

United States Department of the Interior
National Park Service

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National Register of Historic Places
Inventory—Nomination Form

received JAN 16 1986

date entered FEB 13 1986

See instructions in *How to Complete National Register Forms*
Type all entries—complete applicable sections

1. Name

historic Jefferson Trust Company

and/or common West Bank Construction Company

2. Location

street & number 313-315 First Street NA— not for publication

city, town Hoboken — vicinity of

state New Jersey code 013 county Hudson code 017

3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
	NA	<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

4. Owner of Property

name Jefferson Renaissance Associates

street & number 313 First Street

city, town Hoboken — vicinity of state New Jersey

5. Location of Legal Description

courthouse, registry of deeds, etc. Hudson County Courthouse

street & number Newark Avenue

city, town Jersey City state New Jersey

6. Representation in Existing Surveys

title NA PDIL - 06/29/84
has this property been determined eligible? yes no

date federal state county local

depository for survey records

city, town state

7. Description

Condition		Check one	Check one
<input checked="" type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		date _____

Describe the present and original (if known) physical appearance

The Jefferson Trust Company is a masonry structure in the Classical Revival style built in 1912-13 and enlarged in 1920. Occupying a prominent corner location on a commercial street in Hoboken's West Ward, the former bank building consists of a two story main block (3 bays wide and 3 bays deep) with a slightly lower, 4 bay rear extension and a one story east appendage at the rear. Both the north or principal facade and the west side are faced with dressed regular ashlar granite and with polished granite blocks below the water table. Elsewhere the exterior walls are constructed of common brick. The flat roof is hidden by a parapet; a hip-roofed cupola on the main block covers a skylight. A small, square, brick chimney stack is located in the south-west corner of the main block. Until recently occupied by a garment factory, the building suffered from poor maintenance and inappropriate alterations for many years. It is now in good condition, having just been renovated.

The north and west sides of the main block are articulated as a single story by wide pilaster-like corner piers and by attached columns that frame the window bays. These elements rise from the simple water table to a full, elaborately detailed entablature that is surrounded by a parapet. Both the corner piers and the attached columns have plinths, molded bases, and plain shafts. While the latter have Ionic capitals, the former are capped by a band with an anthemion palmette motif and a continuation of the Ionic capitals egg and dart molded abacus. The entablature consists of an architrave with three fascias and carved top molding, a frieze with richly carved foliated panels above the corner piers, and a denticulated cornice of terra cotta with elaborate moldings and with small lion heads ornamenting its plain cymatium. The plain parapet has a simple cornice and is broken by balustraded sections above each window bay, excepting the front middle bay. The latter place is occupied by a datestone inscribed 1912 in Roman numerals. The name "Jefferson Trust Company" is carved on the frieze below between the foliated panels.

8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1912-12; 1920 **Builder/Architect** Unknown

Statement of Significance (in one paragraph)

The Jefferson Trust Company possesses both architectural and historical significance. Recently restored and converted to office use, the building is a good example of the Classical Revival style architecture thought suitable for such institution purposes in the early 20th century and features notable decorative detailing. The historical significance of the bank stems from its role as an important financial institution serving Hoboken in the early 20th century, a period when the city prospered as it assimilated successive groups of immigrants.

The Jefferson Trust Company was founded in 1905 by a group of local merchants and manufacturers who saw an opportunity to provide financial services for residents and businessmen on the growing west side of Hoboken, some blocks from the downtown banks. Among the founders were Charles H. Focht, James C. Gahagan, Leo Stein, Claus Botjer, Peter H. Kessler, Hans C. Jensen, Max Schalscha, and Henry C. Steneck. In choosing the name of Jefferson, these men of varied ethnic backgrounds sought an association expressive of the broadly democratic, community-service orientation of their new bank.

The first home of the Jefferson Trust Company was a corner store that according to the 1921 bank history "scarcely upheld the dignity of the name it bore". The confidence of the community, however, was gained; and through the hard work of its directors, the bank prospered. After several years, it outgrew its storefront site and steps were taken to secure larger, more appropriate quarters. In 1911 and 1912 two lots were purchased on the southeast corner of First and Clinton Streets, with a frontage of 100 feet on the former and 50 feet on the latter. Only the west half of the property was used for the construction of the bank's main block. The east half was sold to a company which erected a brick building in 1915 after receiving permission to tie structurally into the main block's east wall.

