculate Conception Church and School buildings (including the rectory and attached building—both late 19th-century row houses). Between 1965 and 1974, the attached commercial wing to the Seventh Street Savings Bank was also razed, and in 1973-1974, the contemporary residential complex on the site, called the Immaculate Conception Apartments, was built.

Today, the Seventh Street Savings Bank and the Immaculate Conception Church and School buildings stand clustered at the southern end of the square. The bank building, historically the anchor to a densely developed row of commercial buildings, stands starkly alone on 7th Street as a physical reminder of the once vibrant commercial nature of the area.

History of the Seventh Street Savings Bank

The Seventh Street Savings Bank was constructed in 1912-1913 as a combination bank, store, and apartment building. The bank was organized under the laws of West Virginia, but began its operations as an independent bank in Washington, D.C.,³ doing no business in West Virginia or elsewhere.⁴ In August 1912, final working drawings of the bank building were completed and signed by the architectural firm of Rich and Fitzsimons, and in September an application for a Permit to Build was completed and signed by builder Bonifer Smith.

As designed, the building included the two-story principal block and attached side wing. The classically-inspired main block housed the banking facilities in the building's ground level and first story, while two, one-bedroom apartments occupied the second story. The side wing included two stores on the first story

³ John Claggett Proctor, in *Past and Present*, states that the 7th Street Savings Bank began its banking business in July 1912. However, the bank officers were not elected until January 1913, and the building was probably not completed until early spring 1913.

⁴ "Test Suit Filed to Assess Stock of Defunct Bank," *The Evening Star*, September 12, 1934.

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and two, one-bedroom apartments over them in the second story. (The commercial uses of the stores varied over time and is discussed later in this document.)

In January 1913, the *Evening Star* announced that the 7th Street Savings Bank had named its Board of Directors and elected its bank officers. The officers of the bank were as follows: Somerset R. Waters, president; A.H. Plugge, vice president; Harry Kaufman, second vice president; J.D. Howard, treasurer and cashier; J. Peyton Togbert, assistant cashier; Charles S. Shreve, general counsel; and Ralph Burgess, secretary.⁵ Although no information announcing the bank's opening has been located, the article naming the Board of Directors indicates that the bank probably opened around that time.

The Seventh Street Savings Bank emerged in this period as one of 34 banks in the District of Columbia, and one of even fewer savings banks.⁶ Despite its limited scope, the bank developed well, most likely due to its location along the commercial 7th Street. During the 1920s, the bank advertised itself in *Polk's City Directory*, offering 3% interest paid on savings and 2% interest paid on commercial accounts, and listing deposits as over one million dollars. The bank was one of 22 savings banks in Washington⁷ identified in a 1928 article entitled, "History of Banking in the District of Columbia."⁸ At the end of 1928, the bank's total deposits amounted to \$1,729,519.25, ranking the bank eighth in terms of the greatest amount of deposits for that year.

Despite its strong showing in the 1920s, the bank was unable to survive the Depression. Like all banks, the Seventh Street Savings Bank was closed during the Bank "Holiday" of March 5-9, 1933⁹ and remained closed after the Emergency Banking Act of March 9 went into effect opening the majority of the banks in the city.¹⁰ In June 1933, the still-unopened Seventh Street Savings Bank joined in the

⁵ Biographical research on these individuals revealed little information. Somerset Waters, president of the bank, is listed in the city directories from the period as a grocer of wines and liquor at 1342 7th Street, N. W. A.H. Plugge, vice president of the bank, is listed in city directories as a partner in the Finn, Xander & Plugge (presumably law firms).

⁶ This number is based upon the number of banks listed under "Banks" in the 1913 city directory—the first year in which the Seventh Street Savings Bank is listed.

⁷ Banking institutions were typically divided into three categories: National Banks, Trust Companies and Savings Banks.

⁸ John B. Lerner, editor, "History of Banking in the District of Columbia," in John Claggett Proctor *Washington. Past and Present: A History* (1930), 276ff.

⁹ The Bank Holiday refers to the period between March 5 and March 9, 1933 when President Roosevelt declared all banks closed. The Emergency Banking Act, which gave the President broad powers to reorganize insolvent banks, was passed and signed into law March 9, 1933.

