

United States Department of the Interior
National Park Service

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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 Westminster Terrace Historic District

Other names/site number n/a

2. Location

Street & number SEE CONTINUATION SHEET

Lot for publication n/a

City or town Westminster and Rockingham vicinity n/a

State Vermont code VT county Windham code 025

Zip code 05101

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 the criteria and does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

N. E. Bone Acting SHPO March 10, 2009
Signature of certifying official/Title Date

Vermont Division for Historic Preservation
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 commenting or other official/Title Date

State or Federal agency and bureau

I. National Park Service Certification

hereby certify that this property is:

<input type="checkbox"/> entered in the National Register. See continuation sheet.	
<input type="checkbox"/> determined eligible for the National Register. See continuation sheet.	
<input type="checkbox"/> determined not eligible for the National Register.	
<input type="checkbox"/> removed from the National Register	
<input type="checkbox"/> other (explain): _____	
_____ Signature of Keeper	_____ Date of Action

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

Contributing	Noncontributing	
16	8	buildings
4	1	sites
20	9	structures
		objects
		Total

Number of contributing resources previously listed in the National Register 0

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

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: DOMESTIC	Sub: Single dwelling
_____	Secondary structure
_____	_____
_____	_____
_____	_____

Current Functions (Enter categories from instructions)

Cat: DOMESTIC

COMMERCE/TRADE

Sub: Single dwelling

Secondary structure

Multiple dwelling

professional

7. Description

Architectural Classification (Enter categories from instructions)

LATE VICTORIAN/Italianate

" " / Queen Anne

" " /Shingle Style

SEE CONTINUATION SHEET

Materials (Enter categories from instructions)

foundation STONE

roof SLATE

walls WOOD/weatherboard

shingle

other WOOD

SEE CONTINUATION SHEET

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

8. Statement of Significance

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

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

Criteria Considerations (Mark "X" in all the boxes that apply.)

Property is:

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

Areas of Significance (Enter categories from instructions)

- Architecture
- Social History
- Community Planning and Development
-
-
-
-

Period of Significance c. 1881-1958

Significant Dates N/A

Significant Person (Complete if Criterion B is marked above)
N/A

Cultural Affiliation N/A

Architect/Builder N/A

Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)
SEE CONTINUATION SHEETS

9. Major Bibliographical References

Bibliography

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

10. Geographical Data

Acres of Property Approximately 12.5 acres

JTM References (Place additional UTM references on a continuation sheet)

	Zone	Easting	Northing		Zone	Easting	Northing
1	18	4777779	707795	3	18	4777579	708272
2	18	4777882	707945	4	18	4777395	707948

See continuation sheet.

Verbal Boundary Description (Describe the boundaries of the property on a continuation sheet.)
 SEE CONTINUATION SHEET
 Boundary Justification (Explain why the boundaries were selected on a continuation sheet.)
 SEE CONTINUATION SHEET

11. Form Prepared By

Name/title Deborah Noble, Principal
 Organization Deborah Noble Associates date September 2008
 Street & number PO Box 106 telephone (802) 695-2507
 City or town Concord state VT zip code 05824

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 SEE CONTINUATION SHEET
 Street & number _____ telephone _____
 City or town _____ state _____ zip code _____

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

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including 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.

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LOCATION - STREET AND NUMBER

Addresses listed in numerical order as houses appear on attached sketch map:

20, 15, 17, 19 and 19 ^{1/2}, 21, 21A, 23, 25, 27, 29, 81, 114, 106, 108, 100, 94, 86, 68, 54, 26, 24, 22, 22F, and 22R Westminster Terrace. Houses at #81, 114, 106, 108, 100, 94, 86, and 68 Westminster Terrace are situated in the town of Westminster, while #15, 17, 19 and 19 ^{1/2}, 21, 21A, 23, 25, 29, 26, 24, 22, 22F, 22R, and 20 Westminster Terrace are situated in the town of Rockingham.

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**OWNER'S LIST
WESTMINSTER TERRACE HISTORIC DISTRICT**

1. Shed and Carrie Jones Ivey
20 Westminster Terrace
Bellows Falls, VT 05101
2. Thaddeus and Tersita Buckley
15 Westminster Terrace
Bellows Falls, VT 05101
3. Michael P. Myers
17 Westminster Terrace
Bellows Falls, VT 05101
4. Benedict J. and Mary E. Farino
19-19 1/2 Westminster Terrace
Bellows Falls, VT 05101
5. Charles Jarras and Frank Biscardi
PO Box 53
Bellows Falls, VT 05101
6. Bernard and Harriette L. Stewart (life estate)
21A Westminster Terrace
Bellows Falls, VT 05101
7. Alice V. and Roger W. Atwood
Nancy A. Powers
23 Westminster Terrace
Bellows Falls, VT 05101
8. Richard B. and Linda J. Zayas
25 Westminster Terrace
Bellows Falls, VT 05101
9. Barbara Greenhoe
27 Westminster Terrace
Bellows Falls, VT 05101
10. Hawk's Roost LLC
29 Westminster Terrace
Bellows Falls, VT 05101
11. Walter J. Griffiths (81)
15 Hapgood St.
Bellows Falls, VT 05101

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12. Lillian C. and Vicki J. Turner
114 Westminster Terrace
Bellows Falls, VT 05101
13. Fonda C. Blodgett
106 Westminster Terrace
Bellows Falls, VT 05101
14. Kathryn A. Stannard and Marcia L. Trinkley (108)
100 Sunset Lake Road
Brattleboro, VT 05301
15. Donna L. Westfall
100 Westminster Terrace
Bellows Falls, VT 05101
16. Lawrence G. and Celia M. Slason
94 Westminster Terrace
Bellows Falls, VT 05101
17. Michael Laross
86 Westminster Terrace
Bellows Falls, VT 05101
18. Frank W. and Karen S. Walter
68 Westminster Terrace
Bellows Falls, VT 05101
19. Gerald A. and Mary Ann Dennis
54 Westminster Terrace
Bellows Falls, VT 05101
20. David F. and Ingrid F. Buckley
26 Westminster Terrace
Bellows Falls, VT 05101
21. L. Raymond, Mary Lou and Sarah Jane Massucco (24)
51 Green St.
Bellows Falls, VT 05101

22. Susan Fuller

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22F Westminster Terrace
Bellows Falls, VT 05101

Land – Rockingham Area Community Land Trust
90 Main St.
Springfield, VT 05156

23. Julian M. and Amie J. Walter
22R Westminster Terrace
Bellows Falls, VT 05101
24. Francis M. and Bette A. Burns (22A & B F)
8 South St.
North Walpole, NH 03609

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ARCHITECTURAL CLASSIFICATION (CONT):

Late 19th and 20th Century Revivals/Colonial Revival,
/Classical Revival

Other

MATERIALS (CONT):

Foundation: BRICK
CONCRETE

Roof: WOOD
METAL
ASHALT SHINGLE

Walls: aluminum
Vinyl

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NARRATIVE DESCRIPTION

The Westminster Terrace Historic District is intersected by the boundaries of the Towns of Rockingham and Westminster, in Windham County in southeastern Vermont. It is situated just south of the Bellows Falls Neighborhood National Register Historic Districts and is closely associated with the village of Bellows Falls where there is also the Bellows Falls Downtown National Register Historic District. Located just north of the confluence of the Connecticut and Saxtons Rivers, Westminster Terrace is a primarily residential street oriented north-south on what was originally known as Terrace Hill, Bancroft Terrace and/or the South Terrace — the uppermost of a series of sequential terraces left in the Saxtons/Connecticut River Valley by the recession of ancient glacial Lake Hitchcock. The illustrative figures that will be mentioned in the text are located at the end of Section 7.

The first alignment of the street ascended the terrace further north than its present location from Westminster Street and was the original access to the former southern Greek Revival style mansion owned by Col. Cornelius Lowe King at the time (Figure 1- Beers Atlas of 1869 mistakenly attributes the King Estate as the Low Estate). Currently the street ascends southwesterly from Westminster Street at a slightly more southerly point, up the east side of the terrace formation and turns ninety degrees west, meeting the primary portion of the north-south street at the center of the terrace at a 'T' intersection. This portion of the street continues a short distance north along its original alignment to the rear of the former hospital (which is primarily accessed from the north from Old Terrace Road) and south to the end of the terrace formation. Here it originally turned back to the northeast to descend the east side of the terrace again to Westminster Street but now terminates in a cul de sac (see Figure 2). The Westminster Terrace Historic District comprises approximately 12.5 acres of land.

The first wave of building on Westminster Terrace consisted of substantial 2 ½ story homes built between 1881 and the first decades of the twentieth century for the leaders of the local business economy based largely on paper manufacturing. These mansions perched on the eastern portion of the terrace, facing the spectacular view over the Connecticut River, the falls that provided power to the numerous mills at Bellows Falls, the mills just below on the Saxtons River and of Fall Mountain (Mount Kilburn) looming over North Walpole, New Hampshire. Westminster Terrace (the street) was actually the service road behind these large estates, providing access to the west rear service wings and large, hip roofed carriage barns that were situated on the western half of the terrace. A deeded fifteen foot right of way held in common on the eastern edge of the terrace in front of the majority of the homes was used as a walk and early carriage access to facilitate driving vehicles from their west rear storage barns around the east front of each mansion to bring the financially prosperous residents to their various engagements in town. Most of the homes also had a series of staircases leading down from the common way in front of the houses along the steep eastern face of the terrace to Westminster Street (Figures 2 - 4).