Business increased so dramatically after the bank moved into its new home, that within a few years the directors found it necessary to enlarge the building. In 1919 they acquired two lots to the south on Clinton Street. In the following year, the bank was more than doubled in size by the construction of the rear annex and the east wing.

9. Major Bibliographical References

See continuation sheet.

10. Geographical Data

Acreeage of nominated property ± 1/3 acre

Quadrangle name Jersey City

Quadrangle scale 1:24000

UTM References

A

1	8	5	8	1	4	2	0	4	5	0	9	8	6	0
Zone		Easting				Northing								

B

Zone		Easting				Northing								

C

Zone		Easting				Northing								

D

Zone		Easting				Northing								

E

Zone		Easting				Northing								

F

Zone		Easting				Northing								

G

Zone		Easting				Northing								

H

Zone		Easting				Northing								

Verbal boundary description and justification

See continuation sheet.

List all states and counties for properties overlapping state or county boundaries

state NA code county code

state code county code

11. Form Prepared By

name/title Dennis N. Bertland, consultant

organization date September 1985

street & number Box 11 telephone (201) 689-1705

city or town Port Murray state New Jersey

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

Deputy State Historic Preservation Officer signature Aileen C. Senneker

title Asst. Commissioner for Natural Resources date 1/2/86

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I hereby certify that this property is included in the National Register

Arlow Byer date 2/13/86
Keeper of the National Register

Attest: date

Chief of Registration

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Multi-pane, metal-framed windows fill the window bays. They are flanked by simple half pilasters and topped by lintels consisting of an architrave and a Greek key carved band. These elements are of stone matching the rest of the two facades. Each window is divided vertically into three parts by mullions; each part is further divided by a vertical muntin. At the top of each window is a transom with a superimposed criss-cross muntin pattern. The lower third of each window is set off by a wide horizontal rail. The lower third of each window also is protected by an iron grill with a similar criss-cross pattern, an anthemion-crowned cornice, and a spiked scroll guard on the window sill.

The main entry occupies the central bay on the north side, the First Street front. It has a stone surround consisting of a shouldered architrave and a cornice. The bronze-plated, double-leaf, outer door survives; each leaf has four panels within a border with corner squares. The inner doors are of clear glass held by wooden stiles and rails. Above the doorway, a bronze tripart grill covers the glass transom. A circle centered in the window above the entry holds a clock.

The west side of the rear extension is finished to complement the main block, but has a simpler treatment. Above the water table four large, metal-framed windows without any surrounds break the ashlar stone wall. The entablature at the roof line has a simple architrave and cornice and a richly carved frieze. Above it is a plain parapet with a small cornice.

The brick south and east walls of the bank were partially stuccoed. Because of the poor condition of the stucco and exposed brick, these walls are to be restuccoed as part of the current renovation. Metal-framed windows, including a bay window on the east side, pierce these walls.

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Interior:

The main block and its rear extension originally formed one large room, although they were articulated as two spaces by a difference in ceiling height and detailing. Subsequent to the bank's closing, the interior was divided into two stories by the intersection of a drop-ceiling about mid-height in the main block and a wooden floor in the rear extension. The drop ceiling was removed in the recent renovations. In both sections, however, the decorative treatment of the walls and ceilings consists of classically detailed ornamental plaster work that survives practically unaltered. In the higher front section, monumental pilasters divide the walls into bays. Rising from an unadorned dado, they have simply molded bases, plain shafts, and capitals ornamented with an acanthus leaf molding above a band of rosettes. Within each bay on the front and west sides, similar, but smaller pilasters frame a window. Above each window and continued between the pilasters on the east wall is a simple architrave and a band with the Greek key motif. About mid-height on the east wall, and interrupted by the pilasters, is a horizontal band with the running dog motif. The walls are otherwise plain plaster.

A wide entablature extends around not only the front and side walls above the pilasters, but also on the short wall resulting from the difference in height between the main block and the rear extension. It is composed of an architrave with three fascias and an egg and dart molding, a plain frieze with garlands above the pilasters, and a denticulated cornice.

Above the entablature, a wide acanthus leaf molding frames the base of the coffer-paneled ceiling. Each panel is enriched by egg and dart moldings and astragals separated by a plain fascia and has a plain center field. Breaking the coffer grid, a large central square is fitted with a flat-domed, leaded-glass skylight. The skylight's mutins have a grided pattern of small and large squares. The four large central squares (an alteration) have a multicolor motif; otherwise the glass is clear except for green bands articulating the large squares. Plain bands separate the coffer panels, and the band bordering the skylight is ornamented with large rosettes. From the four corner rosettes hang metal and glass lights that some years ago replaced the original lighting fixtures.

