

COMMERCIAL NATIONAL BANK
(First Citizens Bank)
20 East Martin Street
Raleigh
Wake County
North Carolina

HABS NC-406
NC-406

HABS
NC-406

PHOTOGRAPHS

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

FIELD RECORDS

HISTORIC AMERICAN BUILDINGS SURVEY
SOUTHEAST REGIONAL OFFICE
National Park Service
U.S. Department of the Interior
100 Alabama St. NW
Atlanta, GA 30303

HISTORIC AMERICAN BUILDINGS SURVEY

COMMERCIAL NATIONAL BANK (First Citizens Bank)

HABS No. NC-406

Location: 20 East Martin Street (southwest corner of East Martin and South Wilmington streets)

USGS SW/4 Raleigh 15' Quadrangle
Transverse Mercator Coordinates:
17. 713440. 3961520

Present Owner: First-Citizens Bank & Trust Company

Occupant: First-Citizens Bank & Trust Company

Use: Bank Offices

Significance: The Commercial National Bank is a ten-story steel and reinforced concrete tri-partite form building rendered in the Gothic Revival style. Its exterior is faced with tan brick and is embellished with elaborate stone and terra-cotta Gothic style details. Its interior contains a monumental banking lobby with marble floors and banking stations under a soaring fan vaulted painted ceiling. Designed by P. Thornton Mayre, a prominent Atlanta architect, and commissioned by the Commercial National Bank in 1912, this building, then the tallest and most elaborate in Raleigh, represented the aspirations of the Raleigh business community during the city's early twentieth-century period of rapid urban growth and commercial expansion.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of erection: The Commercial National Bank was started in 1912 and finished in 1913. The cornerstone on the northeast corner of the building states that it was erected 1912-1913 and the 1914 Sanborn Insurance Maps for Raleigh give the completion date as September 12, 1913. Also, the publication titled "The Story of Raleigh: Capital City of North Carolina," published by the Raleigh Chamber of Commerce in 1913, states "The bank has now in the course of construction one of the most handsome, steel, fire-proof skyscrapers to be found anywhere in the Southern States." In the same publication, a photograph of the south view of Wilmington Street shows the bank under construction.
2. Architect: The Commercial National Bank Building was designed by Philip Thornton Mayre (1872-1935), a native of Virginia who became a well-known architect in Atlanta, Georgia. Mayre conducted an active practice in cities throughout the southeast in the 1910s and 1920s. In Raleigh, his works include the 1911 Raleigh Banking and Trust Company (destroyed,) the 1912 Citizens National Bank (destroyed,) the 1913 State Administration Building (now the Ruffin building,) the 1911 City Auditorium (destroyed,) and the 1915 Wake County Courthouse (destroyed.) [1]
3. Original and subsequent owners: The sixty foot by eighty foot piece of property defined as the "Adams Building," on the northeast corner of of East Martin and South Wilmington streets was divided into half interest (undivided) and one half was conveyed by W.H. Pace, Trustee, to the Commercial and Farmers Bank by a deed recorded August 25, 1891, in Book 118, page 150, Wake County Registry; the Commercial and Farmers Bank conveyed this tract to the Commercial National Bank by a deed recorded June 30, 1913, in Book 276, page 297, Wake County Registry. The other half interest in the "Adams Building" went through four changes from 1891 to 1910, including A.F. Page, Eleanor M. Vass, S.B. Shepherd, trustee for Lillie May Shepherd and Lillian May Vass Shepherd, and the latter conveyed this half interest to the Commercial National Bank by a deed dated June 1, 1910, and recorded in Book 245, page 356, Wake Registry. This put full title to the Adams Building lot in the name of the Commercial National Bank. In 1934, First Citizens Bank of Smithfield, North Carolina acquired the bank building from the Receiver's Office of the Commercial National Bank.

4. Contractor:

It is possible that the contractor for the Commercial National Bank was the Little and Cleckler Company from Anniston, Alabama. Little and Cleckler were contractors for the 1915 Wake County Courthouse [2], another P. Thornton Mayre project, and were active in North Carolina cities during the 1910s. More precise information probably can be found in the September, 1913, issues of the News and Observer which are presently unavailable in the North Carolina State Library.

