

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 any 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 Safety Fund National Bank
(Downtown Architecture of H.M. Francis, Fitchburg, MA, MPS)
other names/site number _____

2. Location

street & number 470 Main Street N/A not for publication
city or town Fitchburg N/A vicinity
state Massachusetts code MA county Worcester code 027 zip code 01420

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, 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.)

Brona Simon

March 10, 2009

Brona Simon, State Historic Preservation Officer
Massachusetts Historical Commission

Date

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 of the Keeper

Patricia Andrews

Date of Action

4/30/2009

Safety Fund National Bank
Name of Property

Worcester County, MA
County and State

5. Classification

Ownership of Property

(Check as many boxes as apply)

(Check only one box)

- ☒ private
☐ public-local
☐ public-State
☐ public-Federal

- ☒ building(s)
☐ district
☐ site
☐ structure
☐ object

Number of Resources within Property

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	building
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Name of related multiple property listing

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

The Downtown Architecture of H.M. Francis MPS
Fitchburg, MA

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE: Bank

Current Functions

(Enter categories from instructions)

COMMERCE/TRADE: Bank
COMMERCE/TRADE: Business / Office

7. Description

Architectural Classification

(Enter categories from instructions)

LATE VICTORIAN: Renaissance Revival
OTHER: Stripped Classical Modern

Materials

(Enter categories from instructions)

foundation BRICK, CONCRETE
walls BRICK
STONE: Sandstone (Brownstone),
Limestone, Granite
roof OTHER: Tar and Gravel
other

Narrative Description

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

See Continuation Sheets

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Safety Fund National Bank

Downtown Architecture of H.M. Francis MPS

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Physical Description

The Safety Fund National Bank building is a five-story, steel-frame, pier and spandrel commercial building in the Renaissance Revival style, clad in yellow brick and brownstone at its Main Street elevation (Photograph 1) and red brick at the side and rear elevations. Although the first two stories on Main Street are clad in limestone and granite, added in 1963, the building retains its clear division of base, middle, and cap that is typical of commercial architecture constructed in the late 19th century in revival styles that drew from Classical orders.

The three upper stories display highly detailed and finely executed brownstone carving. These levels are characterized by strong vertical piers set between tall window bays capped by rounded arched window lintels detailed in brownstone with an egg-and-dart design. Spandrels between the third- and fourth-story windows are detailed with an inverted scallop shell surrounded by stylized oceanic creatures. Located above what was the original bank entrance, an off-center bay is especially accentuated by engaged columns with Corinthian capitals on each side of the window, and further set off by niches at each level. The rounded arch is further defined by a stylized keystone. The fifth story is defined by a heavy, carved belt course in a wave pattern. Windows are clearly articulated with a colonnade of brownstone Ionic columns set between wide yellow-brick piers detailed with narrow horizontal brownstone bands. The overall façade is capped with a heavy overhanging copper cornice.

The building faces north and the site slopes to the south downhill from Main Street, resulting in a subterranean basement level at Main Street that is a fully exposed floor to the rear (south) at Boulder Drive. The red-brick side elevations rise high above adjacent buildings and are simply detailed with punched window openings. One-over-one windows are set beneath slightly arched brick lintels and on rusticated granite sills. The rear elevation of the building is largely defined by a relatively standard pattern of pairs of 1/1 windows with a center mullion. Like the side elevations, these pairs of windows are set beneath slightly arched brick lintels and are set on rusticated granite sills. The lower level of the rear elevation also has a two-story addition added ca. 1963 to house offices and a ca. 1970 addition to accommodate a ramp and drive-through teller booth.

The exterior masonry is in good condition, with localized areas of deterioration and small areas of graffiti. The windows, including the second-floor sash, which were reconfigured in 1963, were replaced in 1985 with bronze metal sash.

Interior

Typical of many commercial structures constructed in the downtowns of small industrial cities in the late 19th century, the interior of the Safety Fund National Bank building was originally designed to serve as both office space for the Bank and as rental commercial space. Originally laid out for a furniture showroom, the upper floors of the Safety Fund National Bank were continually reoriented to showcase new stock. Like many buildings in downtown Fitchburg, the upper levels of the Safety Fund National Bank were subdivided over time for multiple tenants and many still retain original features. Designed by H.M. Francis, the building retains an 1895 wood stair (Photograph 3), wood window and door surrounds, wood doors, wood baseboard, chair rail, and wainscoting, primarily on the fourth and fifth floors. Eleven fireplace surrounds with mantles (Photograph 2), in varying degrees of alteration, remain in the building on the second to fifth floors. The majority of the first floor is occupied by banking functions. The easternmost portion of the first floor is occupied by retail bank offices, subdivided with modern office partitions. The original Damon Vault is within the retail bank space.

The first floor at the Main Street elevation is accessed through a modern wood-and-glass double door to a center lobby. The lobby, clad in granite and marble, leads to the banking area to the west and bank support offices to the east. A two-story run of

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Downtown Architecture of H.M. Francis MPS**

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stairs, dating to 1934, runs from the basement to the second floor. A passenger elevator is accessed from the lobby, serving all five stories. The first floor is also accessed through an entrance to the bank support offices at the easterly end of the building. A third entrance on Main Street, with a steel door, accesses an intact wood 1895 staircase that runs from the first to the fifth floors. The second to fifth floors are also accessed by an original metal stair housed in a glass and metal grate enclosure.

The upper floors were laid out with offices at the outer walls of the building, accessed by a corridor that encircles a central light well, utility core, and ancillary spaces (restrooms, kitchens, elevator core). Originally, the central hall plan was uninterrupted, but later renovations have altered the earliest layout. The central light well was infilled in the 1990s to accommodate mechanical rooms.

