

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 Oriental Building Association No. 6 Building
other names OBA Federal Savings and Loan Association Building

2. Location

street & number 600 F Street, N.W. ☐ not for publication
city or town Washington, D.C. ☐ vicinity
state District of Columbia code DC county _____ code 001 zip code _____

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).

Signature of certifying official/Title Date

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): _____

Signature of the Keeper

Date of Action

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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	
1	

buildings
sites
structures
objects
Total

Name of related multiple property listing

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

N/A

number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE: Financial Institution/Business

Current Functions

(Enter categories from instructions)

COMMERCE/TRADE: Professional

7. Description

Architectural Classification

(Enter categories from instructions)

20th Century Revivals: Renaissance Revival

Materials

(Enter categories from instructions)

foundation Granite (raised)
walls Buff Brick

roof Slag
other _____

Narrative Description

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

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Description Summary:

Constructed in 1909, the Oriental Building Association No. 6 Building (OBA Building) is a relatively small-scaled, five-story-plus-basement commercial building executed in the Renaissance Revival style. The building is located at the southwest corner of 6th and F Streets on Square 456 on Lot 829 (old Lot 20) in the “old downtown” section of Washington, D.C. The OBA Building is a narrow structure that faces the corner with a canted entry bay, extends six bays deep along 6th Street, and two bays on F Street.

The OBA Building was designed by Washington architect Albert Goenner. It is one of the last remnants on the block to survive from its turn-of-the-century heyday as a thriving downtown business sector. At that time, dry goods retailing, small shops, and financial service operations were located in modestly scaled commercial structures. (The Hecht Building, at the southeast corner of 5th and F Streets in the same square, represents a larger business establishment from the early 20th-century.) Today, the OBA Building is surrounded by large-scale, multi-storied office buildings constructed in the last decades of the 20th century and turn-of-the-21st century. +

General Description:

The Renaissance Revival-style OBA Building is a tall, five-story commercial structure consisting of a first-floor banking lobby with offices above. In terms of building type, the OBA Building is a combination of the distinct vault-like bank building, and the three-part, commercial office building. This combination building type first appeared in Washington in the 1870s, (the Freedman’s Savings Bank, the Second National Bank, etc.) but was firmly established by the 1890s, with the construction of the Washington Loan and Trust Company building at 9th and F Streets, N.W. designed by James G. Hill.

The OBA Building is a load-bearing masonry structure faced in blonde brick. Rectangular in plan, the building measures 100 feet by 25 feet and features a character-defining canted corner entry bay at the intersection of 6th and F Streets. Set upon a raised granite foundation and covered with a flat roof, the building features the standard three-part columnar commercial form of late 19th-early 20th-century office buildings, including base, shaft and capital. The first floor of the building consists of a rusticated base with wide segmental arched openings reminiscent of the Renaissance Palazzo, while the second through fourth floors—the main body of the building—consist of symmetrically arranged bays of Chicago-style windows. The attic level, separated from the floors below by a stringcourse, features a prominent classical cornice above a row of window openings. Originally, the building featured a classical balustrade at its roofline.¹

¹ This is based upon the original elevational drawings of the building, located with the Permit to Build, 10/25/1909 #2768 (Record Group 351, D.C. Building Permits, National Archives).

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The main entry of the building is located in the canted bay at the intersection of 6th and F Streets and articulated by a single-bay, Classical portico. This portico features Scamozzi Ionic columns that are set upon raised stone plinths, and support a frieze and cornice. References to an architrave are found in metope blocks above the capitals and cutting into the wide frieze board. The frieze itself is decorated with raised and applied copper letters forming the building's name, "Oriental Building Association." A complex cornice with dentils, egg and dart molding and ogee cornice rises above the frieze. The portico surrounds an arched entry opening with non-original glazed double doors surmounted by a half-round transom opening.

The east elevation of the building extends six bays deep along 6th Street and features projecting end bays at the two northern end bays and one southern end bay of the building. These projecting end bays would originally have continued the existing rhythm of a downtown occupied by small-scaled row houses with projecting bays. The north elevation of the building faces F Street and is a narrow two bays wide.

The building sits upon a granite base which creates a solid platform for the building. The rusticated first story is created by a four-course pattern of bricks laid in running bond. The large, segmentally arched openings with voussoirs found on this first story follow in the Renaissance tradition, but the voussoirs have been staggered in a more contemporary manner. Their keystones are executed as heavy limestone corbels. Within each of the large openings are modified Chicago-School windows resting upon the building's granite base. The flat-headed window openings are comprised of three double-hung sash windows separated by mullions and contained within a single frame. The tympanum above the windows is filled with a recessed brick panel, covered with a decorative wrought-iron grille. The grillework appears to be original (although original drawings do not show the grille pattern) and feature the letters "OBA" within a central iron cartouche. The westernmost of the two segmentally arched openings on the F Street elevation is narrower than the others, and features a non-original door.

