

## Perpetual Building-Georgia Avenue

Item # 25

Jan. 10 2008

No.	Name & Phone Number	Organization & Address	Time Allotted
X 1.	Marcie Stickle 301/585-3817 nominator <i>JERRY MCCOY</i>	Silver Spring Historical Society 8515 Greenwood Takoma Park 20912	
	George French 301/585-3817 nominator	Silver Spring Historical Society 510 Albany Avenue Takoma Park 20912	
	Emily Eig 202/393-1199 nominator	EHT Traceries Inc 1121 Fifth St, NW Washington, D.C. 20001	30
X 2.	Caroline Alderson	HPC 202-501-9156	7
3.	Property owner		30
4.	<del>Jerry A. McCoy</del> 301/565-2519 <i>MARLIE STICKLE</i>	Jerry A. McCoy 800 Thayer Avenue Silver Spring, 20910-4504	3
5	Lorraine Pearsall 240/678-8255	Historic Takoma 7328 Carroll Avenue Takoma Park 20912	3
6.	Linda Lyons 202/298-1100	Art Deco Society P.O. Box 42722 Washington, D.C. 20015	3
X 7.	Robert R. Scholz HM 202/686-0471 rrscholz@msn.com	Architect's family 3900 University Avenue, NW Washington 20016-5622	3
X 8.	Josie Scholz HM 202/686-0471 jtscholz@msn.com	Architect's family 3900 University Avenue, NW Washington 20016-5622	3
9.	Wayne Goldstein 301/942-8079	Montgomery Preservation, Inc 3009 Jennings Road, Kensington 20895	3
X 10.	Mary Reardon 301/585-7914	2236 Washington Ave. Silver Spring, MD 20910	3
11.	Karen Roper 301/588-7143	7911 Chicago Avenue Silver Spring, MD 20910	3

12.	SALLY LICHTENSTEIN BERK 202/783-7546	Architectural History & Preservation 2214 Wyoming Avenue, NW Washington, 20008 Individual	3
	<b>Name &amp; Phone Number</b>	<b>Organization &amp; Address</b>	<b>Time Allotted</b>
13.	David Paris 301/270-3168	901 Larch Avenue Takoma Park, MD 20912	3
14.	Christine Morgan 301-587-3066	Woodside Park Civic Association 1008 Woodside Park Way Silver Spring, MD 20910	3
15.	<del>Mark Gabriele 301-873-8677</del>	Seven Oaks/Evanswood Citizens Association 831 Woodside Park Way Silver Spring, MD 20910	3
16.	<del>Mary Sies 301-345-1924</del>	24 Lakeside Drive Greenbelt, MD 20770	3
16.15	BONNIE ROSENTHAL		
16	JAMES JACOBS	RECENT PAST PRESERVATION NETWORK	
17	ALBERT FOLK	OWNER	
18	PATRICIA KEENE	PEELETTS ROCKVILLE	
✓ 19.	ROBERT NIENHUIS	NATIONAL TRUST FOR H.P.	

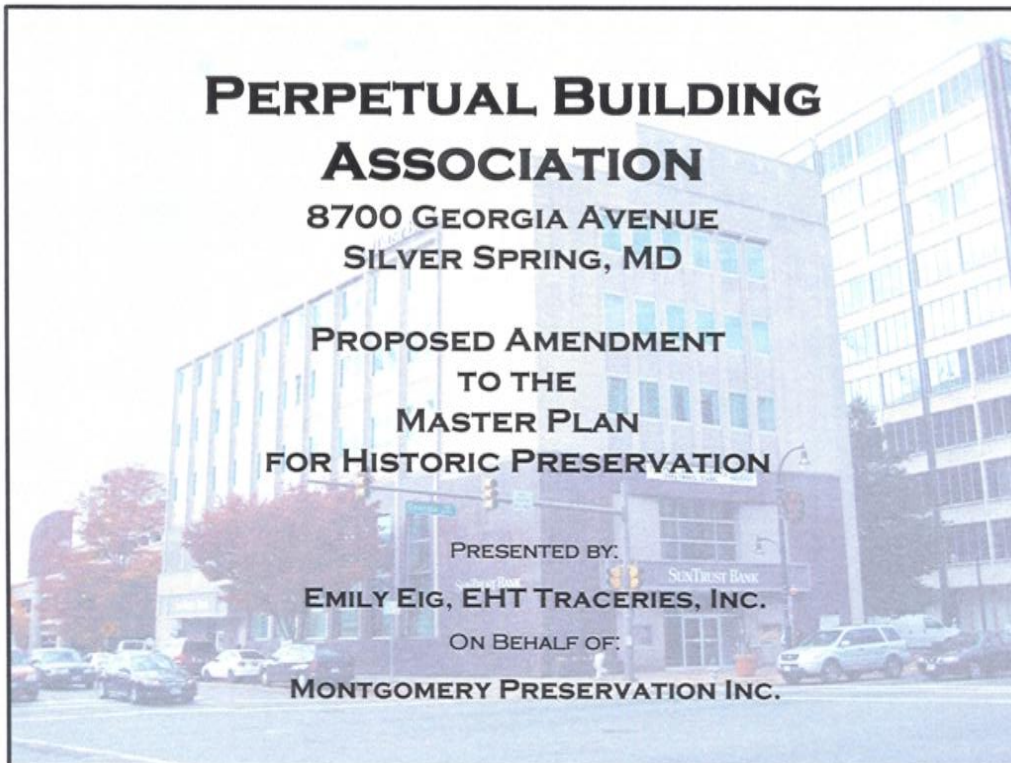
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2.	Caroline Alderson	HPC 202-501-9156	5
3.	<b>Property Owner</b>	<i>10 minutes left</i>	30
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16.	Mary Sies 301-345-1924	24 Lakeside Drive Greenbelt, MD 20770	3
17.	James Jacobs 202-320-0617	Recent Past Preservation Network 1611 21st Street, NW #4 Washington, DC 20009	3
18.	Ling Mail 301-231-2314	MWISU 123 Main Street Ave Laurel, MD 20987	3
19.	Bonnie Rosenthal 301-495-9079	2547 Holman Ave. Silver Spring, MD 20910	3
			113



I am here this evening, on behalf of Montgomery Preservation Inc. working with the Silver Spring Historical Society, to present why the Silver Spring Branch of the Perpetual Building Association merits designation as an historic landmark and listing in the Master Plan.

Before I begin I would like to say that, as you are aware, interest in buildings completed after World War II is increasing everyday.

However, as you also know, the significance of architecture of the recent past is often difficult to evaluate.

The body of published literature on the subject is skeletal at best. The books defining the architectural styles of the later half of the 20th century have not yet been written. Instead research into primary sources and observation must be the basis for our studies.

However, it is important to understand that this work will be the scholarly basis for the articles and books that will form the literature on mid-century architecture. It is this work that will overcome traditional prejudices regarding buildings that seem simply old-fashioned rather than historically significant, by helping everyone to understand why they look the way they do and what it tells us about our past.

So, I am here to provide the benefit of a clear analysis that, in a very brief presentation, will place this building into the larger context of savings and loan associations, twentieth century American architecture, and the development of Washington's suburbs, and thereby demonstrate how it contributes significantly to our heritage. At the end of this presentation I hope that you will understand the significance—architectural, historic, and cultural—of this landmark building



**PERPETUAL BUILDING ASSOCIATION**  
8700 GEORGIA AVENUE, SILVER SPRING



The Silver Spring Branch Office of the Perpetual Building Association was constructed in 1957 and opening January 13, 1958, fifty years ago on this coming Sunday.

## SITE PLAN/LOCATION



GOOGLE EARTH, 2008.

Perpetual Building is located at the southwest corner of Georgia Ave, the "Main Street" of Silver Spring, and Cameron Street in the commercial business district.



## 8700 GEORGIA AVENUE




### Statement of Significance

The Silver Spring Branch Office is a significant representative of the growth of the American banking industry after World War II, and as one of the first examples of a new building type – the branch bank. Through its alliance with the largest savings and loan association in the nation, the Silver Spring Branch Office became essential to the burgeoning development of suburban Washington, D.C. by offering building and home financing in the decades following World War II through to the end of the twentieth century.

Furthermore, the Silver Spring Branch Office is a significant early expression of corporate branding, established through a modern architectural program that would identify the Perpetual Building Association and its geometric modern branches merely through its physical presence in a community. Despite the sale of the association's assets in 1992, after more than 110 years of sponsoring construction of new houses throughout Montgomery County and the greater Washington metropolitan area, the Silver Spring Branch Office remains a prominent visual and historical landmark, representing the significant history of the Perpetual Building Association and the mid-twentieth-century development of Silver Spring and greater Montgomery County. This building is significant to Montgomery County for many reasons and as a result meets five historic preservation criteria.



**THE LEADING  
SAVINGS AND LOAN ASSOCIATION  
IN THE  
WASHINGTON, D.C. REGION  
AND IN THE U.S.  
(CRITERIA 2A. AND 2C.)**



**SAVINGS AND LOAN  
INDUSTRY**


*TYPICAL ADVERTISEMENT*

**The business that builds better communities!**

As the nation's largest source of home loans, Insured Savings and Loan Associations play a leading role in residential community development. It is good to know that when you save at an Insured Savings and Loan Association, your money—in addition to earning excellent returns for you—helps your neighbors buy homes, helps develop your community and stimulates the nation's biggest industry, the construction business.

**Insured Savings and Loan Associations**

Member of the Federal Home Loan Bank Board



A Typical Savings and Loan Association advertisement

Typical S & L ad. (Josephine Hedges Ewalt, *The Savings and Loan Story, 1930-1960*).

Perpetual Building Association was what is often called a “Savings and Loan.” Organized as a mutual association, not a bank, Perpetual did not have a charter until it merged with Federal American Bank in 1980. It was an organization, like the famous building and loan in Frank Capra’s “It’s a Wonderful Life”—an association that provided the wherewithal for most of working-class America to fulfill the twentieth-century “American Dream of Home Ownership.”

During its more than 110 years of operation, Perpetual was probably responsible for more home financing in the Washington, D.C. region than any other savings and loan association.[2] During the mid-twentieth century, Perpetual expanded its services with branch offices, both building new offices, as well as incorporating existing facilities acquired through mergers and acquisitions.

#### Savings and Loan Industry

An understanding of the history and development of savings and loan associations illuminates the prominence and significance of the Perpetual Building Association and the Silver Spring Branch office. The savings and loan industry is a financial operation distinct from a traditional bank. Although the associations use various names, such as building associations or cooperative banks, among others, savings and loans are member-owned financial institutions organized to provide home mortgages for owner-occupied houses. They are the financial institutions that provided the wherewithal to fulfill the twentieth-century “American Dream of Home Ownership.”[1] In 1928, John E. Owens, who was associated with the Republic National Bank of Dallas, addressed the United States League of Local Building and Loan Associations. Calling for an alliance between traditional bankers and those associated with savings and loans, he described the associations as “a distinct department of finance aside from banking, different from mere loaning agencies. [The savings and loan associations] have correlated, by the most intelligent process known to man, the borrower and the lender, the investor and the realty owner. The savings instinct and the homing urge meet in the offices of [your] institutions and in the alchemy of a new credit turn out of one door a holder of a real estate bond and at the other a pleased possessor of a home.”[2] A more technical definition describes these associations as “a local cooperative financial institution organized to receive long-term savings from the public which are invested, primarily, in amortized loans on residential real estate.”[3] Often referred to as “financial intermediaries,” savings and loans do not make commercial loans or create credit as banks do, instead they focus on loans for owner-occupied houses and some government bonds. Unlike a bank where customers place money into an individual account, money put into a savings and loan association is considered an investment and participants become a part owner in the association, i.e. members. Rather than interest, savings and loan association members receive dividends.

In 1932, with the onset of the Depression, Congress passed the Federal Home Loan Bank Act. This act called for the establishment of a federal system of eleven federal regional home loan banks from which individual savings and loans could borrow to avoid problems associated with short-term imbalance of deposits and withdrawals. Organized to operate in a manner similar to the Federal Reserve System that serves traditional banks, the Federal Home Loan Bank System was critical to the continuance of the savings and loan industry during the financial stress of the Depression. Under the administration of the Federal Home Loan Bank Board, this system made mortgages more affordable by providing funding to qualified savings and loan institutions, as well as insuring investor’s savings up to \$10,000. The program, which was strongly supported by the United States League of Savings and Loan Associations, changed the country’s savings and loan industry, providing federal regulations to protect the public and the funding needed for the associations to overcome temporary shortfalls. This resulted in the decrease in the number of small, under-capitalized, and short-lived associations, as the majority of building and loan associations converted their organizations into regulated federal savings and loan associations with federal financial backing. With the input of federal funds into a government-sponsored home financing program, savings and loan associations expanded their services to respond to the growing (and more fiscally responsible) home ownership program and to include such newly permitted services as personal loans. This shift laid the groundwork for the multi-fold expansion of savings and loans across the country, including the Perpetual Building Association.[6]

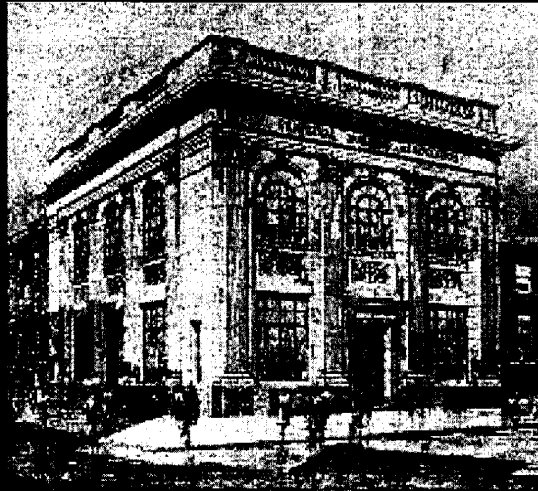
## PERPETUAL BUILDING ASSOCIATION TIMELINE

1881 — FOUNING OF  
INSTITUTION AS  
PERPETUAL BUILDING  
ASSOCIATION

1926 — CONSTRUCTION OF  
NEW HEADQUARTERS  
AT 11th AND E STS. NW.  
TO THE DESIGN OF C.L.  
HARDING



*Washington Post*, 15 Jul 1929



Perpetual Building Association, Washington, D.C., 1926.