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Centered on the north wall in front of the main entry is a one story vestibule that is faced inside and out with marble. Its principal elevation within the bank is divided into three bays by plain pilasters that have plaster capitals with acanthus leaf decoration. They support a simple architrave and denticulated cornice with enriched cymatium. The centered entry retains double doors, each leaf with a single glass pane. Above it is a five-light transom. On the west wall within the vestibule is a doorway which opens to a closet. It has a marble architrave surround and a wooden door with large glass pane above molded panels. A modern doorway cut through the rear wall of the closet provided access to the building when the vestibule's inner door was blocked up.

The ceiling of the rear extension is coffer paneled, but exhibits slightly different detailing. The perimeter of each panel is decorated with astragal and egg and dart moldings separated by a perforated fascia, richly ornamented with a leaf and tendril motif and with rosette-like corner squares. Within this work, quite simple moldings frame a plain field. The panels are separated by a grid of plain bands at whose intersections are rosettes set in squares. Alternate rosettes had hanging lamps. Encircling the rear extension below the ceiling is an entablature-like element consisting of an astragal and egg and dart molding, a band with the running dog motif, and a simple cornice.

The four, regularly spaced windows on both side walls are set in plain recesses without surrounds; the east windows, however, were blocked up some years ago. Above each window is a rectangular plaque with a heavily molded frame. Centered in each plaque and surrounded by a garland with ribbons is a different trophy relating to Thomas Jefferson. A long, similarly framed plaque extends across the rear wall and has a garlanded eagle at both ends. Three modern windows break its lower edge.

Throughout, the plasterwork is painted a light grey. The moldings of the ceilings and entablatures are picked out in gilt.

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The rear extension presently is divided into two stories by a hardwood floor installed in 1964. Reached by a metal staircase rising along the main block's east wall, the upper level was converted into a sales office for the present occupant of the building, complete with full-scale models of condominiums along the east wall. This installation of stud and sheet rock construction was designed to be removable. Considerable effort was made to minimize its impact both physically and aesthetically on the elaborate plaster decorative finishes of this space. The partitions are not tied structurally into the original walls and ceiling (they were pressured in with shims), and great care was taken to scribe the sheet rock so as not to damage the decorative plaster.

The lower level of the rear annex is divided into several offices by partitions of stud and sheet rock construction. The lower walls in this part of the bank originally were obscured by the teller cages and exhibit little decorative embellishment. Nevertheless, care was taken in the office installation to preserve the surviving window surrounds and chair rail. Drop ceilings were installed in this area.

On the east wall of the rear annex, an entry provides access to the L-shaped hallway of the one-story east wing. From the hallway, panel doors with architrave trim open to a number of small rooms and closets (including two renovated rest-rooms) and to what were the bank directors' meeting room and the president's office. The directors' room is lighted by three windows on the east wall and has built-in cupboards on the south and west walls. Original features include plaster walls, panel doors, architrave door and window trim, and molded baseboard. The drop ceiling is a recent installation.

The president's office is a large, rectangular space with a high plaster cove ceiling, a massive stone fireplace at the west end, and a large bay window at the east end. The fireplace has a segmentally arched, molded surround, a lower shelf with corbel blocks, and a larger upper cornice shelf. The bay window has five metal-framed windows. The walls are paneled with blond wood squares set flush to one another; hollow core doors of similar wood have a diamond pattern. This paneling appears to be a subsequent installation probably dating c1950. Modern carpeting covers the floor.

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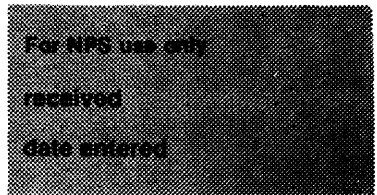
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Site & Setting

The Jefferson Trust Company occupies an L-shaped corner lot. In conformance with the neighborhood pattern, the bank abuts the sidewalk on its First and Clinton Street sides and shares a common wall with the building to its east. The east wing extends behind the latter structure and is set back several feet from the lot line on the north and east to allow light and ventilation. On its south side, the bank also was built out to the property line.

