

GOVERNMENT OF THE DISTRICT OF COLUMBIA
HISTORIC PRESERVATION OFFICE



HISTORIC PRESERVATION REVIEW BOARD
APPLICATION FOR HISTORIC LANDMARK OR HISTORIC DISTRICT DESIGNATION

New Designation X
Amendment of a previous designation _____
Please summarize any amendment(s) _____

Property Name: Chevy Chase Savings Bank

If any part of the interior is being nominated, it must be specifically identified and described in the narrative statements.

Address: 5530 Connecticut Avenue NW, Washington, DC 20015

Square and lot number(s): Square: 1859 Lot: 0095

Affected Advisory Neighborhood Commission: 3G

Date of Construction: 1926 Date of major alteration(s): 1958

Architect(s): Arthur B. Heaton; Mills, Petticord & Mills (1958 extension)
Architectural style(s): LATE 19TH and 20TH CENTURY REVIVALS/Italian Renaissance

Original use: COMMERCE/Financial Institution – Savings Association/Bank
Present use: COMMERCE/Financial Institution – Savings Association/Bank

Property owner: PNC Bank National Association c/o National Tax Search LLC

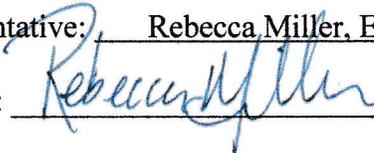
Legal address of property owner: 130 S. Jefferson Street, Suite 300, Chicago, IL 60661

NAME OF APPLICANT(S) DC Preservation League / Historic Chevy Chase DC

If the applicant is an organization, it must submit evidence that among its purposes is the promotion of historic preservation in the District of Columbia. A copy of its charter, articles of incorporation, or by-laws, setting forth such purpose, will satisfy this requirement.

Address/Telephone of applicant(s) 1221 Connecticut Avenue NW, Suite 5A, Washington, DC 200036; (202) 783-5144

Name and title of authorized representative: Rebecca Miller, Executive Director

Signature of applicant representative:  Date: 4/28/2022

Name and telephone of author of application DC Preservation League, (202) 783-5144

Name/title of co-applicant: Carl Lankowski, President, Historic Chevy Chase DC

Signature of co-applicant: *Carl Lankowski*

Date received _____
H.P.O. staff _____

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 National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. 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.

1. Name of Property

Historic name: Chevy Chase Savings Bank

Other names/site number: Riggs Bank, PNC Bank (Chevy Chase Branch)

Name of related multiple property listing:

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

2. Location

Street & number: 5530 Connecticut Avenue NW

City or town: Washington State: D.C. County: _____

Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, 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 at the following level(s) of significance:

___ national ___ statewide ___ local

Applicable National Register Criteria:

___A ___B ___C ___D

_____ Signature of certifying official/Title:	_____ Date
_____ State or Federal agency/bureau or Tribal Government	

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In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official: _____ **Date** _____

Title : _____ **State or Federal agency/bureau or Tribal Government** _____

4. National Park Service Certification

I hereby certify that this property is:
___ entered in the National Register
___ determined eligible for the National Register
___ determined not eligible for the National Register
___ removed from the National Register
___ other (explain:) _____

Signature of the Keeper Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only one box.)

- Building(s)
- District
-

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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

Number of contributing resources previously listed in the National Register _____

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/Financial Institution - Savings Association/Bank

Current Functions

(Enter categories from instructions.)

COMMERCE/Financial Institution - Savings Association/Bank

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH and 20TH CENTURY REVIVALS/Italian Renaissance

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Sandstone, Marble, Brick

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Chevy Chase Savings Bank comprises a two-thirds acre bank and parking lot site. It is located on lot 95 of Square 1859, bordered on the east by Connecticut Avenue, NW, on the north by Morrison Street NW, on the west by a residential freestanding house, and on the south by a public alley and abutting commercial building. The eastern half of the site contains the bank building while the western half contains a surface parking lot and drive-through banking facilities. The eastern half of the building is a two-story and basement concrete, brick, and sandstone structure constructed in 1926. The western half of the bank building was constructed in 1958. Skillfully designed by noted Washington architect Arthur B. Heaton, the Italian Renaissance Revival Style building presents itself as a prominently oversized single-story structure, though it is actually two stories tall. The east and north elevations are faced in sandstone ashlar, and the west (rear) elevation is constructed of orange brick laid in American bond fashion with sandstone details. The addition was designed to give the impression of being constructed at the same time as the original structure.

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Narrative Description

Site

The Chevy Chase Savings Bank is prominently located on the southwest corner of Connecticut Avenue and Morrison Street, NW, (Lot 95 in Square 1859).

Trapezoidal in plan, the Chevy Chase Savings Bank is a 2-story and basement brick and sandstone building. The basement level is capped by a polished black granite water table which rises 22" above grade along Connecticut Avenue. The building is covered with a low-pitched roof hidden behind parapet walls on the east, north, and west elevations. Across the street from the building are commercial buildings on the north and east, single-family houses to the west, and a commercial building and single-family houses to the south. The primary façade faces east.

The building displays a high quality of design and craftsmanship that make it a notable example of its building type. The front and side elevations employ high-quality building materials including sandstone, granite, and marble. The Chevy Chase Savings Bank is characterized by its 2-story Italian Renaissance Revival building form.

Exterior Description

The eastern façade is faced in Briar Hill (Ohio) sandstone. A water table faced in polished black granite rises 22" above grade along Connecticut Avenue and continues along Morrison Street. The façade is dominated by a large two-story entrance bay. The bay projects slightly and contains a one and one-half story semi-circular-arch entrance accentuated by voussoirs. The entrance was originally framed in polished granite surmounted by a cartouche supported by garland. This has since been replaced and is now framed by unadorned black marble. The original wood paneled entry doors have been replaced by modern steel and glass commercial doors. The semi-circular window above the marble framing is 6 panes wide by 4 panes high. Flanking the bay to the north and south are a pair of pilasters. The sandstone between the central bay and both pilasters is punctuated by a pair of two-over-four steel casement windows on the first floor. Above the casement windows on the second floor are medallions of Pierre L'Enfant in profile facing right (south) and George Washington in profile facing left (north). The medallion of Washington is hidden behind a modern illuminated commercial sign. The façade terminates in a sandstone entablature. The frieze is bare with the exception of low-relief ornamental shields that are located above the pilasters. Bronze letters arranged as "CHEVY CHASE SAVINGS BANK" originally occupied the frieze above the central entry bay, though are now absent. The prominent architrave is ornamented with modillions. Electric lights are interspersed among the architrave's modillions. The lighting, originally consisting of bare bulbs, consists of modern architectural light fixtures.

The northern elevation is constructed of sandstone and divided into three parts above a polished black granite water table. The large central expanse consists of six bays with six one and one-half story large arched windows comprised of steel casements windows surmounted by fanlights.

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Each arched window is accentuated by voussoirs and the expanse forms an arcade. The arcade terminates on the east and west by a pair of pilasters framing a small expanse equal in width to one of the large arched windows. The sandstone between the eastern pair of pilasters is punctuated by a pair of two-over-four steel casement windows on the first floor. A similar casement window located between the western pair of pilasters has been replaced by a walk-up ATM. Above the casement windows or ATM on the second floor are medallions modeled after the U.S. silver dollar designed by Anthony de Francisci and minted from 1921 to 1928 – known as the Peace Dollar. The medallion located at the eastern end of the building is modeled after the reverse of the coin and depicts a bald eagle at rest clutching an olive branch. The eagle medallion is currently hidden behind a modern illuminated commercial sign. The medallion located at the western end of the building is modeled after the obverse of the coin and represents the head and neck of the Goddess of Liberty in profile. The façade terminates in a sandstone entablature. The frieze is bare with the exception of low-relief ornamental shields that are located above the pilasters. Bronze letters arranged as “CHEVY CHASE SAVINGS BANK” originally occupied the frieze above the arcade. The prominent architrave is ornamented with modillions.

The western elevation is constructed primarily of orange brick laid in American bond fashion above a polished black granite water table. The large central expanse includes three recessed bays that resemble the arched window arcade on the northern elevation. The northernmost bay contains an entrance to the bank. Each end of the central expanse is framed by a pair of sandstone pilasters. The façade terminates in a sandstone entablature. The frieze is bare with the exception of low-relief ornamental shields that are located above the pilasters.