*Washington Post*, 4 April 1926

-Founded in 1881 in Washington, D.C., by 1936, despite the financial pressures of the Depression, the Perpetual Building Association grew to become the largest savings and loan association not only in Washington, D.C., but in the United States as well. [1] It was a charter member of the U.S. League of Savings and Loan Associations.

-Perpetual's original building was located on the 1100 block of F Street, N.W. in downtown Washington, D.C.

-In 1926-1927, a new headquarters, designed by noted Washington architect C.L. Harding, was constructed for Perpetual at the same site.

-This two-story banking hall followed the time-honored traditions for nineteenth and early twentieth century financial institutions with the Classical Revival style evident in its scale, form, ornament, and masonry construction. Such solid and conservative design was *de rigueur* for the financial institutions of the time, when their buildings manifested the conservative thinking and fiscal responsibility so important to their customers.

Perpetual's strength as a financial institution was tested in February 1931, when a run on the bank, caused by an unsupported rumor spread through anonymous phone calls, was halted through the efforts of Perpetual and the leadership of Federal-American Bank, Security Savings & Commercial Bank, Riggs Bank, and John W. Pole, who was the U.S. Comptroller of the Currency.[1] By May of that year, demonstrating the association's fiscal strength, Perpetual reported the purchase of the four-story building adjacent to their new banking hall, announcing their intention to demolish the structure and construct in its place a "a stone addition as high as and conforming architecturally to their existing stately office building." [2] The need for expansion proved real, and despite financial problems throughout the country, Perpetual increased its assets by the end of 1932 to \$30,500,000. Although by this time it had long been the largest savings and loan association in the District, in 1932, it was ranked ninth among the membership associations of the nationally based United States Building and Loan League, and fourteenth in the nation.[3]

1] "Bankers Voice Supreme Faith in Institution," *Washington Post*, 5 February 1931; "Machine Gun Squad and Extra Police Guard Against Robbers. \$200,000 Deposited in Firm Yesterday. Banks, Leading Patrons Reassure Crowd and Put New Funds in Concern," *Washington Post*, 6 February 1931; "Woman Clerk Suspected in Starting Run," 7 February 1931; "Run on Perpetual Building Association Demonstrates Solidity of Washington Financial Institutions," *Washington Post*, 7 February 1931; "Hundreds of Calls Link Woman to Run," *Washington Post*, 8 February 1931.

[2] Thomas M. Cahill, "Perpetual Building to Expand Offices," *Washington Post*, 23 May 1931.

[3] Thomas M. Cahill, "Perpetual Closes Best Year," *Washington Post*, 16 November 1932.

[1] "Crestar Bank purchased Perpetual in January 1992." <http://www2.fdic.gov>.

## PERPETUAL BUILDING ASSOCIATION TIMELINE

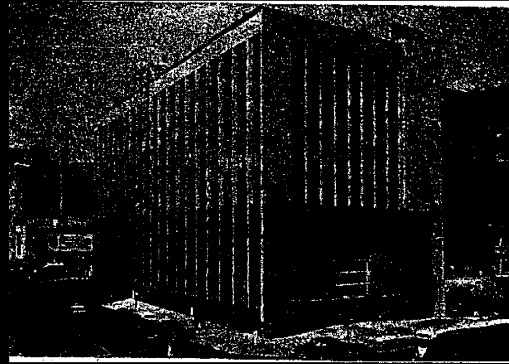
1946-1966 — LED BY  
EDWARD C. BALTZ AS  
PRESIDENT OF PERPETUAL



Edward C. Baltz, *Washington Post*, May 1974

1952 — BRANCH OPENS IN  
SILVER SPRING ON GROUND  
FLOOR OF MASONIC  
BUILDING

1953 — HEADQUARTERS OPENED  
AT THE CORNER OF 11TH  
AND G STS. NW,  
WASHINGTON, D.C.



Washington, D.C., 1953, *Washington Post*, 1 Oct. 1953

After World War II, as the country's economy stabilized, Perpetual entered into a period of tremendous financial and physical growth.

Much of the construction campaign and expansion occurred under Edward C. Baltz, president of Perpetual from 1946-1966 and chair of board of directors from 1966-1974. Baltz was vice chairman of the Federal Home Loan Bank of Greensboro

In 1953, Perpetual Building Association opened its new headquarters at the very same location as its earlier buildings, carefully phasing construction to avoid the interruption of services. The building was presented in a new style—one that completely rejected Classical Revival composition and motifs and looked to basic geometric forms for its inspiration.

[1] "Here's a New Service for Bankers Who Want to Prepare for Tomorrow!" Advertisement for BB&EC, *Burroughs Clearing House* 27 (September 1943).



## 1936 - 1954

## Perpetual Still Biggest For 17th Year

By S. Oliver Goodman  
Perpetual Building Association, Washington, maintained its ranking as the Nation's largest savings and loan in 1953, yearend figures indicated last night.

# STATEMENT OF CONDITION

JUNE 30, 1939


<b>ASSETS</b>	
First Mortgage Loans	\$118,124,662.50
Real Estate Loans	1,299,848.25
U. S. Savings Bonds	1,000,000.00
Other Investments	1,000,000.00
Other Assets	1,000,000.00
<b>Total</b>	<b>\$121,424,510.75</b>

<b>LIABILITIES</b>	
Deposits	\$118,421,406.13
Commercial Loans	3,000,000.00
Other Liabilities	1,000,000.00
<b>Total</b>	<b>\$121,421,406.13</b>

**STATEMENT BALANCE**

ESTABLISHED  
1903



## PERPETUAL

### BUILDERS ASSOCIATION

INC. A. C. BROWN, JR.,  
MANAGING V. C.  
EDWARD C. SMITH, President

Our New  
Home Moving  
Complete

Ad. Washington Post 7 Dec. 1952

We feel younger  
than ever . . .

on our  
**70<sup>th</sup> Birthday**



**T**he key to the above all being in just the right order is to well understand what is a very small percentage of the population that is involved in distribution to the

There is growing concern about the way we manage our resources. It is time to take control of the built environment to meet the needs of the future. Our built environment is being transformed by a variety of forces, including the growing need for sustainable development, the need for more efficient use of resources, and the need for more resilient infrastructure. We must take action now to address these challenges and ensure a sustainable future for all.

## ETUAL BUILDING ASSOCIATION

**PERPETUAL** BUILDING ASSOCIATION

1100 B STREET NW  
WASHINGTON, D.C.  
EDWARD C. BAKER, President

A4 *Washington Post* 21 Oct. 1951

The yearend figures at the close of the year 1953 affirmed Perpetual as the nation's largest savings and loan association, a 17-year run that would continue until 1955.

That year, Perpetual topped \$204,000,000 by midyear, but competition had taken away its title as the nation's leading savings and loan—describing itself as “the largest savings-loan institution in the East.”<sup>[1]</sup> As the Washington metropolitan area's home building programs expanded, so did that of other suburban markets, and by 1958, despite continually growing assets, now over \$288,000,000, its national ranking fell to fourth.<sup>[2]</sup>

[1] "Perpetual's New Building Opens Monday in Bethesda," *Washington Post and Times Herald*, 7 August 1955.

[2] Frank C. Porter, "Perpetual Assets Top \$288 Million," *Washington Post*, 19 October 1958.

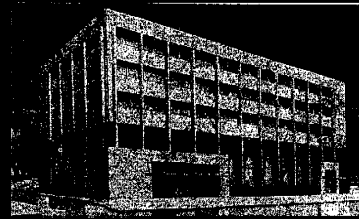
## PERPETUAL BUILDING ASSOCIATION EXPANDS

1954 — ACQUIRES A BANK IN BETHESDA  
THROUGH MERGER WITH BETHESDA/  
CHEVY CHASE BUILDING ASSOCIATION

1955 — NEW BRANCH BUILDING OPENS AT  
7401 WISCONSIN AVE., BETHESDA

1956 — MERGES WITH ANACOSTIA FEDERAL  
S & L ASSOCIATION AND ACQUIRES  
BUILDINGS IN ANACOSTIA AND PRINCE  
GEORGES COUNTY

1958 — MERGES WITH PROGRESSIVE S & L  
ASSOCIATION AND ACQUIRES ONE  
BUILDING AT 808 CONNECTICUT  
AVE. IN D.C., AND ANOTHER IN WEST  
HYATTSVILLE



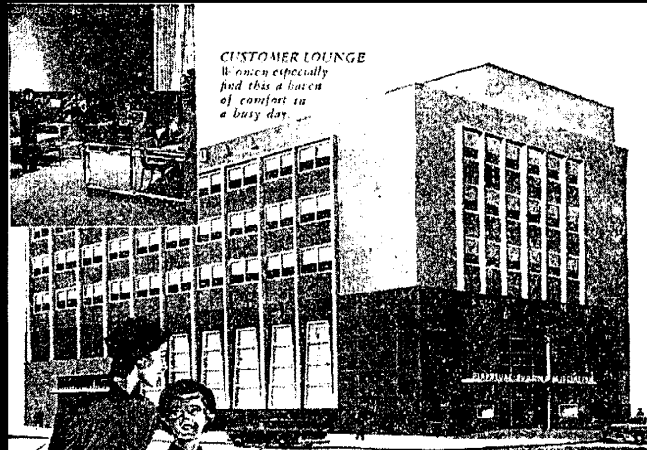
Bethesda, 1955. *Washington Post and Times Herald*,  
17 Apr. 1955

Perpetual expands from initiation of new construction in style of headquarters building as well as through acquisition of area S&Ls.

Perpetual was responsible for the design and construction of three major branch offices in the style of its flagship building in downtown Washington, D.C.: Bethesda in 1955; Silver Spring in 1958, and Hyattsville in 1965.

## PERPETUAL BUILDING ASSOCIATION EXPANDS

1958 — NEW BRANCH BUILDING OPENS  
IN THE CENTRAL BUSINESS  
DISTRICT OF SILVER SPRING

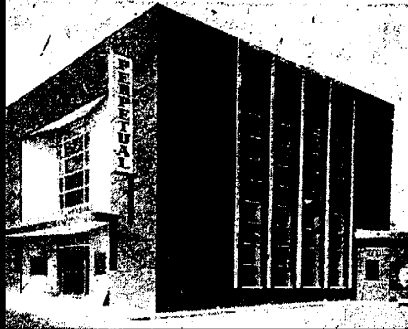


8700 Georgia Ave., Silver Spring.

*Washington Post and Times Herald, 12 Jan. 1958*

In 1958 the a new branch building, in direct reference to the headquarters in D.C., opened in booming downtown Silver Spring. Expansion continued in a geometric modernist style with the opening of a new branch in 1965 in Hyattsville at Prince Georges Plaza.

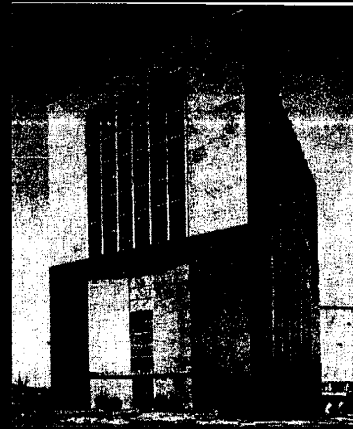
## PERPETUAL BUILDING ASSOCIATION EXPANDS



7118 Marlboro Pike, District Heights.

*Washington Post*, 12 May 1963

1963 — NEW BRANCH  
BUILDING OPENS IN  
DISTRICT HEIGHTS



6401 Belcrest Rd., Hyattsville, 1965.

*Washington Post*, 5 Feb. 1965

1965 — NEW BRANCH  
BUILDING OPENS IN  
HYATTSVILLE (PRINCE  
GEORGES PLAZA)



## PERPETUAL BUILDING ASSOCIATION: INNOVATIONS AND INITIATIVES

### Architectural Help Offered Home Builders

#### FHL Bank Service Aimed to Assure Good Design and Construction.

A complete architectural service, to assure good home design, construction and workmanship, may soon be available to owners and builders of small homes through many of the 350 member institutions of the Federal Home Loan Bank System throughout the United States, representatives of the system indicated yesterday in commending the Perpetual Building Association in Washington as the first member home-financing institution to make this service available to home builders.

Since the plan was first offered by the Perpetual Association three weeks ago, nearly 200 prospective home builders have visited its offices to study the variety of home designs offered there by the Washington Architects Small Home Service.

Plan Developed Carefully.