With its prominent corner location, the Jefferson Trust Company is a landmark on First Street, an important commercial thoroughfare that is lined, for the most part, by simply-detailed three to five story masonry building of late 19th/early 20th century date. Cleared lots to the rear of the bank, until recently used for parking, are the site of a condominium apartment building now under construction. On the west side of Clinton Street opposite the bank are several low-rise buildings of mid-20th century date.

The area around the Jefferson Trust Company is a neighborhood in transition. For many years it was distressed as evidenced by its many poorly maintained buildings and vacant stores and apartments. Within the past several years both renovation and new construction has occurred at scattered locations, a trend that appears likely to continue.

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According to the year-end statement included in the 1921 bank history, the Jefferson Trust Company had assets and liabilities equaling \$5,955,745.11 in that year. The bank property was valued at \$216,000 and its furnishings and fixtures at \$14,000. The history also described the bank's various departments which included a women's department and special deposit "thrift" accounts in addition to commercial account, loan, security, safety deposit and trust departments. The history stressed the institution's "community service" philosophy. For example, the steam ship ticket and foreign exchange departments were touted to appeal to the ethnically diverse population of the neighborhood.

While the Jefferson Trust Company evidently continued to prosper throughout the 1920s, it experienced financial difficulties during the Great Depression that led to its failure. The bank closed in 1936 and after protracted court-ordered liquidation proceedings the property was acquired by the City of Hoboken in 1939 for non-payment of taxes. The city retained the property until after World War II and sold it in 1946 to the Union Engineering Corporation. This company evidently had its office in the bank building. They sold the building in 1962, after which time, if not before, it was converted into a garment factory. Changes made during the period included the installation of a second floor in the rear annex (1964), a drop ceiling in the main block (since removed) and paneling in the president's office (c1980). The property changed hands several times and steadily deteriorated before its 1984 acquisition by the present owners who have undertaken its restoration and adaptive reuse.

The Jefferson Trust Company is a good, well-preserved example of the Classical Revival architecture adopted by banks and other institutions in the early 20th Century. Its monumental scale, expensive materials, and elaborate, well-crafted details were no doubt intended by its directors and unknown architect to impress community and customers alike with a sense of substance and permanence. Of particular note is the exuberant, richly-detailed plasterwork of the interior such as the coffered ceilings, entablatures and Jefferson-related wall plaques. Clearly the Jefferson Trust Company satisfies National Register criterion 800.10 (a) (3) which refers to properties that "embody the distinctive characteristics of a type, period or method of construction or that represent the work of a master or that possess high artistic values."

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Changes made over the past several decades have not seriously disturbed the interior decorative finishes or the exterior fabric. The most recent renovations have halted deterioration and restored both the exterior and interior to much of its original character. The exterior, in fact, survives practically unaltered and dominates a commercial streetscape that attained its present character early in this century. Consequently, the Jefferson Trust Company retains its essential integrity of design, materials, workmanship, and setting. Furthermore, it appears to be one of the best preserved of the few extant Hoboken banks of late 19th/early 20th century date.

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9. Bibliography

A Pocket Edition History of Hoboken Together with the
History of the Jefferson Trust Company, Clinton and
First Streets, Hoboken, New Jersey. (1921).

Ewen, Daniel and Austin D. Ewen. "Map of the Property situate at
Hoboken, Hudson County, New Jersey belonging to the Estate
of John G. Coster, deceased, surveyed and laid out into lots
by Daniel Ewen and Austin Ewen, City Surveyors, New York,
November 1860." Map No. 846-K, Hudson County Register's
Office.

Hopkins, G. M. Atlas of Hudson County, New Jersey. Vol. II.
Philadelphia: G. M. Hopkins Co., 1923. (plate 2).

Hopkins, G. M. Map of Hudson County, New Jersey. Vol. II.
Philadelphia: G. M. Hopkins Co., 1909. (plate 2).

Hudson County Deeds: Book 1097/page 591, 1102/355 and 358,
1457/551, 1319/221, 1955/94, 2184/322, 2911/251, and 3259/132.

The Jersey Journal. "New Bank." Oct. 11, 1911 (p. 6),
"Liquidation Starts," October 1, 1935 (p. 2), "Hoboken Bank
Closed," Dec. 4, 1936 (p. 8), and "Liquidation Sale of Real
Estate Held by Jefferson Trust Company," Dec. 12, 1938 (p. 5).