¹⁰ "Thirteen Washington Banks Not Yet Licensed; Inquiry Continued," *The Evening Star*, March 14, 1933. The article provides a list of the thirteen banks that, as of that date, had not received a license to re-open, the Seventh Street Savings Bank being one. The article points out, however, that the banks were not necessarily unsound, but that the inquiry was ongoing.

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Hamilton National Bank bank merger.¹¹ The Hamilton National Bank merger was organized, ultimately, as a merger of eight Washington, D.C. banks and opened on September 25, 1933.¹² The Seventh Street Savings Bank was the eighth banking institution to join the merger and opened as a branch office of the new national bank.¹³ To proclaim the former Seventh Street Savings Bank as its own, Hamilton National Bank erected two new signs for the building in October 1933.¹⁴ The signs, which were designed to be flush against the building, had industrial cast bronze lettering and read HAMILTON NATIONAL BANK. They were affixed to the building at frieze level along the 7th and N Street elevations; although the lettering was removed, ghosting of the letters is clearly visible along the N Street elevation and holes where the letters were located can be seen on the 7th Street facade.

The conditions of the merger were such that Hamilton purchased the paper assets of the bank, and upon its opening, paid out fifty cents on the dollar to all of the bank's depositors. The other fifty cents remained in the Seventh Street Bank to be handled and paid out by the conservator.¹⁵ Although Hamilton National Bank purchased the bank's assets, the building itself was ultimately placed in the hands of a receivership, and was not sold until 1941.

In September, as arranged in the merger, fifty percent dividends were paid out to the bank's depositors. The receivership of the Seventh Street Savings Bank continued this process of paying out a percentage of dividends for six years after the bank's closing.¹⁶ Finally, in 1939, the Seventh Street Savings Bank paid out a five percent dividend, bringing the payments up to 95 percent of the accounts which depositors' held at the time of the bank's closing.¹⁷ In 1941 at a public auction, Rudolph B. Behrend purchased all of the remaining paper assets of the Seventh Street Savings Bank for \$400.00, outbidding seven other bidders. The only remaining asset of the Seventh Street Savings Bank—its bank building—was put up for sale by the receiver that same year.

¹¹ See "Seventh Street Bank is Included in Merger Group," *The Evening Star*, June 25, 1933.

¹² "Hamilton National Bank Opens," *The Evening Star*, September 25, 1933.

¹³ The Seventh Street Savings Bank was one of eight branch banks serving the Hamilton National Bank's main office at 14th and G Streets, N. W. In its merger, Hamilton abandoned five bank buildings, and retained nine. "Bank to Abandon Five Buildings in Hamilton Merger," *The Evening Star*, June 27, 1933.

¹⁴ D.C. Sign Permit #166482, 9/25/33. The engineers reports included with the permit indicate that the job was completed on 10/11/33.

¹⁵ "Seventh Street Bank Joins Merger Plan," *The Evening Star*, June 4, 1933, A-1.

¹⁶ "Seventh Street Bank Will Begin Paying \$313,944.00," *The Evening Star*, October 28, 1934.

¹⁷ Newspaper accounts indicate that additional assets held by the bank may have allowed the bank to pay out at 100 percent; however, no follow-up articles relating to this issue were found.

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The Hamilton National Savings Bank retained the Seventh Street Savings Bank building as a branch office until 1954. In August of that year, Hamilton National Bank merged with the National Bank of Washington and the former Seventh Street Savings Bank became a branch bank to National Bank of Washington.

Commercial and Residential Use of the Building:

In addition to the banking operation, the Seventh Street Savings Bank included both commercial and residential uses. This multi-use building function was not uncommon in bank building architecture in the city during the 19th and early 20th centuries. An early instance of this is found at the demolished National Capital Bank on Pennsylvania Avenue (1890), a three-story building which housed the banking facility on the first story and rental space on the upper floors.¹⁸ Later examples of combining banking functions with other uses, such as offices and/or apartments resulted in taller, high-rise buildings (at nine stories, the Washington Loan and Trust Company is Washington's tallest bank building).

The commercial aspect of the building facing 7th Street consisted of two separate commercial spaces which were rented out to a variety of businesses over the years, including a shoe store, a dry goods store, a tailor, women's furnishings, a cigar store, a dental office, etc. The four individual apartments—two over the bank and one over each store—were rented out independently, though in several cases the merchants lived above their stores.