The second phase of development on Westminster Terrace began with the construction of the Thompson House (#16) c. 1902 on the southwest edge and continued with the development of home sites on the west side of the terrace during the suburbanization period following the Second World War. As the automobile made it possible for working people to commute to jobs further afield, the subdivision of the west rear portions of the large lots began just before 1920 (resources #17, #19 and #20). These more recent resources were oriented to the former service street as the primary thoroughfare. Large carriage barns that served the east-facing mansions were converted to automobile garages in name if not in function, as shown on the Sanborn Insurance Maps starting in 1920 (see Figure 4). One former barn was converted to a house, but most were removed to make room for new homes. Small, early garages were

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added beginning c. 1920 (#19a) and several original homes converted the rear wings into garages beginning c. 1915 (#8 and 9) as their carriage barns made way for homes (#19 and 20). The landscaping and former rear portions of the many of the eastern facing estates have undergone minor alterations to accommodate this street reorientation and the original common right of way on the eastern edge of the terrace has all but disappeared amid the growth of trees and shrubs. Also at this post World War II era, two of the estates (Horace Thompson #11 and Moore #5) subdivided further and groups of 1950's ranch houses appeared at the south end and middle of the district.

Original 2 ½ story residences and associated outbuildings are of wood construction set mainly on brick foundations and many with original slate roofs, while 1 story buildings from the 1950's rest on concrete block foundations. Architectural styles range from the Italianate, Colonial Revival, Queen Anne, Stick, and Shingle styles evident to simple vernacular ranch houses representing the second wave of building in the district. Modern alterations are generally confined to substitute siding and the addition of modern sash or doors, not compromising the integrity of the older resources. Originally the street was developed on open pasture land, but the maturing trees and landscaping elements have obscured the views from and of the residences and provided more privacy to their terrace setting. The individual resources in the district reflect the evolution of the street from an upper class enclave of the turn of the 20th century to a suburban neighborhood characteristic of the mid 20th century and most retain their integrity of location, design, setting, materials, workmanship, feeling and association. Several of the ranch houses from the 1950's development of Westminster Terrace have been altered and are non-contributing, but are included within the boundary as representative of associative characteristics of the social evolution and community development of the district rather than for reasons of architectural prominence.

Individual building descriptions are as follows:

1. 20 Westminster Terrace; Howard, James F. and Elena, House, c. 1951, contributing.

This 1 ½ story, ranch type house is wood frame, brick faced and has a cross gable on the left flank of the east front facade and a rear cross gable on the right flank of the west rear elevation. Clapboard siding sheaths the gable ends and an asphalt shingle gable roof has a partial entablature set off from the brick siding by a header course and features an interior brick chimney stack. A 1 story shed roofed entrance porch on the façade has been extended across a screened breezeway to attach to a 1 bay, clapboard sided garage on the right, north flank of the house. Sash is generally 2/2 with horizontal muntins, brick headers and sills and with grouped sash on the left flank of the rear elevation.

This ranch type house was built during the second wave of development of Westminster Terrace on land originally associated with #3, the Preston Hadley House. It was early owned by Elena and James F. Howard, a clerk for the Postal Transportation Service by the time of the publication of the Directory of 1954. The current house is located further east and closer to the street, with a large, 2 story, hip roofed carriage barn/late garage with two 1 story west rear wings projecting to the west formerly located on the west bank of the terrace formation removed. It is unique in the district and one of only three homes from the 1950's subdivision era to be considered contributing.

2. 15 Westminster Terrace; Wales, George R. and Clara, House, c. 1902, contributing.

This 2 ½ story, wood frame, symmetrical Colonial Revival style house with Queen Anne style detail is located on the northeast edge of the district, south of the rear of the medical center that is outside of the

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district. A series of granite steps lead across the sidewalk to the east portion of Westminster Terrace street that rises from Westminster Street. The 3 x 2 bay, hip roofed main block faces east with two interior brick chimney stacks with decorative caps, and has a 2 ½ story, hip roofed rear wing projecting to the west toward Westminster Terrace. It rests on a brick foundation and has clapboard siding with a flared, decoratively shingled band below the sill course of the second story and a slate, truncated hip roof that rises steeply to a rectangular flat deck. The whole is generally articulated with a molded watertable, plain cornerboards, and given Queen Anne detail with a flared fishscale shingle sill/lintel course at the center of all elevations; a partial molded entablature supporting the flared fishscale shingled band is topped with a cornice sill course and wraps around the entire building. The complete eaves entablature has a modillioned projecting cornice and the north, west, and south roof faces of the main block each feature a dormer framed by fluted pilasters that support the heavy projecting pediment of each dormer's gable roof.

The principal east façade is highly decorative and features twin, two story, semielliptical bow windows flanking the principal entrance that is sheltered under a 1 story, hip roofed Ionic porch with a central projecting pediment. The symmetry of the façade and emphasis on the central entrance is enhanced by a 1 ½ story, central, gable wall dormer visually supported by the porch, rising over the central entrance and extending above the eaves of the hipped roof. The symmetrical arrangement of features is enhanced by the placement of twin gable dormers with round arched lights and decorative medallions flanking the central wall dormer, which reads as a central pavilion. The wall dormer is distinguished with massive, Roman Ionic corner pilasters supporting the modillioned cornice which returns, with a round arched window in the gable that features a keystone cornice molding and sills supported by bracketed feet. The singular window on the second story of the central wall dormer/pavilion features paired 1/1 sash set in a decorative surround featuring flanking fluted pilasters crowned by flattened ball shaped finials and a series of small square panels in the frieze which are further emphasized by bolection molding. The complete modillioned entablature of the porch is supported by paired, fluted Roman Ionic colonnettes with angled volutes on panelled pedestals, identical Roman Ionic pilasters, a balustrade with heavily turned balusters and molded handrail, and a lattice skirt. The identically articulated central, projecting gable over the steps leading to the central entrance of the porch is detailed with a decorative rosette in the circular medallion of the pediment. The principal entrance features a door with a large rectangular light, leaded half-length sidelights set over molded panels and set in an enframingent with fluted composite pilasters.

A two story, polygonal bay windows rises from the south side elevation of the main block that features a modillioned cornice, fishscale shingled flared sill course, and decorative panels below the first story windows. A similarly articulated 1 story, polygonal oriel window enhances the north side of the house. Both the first story west elevations of the main block flanking the rear wing, which are limited in exposure, feature leaded stained glass windows set in a molded surround.

The 2 ½ story, 4 x 2 bay, hip roofed rear wing projects to the west and is articulated in the same manner as the main block. An original pedimented gable wall dormer projects from the west slope of the slated gable roof, with a larger gable dormer with gable returns projecting from the south slope of the roof that may not be original. A garage entry to the basement level added to the west end of the rear wing is not original. A 1 story, hip roofed entrance porch on the south façade of the wing in the ell formed with the main block features Doric columns, a modillioned cornice and a balustrade with a squared newel post topped with a turned ball, turned balusters and a lattice skirt. A leaded stained glass lunette window is sheltered under the entrance porch on the right flank of the door. Sash is 1/1, with a large, fixed rectangular sash on the south façade.

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The interior of the George R. Wales House retains its original decorative elements featuring excellent examples of Queen Anne style detail in natural finish wood. The east front principal entrance is articulated with an entry vestibule set off from the central stairhall running the length of the main block by a secondary entrance ensemble nearly identical to that on the exterior: the pass door has a large rectangular arched light surmounting lower panels and flanking leaded arched half-length sidelights with continuous compound molding in the surround. The transition from the vestibule and the entrances to the two flanking front parlors into the staircase portion of the central hall is marked by a full width, natural wood finish arched opening featuring fluted, chamfered square pilasters with cable molding set in the chamfers, with small brackets supporting an entablature with a cable-spindled valence in an enframingent with cable molding and egg-and-dart motifs. The magnificent open string staircase rises in four runs with molded nosing and two intermediate landings, one of which is lit by a window. Rising with a curtail from the center of the hall to a quarter landing, the open newels are identically articulated as square, fluted columns/pilasters with patera in the frieze, egg-and-dart molding in the cornice and a spherical newel cap at the top of the pyramidal crown, compound molded handrails and cable molded balusters. A panelled dado accentuates the east front of the first rise visible from the principal entrance featuring the raised "cross" motif in each of the series of square panels set in molded rails and stiles below the ornate balustrade. A wood seat shaped identically to the curtail rests on three turned legs and projects from the juncture of the rails with beaded vertical boarding set above the baseboard. The third rise balusters are paired on each tread and have a more compound turned treatment, with molded nosing and polygonal newel drops marking the fourth and last rise over the central hallway.

The northwest rear room is distinguished with a diagonally placed chimney breast with an ornate fireplace and overmantel. The rectangular hearth opening features glazed brick set in a crossetted surround with the cornice set off with pellet molding below an ovolo interspersed with decoratively carved bracket-like moldings supporting the cornice mantel shelf. The overmantel features a central rectangular beveled glass mirror flanked by paired fluted Doric columns which support an entablature with Greek Key molding setting off the cornice. The flanking fluted columns enframe small, square beveled glass mirrors set over each other with a small shelf dividing the space in half. The symmetry of the overall design is expressed by the location of the small bracket moldings of the cornice located just below and accentuating the columns in the overmantel. The room has a panelled dado below an ornately molded chair rail, a molded ceiling cornice, doors with a series of raised cross panels set in continuously molded trim, and an oval leaded stained glass window enframed with ornate bolection molding.