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10. Geographical Data

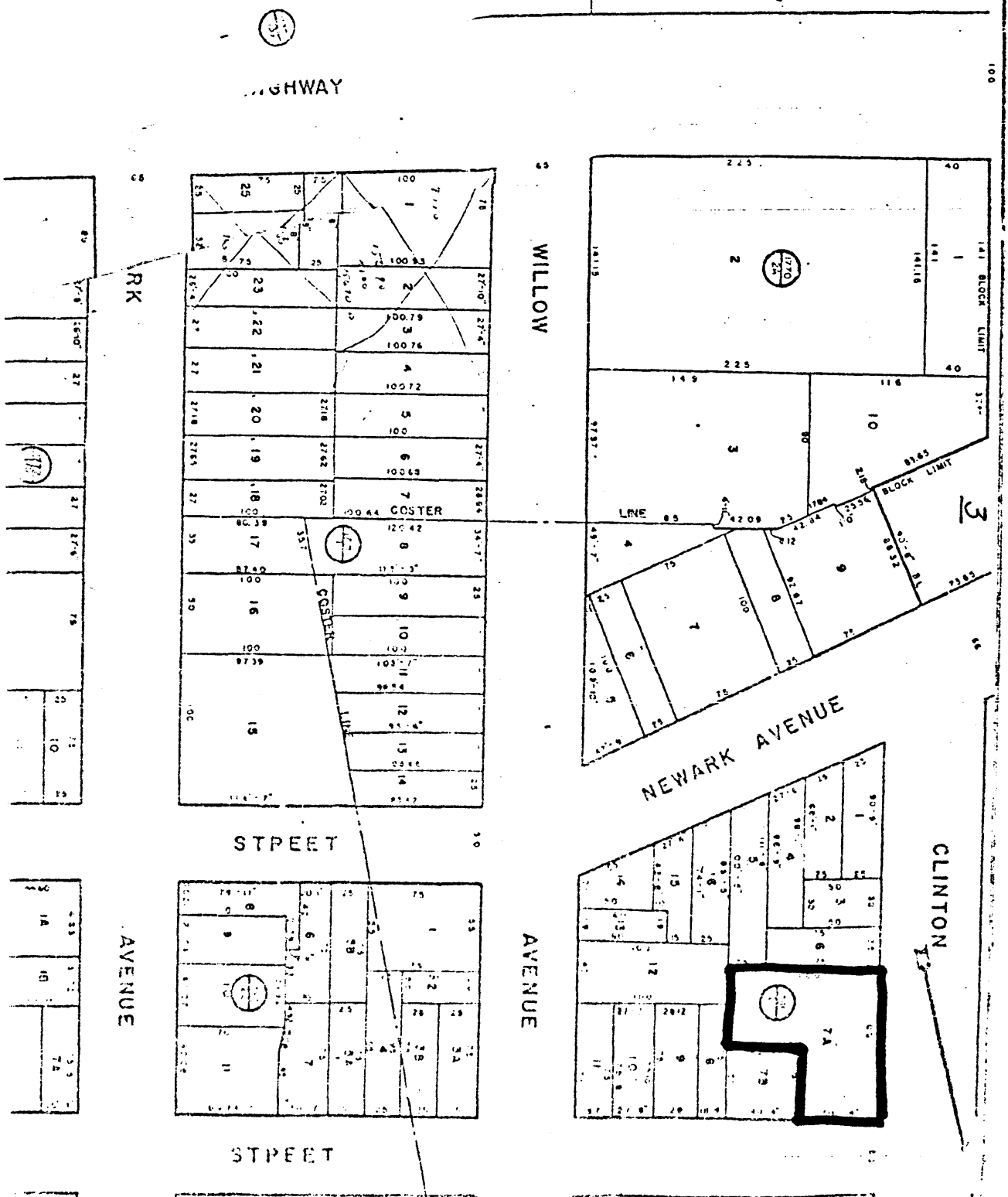
The boundaries of the nominated property are those of Block 21/lot 7a on which it stands. This lot encompasses the four lots purchased by the bank directors in 1911, 1912, and 1919 (minus the part sold on First Street in 1915) on which they built and enlarged their building.

ERIE CITY
HOBOKEN BOUNDARY LINE

Tax Map, City of Hoboken
Sheet 21.