"For some months the Federal

*Washington Post*, 22 Mar. 1936.

"...THE PERPETUAL  
BUILDING  
ASSOCIATION IN  
WASHINGTON AS  
THE FIRST MEMBER  
HOME-FINANCING  
INSTITUTION TO  
MAKE THIS SERVICE  
AVAILABLE TO  
HOME BUILDERS."

### 6 Home Design Plans Offered By New Service

Philip Schreier Exhibits  
His Drawings at Show  
in Williamsburg.

*Washington Post*, 20 May 1936.

### PERPETUAL *Announces This New* Home Building Service Plan

FOR THE BENEFIT  
OF HOME BUILDERS  
OF WASHINGTON  
AND VICINITY

THE HOME BUILD-  
ING SERVICE PLAN

The architectural advisory and supervisory service made available through the cooperation of the ARCHITECTS SMALL HOME SERVICE, which has the approval of the Washington D.C. Chapter of the AMERICAN INSTITUTE OF ARCHITECTS. The PLAN is for the benefit of those desiring to finance new homes through the PERPETUAL BUILDING ASSOCIATION.

It gives you a choice of appropriate designs and provides technical inspection and supervision of construction, all at extremely low cost.

- 1 Insures efficient architectural design, sound materials and good workmanship.
- 2 Eliminates expensive cost due to faulty design and construction.
- 3 Reduces future repair bills, and gives longer life to the home.
- 4 Assures a home suited to its neighborhood.
- 5 Relieves the home-owner-builder of the detailed care usually required.
- 6 Assures the prospective builder a more readily salable property.

BETTER VALUE FOR  
EVER DOLLAR YOU  
SPEND IN BUILDING  
OR IMPROVING  
HOMES

To prospective builders of small homes costing less than \$7500, we extend an invitation to call at our office, and inspect the variety of home plans especially prepared for the Washington area, by registered architects of the ARCHITECTS SMALL HOME SERVICE. We will gladly point out the many ways in which the HOME BUILDING SERVICE PLAN will save your money, and give sounder value in the property.

CRANES, CRANES!  
Show And Show  
Plans, Plans, Plans!  
See the plans  
of architects  
from 1936

750  
DOLLARS  
MAXIMUM  
COST

**PERPETUAL  
BUILDING ASSOCIATION**

1115 AND E STREETS N. W. • ESTABLISHED 1931

Division of Federal Home Loan Bank Policy, United States Building and Loan System, and the District of Columbia Building and Loan System

*Washington Post*, 1 Mar. 1936.

## Home Building Service

Perpetual's strength as a savings and loan was enhanced by a number of innovative architectural programs. A specific highlight was initiated in 1936 when the association offered its members the opportunity to use an "architectural and advisory service."<sup>[1]</sup> This service provided "professional guidance in small home building to promote better home value" by offering, for a small fee, architectural advice from an AIA-sponsored group of architects and assistance with construction supervision for new home builders as part of its lending services.<sup>[2]</sup>

If a potential homeowner sought a larger, more personalized home, arrangements could be made to provide the necessary services. To assist Perpetual, a group of registered architects formed the Architects Small Home Service. Composed of Washington architects Leon Chatelain, Jr., D. S. Johnson, J. H. Lapish, M.S. May, C. M. Meigs, and E. P. Schreier (who initiated the idea), the organization gained the endorsement of the Washington Chapter of the American Association of Architects.<sup>[3]</sup> Within three weeks of the announcement, more than 200 prospective homebuilders visited Perpetual's offices to view the model house plans. <sup>[1]</sup> "Perpetual Puts Out New Home Finance Service," *Washington Post*, 1 March 1936.

<sup>[2]</sup> "Perpetual Puts Out New Home Finance Service," *Washington Post*, 1 March 1936.

<sup>[3]</sup> "'Service' Goal Set by Capital House Builders; Architects Organize to Give Practical Aid to Home Owners," *Washington Post*, 8 March 1936.



An ample cottage for a small family. The kitchen is on the left, facing the street. This permits all principal rooms to open on the garden. Its appeal is for those who seek spaciousness with a small investment. DESIGN 187



These two designs are related in that they show the possibilities of combination planning. With one to four bedrooms, these versatile designs can be made to fit the income and the

## Eminent Authority

SELECTS THESE SIX DESIGNS  
AS OUTSTANDING CONTRIBUTIONS  
TO BETTER HOME STANDARDS

★

As authority on home planning and better living in the modern home, the architect has selected these six designs as particularly outstanding in architectural merit and adaptability to today's standards of practical living. These are among many which the ARCHITECTS SMALL HOME SERVICE & SERVICE PLAN of the PERPETUAL BUILDING ASSOCIATION. Diverse homes such as these may be built on your conditions for AS LOW AS \$40 to \$60 PER MONTH, plus a reasonable initial investment.

GUIDE THROUGH PERPETUAL'S HOME BUILDING SERVICE PLAN




BETTER HOME CONSTRUCTION MEANS BETTER HOME VALUE




PERPETUAL MAKES LOANS AS LOW AS \$1.00 PER MONTH PER \$1000




GUIDE THROUGH PERPETUAL'S HOME BUILDING SERVICE PLAN

PERPETUAL BUILDING ASSOCIATION  
12th AND E STREETS N.W. • ESTABLISHED 1901



A 'big' little home, containing 2 bedrooms and bath on second floor. Spacious entrance hall, living room, dining room, kitchen, day-bed room and lavatory. It adapts itself to almost any lot setting. DESIGN 189



A quaint small home comparable to a high class apartment combining the convenience of an apartment and the roominess of a complete home. Contains living room, dining, kitchenette, 2 bedrooms and bath. DESIGN 195

Ad. Washington Post, 17 May 1936

A range of house designs, from small, inexpensive models to “homes costing as much as \$7,500 exclusive of the lot,” was available for the members’ use.

With the goal of protecting the association’s investments by helping its members build better houses, Perpetual’s program became a national model for savings and loans around the country. The Federal Home Loan Bank Board (FHLB), which had been studying how to set up such a service, commended Perpetual for its successful program. The FHLB Board reported that Perpetual’s alliance with the American Institute of Architects, referred to as the “Washington example,” was being followed around the country. By May, the FHLB Board joined with Perpetual and offered designs prepared by Washington’s Architects Small Home Service to member savings and loans around the country.[4]

[4] “6 Home Plans Offered by New Service,” *Washington Post*, 24 May 1936.



**AN EXCELLENT EXAMPLE OF  
GEOMETRIC MODERNIST AESTHETIC**

**DIRECTLY ASSOCIATED WITH  
THE FIRST MODERNIST  
FINANCIAL INSTITUTION  
IN THE NATION'S CAPITAL**

**(CRITERIA 2A. AND 2C.)**



## BANK ARCHITECTURE: CLASSICAL REVIVAL

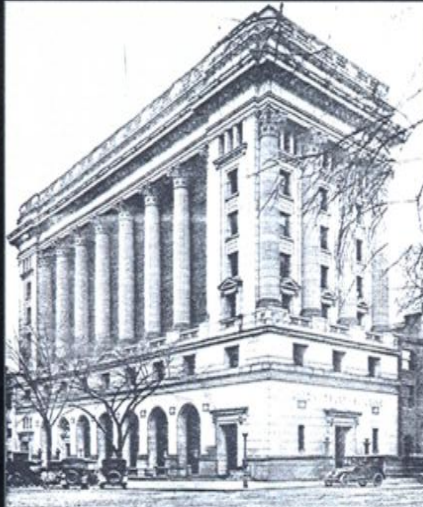
"AFTER WORLD WAR I, THE FORBIDDING FACE OF BANKING  
BEGAN TO CHANGE..."



Knickerbocker Trust, New York, NY  
(*Money Matters* by MFA Houston).



Dime Savings Bank, Brooklyn, NY  
(*Money Matters* by MFA Houston).



Union Trust Co. Building, 15<sup>th</sup> and H Sts. (Cutter Collection,  
*Washingtoniana Division, Martin Luther King Jr. Memorial Library,*  
Washington, DC).



Perpetual Building Association,  
Washington, D.C., 1926.  
*Washington Post*, 4 April 1926.

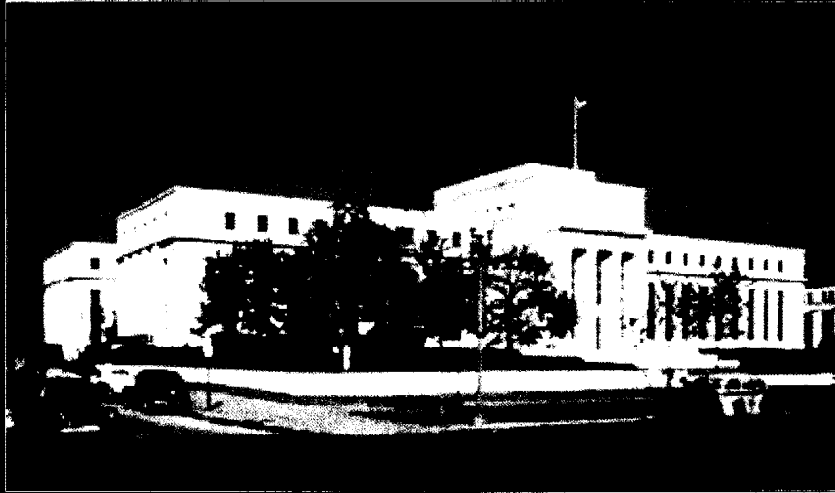


First National Bank of  
Shawneetown, IL. (*Banking: An  
Illustrated History* by Edwin Green).

Prior to World War II, the appearance of banking institutions in the United States rarely shifted from the classical tri-partite composition and solid mass stemming from the Italian Medicis of the Renaissance.

## BANK ARCHITECTURE: MODERN CLASSICISM

*"...REFLECTING THE COMING REVOLUTION,  
INTO THE 'SHIFTING THIRTIES.'"*



Federal Reserve Board Building by Paul Cret, 1932 U.S. Army [www.army.mil/](http://www.army.mil/) /[www.sp1943-44/images/p5.jpg](http://www.sp1943-44/images/p5.jpg)

With the 1930s, the first major shift in design began. The Depression, exposure to new European aesthetics, the development of American architectural education, a need to find a new aesthetic, a multitude of reasons converged and the designs of the 1930s presented a new look—one based on classical proportions and composition, but stripped of its ornament. Modern Classicism—a stripped classicism—can be found in federal design of the period and particularly strong examples are found on private as well as public buildings in Washington DC. For banks throughout the nation, the Federal Reserve Board Building stood as an important model.

## BANK ARCHITECTURE: MODERN

*"...THEN POST WORLD WAR II, WHEN THE TREND TO MODERNIZE BANKING QUARTERS MOVED INTO FULL SWING."*



Fifty years of Bank Building. Bank News, 15 Dec. 1962



Fifty years of Bank Building. Bank News, 15 Dec. 1962



Adm Bldg-Bldg. Bank Building Clearing House. Bldg. 1964

**After the War,**

**Carol Dyson and Anthony Rubano note that “The modern aesthetic better reinforced and passively advertised the advanced technology of new services and facilities.”**

# GEOMETRIC MODERNISM

- **REJECTS**
  - CLASSICAL COMPOSITION
  - HISTORICAL REFERENCES AND ORGANIC FORMS
  - APPLIED ORNAMENT AND DECORATION
- **EMBRACES**
  - MATHEMATICAL GRID AS BASIS FOR DESIGN
  - PURE GEOMETRIC CONFIGURATIONS:  
TRAPEZOIDS, SQUARES, RECTANGLES
  - NEW SHAPES AND TREATMENTS FOR TRADITIONAL MATERIALS
  - BOLD MONUMENTALITY

One might think of this as art versus technology

## Rejects

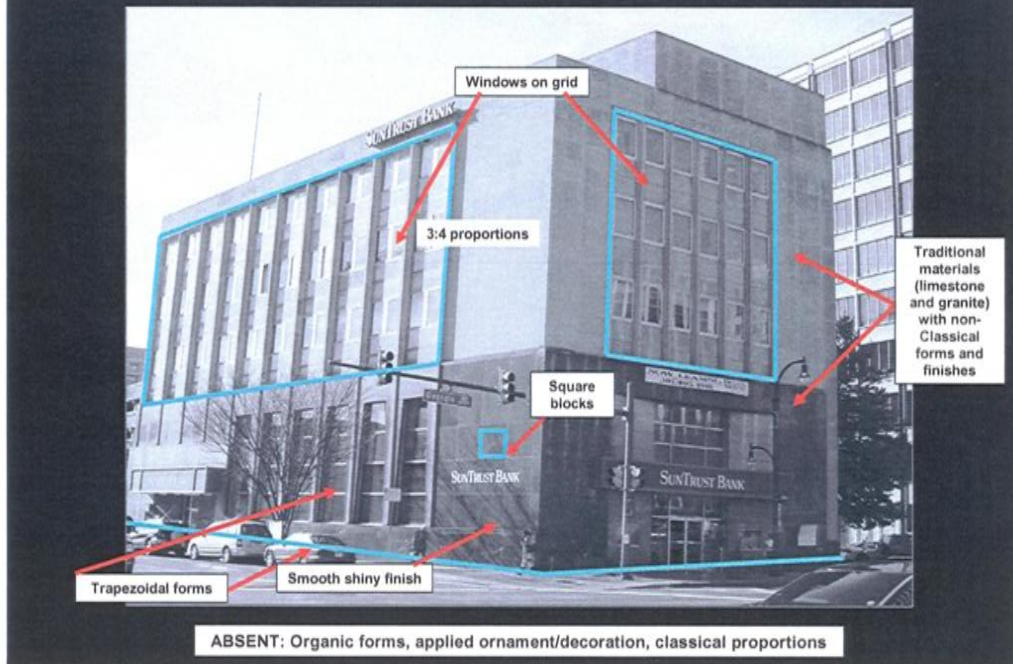
Classical Composition  
Historical references and Organic Forms  
Organic Forms  
Applied Ornament and Decoration

## Embraces

Grid as basis for design  
Pure Geometric Configurations:  
Trapezoid, Square  
New Shapes and Treatments for Traditional Materials  
Bold Monumentality

Essentially using geometry as the basis for the design

## GEOMETRIC MODERNISM



### Geometric Modernism

Classical Composition vs. Mathematical Grid as basis for design (Asymmetry)

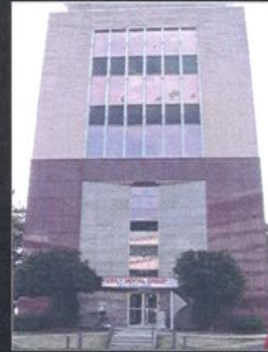
Historical References and Organic Forms vs. Pure Geometric Configurations: Juxtaposition  
Trapezoid and Square

Applied Ornament and Decoration vs. New Shapes and Treatments for Traditional Materials

**A MODEL OF  
CORPORATE BRANDING  
AND  
THE CREATION OF AN ICON  
(CRITERIA 1A. AND 2E.)**



## CORPORATE BRANDING: BUILDING AS ICON



(Clockwise from top)  
Headquarters in D.C. (1953);  
Hyattsville (1965);  
Silver Spring (1958);  
Bethesda (1955).