The southwest rear room features a glazed, molded brick fireplace with a tile hearth featuring a chevron decorated segmentally arched opening flanked by panelled pilasters supporting a large entablature with bead-and-reel and egg-and-dart moldings setting off the architrave. As in the room opposite, the fireplace is located on a diagonally placed chimney breast. The large polygonal bay window on the south wall is enframed by Roman Ionic columns and square pilasters on panelled pedestals with an arched entablature having patera and beaded cornice. Window seats under bay window are paneled as is the dado under the chair rail which encircles the room. An arched leaded stain glass window with continuous molding lights the southwest wall of the room. This room is separated from the southeast front parlor by a large open rectangular entry enframed in a similar manner to the bay window which was added by the present owner c. 2005. It is interesting to note that a former tunnel connected the basement level of the George Wales House with the basement of the Preston Hadley House, but has been removed by the current owner.

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The Wales-Buckley House was built for George R. Wales soon after the adjacent Cornelius Low King estate was divided up among King's five children after his wife, Janet's, death in 1896. This former pasture/field owned by King (see Figure 1) was the last portion of land to be developed on the plateau of the terrace, as the more southern lots had been owned by the Bancroft family farming enterprises and had been subdivided for development beginning in the spring of 1881. In fact, the *Bellow Falls Times* weekly newspaper reported on September 8, 1881 that Col. C. L. King authorized the newspaper to report that "he has not sold his house on The Terrace and does not propose to do so at the present" in order to quell speculation that his estate would be subdivided along with the Bancroft holdings.

The Wales-Buckley House property originally included the land on the west side of the street (see #1) and is similar in style to the Hadley mansion to the south (#3), to which it is connected through the original ownership of the former King pasture land during this period and through familial relations as well as the tunnel. On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in

'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time...being a portion of the lands and premises described in a certain deed to Cornelius Low King by the President of the Bank of Bellow Falls, by deed dated April 25, 1848 [apparently after foreclosure on the estate of Henry F. Green]... also being a portion of the premises described in a certain deed made by Mary Alsop King and others [perhaps King siblings] to Cornelius L. King, dated March 10, 1883.' (RLR, Book 45/p. 276-279).

On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. Wales and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster. George Rowe Bradley Wales was the son of Stephen Rowe Wales, a blacksmith in the village. George Wales began as a clerk in the George Guild dry goods store in 1880 when he was 21, according to the Census of that year. By the time the *Child's Gazetteer* was published in 1884, Wales lived on Atkinson Street at the corner of Oak Street and was in the dry goods business working as a salesman for George O. Guild. Guild had his office in the Centennial Block in the Square in Bellows Falls and is noted in the same 1884 listing as living on Westminster Terrace (#10 in the district, #29 Westminster Terrace). Guild apparently later became a paper manufacturer, as many of the residents who built on Westminster Terrace. George Wales opened his own store in 1885, called the Wales Cash Store, the "dependable store" at #41, The Square, which was bought by E.S. Whitcomb in 1915 (Lovell, p. 94).

By 1899, local directories show Hadley as living in his new mansion at what was then 19 Westminster Terrace (now #15 Westminster Terrace, resource #3 in the district), but Wales built this house after the census enumeration, probably c. 1901, since the 1900 Census shows George, his wife Clara and two children, Caroline, 13, and Rowe, 11, living at nearby 86 Atkinson Street in Bellows Falls. Lovell's history of the town reports that 'the George Wales home was built at the turn of the century for the fabulous price of \$14,000' when citing the large Victorian homes built with paper mill money, the source of most of the largest incomes in town at the time. (Lovell, p. 7)

The US Census reveals facts about the Wales household which illustrate the prosperity to which the family had risen with their move to Westminster Terrace. At the time of the 1910 Census, George Wales, his wife and two children, now 23 and 21, resided in their large new estate, which employed two servants,

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Fannie Austin, a 25 year old Irish cook, and Frank Moran, a 36 year old coachman. George Wales had been named to the board of trustees of the Bellows Falls Savings Institution in 1903 and by 1916 he was listed in the town Directory as the President of the Bellows Falls Savings Institution and as treasurer of Standard Paper Company. His wife, Clara, had passed away by the time of the 1920 Census, when George's son, Rowe C. Wales, resided with him and worked as a manager at the Standard Paper Company, having been listed in the Census of 1910 as working in the paper mills in Berlin, NH. Their household employed two servants, Margaret Harris, a 26 year old cook who emigrated from Ireland in 1912, and Josephine Doyle, aged 17, a "servant girl", age 17 of Irish parentage. Once the established families Bellow Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. George Wales continued to live with his daughter Carolyn, and her husband, William Barker, at 26 Westminster Terrace, where George's servant and cook, Margaret continued to cook for the family. Before his death in 1953, George Wales had become prominent in business and social affairs in the Village.

George Wales acquired two parcels of land to the north of the house from the former King property, then owned by Katherine McG. Flint (Mrs. John Wyman Flint), when she offered her magnificent home and former King estate to the town as the hospital in 1921. George Wales sold his mansion to John N. and Hester E. Goutas in September of 1938, as well as providing a mortgage, which they paid off in 1943. The parcel of land on the west of Westminster Terrace that had previously been the site of the enormous carriage barn/garage was divided from the former Wales House property in the early 1950's and by 1954 the present house (#1) on that western portion of the property had been built. The Wales house later served as the Texas Nursing Home, as it was listed in the 1959 Directory, with Otto G., LPN, and Gertrude Chiasson, RN, living in the house and running the nursing home.

In 1963, the Hadley House and the adjacent Wales House again became associated through common ownership. A. J. Levinsky and Francis A. Reynolds, MD, business partners from Massachusetts, acquired the Texas Nursing Home and the former Hadley house to the south (#3) in the 1960's when they were used as doctor's offices. The two houses later served the Health Care and Rehabilitation Services of SE Vermont from 1988. The house is currently owned by Thaddeus and Teresita Buckley, who purchased the mansion from Stanley and Brett Harris in 2001 and who have restored the mansion to its former glory.

The George R. Wales-Buckley House is very similar in its exterior Colonial Revival style, form and massing to the mansion built between 1901 and 1904 for Gen. Nathan G. Williams of the Vermont Farm Machine Company and located at #48 Atkinson Street, also listed on the National Register. The Wales House is in excellent condition and is an outstanding example of the Colonial Revival style.

3. 17 Westminster Terrace; Hadley, Preston H. and Harriet, House, 1899, contributing.

This 2 ½ story Colonial Revival style home has a brick foundation, clapboard siding, a slate truncated hip roof, with twin interior brick chimneys, a 2 ½ story, 2 x 2 bay wing and 1 story, 1 x 2 bay wing both projecting to the west rear. Sash is generally 1/1 with cornice cap moldings. The conspicuous corner location of this outstanding home is reflected in the prominent semi elliptical bay window with an enriched dentilled cornice on the southeast corner of the main block, the one story, hip roofed porch with a modillioned cornice, Doric columns and balustrade which wraps around the principal east and south facades, as well as the 3 story, 1x1 bay cross gable rising from the southwest corner which marks the

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transition to the rear wing. The east facade features twin pedimented dormers that project from the east front slope of the roof with a carved motif in the tympanum. The complete entablature of the wide eaves overhang of the roof is detailed with modillions. The porch originally had central east front entry stairway indicated by the stepped out roof and tripled columns. The porch is currently accessed from the southeast corner. The principal entrance under the porch is set in a simple enframing with a cornice cap molding, has $\frac{3}{4}$ length sidelights with beveled glass set over small panels with a raised cross shaped motif and features an oversize door with a rectangular beveled glass light, a panelled horizontal lower panel with the same elongated raised cross shaped motif. There is a single, rectangular stained glass window on the left flank of the entrance. Centered over the entrance is a V shaped oriel window on the second story which repeats the cornice articulation of the semi elliptical bay window with its enriched dentilled cornice with egg and dart motif. The rear porch is articulated identically to the porch on the main block, both having lattice aprons.

The Hadley House was built soon after the adjacent Cornelius Low King estate was divided up among King's five children after his wife, Janet's, death in 1896. This former pasture/field owned by King (Figure 1) was the last portion of land to be developed on the plateau of the terrace, as the more southern lots had been owned by the Bancroft family farming enterprises and had been subdivided for development beginning in the spring of 1881. In fact, the *Bellow Falls Times* weekly newspaper reported on September 8, 1881 that Col. C. L. King authorized the newspaper to report that "he has not sold his house on The Terrace and does not propose to do so at the present" in order to quell speculation that his estate would be subdivided with the Bancroft holdings.

On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in

'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time...being a portion of the lands and premises described in a certain deed to Cornelius Low King by the President of the Bank of Bellow Falls, by deed dated April 25, 1848 [apparently after foreclosure on the estate of Henry F. Green]... also being a portion of the premises described in a certain deed made by Mary Alsop King and others [perhaps King siblings] to Cornelius L. King, dated March 10, 1883.' (RLR, Book 45/p. 276-279).

On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. In 1898, Directories show Preston H. Hadley, a cashier at the National Bank of Bellows Falls from 1881 to 1906, as living at 77 Atkinson Street. By 1899, local directories show Hadley as living in this house at what was then 19 Westminster Terrace (#3 in the district) and was in residence at the time of the April 1900 US Census enumeration. Wales (#2 in the district) and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster. Hadley had been born in Chester, Vermont in 1859 and had five children with Harriet Campbell Hadley before his death in 1906. According to the Census of 1900, Preston lived with his children ranging from age 8 to 16, with Clara Sweeney, a 24 year old maid.

