

United States Department of the Interior
National Park Service

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National Register of Historic Places
Registration Form

MAY 3 1988

NATIONAL REGISTER

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name NEW HAMPSHIRE SAVINGS BANK BUILDING
other names/site number none

2. Location

street & number 97 North Main Street n/a not for publication
city, town Concord n/a vicinity
state New Hampshire code NH county Merrimack code NH013 zip code 03301

3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	Contributing	Noncontributing
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u>1</u>	<u>0</u> buildings
<input type="checkbox"/> public-State	<input type="checkbox"/> site	<u>0</u>	<u>0</u> sites
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	<u>0</u>	<u>0</u> structures
	<input type="checkbox"/> object	<u>0</u>	<u>0</u> objects
		<u>1</u>	<u>0</u> Total

Name of related multiple property listing:
n/a

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, 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. See continuation sheet.

R. Stuart Waller
Signature of certifying official
New Hampshire

April 28, 1988
Date

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official

Date

State or Federal agency and bureau

5. 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:)

Patrick Andrews

6/14/88

Signature of the Keeper

Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)

COMMERCE/TRADE/financial institution

Current Functions (enter categories from instructions)

COMMERCE/TRADE/professional

7. Description

Architectural Classification

(enter categories from instructions)

LATE 19TH AND 20TH CENTURY REVIVALS/
Italian Renaissance

Materials (enter categories from instructions)

foundation granite

walls granite

roof STONE/gravel

other none

Describe present and historic physical appearance.

The New Hampshire Savings Bank Building (NHSBB) is a five-story granite building constructed in the Italianate Renaissance Revival style in 1926-27. It is located on a 5,000 square foot parcel of land on the southwest corner of North Main and Capitol Streets in downtown Concord, New Hampshire. The exterior of the building has been virtually unaltered since its erection. The height, style and materials of the New Hampshire Savings Bank Building distinguish it from other commercial buildings within the central business district, which are predominantly mid-to-late nineteenth century, four-story brick structures. The New Hampshire Savings Bank Building is an effective bridge between those commercial blocks to the south and the granite institutional and governmental buildings to the northwest. It faces east, fronting onto North Main Street. To the south it abuts a 1950s, two-story commercial building, which is actually a re-worked three-and-a-half story nineteenth century block. Evans Lane, a narrow alley, lies to the west, and Capitol Street to the north. Across Capitol Street are the grounds of the State House.

The New Hampshire Savings Bank Building was designed to be rectangular in plan, with a U-plan on the upper three floors, with the open end of the "U" facing south toward the rear of the building. In 1986 the "U" was filled in, finished with a stucco wall on the south elevation. The east, north and west elevations are finished with granite block. The south elevation is finished with red brick at the west end and stucco, painted light gray, at the east end.

North and east elevations: The north and east elevations are designed similarly. A stone cornice and band of foliate ornament beneath divides the lower two stories, those designed for bank use, from the upper three, which were rented. Quoins define the corners, and the elevations terminate in a cornice with closely-spaced stone modillions. Beneath the cornice, the frieze is inscribed "New Hampshire Savings Bank" on the east and "Incorporated Anno Domino Eighteen Hundred and Thirty" on the north.

The lower two stories of the east elevation, which fronts onto North Main Street, contain the primary entrance and the most embellishment. The centrally-positioned, arched entrance rises two stories and is framed with stone voisoirs. At the apex is a cartouche flanked by lions, all carved of granite. The doorway itself is limestone, carved with classical ornament, including urns and foliage. Set within the frame are double iron grills used to secure the entrance after banking hours; the arch of the entrance contains a similarly decorative arched grill. The main doors, handsome Art Deco doors of wood, are recessed. Flanking the entrance are two windows, with twelve-light metal sash, surrounded by a granite

 See continuation sheet

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 2

NEW HAMPSHIRE SAVINGS BANK BUILDING, Concord, New Hampshire

block architrave with keystones. Between them and the main entrance were once located two wrought iron lanterns set in bronze tablets. Above the windows are smaller openings with 6/6 hinged metal sash. The upper three stories each contain six, regularly-spaced windows with 6/6 wooden sash and exterior aluminum storms painted to match the primary sash (dark brown).

The north elevation is dominated by three two-story arched windows with multi-paned metal sash on the lower two stories. Remaining first and second story windows match those on the east elevation. Near the northwest corner is an entrance to the upper floor office space; double wood and glass doors are hung beneath a four-light transom. The entrance is framed with granite block, and the entablature contains a cartouche and foliate ornament.