The offices on the upper floors have been modernized throughout the 20th century and are in varying degrees of renovation. Some interior partitions have been removed to create larger conference-type rooms.

The second and third floors were renovated in the 1990s. Tenant improvements include boxed-in window surrounds and modern doors and trim, with evidence of historic window trim and tin ceilings behind the modern finishes.

The upper two floors (fourth and fifth) have remnant wood window and door surrounds, wood doors, wainscoting, wood chair rails and baseboards, and tin ceilings above dropped ceilings. The fifth floor originally had a large 1½-story conference room at the rear, southeast corner. This space has been subdivided through the years, both in plan to accommodate offices and in height to accommodate HVAC equipment. The fifth floor accesses a former apartment at the southwest corner of the building on a mezzanine level above the fifth floor.

Archaeological Description

While no ancient Native American sites are known on the bank property or in the general area (within one mile), sites may exist. Environmental characteristics of the property represent locational criteria (slope, soil drainage, proximity to wetlands) that are favorable for the presence of Native sites. Surface conditions of the property and current soil maps for the area indicate urban land as representative of the property. Natural soil conditions in urban land areas are difficult to determine, since soil characteristics have been altered or obscured by urban development. Urban land consists mainly of buildings, shopping centers, roads, and parking lots. Surface evidence also indicates the building foundation was excavated into the natural slope and that the lot was graded. The building site slopes to the south, downhill from Main Street. A subterranean basement level exists at Main Street and a fully exposed floor to the rear (south) at Boulder Drive. Regional soil interpretations that include the bank property characterize the area as containing urban areas and excessively drained soils on outwash plains. The Nashua River lies less than 1,000 feet south of the bank. The entire city of Fitchburg lies within the Nashua/Merrimack River watershed. In spite of the above information, the potential for locating significant archaeological survivals, both ancient Native American and historic, on the bank property is low. Any ancient or historic resources that were located on the bank property prior to construction of the bank in 1894 were destroyed by bank construction. No historic resources prior to 1894 have been identified on the bank property. Bank construction covers nearly the entire nominated property.

(end)

Safety Fund National Bank

Name of Property

Worcester County, MA

County and State

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 religious institution or used for religious purposes.
- ☐ **B** removed from its original location.
- ☐ **C** a birthplace or 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.)

9. Major Bibliographical References

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

Previous documentation on file (NPS): HPCA #19023

- ☐ 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 # _____

Areas of Significance

(Enter categories from instructions)

ARCHITECTURE

COMMERCE

COMMUNITY PLANNING & DEVELOPMENT

Period of Significance

1894-1959

Significant Dates

N/A

Significant Person

(Complete if Criterion B is marked above)

Cultural Affiliation

N/A

Architect/Builder

H. M. Francis

Thomas M. James

Primary location of additional data:

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

Name of repository:

Massachusetts Historical Commission

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Fitchburg (Worcester), MA

Statement of Significance

A good example of an H.M. Francis-designed commercial building, the Safety Fund National Bank building meets National Register Criterion A at the local level for its association with the commercial development of downtown Fitchburg in the late 19th and first half of the 20th century and as one of Fitchburg's only continuously operated bank buildings. It also meets National Register Criterion C at the local level as a well-preserved example of H.M. Francis commercial architecture in downtown Fitchburg whose subsequent renovations to the first two floors in 1934 and 1963 have achieved significance in their own right, although the 1963 alterations fall outside the building's period of significance. Typical of many downtown buildings in the second half of the 20th century, the upper floors of this commercial block were converted as needed to meet the needs of changing tenants. The Safety Fund National Bank building is the only remaining H.M. Francis-designed bank building in Fitchburg and fulfills the Registration Requirements defined in the historical context of the "Downtown Architecture of H.M. Francis, Fitchburg, MA" Multiple Property Submission. It is consistent with the "commercial" associated property type. The Safety Fund National Bank building retains sufficient integrity of location, design, setting, materials, workmanship, feeling, and association to convey its significance under the context.

The Safety Fund National Bank is a significant commercial building constructed in the late 19th century in the industrial city of Fitchburg, MA, and is one of only a few remaining Renaissance Revival-style buildings in the City. Designed in 1894-1895 by noted local and regional architect H.M. Francis, and renovated in 1934 according to the plans of Boston-based bank architect Thomas M. James Company, the Safety Fund National Bank is one of the most important large-scale commercial and public buildings in Fitchburg's downtown area. Located in Fitchburg since its incorporation in 1874, the Bank, its presence in the community, and its building changed and developed to meet the needs of the people of Fitchburg.

Originally the western part of the town of Lunenburg, Fitchburg became a separate town in 1764 and a city in 1872. The power of its major waterway, the Nashua River, was harnessed early for the grist and saw mills needed to support the agricultural community. In the early 19th century, paper and textile mills developed along the banks of the Nashua, which would drive the economy for the next 100 years.

In the 1850s, Fitchburg was the third largest cotton manufacturer in Massachusetts. Despite two severe financial panics, the period of 1872 to 1900 – the so-called "Golden Years" that began with Fitchburg becoming a city – was a time of prosperity driven by a flourishing industrial sector. The value of products manufactured in Fitchburg between the years 1850 and 1900 grew 2,100%, as the city's population, inflated by the influx of immigrants, grew six-fold, from 5,120 in 1850 to 31,531 by the turn of the 20th century.

The economic boom, which continued into the 20th century, is reflected in the City's fine collection of commercial, civic, and institutional structures. Commercial buildings, churches, and a public library sprang up along Main Street and homes and schools along newly established residential streets. Entrepreneurial endeavors in paper production, textiles, shoe manufacturing, and machinery resulted in new mill buildings, and created wealthy industrialists who built homes that symbolized their economic success and stature in the community. An emerging middle class of professionals in the city built elegant homes reflecting their refined tastes and knowledge.