### Corporate Branding

-The design of Perpetual's headquarters in D.C. was the first step in establishing a modern architectural program that would identify Perpetual through its physical presence in a community. The use of modernist design was inherent to this innovative idea.

-An advertisement for BB&EC asserts "clean, modern architecture is the mark of a leader in any thriving suburban community."<sup>[1]</sup> Carol Dyson and Anthony Rubano's research found that following World War II the banking industry rejected the impenetrable fortress appearance of the earlier buildings, replacing them with new modern buildings whose design was fresh and attractive to the post-World War II population. These new buildings brought attention to the institutions: "The sleek, modern, progressive bank building became a marketing tool."<sup>[2]</sup>

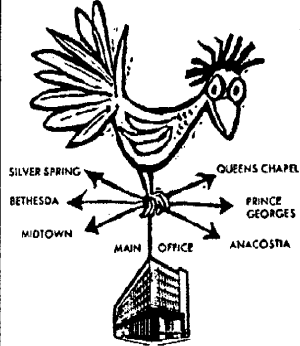
-Perpetual went a step beyond a single "tool" by constructing branch buildings using a common, modern aesthetic that would become a symbol of the strength and efficiency of the institution, which evolved into a powerful icon representing Perpetual throughout D.C. and the close-in Maryland suburbs. By employing the vocabulary used at the headquarters building, Perpetual established an association between the two buildings. Association customers received a subliminal message that Perpetual was their savings and loan association, regardless of whether it was in Washington, Bethesda, or Silver Spring

-As members of the association, they owned the association's buildings and, through the architecture, this message of association, and hence, allegiance, was reinforced. Through the architecture, Perpetual advertised its presence on the street to everyone passing by. There was no question as to what the building's purpose was or who occupied its offices; the building was the corporate brand establishing Perpetual's identity.

**The Silver Spring Branch Office manifests the Perpetual Building Association program, advertising, celebrating, and enhancing Perpetual's accomplishments as the region's largest and most successful savings and loan association, and continues to represent this history through its physical presence today.**

Perpetual went a step beyond a single "tool" by constructing branch buildings using a common, modern aesthetic that would become a symbol of the strength and efficiency of the institution, which evolved into a powerful icon representing Perpetual throughout Washington, D.C. and the close-in Maryland suburbs. The Bethesda branch, a five-story building located at 7401 Wisconsin Avenue, was noted as the tallest building in the community at the time of its opening in August 1955.<sup>[3]</sup> Its clean lines, geometrical-based vocabulary, and sleek limestone and granite facing stood in contrast to the small-scale Colonial Revival-style fieldstone commercial buildings that had dominated Wisconsin Avenue before the new bank was constructed.<sup>[4]</sup> By employing the vocabulary used at the headquarters building, Perpetual established an association between the two buildings. Association customers received a subliminal message that Perpetual was their savings and loan association, regardless of whether it was in Bethesda or Washington, D.C. As members of the association, they owned the association's buildings and, through the architecture, this message of association, and hence, allegiance, was reinforced. Perpetual built its second new branch office in Silver Spring in 1958.<sup>[5]</sup> This third use of the architectural vocabulary further reinforced the corporate image. Through the architecture, Perpetual advertised its presence on the street to everyone passing by. There was no question as to what the building's purpose was or who occupied its offices; the corporate brand established Perpetual's identity. In 1965, Perpetual opened a new branch, once again employing the same architectural vocabulary, although an updated variation on the original design, at 6401 Belcrest Road and East-West Highway in Hyattsville.





**There's a Perpetual  
wherever I look!**

No matter where you live, there's probably a Perpetual Building Association office nearby. It's one of several good reasons why more people in the Washington area save their money at Perpetual than at any other savings association or bank. Your nest egg gets a solid 4% dividend—credited 4 times a year. Join the thousands who are turning to Perpetual.

**PERPETUAL  
BUILDING ASSOCIATION**

EDWARD C. BALTS, President

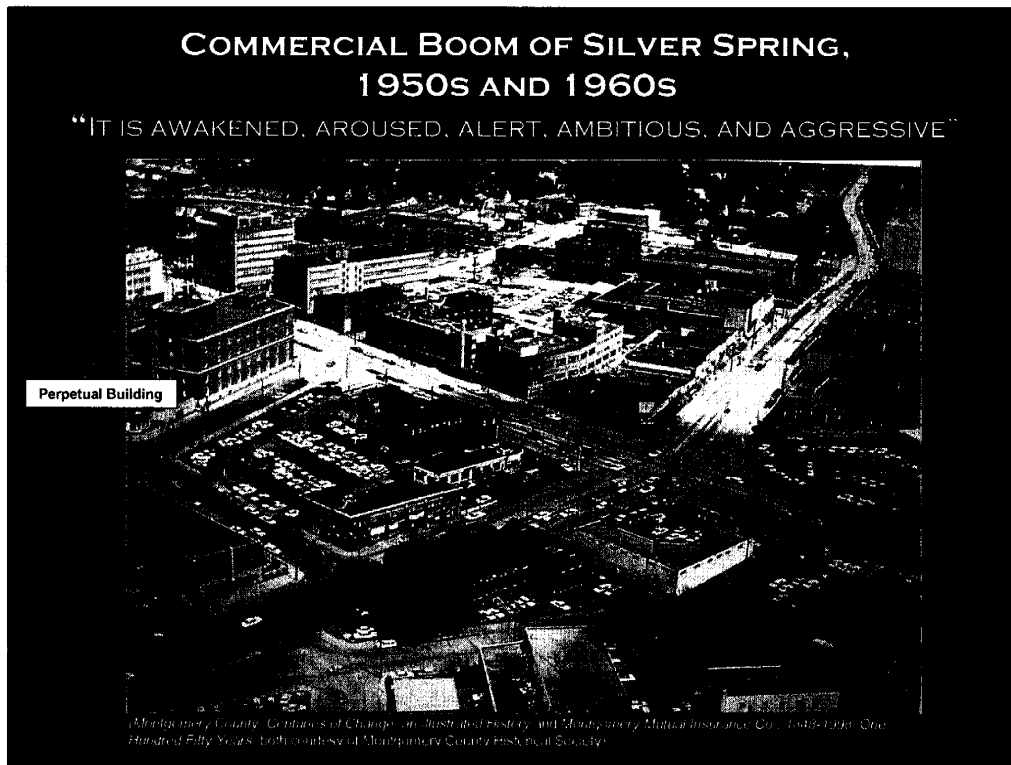
DOWNTOWN: 11th & E Streets N.W.  
ANACOSTIA: 1340 Good Hope Road  
BETHESDA-CHEVY CHASE: Wisc. Ave. at Montgomery  
MIDDLETOWN: 608 Connecticut Avenue N.W.  
PRINCE GEORGES: 7518 Marlboro Pike  
QUEENS CHAPEL: 3410 Hamilton Street  
SILVER SPRING: George Ave. at Cameron

**ADVERTISEMENT  
FOR  
PERPETUAL  
BUILDING  
ASSOCIATION  
BRANCHES**

Ad: Washington Post, 7 Dec. 1959

The importance of the branch expansion of Perpetual, both the form of the building and services offered, was evident throughout the advertising campaign.

**SILVER SPRING DEVELOPED  
AFTER WORLD WAR II  
AS A  
MAJOR SUBURBAN COMMUNITY  
IN MONTGOMERY COUNTY  
(CRITERIA 1A. AND 2E.)**



Commercial Boom of Silver Spring—image from mid-1960s

**Silver Spring’s development following World War established it as a major suburb of the Nations’ s Capital. Establishing a branch bank in a growing area allowed Perpetual to capture new and expanding business in the suburbs.**

The Perpetual Building Association had opened a branch office in Silver Spring in 1952 during a time of significant suburban growth in Montgomery County. After World War II, Silver Spring was second in population to Baltimore, and in 1947, became home to the Washington area’s first suburban branch of a department store, Hecht’s. Residential developments initiated in the 1930s also gained momentum after the war as new developments were constructed, and the commercial area flourished with new stores and institutions, many designed in the new Modernist aesthetic. The central business district of Silver Spring became a thriving commercial area and marked an important shift in the relationship between Washington, D.C., and close-in suburbs.[1] Establishing a branch bank in a growing area allowed Perpetual to capture new and expanding business in the suburbs. The first Silver Spring branch office, located at the intersection of Georgia Avenue and Wayne Avenue, was the first branch office opened by Perpetual in the Washington metropolitan area. In 1958, Perpetual opened a new facility for the Silver Spring branch, a modernist building whose design was based on that of their headquarters building in downtown Washington, D.C.

**NOW OPEN . . . to help us better serve our  
many friends in the nearby Maryland area!**

# **Silver Spring Branch**

**at Georgia and Wayne Avenues**

Now, all the modern facilities and complete services of Perpetual's main office are available to Maryland residents right in Silver Spring. You are cordially invited to stop by soon and inspect our new branch personally.

## **PERPETUAL BUILDING ASSOCIATION**

**Manager: Tom B. Thatcher, Assistant Treasurer  
Telephone: JUniper 8-1770**

Ad. Washington Post, 24 Jul. 1952

The first Silver Spring branch office, located at the intersection of Georgia Avenue and Wayne Avenue, opened in 1952 and was the first branch office opened by Perpetual in the Washington metropolitan area. In 1958, Perpetual opened its new facility for the Silver Spring branch.

The opening of the Perpetual branch in Silver Spring, explained that the branch offers "all the modern facilities and complete services of Perpetual's main office are available to Maryland residents."

## PERPETUAL'S magnificent new SILVER SPRING OFFICE

OPENS TOMORROW, JANUARY 13



**PERPETUAL'S NEW OFFICE**  
The new office building is a magnificent structure, a new addition to the people of Silver Spring and Montgomery County. The building is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.

Now the doors are open. We have our old quarters in the old building, but we have a new building in the new location. The new building is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.

The new building is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.

**PERPETUAL BUILDING ASSOCIATION**  
GEORGIA AVENUE AND CAMERON STREET  
SILVER SPRING, MARYLAND

**DIRECTORS**  
[List of names]

### THE SILVER SPRING BRANCH BANK

OPENING DAY  
JANUARY 13,  
1958



**MAIN LOBBY** The lobby is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.



**PUBLIC AUDITORIUM** The public auditorium is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.



**MEMBER LOUNGE** The member lounge is a masterpiece of modern architecture, designed by the famous architect, Mr. [Name], and is a true reflection of the community it serves. It is a building that is both beautiful and functional, and it is a true credit to the Perpetual Building Association.

A major advertisement for the opening asserts that Perpetual “dreamed of building a new office to serve the people of Silver Spring and Montgomery County. We wanted it to include all the facilities to give the very finest savings and loan service, and to give real benefit to the community.”<sup>[1]</sup> There is a symbiotic relationship between a savings and loan association and its community, for unlike traditional banks, the savings and loan industry depends on new construction to support its activities. The symbiosis was demonstrated in the customer amenities it provided to its members. This included a public auditorium for community use and a member lounge. The large windows opening into the banking hall gave the customers the sense of access, while desks for bank officers on the floor of the banking hall encouraged communication.

The growing suburb was the ideal location for branch offices, but it also served to assist in the identification of the areas that held promise for development. Perpetual’s commitment to Silver Spring, its directors’ optimism for its future, and the willingness to construct a new office is symbolized by that building itself.

