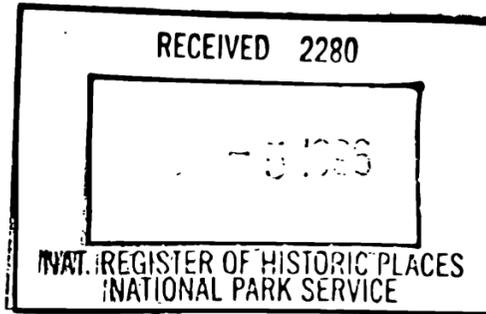


United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form



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

1. Name of Property

historic name 418-420 Notre Dame Avenue
Atty. Joseph A. Boivin Home and Office
other names/site number Home of the Nation's First Credit Union

2. Location

street & number 418-420 Notre Dame Avenue NA not for publication
city or town Manchester NA vicinity
state New Hampshire code NH county Hillsborough code 011 zip code 03102

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)
Nancy C. Muller 10/31/96
Signature of certifying official/Title Date
NEW HAMPSHIRE
State of 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 the property is:
- entered in the National Register.
 See continuation sheet.
 - determined eligible for the National Register
 See continuation sheet.
 - determined not eligible for the National Register.
 - removed from the National Register.
 - other, (explain:) _____

[Signature] Signature of the Keeper
12/20/96 Date of Action

418-420 Notre Dame Avenue
Name of Property

Manchester / Hillsborough Cty, NH
County and State

5. Classification

Ownership of Property

(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property

(Check only one box)

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

Number of Resources within Property

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

Contributing	Noncontributing	
1	0	buildings
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.)

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

Domestic / Multiple Dwelling

Commerce / Professional

Current Functions

(Enter categories from instructions)

Work in Progress

7. Description

Architectural Classification

(Enter categories from instructions)

Classical Revival

Materials

(Enter categories from instructions)

foundation Granite

walls Vinyl

Wood

roof Asphalt

other Wood

Narrative Description

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

(see attached)

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**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 1 of 1

NARRATIVE ARCHITECTURAL DESCRIPTION:

In the shadow of St. Mary's Cathedral steeple, the Home of the Nation's first Credit Union, located at 418-420 Notre Dame Avenue, commands the hilltop at the busy corner of Amory Street and Notre Dame Avenue on the city's west side. It directly overlooks historic Lafayette Park, and the historic textile mill buildings in which many of the original St. Mary's Credit Union members earned their daily wages. One can envision the hot, exhausted immigrant workers trudging up the hill to diligently deposit their earnings with the Credit Union clerk, confident of bettering their position and lifestyle in the United States.

In a row of Classical Revival apartment buildings, the three story apartment building provides a strong anchor at the corner. The three story building rests on a granite foundation, is rectangular in plan, and terminates with a flat asphalt roof. Recently, vinyl siding closely resembling the historic clapboard proportions and color, has replaced asphalt shingles installed in the mid-20th century. The building's predominant feature is a grand three story formal porch identified by a pair of 16' smooth shaft columns of the Corinthian order set on native granite bases. In plan, the porch arcs between two bay window arrangements. The arc is further emphasized by the curved railings and substantial railing systems which follow the arc. The grand entrance provides entry to the first floor: to the Credit Union offices on the right half of the first floor, and to Atty. Boivin's residence on the left of the front entry foyer. The spaces are connected by interior doors and a board room. The secondary entrance to the building is located to the extreme south end of the front elevation and is articulated by a much smaller gable-end portico flanked with two 8' smooth shaft columns of the Ionic order set on native granite bases. This entrance serves the apartment units located on the second and third floor levels.

Omate woodwork in the Classical Revival entablature includes detailed cornice, dentil, modillion, and architrave work. This woodwork adorns both the curved porch and the main structure of the apartment building and is similar to woodwork details found on the porches and front facades of the equally large apartment buildings which share the city block overlooking Lafayette Park.