It was in this economic flourishing of Fitchburg that both the Safety Fund National Bank and the career of the building's architect, H.M. Francis, were established. Safety Fund National Bank of Fitchburg was organized as a national banking association on April 17, 1874, with a capital of \$100,000. Its distinctive name reflects an amendment of the National Banking

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Act that required a bank to maintain a redemption fund with the U. S. Treasury equal to a specified percentage of its bank notes in circulation. Such a fund was commonly known as the "Safety Fund." The bank commenced business on July 1, 1874 in the second story of the Belding and Dickinson Block at 350-356 Main Street. In March 1875, the bank moved to the Crocker Block on Main Street, remaining there for 20 years. [Safety Fund National Bank history; Fitchburg Historical Society exhibit materials]

During this early period of the bank's history, Henry Allison served as bank president. A native of Rome, New York, Allison came to Fitchburg in 1858 to take a clerkship in the post office. He began his banking career at the Fitchburg State Bank in 1864, and was elected president of Safety Fund National Bank upon its incorporation in 1874. In addition to his duties at Safety Fund, by the 1890s Allison was a partner with Henry R. Flanders at Allison & Flanders, an investments, loans, insurance, and real estate firm with offices on Main Street. Allison resided at 37 Prospect Street (1870), a Stick Style dwelling designed by H.M. Francis. [1895 Fitchburg directory; MHC inventory; FHS exhibit materials]

The growth and increased respect and prestige of the Safety Fund National Bank within the City, as well as the personal connection with Henry Allison, are reflected in the commissioning of H.M. Francis in 1894 to design a new bank building at 470 Main Street (completed in 1895). Designed in the Renaissance Revival style, the Safety Fund building boasted many innovations, including safe deposit vaults offering every security that "modern inventors and mechanics can afford." The Bank also housed a Damon Vault with double steel doors, self-acting timed locks, and private rooms elegantly fitted with every convenience. The new building also was an important business block on Main Street. When first opened, the upper floors of the building were occupied by Austin Furniture Company, which also occupied a portion of the ground floor with a storefront. In later years, a variety of professional offices occupied the upper floors.

Henry Martyn Francis was born in 1836 in Lunenburg, Massachusetts, and was educated at the Lawrence Academy in Groton, Massachusetts. After graduation, Francis apprenticed in several New England architectural firms, then opened his own firm, in 1868, on Fitchburg's Main Street. H.M. Francis and his wife, Emily, had three children, including two sons, Frederick L. Francis and Albert F. Francis, who, in 1902, would join their father's practice at the newly renamed H.M. Francis and Sons. While in Fitchburg, Francis devoted much of his time to the development of the city, both as a public figure and as an architect. By the time of his death in 1908, H.M. Francis left a legacy in Fitchburg and New England that included 30 school buildings, 25 churches, 15 libraries, numerous public and commercial buildings, and hundreds of residences. His sons continued to practice architecture in the city until 1943.

Fitchburg's growing population meant that the city needed civic and commercial buildings, and Fitchburg's Union Station was a major commission for Francis in 1877. In addition to the Safety Fund National Bank Building (1894), Francis also designed many other commercial buildings along Main Street.

When its new headquarters building was completed in 1895, the Safety Fund National Bank was one of eight banks in Fitchburg. All eight bank buildings were located on Main Street at the heart of the city's business district. The oldest banks in the city at that time were the Fitchburg National Bank (1832), Fitchburg Savings Bank (1846), and Rollstone National Bank (1849). Fitchburg National Bank and Rollstone National Bank were earlier banking houses that reorganized as national banks in 1865, following changes in federal banking laws. The remaining late 19th-century banks in Fitchburg, including the Safety Fund National Bank, were organized after the Civil War: Worcester North Savings Institution (1868), Safety Fund National Bank (1874), Wachusett National Bank (1875), Fitchburg Co-operative Bank (1877), and Fidelity Co-operative Bank (1888). [1895 Fitchburg City Directory; Kirkpatrick, 329]

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Most of the ten individuals who served on the Board of Directors of the Safety Fund National Bank in 1895 were leaders in Fitchburg's business community: Charles F. Putnam was president of Putnam Machine Company; Elijah M. Dickinson was a partner in E. M. Dickinson & Company, shoe manufacturers, as well as the Sole Leather Tip Company; Myron B. Damon, of Damon & Gould, was a dealer in hardware, building materials, and sporting goods; Reuben R. Conn was a dealer in watches and jewelry; Lyman Patch sold stoves and tinware; and James F. D. Garfield worked for Garfield & Proctor Coal Company, a coal dealer on Water Street. With the exception of Garfield, these directors maintained their businesses or corporate offices on Main Street. [1895 Fitchburg City Directory]

Fitchburg businessmen had active roles in the management of the city's banks, and some individuals often were associated with more than one bank. For example, in 1895, both Henry Allison, president of the Safety Fund National Bank, and Brigham N. Bullock, president of the Fitchburg National Bank, served on the Board of Trustees for the Fitchburg Savings Bank. In 1896, George E. Clifford, president of Wachusett National Bank, served at the same time as president of Fidelity Co-operative Bank. Safety Fund director J. F. D. Garfield went on to become president of Worcester North Institution for Savings, and director Reuben R. Conn also served on the Finance Committee of Fitchburg Savings Bank. In addition to Henry Allison, who served as president, officers of the Safety Fund National Bank in 1895 included Elvin J. Torrey as cashier, Joel G. Tyler as teller, and Samuel H. Lowe as bookkeeper. [Fitchburg City Directories; Safety Fund National Bank article, 1906]

Safety Fund National Bank experienced steady growth into the early decades of the 20th century. By 1906, the bank was the second oldest national bank remaining in Fitchburg. Albert N. Lowe, treasurer and controlling owner of Falulah Paper Company, served as a director of the Safety Fund for several years before being appointed president. The bank had \$200,000 capital, \$100,000 surplus and profits, gross deposits of about \$700,000, and assets of over \$1.2 million. In 1911, Safety Fund acquired the assets and liabilities of the Wachusett National Bank that had occupied a building at the corner of Main Street and Day Street (not extant).

