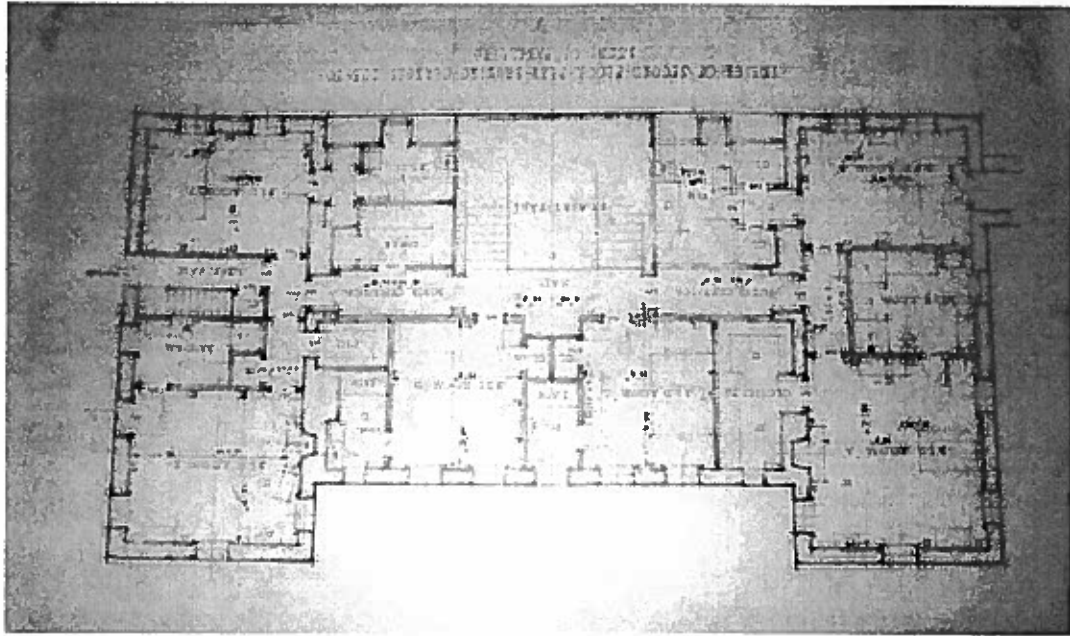


# **Cedarwood**

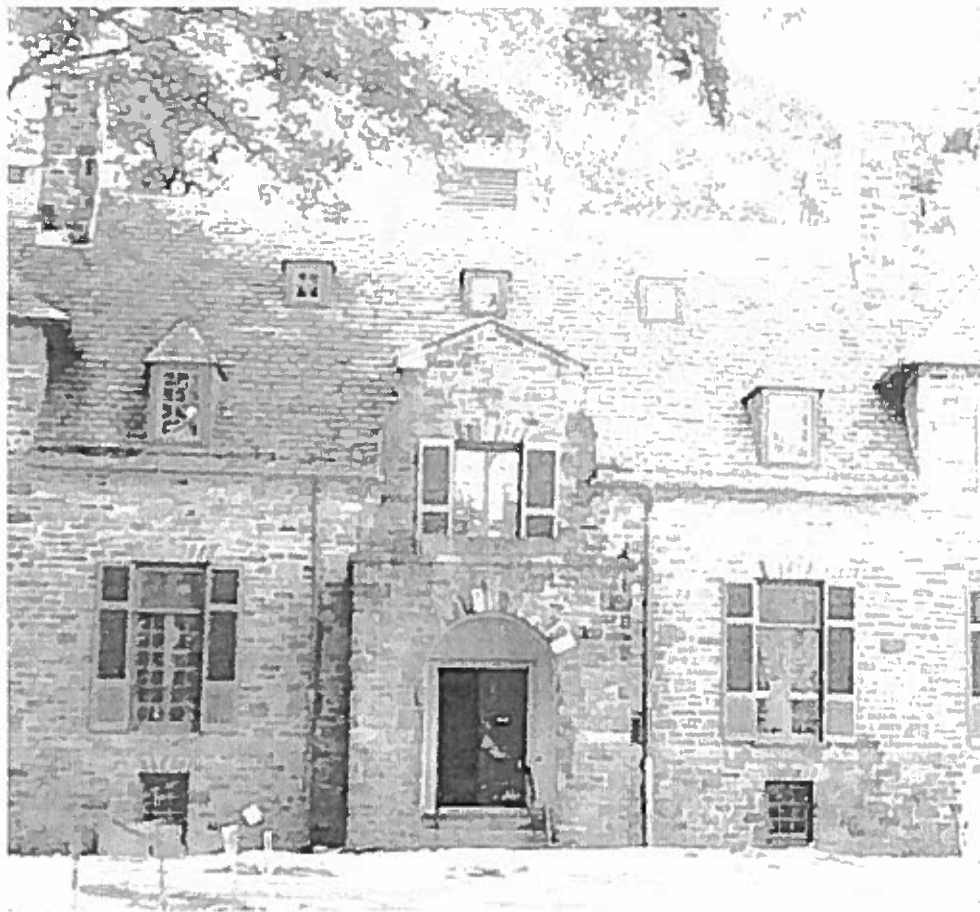
**4604 North Charles Street**

**Baltimore City Landmark Designation Report  
Prepared For Baltimore City Commission For  
Historical and Architectural Preservation  
Hearing November 12, 2002**





**Floorplan from Lawrence Hall Fowler Papers stored at JHU**



**Main entrance, wrought iron decoration being restored**

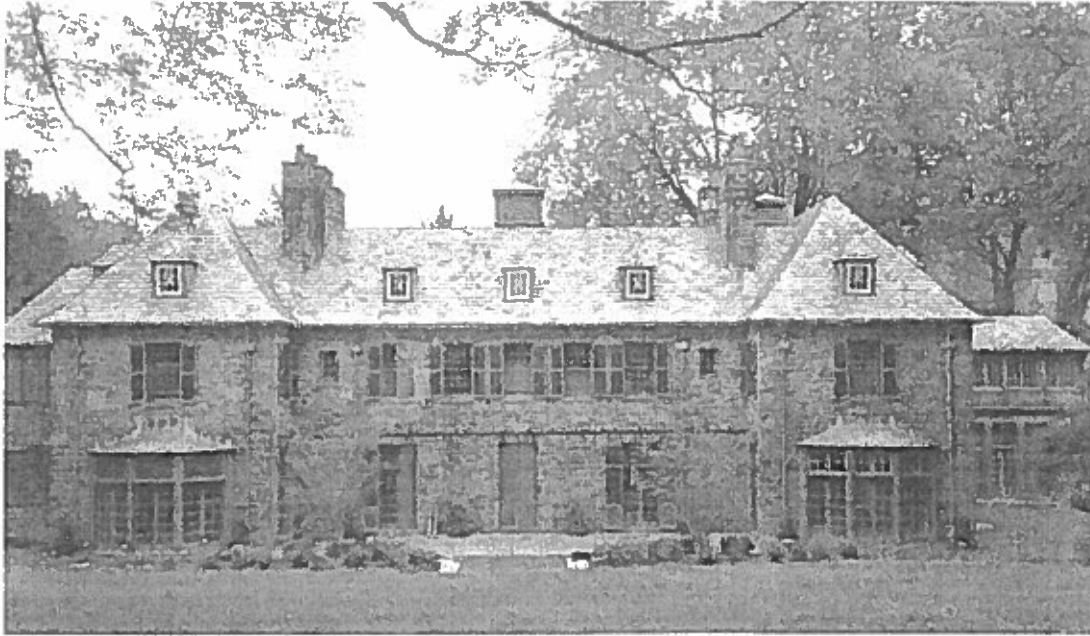
## Baltimore City Historical Landmark Standards for Designation

Cedarwood, located at 4604 North Charles Street in the neighborhood of Blythewood is eligible as a Baltimore City Landmark by meeting the Baltimore City Commission for Historical and Architectural Preservation Standards for Designation one, two, four, and five:

1. Dates from a particular period having a significant character, interest, or value, as part of the development, heritage, or culture of the City of Baltimore;
2. is associated with the life of an outstanding historical person;
4. is significant of the architectural period in which it is built and has distinguishing characteristics of an architectural style, method of construction, or engineering, or is the notable work of a master builder, designer, engineer, artist or architect whose individual genius influenced his age; and
5. contributes information of historical, cultural, or social importance relating to the heritage of the community.