Exterior renovations of 1995 include reconstruction of the grand porch to replicate the original, which had been irreparably damaged by neglect, weather and rot, and replacement of windows, again to replicate original 2 over 1 proportion. Stained glass sidelights with the fleur-de-lis insignias at the main door have been maintained.

8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or 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.

Areas of Significance

(Enter categories from instructions)

- A: Commerce
- C: Architecture

Period of Significance

- A: 1908-1913
- C: 1907

Significant Dates

- A: 1908-1913
- C: 1907

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

unknown

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

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

Primary location of additional data:

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

Name of repository:

418-420 Notre Dame Avenue
Name of Property

Manchester / Hillsborough Cty, NH
County and State

10. Geographical Data

Acreage of Property less than 1 acre

UTM References

(Place additional UTM references on a continuation sheet.)

1 | 19 | 298150 | 4762810 |
Zone Easting Northing
2 | | | | | | | | | |

3 | | | | | | | | | |
Zone Easting Northing
4 | | | | | | | | | |

See continuation sheet

Verbal Boundary Description (see attached)
(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification (see attached)
(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Catherine E. Przekaza, AIA
Christine E. Fonda *
organization Przekaza Design Associates
NH Division of Historical Resources * date July 1996
street & number 27 Evergreen Drive telephone (603) 497-4673
Box 2043 * Goffstown NH 03045
city or town Concord * state NH * zip code 03302-2043 *

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

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

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

Photographs

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

Additional items

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

Property Owner

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

name SMB Charitable Foundation (Ron Rioux, President)
street & number 200 McGregor Street telephone 645-5330
city or town Manchester state NH zip code 03102

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

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

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National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 1 of 4

NARRATIVE STATEMENT OF SIGNIFICANCE:

418-420 Notre Dame Avenue in Manchester, New Hampshire is eligible for the National Register of Historic Places under Criterion A for significance in Commerce as the home of the nation's first credit union, for the period 1908 through 1913, the years during which it served in that capacity. It also qualifies under Criterion C for Architecture, as a well-preserved apartment building in the Classical Revival idiom, for the period of 1907, the time of its construction. It possesses integrity of location, design, setting, materials, workmanship, feeling, and association.

COMMERCE:

This property, located in Manchester, New Hampshire was the founding site of the first credit union in the United States of America. It was truly a grass roots effort to improve the economic stability and welfare of a community. The Credit Union National Association (CUNA) defines a credit union this way:

" A credit union is a member-owned, not-for-profit cooperative financial institution formed to permit those in the field of membership specified in its charter to pool their savings, lend them to one another, and to own the organization where they save, borrow, and obtain related financial services. Members are united by a common bond and democratically operate the credit union under state or federal regulation."

The nation's first credit union started at 418-420 Notre Dame Avenue from 1908 through 1913, and has since grown to become one of the state's oldest and most stable financial institutions. Nationally, it is significant for providing a precedent for the successful growth of an entire financial industry. US credit unions now number 12,174, serve 70.5 million members, and have total assets in excess of \$330.9 billion.

Credit unions have become successful as an institution because of their very simple guiding principles: (1) Only people who were credit union members could borrow there; (2) Loans would be made for "prudent and productive" purposes; (3) A person's desire to re-pay (character) would be considered more important than the ability (income) to repay. They were, after all, borrowing their own money and that of their friends. These principles still govern most of the credit unions in the world today.

In the early 1900's, the area west of the Merrimack River was known as Notre Dame section of Manchester, New Hampshire was settled predominantly by Franco-American immigrants from the Canadian Province of Quebec. Many of these French speaking settlers worked in the textile mills of the Amoskeag Manufacturing Company, worshiped at St. Mary's church, and sent their children to the church school. Due to cultural and linguistic differences, these mill workers had a hard time getting credit from established English banks. Monsignor Pierre Hevey, P.A., pastor of St. Mary's church, enlisted the help of Alphonse Desjardins of Quebec, the founder of the first credit union in North America (Levis, Quebec, founded 1900) and set about to improve the economic stability and independence of his parishioners.