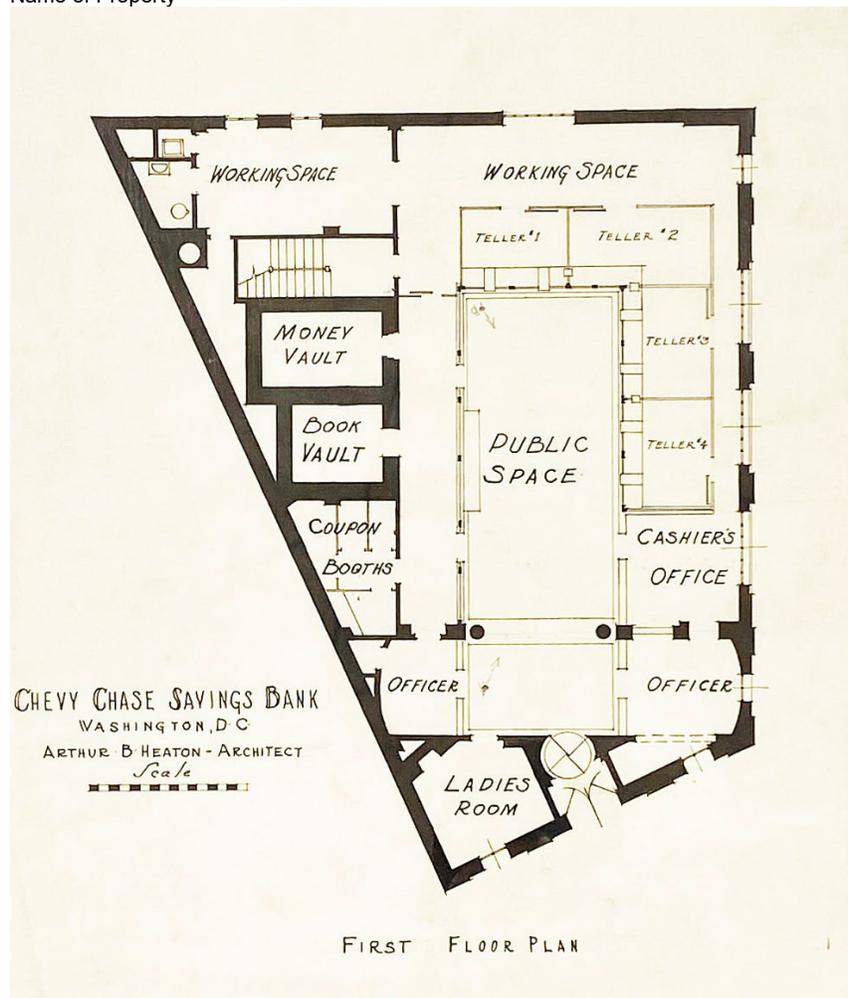
Interior Description

The bank interior has been remodeled many times and is currently configured as a large, open service lobby below an elongated oval cove ceiling. Three brass colonial chandeliers are equally spaced within the cove ceiling. Bank teller windows are located along the northern wall and bank offices are located along the southern wall.

The original floor plan, no longer extant, consisted of a basement, main floor, and mezzanine level. The basement level consisted of coal and boiler rooms located along the western wall, men's and women's restrooms centrally located abutting the northern wall, the bank vault centrally located along the southern wall, and a large open storage area in the eastern half of the basement. The main floor was originally configured with a large open public area centrally located and rising to the full height of the building. Entry into this space was from Connecticut Avenue and through a set of revolving doors. Teller windows were located along the north and western walls. Work spaces, a money vault, and a book vault were located along the southern wall.

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Original first floor plan (Library of Congress).

The original mezzanine level was located above the main entry and southern work rooms and vaults and contained a balcony walkway overlooking the banking room below. The mezzanine level included a board room along the eastern wall and file rooms along the southern wall.

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

Criteria Considerations

(Mark "x" in all the boxes that apply.)

- 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 old or achieving significance within the past 50 years

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Areas of Significance

(Enter categories from instructions.)

- ARCHITECTURE
- COMMERCE
- ECONOMICS
- _____
- _____
- _____

Period of Significance

1926 - 1958

Significant Dates

1926, 1958

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

Arthur B. Heaton (1875-1951) – Architect
Christian Wohlgemuth, Jr. (1897-1981) – Builder
Mills, Petticord & Mills – Architect of the 1958 extension

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Chevy Chase Savings Bank achieves significance under District of Columbia Criterion B and similar National Register Criterion A for its “association with historical periods, social movements and patterns of growth that contributed to the heritage and development of the District.” The bank building conveys important information about the development of the banking industry in the District, particularly the development of the neighborhood savings bank as a financial lever to stimulate and sustain the commercial growth of neighborhoods throughout the city. The building has been continuously associated with banking and the development of Chevy Chase DC throughout its existence, epitomizing the vital role played by such a bank strategically located in the commercial heart of a thriving residential community.

The Chevy Chase Savings Bank is also significant under District of Columbia Criteria D through F and similar National Register Criterion C because it embodies distinctive characteristics of the type, period, style, and method of construction associated with the early twentieth century proliferation of community bank buildings in formal, neoclassical styles, including the Italian Renaissance Revival style featured in this building. As one of the most notable of master architect Arthur B. Heaton’s works, the building stands out as a distinguished emblem of financial permanence and prosperity. Heaton’s exceptional design for the building is matched by its physical execution in sandstone and granite. As architectural historians Pamela Scott and Antoinette J. Lee have noted, “The bank’s architectural qualities are dependent upon the combination of finely tuned proportions, exquisite workmanship and detailing, and excellent materials.”¹ Particularly notable is the use of a unique multi-hued Ohio sandstone that adds warmth and vitality to the stone exterior. This is the one surviving example of two such bank buildings designed by Heaton in this style and with these materials. The other was the widely acclaimed Washington Loan and Trust Company West End Branch bank at 17th and G Streets NW, demolished in 1974.

The exterior of the Chevy Chase Savings Bank retains integrity of materials, form, and association. Its period of significance under Criterion C is from 1926, the year of its initial construction, through 1958, the year of its extension along Morrison Street.

¹ Pamela Scott and Antoinette J. Lee, *Buildings of the District of Columbia*. (New York: Oxford University Press, 1993), 378.

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Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

The Chevy Chase Savings Bank is significant under National Register Criterion A as one of the most prominent architectural and commercial elements of the Chevy Chase DC neighborhood. Constructed in 1926, the bank was the first financial institution to be established in this neighborhood, in line with a trend of neighborhood savings banks being founded in the early 20th century. The institution became a point of pride and symbol of the community's success. Arthur B. Heaton's distinguished Renaissance Revival design projected the institution's values and, by implication, those of the surrounding community.

Early Development of Chevy Chase

The development of Chevy Chase was primarily the brainchild of Francis G. Newlands (1848-1917), a lawyer and future senator from Nevada who had become wealthy through his associations with William Sharon and William Ralston, two tycoons who made fortunes from Nevada silver mining. Newlands married Sharon's daughter in 1874 and gained control of much of her inheritance when Sharon died in 1885. Visiting Washington in 1887 to handle the affairs of the Sharon estate, Newlands met D.C. real estate speculator Col. George Augustus Armes (1844-1919), who gave him the idea to acquire and develop a vast stretch of land in the upper northwest section of the city.

Beginning in 1887, Neelands had his agents discreetly buy up real estate along a lengthy corridor that would become Connecticut Avenue extended. Newlands planned to grade and pave the new road—a massive undertaking given the rolling hills of upper northwest Washington—and use the new thoroughfare primarily as a streetcar route to connect his secretly planned development of Chevy Chase, Maryland, with the city of Washington. With deep pockets from the Sharon estate, Newlands spent over \$1 million to buy 1,712 acres of property along the corridor, from present-day Calvert Street NW to Chevy Chase Lake in Montgomery County, Maryland. In 1890 he founded the Chevy Chase Land Company, to own all of the land he had purchased along the streetcar route and to develop the Chevy Chase community at the end of the line. His intention in locating the exclusive new enclave on the Maryland side of the border was to enable its well-to-do residents to vote.

Newlands' close ally, Senator William M. Stewart (1827-1909) of Nevada, invested \$300,000 in the Chevy Chase venture and helped shepherd a favorable charter for the Rock Creek Railway through Congress, despite grumbling and resentment from congressmen who weren't in on the deal. When the bill came up for consideration in the House of Representatives, David B. Henderson (1840-1906), an inveterate supporter of the common man, led a two-hour debate on it, at one point sarcastically suggesting that it be called "a bill to boom real estate in the District of Columbia." Henderson worried that the new line would cater primarily to the wealthy: "He didn't want to see the poor and the needy discriminated against, and especially he did not want to have the colored brother discriminated against. He knew that the Woodley Lane and Rock Creek

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district was a region where nabobs were going to flourish in the future, and he for one did not want to encourage their growth by legislation.”²

Henderson’s objections were well-founded, as Newlands’ vision for his development was empathically as an elite enclave, which meant that this was a planned community established for wealthy Whites. Newlands was infamous for his virulent racism towards African Americans, as well as other minorities, including Chinese immigrants and Jewish Americans. Using his platform as both a public official and businessman, he advocated for an amendment to the U.S. Constitution to disenfranchise African Americans.

Not surprisingly, Newlands' outspoken views were reflected in the racially restrictive covenants that became widespread in Chevy Chase, especially after 1930. These types of covenants, which targeted Black and Jewish homebuyers, were found throughout the District's residential subdivisions constructed during the first half of the 20th century. Nonetheless, at the time, most Washingtonians supported Newlands’ efforts to expand the city by developing the District's rural areas, including Upper Northwest where some African American settlements had been located since the Civil War. The most notable of these settlements was Reno City, which was located just southwest of Chevy Chase at present-day Fort Reno Park.

An article in the trade journal *The Electrical World* raved about the potential of the elegant new suburb and its convenient streetcar connection:

*It is safe to predict a handsome return for money invested in property in Chevy Chase, as it will, in all probability, be a popular place. The city terminus of the Rock Creek Railway will, without doubt, be in close proximity to the Capitol within one year, and this will afford Congressmen an opportunity to step aboard of an electric car, and in 40 minutes, possibly less, be taken right to the door of their suburban homes, without change of cars. It is not unreasonable to suppose that the time will come when this line will run special palace cars, heated and lighted with electricity, from the Capitol to Chevy Chase without stop, simply for the accommodation of Senators and Representatives.*³

The enormous expense of acquiring many large parcels of land, extending Connecticut Avenue into Maryland, and building a streetcar line to service the new community prevented Newlands’ Chevy Chase Land Company from showing a profit for many decades. Nevertheless, the fashionable enclave drew many well-heeled residents and spurred a wide assortment of development projects within the District along the new Connecticut Avenue corridor.

Newlands had originally planned five sections for the new development, four in Montgomery County, just across the DC border, and one the DC side. While the first section in Maryland opened in 1892, the Chevy Chase Land Company did not start developing its section in the District until 1907. For the five blocks of land it owned on the east side of Connecticut Avenue

² “The District in Congress,” *Evening Star*, Feb. 28, 1888.

³ F.G. Bolles, “The Rock Creek Electric Railway, Washington, D.C.,” *The Electrical World*, Vol. XXI, No. 2, Jan. 14, 1893, 24.