The mid section of the building—the second through fourth stories—windows are either single openings, paired openings, or the triple windows as found on the first story. Second- and third-story windows are flat-headed, while those of the fourth story are segmentally arched. The canted corner entry and the 6th Street bays, receive greater prominence through their window and wall articulations. The limestone quoining culminates in a smooth limestone arch over the fourth story windows, capped by a scrolled keystone featuring a garland. Within this quoined zone, raised brick spandrels separate the floor levels.

Windows on the second through fourth floors in the remaining bays (three bays on 6th Street and one on F Street) are punched, flat-headed openings placed together in pairs. They are capped with limestone jack-arched lintels with keystones.

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The fifth, or attic story has a similar window treatment—punched openings set together in pairs. These windows are capped in jack-arched limestone lintels that merge into a continuous belt course, just beneath the building's cornice.

Interior:

The main entry opens onto a modest terrazzo vestibule, beyond which is a carpeted lobby area. A narrow, marble-wainscoted stairway from a secondary door on F Street leads to the upper offices. The stairway features an original iron handrail. What may be the original letterbox remains in the stair hall. The upstairs office corridors feature round columns and simple office doors with trim typical for the period of construction.

Building Alterations:

The building retains a high degree of integrity. On the exterior, only minor changes have occurred. An original entrance on the F Street elevation now houses an automatic teller machine. The original entry has replacement doors and some windows have been bricked in on the west, party wall, elevation. These windows once lighted stair halls, but were likely filled in when the Hecht Company built a garage to the immediate east of the building in 1959. (The Hecht Company garage has since been demolished.) As noted above, the original roof balustrade also is missing.

+

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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; COMMERCE

Period of Significance

1909-1953

Significant Dates

1909; 1950

Significant Person

(Complete if Criterion B is marked above)

Cultural Affiliation

Architect/Builder

Albert Goenner

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:

D.C. Historic Preservation Office

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Summary Statement of Significance:

Until 2003 when OBA Federal sold the Oriental Building Association No. 6 Building (OBA Building) at 6th and F Streets, the building housed the oldest, continuous-operating savings and loan association in the District of Columbia and possibly the oldest-operating savings and loan association in the United States.² The Oriental Building Association traces its origins to 1861 when four German businessmen, who were members of the Oriental Lodge³, organized the association. The Oriental Lodge was a fraternal organization, apparently of the Freemasonry order.⁴

The development of the OBA by the Germans was part of the broader mid-to late 19th century immigrant experience of creating neighborhood-based, ethnic-based, or religious-based building and loan associations to assist in home ownership. The building epitomizes the success of the German business community in Washington, and signifies the transformation of a small, ethnic-based building association into a thriving financial institution. As the Association's longstanding permanent home, the OBA Building at 600 F Street, N.W. stands as a symbol of financial enterprise and an ethnic immigrant cooperative.

The OBA Building qualifies for listing in the National Register of Historic Places under Criteria A and C. The OBA Building meets Criterion A for its role in the history of the development of savings and loans institutions nationwide, and for its representation of the relation between immigrant societies (i.e. a German-based fraternal lodge) and secular financial institutions. It meets Criterion C as a fine example of the Renaissance Revival-style office structure of the early 20th century. The building is the work of a well-known, local German architect, Albert Goenner, and illustrates the link between German architects and buildings designed to serve Washington's German-American community.

The period of significance for the Oriental Building Association No. 6 Building extends from its construction in 1909 to 1954, a date fifty years from the present.

² There were earlier building associations in Washington, but none of these survive. In 1962, the *Fact Book of the United States Savings and Loan League* listed the Oriental as the oldest association still operating in the nation. A 1962 article in *The Washington Star* claimed the OBA as the oldest in the nation, see "Oriental Ranks as Oldest S & L in Entire U.S." *The Washington Star*, July 1, 1962.

³ H. Morton Bodfish, *History of Building and Loan in the United States* (Chicago: United States Building and Loan League, 1931) and John Clagett Proctor, ed., *Washington Past and Present* (New York: Lewis Historical Publishing, Inc., 1930). The Comptroller of the Currency records for the Oriental Building Association No.6, however, state that the Association was "organized" on May 11, 1880. This 1880 date corresponds to the Office of Thrift Supervision's records of an 1880 "charter" for the Association.

⁴ The term "lodge" does not necessarily imply a structure, but rather the organization of men in a "secret society." An "Oriental" lodge in Washington no longer exists, and does not appear on earlier registers of Washington Freemasonry lodges. The existence, however, of at least two other "Oriental Lodges" known to be masonic, suggests that Washington's was as well.

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Resource History and Historic Context:

The Downtown Setting of the OBA Building:

Prior to the mid-19th century, the area occupied by Square 456 was primarily residential. Between the middle of the century and its close, however, neighboring structures such as the Pension Building, the Patent Office, and the Post Office, along with the Central Market at Pennsylvania and 7th Street, N.W., helped turn the area into an emerging business center.