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The first credit union in the United States was born November 24, 1908, at a meeting in Manchester, called by Monsignor Pierre Hevey, P.A., pastor of St. Mary's church, and presided over by Alphonse Desjardins. The project was approved immediately, a Board of Directors was elected, and Atty. Joseph A. Boivin was chosen as first president and manager. He provided office space in his own home, at the corner of Amory Street and Notre Dame Avenue in Manchester, New Hampshire.

Manager and personnel served without compensation during the first eight years of the credit union's existence. Opening hours were generally limited to evenings and holidays. On April 6, 1909, the group was incorporated by special act of the New Hampshire Legislature under the name of "St. Mary's Cooperative Credit Association," with 210 shares of stocks at \$5.00 apiece. Its first safe was a used metal box purchased from "L'Avenir National," local French daily newspapers.

Odilon F. Dubois, a director of St. Mary's since 1910 was quoted in 1959 as saying, "The credit union which Desjardins established in our parish immediately began to serve both children and grown-ups." An example of this remarkable empowerment to the children is found in the life of J. Leo Dery. Dery became a member of St. Mary's while attending grade school at Manchester's Hevey School during the 1910's. He recalled, " Mr. Albert Roy, the clerk of St. Mary's, collected savings from the school children each Tuesday and Friday. He went from classroom to classroom and made his collection at the teacher's desk. He accepted all amounts. None was too small. When I left grammar school I had saved \$200. That was a lot of money during those times. And I was only able to save it because St. Mary's made it such a convenient way for putting it aside." J. Leo Dery grew up to become a newspaper reporter and treasurer of Manchester's Union Leader Employee's Credit Union.

Empowerment was felt by adults of the community as well. They were an inspiration to all who learned about this method of pooling resources and economic power. In 1911 Alphonse Desjardins, at state invitation, spent a month speaking and organizing credit unions in Massachusetts, at which time he is reported as saying:

"Yes, and the movement is already born. Should we not be proud that it is the great French-Canadian family which has started it in this continent, which has here planted the idea, aware of how adapt it to the circumstances and needs of a new area?...

The significance of this movement: It is the wise and orderly arrangement of the potential productivity of the lower classes. It is their economic emancipation, it is the people aware of their strength, which arrays it energies, the discipline by a strong and persevering will, creating their own institutions where they will prevail, not as a minor in perpetual tutelage; it is the people becoming their own bankers-- not by following the day-dream of socialism which puts the state at the heart of all economic activities -- but by

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taking as base for the system, the parish unit, portrait of the family enlarged evolving slowly but surely in this fertile but small frame..."

Rapid progress followed these first steps in the right direction. The office in the Boivin home soon became too crowded for the credit union's flourishing business. On August 1, 1913, the office was transferred to more spacious quarters at 330 Notre Dame Avenue. Office hours and business increased constantly. By December 4, 1916, the credit union's assets exceeded \$200,000.00 and a full time manager was hired. On April 3rd, 1917, the New Hampshire Legislature approved a bill changing the institution's name from "St. Mary's Cooperative Credit Association" to "La Caisse Populaire Ste-Marie" (The People's Bank). And on April 28, 1925, the charter was amended so that the bank could be called either "La Caisse Populaire Ste-Marie" or "St. Mary's Bank". By 1919 additional office space was required, the bank's assets reaching \$500,000.00. During that same year, the Board of Directors established a special reserve fund to buttress the financial security of the institution.

The year 1922 was an eventful one for Manchester and St. Mary's Bank. During nine months of that year, operations of the Amoskeag Manufacturing Company, then employing some 12,000 people, were paralyzed by a general strike. Though the Notre Dame district suffered its most disastrous effects, St. Mary's Credit Union ended that fiscal year with a net gain of \$10,000.00. It was also at this time that Father Isidore H.C. Davignon, the pastor of St. Mary's church and honorary president of St. Mary's Bank, deeded over to the bank the second building which housed its offices and the "Cercle Ste-Marie." By the end of 1923, the credit union's assets were more than a million dollars. The Board of Directors sought a better location in what was then the real commercial center of Notre Dame.