<sup>[1]</sup> Display Ad, *The Washington Post and Evening Herald*. 12 January 1958, p. E3

**AN EXCELLENT EXAMPLE OF A  
SPECIALIZED BUILDING TYPE:  
THE BRANCH BANK**  
(CRITERION 2A.)

**Design**  
for suburban banking

... and to reflect your own progressive point of view

This kind of clean, modern architecture is the mark of a leader in any thriving suburban community. Equally important, though, is the interior planning that enables a smaller bank to provide complete customer services with "big bank" speed and efficiency. Whether you plan to build or modernize you'll find Bank Building Corporation understands your problem in suburban branch banking. Take advantage of our forty years of specialized experience in financial building. Write or phone our office nearest you today.

*Bank Building Corporation*

**THE SUBURBAN BRANCH**

*"THIS KIND OF CLEAN, MODERN ARCHITECTURE IS THE MARK OF A LEADER IN ANY THRIVING SUBURBAN COMMUNITY."*

A41111 BD+LC Bank Building Corporation, 1954

Just a note on the subject of branch offices: The idea of branches for savings and loans was not commonplace until the 1950s, due to federal and state banking regulations. In 1949, only 75 associations had branches, which was approximately one out of 80 associations.<sup>[1]</sup> Following World War II, this changed as savings and loan associations followed the changing demographics into the suburbs with the concomitant increase in the push for home ownership. Soon the number of saving and loan associations with branches was one in eight.<sup>[2]</sup>

<sup>[1]</sup> David L. Mason, *From Building and Loans to Bail-Outs: a History of the American Savings and Loan Industry, 1831-1995*. (Cambridge, MA: Cambridge University Press, 2004).

<sup>[2]</sup> David L. Mason, *From Building and Loans to Bail-Outs: a History of the American Savings and Loan Industry, 1831-1995*. (Cambridge, MA: Cambridge University Press, 2004).



## ARCHITECTURAL COLLABORATION:

BANK BUILDING AND EQUIPMENT CORPORATION

PERPETUAL BUILDING ASSOCIATION

AND

ROBERT O. SCHOLZ

The Silver Spring Branch Office was designed as one part of a building program intended to distinguish its owners, the Perpetual Building Association. The Perpetual Building Association headquarters in Washington, D.C. and the three branch banks in the Maryland suburbs were all designed following a similar and distinct modernist form.

The Silver Spring Branch office represents the collaboration of design and construction that was behind the Perpetual building program. It was a new type of architectural design. Rather than a single master designing all aspects of a building—the design for the architecture, landscape, infrastructure, furniture, even fabrics and tableware—such as Frank Lloyd Wright, Charles Platt, Wallace Harrison, and Washington, D.C.'s own Edmund Corning[1] had done, this project was the product of a team composed of a nationally based design consortium that provided the architectural, engineering and technological expertise, as well as the actual task-specific equipment, working with a local architect, Robert O. Scholz, who brought knowledge of local building and zoning requirements.

**ROBERT O. SCHOLZ**  
**ARCHITECT, BUILDER, AND**  
**PERPETUAL BOARD MEMBER**



(1895-1978)



Alban Towers



World Center Building

**Robert O. Scholz**

An important member of this collaboration team was Robert O. Scholz, a noted architect in the Washington, D.C. metropolitan area and founder of the firm, Robert O. Scholz Company, Inc, which performed both design and contracting work. His brother, Oscar R. Scholz, operated the firm. Although the firm was small, Scholz designed numerous well-known buildings in Washington, D.C., including Alban Towers and the Modernist World Center Building.<sup>[1]</sup>

As a member of the Perpetual Board of Directors and experienced architect, it was a logical collaboration for Scholz to consult with BB&EC on the design of the Perpetual headquarters and branch banks. W.A. Sarmiento, Director of Contemporary Architecture for BB&EC from 1952 to 1961, explained that Scholz, with his local experience, helped to resolve issues with building department regulations and inspections. More importantly and due to his position on the Board of Directors, he was "a must" as a consulting architect.

The principal men involved in the financing, ownership, and construction of Scholz's apartment and commercial buildings were a close-knit group of friends who had known each other since the 1920s. Scholz was a yachtsman and some of his business associates were boating companions as well, including Edward C. Baltz, long-time president of Perpetual Building Association. Scholz served as a member of the Board of Directors and as consulting architect for Perpetual Building Association, and remained on the board until 1975.<sup>[2]</sup> In 1948, Scholz served as the project architect responsible for the design of more than 800 single-family dwellings in Arlington Forest, one of Arlington County's best-executed examples of a planned, mixed-use subdivision that evolved in distinct phases before, during, and after World War II.<sup>[3]</sup> After his brother's death in 1954, Scholz became involved in oil drilling investments and did not actively continue his architectural practice although he maintained an office in the World Center Building, a Modernist-style office building that he designed in 1949.<sup>[4]</sup>

Sarmiento added to his discussion of the architect that "Mr. Scholz went beyond his duty; he was generous to provide his artistic talent to the building design. And it improved."<sup>[5]</sup> Thus, Scholz's role in the design and construction of the Perpetual buildings allowed him to contribute elements to the design program.

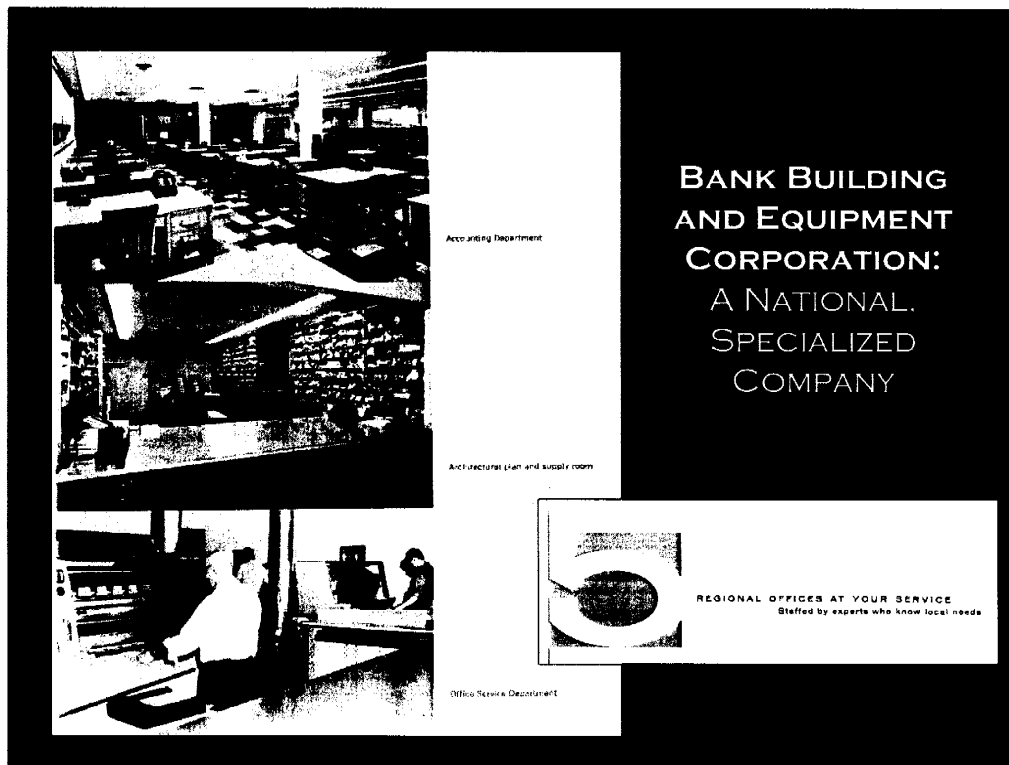
<sup>[1]</sup> Alban Towers Apartment Building is listed in the National Register of Historic Places for National Register Criterion C as the work of a master. A number of other buildings by Scholz are contributing buildings to National Register listed historic districts.

<sup>[2]</sup> "Robert O. Scholz, Architect, Building In Area 50 Years," newspaper clipping from Architect vertical files at Historical Society of Washington.

<sup>[3]</sup> Arlington Forest, Virginia, was listed in the National Register of Historic Places in 2005 in recognition of its architecture and community planning.

<sup>[4]</sup> Robert R. Scholz, interview with Andrea F. Schoenfeld, EHT Traceries, 18 July 2006, Washington, D.C.

<sup>[5]</sup> W.A. Sarmiento, email message to Marcie Stickle, 3 August 2007.



### Branch Banking and Equipment Corporation

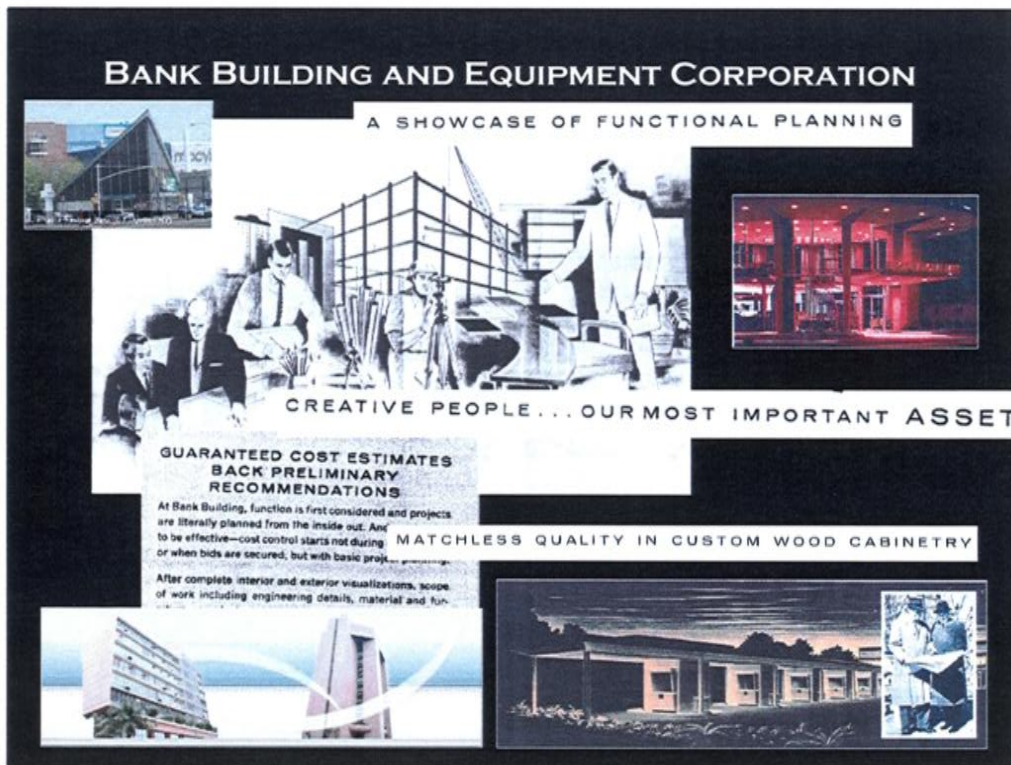
To meet the particular architectural, technological, and structural needs of the growing banking industry, commercial design firms focusing on a single industry emerged in the twentieth century to create this specific building type. Bank Building and Equipment Corporation (BB&EC), founded by Joseph B. Gander in 1913 in St. Louis, Missouri, was a firm that specialized in all parts of the bank building process including planning, design, engineering, construction, interior furnishings, and equipment. According to Duson and Rubanos' research, BB&EC was "the industry leader in bank design" and "rural and urban institutions alike benefited from its progressive approach."<sup>[1]</sup> The firm claimed to have completed more than 1,000 building or renovation projects for banks before 1941.<sup>[2]</sup> After World War II, as bank building focused on modernization and expansion as well as customer service and increased efficiency, BB&EC was at the head of the industry. The firm was credited with pioneering efforts in their approach to banking design and used their own headquarters, completed in 1957, as an opportunity to showcase "the most modern equipment and fixtures combined with clean, efficient layout and functional design."<sup>[3]</sup>

[1] Carol J. Dyson and Anthony Rubano, "Banking on the Future: Modernism and the Local Bank," *Preserving the Recent Past 2*, ed. Deborah Slaton and William G. Foulks (Washington, D.C.: Historic Preservation Education Foundation, 2000), 2-43-2-56.

[2] J.B. Gander, "Studies in Bank Modernization," in *Burroughs Clearing House*, November 1941, p. 20.

[3] "Pioneers in Modern Bank Design," *The Independent Banker*, January 1963.





Branch Banking and Equipment Corporation, cont'd

**BB&EC brought together a team of creative specialists to handle all aspects of a given project. To ensure the best quality of work, "each member of the project team has the freedom of opinion necessary to contribute the best ideas...to assure effective, practical and economical results."**

**Important departments of BB&EC included Design and Contemporary Architecture. Each director influenced designs made under his tenure. During the time of the design of the Perpetual headquarters in D.C., Earl Davenport was the Director of Design, a position he held until 1955. From 1955 to 1965, W.A. Sarmiento served as Director of Contemporary Architecture.[1]**

**The range of services and staff allowed BB&EC to service all project needs from the beginning to the end or individual parts which allowed clients "complete flexibility of choice." [2]**

**This project team, foreshadowing today's collaborations, is an early example of an approach that facilitated the creation of modern, site-specific, efficient, and technologically advanced design. The collaboration was a fundamental component of the success of BB&EC, which vaulted itself into the position as one of, if not, the nation's premiere design/build firms for financial institutions, as its team interacted with local architects to facilitate the design and construction process.**

**By the early 1950s, BB&EC operated five offices around the country. In addition to high design and construction standards, BB&EC guaranteed project costs at the preliminary recommendations.**

[1] W.A. Sarmiento letter of September 1, 2007 to Royce Hanson, Chair of Montgomery County Planning Board.