Part of downtown's character from the mid-19th to the early 20th century derived from its German immigrant population. The German area of town was centered around the 7th Street, N.W. corridor, roughly bounded by Pennsylvania Avenue on the south, Florida Avenue on the north, the White House on the west, and the Capitol on the east. The German business community was based primarily upon the sale of dry goods, groceries, and jewelry; other retailing; and financial services. While Germans settled in various sections of the city (Foggy Bottom, the southwest, and parts of downtown), many worked downtown and worshipped there as well. Several German houses of worship were located downtown, including St. Mary's Catholic Church at 5th and H Streets, N. W., and three synagogues within a six-block radius.⁵ The west side of the 700 block downtown, for example, still retains many late 19th- and early 20th-century buildings originally owned by German businessmen. Prominent German retailers included the Lansburgh brothers, Saks & Company, and Hecht's.

The Oriental Building Association No.6 building⁶ was one of the successful German downtown enterprises that emerged during the late 19th-early 20th century. The financial enterprises, housed in newly built, multi-storied office buildings downtown, sold "security" to aspiring homeowners and entrepreneurs. These office buildings, taller (four and five stories) and more consciously stylized than their predecessors, represented a second wave of development in the 7th Street N.W. corridor and downtown sector.

⁵ Alison K. Hoagland, "7th Street Downtown, An Evolving Commercial Neighborhood," *Washington at Home*, edited by Kathryn Schneider Smith, Windsor Publications, 1988, pages 49-50.

⁶ The number after the Association name was likely assigned to the Association by the Comptroller of the Currency as a building and loan association designation, perhaps relating to the type of association (serial, permanent) or its era of charter. City Directories from the 1880s show that other building and loan associations had numbers after their names. While the specifics of the numerical designation are unknown, it is clear that it did not imply branch offices, since the Association's 600 F Street location was the only branch.

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Construction of the OBA:

The Oriental Building Association No.6 was representative of these new office structures. Prior to construction of the building in 1909, the 48-year-old association likely conducted its business first out of the store at 383 1/2 7th Street, N.W., owned by OBA founder, Augustus Gersdorff.⁷ However, city directories first indicate a listing for the Association in 1896, when its address is posted as 804 E Street, N.W. In 1900, the Association had moved to the Hood building at the corner of 6th and F Streets, N.W.

In 1909, the Oriental Building Association No.6 applied for a building permit to construct a five-story commercial building on Square 456, Lot 20.⁸ Correspondence filed with the Association's application for its building permit indicates that Mr. Hood (of the Hood Building) agreed to share a party wall with the Association when it constructed its own building on the site. This agreement allowed for the partial demolition of the Hood Building, and the subdivision of the original Lot 20 to accommodate construction of the OBA building on the 25-foot eastern portion of the lot. The OBA engaged German architect Albert Goenner to design the building. The resultant Renaissance Revival-style office building, the first permanent home for the Association, was completed on the eastern half of Lot 20 in 1910.

By 1913, the German American Fire Insurance Company, the Second National Bank, and the Oriental Building Association No.6 were all established on Square 456, while the Washington 6% Permanent Building Association and the National Benefit Association Building stood across the street on Square 455. By 1919, the Bank of Commerce and People's Life Insurance joined the OBA Building on Square 456. By 1940, the Hecht Company had expanded into every inch of Square 456, and had purchased most buildings in the square with the exception of the OBA Building.

Albert Goenner, the Architect:

Albert Goenner, the architect of this and other downtown commercial structures, was born in Germany in 1860. He attended technical schools in Germany and Switzerland before emigrating to New York City in 1880. He found employment with several New York firms specializing in apartment house construction. He then moved to Washington, opening his own practice in 1887, and designing many apartment houses and commercial buildings in the city.

Goenner's reputation in the first decade of the 20th century was strong, and he appears to have been a favored architectural choice among the city's German population. Buildings designed by Goenner and constructed for German clientele or German-based uses included: the Oriental Building Association

⁷ Secondary sources note that OBA founder Augustus Gersdorff's store at 383 1/2 7th Street was the OBA's first meeting place.

⁸ D.C. Building Permit No.2768, October 25, 1909.

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building (1909-10), the German American Fire Insurance Company Building at 511 7th Street, N.W. (1912), the Concordia Church at 20th and G Streets, N.W., additions to Lansburgh Brothers' stores, George Mueller candy factory on Pennsylvania Avenue, and the remodeling of a Mr. Fritz Reuter's hotel, also on Pennsylvania Avenue.⁹ He is also credited with the design of several country homes for Washington businessmen, although very little is known of their location or character.

Goenner's apartment-house work made him proficient in the use of projecting bays to vary the massing of larger structures and to introduce ample daylight into the interiors. He adapted what he learned of apartment-house design to commercial design, as witnessed in the OBA Building's defining window bays. Built three years after the OBA Building, the German American Fire Insurance Company is another example of Goenner's skill in Renaissance Revival office design. These two buildings represent two of the few remaining Goenner-designed structures. A partial listing of Goenner's known works in Washington follows.

