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United States Department of the Interior  
National Park Service

National Register of Historic Places  
Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Bank Block

other names/site number \_\_\_\_\_

2. Location

street & number 15 Main Street N/A not for publication

city or town Dexter N/A vicinity

state Maine code ME county Penobscot code 019 zip code 04930

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria. I recommend that this property be considered significant  nationally  statewide  locally. (  See continuation sheet for additional comments.)

[Signature] 2/19/99  
Signature of certifying official/Title Date

Maine Historic Preservation Commission  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria. (  See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title Date

\_\_\_\_\_  
State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register.  See continuation sheet.
- determined eligible for the National Register.  See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register.
- other, (explain): \_\_\_\_\_

[Signature]  
Signature of the keeper  
Edson R. Beall

Date of Action  
3/25/99

Bank Block  
Name of Property

Penobscot, Maine  
County and State

**5. Classification**

**Ownership of Property**  
(Check as many boxes as apply)  
 private  
 public-local  
 public-State  
 public-Federal

**Category of Property**  
(Check only one box)  
 building(s)  
 district  
 site  
 structure  
 object

**Number of Resources within Property**  
(Do not include previously listed resources in the count.)  
Contributing                  Noncontributing

\_\_\_\_\_ buildings  
\_\_\_\_\_ sites  
\_\_\_\_\_ structures  
\_\_\_\_\_ objects

\_\_\_\_\_ 1                  0                  Total

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

**Number of contributing resources previously listed in the National Register**  
0

**6. Function or Use**

**Historic Functions**  
(Enter categories from instructions)

Commerce/Trade/Financial Institution  
Commerce/Trade/Department Store  
Social/Meeting Hall  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Current Functions**  
(Enter categories from instructions)

Domestic/Single Dwelling  
Work In Progress  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**7. Description**

**Architectural Classification**  
(Enter categories from instructions)

Italianate  
Romanesque Revival  
\_\_\_\_\_

**Materials**  
(Enter categories from instructions)

foundation Stone/Granite  
walls Brick  
roof Asphalt  
other \_\_\_\_\_  
\_\_\_\_\_

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

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# National Register of Historic Places Continuation Sheet

BANK BLOCK

PENOBSCOT, MAINE

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The Bank Block is a four-story, five-bay brick building that exhibits the Italianate style in its lower three levels and the Romanesque Revival style in its top floor resulting from a reconstruction that took place after an 1896 fire. In contrast to the red brick upper stories, the building's first floor storefront utilizes granite and cast iron elements. It stands in the middle of Dexter's historic commercial district.

Facing south, the symmetrically composed front elevation contains a first story storefront that has recessed entrances located in the middle bay and at the southwest corner. The framework surrounding these entrances are paneled, but the doors themselves are later replacements. Granite posts resting on square plinths and detailed with simple capitals frame the middle entrance and the corners, whereas the intervening space is divided into four bays by four paneled cast iron posts. The eight posts support a granite block lintel. The balance of the facade is distinguished by decorative quoins at the corners and in a double row that frames the central bay; Italianate style two-over-two double hung windows with segmentally arched upper sash in the second and third stories; seven round arched Romanesque Revival style one-over-one windows in the fourth story grouped in two series of three and a single window in the center bay; and a broad corbeled cornice.

The fenestration pattern on the west side elevation is comprised of a single window in the middle of the first story, and a trio of asymmetrically placed two-over-two windows on the third and fourth stories. There is a single round arched window on the first story of the east side as well as four symmetrically placed two-over-twos on the second story. The rear elevation contains three windows and a small flat roofed addition at the northeast corner of the first story; four segmentally arched two-over-two windows on the second and third stories; and a trio of round arched windows on the fourth story. A metal fire escape extends from the northeast corner of the fourth story to the northwest corner of the second story and then makes a switchback to the ground level.

Several twentieth century remodelings have resulted in the loss of the original plan and most of the historic finish on the first story. In contrast, the upper levels retain a remarkably high degree of integrity. Access to the second floor is achieved via the long broad staircase located behind the entrance at the southwest corner. At the upper landing a transverse hall leads to several offices. The largest of these occupies the southeast corner and contains an elaborately detailed metal ceiling, a fireplace with its original metal insert, and Italianate style windows and door surrounds. Metal ceilings are utilized throughout the balance of the second story and the walls are of plaster over lath. A stairway at the northwest corner of the second floor leads to the third story containing a Masonic hall that occupies about half of the floor space. The hall retains some if not all of its original (1896) decorative finish which is comprised of a pair of

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BANK BLOCK

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columns supporting orbs that frame a doorway on one wall, and a star field on the ceiling the center part of which has been damaged from water leakage from above and the balance has been covered by a metal ceiling. The hall also features low platforms at both end walls and along the sides. Two other rooms on this level contained storage and dressing areas for the Masons. A third small room, which has a trapdoor above, is said to have been designed for a specific Masonic ritual. Unlike the second and third floor, the fourth floor -- which was used as a dining hall by the Masons -- is unfinished. It does contain, however, the wooden trusses that support the floor and ceiling below without requiring columns in the Masonic hall.