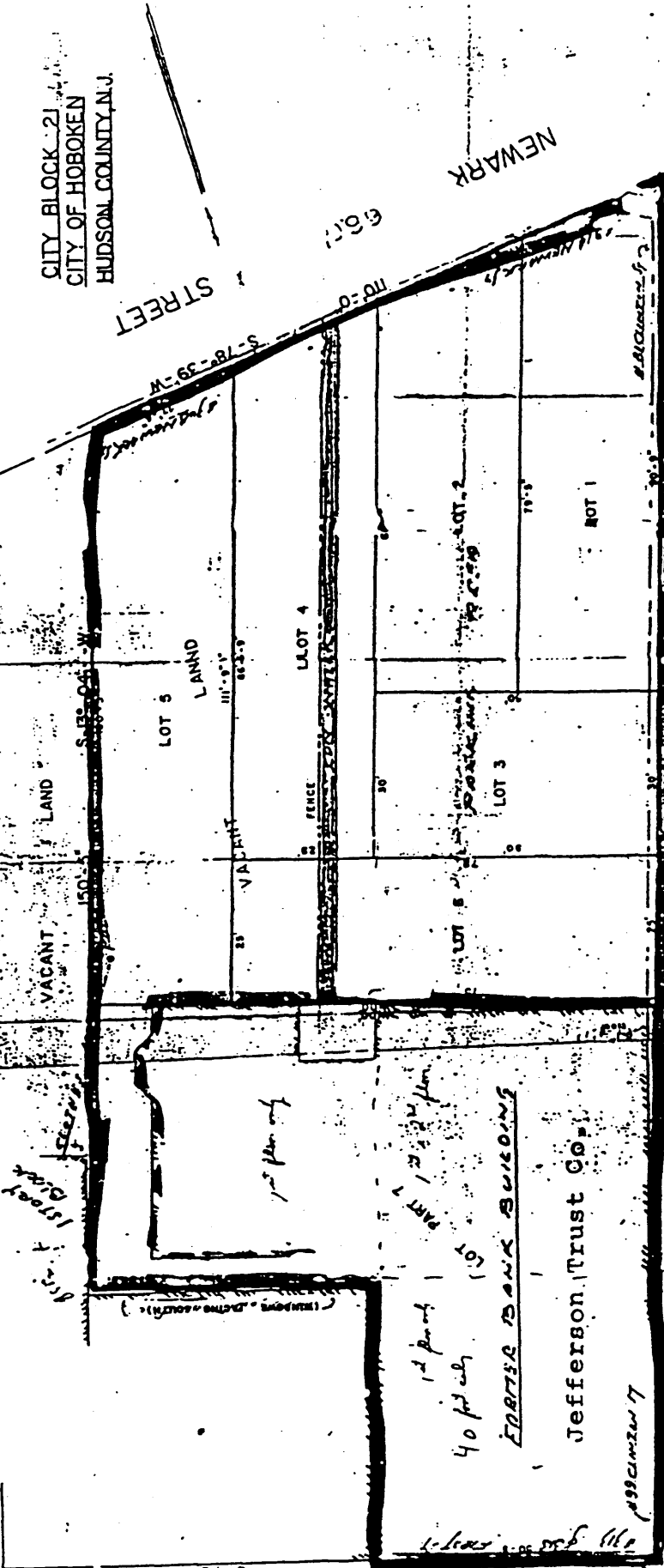
ERIE-LACKAWANNA R.R.CO.
(SEE SUB PLAN SHEET NO 44)

Jefferson Trust Company
Hoboken, Hudson County, NJ



Jefferson Trust Company, Hoboken, Hudson County, NJ

Site Plan
P.L. Caulfield, civil engineer (May 1979)
Scale: 1" = 15'



CLINTON

650

STREET

MADE UPON ACQUISITION OF
COSIMO GERMINARIO

NICHOLAS CAMPORFALE

HOBOKEN, N.J.