In 1930 an impressive, architect-designed, credit union building was opened on Main Street, just across the picturesque Lafayette Park and down the hill from St. Mary's church and the original founding office located at the corner of Amory Street and Notre Dame Avenue. Business flourished, services increased and the credit union successfully weathered the storms of economic depression in the thirties, including the sudden bankruptcy of the Amoskeag Manufacturing Company. Hundreds of large banks were liquidating throughout the country, but St. Mary's doors remained open, even during the 1933 bank holiday. By 1940 the assets were \$1,400,000.00.

In the 1960's St. Mary's grew again and built a new building located in the neighborhood where its history began, within sight of the St. Mary's church and the original credit union office. The credit union now operates from a building which was completed in 1970, a two story structure which includes a spacious lobby, where a large, one-of-a-kind French-American mural depicting local historical events can be seen.

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St. Mary's has come a long way since that first meeting in 1908. At the end of 1995, St. Mary's Bank offers multiple community branch offices with state-of-the-art computer banking facilities, drive-up windows, and ATM connections worldwide. New products and services continue to be utilized by the members. St. Mary's Bank continues to be a role model for credit unions throughout the country.

ARCHITECTURE:

418-420 Notre Dame Avenue is characteristic of the tradition of Classical Revival apartment buildings in the city of Manchester. Essentially rectangular in plan, its presence is dominated by elegant classical detailing. Most striking is the rounded two-story central portico with deck. Its Corinthian columns, modillions and urns are typical of the style. The prominent bracketed cornice is also common.

Please refer to Section number 7 for the complete Narrative Architectural Description.

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Section number 9 Page 1 of 1

BIBLIOGRAPHY and/or REFERENCES:

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Sanborn Map Company, Manchester, New Hampshire, 1915.

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Videotaped Interviews with Mrs. Gilberte (Boivin) Brosseau, Creativideo, Inc., Concord, NH, Nov 9, 1994 & Nov. 21, 1994.

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Section number 10 Page 1 of 1

GEOGRAPHICAL DATA:

VERBAL BOUNDARY DESCRIPTION:

The nominated property is the eastern 2/3 of Lot #4, Map #181 in the records of the Manchester, NH City Assessor. Boundaries of the nominated property are indicated on the attached sketch map.

BOUNDARY JUSTIFICATION:

The boundaries of the nominated property are those upon which the building was originally constructed.

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ADDITIONAL DOCUMENTATION : Photograph Identification Information

DESCRIPTION OF PHOTOGRAPHS:

PROPERTY NAME: 418 - 420 Notre Dame Avenue, Manchester, NH
aka: Atty Joseph A. Boivin Home and Office
aka: Home of the Nation's First Credit Union

LOCATION: Hillsborough County, NH

PHOTOGRAPHER: Catherine E. Przekaza, AIA

LOCATION OF ORIGINAL NEGATIVES:

The Architectural Office of Przekaza Design Associates
27 Evergreen Drive
Goffstown, NH 03045

DATE OF PHOTOGRAPHS:

July, 1996

PHOTO #1: DESCRIPTION OF VIEW:

View of front (east) facade and entry porch.
Photograph taken from east side of Notre Dame Avenue.