Bertholdt Flats, 128-130 Maryland Avenue, S.W. (1898; demolished)
Driscoll Apartments, 41-49 Constitution Avenue, N.W. (1899; demolished)
Kingman (President Monroe) Apartments, 423 Massachusetts Avenue (1902, partially demolished)
Roland Apartments, 200-202 2nd Street, N. W. (1903, demolished)
Apartments, 611-615 4th Street, N. W. (1906, demolished)
Ventosa Apartments, 132 1st Street, N. W. (1906, demolished)
Building, 926 (rear) O Street, N. W. (1909)
Commercial building, 739-741 11th Street, N.W. (1911, demolished)
Northern Liberty Building, 511 7th Street, N.W. (1912)
1734-1734 (rear) 14th Street, N.W. (1896)

Although Albert Goenner is known to have designed at least ten buildings, the majority of them have been demolished. The OBA Building is one of only a few which remain, representing a rare, known standing example of his craftsmanship and skill as an architect.

The History of Societies:

Founded by members of a fraternal lodge, the OBA was a building and loan venture, but also fell under the general category of "cooperative," "mutual benefit society," or "voluntary association," (terms all used by economists and historians to describe such ventures). The terms used to describe fraternal lodges include: "cooperative" and "voluntary association," as well as "benevolent" and/or "secret society." The distinction between the two types of associations, therefore, is that a lodge is a

⁹ *The City of Washington*, 1903, p. 308.

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society/association that serves a variety of charitable and social functions, whereas a building and loan association is a society/association that serves a singular, economic function. Building and loan associations (known in the early part of the 20th century as “building societies”) were founded upon the principle of cooperation, or mutual benefit. Building societies were cooperative ventures based upon the idea of home ownership. They are generally defined as follows:

...an organization of individuals designed to promote the welfare of its members by developing thrift, pooling savings, and financing homes. Its transactions are confined to its members and all profit proportionately from its activities. Its members pay in their savings, generally in small but regular amounts, to a common fund. From this fund, some of the members receive loans for the purpose of purchasing or constructing homes. Over a period of time all members who so desire can secure such loans.¹⁰

The concept of cooperative thrift in America is most closely patterned on English models of the mid-18th and early 19th centuries. In the years between 1750 and 1830, cooperative societies were first formed in England to protect the rights of an emerging, urban working class of the Industrial Revolution. Amongst the first cooperative societies there were the “Friendly Societies,” self-help institutions that turned regular dues into allowances to members for sickness, funeral expenses, income for widows and orphans, and, in certain cases, unemployment compensation, fire, and accident insurance. Under England’s Friendly Societies Act of 1834, building societies—as an extension of the Friendly Society model—were also certified for the first time. Building societies relied upon regular payments to support a single purpose.

By 1850, cooperative societies in general were fairly common in England. Germany, France, and Italy also had adopted the notion of cooperatives, and, as H. Morton Bodfish notes, “Possibly the greatest influence in spreading cooperation in America was the tide of immigration of persons who were familiar with the benefits of such institutions in their former countries.”¹¹

The English/European movement to benefit the struggling manufacturer became, in America, the cooperative society to benefit the arriving immigrant. All across American cities, “benevolent societies” sprang up to assist in cultural transition. Most major cities, for example, had a German Society, originally founded as early as the mid-18th century for charitable and religious purposes, but increasingly “secular” by the second quarter of the 19th century.¹² They provided legal, health, social, and financial services, even helping to found German National Banks in several East Coast cities. The

¹⁰ H. Morton Bodfish, ed., *History of Building and Loan in the United States*, p. 1.

¹¹ Bodfish, p. 11.

¹² Kawaguchi, Lesely Ann, “The Making of Philadelphia’s German-America: Ethnic Group and Community Development, 1830-1883,” Dissertation for the University of California, Los Angeles, 1983.

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German Societies were increasingly burdened as providers of social services after 1848, when a wave of German emigration followed upon the failure of a liberal revolution in that country. The German Societies, which started out conducting their affairs in German, turned to English in many cities by mid century, in order to stress the need for rapid assimilation.

After the 1830s, new societies of secular form proliferated in this country, including savings, and building and loan societies; immigrant assistance groups; militia units; cultural and educational groups; craft and trade associations; shooting societies; singing societies; and colonization organizations.¹³ In addition, there were societies, or “vereins,” as they were known in German, of the political/nationalistic sort, such as the Turners and the Freethinkers.

The Saengerbund, to which Albert Goenner, the architect of OBA belonged, was one of Washington’s most popular and lasting societies. Founded as a singing society, or “gesangvereine” in 1851, the Saengerbund was a resource for the German immigrant—both in navigating the ways of American society and in perpetuating a German social network.