West elevation: The west elevation is a simplified design of the east and north. The stone cornice separating the second and third floors lacks the band of foliate decoration, and the lower floors lack grand, two-story arched masonry openings. A tripartite window with multi-pane metal sash overlooks the alley on the first floor; remaining first and second floor masonry openings are smaller and contain hinged 6/6 metal sash. The upper floors are simply executed, punctured regularly with 6/6 wooden sash protected by exterior aluminum storms.

South elevation: The south (rear) elevation consists of three vertical sections, due to the "U" infill. The west section, faced with red brick, is functionally designed, punctured only by a vertical row of 6/6 hinged metal sash. The east section, faced with stucco, has four windows with 8/8 metal sash on each floor of the exposed third, fourth and fifth floors. (When the building was erected, only the fifth floor was exposed, since the building to the south was then a full four stories.) The mid-section is faced with gray stucco and contains no openings.

The roof is gravel. Two chimneys, one metal and one brick, rise from the south side.

Interior: Despite major rehabilitation work completed in 1986, which qualified as a certified historic rehabilitation, the interior of the building retains most of its historic fabric and reflects its original characteristics. Significant features are largely confined to the first floor, two-story banking room. Distinctive elements include the ornate woodwork surrounding the main entrance and diametrically opposite vault, two sets of Art Deco doors at the main entrance, coffered ceiling, and iron balconies and grills at the mezzanine level overlooking the banking room. The handsome wooden counter which divided the customers from

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 3

NEW HAMPSHIRE SAVINGS BANK BUILDING, Concord, New Hampshire

clerks in the banking hall, was removed over twenty-five years ago, as was the wooden dado with marble base that encircled the entire hall and now survives only in the northwest corner. A partially suspended fire stair in the southeast corner was added in 1986. The upper three floors, where offices run off a central east-west corridor, are more simply finished with oak doors and trim. On the fifth floor, a library finished entirely in oak merits special attention.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

architecture

commerce

Period of Significance

1926-1938

Significant Dates

1926-27

Cultural Affiliation

n/a

Significant Person

n/a

Architect/Builder

Architects: Leland, J.D. & Co.

Griffin, George W. (asso.)

Builder: Cummings, H.P., Co.

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The New Hampshire Savings Bank Building (NHSBB) is significant historically for its associations with one of the state's earliest and most reputable banks, now the oldest bank in the City of Concord. It is significant architecturally as an intact example of early twentieth century monumental bank architecture, the only such example in Concord, as well as the only commercial building on Main Street constructed of famed Concord granite. Fronting onto the State House grounds, the building serves as an important anchor on North Main Street, which is characterized by three and four-story nineteenth century brick blocks.

When the New Hampshire Savings Bank was founded in 1830, it was the fourth savings bank established in the State of New Hampshire¹ and the third bank in the City of Concord. It was organized as a mutual bank for "purpose of enabling industrious persons of all descriptions to invest such parts of their earnings as they can conveniently spare in a profitable manner."² The bank was open for business six hours a week and paid 5%. The bank's initial emphasis was on real estate loans as a means of promoting industrial and agricultural progress through the savings of others.

The nominated property was the fourth home of the New Hampshire Savings Bank; all of which were on North Main Street. Its first location was in the Merrimack County Bank Building, still standing at 212 North Main Street. At that time, that northern section of North Main Street was the heart of Concord's business and commercial life. Though its population was only around 3,000, Concord had embarked upon a period of "unchecked progress" that continued throughout most of the century.³ With the advent of the railroad, which arrived in Concord in 1842, the commercial center gradually moved southward, nearer to the railroad station at the foot of Depot Street. In 1868 the bank, too, moved south into rooms in Stickney's South Block on the east side of North Main Street, across from the State Capitol and adjacent to the Eagle Hotel. In 1885, after purchasing the Stickney Block, the bank demolished it to erect a new, four-story building on the site which still stands at 118 North Main Street. The bank remained on the first floor of the new building for forty years.