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just south of the District line, the company continued its policy of restricting development to freestanding single-family homes, to further the goal of maintaining Chevy Chase as an exclusive, residential enclave. However the company did not own much of the land on the west side of the street and thus could not control how those tracts were developed.⁴

Other developers naturally were eager to capitalize on the development of Chevy Chase and began purchasing land that was not controlled by the Chevy Chase Land Company. One developer, Fulton R. Gordon (1867-1952), made a lasting impact on the development of Chevy Chase DC when in 1907 he opened a subdivision called Connecticut Avenue Terrace on the west side of Connecticut Avenue (from present-day Military Road to Northampton Street) that was free of the commercial restrictions that had limited the Chevy Chase Land Company's subdivisions.

Gordon, born in Bailey's Crossroads, Virginia, had humble roots, beginning his career in 1890 as a milkman servicing the White House. However, he had an eye for real estate and over many years was instrumental in a variety of "suburban" development projects in DC, often seizing opportunities that others had overlooked. The land on the west side of Connecticut Avenue had been owned by wealthy banker Charles C. Glover, and Gordon purchased it from him in two tracts, Connecticut Avenue Terrace in 1907 (see figure 1) and Connecticut Avenue Park in 1909. Recognizing the sore need for commercial businesses to support the then-isolated Chevy Chase community. Gordon supported construction of retail businesses along Connecticut Avenue. In 1910, the area's first store, a grocery store opened by William L. Follmer (1842-1911), opened on the southwest corner of Connecticut Avenue and Northampton Street NW. His son, Willard B. Follmer, continued to operate the store after his father's death. Soon other businesses followed, eventually lining the west side of Connecticut Avenue. The Chevy Chase Land Company also realized the commercial potential of Connecticut Avenue and seems to have intended to establish a limited commercial zone there from the start; however, it was late in proposing commercial development on its property. It ran into neighborhood objections to changes in its established covenants in 1916, with a court injunction forcing it to stop construction in 1917 of a store on the east side of Connecticut Avenue. There would be no commercial development on the east side of the street until 1952, when the company succeeded in having the injunction modified.⁵

⁴ Chevy Chase Arcade, National Register of Historic Places nomination (2003), sec. 8, p. 2.

⁵ Elizabeth Jo Lampl and Kimberly Prothro Williams, *Chevy Chase: A Home Suburb for the Nation's Capital*. (Crownsville, MD: Maryland Historical Trust Press, 1998), 126, 128-129; Chevy Chase Arcade, National Register of Historic Places nomination, op. cit.; "Fulton Gordon; Made Fortune in Land Sales," *Washington Post*, Jul. 15, 1952, 18.

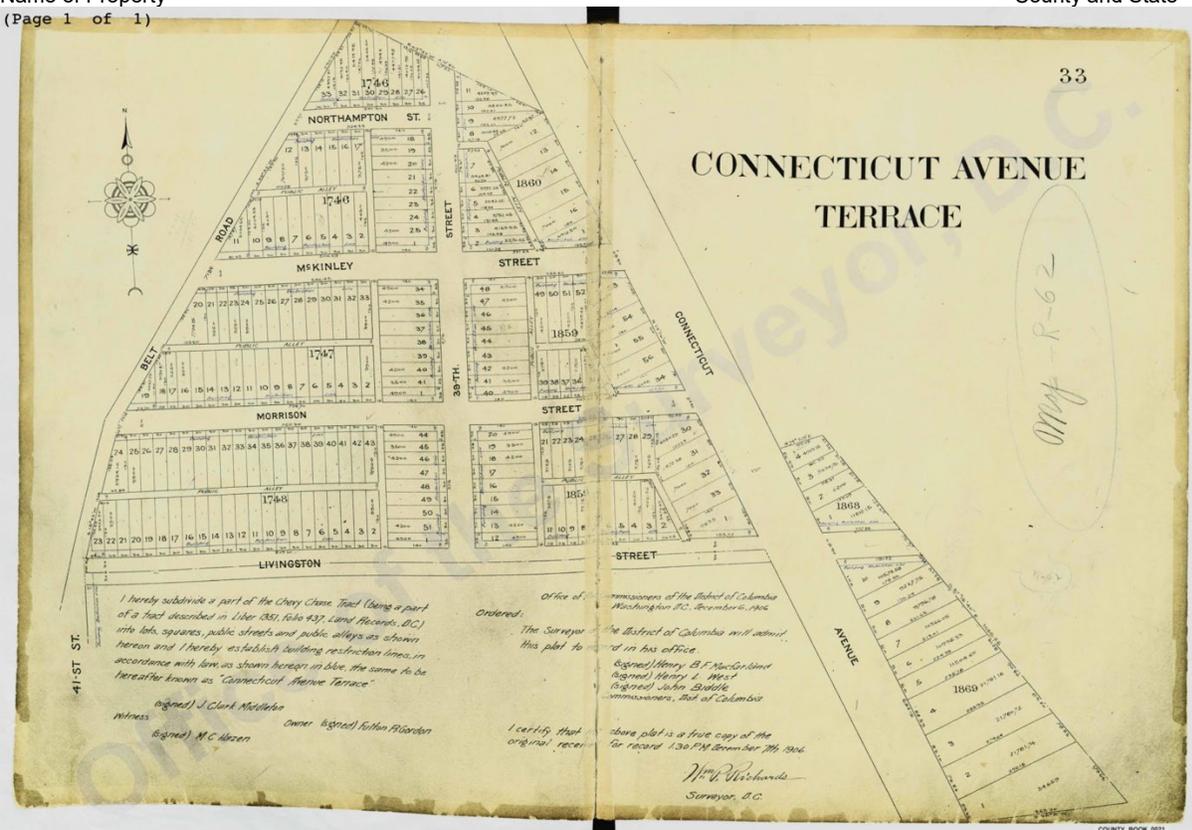
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Map of the Connecticut Avenue Terrace subdivision, located to the west of Connecticut Avenue (Source: DC Office of the Surveyor).

The 1920s saw a major increase in commercial construction, with about a dozen businesses located in the four-block area between Livingston and Northampton Streets on the west side of the avenue by the beginning of the decade. In addition to Follmer's grocery store, these included Doc Armstrong's Connecticut Avenue Pharmacy, a barber, cobbler, and tailor shops. In 1921, the neighborhood's first bank, the Chevy Chase Savings Bank, opened in a small single-story storefront on the southwest corner of Connecticut Avenue and McKinley Street NW that also served as offices for a new real estate company (see detailed discussion below for the bank's history). The following year, the bank purchased the future site of its permanent headquarters on the southwest corner of Connecticut Avenue and Morrison Street NW.⁶ Also in 1922, the Chevy Chase Theater, a District of Columbia and National Register landmark, was constructed at 5612 Connecticut Avenue NW. Designed by Frank Upman and Percy Adams, the theater was the first structure of architectural distinction on what would become the commercial strip on the west side of the avenue.⁷ In 1925, the Hatcher Building, at the corner of Connecticut Avenue and Livingston Street was constructed and housed the Palace Laundry for many years.⁸

⁶ Lampl and Williams, op. cit.

⁷ Chevy Chase Theater (Avalon Theater), National Register of Historic Places nomination, 1996.

⁸ Peggy Fleming and Joanne Zich, *Small Town in the Big City: The shopkeepers and business community of Chevy Chase, Washington, DC at the beginning of the 21st century*, (Washington, DC: three sisters press, 2005), 22.

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The District of Columbia and National Register landmark Chevy Chase Arcade, at 5520 Connecticut Avenue NW, just south of the future Chevy Chase Savings Bank site, was constructed in 1925. The nomination form for the Arcade notes that the Chevy Chase Citizens' Association, established in 1909, was concerned with the appearance of the business district, which they felt should be of an architectural quality equal to the residential area. No architectural guidelines or minimum investment costs for commercial buildings had been established, as the Chevy Chase Land Company had done for residential structures. The result was noted in a 1922 issue of the *Chevy Chase News* which observed that "With but few exceptions the buildings erected in the business zone have been constructed with little regard for architecture in keeping with the neighborhood."⁹ The landmarked Chevy Chase Arcade, designed by Louis R. Moss in an elegant, classical revival style, was a conscious attempt to address these concerns. The Chevy Chase Savings Bank, constructed the following year next to the Arcade, continued the trend toward distinguished architecture for commercial buildings to reflect the permanence and prestige of the Chevy Chase neighborhood.

Banking in Washington in the Early 20th Century

Between 1910 and 1920, Washington's population grew by nearly one-third. According to the *Banking and Financial Institutions of Washington, D.C.* multiple property documentation form, these years saw "the creation of new banks oriented towards specific populations, the further geographic expansion of banks, and the growth of branch banking."¹⁰ One element of "the further geographic expansion of banks" was the development of independent neighborhood banks, which fulfilled a previously unmet need for banking services in growing neighborhoods that were dispersed from downtown's traditional commercial core. These new neighborhood banks competed with larger downtown financial institutions, which responded to the needs of these neighborhoods by establishing branch banks that filled a similar role. Financial regulations first allowed banks to establish neighborhood branches in Washington in 1908.

Many neighborhood banks were savings banks, an institution that had existed in the District of Columbia since 1847, when the Washington City Savings Bank was established "for the purpose of receiving such sums of money as are the profits of industry and economy, or legacies or donations to widows, children, and others... and investing the same in public stocks or other safe securities."¹¹ Twice each year, these banks paid their depositors dividends at a set interest rate.¹² Rather than writing mortgages on buildings, which was more commonly the province of building and loan associations and other types of thrifts, they invested their deposits in securities or commercial loans, often to members of the local business community. At the turn of the twentieth century, a national study noted that savings banks' core clientele was the middle and working classes, noting that "a very large part of the savings deposits is made by those receiving

⁹ Chevy Chase Arcade, National Register of Historic Places nomination (2003), sec. 8, p. 3. The nomination cites the October 18, 1922, edition of *Chevy Chase News* for the quote.