Once the established families of Bellow Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. By 1910 Preston Hadley's oldest son, Walter Campbell, had married Gertrude MacComisky, had a son, Donald Preston (born 1909), and was employed as a

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retail dealer of carriages on West Street. He continued to live in the family house with his widowed mother, Harriet, and by 1919 had his own real estate business, Walter C. Hadley and Company, as well as a daughter, Dorothy Linwood (born 1912). Harriet Hadley and her daughters, Ruth M. and then just Marion L., continued to occupy the homestead until it was sold after Harriet's death in 1943 to Clarence and Marjorie Bodine. The second son, Preston Henry Hadley, had moved between 1910 and 1919 to the former Holden House at 25 Westminster Terrace (#8 in the district), and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry and also had a son named Preston H. Hadley Jr. who moved to Orange, NJ after his marriage and Richard B. Hadley, who became a doctor. This family continued to live in the house at 25 Westminster Terrace and later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

After the Hadley House was sold to the Bodine's in 1943, the second unit in the house was rented out, with Patrick Bowen, a creamery clerk living there in 1954. The unit was probably created during the Harriet Hadley ownership when her son and his family lived with her. Clarence Bodine was in business with his father, W.H. Bodine, and his brother, Wilfred, in W. H. Bodine and Sons, a well established plumbing firm started in 1889 by his father. By 1959 the Bodine's were attempting to rent both living quarters in the house, with Pauline and G. Raymond Snow (Snow and Lear, office equipment) and salesman for the Nelson C. Fought Co. living in one of the units. At the time of the compilation of the 1959 yearly directory, the second unit was vacant.

In 1963, the Hadley House and the adjacent Wales House again became associated through common ownership. A. J. Levinsky and Francis A. Reynolds, MD, business partners from Massachusetts, acquired the Texas Nursing Home (Wales House, #2) and the former Hadley house to the south (#3) in the 1960's when they were used as doctor's offices. The two houses were owned by the Health Care and Rehabilitation Services of SE Vermont from 1988. The house is currently owned by P. Michael Myers who acquired the estate from Stanley and Brett Harris in 2000.

The Hadley House is an excellent example of a Colonial Revival home with Queen Anne characteristics. The original integrity is well preserved in all its aspects.

4. 19 - 19 1/2 Westminster Terrace; Farino, Benedict and Mary, House, c. 1956, contributing.

This 1 1/2 story, 4 x 2 bay, vernacular duplex has an asphalt shingle gable roof with an interior brick chimney, substitute clapboard siding and a concrete foundation. A long, shed roofed dormer on the north principal facade is centrally located above the twin entrances with gable hoods supported by lattice and posts. Fenestration has flanking louvered shutters and sash is generally 2/1 with tripled sash flanking the twin entrances. A 1 story, gable roofed screened porch projects from the west gable end while a balustraded deck projects from the east gable end.

The Farino House was subdivided from the original Moore House property (#5) at 21 Westminster Terrace after Hugh A. Talbot, a NH developer, purchased two parcels in September 1952 from Sarah Moore O'Connor and her husband, Edward, of the Westminster portion of Westminster Terrace (#28, # 17 in the district). O'Connor acquired the property from the estate of Margaret C. Moore in July of 1952 who had owned the property since 1935. O'Connor sold quickly to Hugh and A. Talbot who filed a subdivision plan for two lots in September 1952 on each side of the road, indicating that the entire original lot developed after Albert C. Moore's purchase in 1883 had survived intact. The two lots were resubdivided

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into three lots each c. 1956 including the original mansion (#4,5 and 6 in the survey), and three on the west side (#22, 23 and 24 in the survey). The house is listed in the Directory of 1959 with #19 vacant and Kenneth and Janet Fletcher of the State Police occupying #19 ½. The Farino house retains the majority of its original integrity.

5. 21 Westminster Terrace, Moore, Albert C. House, c. 1884, contributing.

This 2 ½ story, Italianate style home has a hipped slate roof with a belvedere and twin decorative brick chimney stacks, clapboard siding, and a brick foundation. There is Stick style detail on the principal east facade and a 2 ½ story, gable roofed west rear wing. The whole is articulated with a complete eaves entablature embellished with a scrollsawn band in the frieze and paired scrollsawn brackets, plain cornerboards, sill and lintel courses, and plain watertable. Sash is generally 2/2 and 1/1, with some paired. The symmetrical principal east facade features transomed, double leafed doorways on the first and second stories crowned with a gable wall dormer rising above the roof line and flanked by two story polygonal bay windows one of which is repeated on the north elevation. The Stick style porch has chamfered columns with pedestals defining the corners of the low cutout balustrade and chamfered cross bracing with pendants under the bracketed eaves entablature. The second story doorway has large, chamfered open brackets supporting an open gable hood with a central vertical member with a pendant separating the open gable into halves with quadrant fans. The crowning gable over the tripled sash of the wall dormer projects widely and is supported with doubled, chamfered open braces and chamfered gable screen with a pendant.

The outstanding original twin leafed doors on the principal entrance feature arched lights framed with incised trim having cornerblocks with patera. The lights are set over an entablature molding with decorative frets in the frieze, under panels detailed with leafed branches all set over twin vertical panels with bolection molding. A central molding seals the doors with round sections having decorative bead and reel alternated with flattened sections with a stylized incised branch motif. The twin leafed doors on the second story have stained glass and are surmounted by a transom with Queen Anne style small stained glass lights.

The highly ornate hip roofed belvedere and has a finial reflects the detail of the main block with its bracketed corner pilasters supporting a complete eaves entablature with overhanging cornice, paired windows with 1/1 sash, stepped out roof projections over windows that are supported by chamfered open brackets, and diagonal boarding, sill courses and chamfered open panels.

The 4 x 5 bay rear wing has a 1 story, hip roofed porch with chamfered columns and brackets forming arches under the entablature as well as supporting the cornice, chamfered pedestals with a low balustrade and a lattice apron. A wood fire escape rises on the west gable end.

This excellent Victorian Italianate mansion with Stick style detail was built by paper manufacturer Albert C. Moore. He was 46 years of age in the Census of 1880 before he built this house, with a wife Sarah M., aged 44, a daughter Cora A., 21, and Frank A., 12. His sister in law, Abbie F. Day, 21, lived with the family and worked in the paper mill, and Anna Murphy, 22, was a servant for the family. Apparently the building of this house marked the apex of his career and fortune, when Moore purchased land "west of Westminster Street" in December 1883 located on the south side of Cornelius Lowe's land [Capt. Cornelius Lowe King]. This parcel had a right of way 30' wide on the easterly side and a strip of land 6' wide between Moore and Lowe's land.

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Albert A. Moore was a prominent paper manufacturer, president of the Moore and Thompson Paper Company which was located in Bartonville on the Williams River. The company had owned the upper mill that was ruined by the flood of 1869 and managed the lower mills for owners, Union Paper Co., of Springfield, MA. The flood changed the course of the Williams River, which moved away from the mills and village causing a decline after 1869 in Bartonville. Moore and Arms formed a new business in 1870, with the company name changing to Moore, Arms and Thompson when Horace W. Thompson was admitted to the firm in 1882. At the time of the publication of Child's Gazetteer of 1884, the company manufactured 8 to 10 tons of manila paper daily at Bellow Falls in mills on both sides of the canal. The company was known as the Moore and Thompson Paper Company by the 1890's, with Horace W., Henry R. and Fred L. Thompson joining the other top echelon of Bellow Falls society and residing at 31 Westminster Terrace (#11 in the survey). The Fall Mountain Pad and Paper Co. was incorporated by various members of the Moore and Thompson Company. It was the first mill to be completely electrified in 1914 (Lovell, p. 53). The Moore and Thompson mill was sold to the Eagle Paper Co. of New York in February, 1921 and repurchased by the former owners to make heavy Kraft papers. It was sold to the Hudson Bag Co. in 1922 to make Kraft Bagging. Moore and Thompson and Hudson Bag Factory closed in 1932 due to the lack of a tax exemption issued by the town. (Lovell, p. 53). It reopened as the Hudson Pulp and Paper Company and ran through the final closing in the late 1960's.

Albert C. Moore and his family lived at this grand mansion at #21 Westminster Terrace at the time of the Census of 1900, with son Frank A. having joined the family paper manufactory and three servants. Mary J. Kehoe, 23, had emigrated from Ireland in 1892 and did housework with Eliza A. Dagle, 23, who came from English Canada in 1893. Vermonter Eugene J. Penney, 22, was a coachman for this upper class family. The Albert Moore family lived at the house in 1910 without their children and with servants, and in 1920, son Frank A. Moore, 52, and his wife Margaret, 46, lived in the house with children named after Frank's parents: daughter Sara M, 16, and Albert C., 13, and Frank's sister, Cora, 60. Frank Moore had taken over as president of the paper company. There was a rental unit in the house in 1920 that was occupied by George Colby, caretaker of the estate. The house remained with Frank Moore until his death, when his wife, Margaret Moore acquired the property in February 1935 from son Albert Moore and others.

The Moore House became an income producing property after Sarah Moore O'Connor and husband, Edward, who lived on the portion of Westminster Terrace in the town of Westminster (listed in 1954 at #28, now #54 Westminster Terrace and #19 in the district) acquired the property in July 1952 from the estate of Margaret C. Moore. The Wool Pullery was owned and operated by B. P. and Edward F. O'Connor, who had purchased the Claremont Paper mill for the business in 1935. The O'Connor's quickly sold the Moore property to Hugh A. Talbot in September of 1952, who filed plans to subdivide the property into two lots on the same day. These lots on the east and west side of the Terrace were later divided c. 1956 into three lots on each side of the road. It is assumed that the original carriage house/garage was demolished at this time. Also in 1952, the house was divided by Talbot into six apartments, with early occupants in 1954 being teachers at Bellows Falls High School, as well as two State Police Officers. Talbot was a developer from NH who was involved also in the building of the 1950's homes both on this property as well as at the south end of the street. The ownership of the mansion changed hands quickly to Howard and Gertrude Moses in 1954. Howard I. Moses, a driver for Gay's Express, and his wife lived in one of the apartments, with Gertrude Moses selling the property after her husband's death to J. and W. Tibbetts in 1984. The mansion continues to be used as six apartments by the present owner, Charles P. Jarras, who acquired the apartment house in 1987 with two other partners and who now is the sole absentee owner. It continues to convey the majority of its original integrity and is considered a contributing resource.