5. Original plans and construction: First-Citizens & Bank Trust Company has preserved the original plans for the Commercial National Bank drawn by P. Thornton Mayre, dated February 1, 1912, and revised June 23, 1914. The Bank will donate the original plans to the Southern Historical Collection at the University of North Carolina at Chapel Hill and a copy will be on file with the State Historic Preservation Office of the North Carolina Division of Archives and History. The following description of the building is taken from those plans.

The Commercial National Bank is a ten-story building with a full basement and a mezzanine, L-shaped in plan and flush with the sidewalks on southwest corner of East Martin and South Wilmington streets. It is an example of the Gothic Revival style version of the steel-framed skyscraper building construction that became popular in the United States in the late nineteenth and early twentieth centuries. The north (main) and east elevations are faced with tan brick and finished with elaborate Gothic-Revival style details; the west, south and interior elevations are plain and faced with utilitarian brick.

The building is organized into a classical tri-partie design with a twenty-six foot high dressed-stone base that contains a mezzanine, a seven-story shaft and a two-story capital that is terminated by a massive cornice that conceals the flat roof. The base contains full sized Tudor arch openings, seven on the north elevation and six on the east elevation, that were originally filled with elaborate metal sash fabricated in a Gothic tracery design and filled with glass. The three main entrances were in the north elevation and consisted of double-leaf doors of metal sash filled with glass that were surrounded by metal frames shaped into flattened ogee arches surmounted by finials. The dressed stone base of the building terminates with a tri-partie stone fascia into which was originally carved the name of the bank and the date it was built on north

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elevation and the name of the bank on the east elevation. The north elevation features a stone balcony over the middle entrance that is supported by Gothic-style corbels and originally this entrance was flanked by metal light fixtures featuring a Gothic tracery design and filled with glass.

The seven-story shaft of the building is faced with tan brick and is divided into vertical banks of windows that were originally filled with double hung wooden sash in a one-over-one pattern. The window banks are arranged over the Tudor arch openings in the base and alternating banks are accented by terra cotta roping featuring a foliate pattern with seated monkeys in the lower corners that rise from the third story tri-partie fascia to terminate in Tudor arches at the tenth story. Within the brick spandrels of these banks are terra cotta bas-relief plaques with gargoyles. The remaining banks are less elaborate with molded roping and plain brick spandrels.

The capital of the building is composed of two stories terminating in a tri-partie Gothic fascia with a terra-cotta stringcourse molded into a blind tracery pattern and accented with quatrefoils. Above the fascia is a terra-cotta cornice that repeats the design and conceals the flat roof of the building.

The interior of the Commercial National bank is arranged around center halls in both wings with the elevators opening into the northwest wing and a stairwell at the intersection of the wings on all the floors above the mezzanine. The street level contains a grand, vaulted banking lobby and mezzanine in the northeast section of the building that is flanked on the west by the lobby housing the elevators (that had Gothic design metal doors) to the office tower and a marble staircase with a Gothic pointed arch wrought-iron balustrade with a molded wooden handrail that rises to the mezzanine level. The central public space in the grand banking lobby was originally defined by the offices of the President and the Cashier on the east wall and by the massive marble and cast bronze Gothic design banking fixtures that bisected the lobby from east to west and separated the public space from the work space. Originally the lobby rose to a mezzanine level that is defined by a balcony with a solid plaster balustrade of quatrefoil panels divided by molded ribs and surmounted by a molded handrail. The lobby floor was paved with pale marble that contains a Masonic symbol design. The walls were finished with marble wainscoting and chair rails with painted plaster above them. The vaulted ceiling, supported

by square chamfered piers that were finished with plaster, set on marble bases and terminated with corbel tables, was finished with plaster and painted in an elaborate Gothic design accented with gold leaf.

The floors in office level of the tower were typically finished with plaster walls, marble baseboard and wainscotting in the halls, and molded wooden baseboards, window and door surrounds in the offices. The offices were opened onto the halls with glass windows in the walls and Gothic-arched two panel wooden doors surmounted by glass transoms and accented with brass door-plates and knobs decorated with a blind tracery design. The staircase at the intersection of the wings features a Gothic pointed arch wrought-iron balustrade with a molded wooden handrail and the original elevator doors displayed a Gothic blind tracery design.