¹⁰ Carol Hooper, *Banks and Financial Institutions of Washington, D.C. National Register of Historic Places Multiple Property Documentation Form*, (National Park Service, 1994), E33.

¹¹ Hooper, E9.

¹² Charles Belfoure, *Monuments to Money: The Architecture of American Banks*. (Jefferson, NC: McFarland, 2005), 117.

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much less wage than the average government employee. They come from charwomen, from clerks in mercantile establishments, railroad employees, mechanics in the building trades, printers and telegraph operators.” Such banks were a natural fit for working-class neighborhoods and the small businesses that served them.

For banks in DC, the years 1900 to 1929 were safe and profitable and there were few failures. The city’s banking industry expanded steadily. As of 1916, there were 38 national or state banks in Washington. By 1919, at least twelve banks were building new branches and, by 1922, there were over fifty banks in the city.¹³ Of these, 15 were national banks, 6 trust companies, and 29 savings banks. The number of savings banks had grown from just five in 1900. Many of the newer banks were smaller neighborhood-level institutions—primarily savings banks—that competed with branches of large downtown banks like the Riggs National Bank or American Security & Trust Company.

Formation of the Chevy Chase Savings Bank

The Chevy Chase Savings Bank was organized as a neighborhood asset, supported primarily by local subscribers. An advertisement published in the *Washington Herald* in October 1921 stated that “The bank is projected as a purely community institution and all citizens and residents of Chevy Chase, both on the Maryland and District side, are invited to participate in its organization.”¹⁴ In October 1921, an organizational meeting was held at the Elizabeth B. Brown School on the east side of Connecticut Avenue to form the new institution. “It is the purpose of the promoters of the enterprise to make the bank a community affair,” the *Washington Times* reported. To that end, “small subscriptions to stock will be encouraged in order that the stock may be widely held in the community.” Further, a large board of directors was contemplated, to be composed entirely of Chevy Chase residents, both from Maryland and D.C.¹⁵

The bank’s first president was Edward H. Jones (1872-1967), a real estate developer who was instrumental in building up the Chevy Chase neighborhood in D.C., particularly the section to the west of Connecticut Avenue subdivided by Fulton Gordon in 1907 as Connecticut Avenue Terrace. Born near Manassas, Virginia, Jones moved with his family to D.C. in 1884. In 1905, he joined the Thomas J. Fisher real estate firm, which was active in development in the Chevy Chase area. He struck out on his own in 1921, the same year that he spearheaded the organization of the Chevy Chase Savings Bank. In fact, Jones built a small single-story storefront on the southwest corner of Connecticut Avenue and McKinley Street to serve as headquarters both for the new bank and for his new real estate company.¹⁶ Under construction when the bank’s organizational meeting was held across the street in early October, the building was ready by the end of the month to host the election of officers and official start of operations. Jones would later help establish a second bank, the Chevy Chase Building and Loan Association, in 1929.¹⁷

¹³ *Boyd’s City Directory* (1916, 1922). “Banks of District Enlarge Quarters,” *Washington Post*, Nov. 11, 1919, 11.

¹⁴ “Chevy Chase Savings Bank,” advertisement in the *Washington Herald*, Oct. 25, 1921, 2.

¹⁵ “Chevy Chase Savings Bank to Be Formed,” *Washington Times*, Oct. 6, 1921, 19.

¹⁶ “Chevy Chase Savings Bank and Real Estate Office,” *Washington Herald*, Oct. 30, 1921, 3-1.

¹⁷ “E.H. Jones Dies; Banker in Area,” *Washington Post*, Jan. 23, 1967, B3.

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Other bank founders also played prominent roles in the bank's rapid development and in the Chevy Chase community at large. Dr. Frederic E. Farrington (1872-1930), a native of Massachusetts who attended Harvard and Columbia universities, was an educator who lectured and wrote widely about education and became headmaster of the Chevy Chase (Maryland) School for Girls in 1917.¹⁸ Farrington served as the secretary of the board of directors from the bank's founding in 1921 until 1925, when he succeeded Jones as president.¹⁹ His sudden death five years later at age 57 shocked the local banking community.

Born in nearby Forest Glen, Maryland, J. Ezra Troth (1889-1974) entered banking as a teller at the downtown Bank of Commerce and Savings in 1908. As a co-founder of the Chevy Chase Savings Bank, he became its cashier in 1921 and was elevated to vice president in 1924. Troth remained a key manager at the bank for many years, eventually being named assistant vice president of the Riggs National Bank (successor to the Chevy Chase Savings Bank) in the 1950s.²⁰

The bank was successful and grew rapidly. Deposits increased almost tenfold in the first year, from \$25,417 on December 1, 1921, to \$210,180 a year later. "It is a true neighborhood community savings bank, and Edward H. Jones, its president, and his associates, with J.E. Troth, cashier, are entitled to credit for making the institution what it is today—a successful home bank," the *Evening Star* observed.²¹

Design and construction of the bank's building on Connecticut Avenue

In November 1922, the bank purchased the future site of its building on the southwest corner of Connecticut Avenue and Morrison Street NW. Reflecting the institution's community focus, Jones announced the bank's intention to build a combined facility to house the bank, a community library, and a branch post office, "if the post office authorities decide favorably upon the latter."²² Apparently the postal officials were not persuaded, and the deal fell through; the building would be constructed solely as a bank.

Construction didn't begin until 1926 but progressed rapidly. It was not until March 1 that bank officials turned the first spadeful of dirt in a groundbreaking ceremony, yet the bank was ready for its grand opening on October 15.²³ The builder was Christian Wohlgemuth, Jr. (1897-1981), a native of Baltimore, Maryland, who practiced as a builder and architect in the District of Columbia from the 1920s through the 1940s. Wohlgemuth was a well-respected local builder

¹⁸ "Dr. F.E. Farrington Stricken Fatally," *Evening Star*, Jun. 2, 1930, A-5.

¹⁹ "Farrington Made Savings Bank Head," *Evening Star*, Mar. 12, 1925, 28.

²⁰ "J. Ezra Troth, 84, Headed Riggs' Chevy Chase Bank," *Washington Star-News*, Jan. 3, 1974.

²¹ "Chevy Chase Savings Annual," *Evening Star*, Dec. 5, 1922, 29.

²² "Connecticut Ave. Condition Scored," *Evening Star*, Nov. 16, 1922, 15; "Citizens Demand Better Roadway," *Washington Herald*, Nov. 16, 1922, 10.

²³ "New Chevy Chase Bank Building Work Started," *Washington Post*, Mar. 7, 1926, R3.

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who served for several years in the mid-1930s as president of the Master Builders Association of the District and the Washington chapter of the Associated General Contractors of America.²⁴

The *Evening Star* described the bank building in some detail on the occasion of its opening:

The building is designed in the manner of the earlier period of the Italian Renaissance. The exterior walls are of Briar Hill sandstone, of a pinkish cream color, with flushings of brown and purple. The base is of dark gray polished granite. The only ornamental features on the front consist of the name of the bank in dark bronze letters, a simply carved doorway of St. Genevieve marble, and four plaques [sic], two on each elevation, the two on the Connecticut avenue side representing George Washington and Pierre L'Enfant and the two on Morrison street showing conventional motifs from the national currency.

Interior Most Attractive

The interior is designed to give an air of dignified hospitality. The walls and ceilings are executed in putty-colored troweled plaster. The ceiling is a groin vault, springing from pilaster caps of molded allegorical figures representing the national currency and the principles of thrift and prosperity. For the floor of the lobby Tennessee marble with travertine border has been used. The tellers' windows are most conveniently arranged and attractively designed. In addition to the banking facilities on the first floor are offices for the bank officials, ladies' room, committee room, and safe deposit department. The vault is employed as a massive feature of the interior design. On the mezzanine floor are working and file rooms and a large board room, all attractively furnished.²⁵

The medallion showing Peter L'Enfant, still visible (but heavily worn) in the upper left portion of the Connecticut Avenue elevation, was designed by celebrated DC architect Leon Chatelain, Jr., who was only in his early 20s at the time and at the very start of his career. The portrait, which is entirely conjectural because no authentic image of L'Enfant was known at the time, was said to be the first in 102 years.²⁶ The twin medallion of George Washington is currently covered by signage for PNC Bank. Architectural historians Pamela Scott and Antoinette J. Lee have noted that the two medallions “indicate the nature and intensity of the nostalgic historicism that swept Washington during the early twentieth century.”²⁷

Arthur B. Heaton's overall design of the Chevy Chase Savings Bank recalls his design for the Washington Loan and Trust Company West End Branch bank on the southwest corner of 17th and G Streets NW, which was completed in 1924, just two years before the Chevy Chase project. Demolished in 1974, the West End bank featured similar materials and Italian Renaissance Revival design motifs. Like the Chevy Chase Savings Bank, it was faced with Ohio sandstone

²⁴ “Master Builders Honor Wohlgemuth,” *Evening Star*, Jan. 14, 1933, B-1; “Contractors Elect Wohlgemuth Again,” *Washington Post*, Jan. 12, 1935, 5.

²⁵ “Chevy Chase Bank Will Open Friday,” *Sunday Star*, Oct. 10, 1926, 43.

²⁶ “First portrait of L'Enfant Produced After 102 Years,” *Sunday Star*, Aug. 14, 1927, 14.

²⁷ Pamela Scott and Antoinette J. Lee, *Buildings of the District of Columbia*, (New York: Oxford University Press, 1993), 378.