VERIFIED TO BE TRUE AND EXACT TO THE NEW JERSEY

REALTY TITLE INSURANCE COMPANY

[Signature]

P.L. CAULFIELD
CIVIL ENGINEER
LAND SURVEYOR
HOBOKEN, N.J.
712-0444

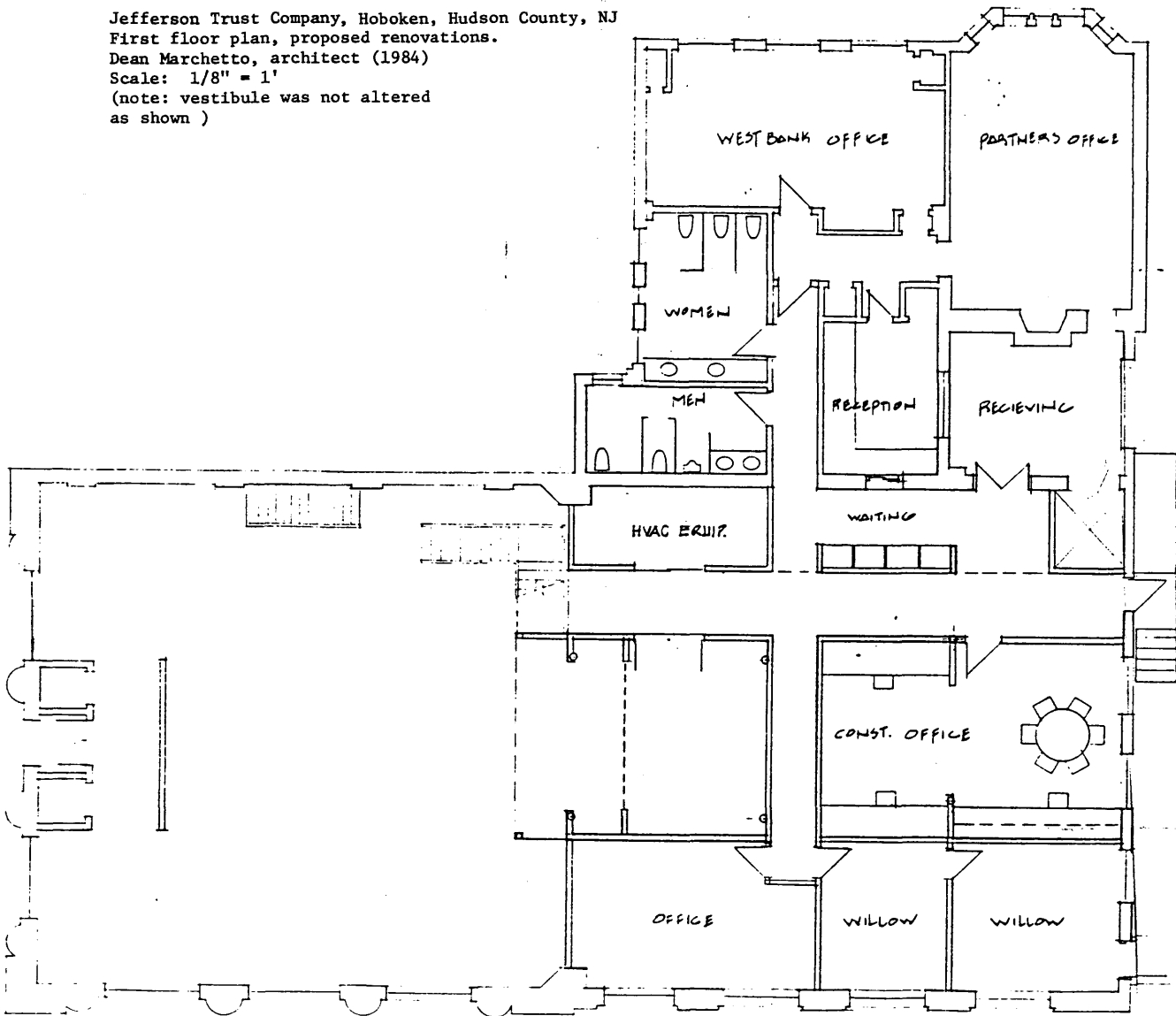
DATE: MAY 1979
SCALE: 1" = 15'

ALL LOT NUMBERS PER CITY MAP

LOT 1	112.0	112.0
LOT 2	112.0	112.0
LOT 3	112.0	112.0
LOT 4	112.0	112.0
LOT 5	112.0	112.0

CLINTON ST
NEWARK ST

Jefferson Trust Company, Hoboken, Hudson County, NJ
First floor plan, proposed renovations.
Dean Marchetto, architect (1984)
Scale: 1/8" = 1'
(note: vestibule was not altered
as shown)



DEVELOPMENT PLAN ■ 1ST FLOOR
JEFFERSON TRUST BANK
JUNE 12, 1984