The Architects: Rich and Fitzsimons

The architectural firm of Rich and Fitzsimons was a relatively short-lived partnership in Washington about which little is known. The partnership, which lasted from 1911 until 1916, included partners Alfred S. Rich and A. Burch Fitzsimons. Together, the firm is known to have designed a four-story commercial building at 905 Seventh Street, N.W. (1911); the Seventh Street Savings Bank (1912); and the Hotel Harrington at 430 11th Street, N.W. (1914).

Prior to forming a partnership, both Rich and Fitzsimons were architects in this city. Fitzsimons first appears in the Washington city directories in 1895 as a clerk. Beginning in 1896, he is listed as a draftsman, a designation that remains in the directories until 1899, the first year in which he is listed as architect. Fitzsimons apparently worked for himself. His office moved over the years from 1512 R Street, N.W., to 1751 T Street, N.W., and then to 2112 R Street, N.W.

Alfred S. Rich first appears in the city directories in 1909 when he is listed under the firm name "Gates and Rich." Wistar W. Gates and Alfred S. Rich were furniture merchants and successors to "H. Burkharts & Son Big Cash Furniture and Carpet House" at 1013-1015 7th Street, N.W. The following year, Rich is listed as an architect with A. S. Rich and Company at 14th Street and New York Avenue, and the next year is in partnership with Fitzsimons.

¹⁸ Robinson and Associates, National Register of Historic Places Multiple Property Submission, "Banks and Financial Institutions in Washington, D.C., 1790-1960" (1993), p. E-31.

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From 1911 to 1916, Rich and Fitzsimons operated out of the architectural office at 2112 R Street, established by Fitzsimons the previous year. The firm remained at that location until the end of their association in 1916. In 1917, Alfred Rich had gone to work for Hunter and Bell, while Fitzsimons opened new offices in the Bond Building. The following year Fitzsimons had moved his office to the Colorado Building, and Alfred Rich had established himself as an independent architect working out of the Southern Building. While Fitzsimons' architectural practice remained stable, Rich continued to move around in the architectural community, at certain times working as a draftsman at the Navy Yard. Both architects remained in the Washington area throughout the early and mid-1920s. Fitzsimons is last noted in the city directories in 1927, but no other information as to his whereabouts or existence was found as part of the research conducted in support of this National Register nomination. Rich continued to be listed in the city directories until the mid-1930s.

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Maps and Drawings

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Washingtoniana Division, Martin Luther King Memorial Library, Washington, D.C., General Photographic Collection.

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Verbal Boundary Description:

The 7th Street Savings Bank occupies Lot 800 on Square 423 in Washington, D.C.
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Boundary Justification:

The 7th Street Savings Bank has occupied this lot since its construction in 1912-1913.+

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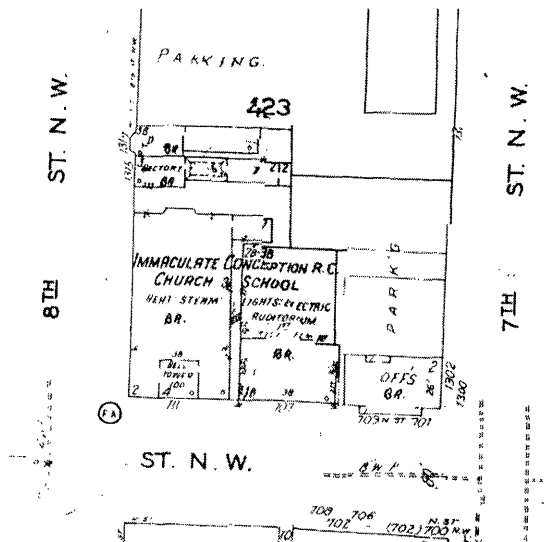
7th Street Savings Bank