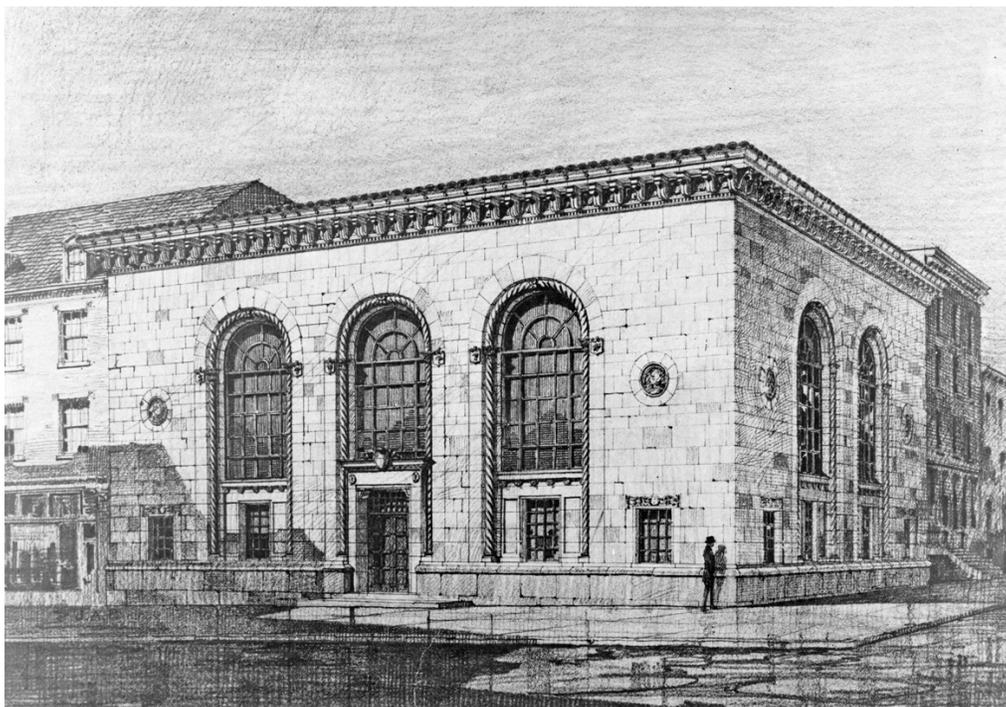
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“of a color and texture not heretofore used in this city... This stone is of deep creams and browns, the markings in each stone giving the whole structure a striking appearance, it is said.”²⁸ The primary elevation featured a series of massive, arched window bays spanning two stories (which has been called an “arcaded block”), like those on the Chevy Chase bank, and a similar dark granite polished base.²⁹ Likewise, large medallions punctuate the façades of both banks. The elegant design conveys the permanence and prestige of a bank but avoids heavy-handed monumentality—as might have occurred in a traditional bank façade with large neoclassical columns and pediment. Instead, this handsome bank maintains its distinctiveness and yet fits in with the scale and character of its largely residential neighborhood.



Architect Arthur B. Heaton’s drawing of the Washington Loan and Trust Company West End Branch (Source: Library of Congress).

The West End Branch bank’s design excellence was recognized by the Board of Trade, which gave Heaton an Award of Architectural Merit in 1927. James Goode described the building in *Capital Losses*: “Without a doubt one of Washington’s finest small commercial buildings, this bank was an outstanding example of American Beaux Arts architecture—the elegant yet completely comfortable adaptation of historical architectural forms to a modern building purpose.... Here an Italian Renaissance palazzo was beautifully transmitted to a street corner in the District of Columbia...”³⁰ Because the West End Branch bank has been demolished, the

²⁸ “Washington Loan to Have New Home,” *Washington Post*, Apr. 15, 1923, 45.

²⁹ Hooper (p. E38) references the “arcaded block” concept, attributing it to Richard Longstreth, *The Buildings of Main Street* (Washington, DC: National Trust for Historic Preservation, 1987), 118.

³⁰ James M. Goode, *Capital Losses: A Cultural History of Washington’s Destroyed Buildings*. 2nd ed., (Washington, DC: Smithsonian Books, 2003), 322.

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Chevy Chase Savings Bank building remains the only extant expression of Heaton's distinctive design.

Initial operations and merger with Riggs National Bank

The bank's opening festivities in October 1926 were a gala affair, reflecting the civic importance of the new building as an emblem of the local community's prosperity. Edward C. Stone, the *Evening Star's* reporter, noted that the four-year-old Chevy Chase Theater, just a block and a half to the north, "had a real rival" that evening as visitors thronged the bank's opening. Stone imagined that almost every resident of Chevy Chase was there, along with leading bank officials from around the city, who sent so many flowers that the lobby "looked far more like a hothouse than a bank." After guests were welcomed and given a tour, to the accompaniment of a live orchestra, they were presented with fine leather billfolds as souvenirs, in "styles suitable for both men and women."³¹

The confidence and optimism accompanying the bank's opening would be relatively short-lived. Deposits continued to steadily increase, as they had since the bank's founding, for the next several years. The sudden death of the bank's president, Frederic Farrington, in June 1930, could have been destabilizing, but another longtime board member, John C. Walker (1864-1938), soon stepped in to fill his shoes, reassuring customers. Nevertheless, a much larger banking crisis was brewing. A deflationary economic spiral was gaining momentum across the country, make it hard for many people to pay off pre-existing loans. In November, the closure of a bank in Tennessee set off a chain of bank runs and closures in certain regions of the country. Bank runs continued sporadically through 1931, when the regional problems converged to begin forming a national crisis. In July 1932, the first four banks in D.C., with \$3.5 million in assets, closed, marking the arrival of the banking crisis in Washington. Things grew even worse in early 1933. In February, the governor of Michigan instituted the first banking "holiday" to allow his state's banks to avoid being decimated by demands for withdrawals; however, his move set off even more panic buying, and other states were soon forced to declare their own banking holidays. By the end of February, D.C.'s Commercial National Bank, with assets of over \$11.3 million, closed, the largest bank failure the city had ever seen.³²

In March 1933, the Chevy Chase Savings Bank and many others in the DC area imposed restrictions on withdrawals from savings accounts to protect their limited reserves, but they were in a precarious condition.³³ Then on March 6, newly inaugurated President Franklin D. Roosevelt declared a nationwide bank holiday, shuttering all banks temporarily. Some banks reopened a week later, but the Chevy Chase Savings Bank and twelve other DC banks were not allowed to return to full operations. In May 1933, as seven insolvent local community banks merged to form the Treasury Department-backed Hamilton National Bank of Washington, Chevy Chase Savings Bank instead agreed to merge with Riggs National Bank, the city's largest bank.

³¹ Edward C. Stone, "Chevy Chase Savings Bank's New Home Is Opened to the Public," *Evening Star*, Oct. 16, 1926, 30.

³² George G. Vass, "Banks Stronger After Hard Year," *Evening Star*, Dec. 31, 1933, 6-3.

³³ "Local Banks Act to Protect Funds," *Evening Star*, Mar. 1, 1933, A-2.

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An article in the *Evening Star*, noting that the bank was located in “one of the finest bank buildings in outlying Washington,” explained that “Officials tried hard to reopen the bank as a separate unit but finally decided that it would be for the best interests of depositors to join forces with Riggs.”³⁴ The sale of the bank’s assets to Riggs enabled the new Riggs Bank Chevy Chase Branch to give customers access to 60 percent of their former accounts from the closed bank, far better than complete dissolution of the bank would have offered. After court approval of the deal, the new Riggs branch bank officially opened on June 15—the first of the 13 closed D.C. financial institutions to reopen. Trust seems to have been restored, as a large number of new accounts were opened that day.³⁵



CHEVY CHASE BRANCH

Connecticut Ave. and Morrison St.

Drawing of the new Riggs National Bank Chevy Chase Branch (the former Chevy Chase Savings Bank) from an advertisement that appeared in the June 14, 1933, edition of The Evening Star.

Aftermath of the merger with Riggs

By the end of 1933, the decisive actions of the Roosevelt administration to deal with the banking crisis had paid off, and most remaining financial institutions were much stronger. Riggs had made a smart move in choosing the Chevy Chase bank from among the 13 closed D.C. banks that had faced insolvency in the spring as the branch would remain very profitable as a financial center in well-to-do Chevy Chase DC. Meanwhile, by July 1936, conservators of the former Chevy Chase Savings Bank’s unsold assets were able to fully repay the remaining 40 percent of account holders’ savings, although without interest.³⁶

³⁴ “Chevy Chase Bank Sale Is Reported,” *Evening Star*, May 22, 1933, A-1.

³⁵ “Riggs Chevy Chase Branch Is Opened,” *Evening Star*, Jun. 15, 1933, B-1.

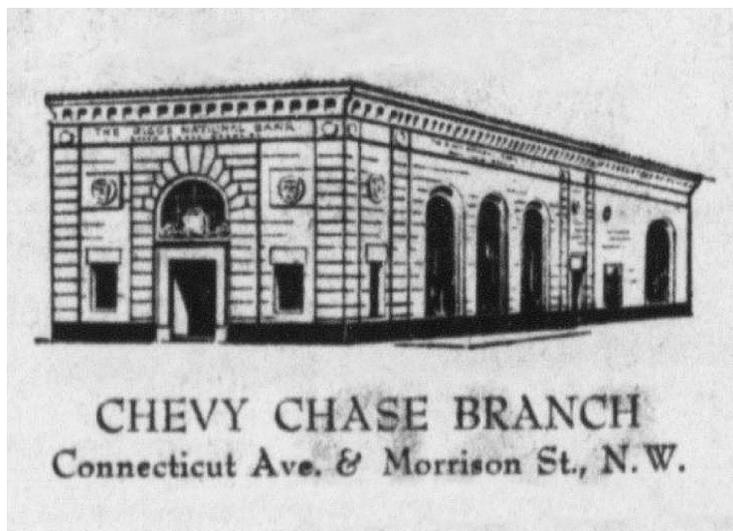
³⁶ “Bank Will Pay Final Dividend to Depositors,” *Washington Post*, Jul. 10, 1936, X7.