[2] "50 Years of Specialization...4000 Financial Projects," *Bank Building and Equipment Corporation*, 1963.

## CONCLUSION

SILVER SPRING BRANCH OFFICE,  
PERPETUAL BUILDING ASSOCIATION

MEETS

MONTGOMERY COUNTY HISTORIC PRESERVATION ORDINANCE  
CRITERIA 24A-3(B)

(1)A. AND (1)D.

(2)A., (2)C., AND (2)E.



### **MONTGOMERY COUNTY HISTORIC PRESERVATION ORDINANCE CRITERIA**

#### **HISTORICAL AND CULTURAL SIGNIFICANCE**

**1A:** HAS CHARACTER, INTEREST, OR VALUE AS PART OF THE  
DEVELOPMENT, HERITAGE, OR CULTURAL CHARACTERISTICS OF THE  
COUNTY, STATE, OR NATION

**1D:** EXEMPLIFIES THE CULTURAL, ECONOMIC, SOCIAL, POLITICAL, OR  
HISTORIC HERITAGE OF THE COUNTY, STATE, OR NATION

#### **ARCHITECTURAL AND DESIGN SIGNIFICANCE**

**2A:** EMBODIES THE DISTINGUISHING CHARACTERISTICS OF A TYPE,  
PERIOD, OR METHOD OF CONSTRUCTION

**2C: POSSESSES HIGH ARTISTIC VALUES**

**2E:** REPRESENTS AN ESTABLISHED AND FAMILIAR VISUAL FEATURE OF THE  
NEIGHBORHOOD, COMMUNITY OR COUNTY DUE TO ITS SINGULAR PHYSICAL  
CHARACTERISTIC OR LANDSCAPE

## SUPPORT FOR FINDINGS

- *2002 HISTORIC SITES SURVEY REPORT FOR THE SILVER SPRING CENTRAL BUSINESS DISTRICT* IDENTIFIES AS "AN EXCELLENT EXAMPLE OF BANK ARCHITECTURE OF THE PERIOD..."
- MARYLAND HISTORICAL TRUST HAS DEEMED IT ELIGIBLE FOR NATIONAL REGISTER LISTING (CRITERION C)
- *THE PRESERVATIONIST* (HPC'S NEWSLETTER) IDENTIFIES PERPETUAL BUILDING AS "DOWNTOWN SILVER SPRING'S MOST IMPORTANT EXAMPLE OF POST-WAR INTERNATIONAL STYLE ARCHITECTURE."
- MONTGOMERY COUNTY HISTORIC PRESERVATION COMMISSION VOTED TO DESIGNATE AS AN HISTORIC LANDMARK ON AUGUST 15, 2007

### Support for Findings

These findings are not unique. Support for this listing is extensive. Beyond the applicants, numerous scholars, citizens, and community groups, it also includes the following:

--In December 2002, Potomac-Hudson Engineering, Inc. prepared the Historic Sites Survey Report for the Silver Spring Central Business District for the Maryland-National Capital Park and Planning Commission. The report identifies "Perpetual American Savings Bank" [sic] as one of four buildings that are "Candidates for Further Evaluation" since at the time of the survey the building did not meet the National Register criteria of fifty years of age. The report acknowledges that "a number of properties appear to merit immediate National Register evaluation upon reaching 50 years of age," and that, "alternately, these structures may also be evaluated for local Master Plan designation prior to reaching 50 years of age, as there is no County 50-year evaluation requirement." The report describes the Silver Spring Branch Office of the Perpetual Building Association as "an excellent example of bank architecture of the period, constructed of limestone and polished granite, and should be evaluated as a building highly representative of its type, as well as for its role in the history of Silver Spring." The concluding recommendations in this report advise that the "properties listed as being prime candidates for review and research upon reaching 50 years of age be documented and given full consideration well before their 50th birthday, so as to make sure that the proper research and documentation has been done well in advance and does not become the subject of a rushed or panicked attempt at protection as a reaction to some later threat." [4] The report's associated recommendations confirm the historic significance of the Silver Spring Branch Office of the Perpetual Building Association as part of long-term historic preservation planning efforts.

--On June 20, 2007, Peter Kurtze, the National Register Coordinator, Maryland Historic Trust, responded to a request by the Silver Spring Historical Association, that it was his opinion, based on information presented by the association, that the Silver Spring Branch Office of the Perpetual Building Association "meets National Register Criterion C as a representative example of commercial Modern architecture of the 1950s period in the Washington suburban region." [1]

--The Montgomery County Historic Preservation Commission's 2007 newsletter, *The Preservationist*, identifies the Silver Spring Branch Office of the Perpetual Building Association as a building threatened by development pressure. In addition, the front-page article describes the building as "downtown Silver Spring's most important example of postwar International-style architecture." [3]

--On August 15, 2007, the Montgomery County Historic Preservation Commission voted to recommend to the Planning Board eligibility of the Silver Spring Branch Office of the Perpetual Building Association for listing on the Master Plan for historic preservation as an historic landmark. [2]

[1] Peter Kurtze e-mail of June 20, 2007, 2:18:41 PM to Mary Reardon, cc: R Little@mdp.state.md.us.

[2] Transcript of August 15, 2007 hearing of the Montgomery County Historic Preservation Commission.

[3] "20th Century Silver Spring Buildings Being Considered for Designation," *The Preservationist* (Montgomery County Historic Preservation Commission) Summer 2007.

[4] Potomac-Hudson Engineering, Inc., *Historic Sites Survey Report: Silver Spring Central Business District*, December 2002, p. 23.

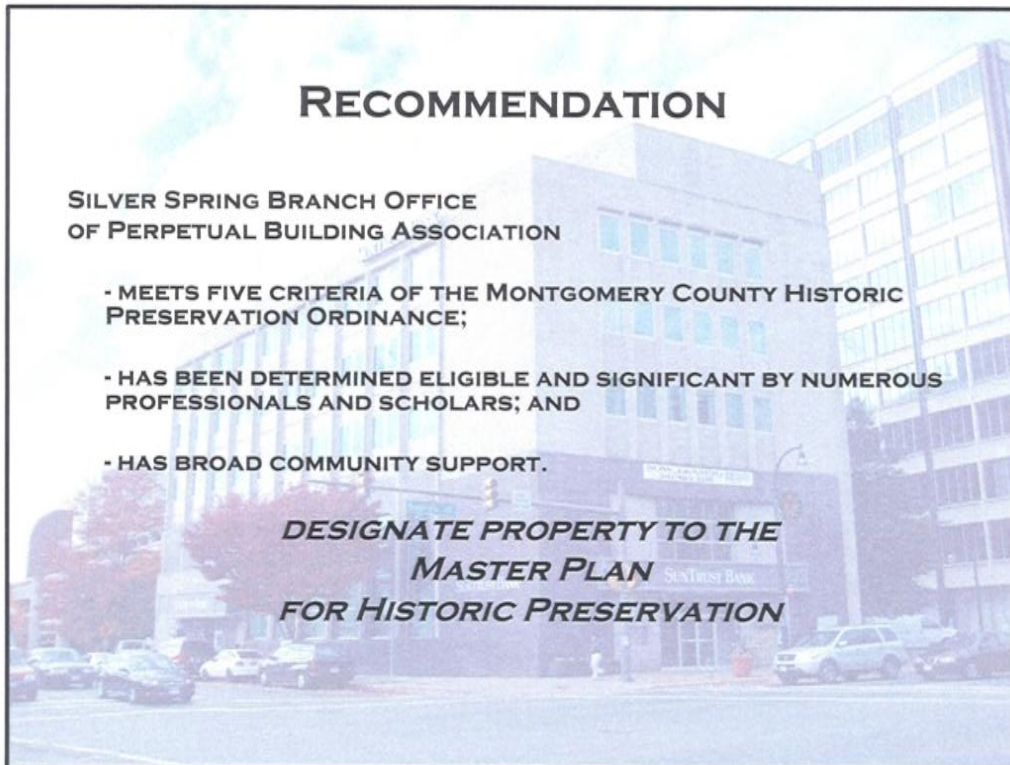


## RECOMMENDATION

SILVER SPRING BRANCH OFFICE  
OF PERPETUAL BUILDING ASSOCIATION

- MEETS FIVE CRITERIA OF THE MONTGOMERY COUNTY HISTORIC PRESERVATION ORDINANCE;
- HAS BEEN DETERMINED ELIGIBLE AND SIGNIFICANT BY NUMEROUS PROFESSIONALS AND SCHOLARS; AND
- HAS BROAD COMMUNITY SUPPORT.

***DESIGNATE PROPERTY TO THE  
MASTER PLAN  
FOR HISTORIC PRESERVATION***





TESTIMONY  
OF THE  
MONTGOMERY COUNTY HISTORIC PRESERVATION COMMISSION

**MONTGOMERY COUNTY COUNCIL PUBLIC HEARING  
ON THE  
PLANNING BOARD (FINAL) DRAFT AMENDMENT TO THE  
MASTER PLAN FOR HISTORIC PRESERVATION:**

PERPETUAL BUILDING, 8700 Georgia Avenue

January 10, 2008

Good evening. For the record, I am Caroline Alderson, a member of the Historic Preservation Commission. I am pleased to appear today to present the HPC's recommendations on the designation of Perpetual Building Association Building to the Montgomery County *Master Plan for Historic Preservation*.

The HPC evaluated this resource at meetings on June 27 and August 15, 2007. Based on this review, we have recommended that the Silver Spring office of the Perpetual Building Association merits designation in the Montgomery County *Master Plan for Historic Preservation*. The Preliminary Draft Amendment before you reflects the HPC finding, that this resource meets criteria 1(a) and 2(e) of the Preservation Ordinance.

The first criterion, 1(a), is that the resource has character, interest or value as part of the development, heritage or cultural characteristics of the county, state or nation. The Perpetual Building is significant in Silver Spring's history, and in the history of metropolitan D.C.. Perpetual signified a time when Montgomery County's economy was booming, and Silver Spring was growing at a phenomenal rate. The mission of the Savings and Loan was to financially support the community, so people could get mortgage loans and build houses to move forward. And Perpetual Building Association

was the largest savings and loan institution in the country.

The second criterion for designation that the resource meets is 2(e), representing an established and familiar visual feature of the neighborhood. The singular architecture of the building and its prominent location with primary facades on both Georgia Avenue and Cameron Streets contribute to the significance of this structure in the community.

The HPC would like to take this opportunity to respond to the December 28 letter from Patricia Harris, representing the owner of this property. Ms. Harris states that the HPC gave the nominators an unusual “two bites of the apple”, referring to the second worksession held on the review of this resource. In fact, it is not uncommon for the HPC to have more than one meeting on Master Plan evaluations, just as it not uncommon for the Planning Board to have more than one meeting. The HPC recognizes that it was the Silver Spring Historical Society who presented its nomination at the meetings this summer, and commends the organization for bringing on board a reputable and regionally recognized consultant firm to present the nomination to the Planning Board this evening. Their report synthesizes the information presented to the HPC.

Ms. Harris states that evidence to support designation falls short of a compelling case. In the case of historic designation, the Preservation Ordinance lays out criteria for evaluation. In order for a resource to merit designation, it need only meet one criterion laid out in the Preservation Ordinance, Chapter 24A of the County Code. The HPC finds that the resource meets more than one criterion and recommends to the Board that the Perpetual Building be designated on the *Master Plan for Historic Preservation*.

Thank you for the opportunity to present this testimony.

1/10/08 Public Hearing  
Statement of Robert R. Scholz  
Historic Designation for the  
Perpetual Building, 8700 Georgia Avenue, Silver Spring, Md.

Good evening, I'm Robert R. Scholz, nephew of the late Robert O. Scholz, consulting & supervising architect for the Perpetual Building on Georgia Avenue that is being considered for historic designation.

I am a licensed civil engineer in Maryland and in the District of Columbia. I support this application for historic designation in part to preserve one of many buildings built by the Robert O. Scholz Co. and one for which Robert O. Scholz was the consulting and supervising architect. Several of his buildings, a number of which are in historic districts, contribute to the life of the metropolitan area. In 1994 Alban Towers Apartments at the intersection of Massachusetts Avenue and Wisconsin Avenue, was listed on The National Register Of Historic Places. Future owners must respect both exterior architecture and the design of the interior public spaces. George Washington University has recently applied to incorporate three of Scholz's buildings into an historic district.

I have attached a list of significant buildings for which Robert O. Scholz was architect.

At the previous public hearing in June '07, those resisting historic designation for this Perpetual Building, tried to make the case that it was The Bank Building & Equipment Corporation of Saint Louis that designed the Perpetual Buildings, and Robert O. Scholz was only the architect of record. I don't know what the design process was among Edward Baltz ( President of Perpetual), Robert O. Scholz (Member of the Board of Directors of Perpetual and consulting and supervising architect for all the Perpetual Buildings at that time), The Bank Building & Equipment Corporation of Saint Louis, and the electrical contractor E.C. Ernst & Co.

I don't think it should matter. Anyone looking at the building can tell that it is unique. The building communicates the modern, the permanent, and the secure. There are few buildings that echo the security of a bank vault. This one does and the current owner admitted as much at the previous hearing when he, as an owner of Melart Jewelers, explained why he bought the building after the demise of Perpetual.