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SITE MAP



7th Street Savings Bank
1300 7th Street, N.W.
Washington, D.C.
Sanborn Map, 1991

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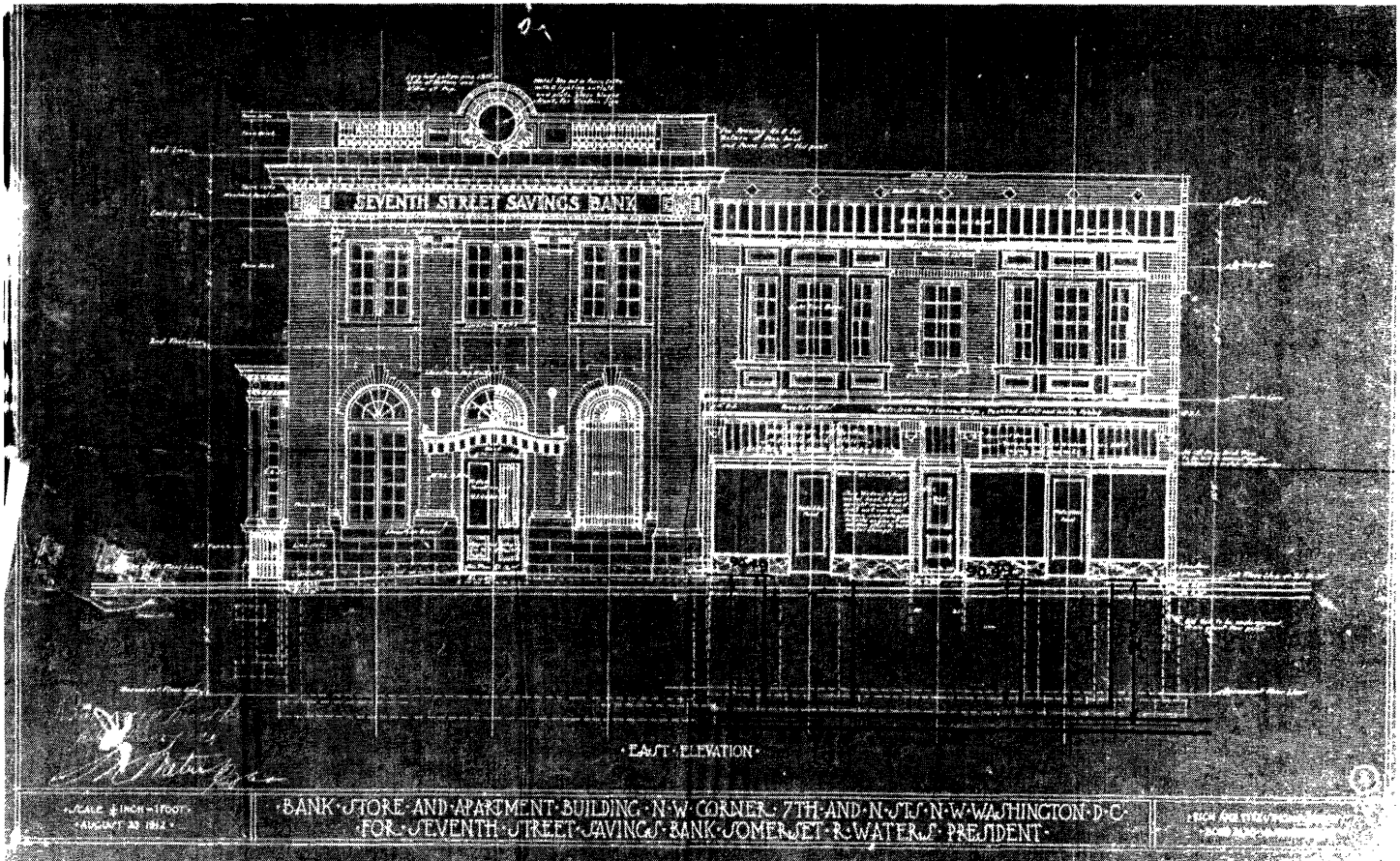
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DRAWINGS



Seventh Street Savings Bank
East Elevation
Rich and Fitzsimons, Architects
1912-1913