Cedarwood meets **criteria one** by being a paramount example of 1920s suburban architecture and landscaping. It meets **criteria two** by being associated with Alexander Duncan founder of Commercial Credit Corporation, Maryland's second Billion dollar business, pioneer in installment loan financing- especially the car loan to Maryland – and the builder of the first post WWII highrise office building in Baltimore. Cedarwood meets **criteria four** by being a mature example of Lawrence Hall Fowler, master architect and one of Baltimore's first architectural historians. And it meets **criteria five** by illustrating the style and fashion of wealthy suburban architecture and landscape design.





**Rear Facade**

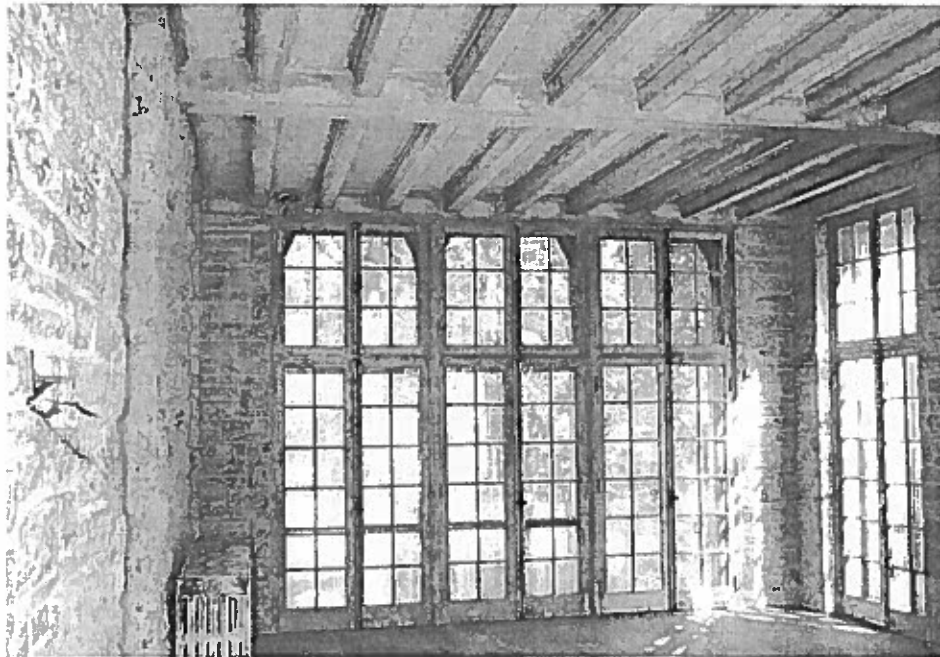
## History and support

Built in 1927 for multi-millionaire Alexander Duncan, Cedarwood captures the architectural style of an age through the genius of architect Lawrence Hall Fowler. This house represents what architectural genius and money can produce. Categorized under the style “French Eclectic”, Fowler combined his erudite understanding of architectural history style and motifs with completely modern mechanical systems and conveniences. The house as it is approached from the driveway impresses upon the viewer a sense of long standing tradition. The stone façade, slate roof and shape places the style into a long tradition of manner houses. Its setback, siting and landscaping hides itself from the street. In other words, it stands alone from the street, which emphasizes its nature as a ‘retreat’. It was built to be a modern house garbed in Old World Landmark motifs. For Alexander Duncan, an essential player in modernizing Baltimore and Maryland, this house stood as a private world of family and home. In this sense, it is one of the most opulent example of the suburban ideal, and is emblematic of Baltimore’s vision of the Suburban Ideal.

In 1918, after Baltimore expanded its boundaries from 30 square miles to 90 square miles, the prime development desire - the suburban desire – was to mix urban and rural amenities into a utopia. This desire, though as old as the city itself, came to mass fruition after the 1918 annexation. Here, Baltimore wanted to be something other than Baltimore, it wanted to be a place of thousands of

individual retreats unconnected to one another and tied to each other only through the natural setting donned and scaped as 'natural', 'picturesque', and 'rural'. Thus, collectively, Baltimore changed its very nature of development: rowhouses became suburbanized through the use of front lawns, porchfronts, and wider and shorter massing; new neighborhoods were built with new building types the cottage, bungalow and foursquare; and for the upperclass whole neighborhoods were ingeniously designed to feature nature through siting, building materials, and landscaping. Nonetheless, the suburban desire was dependent upon the urban amenities that only Baltimore City was sophisticated enough to deliver. Roads, sewers, water, electricity, sanitation, recreation and parks were all essential components to create a suburban like setting, where the urban amenities could be hidden from technology. Cedarwood and its immediate neighborhood, Blythewood, had the resources to design Baltimore's most pristine manifestation of the Suburban Ideal.