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6. 21A Westminster Terrace; Stewart, Bernard and Harriet, House, c. 1954, contributing.

This 1 story, gable roofed ranch house has aluminum siding, a sheet metal roof and a concrete foundation. It is unique in the 1950's homes on the street in that it emulates the principal eastern face of the original mansions on Westminster Terrace. The east facade has a hooded entrance on the right flank with picture windows and a balustraded front deck. The west has an enclosed shed roofed porch. Sash is 1/1 and is generally paired. It was built after subdivision from the Moore House in 1952. The property record card puts the construction date at 1954, although the directories from the period do not list any occupants at this address through 1959. It is a good example of the ranch house type and style and is indicative of the surge of suburban type expansion in Bellows Falls during the 1950's, with its primary orientation to Westminster Terrace rather than the eastern view over the Connecticut River which the original mansions had faced.

6A. Garage, c. 1970, non-contributing.

This 1 story, gable roofed garage is non-contributing due to age.

7. 23 Westminster Terrace; Blake, Eva and Charles M., House, c. 1887, contributing.

The Blake House has an irregular plan and massing and is a fine example of an ostentatious 2 ½ story, Queen Anne / Shingle style home with a unique porte cochere projecting from the southeast corner of the Queen Anne style porch on the main block. A 2 ½ story hip roofed rear wing and a 1 story shed roofed garage wing project from the west rear. The house has a brick foundation, wood shingle siding and a slate hipped roof with large corbelled brick chimney stacks and complete eaves entablatures. The irregularity of the Queen Anne style is expressed in the 2 ½ story cross gables and several bay windows that project from the east front as well as the south and north facades of the main block, making it difficult to detect the actual shape of the roof system and complicating the plan. Contrary to the sheathing system of the Queen Anne style, which generally employs various materials to further complicate surface, the overall impression of this large home is unified by the universal application of wood shingle siding characteristic of the Shingle style.

Shed dormers pierce the south slopes of the roof as well as rising from the roof of the wing. Sash is generally 1/1 with some original 2/2 sash and tripled 12/1 sash in the east front cross gable. The secondary pedimented gable of the north side has a square window turned diagonally to appear as a diamond light in the center of the fishscale shingle sheathed pediment and a 2 story, square plan bay window breaking the left flank of the pediment entablature, which is carried around the hip roof of the bay window. A 1 story bay window is placed on the south side of the house.

The pedimented cross gable on the east front is the most finely articulated in both the Shingle and Queen Anne styles as befitting the formal east presentation of the design in its very visible outlook over the nearby Connecticut River. The pediment is supported by oversized brackets as it projects over the principal entrance and exhibits characteristic flowing, rounded shingle siding as it sheathes the recessed grouping of 12/1 sash. In a fine subtle touch characteristic of the Queen Anne style, the small pediment above the recessed window is sheathed in fishscale wood shingles. The entire off-center entrance is set under this projecting bracketed pediment in a 2 story, 2 bay polygonal bay window projection with paired 1/1 sash in the second story and the formal front entrance set in the left flank of its first story. The twin leafed doors are set in a simple enframingent and have rectangular lights filled with leaded stained glass

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set over twin rectangular panels with bolection molding. The sheet metal, hip roofed, Queen Anne style porch has turned Queen Anne style columns and pilasters, with small scrollsawn brackets. The entrance is accentuated with a fishscale shingled, pedimented portion of the porch defined with grouped columns and is stepped out over the stairway and granite steps leading to the principal doorway. While the northern portion of the porch which wraps around the facade to join the north 2 ½ story cross gabled projection is partially and unobtrusively enclosed with sash, the southeast corner features a slate hipped roof porte cochere which is testament to the horse drawn carriages which were sheltered under this porch as they awaited their occupants with the coachman and then continued around the house to the common right of way in the east front which was used as a narrow road as well as a pedestrian walkway. It is a true blend of the two styles characterizing the house, with its wood shingled base supporting the Queen Anne turned columns and roof.

The Queen Anne style detail is continued on the identically articulated porch on the south eaves of the rear wing, the door on the rear porch which has stained glass lights over twin vertical rectangular panels with bolection molding. The access into the 1 story, garage wing is a simple 4 panel door typical of the period. An interesting feature which attests to the well preserved original state of this large home is the pull knob type of door bells evident throughout. The unifying quality of the Shingle style is seen in the treatment of the portion of the facade below the raking eaves of the shed roof and above the entablature defining the 1 story rear wing, which has a bellcast formed by its shingle sheathing. A brick chimney stack and shed dormers pierce the slate hipped roof of the 2 ½ story rear wing.

On December 16, 1883, Fanny A. (Francis A.) Babbitt bought land from Edward W. and Ellen F. Bancroft on the corner of Albert Moore's land (#5 in the district) between Moore and Holden's land (#8 in the district). In 1880, George H., a druggist, and Francis A. Babbitt lived near Horace Thompson elsewhere in Bellows Falls with their 1 daughter and 3 sons, including George H. Babbitt who was to become president and treasurer of the R. P. Co. and president of B. F. M. Co. and later lived on the Terrace at #31 (#10 in the district). Also in 1883, Benjamin Scofield deeded to Fanny A. Babbitt the "French Lot" on the south side of Westminster St. upon the Bancroft Terrace, with frontage 90' extending back to the easterly side of the new street or drive (Westminster Terrace). This lot had been noted in the *Bellows Falls Times* of May 5, 1881 when it described that Mr. G. N. French would move his house, nearly new, from Grafton to the site he had just bought of Mr. Bancroft on Terrace Place. George French also bought a lot for his carriage works from the Barker estate (seen on Figure 1: the Beers Atlas view of 1869 as being just east of this lot across and on the east side of Westminster Street) and is listed in 1888 as a carriage maker. He is said to have moved his shop in from Grafton to Westminster Street as well as his 10 room house, which must have been located near the shop. He and his son, George, made carriages, sleighs and wood sleds at the French shop. (Lovell, p. 56). Mr. French sold his carriage factory in 1921, apparently unable to compete with the automobile. The building was then used as the Zeno bakery and was removed c. 1940. Apparently Mr. French's plans for his house on Westminster Terrace did not materialize since the lot was sold again so quickly,

Another confusing element is the deed of the Holden House (#8 in the district) which refers to their lot as being on the southeast corner of Phebe Brown's land, although it is noted in the same article that among the first purchasers of land on what was called the Terrace Hill premises of Bancroft, among the purchasers of the 7 lots were L. M. Read and B.F. Brown of Bellows Falls as well as G. N. French of Grafton. Phebe Brown may be the spouse of B. F. Brown. The Birdseye View of 1886 (Figure 2) that shows the Westminster Terrace does not picture the house on this site, indicating that it was constructed after the date of the publication.

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When Eva Blake acquired the property from the George and Fanny Babbitt in November of 1885 she also purchased a storehouse building and lot from the Bellows Falls Canal Company. There is no mention of a house on this land which was described as having 90' of frontage on Westminster Street and going to the foot of the terrace on the east side of "Burt Meadow". The house apparently was built c. 1887, as the Blake family occupied it at the time of the Census of 1900. As with other mansions on the Westminster Terrace, the Blake family lived in upper class luxury. Charles M. Blake, 50, was a brewer at the Fall Mountain Brewing Company (previously known as Walker, Blake and Company). Charles Blake had lived at the same hotel in Bellows Falls at the time of the Census of 1880 that Amos and Sarah Holden (#8 in the district) and Hettie Green (known as the "Witch of Wall Street") and her children resided. Apparently Blake joined the business of his father in law upon his marriage, because his wife, Eva Walker Blake, 52, also lived in the house on Westminster Terrace with her mother, Emily P. Walker, 77, and two daughters, Emily I. W., 18, and Margaret C., 9, as well as Emily M. Wessel, 17, a house servant, and Walter Austin, 20, a coachman. By 1910, Charles M. Blake had changed his profession to that of paper manufacturer (Blake and Higgins), as his family had been the earliest paper makers in Bellows Falls. The Blake and Higgins Paper Mill was located nearby in the Town of Westminster just southeast of the estate at the mouth of the Saxtons River, where numerous mill buildings had been located over the years (see Figure 1, Beers Atlas of 1869). The mill was later auctioned off in 1940 to Walter Hadley and bought by the Green Mountain Tissue Co. the same year to make facial tissue.

The Blake daughters inherited their mother's share in the property in 1924 and remained in the house until Ellsworth Piper bought the property from the estate of Emily I. W. Blake in March 1938. Alice and Robert Atwood bought the grand house from Piper in 1960 and it remains in the family to this day, owned by Alice Atwood and Roger and Nancy Powers. It is interesting to note that the first deeded purchases recorded of this property were by the women of prominent spouses, leading to speculation as to the reason for this choice of owners. The house remains an excellent example of the transition from the Queen Anne style with its porch detail, tall irregular profile and massing tied together by the unifying wood shingle siding characteristic of the Shingle style which emerged in the 1880's. Details of the Shingle style are especially evident on the pediment of the east front cross gable with its bank of windows and flowing lines of shingle sheathing.

8. 25 Westminster Terrace, Holden, Amos F. and Sarah S., House, c. 1883, contributing.