From an engineering and conservationist perspective, preservation of this building represents respect for the expenditure of nonrenewable energy, valuable material resources, and craftsmanship from fifty years ago, all of which continue to provide value to the community.

Today there is an imperative for us to be good stewards of the energy that has already been expended, of our remaining natural resources, and of the environment. By utilizing buildings that we have, and not leveling them to the ground and replacing them, like the Perpetual headquarters building at 11<sup>th</sup> & E Streets, in Washington, DC; we conserve enormous energy and natural resources, and provide a continuity of place and enhanced sense of community.

Preservation results in a built environment that we can look at and use with pride. It eliminates the need for additional nonrenewable energy required for: the demolition of a building, the transportation of the rubble to a landfill, the extraction of new resources from nature, the manufacture of new materials and equipment, their transportation to the site, and the energy required for the construction of a new building.

Preservation is smarter. Places like Silver Spring and Georgetown, where the historic record of the built environment is preserved and apparent, are more interesting and more humanly inviting than many new subdivisions of housing or wall to wall office buildings.

I encourage you, to provide unequivocally historic status for this building.

In Washington D.C. some of Robert O. Scholz's most significant projects:

- Townhouses on 24th Street off of Massachusetts Avenue in N.W. Washington,
- Alban Towers Hotel and Apartments at the intersection of Massachusetts Avenue and Wisconsin Avenue, 1928 with Gothic details.
- Keystone Apartments on Pennsylvania Avenue East off Washington Circle (now part of George Washington University hospital),
- Eddystone apartments at 1301 Vermont Avenue,
- Bay State Apartments at 1701 Massachusetts Avenue,
- General Scott Apartments on Scott Circle,
- Pall Mall Apartments on 16th Street (which has now been converted to an office building),
- World Center, an office building at the corner or of 16th and K. Street in N.W. Washington with address - 918 16th Street (you may remember this as the Pan-American building when Pan-American Airlines had its downtown sales office at 16th and K.),
- Main office of the Perpetual Building Association, at 11th & E Streets, N.W. --later Perpetual American Savings & Loan (unfortunately this building was razed and taken to the landfill).

In Maryland:

- Pooks Hill Apartments in Montgomery County just inside the Beltway and on the west side of the Rockville Pike, Maryland Route 355, and featured in a National Building Museum Exhibit;
- Perpetual Building in the heart of Bethesda -completed in 1955 at the intersection of East-West Highway and Maryland 355; and
- Perpetual Building in Prince Georges County, adjacent to the Prince Georges shopping center on East-West Highway.

Robert R. Scholz  
3900 University Avenue, NW  
Washington, DC 20016-5622  
Phone (202) 686-0099/ Fax (202) 686-1890

1/10/08 Public Hearing  
Statement of Josie Scholz  
Historic Designation  
Perpetual Building, 8700 Georgia Avenue, Silver Spring, Md.

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I am Josie Scholz, wife of Robert R. Scholz, nephew of Robert O. Scholz, Architect and Builder.

I enthusiastically support the addition of the Perpetual Building Association's Silver Spring Branch Office to the Master Plan for Historic Designation.

The Traceries report makes a compelling argument that the building should be preserved because it is an important signifier of banking, residential development, and architectural history in Silver Spring.

The presence of this 1950's cutting edge modernist bank on Georgia Avenue acknowledges the important role of Perpetual in Silver Spring's residential development. In addition, this building continues to be the architectural centerpiece of Silver Spring's banking corridor, with Chevy Chase Bank, Wachovia, Sandy Springs Bank, Bank of America, Provident Bank, and others, within walking distance.

The preservation of the 1938 Art Deco Silver Theater and Shopping Center is a huge success, conveying respect for the cultural, social, and architectural history of that time period. Not as old as the Silver Theater, the Perpetual Building opened fifty years ago, this Sunday, January 13. Historic designation will preserve this elegant mid-century building and help preserve the story of Silver Spring's post-war development.

I am honored to present the names of supporters for historic designation for the Perpetual Building. Please read this list.

Finally, another anniversary is coming up...Congratulations to the Silver Spring Historical Society on its 10th birthday this year.

Thank you.

Josie Scholz  
3900 University Avenue, N.W.  
Washington, DC 20016  
202-686-0471

1/10/08 Public Hearing  
Supporters For  
Historic Designation of the  
Perpetual Building, 8700 Georgia Avenue, Silver Spring, Md.

Maryland Historical Trust, Deems Perpetual Building National Register Eligible;  
National Trust for Historic Preservation;  
Preservation Maryland;  
Maryland State Senator Jamie Raskin, District 20;  
Maryland State Delegate Tom Hucker; District 20;  
Maryland State Delegate Heather Mizeur; District 20;  
Historic Preservation Commission, Montgomery County,  
MNCPPC Historic Resources Survey, 12/02; David Berg, Consultant;  
Recent Past Preservation Network;  
Modern Movement in Maryland;  
Montgomery Preservation Inc;  
Silver Spring Historical Society;  
Historic Takoma;  
Peerless Rockville;  
Art Deco Society of Washington;  
Kim Prothro Williams, Architectural Historian, National Register Coordinator,  
District of Columbia Preservation Office; former HPC Mo Co Commissioner;  
David Maloney, Director, D.C. Preservation Office; & State Historic Preservation Officer;  
Robert R. Scholz, Wash., D.C., Nephew and Namesake of Perpetual Supervising  
and Contributing leading D.C. Architect Robert O. Scholz;  
Josie Scholz, Wife of Robert R. Scholz;  
Sally Lichtenstein Berk, D.C. Preservation League former President;  
Bonnie Rosenthal, Long-time Preservationist, including Save Our Seminar, Silver Spring;  
Wenceslaus A. Sarmiento, Bank Building & Equipment Corporation of America Director of  
Contemporary Architecture, 1955-1965;  
Carol Dyson, AIA, & Anthony Rubano, Illinois Historic Preservation Agency, Springfield, Ill.,  
Authors of "Banking on the Future: Modernism & the Local Bank," for Preserving the Recent  
Past II, Conference, 2000;  
Dr. Mina Marefat, AIA, Design Research, Washington, D.C.;  
Woodside Park Citizens Association;  
7 Oaks Citizens Association;  
East Silver Spring Citizens Association Executive Committee



**Testimony for public hearing, January 9, 2008**  
**Montgomery County Planning Board**  
**RE: Perpetual Savings Building, Georgia at Cameron**

My name is Mary Reardon. My address is 2236 Washington Avenue, in Silver Spring.

First I'll say that it's an unusual coincidence that two major properties would be nominated for Master Plan designation so close together in time. In fact, Silver Spring preservationists don't often nominate properties. It requires a substantial commitment of time, and we at the local level are volunteers.

Why is the Perpetual Building Association Building so significant? The building has just turned 50 years of age. Architectural historians have begun to closely evaluate buildings constructed in THE mid-20<sup>th</sup> century or later. Maryland Historical Trust commissioned two experts, both professors at the University of Maryland, to survey modern architecture in the state. These experts, Mary Corbin Sies and Isabelle Gournay, are strong supporters of designating Perpetual. The Recent Past Preservation Network, a national organization promoting awareness of significant modern buildings, is also a strong advocate for designating Perpetual. This is an important case, because it takes a step in preserving what is valuable among the County's and state's modern buildings.

I want to call your attention to a letter you received from Anthony Rubano and Carol Dyson of the Illinois Historic Preservation Agency. Both are active and prominent in promoting and documenting post-World War II architecture. When we saw an article they wrote on modern bank buildings, we contacted them. (That's "bank" in the generic sense, including savings and loans.) We asked if they would take a look at our materials and photos of Perpetual and consider writing a letter of support. None of us knew them personally, they are not residents of this area, but they are acknowledged experts in modern bank architecture in the U.S. It's quite telling that they concluded without reservation that Perpetual specifically is a "significant example of modern financial-building design" as they indicated in a very strong letter of support, which you have seen.

Adding to Perpetual's significance is that it was a product of the Bank Building and Equipment Corporation of America. This was the industry leader in bank design nationally, focusing on modernization, and hiring the best local architects (in this case Mr. Scholz) to collaborate in the work. Perpetual is Silver Spring's only BB&EC financial institution.

I participated in the Historic Preservation Commission sessions on Perpetual. It is not enlightening to read a series of quotes out of context. I believe the Commission voted that Perpetual merited designation because it was abundantly clear there was ample evidence, but some time was needed to synthesize and contextualize it all.

Bear in mind that the history and analysis of the 1950s commercial architecture has a ways to go, because it has begun in earnest relatively recently. It takes time to compile evidence on such buildings and to put them into context, and if we aren't patient we will lose many of them before their significance is understood. But now, a creditable and compelling analysis of information on Perpetual has been completed and presented to you.

Among the claims made by the owners of Perpetual before the HPC was that demolition of the prototype building in DC in 1990 was proof that it had no significance. I'll lay aside the obvious: that many a historic building has been destroyed. The owners' representatives, whether or not they did any research on the DC building, no doubt hoped that the HPC would find their claim believable. But it probably occurred to the commissioners that at the time that building was demolished there was still very little appreciation of mid-century buildings. And we have since learned that DC preservationists *did* consider the building to be significant. The point here: Let's avoid misleading statements and unfounded claims.

As you see tonight, an impressive array of experts and scholars in architecture and architectural history stands behind historic designation of Perpetual. I urge you to make the decision that the Perpetual Building merits eligibility for addition to the Master Plan for Historic Preservation.



**NATIONAL TRUST**  
for HISTORIC PRESERVATION®

**TESTIMONY REGARDING  
THE HISTORIC PERPETUAL BUILDING**

**Robert Nieweg, Director,  
Southern Field Office of the  
National Trust for Historic Preservation**

**Before the  
Montgomery County Planning Board  
6 December 2007**

Good evening. I am Robert Nieweg, director of the National Trust for Historic Preservation's Southern Field Office.

The National Trust strongly supports inclusion of the historic Perpetual Building Association building in the Master Plan for Historic Preservation.

After reviewing the extensive and well-researched documentation produced by EHT Tracerics, Inc. and others regarding the Perpetual Building's important place in local, state, and national history, the National Trust has concluded that the Perpetual Building merits designation and preservation.

Many others also support preservation of the Perpetual Building by the Planning Board, including the Montgomery County Historic Preservation Commission, Silver Spring Historical Society, Montgomery Preservation, Inc., Preservation Maryland, Maryland Historical Trust, Art Deco Society of Washington, as well as a number of nationally renowned architectural historians.

This graceful, monumental structure is a Silver Spring and Montgomery County cultural and architectural landmark on a prominent urban corner, and a significant socio-economic icon of the mid-20th Century progressive growth of Montgomery County and Silver Spring. The Perpetual Building is a fine example of modernistic commercial architecture and represents an innovative and long-lived enterprise which played a seminal role in the local business community.

The idea that certain outstanding buildings from the 1950s can be considered historic comes as a surprise to some Americans, especially to those who are older than the buildings we are hoping to preserve for continued productive use. However, the fact is postwar modernist architecture has come of age, and public concern regarding the fate of increasingly rare but significant architectural landmarks like the Perpetual Building is one indication of growing public interest in the preservation of our nation's "recent past."

***Protecting the Irreplaceable***

(202) 588-6040 Fax (202) 588-6223

<http://www.nationaltrust.org> E-mail: [sfo@nthp.org](mailto:sfo@nthp.org)

1785 Massachusetts Avenue, NW Washington, DC 20036-2117

Emphasizing clean lines, smooth surfaces and a relative absence of ornament, modernism represented a dramatic break with the architectural styles of the past and offered a gleaming vision of the future. Modernist architects didn't borrow from history, they set out to make their own, and in the process they set the pattern for American architecture during the second half of the 20<sup>th</sup> century.

Fortunately, a new generation of historic preservationists has taken up the challenge of finding a way to identify, understand, and ultimately protect many of our nation's most significant buildings designed since World War II. In many local communities, civic leaders with the same vision are pushing for the preservation of historic buildings and places built by the pioneers of the last half of the 20<sup>th</sup> century.

Modernism may not be everyone's taste, but our personal opinions about its aesthetic merits are irrelevant. These buildings are part of the cultural legacy that defines us as a nation, and as such they are worthy of our best preservation efforts. After all, it hasn't been so long since Victorian houses were widely ridiculed as architectural monstrosities and Art Deco commercial structures were considered too "new" to be worth saving. By designating and preserving the Perpetual Building, Montgomery County has a golden opportunity to lead the nation in demonstrating a will to save its modern past.

In closing, we note that the property owner's attorney has asserted in a Dec. 28, 2007, letter to the Planning Board that the historic designation alone "imposes significant constraints" on the property owner's land-use rights. The owner is erroneously equating designation with the denial of a Historic Area Work Permit. Clearly this is not correct because designation *per se* is not a "loss of property rights" – as the owner would have the Planning Board believe.

Until the property owner of a designated historic structure applies for and is denied a permit to substantially alter or demolish the historic property, the alleged "significant constraint" on private property rights is merely theoretical rather than an established limitation.

As the Maryland Court of Appeals said in 2006 in *Casey v. Rockville*: "Until there is some governmental determination by the HDC, or otherwise, that Petitioner may not proceed with its demolition plans or other financially fruitful uses of the Property, there is no way to determine with any particularity how historic designation ultimately will affect the use of the Property."