Though the Safety Fund National Bank heralded its banking facilities as "modern" at the turn of the 20th century, both improvements in banking services between the mid-1890s and the early 1930s and the desire for more up-to-date facilities led the bank to undertake a major interior remodeling in 1934. A comparison of architectural plans, available for both the original bank design by H.M. Francis and the 1934 remodeling by Thomas M. James Company, reveals a significant increase in the size of the banking space. Initially, the Safety Fund National Bank occupied the west (right) side of the first floor with its own storefront and was completely separated from adjacent retail businesses on the first floor by a front-to-back bearing wall. With the 1934 remodeling, the bank took over the entire first floor of the building, necessitating the replacement of the bearing wall with columns, and creation of an open space or banking hall at the center of the building for public access to the bank tellers. Spaces at the perimeter of the first floor were partitioned to house various bank functions, including paying and receiving (at the tellers' windows); the bookkeeping department; the savings department; and the safe deposit department, which had its own interior lobby leading to the safe deposit vault. First floor storefronts that previously showcased bank tellers and adjacent retail tenants were converted for use as bank offices, and additional offices and conference rooms were created off the public space. Some partitioning of original spaces occurred on the second floor as well. The configuration of leased office spaces on the third, fourth, and fifth floors remained largely unchanged.

Although the 1934 remodeling focused primarily on modernizing the interior spaces of the Safety Fund National Bank, changing the configuration of the original spaces to meet the bank's needs, the renovation also included the relocation of the bank entrance from the monumental two-story arched entrance to its present location at the center of the first-story elevation. At that time, the second floor façade windows were altered through the removal of the original large 1/1 sash and replacement with narrower, and slightly shorter, pairs of 1/1 sash set above the new Classical Revival-style entrance. The construction of the slightly taller entrance required the truncation of the original carved pilasters set between the original window openings.

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Thomas M. James Company of Boston, architect of the 1934 remodeling, specialized in the design of bank buildings. Sometimes working in partnership with F. H. Colony, Thomas M. James (1875-1942) is known to have designed at least three banks in Boston, including Commonwealth Atlantic National Bank (1924); Union-Warren Savings Bank, 216 Tremont Street (NRDIS) (1925); and State Street Bank & Trust Company, 226 Devonshire Street (1929). Beyond Boston, the firm designed Bass River Savings Bank, 307 South Main Street, South Yarmouth (NRDIS); National Mt. Wollaston Bank, Quincy (1925); East Cambridge Savings Bank, Cambridge (1931); and Seymour Trust Company, Seymour, Connecticut (1924). In addition to bank work, the firm designed other commercial buildings, including the Shubert Theatre, 265 Tremont Street, Boston (1910); the Pettingell-Andrews Company Building, 372-378 Stuart Street, Boston (1924-1925); and the Waterman Building, Boston (ca. 1927).

As a major business block in downtown Fitchburg, the Safety Fund building provided office space for a large number of local businesses on the upper floors. In the early 1930s, Simonds Saw and Steel Company of Fitchburg maintained an office in the building, as did Lawrence & Klein Lumber Company, Fitchburg Federal Warehouse, and Ferdinand Furniture Company. The Commonwealth of Massachusetts had an office for its Income Tax Division. Other professionals in the Safety Fund building included lawyers, loans and investments specialists, and at least nine insurance agents. Insurance companies that maintained offices in the building included John Hancock Mutual Life Insurance Company, Boston Mutual Life Insurance Company, Metropolitan Life Insurance Company, and Equitable Life Insurance Company. Parker, Bateman & Chase, civil engineers, were quartered here, as well as the Fitchburg Dental Laboratory and the offices of two dentists. The First Church of Christ (Scientist) had a reading room in the Safety Fund block, and two Christian Science practitioners were based in the building. This mix of offices for local manufacturing companies, the Commonwealth's regional office for its income tax division, and service professionals continued to be present at the Safety Fund building into the 1960s. [Fitchburg directories]

In 1963, the Safety Fund National Bank followed its "Blueprint of Progress" as it modernized both the interior and exterior of its Main Street building. Coming almost 30 years after the bank's first modernization, this project was presented to the public in a series of newspaper advertisements in the *Fitchburg Sentinel* that emphasized efficiency, convenience, and the desire to make banking "more enjoyable and easier than ever before." The renovation program produced an updated facade on the first two floors of the building along Main Street, with the application of limestone wall panels and creation of an oversized glass awning over the entry. The 1934 entrance location was retained although the 1934 Classical Revival-style entry and original storefronts at the first level were modernized. At the second floor, new punched openings were symmetrically placed along the Main Street facade at the height of the original window headers. A convenient rear entrance was added at Boulder Drive, and drive-up teller windows at the rear were the bank's solution to problems of parking cars in the area. The interior banking areas and lobby were streamlined to reflect a modern, open, look, though the Damon vault and its elegant surround were retained.