In 1923 the bank again began looking for a new site, one which offered more space for its growing business and equipment, as well as one which provided better light and ventilation. The following year it bought the Sanborn Block, a three-story

See continuation sheet

9. Major Bibliographical References

Bouton, Nathaniel, A Discourse on the Growth and Development of Concord, NH. Concord: Republican Press Association, 1875
Concord Monitor, 8/8/1925, 4/11/1927, 10/4/1983
Granite State Monthly, Vol. 9, pp.339-348; vol. 29, pp.182-93; vol. 42, p. 361; vol. 47, pp. 231-38; vol. 59, pp. 193-200
Lyford, James O., ed., History of Concord, NH. Concord: Rumford Press, 1903, 2 vols.
McLaughlin, Robert E., "125 Years of Banking", in New Hampshire Profiles, no. 4, pp. 68-69 (1955)
New Hampshire Savings Bank, "Act of Incorporation and Bylaw", 1830, 1837, 1859
"The First 100 Years, 1830-1930". (New Hampshire Savings Bank booklet)
Village of West Concord, NH. A bicentennial project of the West Concord Villagers, 1976
Sanborn Insurance Company maps of Concord, NH: 1889, 1893, 1899, 1906, 1914
Concord, New Hampshire City Directories
Boston Public Library architect files
New Hampshire Historical Society photograph files

See continuation sheet

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

Specify repository:

Elizabeth D. Hengen
25 Ridge Rd., Concord, NH 03301

10. Geographical Data

Acreage of property less than one acre

UTM References

A 19 | 29,38,8,0 | 4,78,66,7,0
Zone Easting Northing
C | | | | | | | | | | | | | | | | | | | | | |

B | | | | | | | | | | | | | | | | | | | | | |
Zone Easting Northing
D | | | | | | | | | | | | | | | | | | | | | |

See continuation sheet

Verbal Boundary Description

The nominated property includes the entire parcel on which 97 North Main Street sits, as located on Assessors' Map 45, Block 4, Lot 4C and described more fully in Book 1388, Page 823 at the Merrimack County Registry of Deeds.

See continuation sheet

Boundary Justification

The nominated property includes the entire parcel on which 97 North Main Street sits. There are no other buildings on the site.

See continuation sheet

11. Form Prepared By

name/title Elizabeth Durfee Hengen, Preservation Consultant
organization _____ date January 14, 1988
street & number 25 Ridge Road telephone 603-225-7977
city or town Concord state NH zip code 03301

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 8 Page 2

brick building erected ca. 1860 on the southwest corner of North Main and Capitol Streets. Overlooking the State Capitol, yet fronting onto North Main Street, the site was a fine choice. In 1925 the Sanborn Block was demolished and, the following year, construction began on the present building. Five stories in height, it was designed in the Italian Renaissance Revival style and faced with granite from the Swenson quarries on Rattlesnake Hill in West Concord. The building was designed by J.D. Leland & Company, in conjunction with George W. Griffin, a Concord architect whose practice spanned fifty years.

The architects' instructions were to "design a building which, while unpretentious, would not suffer from comparison with the best the city already has."⁴ Fully recognitive of the desirability of the site, the bank decided to erect a five-story building to allow office leasing on the upper floors. The resultant design was a simple, yet elegant and dignified facade fully appropriate to the stature of a bank. Its appearance and location effectively bridged the transition in downtown Concord between the cluster of governmental and institutional buildings to the northwest and the city's commercial district to the east and south. Construction costs for the new building totaled \$150,000.

The primary architect for the building was J.D. Leland & Company of Boston, Worcester and New York City. Joseph D. Leland (1888-1968) was a graduate of Harvard (1909) who received architectural training at the Ecole des Beaux Arts in Paris. He began practice in Boston in 1916. From 1921 until 1934 his firm was known as J.D. Leland & Company. For the next twenty years he was in partnership with one of his former associates, Neils H. Larsen, who was personally involved in the NHSB project. By the time Leland died in 1968, the firm's name had changed once again to reflect additional partners: Leland, Larsen, Bradley & Hibbard. Leland's work encompassed the entire New England area. Among his works are the Higgins Armory in Worcester (1929) and several commercial and housing blocks in Boston.

For the NHSB project, Leland worked in association with George W. Griffin (1873-1957). Though Griffin resided and practiced in Concord from 1907 until shortly before his death, nothing is known of his architectural practice which was apparently limited to small commercial buildings and residences. Certainly, it was not a period of major growth or development within Concord, and the opportunities for distinctive commissions were undoubtedly few. It is probable that his involvement with the NHSB project was more that of a local liaison than designer.