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In 1948, the bank purchased and demolished the house located directly behind the bank at 3808 Morrison Street NW to create a parking lot at the rear of the bank. In addition to providing sufficient space for approximately 30 parked cars, the lot was intended to also allow for construction of an outdoor teller's cage to accommodate drive-through banking service at the rear of the bank.³⁷

Finally, in 1958 Riggs undertook expansions and renovations of three of its branch banks, including the Chevy Chase Branch. The bank building was extended 40 feet along Morrison Street, increasing the frontage on that street by approximately one third at the rear of the original building. The architectural firm of Mills, Petticord & Mills designed the extension to match the original building in all external design details. Three additional window bays were added. It is difficult to determine based on the design where the extension begins; however, the choice of sandstone for the extension is a more uniform beige color and does not have the same rich variation in color tones as the original.³⁸ After completing the extension, the bank proceeded to "completely remodel" the interior, according to a *Washington Post* article, suggesting that little remains of the original interior decor.³⁹



This drawing appeared in an advertisement for Riggs Bank published in the Evening Star on November 14, 1958. However, the new extension as built was a more harmonious and symmetrical expansion of Heaton's original design.

Riggs' conservative, DC-centered management provided stability and financial success for the bank for many decades. However, that began to change in 1981, when Joe. L Allbritton, a multi-millionaire from Texas who owned the *Washington Star* and the WJLA radio station,

³⁷ "Riggs Branch Wins Parking Lot Permit," *Washington Post*, May 21, 1948; "Banks Studying Plans to Put Tellers' Cages Outdoors in Suburbs," *Evening Star*, Sep. 8, 1948, A-13.

³⁸ Scott and Lee note that the extension does not have the same refinement as the original (Scott and Lee, 378).

³⁹ DC Surveyor's Office, plat (wall report) for lots 28, 30, 57 & 73 Square 1859, dated March 3, 1958, retrieved from DCRA SurDocs, Dec. 30, 2021; S. Oliver Goodman, "3 Riggs Branches Being Expanded," *Washington Post*, Mar. 11, 1958, A20.

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successfully completed a hostile takeover of the bank. Initially, the bank seemed to continue as it had in the past, even expanding significantly in 1990, when it acquired the bankrupt former National Bank of Washington, once one of its biggest rivals. However, the bank's financial performance began to decline as it failed to keep up with changes in the industry. After Allbritton retired in 2001, the bank became mired in scandal over its embassy banking business. By 2004, the Office of the Controller of the Currency, a federal regulator, deemed Riggs a "troubled institution" because of its lack of compliance with strict anti-money laundering rules. Investor faith in Riggs Bank was shattered by the scandal over poor monitoring of international transactions, and in May 2005 the bank agreed to be sold to Pittsburgh-based PNC Financial Services.⁴⁰ The Chevy Chase Branch was converted to a PNC branch and has continued in operation since that time.

The Architect: Arthur Berthrong Heaton (1875-1951)

A native Washingtonian, Arthur B. Heaton was the son of Frank and Mabel Berthrong Heaton.⁴¹ He was educated in the D.C. public schools, graduating from Central High School in 1892. Upon graduation, he apprenticed with the firm of Marsh and Peter and with Paul Pelz, the architect of the Library of Congress. Heaton opened his own practice in 1898. During his first two years of practice he designed four notable apartment buildings: The Augusta (1900), the Montgomery (1901, demolished) the Marlborough (1901, demolished) and the Highland Apartments (1902). Around 1903-1904, he traveled to Europe to study at the Sorbonne in Paris and then tour the great cathedrals of England, France, and Italy. This trip had a lasting influence on the young architect; throughout his 50-year career, Heaton would draw on English and Italian aesthetics. He was also a great admirer of American Colonial architecture, and frequently visited Thomas Jefferson's house at Monticello and Colonial Williamsburg and Fredericksburg for inspiration.

Upon returning to Washington, Heaton gained a reputation practicing in the newly developing areas of the city including the neighborhoods along Connecticut Avenue. Heaton designed scores of homes, commercial buildings, and apartments throughout his prodigious career. In addition to the Chevy Chase Savings Bank and the Washington Loan and Trust Company West End Branch, Heaton's major projects in the District of Columbia include the Equitable Building Association (1911), the Y.W.C.A. Building at 17th and K Streets, NW (1924, demolished), the George Washington University's Corcoran and Stoughton Halls (with Albert Harris, 1924), the Methodist Home for the Aged (1924), the National Geographic Building (1930), and Hearst Elementary School (1932). He was also responsible for 28 apartment buildings including the Colonial Apartments (1906) and the Altamont Apartments (1915). In 1908, he was appointed Supervising Architect of the Washington Cathedral, and he served in this role for 14 years. From 1917-32, Heaton did major work for Shannon & Luchs, a local real estate brokerage and development firm, designing over 500 houses in the Burleith neighborhood.

⁴⁰ Terence O'Hara, "Pittsburgh Bank to Buy Riggs," *Washington Post*, Jul. 17, 2004; Timothy L. O'Brien, "At Riggs Bank, A Tangled Path Led to Scandal," *New York Times*, Jul. 19, 2004, A1; David Montgomery and Kathleen Day, "Critics Say Allbritton Ruined Bank He Loved," *Washington Post*, Jul. 17, 2004, A1.

⁴¹ The biography of Arthur B. Heaton is based on EHT Tracerics, *DC Architects Directory: Arthur Berthrong Heaton*. (Washington, DC: October 2010).

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Heaton was concerned with promulgating high standards of design beyond the monumental core of Washington. This concern drove his participation in many civic organizations, as well as his own designs. He received numerous awards, including two merit awards from the Washington Board of Trade in 1931, one for his design of the branch bank building of the McLachlen Banking Corporation at 312 14th Street, SW (demolished) and another for his design for the Potomac Electric Power Company Substation No. 25 at 2119 Champlain Street, NW. As mentioned above, he also received a Board of Trade award for the West End Branch of the Washington Loan and Trust Company.

A staunch advocate for the provision of adequate housing, Heaton participated in campaigns to clean up slums and improve Washington buildings. He was a leader in the “Renovise Washington” movement to repair and restore houses while providing jobs during the Depression. Afterwards, Heaton founded the Washington Building Congress and served as Chairman of the Public and Private Buildings Committee of the Board of Trade. In 1940, Heaton worked for the Washington Alley Dwelling Authority to design the 18-building public housing complex located in Southeast Washington named for First Lady Ellen Wilson.

Heaton was an early automobile enthusiast and held one of the first permits to drive in the city (the license was issued to the architect in 1900). His interest in cars was reflected in the design of the Capital Garage at 1320 New York Avenue, NW (1926), which at the time of its completion was believed to be the largest parking structure in the United States. The Art Deco-style garage featured architectural ornamentation with automobile motifs. Several bas relief panels from the garage were donated to the Smithsonian Institution when the building was demolished in 1974. Heaton was also hired by the Capitol Transit Company in the 1940s to develop the standard model for its bus stations. He also designed several bus and streetcar garages, which Capital Transit regarded as important public buildings.

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Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____
- recorded by Historic American Landscape Survey # _____

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Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property 0.697

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

1. Latitude: 38.963840 Longitude: -77.075700
2. Latitude: Longitude:
3. Latitude: Longitude:
4. Latitude: Longitude:

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Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|----------|-----------|-----------|
| 1. Zone: | Easting: | Northing: |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting : | Northing: |

Verbal Boundary Description (Describe the boundaries of the property.)

5530 Connecticut Avenue NW is within Square 1859 and encompasses Lot 0095. Lot 0095 is bordered by Morrison Street NW on the north, Connecticut Avenue on the east, Chevy Chase Arcade (Lot 0074) and an alley on the south, and Lot 0070 on the west.

Boundary Justification (Explain why the boundaries were selected.)

The boundaries align with the boundaries of Square 1859 Lot 0095.

11. Form Prepared By

name/title: Kent Boese, Zachary Burt, John DeFerrari, Jesse Kreier
organization: D.C. Preservation League
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city or town: Washington state: DC zip code: 20036
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date: May 2, 2022

Chevy Chase Savings Bank
Name of Property

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Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Chevy Chase Savings Bank (PNC Bank, Chevy Chase Branch)

City or Vicinity: Washington, DC

County:

State:

Photographer: See list below

Date Photographed: See list below

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Description of Photograph(s) and number, include description of view indicating direction of camera:

1 of 9.

Original architect's rendering for the Chevy Chase Savings Bank, circa 1926. (Source: Library of Congress).

2 of 9.

View facing west of the west (front) elevation of the building (Kent Boese, February 2022).

3 of 9.

Close-up view facing west of the west (front) elevation of the building. (John DeFerrari, February 2022).

4 of 9.

View from street level of the medallion of Pierre L'Enfant on the west (front) façade of the building (John DeFerrari, February 2022).

5 of 9.

View facing southwest of the west and north elevations (Jesse Kreier, December 2021).

6 of 9.

View facing south of the north elevation (Kent Boese, February 2022).

7 of 9.

View facing east of the west elevation (Kent Boese, February 5, 2022).

8 of 9.

Detail of a window on the north elevation (Kent Boese, February 5, 2022).

9 of 9.

First-floor interior view, facing east. The main entrance is at the rear of this view (Kent Boese, February 5, 2022).

Paperwork Reduction Act Statement: This information is being collected for nominations 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.460 et seq.). We may not conduct or sponsor and you are not required to respond to a collection of information unless it displays a currently valid OMB control number.