6. Alterations and additions: The Commercial National Bank retains much of its original exterior appearance with the exceptions of the replacement of the Gothic tracery sash with plate glass windows on the street level about 1959, and the replacement of the wooden sash with finished metal sash on the rest of the building in 1981.

The interior of the building has undergone several remodelings as illustrated by the following list. Copies of drawings and plans are on file at the State Historic Preservation Office of the North Carolina Division of Archives and History.

- 1959: A Remodeling Fixture Plan; Installment Loan Department by Morgan Fixture Company, Charlotte, N.C. (It is thought that at the time these plan were drawn, the original bank lobby fixtures, elevator doors and first story metal sash, door surrounds and doors were removed by Inland Construction Company of Raleigh, N.C. Although the manager of Inland Construction remembers the Company's involvement in the removal of these original elements, he cannot recall the exact date except to say that it was in the late 1950s or early '60s.)
- 1969: The expansion of the main banking lobby into 315 Fayetteville Street, a building adjacent to the south wall of the Commercial National Bank, giving the bank access to Fayetteville Street, the main business artery of the city. At this

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time some re-plumbing and re-wiring occurred in the office level of the tower.

1980: Eighth Floor Renovations by White and Slack, A.I.A., Raleigh, N.C. (This project involved the remodeling of the eighth floor of the office tower to include a new Board Room large enough to house a conference table capable of seating twenty-four people. Other changes included removing upper panels in the corridor walls and replacing them with new walls, replacing existing doors with flush wood ones while retaining the original hardware and installing Colonial Revival detailing including wooden paneling in the Board Room and chair rails in some of the offices.

B. Historical context:

The Commercial National Bank is an architectural symbol of the confidence that Raleigh business leaders felt in the future of their city during the early years of the twentieth century. The bank, organized in 1891 as the Commercial and Farmer's Bank, boasted capital stock of \$300,000 and \$100,000 in surplus in 1912. [3] At that time, it was successful enough to commission P. Thornton Mayre, a well-known architect from Atlanta, to design a building to house its business and to provide rental office and commercial space to the members of the city's professional class. The bank board, in its commission to Mayre, specified that the new building be the tallest in Raleigh, [4] and Mayre responded with a design for a ten-story steel framed skyscraper replete with detailed Gothic-style ornamentation.

The officers and the board of directors of the bank included leading Raleigh citizens. President B. S. Jerman was born in Warren County in 1861 and came to Raleigh in 1881 to work for the Citizens National Bank. In 1891, he, with J.J. Thomas and H.W. Jackson, organized the Commercial and Farmers Bank of Raleigh which was reorganized as the Commercial National Bank in 1908. [5] Members of the board of the Commercial National Bank included such individuals as Carey J. Hunter, a co-developer of the prestigious Cameron Park neighborhood, Thomas H. Briggs, a hardware and building supply dealer, Henry A. London, chief deputy collector for the U.S. Internal Revenue Service and B.F. Montague, an attorney and builder. [6]

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The confidence of the officers and the board of directors of the bank was well founded by circumstances. In 1907, the city limits had expanded for the first time since 1881, and the population of the city in 1910 was 19,218, an increase of about thirty-seven percent over that of 1900. This population growth reflected an expanse of the middle class and the new neighborhoods of Glenwood, Boylan Heights and Cameron Park were being developed to house it. In addition to the ongoing development of new neighborhoods, several major buildings were commissioned by governmental agencies in Raleigh between 1911 and 1915. In 1911, the City Commissioners retained P. Thornton Mayre to design a handsome new Municipal Auditorium and office complex to be sited on the southern quadrant of the block bounded by Fayetteville, East Martin, South Wilmington and East Davie streets, and in 1913, they commissioned Raleigh architect James Matthew Kennedy to design a new City Market on East Martin Street opposite Moore Square, two blocks east of Fayetteville Street, the main commercial artery of the city. In 1913, the State of North Carolina commissioned Mayre to design a new administrative office building to be sited at the northern terminus of Fayetteville Street, opposite the Capitol, and in 1914, the Wake County commissioners retained him to design a new Courthouse in the 300 block of Fayetteville Street. [7]

The Commercial National Bank is the only one of Mayre's Raleigh buildings to be executed in the Gothic Revival style. This was probably no accident; the officers and board members specified that theirs should be the tallest building in Raleigh and the perpendicular quality of the Gothic Revival style is especially suited to the upward thrust of the early twentieth century skyscraper. Also, the Greek Revival Capitol, the Federal Building and the state administrative office building were three-and-one-half-story buildings executed in styles with Classical roots. It is possible that the bankers wished for a totally different style that would symbolically raise commercial endeavors above governmental activities.