The builder of the NHSB Building was H.P. Cummings Company of Ware, Massachusetts. Founded in 1879, the firm was noted for its institutional and industrial buildings, and their work is well represented throughout New England. Other Concord projects of theirs include the Odd Fellows Home, two schools and a building at the State Hospital. Cummings' association with Leland was not a new one; three years previously, they had both been involved with the construction of Ware's Junior High School.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 8 Page 3

Granite for the building came from the Swenson quarries, the best-known of Concord's many quarries on Rattlesnake Hill in West Concord. The quarry opened in 1883. Since 1941 it has been the only Concord quarry still in operation; it is still owned by the Swenson family. At the time the NHSB Building was constructed, J. Arthur Swenson was on the bank's Board of Trustees. Other buildings built with Swenson granite include the First Church of Christ, Scientist (the Mother Church) in Boston, the Waldorf Astoria Hotel, Tiffany & Company Building, Seagram's Plaza, the CBS Building, and the United Nations Secretariat Building in New York City and, in Concord, the City Library, the State Capitol addition and the Concord National Bank Building.

J.D. Leland & Company's instructions for the interior of the NHSB Building were to create a homelike appearance, "designed for practical operation with a maximum of light."⁵ Though a "homelike" appearance is not a suitable adjective for the first floor of the bank, the upper floors, with their naturally-finished woodwork, humanly-scaled proportions and moderately-sized offices, attain that objective.

The first floor of the bank housed the banking hall, which extended a full two stories in height, and bank offices. The lobby contained a magnificent wooden banking counter which separated the public from the employees. Behind the counter was the main vault, framed with an ornate entablature carried on fluted pilasters echoing that surrounding the entrance doors. Two-story arched windows, a high coffered ceiling, wood and marble wainscot, and ornate ironwork contributed to the air of elegance and classical dignity sought by the bank. The front mezzanine contained the president and trustees' rooms; the rear mezzanine, as well as the upper three floors, were rented offices. Among the first occupants was the law firm Demond, Woodworth, Sulloway and Rogers, whose offices on the fifth floor included a handsomely finished oak library. Edward K. Woodworth, a partner in the firm, was president of the NHSB at the time. Throughout, the building was of fireproof construction.

At the time the NHSB moved into its new quarters, it was the third largest bank in the state, with resources totaling close to \$24 million or one-tenth of all the savings within the state. It remained in this location until 1959 when demand for additional banking space, parking, and a drive-in window initiated its move to a new building erected at the corner of North State and Capitol Streets.

Over the years, the NHSB Building has hosted a number of tenants, primarily insurance, investment and law firms, including the New Hampshire Association of Savings Banks, Paine Webber, the New Hampshire Board of Underwriters, Morrill & Everett, an insurance company of long-standing in the community, and various

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 4

smaller firms. In 1981 the building was purchased by Capitol Street Associates, who, in 1986, completed a certified historic rehabilitation for the law offices of Ransmeier and Spellman.

The New Hampshire Savings Bank was the only bank in Concord to erect a new building in the first half of the twentieth century. The building, thus, is Concord's only example, as well as one of the few examples in New Hampshire still standing, of the monumental, classical architecture so commonly chosen by urban banks during the period prior to the Depression. The city's other six banks remained paired together at three other North Main Street locations until the 1950s. Each of those buildings was a three or four-story brick structure located on a corner lot and built in the last quarter of the nineteenth century. Not until the 1950s did the other banks either demolish their nineteenth century building and rebuild on the site or substantially remodel it.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 5

FOOTNOTES

¹It is now the third oldest, after Portsmouth Savings Bank and Strafford Savings Bank (renamed the Southeast Bank for Savings). The Exeter Savings Bank went out of existence by 1930.

²Extracted from the bank's charter of 1830

³1825 population figure. Bouton, Nathaniel, A Discourse on the Growth and Development of Concord, NH. Concord: Republican Press Association, 1875, pp. 16-17