Other associations were established to aid the immigrant who still wished to be assisted in his/her native tongue. Amongst these were German fraternal lodges, and, as Bodfish explains, the lodge, a “secret society,” really became the American version of the Friendly Society. It was the fraternal lodges that had the greatest membership among all the forms of immigrant societies in the mid- to late 19th century. The lodges grew enormously during the 19th century because America lacked “legally anchored social welfare provisions” and the lodges filled this role.¹⁴ Lodges related to the Freemasonry order were the most popular. The Freemasons were a nonpolitical, nonsectarian group whose goals were to “promote the welfare and dignity of mankind through constructive brotherhood.”¹⁵

In the mid-19th century, there were three categories of lodges which attracted German immigrants: 1) German lodges affiliated with an established English-based or native-white American order, such as the Order of Freemasons, or the International Order of Odd Fellows; 2) German-American lodges that were slightly distinct from established American orders, such as the German Redmen, or Independent Order of Seven Wise Men; or 3) unique German-American lodges with no particular affiliation, which were based on mythical German connections, such as the Ancient German Order of the Harugari, or the German Order of the Black Knight. It is possible that the Oriental Lodge was of the first type, a German lodge affiliated with the established order of Freemasons, but little is known of the Lodge’s character since its by-laws are not housed with available Freemasonry documents.

¹³ Kawaguchi, p. 256.

¹⁴ Hartmut Keil, “Immigrant Neighborhoods and American Society: German Immigrants on Chicago’s Northwest Side in the Late Nineteenth Century,” in *German Workers’ Culture* (Washington: Smithsonian Institution Press, 1988).

¹⁵ The Masonic Temple, D.C. Landmark Nomination form, D.C. Historic Preservation Office, 1981.

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Today, the Arminius Lodge, a German Lodge founded in 1876, is cited as the first and only foreign-language lodge established in Washington. The Arminius Lodge was chartered by members of other established Freemasonry lodges in Washington (Federal, Harmony, Hiram, etc.) because "...the benefits of Freemasonry are intended to be, and should always be, attainable to all good men without regard to language or nationality, and. ..there are many Germans in this city prevented from partaking of those benefits by reason of an insufficient knowledge of the English language."¹⁶ Arminius kept its records in German and had ties to Baltimore's Germania Lodge No. 160. Charles Gersdorff, Secretary of the OBA in 1910 and presumably the descendant of founder, Augustus Gersdorff, was a Master of the Arminius Lodge in 1902.¹⁷

By 1870, the Washington German population was approximately 5,000. The lodges, and other societies, advertised their services through Washington's German-language newspaper, the *Washingtoner Journal* and were listed in city directories. The "vereins" available to Washington's German community in 1870 included: the Columbia Turnverein, the Arion Quartette, the Humbolt Lodge, a German Veterans' "Bund," the Prospect Hill Cemetery Society, the Concordian Evangelist Society, a "German-American Club," the German Fishing Club, a Schuetzenverein, and more.¹⁸ A list of "benevolent societies" from the 1880 Boyd's City Directory of Washington, included below, underscores their popularity amongst Germans.

German Benevolent Societies:

- Washington Deutscher Unterstutzungs Verein (1400 North Capitol)
- German Benevolent Society (German Hall, 604 11th Street, N.W.)
- Columbia Turn-Verein (Cosmopolitan Hall)
- Ladies Lutheran Church Society for Relief of Poor (German Hall)
- Washington Butchers' Benevolent Association¹⁹ (Cosmopolitan Hall)
- Verein Bayern (Cosmopolitan Hall)
- Arbeiter Unterstutzungs Verein (Phoenix-Beck's Hall)
- Allgemeiner Arbeiter Unterstutzungs Verein (Beck's Hall)
- German Evangelical Beneficial Association (German Hall)

¹⁶ Taken from the Arminius' request for dispensation to form a lodge in *History of the Grand Lodge and of Freemasonry in the District of Columbia* (Washington, D.C: R. Beresford, Printer, 1911), page 235.

¹⁷ Bylaws of the Arminius Lodge No. 25, housed at the Scottish Rite Temple Freemasonry library.

¹⁸ Pierce, Frank M. III, *The Washington Saengerbund: A History of German Song and German Culture in the Nation's Capital* (Washington D.C: The Washington Saengerbund, 1981), page 23.

¹⁹ Many butchers were German immigrants and the names listed in the city directory reflect strong German representation.

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The Early History of Building and Loans in Washington:

The story of building and loan societies in Washington begins prior to both the arrival of large immigrant populations (in the mid- to late-19th century) and the boom of cooperatives in Europe (mid-19th century). Around 1801, the Washington Building Company, apparently also known as the Washington Building Association, was formed “to raise by monthly subscriptions a fund or capital to be laid out in the erecting, building and finishing or purchasing dwelling houses and other buildings in the City of Washington or in purchasing lots in said city and to divide the profits arriving or to be made from the sale or rent thereof. ..”²⁰ Most sources, however, cite the 1831 establishment of the Oxford Provident Building Association in Philadelphia as the first building association in the country. Twenty years later, in 1851, Washington had two associations based on Philadelphia’s model—the Northern Liberty and the Georgetown. The premise of building and loan associations was simple—financing home ownership through membership in a dues-paying association. Subscribers purchased shares in the association. Average monthly payments on shares were often equivalent or equal to a typical monthly rent payment.