Architecturally, the 1963 remodeling suggests a highly conservative approach to modernizing the exterior of the Safety Fund building. As modified on the first two floors of the facade, the building is a comparatively late example of Stripped Classical Modern design. Seen in Massachusetts beginning in the late 1920s, this machine-like aesthetic is characterized by monolithic stone surfaces, rectangular window and door openings, and a general lack of ornamental detailing. The most widely known example of Stripped Classical Modern in Massachusetts is the Liberty Mutual Insurance Company Building, 175-185 Berkeley Street, Boston (1937, Chester Lindsay Churchill, archt.). At the same time that the Safety Fund National Bank debuted its updated facade through the "Blueprint of Progress," a competitor, the Fitchburg Savings Bank, abandoned its own H.M. Francis-designed building at 745 Main Street (1871) for a modern, circular detached building at 780 Main Street (1962, Bastile Halsey Associates).

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Fitchburg (Worcester), MA

The Safety Fund building is an important survivor of the work of H.M. Francis in Fitchburg. Expansion and modernization of the lower-level banking spaces in 1934, and again in 1963, reflect the bank's desire to retain its flagship Main Street building, while enhancing convenience and efficiency for its customers and staff. The Safety Fund building is the only Francis-designed bank block remaining in Fitchburg. Two earlier banks by Francis have been demolished: Fitchburg Savings Bank at 745 Main Street (1871, see above), and Wachusett National Bank at Main and Day Streets (1875). For some years, another Francis-designed building, the Fitchburg YMCA, 533 Main Street (1894), housed the main office of the Worcester County National Bank, formed in 1927 with the merging of the Fitchburg Bank & Trust Company and Merchants' National Bank of Worcester. The former YMCA is now in private ownership.

The upper stories of the Safety Fund building closely resemble another Francis-designed office building that has been demolished, the Wallace Block at 796-808 Main Street (1892-1893, demolished 1975). Both the Wallace Block and the Safety Fund building, built two years later, were designed as five-story steel-frame buildings clad in masonry and featuring a two-story base, double-height piers on the third and fourth floors carrying round-arched windows, and a single-story attic level of rectangular windows. The Safety Fund building is larger than the Wallace Block, with a greater number of window and door bays across the façade, and displays a yellow brick-and-brownstone façade that is lighter and more classical in its inspiration than the somewhat earlier Romanesque Revival-style Wallace Block, with its red-brick and rusticated stone cladding and a heavy bracketed cornice.

All three historic bank buildings remaining on Main Street today have been remodeled at the lower levels and contain replacement sash in the upper-level windows. The other two blocks are situated down the street from the Safety Fund building. The former Fitchburg Trust Company building (ca. 1890s) at 298 Main Street was later occupied by the Fitchburg Co-operative Bank. This three-story, three-bay building is Renaissance Revival in style. The Park Building, 280-288 Main Street (ca. 1900), was the home of the Worcester North Savings Institution. A sizable building at the gateway to Fitchburg's downtown business district, the Park Building is a five-story, multi-bay block of light-colored brick in the Classical Revival style.

As late as the 1990s, the Safety Fund National Bank was the only commercial bank with its main office located in Fitchburg. [Safety Fund National Bank history] The Safety Fund Bank was acquired by TD Banknorth, N.A. in 2000 and a retail bank branch continues to occupy the first floor. The second and third floors were utilized as TD Banknorth offices in the 1990s but are currently vacant, with the exception of a conference room, which is still used by the bank. The fourth and fifth floors housed professional offices, but have been vacant since the 1980s. Early advertising for the Safety Fund National Bank notes "Our substantial building, sheltering many activities besides our own, typifies our position – steady as a rock, a part of the community, sharing alike its burdens and in its prosperity." Consistent with the bank's early claims, with TD Banknorth remaining the anchor tenant and housing commercial and residential units, the H.M. Francis landmark continues to shelter many activities and be a part of the community.

The Safety Fund National Bank building was purchased in 2008 by Twin Cities Community Development Corporation. The building will be substantially rehabilitated into 31 units of low-income and market rate residential units, utilizing low-income housing and state and federal historic rehabilitation tax credits. The rehabilitation project includes the rehabilitation of the exterior masonry and minor modification to the ground floor entrance with the installation of a modern storefront system. The first-floor commercial spaces will remain largely in place, although the rear portion of the building will be reconfigured for office space. The upper floors will be converted to apartments and will incorporate existing wood window and door trim, an original wood staircase, and original fireplace surrounds.

(end)

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Safety Fund National Bank
Downtown Architecture of H.M. Francis MPS

Section number 9 Page 1

Fitchburg (Worcester), MA

Major Bibliographical References

- "Alterations in Building for the Safety Fund National Bank, Fitchburg, Mass." Thomas M. James Company Architects, Boston, Mass. Architectural plans filed with Massachusetts Division of Inspection, building inspection plans (a/k/a Public Safety Plans), 1889-1987. Massachusetts State Archives, Boston, MA.
- Boston Public Library, Fine Arts Department. Boston architects index.
- "Building for Safety Fund National Bank, Fitchburg, Mass." H.M. Francis, Architect. Copies files with Epsilon Associates, Inc., Maynard, MA.
- Fitchburg City Directories.
- Fitchburg Historical Society. Research files on Safety Fund National Bank and H.M. Francis, including historical photographs and newspaper clippings.
- , *Images of America: Fitchburg*. Arcadia Publishing, 2005.
- Fitchburg Sentinel*. Newspaper advertisements for improvements to Safety Fund National Bank: Friday, 18 January 1963 (p. 18); Thursday, 21 March 1963 (p. 16); Wednesday, 3 April 1963 (p. 16); and Friday, 28 June 1963 (p. 3).
- Inventory of Historic and Archaeological Assets of the Commonwealth. Massachusetts Historical Commission. Boston, MA (also Massachusetts Cultural Resource Information System [MACRIS], via www.state.ma.us/sec/mhc).
- Kirkpatrick, Doris. *The City and the River*. Fitchburg Historical Society, 1971.
- Penka, Ruth. "A walk down a long-ago Main Street." *Fitchburg Sentinel* (5 May 1995). Filed at Fitchburg Historical Society.
- "Safety Fund National Bank celebrates 120 years in Fitchburg." Exhibition materials and history from the collection of the Fitchburg Historical Society. 1994.
- "Safety Fund National Bank history." Information sheet drafted 1996 in files of TD Banknorth, N.A. 2006.
- "Safety Fund National Bank of Fitchburg, Mass." *Fitchburg Daily News* (25 October 1906). Filed at Fitchburg Historical Society.
- "Safety Fund National Bank of Fitchburg, Mass." Brochure. 1927. Filed at Fitchburg Historical Society.
- "Safety Fund National Bank. One of Fitchburg's active and enterprising institutions." *Banker and Tradesman*. v. 33, no. 27. (8 July 1905). Filed at Fitchburg Historical Society.