The Holden House was one of the earliest houses built on Westminster Terrace and is a good example of the vernacular Italianate style as practiced in this area of Vermont. It is a 2 ½ story house with a slate hipped roof, several cross gables adding interest to the overall plan and original 2/2 sash set under cornice cap moldings. The Holden House has a coursed, cut stone foundation, replacement vinyl siding with flanking vinyl shutters, a west rear 2 ½ story gable roofed wing, and 1 ½ story gable roofed attached 2 car garage wing projecting to the west. The tooled joints in this stone foundation are rare in the district (see also #11 in the district), where brick foundations predominate.

The principal entrance of the east facing home is in the east side of the north side cross gable and features twin leafed doors, each with a small square light set over two sets of twin vertical panels with bolection molding. This north 2 ½ story pedimented cross gable has an oriel window on brackets with tripled 1/1 sash. A fine example of a 1 story, Italianate style porch has large open brackets forming arches under a simple valence as well as chamfered square posts on chamfered pedestals and a heavily turned balustrade. The south side features a 2 story, gable roofed bay window with tripled 1/1 sash and a

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bracketed cornice with geometric sawtooth ("picket fence") patterns in the raking frieze of the eaves entablature.

The rear wing has a porch identical in detail to that on the east front and a second story, 4x3 bay shed roofed porch enclosed with 2/2 sash on a flared halfwall that was added c. 1915.

When Sarah S. Holden purchased the lot from Ellen F. and Edward W. Bancroft on June 4, 1881 the land was described as running 90 feet south from the southeast corner of the land of Phebe S. Brown on the east side of what was to become Westminster Terrace, although the "Phebe Brown" lot had been owned by the Babbitt's, French and Scofield before it became the site of the Blake House (#7 in the survey). The Holden's acquired the land on the west side of the road in October 1884 from Lavant M. Read, which resulted in an extension to the east side of the "Burt Meadow" and reserving the 15' sidewalk right of way on the east side for the benefit of this and the adjoining premises. The 1881 deed from the Bancroft's was severe in its restrictions and indicated the intent to promote an upper class neighborhood development: they

"shall erect on said premises a good two story dwelling house within two years from the date of this deed and shall not within any time within ten years from such date sell or convey said premises or any part thereof to an Irish man or woman or to a negro, or erect or suffer to be erected thereon any blacksmith shop or livery stable or any manufactory or any other erection such as would be objectionable to the neighborhood for dwellings." (Book 33, page 8, *Rockingham Land Records*).

It is interesting to note that during the Census of 1880, the Holden's did not yet live in their new home and were residents in a Bellows Falls Hotel with the wealthy Hettie Green, "the witch of Wall Street" and her two children. At the time, Amos Holden was 34 and a boot and shoe merchant. Sarah Holden, known in her advertisements for hats in the *Bellows Falls Times* as Mrs. A.F. Holden, was a successful milliner. While their new home on Westminster Terrace was being built, the *Bellow Falls Times* reported several business activities of A. F. Holden: on May 26, 1881 it was reported that he bought the Barker house and 1 or 2 buildings with it from the same premises and in August 25, 1881 he had done extensive repairs on the old Barker House. The Barker house was located just east of his new home site and is visible on the Beers Atlas Map of 1863 (Figure 1).

The Holden's did not remain in the house long, as Simon and Mary Coy, paper mill owners, purchased the house from the Holden's in September of 1887 and sold it to Harriet (Davis) Weston on October of 1894. Her son, George Weston, lived in the house with her at the time of the Census of 1900 and was listed as an attorney, 51, with a wife and a son, 26, and daughter, 21. He practiced law in partnership with Jabez Delano Bridgman who was a partner of the Hapgood Purchase and developer of Old Terrace. The firm of Bridgman and Weston was located in The Square.

Preston and Hazel Hadley purchased the house in March of 1915 from the Weston's. Preston Henry Hadley was the son of Preston Hadley of the Preston and Harriet Hadley House (#2 in the district). Preston H. Hadley had moved in 1915 to this former Holden House at 25 Westminster Terrace, and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry Hadley and also had sons named Preston H. Hadley Jr. who later moved to Orange, NJ, and Richard B. Hadley who became a doctor in Port Chester, NY. This family continued to live in the house at 25 Westminster Terrace with Preston Sr. later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

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The home remained in the Hadley family with mother Hazel B., and sons^d Preston Hadley Jr. and Richard B. Hadley owning the house in 1961, probably inheriting it after their father's death. Richard and Linda Zayas purchased the home from the Hadley's in August of 1978 and continue to own it at the present time. Although some original detail has been compromised with the addition of substitute siding, the house remains a fine testament to the upper echelon society life style and architectural expressions of the elite of Bellow Falls on "Tony" Terrace.

9. 27 Westminster Terrace: Read, Lavant and Sarah, House, c. 1882, contributing.

The Read House is a relatively simple, 2 x 2 bay, sidehall Italianate style house of 2 ½ stories with a cross gable on the north side, and a series of gable and hip roofed rear wings projecting to the west. The house rests on a brick foundation, and has a gable slate roof and oversized cedar shingles covering original clapboard siding. A complete eaves entablature with gable returns distinguishes the roof and sash is generally original 2/2 and 1/1 with continuous molding. Twin shed dormers rise from the south slope of the gable roof and identical 2 story, polygonal bay window rise from the south and east elevations.

As with the other homes on Westminster Terrace, the principal facade faces east over the Connecticut River vista from the terrace with a modern metal door with square light replacing former twin leaved wood doors on the right flank of the facade. A 2 story, hipped roof, polygonal bay window with narrow 1/1 sash and an entablature separating the stories rises on the left flank of the east front facade and a single casement window with single 6 sash is centered over the entrance and porch on the right flank. The low profile hip roofed, 1 story porch which wraps around the northeast front and side corner of the house to the ell formed by the 2 ½ story cross gable has chamfered columns on pedestals.

The rear 2 ½ story wing is attached to a 2 story, hip roofed wing and a 1 story, hip roofed garage wing, both with asphalt shingle roofs. A 2 story version of the front porch on the south side of the 2 ½ story, gable roofed, rear wing is identically articulated but has a turned balustrade on the second story as well. This detail may have been removed from the front corner porch due to deterioration. The steps to the porch are sheltered by an arbor topped with shaped rafter tails and a lattice sidewall with an oval aperture set between the square posts. A Chicago type picture window replaces original 2/2 sash on the south side of the 2 story wing, and twin garage doors from the 1950's cover the west end of the 1 story wing.

The interior of the house reveals an original Italianate style open string staircase in the principal entrance hall which features an ornate, natural wood finish, polygonal newel post set on a curtail, turned balusters, a quarter landing and newel drops visible under the upper landings. A plaster medallion in the stairhall is electrified and there is a vertical board wainscoting with chairrail. A front parlor opens off the hall with the east front bay window which also features a medallion with light in the ceiling, bolection molding and a sliding door separating it from another parlor on the southwest corner of the plan of the main block which also has a bay window.

Judging from its relatively simple Italianate style and after deed research, the Read House is apparently the earliest of the homes built on Westminster Terrace. Sarah Addie Read purchased the property in June of 1881 from Edward and Ellen Bancroft. Serving as an example of the upper class residents who would build on Westminster Terrace, Sarah's husband, Lavant Read was a well known attorney in the state from 1875-1900, was state's attorney, president of the Vermont Bar Association, Probate Judge, and state representative. He was chairman of the committee of railroads engaged in a revision of rules at

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the time of his death in 1902. After her husband's death, Sarah Read divided the western portion of the original property from the house and lot, selling it to Clara Wales in 1912 (#19 in the district). Sarah Addie Read continued to live in the house after her husband's death until her death in 1933. It is interesting to speculate on the reasons behind the original purchase of this and several other properties in the district by the female spouses of wealthy entrepreneurs, including #7, 8, 10, 11, 19, and 20 in the district.

At the time of the Census of 1900, Lavant, 57, Sarah, 56, and daughter Mary, 22, lived in the house with Sarah's mother, Sarah A. Perkins, 78. After Lavant's death in 1902, Sarah Read apparently made the house into two units, as the Census of 1920 shows Sarah and her granddaughter, Dorothy Brooks, 10, sharing the house with a young couple, Harold Perry, a druggist, his wife Florence and their daughter, Helen. In 1930, Sarah Read had a housekeeper, Mary Moylin, and shared the house with Stephen Sargent, a machinist, and his family from Maine. Dorothy Brooks inherited the Read house in 1933 after her grandmother's death. A Directory listing in 1958 shows Edward Dana living in the house; this was Dorothy Brook's husband who was an industrial safety inspector. The Read House presently is divided into three apartments. This vernacular Italianate house with a sidehall entrance and two story bay window on the front facade is representative of houses of this style in Bellows Falls. It has a well preserved porch typical of the style and is significant as probably the earliest house built on Westminster Terrace.

10. 29 Westminster Terrace, Guild, George and Martha, House, c. 1883, contributing.

This 2 1/2 story, Queen Anne style house has a brick foundation, hipped/gablet roof with in polychrome gray slate with red slate linear and quatrefoil details, twin interior shaped brick chimney stacks and vinyl siding which obscures the eaves entablature and decorative shingle siding as well as other details. Original 2/2 and narrower 1/1 sash is generally retained throughout. The symmetry of the east facade is reinforced by the central entrance under a gable roofed screen porch with halfwall, a polygonal bay window on the second story centered above the entrance and a gable wall dormer with paired lights and brackets. An outstanding Victorian Gothic style, 2 1/2 story square plan bay window on the south facade has sharply pointed, paired sash surmounted with a quatrefoil in the gable peak, with the eaves supported by brackets pierced with the same quatrefoil motif placed so as to enframe the gable composition.