Estimated Burden Statement: Public reporting burden for each response using this form is estimated to be between the Tier 1 and Tier 4 levels with the estimate of the time for each tier as follows:

Tier 1 – 60-100 hours

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- Tier 2 – 120 hours
- Tier 3 – 230 hours
- Tier 4 – 280 hours

The above estimates include time for reviewing instructions, gathering and maintaining data, and preparing and transmitting nominations. Send comments regarding these estimates or any other aspect of the requirement(s) to the Service Information Collection Clearance Officer, National Park Service, 1201 Oakridge Drive Fort Collins, CO 80525.

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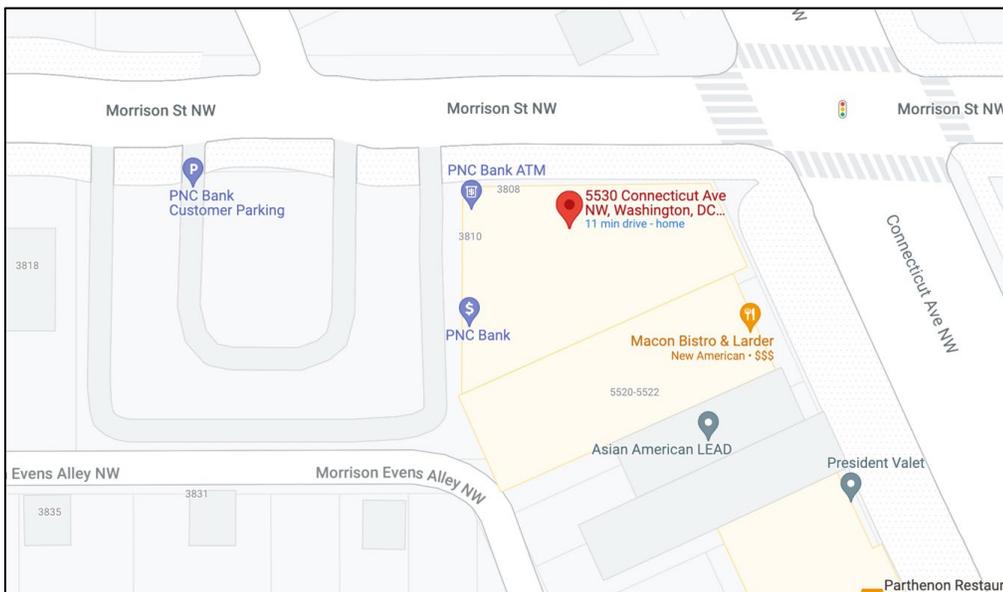
County and State

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Section number Maps Page 1



Map 1a: Location of the quadrangular Chevy Chase Savings Bank building and adjoining parking lot on the southwest corner of Connecticut Avenue and Morrison Street NW (DC PropertyQuest).



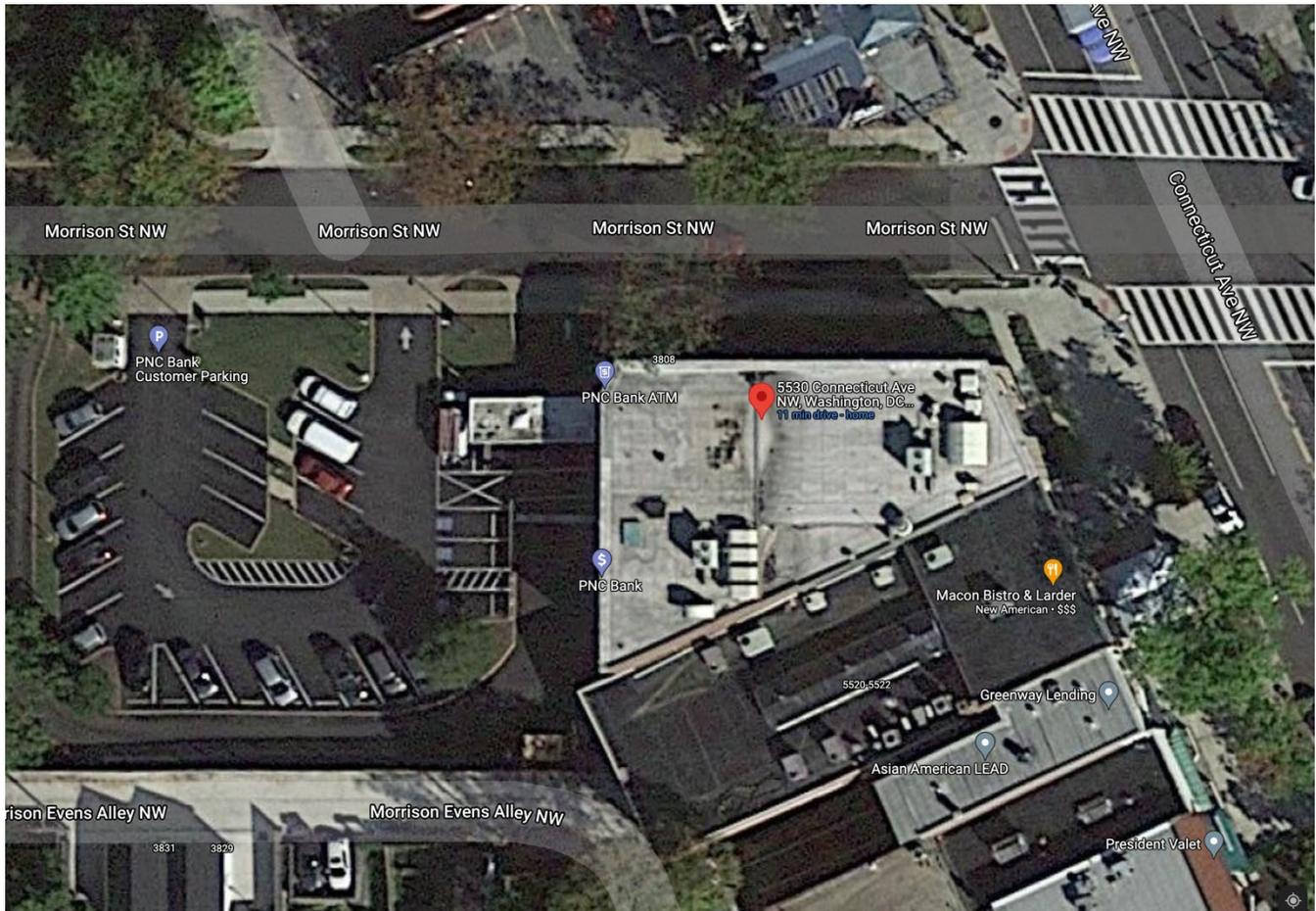
Map 1b: Location of the quadrangular Chevy Chase Savings Bank building (center) and adjoining parking lot on the southwest corner of Connecticut Avenue and Morrison Street NW (Google Maps).

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Map 2: Aerial view of Chevy Chase Savings Bank and adjoining parking lot (Google Maps).

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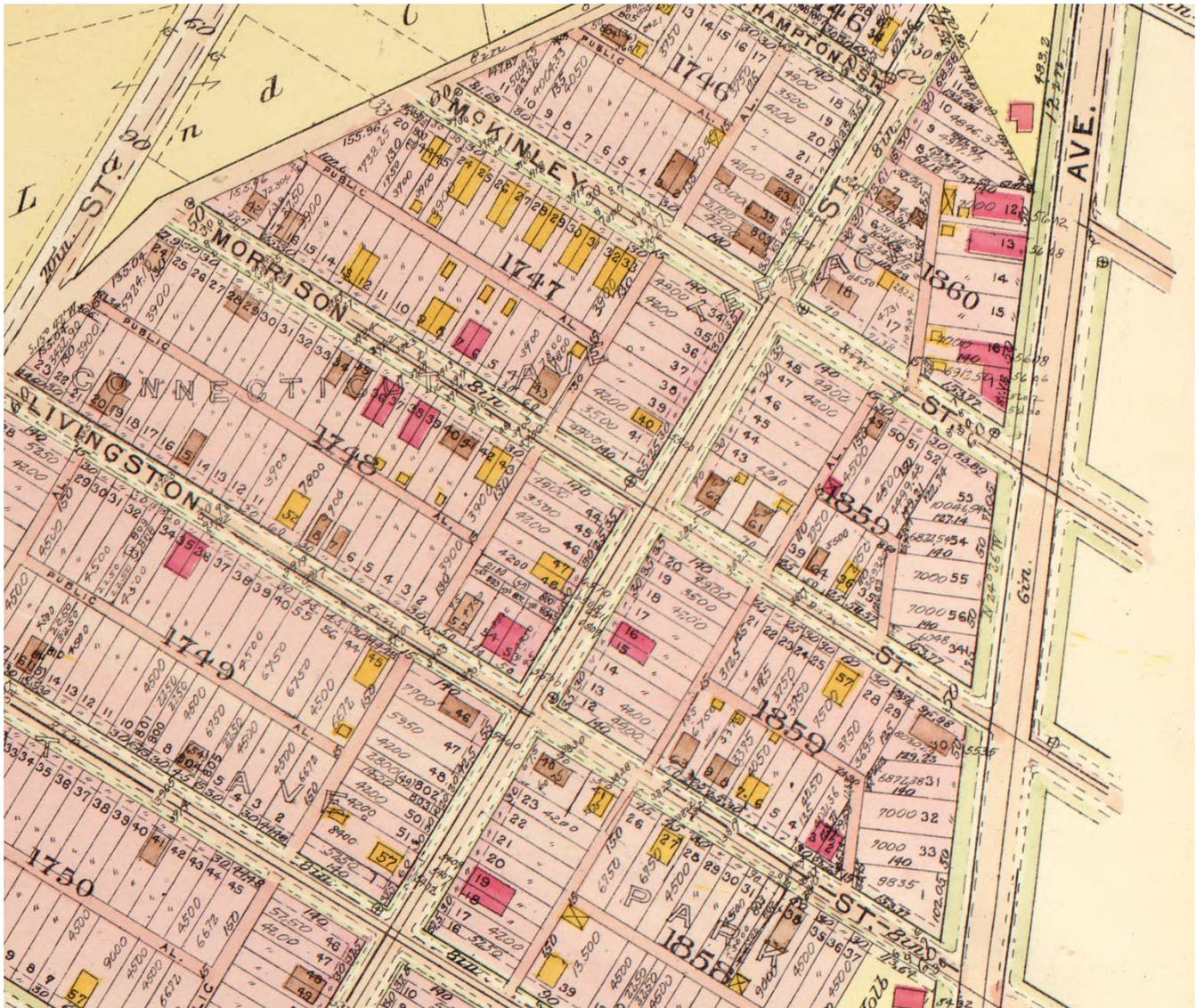
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Map 3: Detail from *Baist's Real Estate Atlas of Washington, D.C.*, 1919, Vol. III. Plat 33, showing that a small stone structure previously stood at the site, located at the lower right. (Library of Congress).