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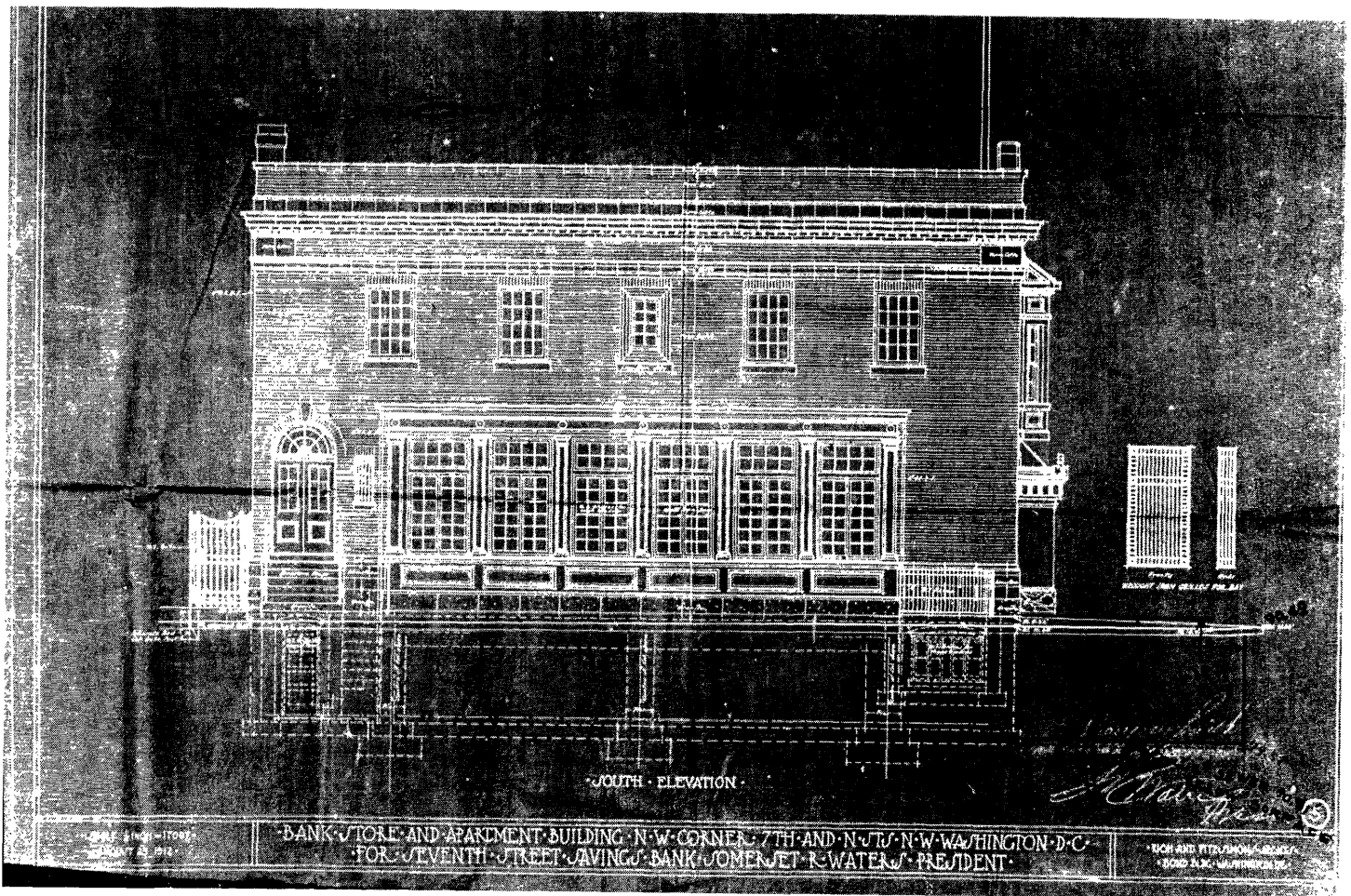
7th Street Savings Bank

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DRAWINGS



Seventh Street Savings Bank
South Elevation Drawing
Rich and Fitzsimons, Architects
1912-1913