(end)

Safety Fund National Bank

Name of Property

Worcester County, MA

County, State

10. Geographical Data

Acreage of Property less than 1 acre

UTM References See continuation sheet.

(Place additional UTM references on a continuation sheet.)

1. 19 270290 4718060
Zone Easting Northing

2. 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.)

See Continuation Sheets

Boundary Justification

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

See Continuation Sheets

11. Form Prepared By

name/title Kate Myer and Taya Dixon, Epsilon Associates, Inc., with Betsy Friedberg, NR Director, MHC

organization Massachusetts Historical Commission date March 2009

street & number 220 Morrissey Boulevard telephone (617) 727-8470

city or town Boston state MA zip code 02115

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 the SHPO or FPO.)

name 470 Main Street LLC

street & number 195 Kimball Street telephone (978) 342-9561

city or town Fitchburg state MA zip code 01420

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 the 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.

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

**National Register of Historic Places
Continuation Sheet**

**Safety Fund National Bank
Downtown Architecture of H.M. Francis MPS**

Section number 10 Page 1

Fitchburg (Worcester), MA

Geographical Data

Verbal Boundary Description:

The boundaries of the Safety Fund National Bank are shown on the accompanying site map and include Lot Number 6 on Assessor's Map Number 43 for the City of Fitchburg, MA.

Boundary Justification:

The boundary includes land totaling less than one acre that is the parcel of land historically associated with the Safety Fund National Bank operated in Fitchburg, MA.

United States Department of the Interior
National Park Service

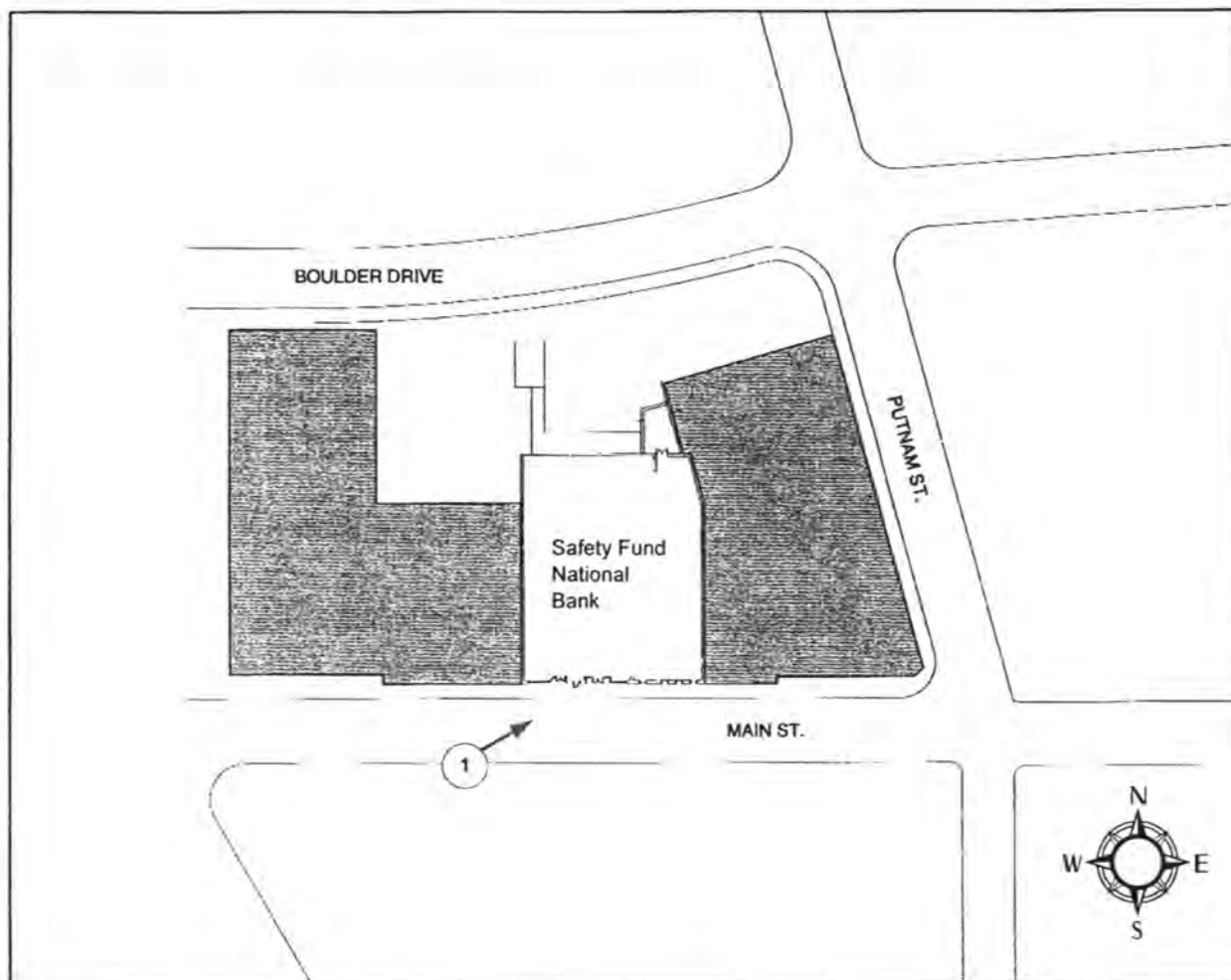
National Register of Historic Places
Continuation Sheet