Cedarwood's position as a paramount example suburban design and *desire* makes it embody the significant character, interest and value of the 1920s (criteria one). It also contributes information of historical and cultural information on how landscape and architecture captured 1920s suburban design and desire. To further explicate this notion a look at Lawrence Hall Fowler and Alexander Duncan are in order.



Interior Photograph

Lawrence Hall Fowler is one of Baltimore's best 20<sup>th</sup> Century architects. He designed over 90 houses and at least that many projects, which most –if not all-

are architectural masterpieces. He is one of Baltimore's most thoughtful architects. His knowledge of Architectural styles and history is exemplary. Just a look at his library, now in the Evergreen House, will prove this point. Moreover, he was able to marry the technological advances of building and architecture harmoniously to architectural period, style and motifs. The following is several examples of his work:

War Memorial Building and Plaza; Abel Wolman 3213 N. Charles Street; Hall of Records, Annapolis; James Whitely House, Blythewood; Trinity Church Towson; Woodbrook (William Cochran); Calvert School; 4 Blythewood Everett Gibbs House, and Williams house 15 Blythewood.

In fact six houses in Blythewood were designed and altered by Lawrence Hall Fowler.

Fowler was born in Catonsville in 1877 and graduated from Johns Hopkins University in 1896. He then studied architecture at Columbia University. After receiving his degree in 1902 he went to Paris to study at the Ecole des Beaux Arts. Upon returning to Baltimore, he worked Briefly in the office of Wyatt and Nolting from 1904 to 1906. In 1937 he was recognized as an Honorary Fellow of the American Institutes of Architects. As important to his architectural designs was his role as an influential advisor to the Roland Park Company in its development of Guilford and Homeland. Also, he was instrumental in capturing and collecting information on historic architecture. He collected many books on architecture and published several articles on Architectural history such as his 1909 article in the Architectural Record on Montebello, General Sam Smith's estate. Fowler retired in 1941 and died in 1971. His contribution to suburban architecture and design is great.