The west rear, 4 x 2 bay, 2 1/2 story, gable roofed wing terminates in the west with a 1 x 2 bay, hipped roof wing of lower profile. A porch with square posts covered in substitute siding extends on the south eaves side of both wings. This south side features a pass door with a transom light sheltered by the porch and a polygonal oriel window on the south eaves side above the shed porch roof. The Guild House shares certain aspects of its design with the Read House (#8 in the district), such as the iron cresting on its slate hipped roof and the sawtooth detail in the raking frieze of its south side, 2 story bay window, suggesting that the two houses, which were built the same year, may have shared the same builder or architect.

The Guild House is in both the town of Rockingham and the town of Westminster. It was purchased from Edward and Ellen Bancroft in November 1882 by Martha J. Guild, again, sharing with #7, 8, 9, 11, 19, and 20 in the district the curious fact that it was initially purchased by the wife of a successful business entrepreneur, raising speculation as to the reason. At the census of 1880, Martha had lived with her husband, George O. Guild, a dry goods merchant, next door to his mother, Roxanna Guild and family at a different location in Bellows Falls. George O. and Martha J., 41, had son George H., 6, Helen G., 1,

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Edgar A., 8, and Mary, 15, living with them at the time. Childs Gazetteer of 1884 listed George O. Guild as a dealer in dry goods, railroad agent, and representative of the Mutual Life Insurance Co. with an office in the Centennial Block, the Square and with a house on Westminster Terrace.

At the time of the Census of 1900, George O. Guild, 61, was now listed a paper manufacturer and with wife Martha, 61, lived in the house with their daughter, Mary L. Holmes, 35, widow of George H. Holmes, who did needlework, and her son Henry, 14, and daughter, Marion, 9. Mary Holmes continued until 1915 the original dry goods business of her father as the M. L. Holmes & Co. after his retirement. Also included in the household in 1900 was their son, George H. Guild, 26, an engineer at a paper factory, and their daughter, Helen, 20. Son George H. Guild, 46, owned the house by 1920, working as a tool maker of farm machinery. He shared the house with his wife Anna, 42, sister Helen, 40, a music teacher, and Sarah Lewis Flint, 68, who rented. In 1930, the same two families lived in the house. As with the other homes located on the east side of Westminster Terrace, the Guild's sold off the west portion of land by 1952.

Son Edgar A. Guild of Reading, MA deeded the property with the house on the easterly side of Westminster Terrace to George Morton and Hugh Talbot in 1956. Talbot was apparently investing in property on Westminster Terrace, as he also was instrumental in the subdivision of the Moore House property at the same time (#5) and built the 1950's ranch houses there and by #11. The Guild House went to Arthur and Winifred Schade in 1957, with Sandy and Marguerite Nash deeding the property to Russell and Florence Blodgett in 1967. The property is currently owned by Hawks Roost LLC. Despite the addition of substitute siding which obscures architectural detail, sufficient integrity in original material and massing are retained to indicate the large scale and grand design of the Guild House.

11. 81 Westminster Terrace, Westminster; Thompson, Horace and Elizabeth B., House, c. 1884, contributing.

The 2 ½ story asymmetrical Queen Anne style Thompson House is set at the southern end of the terrace where originally Westminster Terrace curved down to join Westminster Street near the banks of the Saxton's River. It features a coursed cut stone foundation, clapboard and decorative fishscale shingle siding, and a hipped slate roof with an asymmetrically placed east front cross gable, twin interior corbelled brick chimney stacks, a rear hip roof wing, and 1 story shed roofed wing projecting to the west. The entablature of the main block is modillioned and is set off from the facade by a slightly flared decorative shingle band, with sill and lintel courses of plain boards defining bands of clapboard and decorative shingle siding throughout and which is bellcast on the south side of the main block. Sash is original 2/2 with flanking wood shutters, with hip roofed dormers on north and south slopes of the roof of the main block and the west slope of the rear wing. A 1 story polygonal corner bay window on the first story of the southwest corner of the main block resembles a short tower and 2 story square plan bay windows add interest to the north and south facades.

The formal east facade has been altered as the original east facing plan of Westminster Terrace has evolved to face the former service road dividing the terrace and these have become the "backyard" of the mansions built here at the end of the nineteenth century. A cross gable with a coffered gable screen above tripled sash in the fishscale shingled peak projects on brackets on the right flank of the east facade. This gable is further enhanced by decoratively pierced cornice detail and a beaded motif under the projecting pediment. The former central entrance originally placed between oversized 2/2/2 windows has been removed and replaced with diamond casement sash. A 1 story porch which formerly wrapped

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across the east facade of the main block and the southeast corner to meet the south bay window has been removed.

A square plan, 2 story, hipped roof porch set in the south ell of the main block and rear wing has clapboard siding on the first story and fishscale shingles on the halfwall of the second story which is enclosed with 2/2 sash. Modern 12/12 paired sash has been added to the first story, south elevation. A modern 1 story, shed roof on posts shelters the entrance at this location. A 1 story, shed roofed former porch has been enclosed, and has modern 8/8 sash and metal doors.

Randilla Thompson purchased this property from Edward and Ellen Bancroft in five deeds of October 1882 through April of 1884. The Census of 1880 shows Horace W. Thompson, manufacturer of snaths, his wife Georgiana, two sons, Henry B. and Fred L., Thompson, and his mother Randilla, 73, living together at a different house in Bellows Falls. By the time of the Census of 1900, wife Georgiana had died and Horace W., 66, treasurer of a paper mill (Moore and Thompson), lived at this home on Westminster Terrace in the Town of Westminster with sons Henry, 33, and Fred, 28, his daughter in law, Ellen, 28, and two servants, Mary Corcoran, 23, who came from Ireland in 1890, a cook, and Marguerite Stack, a house servant. Horace had apparently altered the house by 1900 into two living units, as Alexander Brown, 58, a laborer in the paper mill, and his family who had emigrated from Scotland in 1850 rented a second unit in the house. According to various deeds, Horace Thompson also owned the farm previously referred to as "Burt's Meadow" and the "Governor's Farm" but known as the Basin Farm or Sabin Farm at the time. He also purchased the "swimming rock" from George and Hattie Lovell in 1889 along with land just over the terrace to the south from the Saxtons River and ledge adjoining his large holdings.

Horace W. had apparently married Elizabeth Billings Thompson by 1902 when a deed between them and son Frederick L. and his wife Alice S. was made agreeing to keep lawns between their two houses (#11 and #16 in the district). Horace died and Elizabeth deeded the homestead place with the dwelling house to Jennie Robertson Babbitt in March 1909. George H., Jr., and Jennie Babbitt had previously lived at #32 Atkinson Street in a house that had been built for them c. 1893 while George was superintendent of the American Express Company that had opened in 1883 over the depot (Lovell, p. 76). In 1908 the Robertson Paper Company, which was making tissue paper, was sold by L.J. and C.E. Robertson (Jennie's father) to F.H., George H. and John E. Babbitt. The former Osgood and Barker Company became the Bellows Falls Machine Co. which merged in 1909 with the Robertson Paper Company (Lovell, 53). According to this rise in stature, the Babbitt's moved to "Tony" Terrace in order to acknowledge the extent of their prosperity.

The Census of 1910 shows that George H. Babbitt, Jr. and his family had moved to this house on Westminster Terrace with an Irish servant, Agnes, 20. By this time, George, 48, was president and treasurer of the Robertson Paper Company and president of the Bellows Falls Machine Co., Jennie (Robertson) Babbitt was 44 and a son and two daughters rounded out the family. By the time of the census of 1920, Jennie Babbitt was widowed and lived in the house with her daughters Frances R., 31, and Virginia, 16, and in 1930 with only daughter Frances. Jennie Babbitt deeded the house to her daughter Frances in November 1929 and in 1952 Warren and Isabelle Potter purchased the Thompson House from the estate of Frances Babbitt. The property changed ownership more quickly after this period, with Corbeil and LaHaise acquiring the house from Donald Ross, a lumber salesman in Worcester, MA and his wife Elaine Ross in 1956, and Walter Griffiths buying the house and currently using it as apartments and a medical office.

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According to the trend of suburbanization enabled by access to the automobile in the 1950's, the house was divided into four apartments between 1954 and 1959, when residents were listed as the Ross's, Dana B. Goodwin, manager and sales engineer for Arthur A. Crafts Co., Inc. in Springfield, Robert Smith, a driver for Dewey Transportation Co., and a vacant unit. This is only one of two of the original pretentious homes on Westminster Terrace to be broken into more than three apartments (see also #5 in the district). The house was probably altered into apartments at the same time that the land was sold off, resulting in the construction of #12, 13, 14 and 15. This former mansion is in fair condition, yet retains its original integrity despite minor alterations to be contributing in the district. It is an important testament to the wealth associated with the original inhabitants, the Horace Thompson family, who was president of one of the leading paper manufacturing companies in Bellows Falls at the turn of the twentieth century.

12. 114 Westminster Terrace, Westminster; Turner, Lillian and Vicki, House, c. 1954, non-contributing.

This 1 story, gable roofed ranch house was built c. 1954. It has substitute siding, a sheet metal roof and a concrete block foundation as well as a deck. It was subdivided c. 1954 from the original property associated with the Horace Thompson House (#11 in the district). The house does not retain sufficient material integrity and is non-contributing due to alteration. It is included in the boundary for its associational characteristics as representative the social evolution of the district from the east facing estates of the social elite to the small suburban automobile culture of suburban development of the 1950's. It is one of a group of four similar ranch houses at the south end of the district.