The the choice for the location of the bank on the block bounded by by East Martin, East Davie, South Wilmington and Fayetteville streets was probably by design. In the 1910s, the block was the location of the municipal complex and the Yarborough House Hotel, sometimes called the "Third Chamber," (of state government) because the legislators stayed there during the sessions of the General Assembly. Directly across Fayetteville Street was the Wake County Courthouse and the 1877 Federal Building that housed the Federal court system. Other banking houses such as the Citizens National Bank, The Raleigh Savings Bank and Trust Company and the Mechanics Savings Bank

were nearby. The block was also the location of enterprises such as the Wake Drug Store, the Western Union Telegraph offices, some sundries and clothing stores, barber shops and two billiard halls on the street levels of the buildings. Offices for doctors and lawyers were on the second and third floors of the Woodard Building at 301 Fayetteville Street and the third floor of the 307 was taken by Henry Hall, a public hall. Possibly there were some rooming house facilities on the third floor of 311 Fayetteville Street and the fourth floor of the Woodard Building. The block, a meeting-place for government and commerce, was a propitious location for a stylish new bank building. [8]

The Commercial National Bank prospered between 1919 and 1925: in 1919 the bank's resources were listed in the Raleigh City Directory in excess of \$500,000 and in 1925, its capital and surplus was listed at \$750,000. However, it appears that after 1925 the bank began to experience a stagnation in its growth since its capital and surplus listed in the annual city directories remained at \$750,000 until 1931, when no figures are listed. The bank is not listed in the 1932 City Directory and in the 1933 Directory, is listed as having a Receiver's Office at 20 East Pines Street, indicating that like many other Raleigh banks, the Commercial National Bank was forced to close during the Great Depression.

In 1934, First-Citizens Bank, an institution that was started in Smithfield, North Carolina, in 1898, took over the Commercial National Bank building from the Receiver's Office. Robert Holding, the President and the Chairman of the Board of First-Citizens, had embarked on a bank expansion program during the early 1930s when many major banks in North Carolina failed. In 1936, branch offices of First-Citizens were moved into the Commercial National Bank building, and by 1937, Holding had established other branches in eighteen eastern North Carolina cities. In December of that year, First-Citizens Bank was number 284 on a national list of 300 leading banks. [9] At the time of Holding's death in 1957, First-Citizens was worth \$220 million and was established in thirty-two North Carolina cities. [10]

First-Citizens Bank & Trust Company moved its corporate headquarters from Smithfield to the old Commercial National Bank building in the early 1970s. In 1979, the importance of the building to the historical fabric of Raleigh was recognized by its designation as a Raleigh Historic Property and in 1980, it was listed as a pivotal building in the Moore Square National Register Historic District. First-Citizens Bank & Trust Company remained headquartered in it until January, 1990,

when it moved out in preparation to destroy the bank building and five adjoining buildings in anticipation of the construction of a new bank headquarters and office tower. Once the Commercial National Bank building is destroyed, the only surviving example of architect P. Thornton Mayre's work in Raleigh will be the state-owned Ruffin Building, a pivotal building in the Capitol Area Historic District.