Safety Fund National Bank
Downtown Architecture of H.M. Francis MPS

Section number _____ Page _____

Fitchburg (Worcester), MA

Key to Photographs / Sketch Map:



UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Safety Fund National Bank
NAME:

MULTIPLE Downtown Architecture of H.M. Francis, Fitchburg, MA
NAME:

STATE & COUNTY: MASSACHUSETTS, Worcester

DATE RECEIVED: 3/17/09 DATE OF PENDING LIST: 4/03/09
DATE OF 16TH DAY: 4/18/09 DATE OF 45TH DAY: 4/30/09
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 09000252

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: Y PDIL: N PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

☒ ACCEPT ☐ RETURN ☐ REJECT 4/30/2009 DATE

ABSTRACT/SUMMARY COMMENTS:

Late 19th century commercial building meets registration requirements established in MPS cover form.

RECOM./CRITERIA Accept AEC

REVIEWER Patricia Andrus

DISCIPLINE Historian

TELEPHONE _____

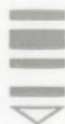
DATE 4/30/2009

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.



① Safety Fund National Bank
Fitchburg, MA



MA_Fitchburg (Worcester County)_Safety Fund 1.jpg



② Safety Fund National Bank

Fitchburg, MA

MA - Fitchburg (Worcester County) - Safety Fund 2.jpg



③ Safety Fund National Bank
Fitchburg MA



COL - EAST INC.
BOSTON & PITTSFIELD

FITCHBURG

10/26/07

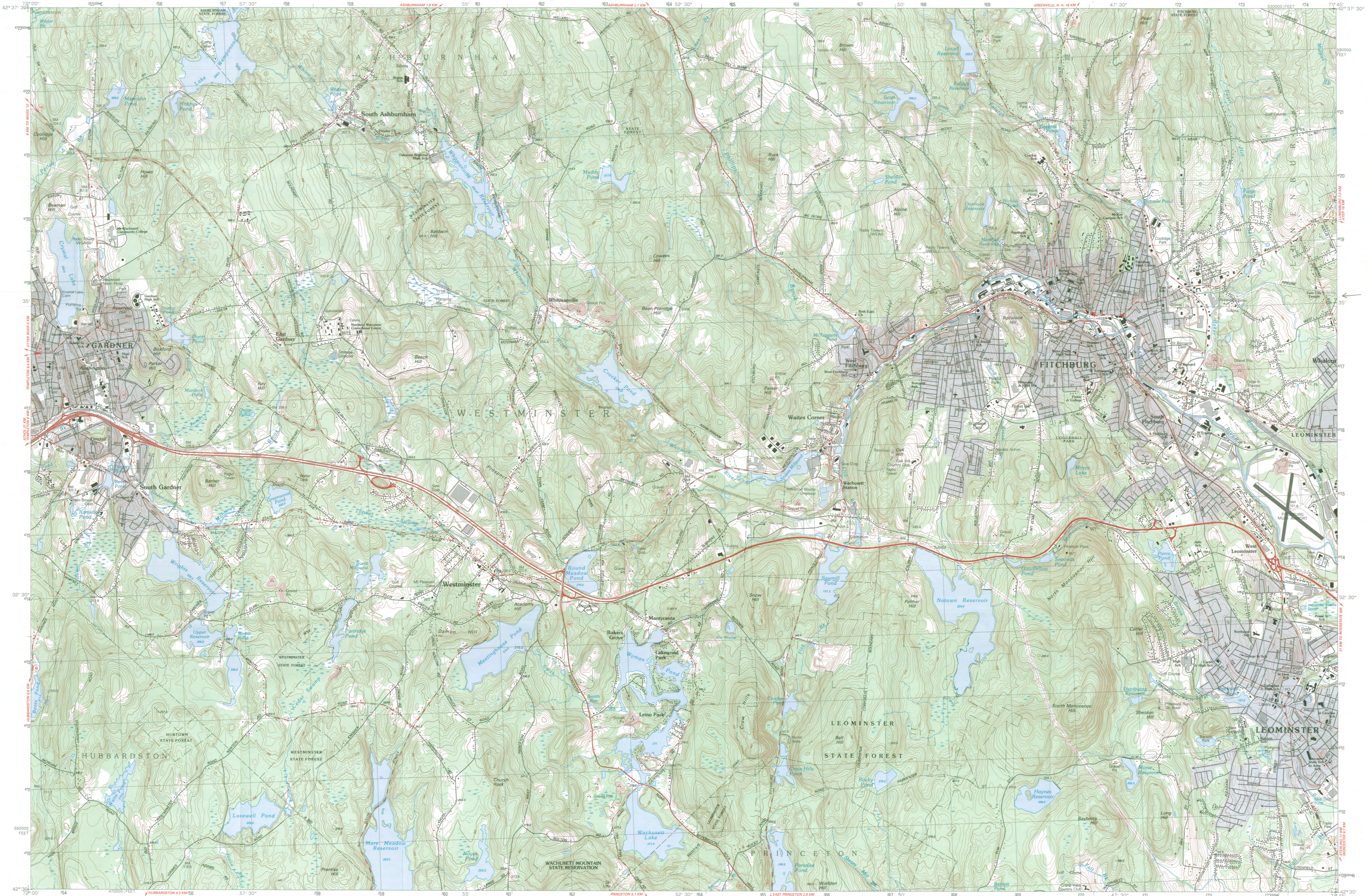
SCALE 1 INCH = 40 FEET

30	31	32
42	43	44

09619

43

FITCHBURG, MASSACHUSETTS



Safety Fund National Bank
FITCHBURG (WILDCRENS) 42071-E7-TM-025

Fitchburg MASSACHUSETTS

1:25 000-scale metric
topographic map

7.5 X 15 MINUTE QUADRANGLE
SHOWING

- Contours and elevations in meters
- Highways, roads and other manmade structures
- Water features
- Woodland areas
- Geographic names