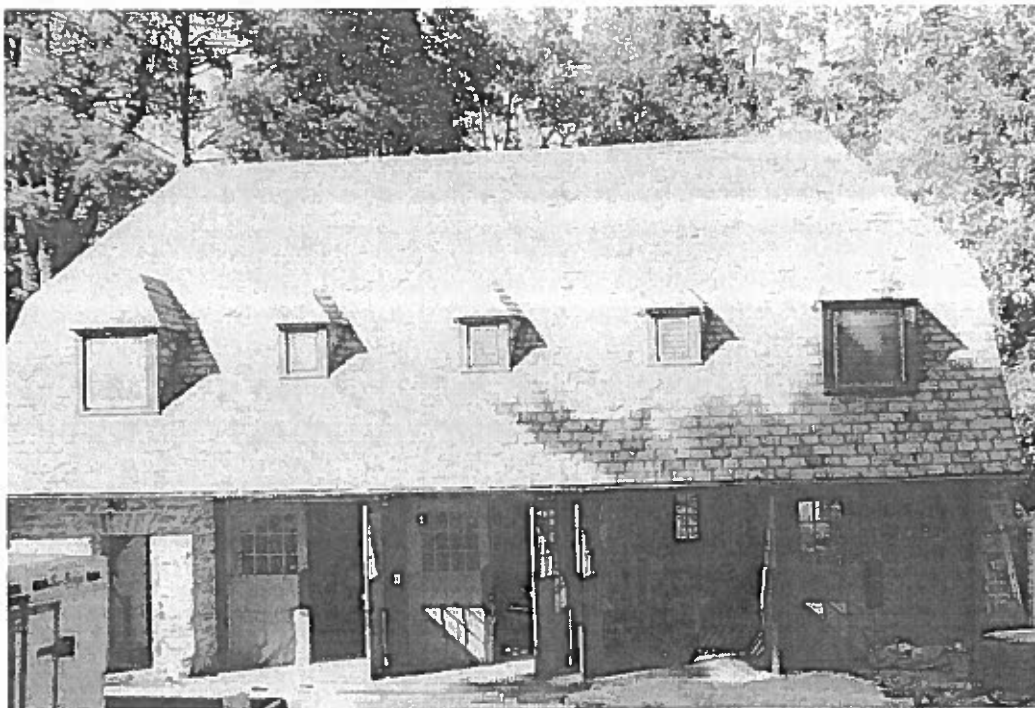


Interior



Alexander Duncan was the founder of the Commercial Credit Company, which innovated loan programs in the United States. More specifically, Duncan fostered a plan that allowed the creation of the Automobile loan. Without this financial innovation, the automobile industry would have developed significantly different.

Duncan was born in 1878 in Crestwood Kentucky. With a background working in a bank, tobacco manufacturers, and a partner in a small general mercantile company, he became a special agent for the Ocean Accident and Guaranty Insurance Corporation of Cincinnati. Sometime before 1909 he moved to Baltimore as a special agent for the American Credit Indemnity Company of New York. However, in 1909 he formed the Manufacturers Finance Company, and finally in 1912 he sold his interests and formed the Commercial Credit Company. The first three years, the company worked on Commercial Financing, but in 1915 he began to finance the retail purchase of automobiles. By 1952 and major expansions, Commercial Credit Company was Maryland's second billion dollar industry (in assets), and had more than 13,000 employees in 400 offices and plants throughout North America. However, the most innovative contribution to Baltimore and the Country's culture is his innovative car loan program. This innovation began the credit consumer culture and financed the automobile industry, which physically, socially, financially, and culturally changed America.



Garage

In 1900 there were only several hundred car-owners in Baltimore and 8,000 in the United States. In 1910 there was a significant jump in Baltimore to 4,000 cars

and 468,000 cars in The United States. By 1920 the increase (due to the automobile loan) was phenomenal 55,000 automobiles in Baltimore and 8,000,000 in the United States. Post WWII Baltimore saw 175,000 register cars and by 1960 in the U.S. there were over 20 million passenger cars. By the 1920s the growth rate of automobile ownership exceeded that of babies. by the late 1970s the Automobile industry destroyed most U.S. Cities streetcars (through monopolistic takeover of General Motors, Standard Oil, and Michelin Tires) built over 43,000 miles of limited access highways and spawned urban development patterns still seen today.

The United States Automobile Industry counted on the innovation of the Car Loan, despite the reservations of Henry Ford. In 1909 the Model T cost more than \$900 dollars, but by 1916 the cost greatly decreased to \$345. Boorstin illustrates the importance of the mass produced items in relation to income, " For the first time there was a mass-produced consumer's item that cost between 10 and 20% of the Family's annual income. In 1915, when the Guaranty Securities Company financed installment purchases of the automobile, Henry Ford was outraged and most people laughed. The initial reaction thought that savings should be the only way to buy anything except real estate. Also, financiers in real estate knew where they could find the property they financed. They thought it would be too hard to find the people and automobiles that they helped to finance. But the were wrong. By 1923 3.5 million automobile sales were on the time payment plan with over 1700 auto-finance companies.

Alexander Duncan helped to changed financing in America. He plan was simple. Commercial credit would 'buy' accounts receivable from the dealer. This simple plan revolutionized the loan to many other types of consumer credit purchasing such as refrigerators, boats, furniture, and other appliances. It literally began the consumer credit revolution.



By 1956, the Commercial Credit was a huge success and became the first large corporation to build a new office building in Baltimore. This was several years before Charles Center project and again was a pioneer move that enhanced the lives of Baltimoreans.



**300 St. Paul Place 1956 Harrison and Atheneum.**

**First Office Highrise in Post WWII Baltimore**

In conclusion, Cedarwood at 4604 N. Charles Street is an exemplary example of high style suburban period revival architecture, as well as illustrates the goals of the suburban ideal and is associated with two extraordinary Baltimoreans, Lawrence Hall Fowler and Alexander Duncan.