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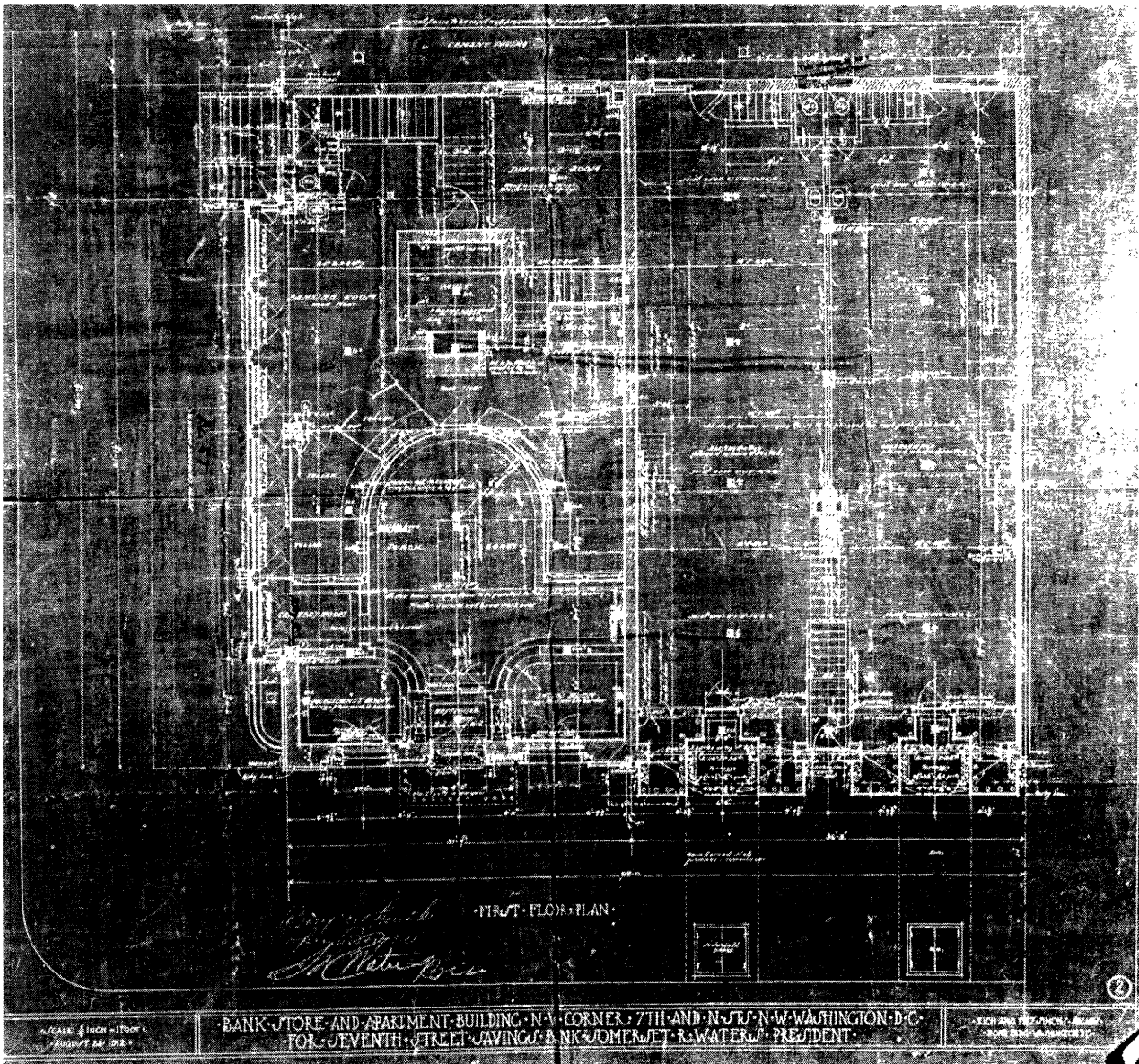
7th Street Savings Bank

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DRAWINGS



Seventh Street Savings Bank
First Floor Plan
Rich and Fitzsimons, Architects
1912-1913

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PHOTOGRAPHS

- 1) 7th Street Savings Bank
1300 N Street, N.W.
Washington, DC
Kimberly Prothro Williams
October 1998
DCHPO
View looking northwest, showing south and east elevations
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- 2) 7th Street Savings Bank
1300 N Street, N.W.
Washington, DC
Kimberly Prothro Williams
October 1998
DCHPO
View looking northwest, showing south
2/4
- 3) 7th Street Savings Bank
1300 N Street, N.W.
Washington, DC
Kimberly Prothro Williams
October 1998
DCHPO
View looking west showing east elevation
3/4
- 4) 7th Street Savings Bank
1300 N Street, N.W.
Washington, DC
Kimberly Prothro Williams
October 1998
DCHPO
View looking southwest, showing north and east elevations
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