Historic photographs of the Bank Block show that as originally constructed in 1876, the building was capped by a mansard roof with a trio of dormers on the facade and a bracketed cornice. In addition, the storefront contained three symmetrically placed entrances, two of which opened into the first floor commercial spaces and the center one presumably leading to the original upper floor staircase. An early twentieth century postcard indicates that this storefront configuration was still in place at that time, and it is not known when the alteration that moved it to the side was made. The postcard also shows the rebuilt fourth floor as it appears today, an alteration that occurred after an 1896 fire that destroyed the third and fourth floors.

**8. Statement of Significance**

**Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

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

**Criteria Considerations**

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

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or a grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

**Areas of Significance**

(Enter categories from instructions)

Architecture

**Period of Significance**

1876

1896

**Significant Dates**

1876

1896

**Significant Person**

(Complete if Criterion B is marked above)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Orff, George W., Architect

Dexter, Henry P., Architect.

**9. Major Bibliographical References**

**Bibliography**

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

**Previous documentation on file (NPS):**

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

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository:

\_\_\_\_\_

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Constructed in 1876 and partially rebuilt and remodeled following a fire in 1896, the Bank Block is a four-story Italianate and Romanesque Revival style brick building located in the center of Dexter's historic commercial district. Built to house the Dexter Savings Bank, the First National Bank, and the Masonic Hall, the Bank Block appears to have been the first brick commercial building erected in the downtown. It is further distinguished as an example of the work of the Bangor architect George W. Orff. The Bank Block is eligible for nomination to the National Register under criteria C for its local architectural significance.

Founded in 1867, the Dexter Savings Bank was the first banking institution established in the community, which had been initially settled about 1800. Eight years after the incorporation of the Dexter Savings Bank, the Dexter First National Bank was chartered. The following year, the two institutions apparently combined efforts to erect a substantial brick block to house their respective offices. As indicated in a photograph of the building made shortly after its completion, sign boards show that the Dexter Savings Bank appears to have occupied the west side of the second floor whereas the First National Bank occupied the east side. The insurance agency of H.C. Parsons was also located on the second floor. The third floor housed the Masonic Hall, and the first floor contained two retail businesses.

The Bank Block is believed to occupy the original site of the Dexter House, an early nineteenth hostelry that was a prominent landmark on Main Street. It was moved to an adjoining lot, and then was relocated again about 1906 to make way for a new municipal office. The Bank Block's connection with local historical events was further dramatized during an 1878 robbery of the Dexter Savings Bank which resulted in the murder of the bank's treasurer, John Wilson Barron. Although several people were charged with the crime, no convictions were made.

On January 7, 1896, a fire consumed the third floor Masonic hall and the fourth floor dining room housed under the mansard roof. The May 8, 1896, edition of the *Industrial Journal* (Bangor) carried an announcement of the rebuilding of the Bank Block, the design and construction of which had been awarded to the local architect/builder Henry P. Dexter. Photographs made after the reconstruction show that by that time the bank offices had been relocated to the first floor. The offices of the First National Bank were quite lavish in their detailing, a fact which was noted in a 1908 *Souvenir* where it was described as being "quartered in one of the finest finished banking houses in the State in fine fixtures and artistic paintings, as well as for its equipment against fire or burglary." (p.50). The Bank Block continued to serve as a banking institution until the mid 1990s.

[The following description of architect George Orff's career is excerpted from his entry in *A Biographical Dictionary of Architects in Maine*.]

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BANK BLOCK

PENOBSCOT, MAINE

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Born in Bangor in 1835, George W. Orff was one of nine children of Edward and Sara Yates Orff. George Orff apparently entered the carpentry trade during his teens. At the age of twenty-two in 1857, he was admitted to the Bangor Mechanic Association as a joiner. The same year he became a founding member of the Bangor Philomathean Society, a young men's debating group.