The Founders of the Oriental Building Association:

Between 1840 and 1860, a spurt of growth of American building and loan associations saw the advent of the Oriental Building Association in Washington. The OBA was founded in 1861 by Conrad Schafer, John Banf, John Walter, and Augustus Gersdorff. According to secondary sources (Bodfish, Proctor, etc.) these founding members were Germans who knew each other through their membership in the Oriental Lodge.

According to city directories, in 1862 Augustus Gersdorff operated Sutler’s Store, at 209 7th Street, N.W., where he also resided. In 1864, Gersdorff is listed as a confectioner, with a business at 17 7th Street, N.W. By 1866, Gersdorf’s operation had expanded to include groceries, and finally, to wine and liquor—under the operation of Gersdorff & Ruelberg—in 1867. Gersdorff & Ruelberg’s business address—383 1/2 7th Street, N.W. is that given early on to the OBA.

John Walter was a clerk who resided at 567 10th Street, N.W. By 1865, Walter is listed as a clerk at the Treasury Department, and as a boarder at 569 9th Street, N.W. John Banf is listed in 1880 as a baker at 432 4 1/2 Street, S.W. (4 1/2 Street, S.W. was also a German section of town.) Conrad Schafer, the fourth original director, is listed in the 1880s city directories as residing at 323 E Street, S.W., though his occupation is not listed.

²⁰ “D.C. was 1801 Birthplace of New Concept of Thrift,” *The Sunday Star*, October 26, 1958.

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The occupations of the three OBA founders are not unusual. According to Bodfish, building and loan participants were “trades people, workers, and professional folks of moderate means...”²¹ It was typical that many of the people who helped found building and loans did so, at first, on a voluntary basis, and thus maintained other income-earning positions. Or, as James M. Bergquist noted: “There was also a large group of German businessmen, ranging from the corner baker to the directors of affluent German-American banks ...[who] made their living from providing services to the German-American community.”²²

The association reportedly started with 112 members meeting out of Gersdorff’s building at 383 1/2 7th Street, N.W. Key aspects of the Oriental Building Association were its founding as a building society for German immigrants, its use of the German language for business records,²³ and its location downtown, in the heart of the German part of town. Comptroller of the Currency records from the period indicate that OBA’s directors and a majority of shareholders were still of German descent 50 years after the founding of the Association.²⁴

The OBA as a Savings and Loan

The Oriental Building Association was started as a “serial” association. This meant that a series of “terminating” associations were put into effect, so that one issuance of stock followed another until all the stock matured. In a serial association, a new member could join whenever a new series of stock in the association was issued. A member was not required to pay back-dues. The serial idea had far greater flexibility than earlier, “terminating” associations, and their advent greatly enhanced the popularity of building and loan associations for home loans in the second half of the 19th century. In addition, when compared with traditional banks, building and loan associations paid members a higher interest rate.

Shortly after its founding, the Association shut down due to the Civil War. By the 1870s, however, the OBA was back in business and changing to accommodate the approximately 4,500 people of German birth in Washington with new cooperative models. It changed from a serial to a “permanent” plan. In this type of association, a member could not only join at any time, but he or she could make payments in whatever amounts, and at whatever times best suited him/her. The permanent plan became the main instrument of building and loan associations in the 20th century. Beginning in 1863, the Association was regulated by the U.S. Comptroller of the Currency, which, as a division of the U.S. Treasury, was charged with supervising all building associations in the District of Columbia.

²¹ Bodfish, p. 2.

²² James M. Bergquist, “German-America in the 1890s: Illusions and Realities,” in *Germans in America: Aspects of German-American Relations in the Nineteenth Century*, edited by E. Allen McCormick (New York: Columbia University Press, 1983), page 5.

²³ The Oriental Building Association members likely received “passbooks” showing their membership in their native German tongue.

²⁴ Records of the Examining Office of the Comptroller of the Currency list German names for both the directors and shareholders.

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In 1880, the Oriental Building Association received a charter as a “mutual” building and loan association.²⁵ This meant that the organization was incorporated under federal thrift laws, but was not federally insured. Being a “mutual,” the Association remained under the supervision of the Comptroller of the Currency. By 1887, the Oriental Building Association was competing against approximately 45 building associations in Washington.²⁶ In addition to the Oriental Building Association, other early Washington building associations were the Metropolis Building Association (1866), the German American Building Association (1874), and the Equitable Cooperative Building Association (1879). Washington's largest building association was the Perpetual Building Association, formed in 1881 (and recently acquired by Crestar Bank). In 1912, city directories list 21 building and loan associations in Washington. Most were organized either by neighborhood or by cultural affiliation, including three German-based organizations: the German-American Building Association No.8, the Northern-Liberty German-American Building Association, No.6; and the Oriental building Association, No.6. Most of the associations were located downtown, at 14th and G, or 11th and E, 13th and F, and, of course, 6th and F.