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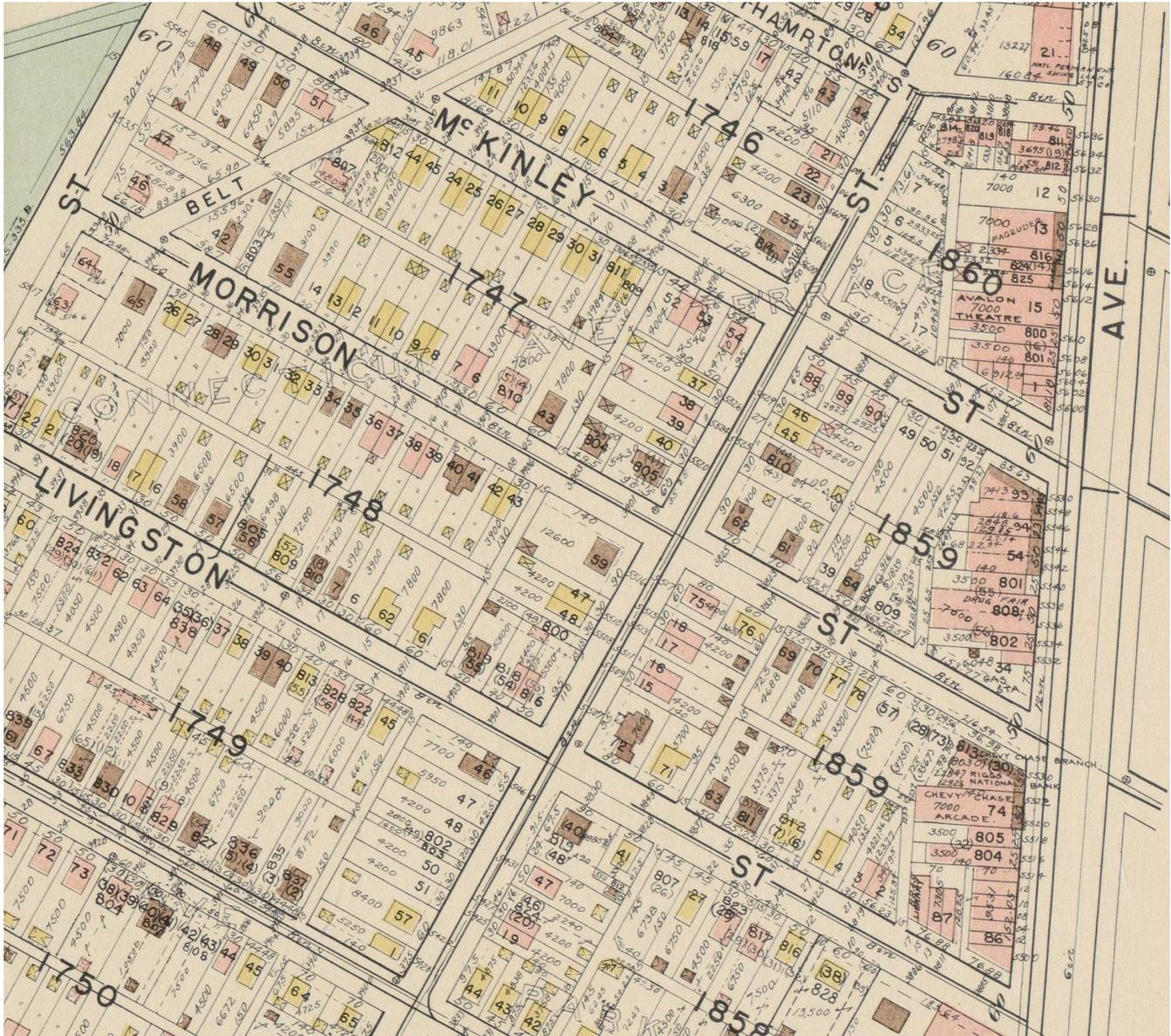
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Map 4: Detail from *Baist's Real Estate Atlas of Washington, D.C.*, 1968, Vol. III. Plat 33, showing the footprint of the expanded Riggs National Bank, Chevy Chase Branch at the lower right. (DC Office of the Surveyor).

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Illustration 1: Original architect's rendering for the Chevy Chase Savings Bank (Library of Congress).

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Illustration 2: View facing west of the west (front) elevation of the building (Kent Boese).

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Illustration 3: Close-up view facing west of the west (front) elevation of the building. Note the color variations in the sandstone. (John DeFerrari).

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Illustration 4: View from street level of the medallion of Pierre L'Enfant on the west (front) façade of the building (John DeFerrari).

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Illustration 5: View facing southwest of the west and north elevations (Jesse Kreier).

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Illustration 6: View facing south of the north elevation (Kent Boese).

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Illustration 7: View facing east of the west elevation (Kent Boese).

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Illustration 8: Detail of a window on the north elevation (Kent Boese).

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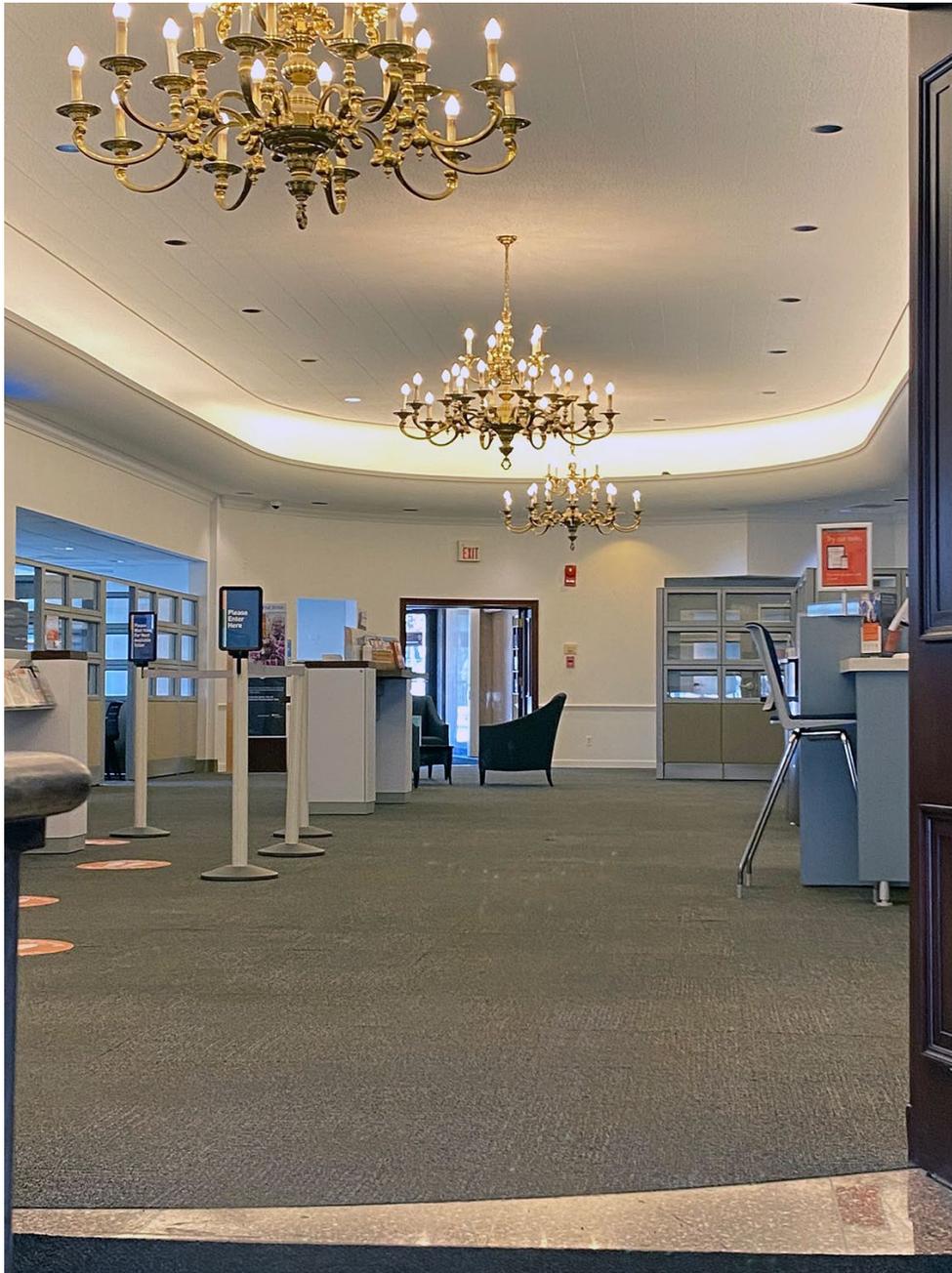


Illustration 9: First-floor interior view, facing east. The main entrance is at the rear of this view (Kent Boese).