George W. Orff's career as a workman was relatively brief. In 1861 he left Bangor to learn the architectural profession in Boston. In whose office he received his initial training remains unknown. However, between 1867 and 1869, the Boston Directory listed him as a draughtsman at 41 Tremont Street, an address shared by fellow Maine native Calvin Ryder.

With the knowledge which he had acquired in Boston, George W. Orff returned to Bangor in 1870 to establish an architectural practice. During his eight year career in the city, he planned both commercial and residential structures. One of his first works in Bangor were the Adams-Pickering Blocks of 1871 on Main Street. These substantial business buildings were constructed of brick with their second and third stories faced in Hallowell granite and their fourth story serving as a slated Mansard roof punctuated by decorative dormers.

The success of Orff's Adams-Pickering Blocks brought him commissions for a series of stylish Bangor commercial buildings. These included the Hatch-Bass-Rines Block of 1872, the Hatch Block of 1875 and the Emerson Block of 1876, all on Main Street, and the Bachelder-Mitchell Block of 1876 on Exchange Street. In contrast to the Adams-Pickering Blocks, these four structures were entirely of brick with decorative window trim and ornamental Italianate rooflines featuring elaborately carved wooden cornices. Orff's reputation for commercial design extended to Waterville, where in 1873 he designed the Peavy Block, a two-story version of its Italianate counterparts in Bangor.

In 1878 Orff left Bangor for Minneapolis, Minnesota. He began work there in the spring of 1879 and was joined by his brother Fremont D. Orff, who served first as his draftsman and became his partner in 1881. George W. Orff returned to Boston in 1905 and died in Skowhegan, Maine in 1908 at the age of 73.

In contrast to what is known about Orff's career, little study has as yet been devoted to the career of Henry P. Dexter. Dexter's occupation as a carpenter and builder was first noted in the 1882 edition of the *Maine Register*, although it is possible that he was also a partner in the firm of Dexter & Abbot that was listed beginning in 1878. Dexter's name continues to appear in yearly editions of the *Maine Register* until 1930. References to his architectural commissions in Dexter that were noted in the *Industrial Journal* and a number of other periodicals include the Methodist Church (1899), Elkinson Club (1899), and a commercial block (1902). He was also listed as the builder of the Small Residence (1900) in Dexter. Further research will undoubtedly yield more information about the work of this local architect/builder.

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BANK BLOCK

PENOBSCOT, MAINE

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## Bibliography

*Dover, Foxcroft, Guilford, Sangerville, Dexter, Newport, Corinna, Souvenir.* No publisher indicated. 1908.

*Maine Register or State Year-Book and Legislative Manual.* Various years.

Shettleworth, Earle G., Jr. "George W. Orff, 1835-1908." *A Biographical Dictionary of Architects in Maine.* Vol. III, No. 1. Augusta, Maine: Maine Historic Preservation Commission, 1986.

Spizuoco, Frank E. *Images of America: Dexter.* Dover, NH: Arcadia Publishing, 1995.



Bank Block  
Name of Property

Penobscot, Maine  
County and State

**10. Geographical Data**

**Acreage of Property** Less Than 1

**UTM References**

(Place additional UTM references on a continuation sheet.)

1 

1	9	4	7	7	0	4	0	4	9	8	5	4	8	0
Zone	Easting			Northing										

3 

Zone	Easting			Northing										

3 

Zone	Easting			Northing										

4 

Zone	Easting			Northing										

See continuation sheet

**Verbal Boundary Description**

(Describe the boundaries of the property on a continuation sheet.)

**Boundary Justification**

(Explain why the boundaries were selected on a continuation sheet.)

**11. Form Prepared By**

name/title Kirk F. Mohney, Architectural Historian

organization Maine Historic Preservation Commission date January, 1999

street & number 55 Capitol Street, 65 State House Station telephone 207/287-2132

city or town Augusta, state Maine zip code 04333-0065

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps**

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

**Photographs**

Representative **black and white photographs** of the property.

**Additional items**

(Check with the SHPO or FPO for any additional items)

**Property Owner**

(Complete this item at the request of SHPO or FPO.)

name \_\_\_\_\_

street & number \_\_\_\_\_ telephone \_\_\_\_\_

city or town \_\_\_\_\_ state \_\_\_\_\_ zip code \_\_\_\_\_

**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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# National Register of Historic Places Continuation Sheet

BANK BLOCK PENOBSCOT, MAINE  
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## Verbal Boundary Description

The Bank Block occupies the Town of Dexter tax map 10, lot 22.

## Verbal Boundary Justification

The boundary of the nominated property embraces the entire village lot that is historically associated with the Bank Block.