In 1910, the Comptroller of the Currency's Examiner's Report indicated that the OBA was operating under the “Dayton Plan,” a type of permanent plan. The Dayton plan introduced the idea of optional payment shares, and the allowance of permanent withdrawals without penalty.²⁷ In 1911, the Examiner's Report wrote of the OBA:

The Officers and Directors of this Association are men who seem to be careful and thoroughly honest; but the methods used are archaic and inappropriate to the dignity of a two million dollar Association. I am aware that innovations are vigorously contested, but believe that once they are made much good may result to the Associations.²⁸

In 1913, the OBA had obviously improved its bookkeeping skills, as the Examiner's report for that year reports: I believe this building association to be absolutely solvent; the by-laws to be satisfactory and followed; the management to be safe; the books show its real condition, and are well kept.²⁹

Lists of real estate assets owned by the association in the 1910s indicate that by the 20th century, the association invested in home ownership projects across the city, including buildings on Euclid Street; Georgia Avenue at Newton; Dent Place, N.W.; King Street, N.E.; 2nd Street, N.E., etc.

²⁵ The Examiner's Reports from the Comptroller of the Currency records indicate that the Association was “organized” on May 11, 1880. The “charter” information of the same date comes from the Office of Thrift Supervision.

²⁶ Information taken from “Banks and Financial Institutions in Washington, D.C.” prepared by Robinson & Associates for the D.C. Historic Preservation Division in 1992.

²⁷ Bodfish, p.94.

²⁸ Comptroller of the Currency's Examiner's Report for the Oriental Building Association, 1911.

²⁹ Examiner's Report of the Condition of the Oriental Building Association No. 6, April 1, 1913.

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Suprisingly, World War I did not negatively affect the building and loan association industry greatly, as associations built up reserves which they then used to fund post-war housing, up until the Great Depression. Between 1918 and 1933, building and loan associations held the largest number of home mortgages of any institutions in the United States.³⁰ Their numbers, however, quickly shrank. In 1929, there were only ten building and loan associations listed in the city directory.

Savings and loans were first regulated consistently at the federal level with the formation of the Federal Home Loan Bank system in 1932, and its board in 1933. Under this new federal act, savings and loans, insurance companies, and savings banks became eligible for membership, and could take out loans from the federal government. It was, in essence, a credit system for local home-financing associations.

Beginning in 1934, home mortgages were insured by the Federal Housing Administration (FHA). This strengthened the role of national banks and life insurance companies in the residential mortgage business. These two traditional institutions now threatened to compete on a much more effective basis with the building and loan association industry, which was less conducive to a federally insured market. In fact, during World War II, FHA-insured mortgages under the Title VI act provided the majority of loans for new construction. Building and loan associations, on the other hand, were forced to focus their efforts on extant, prewar housing. As a place to invest savings, however, building and loan associations fared exceptionally well during the war years.

In 1940, there were 18 building and loan associations with advertisements in the city directories. In 1950, the Oriental Building Association became federally insured, thus changing its name to OBA Federal. In 1955, a *Washington Post* article reported that the OBA showed steady growth.³¹ By 1959, OBA advertisements were heralding five points as the “doorway to security: financial security, home ownership, liberal dividends, college education, and retirement.”³² The association set a record growth level that year, increasing its real estate loans.³³

In 1983, the number of building and loan associations in Washington equalled that of 1949, for a total of 29 such institutions. In 1989, the Oriental Building Association moved its headquarters from 600 F Street to Gaithersburg. From 1989 until 2003, OBA Federal maintained the downtown building as a branch office until selling it that year to the Shakespeare Theater Company. The Oriental Building Association survived the Savings and Loan debacle of 1992, and in 1993 was touted as having the best checking account of any financial institution in the Washington area.³⁴

³⁰ Bodfish, p. 3.

³¹ “Oriental Building Association Shows Steady Growth in Year,” *The Washington Post*, June 3, 1955.

³² Advertisement in *The Sunday Star*, October 18, 1959.

³³ “Oriental Building Assets Set Record in 95th Year,” *The Washington Post*, July 1, 1956.

³⁴ “A ‘Dream’ Checking Account Deal at Nation’s Oldest S&L,” *The Washington Post*, April 27, 1993.

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Conclusion:

The Oriental Building Association building represents a successful expression of financial/commercial architecture of the turn-of-the-20th century. The iconography of the American adaptation of the Renaissance was especially appropriate to the treatment of financial institutions that OBA architect Albert Goenner utilized with skill. These qualities, coupled with the level of integrity of the building, on both the interior and exterior, and its historical significance qualify the building for listing in the National Register of Historic Places.

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“A ‘Dream’ Checking-Account Deal at Nation’s Oldest S&L.” Washington Post, April 27, 1993.

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“National Thrift Week.” Sunday Star Magazine, October. 18-24, 1959.

ARCHIVAL MATERIALS

City Directories: 1880-1973

D.C. Landmark Nomination Forms:

- Banks and Financial Institutions (context statement).
- Downtown Commercial Historic District.
- The Kingman (President Monroe) Apartment Building.
- The Masonic Temple (New York Avenue, N.W.)