GEOLOGICAL SURVEY

1988

Produced by the United States Geological Survey in cooperation with Massachusetts Department of Public Works
Control by USGS, NOS/NOAA, and Commonwealth of Massachusetts agencies
Compiled by photogrammetric methods from aerial photographs taken 1980. Field checked 1981. Map edited 1988.
Supersedes Fitchburg 1969 and Gardner 1970 1:25,000-scale maps
Projection and 1000-meter grid, zone 19
Universal Transverse Mercator
10,000-foot grid ticks based on Massachusetts coordinate system, mainland zone. 1927 North American Datum
To place on the predicted North American Datum 1983, move the projection lines 6 meters south and 39 meters west as shown by dashed corner ticks
There may be private buildings within the boundaries of the National or State reservations shown on this map
Gray tint indicates areas in which only landmark buildings are shown
Fine red dashed lines indicate selected fence and field lines where generally visible on aerial photographs. This information is unchecked

CONTOUR INTERVAL 3 METERS
NATIONAL GEODETIC VERTICAL DATUM OF 1929

CONTROL ELEVATIONS SHOWN TO THE NEAREST 6.1 METER
OTHER ELEVATIONS SHOWN TO THE NEAREST 0.3 METER

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS

CONVERSION TABLE		DECLINATION DIAGRAM		ADJOINING MAPS			
Meters	Feet	MAGNETIC DECLINATION		1	2	3	4
1	3.2808		35° MILES 10° TRUE 25° TRUE	4	5	6	7
2	6.5617			1	2	3	4
3	9.8425			5	6	7	8
4	13.1234			9	10	11	12
5	16.4042			13	14	15	16
6	19.6850			17	18	19	20
7	22.9659			21	22	23	24
8	26.2467			25	26	27	28
9	29.5276			29	30	31	32
10	32.8084			33	34	35	36

To convert meters to feet multiply by 3.2808
To convert feet to meters multiply by 0.3048

UTM grid convergence (GN and 1983 datum) is approximately 10° at center of map
Diagram is approximate

1 Wiscasset
2 Ashburnham
3 Townsend
4 Ashburnham
5 Ayer
6 Barre
7 Sterling
8 Hudson

FOR SALE BY U.S. GEOLOGICAL SURVEY
DENVER, COLORADO 80225, OR RESTON, VIRGINIA 22092

Topographic Map Symbols

Primary highway, hard surface	.....
Secondary highway, hard surface	.....
Light-duty road, hard or improved surface	.....
Unimproved road; trail	.....
Route marker: interstate, U.S.; State	.....
Railroad: standard gauge; narrow gauge	.....
Bridge: drawbridge	.....
Footbridge; overpass; underpass	.....
Build-up area: only selected landmark buildings shown	.....
House; barn; church; school; large structure	.....
Boundary	.....
National, with monument	.....
State	.....
County, parish	.....
Civil township, precinct, district	.....
Incorporated city, village, town	.....
National or State reservation; small park	.....
Land grant with monument; found section corner	.....
U.S. public lands survey: range, township, section	.....
Range, township, section line: location approximate	.....
Fence or field line	.....
Power transmission line, isolated tower	.....
Dam; dam with lock	.....
Cemetery; grave	.....
Campground; picnic area; U.S. location monument	.....
Windmill; water well; spring	.....
Mine shaft; prospect; adit or adve.	.....
Control: horizontal station; vertical station; spot elevation	.....
Contours: index; intermediate; supplementary; depression	.....
Disturbed surface: strip mine, lava, sand	.....
Bathymetric contour: index; intermediate	.....
Perennial lake and stream; intermittent lake and stream	.....
Rapids; large and small; falls, large and small	.....
Swamp; marsh	.....
Submerged marsh: land subject to potential flooding	.....
Woodland; scattered trees	.....
Scrub; mangrove	.....
Orchard; vineyard	.....

A pamphlet describing topographic maps is available on request

FITCHBURG, MASSACHUSETTS
42071-E7-TM-025

1988



The Commonwealth of Massachusetts

William Francis Galvin, Secretary of the Commonwealth

March 10, 2009

Massachusetts Historical Commission

Mr. J. Paul Loether
National Register of Historic Places
Department of the Interior
National Park Service
1201 Eye Street, NW, 8th floor
Washington, DC 20005



Dear Mr. Loether:

Enclosed please find the following nomination form:

Safety Fund National Bank, 470 Main Street, Fitchburg (Worcester), MA
Downtown Architecture of H.M. Francis, Fitchburg, MA MPS

The nomination has been voted eligible by the State Review Board and has been signed by the State Historic Preservation Officer. The owners of the property were notified of pending State Review Board consideration 30 to 45 days before the meeting and were afforded the opportunity to comment.

Sincerely,

A handwritten signature in cursive script that reads "Betsy Friedberg".

Betsy Friedberg
National Register Director
Massachusetts Historical Commission

enclosure

cc: Taya Dixon, Kate Myer, Epsilon Associates, consultants
470 Main Street LLC
Lisa Wong, Mayor, City of Fitchburg
Susan Roetzer, Fitchburg Historical Commission
Paula Caron, Planning Board