⁴Concord Monitor, 8/8/1925, p.6

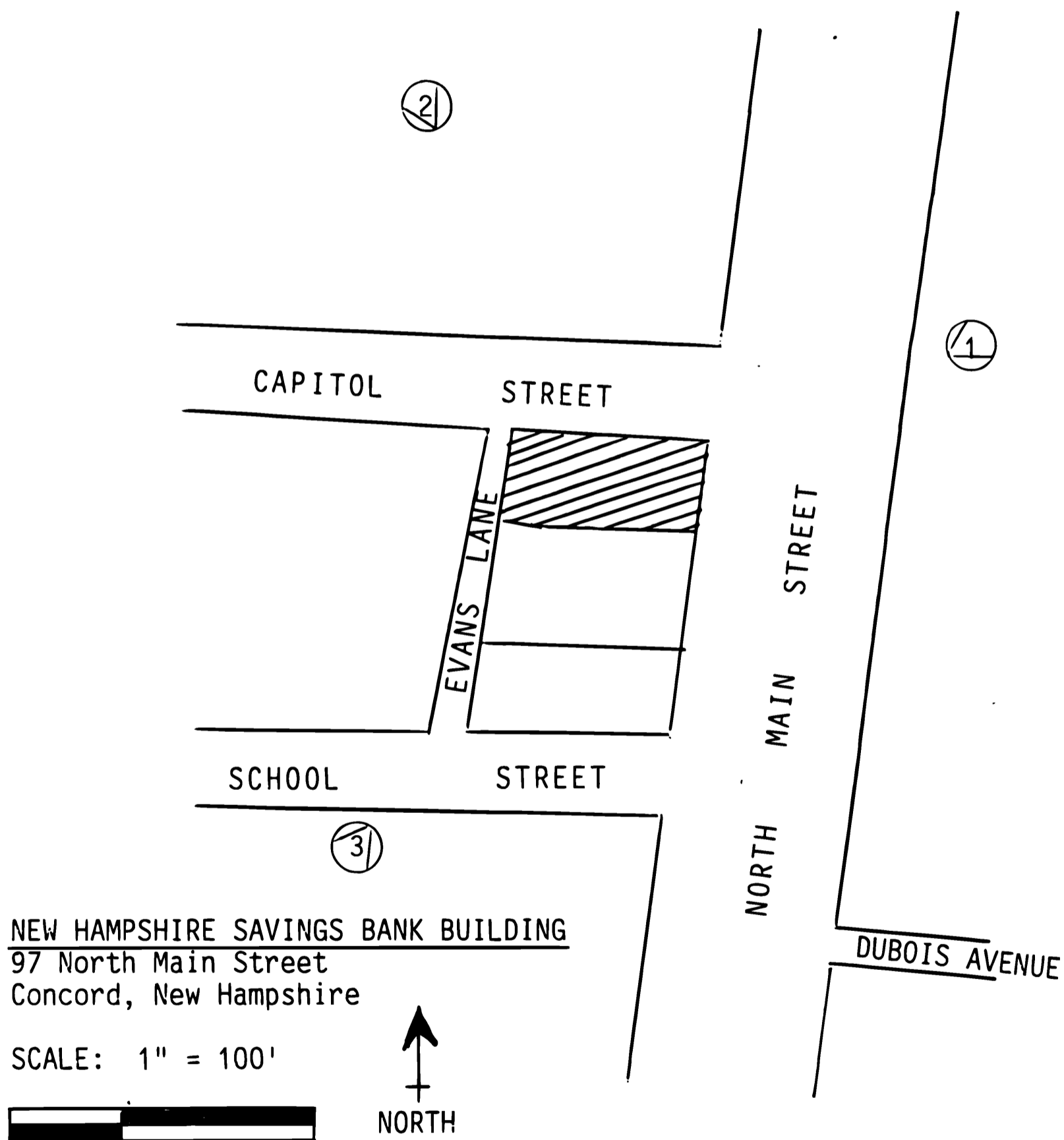
⁵Concord Monitor, 8/8/1925, p. 6. One of the complaints concerning the bank's previous quarters was its dark interior.

⁶The two largest New Hampshire banks were both located in Manchester, the state's most populous city.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number 10 Page 2



United States Department of the Interior
National Park Service

National Register of Historic Places

Continuation Sheet

Section number 10 Page 3

New Hampshire Savings Bank Building,
Concord, NH

This certifies that the appearance has not changed since these photographs were taken.

**United States Department of the Interior
National Park Service**

National Register of Historic Places Continuation Sheet

Section number _____ Page _____

ACCOMPANYING DOCUMENTATION

NEW HAMPSHIRE SAVINGS BANK BUILDING, CONCORD, NEW HAMPSHIRE

OWNER NAME AND ADDRESS

Capitol Street Associates
One Capitol Street
PO Box 1378
Concord, New Hampshire 03301