Therefore, it would be inappropriate for the Planning Board in its deliberations on the historic designation of the Perpetual Building to consider economic impact or any such potential constraint on the owner's use of the property. Instead, the Planning Commission must apply only the designation criteria provided by local law.

In the National Trust's view, the Perpetual Building has historic, cultural, and architectural significance and this unique and irreplaceable landmark merits designation under the local ordinance. We encourage the Montgomery County Planning Board to vote to designate the Perpetual Building.

Thank you for considering the views of the National Trust in this important matter.

GOVERNMENT OF THE DISTRICT OF COLUMBIA  
HISTORIC PRESERVATION OFFICE



January 10, 2008

Mr. Royce Hanson  
Chairman  
Montgomery County Planning Board  
8787 Georgia Avenue  
Silver Spring, Maryland

Mr. Chairman and Members of the Board:

I appreciate the opportunity to offer a few observations for your consideration regarding the proposed designation of the Perpetual Building Association in Silver Spring to the Montgomery County Master Plan for Historic Preservation. I had hoped to appear in person this evening, but unfortunately have a conflicting commitment to a community meeting in Anacostia. I have asked Kim Williams of my office to deliver these remarks for me.

First I would like to acknowledge the unusual step of commenting on a preservation matter outside the District of Columbia. It was with some hesitation that I agreed to speak on this case because I know that outside participation can raise a few eyebrows, but this was in part to be an opportunity for me to observe first-hand how preservation works in a neighboring jurisdiction. I will take a rain check for a future meeting, whether I testify or not. I would also add that I grew up in Silver Spring, Wheaton, and Chevy Chase, and know the county and Silver Spring well—that is, back to the days of buying ice cream at the Reindeer stand on the site of the Metro station.

The Perpetual Building brings back very specific memories for me. As you undoubtedly know, the District of Columbia lost the main headquarters of Perpetual, which was the design model for the suburban branches, in the early 1980s. During those years I was working for the Pennsylvania Avenue Development Corporation just two blocks from that building, and I remember both my admiration for it as one of downtown's rare modernist buildings, as well as a growing unease when it became clear the company was to vacate the premises. I particularly remember my first visit to its fantastic interior—a modern vision of a classic banking hall—and how I was struck by the grandeur of the space and the exceptional finishes and details that epitomized the television era.

At the time there were those among the city's preservationists who hoped the building could be saved, but the odds were daunting—the building was barely 30 years old, preservation of mid-century modernism hadn't yet caught on, and the city's economic outlook wasn't nearly what it is today. If we could raise the question now, I have no doubt the building would be high on the preservation agenda for downtown.

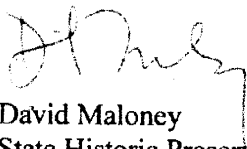
I felt some compensation for that loss in the ensuing years as the Perpetual Building in Bethesda became the design inspiration for a handsome new development project. That complex offers the best of both worlds—it preserves the connection to Bethesda's past and adds a new visual landmark that is a fresh reinterpretation of the historic architecture. It remains one of the best examples of the planning process that helped make Bethesda the vibrant center that it is today.

Whether through foresight or by accident, Bethesda managed to achieve what we didn't downtown. I would hope that it would be possible to repeat that success in Silver Spring, because in preservation terms, this is a situation where the whole can be greater than the sum of the parts. With any collection of architecturally related buildings—whether it be public schools, or firehouses, or branch banks, or even chain stores—it is their commonality that allows them to represent something larger in the mind. For institutions like Perpetual that played a civic role, their repeated presence in multiple community centers helps give different neighborhoods the sense of belonging to a greater communal whole.

This is a rare opportunity to recognize and build upon the heritage that Bethesda and Silver Spring share in common as the county's oldest modern centers. The Perpetual Building is worth preserving as a lasting reminder of the optimistic era of postwar suburban expansion that led to the creation of Montgomery County as we know it today.

Thank you for the opportunity to comment.

Sincerely,

A handwritten signature in dark ink, appearing to read "D. Maloney", with a stylized flourish at the end.

David Maloney  
State Historic Preservation Officer

TOM HUCKER  
Legislative Director 20  
Montgomery County

Environmental Matters Committee

Subcommittee  
Environment  
Natural Resources  
Land Use and Ethics



Annapolis Office  
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*The Maryland House of Delegates*  
ANNAPOLIS, MARYLAND 21401

December 19, 2007

Royce Hanson, Chairman  
Planning Board, MNCPPC  
8787 Georgia Ave.  
Silver Spring, MD 20910

Dear Chairman Hanson:

As a representative of District 20, Silver Spring and Takoma Park, I offer my strong support for the preservation of the Perpetual Building at the corner of Georgia Avenue and Cameron.

The building is one of the cornerstones for architecture in the Silver Spring downtown area. It is a Silver Spring (and Montgomery County) landmark and key anchor to the development of Silver Spring's "Financial District." The Perpetual Building continues its tradition as a financial institution with Sun Trust on its first floor.

Also, as I understand its history, it was an equitable, non-discriminatory, pro-active company. It was the first savings/building & loan to provide loans to African-Americans to purchase homes in all-white or partially white neighborhoods, whereas other associations feared to do so. It was the first S/B&L to appoint an African-American to its Board of Directors. It was the lead S/B&L urging other S&Ls in 1968 to take a more active role in solving "urban problems."

I would ask that careful and thoughtful consideration be given to preserving this building in Silver Spring.

Thank you, in advance, for your efforts on Perpetual's behalf.

Sincerely,

A handwritten signature in dark ink, appearing to read "Tom Hucker".  
Tom Hucker

## Capital Commerce

# First Negro Is Elected To Top S&L Post in D.C.

William S. Harps, president of Perpetual, was elected to the top position of the board of directors of Perpetual Building Association, the first Negro to serve at a high policy-making level in the city, which they have contributed to the area's largest savings and loan association in the District. Harps said, when Perpetual was the only S&L in the District willing to make loans for inner city, black, housing. (He cited the 1952-53 period, as an example.) "They've always had the good of the city in mind," he said.

Harps was elected to the 10-member board at the association's 89th annual meeting here. Other than directors of the black-operated Independence Federal Savings and Loan Association,

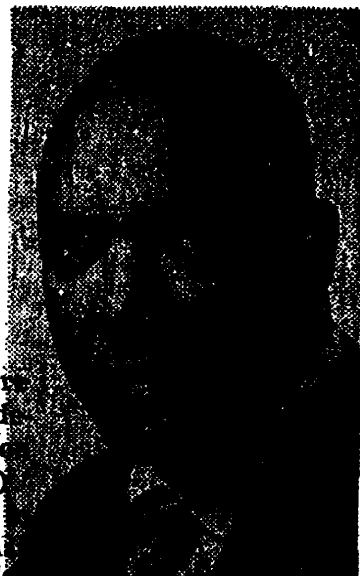
Harps is the first black to serve in a high post for any of the city's S&L's.

A graduate of Howard University and native of Philadelphia, Harps is vice president of John R. Pinkett, Inc. He is active in real estate appraisal work, being a member of the American Institute of Real Estate Appraisers.

Harps is also on the city's Board of Zoning Adjustment, is a board member of Children's Hospital, is on the Federal City Council, is a director of the Metropolitan Police Boys' Club, and a member of the advisory board of National Bank of Washington. He was among the first four Negroes admitted to the Washington Board of Realtors in 1966.

Perpetual president Thornton W. Owen last night said Harps' appraisal work and experience would be of great value to the S&L. Harps brings to the board, Owen said, "a thorough awareness of the needs of the area. His experience both professionally and in civic affairs, adds greatly to our board."

In a brief interview,



WILLIAM S. HARPS  
his firm is considering nine potential community development projects. The population of Columbia now exceeds 11,000, he said.

## Dividends

President James W. Rouse also warned shareholders that while quarterly reports give an opportunity to keep investors informed as to new projects and significant events, such statements do not provide an adequate basis for the evaluation of longer-term operating results.

The company recently opened its 14th regional shopping mall, in Voorhees Township, N.J., the anchor for a satellite urban center which will contain offices, mail facilities and apartments. Rouse also revealed that

The Rouse firm said the on-cash charges not re-



# letter of transmittal

THE UNITED STATES COMMISSION ON CIVIL RIGHTS

*Washington, D.C. September 20, 1962*

THE PRESIDENT

THE PRESIDENT OF THE SENATE

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES

SIRS: The Commission on Civil Rights submits to you its report on housing in the Washington, D.C., metropolitan area. This report together with our findings and recommendations is made pursuant to Public Law 85-315, as amended, and is based upon a detailed survey of the status of equal housing opportunity in the Nation's Capital. This work culminated in public hearings conducted by the Commission on April 12 and 13, 1962. You have received copies of the transcript of these proceedings.

We believe that this report deserves the careful consideration of all Government officials. It has been made with the conviction that our devotion to democracy requires that we translate our principles into concrete evidence of our genuine respect for human dignity. For all of us this is a matter of priority and urgency.

Respectfully yours,

JOHN A. HANNAH, *Chairman.*

ROBERT G. STOREY, *Vice Chairman.*

ERWIN N. GRISWOLD.

Rev. THEODORE M. HESBURGH, C.S.C.

ROBERT S. RANKIN.

SPOTTSWOOD W. ROBINSON, III.

---

BERL I. BERNHARD, *Staff Director.*

Applications from minority groups are not generally considered in areas that are not recognized as being racially mixed, on the premise that such an investment would not be stable and attractive to institutional lenders.

Harry P. Bergmann, vice president of Riggs National Bank testified that Riggs has "loans in fringe areas or all-white areas on the verge of conversion. Where our survey would reveal that the conversion is just a matter of time away, we would make the loan." Mr. Bergmann indicated that he believes making a loan to a Negro who wishes to buy in an all-white area would create ill will for the bank. He admitted the criticism would die away, but anticipated an initial loss of business.<sup>22</sup>

Perpetual Building Association, the District's largest building and loan association, does make loans to Negroes who seek to buy in predominantly- or all-white neighborhoods. Ernest A. Thomas, its vice president and treasurer, testified that this practice has never resulted in a loss of business to Perpetual.<sup>23</sup>

*The Federal Housing Administration.*—A lower down payment, a longer term and lower monthly payments are the reasons why many a purchaser cannot buy unless he gets a mortgage insured by the Federal Housing Administration (FHA). In the Washington area FHA insures about one out of four small home mortgages.<sup>24</sup>

Since 1954 it has been FHA's policy to encourage open occupancy when it is acceptable to the area. In the Washington area it can point to one "open" development of 150 houses in Seat Pleasant, Md. The 4,500 house "closed" development, Levitt's Belair, Md., is also an FHA-insured project. FHA's policy is to leave the final choice of a buyer to the sponsor or owner, a policy which frequently results in discrimination.<sup>25</sup>

<sup>22</sup> *Id.* at 842.

<sup>23</sup> *Id.* at 318.

<sup>24</sup> *Id.* at 222.

<sup>25</sup> *Id.* at 223, 244-45. *Message From FHA Commissioner To Be Read by Insuring Office Directors at NAHB Local Meetings Relating to Providing Homes Available to Minorities*, No. 118130, June 16, 1954. Repossessed homes (125 at present), being owned by the Federal Government, are open to all qualified families. They are sold through local brokers. Although a qualified Negro family turned down by a broker may purchase directly from the local FHA office, there is no procedure to assure that local brokers will not discriminate. *D.C. Housing Hearings* 223, 246-48.



**THE MARYLAND GENERAL ASSEMBLY**  
ANNAPOLIS, MARYLAND 21401-1991

January 9, 2006

Royce Hanson, Chair  
MNCPPC Planning Board  
8787 Georgia Ave.  
Silver Spring, MD 20910


Dear Chairman Hanson:

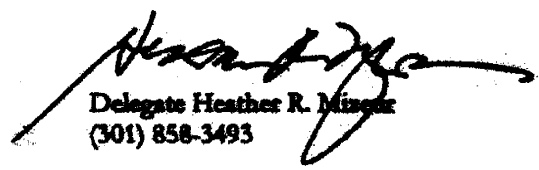
We are writing in strong support of designating the Perpetual Building Association building in Silver Spring to the Master Plan for Historic Preservation. This building has served as a great asset to our community since the Great Depression. It is architecturally and historically significant to our city, our county and our state, and it should be preserved to maintain downtown Silver Spring's unique culture and history for future generations.

We are not alone in our support. The National Trust for Historic Preservation, The Historic Preservation Commission, and over twenty preservation organizations and individuals support historic designation for the Perpetual Building Association building. The Perpetual building boasts architectural gems such as unique uses of granite, Art-Deco elements, and trapezoidal windows that recall Incan civilization. Perpetual served as a great institutional leader in the community which made it possible for many middle class families and African-Americans to own homes. Now, it's time for the community to give back and preserve one of Silver Spring's great historical treasures.

We urge you to designate the Perpetual Building Association building in the Master Plan for Historic Preservation. Please do not hesitate to contact either of our offices at the numbers below.

Very truly yours,

  
Senator Jamie Raskin  
(301) 858-3634

  
Delegate Heather R. Miner  
(301) 858-3493

Cc: Clare Kelly, Historic Preservation Commission Planner  
Gwen Wright, Acting Director, Planning, MNCPPC  
Marcie Stickle, Silver Spring Historical Society  
Jerry A. McCoy, Silver Spring Historical Society