Footnotes:

1. The News and Observer. 12 October, 1915, page 6, "Court House Is Credit to Mayre."
2. The News and Observer. 12 October, 1915, page 5. "Court House Is Presented To County."
3. Raleigh City Directory, 1912.
4. Harris, Linda L. and Lee, Mary Ann. An Architectural and Historical Inventory of Raleigh, North Carolina. The Raleigh City Council and the North Carolina Division of Archives and History. 1978, pp. 30-31.
5. Godwin, Adolph O. Who's Who in Raleigh. Raleigh, Commercial Printing Company, 1916, no page.
6. Raleigh City Directory, 1912.
7. Brown, Charlotte Vestal. National Register Nominations for the Moore Square Historic District, the Glenwood Historic District, the Boylan Heights Historic District and the Cameron Park Historic District. Raleigh, North Carolina, 1983, Harris, Linda L. and Lee, Mary Ann. An Architectural and Historical Inventory of Raleigh, North Carolina. The Raleigh City Council and the North Carolina Division of Archives and History, 1978, pp. 30-34.
8. Sanborn Map and Publishing Company. Raleigh, North Carolina. Maps from 1914.
9. Goerch, Carl. "Outstanding Carolina Institutions; First-Citizens Bank," The State, A Weekly Survey of North Carolina; 3 September, 1938, pp.8-10.
10. "Strength Through Tradition: A Brief History of First-Citizens Bank." no author, no date.

C. Sources of Information:

1. Drawings and Plans:

The original plans for the Commercial National Bank drawn by P. Thornton Mayre, dated February 1, 1912, and revised June 23, 1914. The Southern Historical Collection, University of North Carolina, Chapel Hill, North Carolina and the State Historic Preservation Office, North Carolina Division of Archives and History, Raleigh, North Carolina.

A Remodeling Fixture Plan; Installment Loan Department by Morgan Fixture Company, Charlotte, N.C., dated 1959. The State Historic Preservation Office, North Carolina Division of Archives and History, Raleigh, North Carolina.

Eighth Floor Renovations by White and Slack, A.I.A., Raleigh, N.C., dated 1980. The State Historic Preservation Office, North Carolina Division of Archives and History, Raleigh, North Carolina.

2. Bibliography.

Brown, Charlotte Vestal. National Register Nominations for the Moore Square Historic District, the Glenwood Historic District, the Boylan Heights Historic District and the Cameron Park Historic District. Raleigh, North Carolina, 1983.

Carrington, Nina Holland. Editor. Guide Book of Raleigh, North Carolina. Raleigh, Capital Printing Co., 1924.

Chamber of Commerce. "The Story of Raleigh, Capital City of North Carolina." Raleigh. 1913.

Chamber of Commerce. "Raleigh, The Historical Capital City." Raleigh. ca. 1923.

Chamber of Commerce. "Facts and Figures about Raleigh." Raleigh. ca. 1925.

Godwin, Adolph O. Who's Who in Raleigh. Raleigh, Commercial Printing Company, 1916.

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Hill Directory Company, Inc. Raleigh City Directories, various years. Richmond, Virginia.

Huxtable, Ada Louise. The Tall Building Artistically Reconsidered. New York, Pantheon Books, 1984.

The News and Observer. 19 September, 12 October, 1915.

Roth, Leland M. A Concise History of American Architecture. New York, Harper and Row, 1980.

Sanborn Map and Publishing Company. Raleigh, North Carolina. Maps from 1914.

"Strength Through Tradition: A Brief History fo First-Citizens Bank." no author, no date.

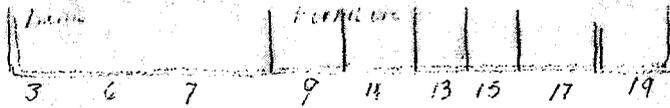
Wake County Courthouse, Raleigh, North Carolina, various deeds. (Note: copies of deeds and transfers involving the Commercial National Bank are on file in the offices of Manning, Fulton and Skinner, Attorneys at Law, 500 UCB Plaza, 3605 Glenwood Avenue, Raleigh, North Carolina, 27612.)

3. Interviews.

March, 1990. Interview by Linda Harris Edmisten with Mr. Bud Owen, Manager of Inland Construction Company, 324 Culter Street, Raleigh, North Carolina, 27601, re: the removal of the 1912 banking lobby fixtures, the original elevator doors and the original metal sash, doors surrounds and doors of the Commercial National Bank.

March, 1990. Interview by Linda Harris Edmisten with Mr. Alex G. MacFadyen, General Vice President, First-Citizens Bank, Post Office Box 151, Raleigh, North Carolina, 27602, re: the 1969 expansion of the bank lobby into the adjoining building.