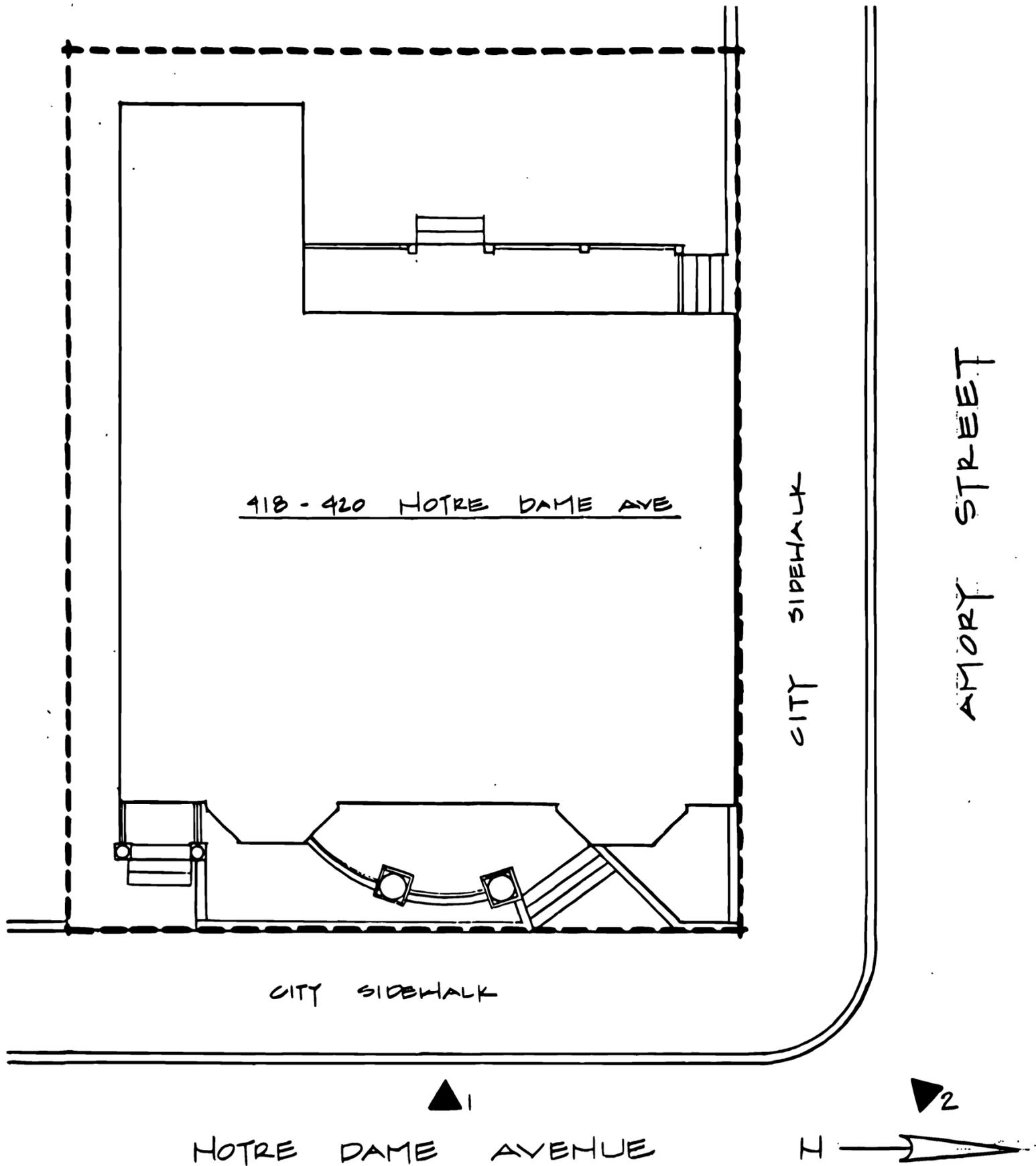
PHOTO #2: DESCRIPTION OF VIEW:

View of front (east) and side (north) facades, showing front entry porch
and building massing.
Photograph taken from northeast corner of Notre Dame Ave. and Amory St.

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Section number _____ Page _____



418-420 NOTRE DAME AVENUE
MANCHESTER, NEW HAMPSHIRE

PROPERTY BOUNDARY - - - - -
SCALE: 0 5 10 15 20 25