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Don't Tear it Down, Downtown Survey Forms:

- German American Fire Insurance Company
- Oriental Building Association

D.C. Public Library, Washingtoniana Room, Vertical Files, "Building Associations."

National Archives and Records Administration:

- Record Group 351, D.C. Building Permits, Permit No.2768, October 25, 1909.
- Record Group 101, Records of Comptroller of the Currency, Division of Insolvent National Banks, Examiner's Reports, Oriental Building Association, 1909-13.

MAPS

Baist Real Estate Surveys of Washington. District of Columbia. C. William Baist, Philadelphia, 1903, 1909, 1913, 1919, 1939, 1957.

Sanborn Building and Property Atlas of Washington D.C. 1928, 1992.

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10. Geographical Data

Acreage of Property Approximately 2,500 square feet

UTM References

(Place additional UTM references on a continuation sheet)

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☐ 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 Ann Hughes Hargrove
Organization Committee of 100 on the Federal City date May 28, 2004
street & number 1317 G Street, N.W. telephone (202) 628-8030
city or town Washington state District of Columbia zip code 20005

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.
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 Shakespeare Theater Company
street & number 450 7th Street, N.W. telephone 202 547-1122
city or town Washington state District of Columbia zip code 20004

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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Verbal Boundary Description:

The Oriental Building Association No. 6 Building at 600 F Street occupies all of Lot 829 on Square 456 in Washington, D.C. +

Boundary Justification:

Historically designated as Lot 20 on Square 456, present-day Lot 829 has been associated with the Oriental Building Association No. 6 Building since its construction on the site in 1909-1910.
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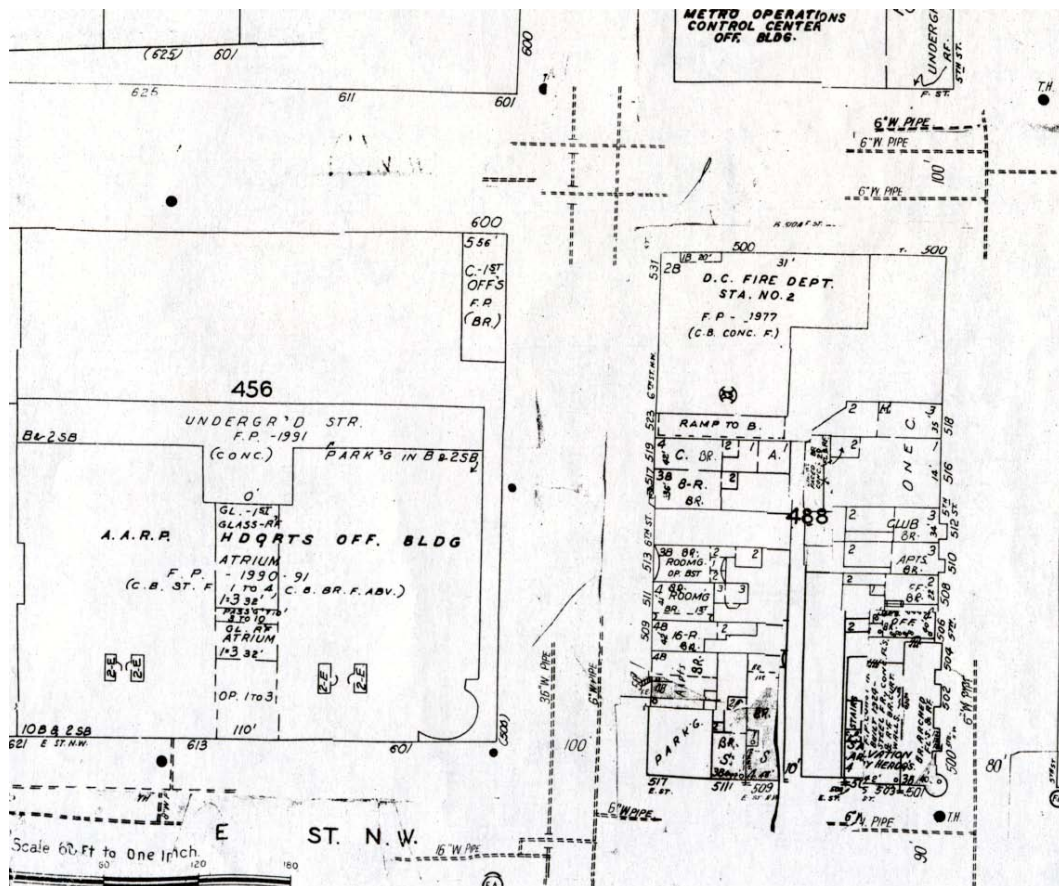
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SITE MAP



Oriental Building Association No. 6 Building
600 F Street, N.W.
Washington, D.C.
Square 456 Lot 20
Sanborn Building and Property Atlas, 1991