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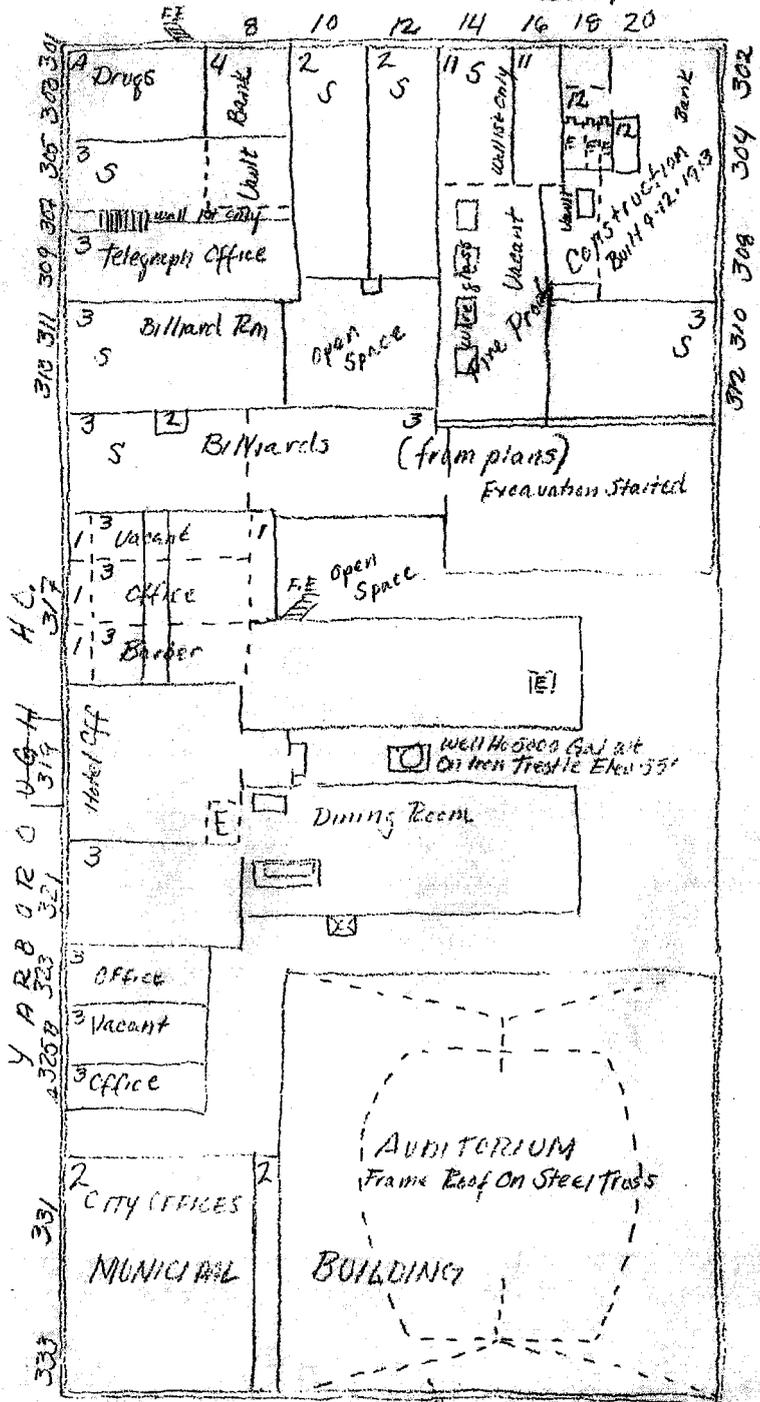
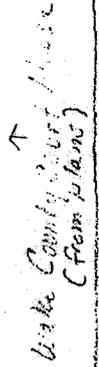
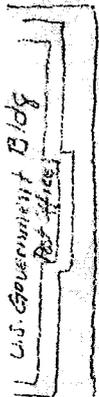


E. MARTIN
 COMMERCIAL NATL BANK
 BLD'G

1.5 blocks
 to City Market

FAYETTEVILLE

S. WILMINGTON



E. DAVIE

Traced from 1914 Sanborn Map
 by Linda H. Edmisten

Scale: 1" = 50'

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Note: Due to copyright restrictions the photographic copies of drawings referenced in the text may be found in the field notes at the Library of Congress.