13. 106 Westminster Terrace, Westminster; Blodgett, Fonda, House, c. 1958, non-contributing.

This 1 story, gable roofed ranch house was built as part of a mid- 1950's subdivision from land originally associated with the Thompson House (#11). It is non-contributing due to alteration. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

14. 108 Westminster Terrace, Westminster; Stannard, Kathryn and Trinkley, Marcia, House, 1959, non-contributing.

This 1 story, gable roofed ranch house was built as part of a mid- 1950's subdivision from land originally associated with the Thompson House (#11). It is non-contributing due to age. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

15. 100 Westminster Terrace, Westminster; Westfall, Donna, House, c. 1958, non-contributing.

This 1 story, ranch type house has a 1 story garage wing of slightly lower profile.). It is non-contributing due to alteration. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

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16. 94 Westminster Terrace, Westminster; Thompson, Frederick and Alice, House, c. 1902, contributing.

The 2 ½ story Frederick and Alice Thompson House was built c. 1902 in the Shingle style and is detailed with a brick foundation, wood shingle siding and an asphalt shingle gable roof with a gable dormer on the east slope. It is the first of the estates to be built on the west side of the terrace overlooking the Basin Farm. The asymmetrical plan is emphasized by a cross gabled, 2 bay central projection on the east facade raised from the first story on shaped rafter tails and sheltering the principal entrance on its left flank, a cross gabled ell on the western outlook over the Saxtons River basin, a fine 1 story Shingle style porch with Tuscan columns which wraps around the south and west facades, recessed porches on the first and second stories of the west ell that are open on both the south and west, and 1 story ell on the north gable end of the house. The eaves entablature features a modillioned cornice and gable returns. Two massive brick chimney stacks rise from the south end of the main block and the north eaves of the west ell. The noteworthy entrance recessed on the left flank of the east front cross gable which has a large, round arched multiple light sash features twin leafed Gothic arched doors each with multiple lights. A gable entrance hood supported on large consoles adds further protection to the entrance. Sash is of mixed sizes and includes 6/1, 12/1, some grouped. A 1 story square plan oriel window with a modillioned cornice provides a scenic view from the west gable end of the ell.

A door and exterior wood stairway was visible on the right flank of the east facade in the 1950's when the house was owned by John Stark and the Terrace Beauty Salon was located there. It has since been removed.

The Frederick and Alice Thompson House property was acquired by father, Horace W. Thompson, and his mother, Randilla, through a complicated number of land transactions. A portion of the estate was deeded to daughter in law Alice Sulloway Thompson in April 1902. An indication in October 1902 that a house may have been constructed on this property was a deed between Horace and Elizabeth Thompson, parents, and Frederick and Alice Thompson, husband and wife, not to place any additional buildings, but to keep lawn in the area between their properties. The Census of 1900 does not indicate that the house had been constructed as yet and Henry R. and Frederick L. Thompson continued to be listed in the Directory of 1899 as living at the Horace Thompson House (#11 in the district). By the time of the Census of 1910 Frederick and Alice lived in this house with their son Richard, 8, and two house servants, Margaret Campbell, 25, and Eliza Dodge, 30, both immigrants from Nova Scotia. This upper class living style was again reflected in the Census of 1920, with the Frederick Thompson family living with Hans Mys (spelling unclear), 29, a butler, and Mary, 43, a cook, both emigrants in 1914 from Germany. The property included with the house the area along the north bank of the Saxtons River with the swimming rock and retained for Horace and Alice Thompson various rights to the flower garden and grape vines planted in the northwest corner of the land, as well as to the road along the Saxtons River to the Sabin or Basin Farm which was owned at the time by Horace Thompson and rights to the stone and former whetstone quarries.

The Thompson's deeded their home to Ida Elmer on May 1, 1926, and the house became well known as the Dr. Raymond Elmer House and his dental office until his death in 1947. The Census of 1930 shows Raymond, Ida and son John, 8, living at the house with boarder Mabel Pebbles. Dr. Elmer was a sports enthusiast and athletic director in 1912 at the high school. Ida Elmer, his widow, was still a resident at the house in 1954, with son, John M. Elmer also residing there. By 1959 John Stark, Vice President of Royal Motors, Inc. and his wife, Helen lived in the house, where the Terrace Beauty Salon was also located.

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The house currently belongs to Laurence and Celia Slason and remains in nearly original condition. This house is a significant and pristine representative of the Shingle style in the district.

16A. Garage, c. 1920, contributing.

This 1 story, wood frame, wood shingle, early garage features a gable roof with exposed rafter tails, twin leaved vertical board garage doors, and a cross panelled pass door on the west side where there is also 6/1 sash. It is a well preserved example of an early garage.

17. 86 Westminster Terrace, Westminster; Aldrich, Duane and Eleanor, House, c. 1885, altered 1938, contributing.

This Colonial Revival style house was originally the barn associated with the Horace Thompson House (#11 in the district) and reflects this older construction style in the gable ends of the house which has a pediment effect due to the timber framing under the sheathing. The 2 ½ story Aldrich House has a slate gable roof with interior brick chimney stack, clapboard siding and stone/brick foundation with flanking 1 story wings. It is simply detailed with plain cornerboards and a partial entablature with cornice returns. Sash is generally 6/1 with flanking wood shutters and aluminum storm sash. The south eaves front entrance to this 6 x 2 bay house has sidelights and is sheltered under a pedimented entrance hood supported by Doric columns. A 1 story, gable roofed breezeway and 2 car garage wing projecting to the east features semi-elliptical arched openings modeled after historic carriage wing openings of Vermont farmhouses. A 1 story gable roofed wing on the west end appears to be an enclosed porch and does not appear on the Sanborn map of C. 1940.

This former barn/house was originally part of the property of the Horace Thompson House (#11 in the district). The subject of complicated land transactions, the buildings on the site were originally a barn/shed associated with the Thompson House, later owned by Jennie Robertson Babbitt (father and husband Robertson Paper company) from 1909 together with the Horace Thompson House which she purchased after Horace's death. Jennie Babbitt deeded the Thompson House and this barn property to Frances Babbitt in 1929. The Sanborn Map of 1927 shows the buildings on the site as a garage and a separate shed on the west. Duane and Eleanor Aldrich were deeded the property by Frances R. Babbitt in November 1937. By the time the Sanborn Map of 1940 was published, the present house with the attached garage on the east side was evident and probably were created out of the original barn (Figure 4). Aldrich is listed as the occupant in 1954 and was the manager and pharmacist of the Whelan Drug Store. The property was deeded to the Aldrich children in 1961 and is presently owned by Michael Laross.

This large home is an excellent example of the Colonial Revival style and is especially significant as the only surviving original barn associated with the Westminster Terrace Historic District. It is also an important interesting illustration of the practice of the wives of wealthy business entrepreneurs as the owners of the large homes on Westminster Terrace when it was owned by Jennie Robertson Babbitt, who was married to George H. Babbitt, manager and treasurer of the Robertson Paper Company.

18. 68 Westminster Terrace, Westminster; Aldrich House, c. 1962, non-contributing.

The property on which the Aldrich House was built was deeded by Helen Guild (#10) to Duane and Eleanor Aldrich in September 1952 and adjoins the lot with the first Aldrich House (#17 in the district) deeded to them by Frances R. Babbitt in November 1937. The entire property consisting of the two

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united lots was conveyed to their children in June 1961 after their deaths. The property card indicates that the house was built in 1962, which would suggest that the house was constructed by one of the children of Duane and Eleanor Aldrich. The house is presently owned by Frank and Karen Walter who purchased the house in 2006. Due to the fact that the house was constructed less than fifty years ago, it is not considered a contributing building.

18A. Shed, c. 1960, non-contributing.

This 1 story, wood frame, gable roofed shed is non-contributing due to age.

19. 54 Westminster Terrace, Westminster; Williams, Arthur P. and Laura D., House, c. 1915, contributing.

The 1 ½ story Dutch Colonial Revival style Williams House on the west side of the terrace features a bellcast wood shingle gambrel roof with east front and west rear long shed dormers, a stone and brick foundation and wood shingle siding. The facade is articulated with a partial entablature with gambrel returns. The recessed principal entrance is offset to the left of the east front facade and features a 6 panel door, sidelights and a small pediment on the gambrel roof. A massive exterior brick chimney stack on the south end is shaped with decorative brick patterning and is unique in the district in its craftsmanship. A 1 story greenhouse wing projects from the south gambrel end, a screen flat roofed porch with square columns is situated on the right flank of the west facade, and a 1 story, gable roofed entrance porch projects from the north end. The plan of the house on the north end reduces the width from 30' to 20' which is visible on the west rear as a second gambrel roof. Sash is generally 8/1 with flanking louvered wood shutters on the front dormer windows and solid raised paneled wood shutters with a cutout motif.

Clara Wales purchased the property in October 1912 from Sarah A. Read, originally the service portion of the Read House estate on the west side of the terrace (see #9 in the district). Clara was the wife of George Wales who owned the Wales House (#2 in the district) and whose son in law, William Barker, and daughter Caroline later acquired the house just to the north (#20 in the district). In November 1914, Arthur P. and Laura D. Williams bought the lands and premises from Clara Wales. The Directory does not list any occupants in 1914, but the Williams are listed in the Directory of 1916, indicating that the c. 1915 date is accurate. In the Census of 1920, Arthur Williams is listed as the President of the Bank of Bellows Falls. He is aged 45, his wife Laura is 38 and they have a cook, Ruth Franklin, 23.

The house passed to Arthur and Grace Steinback from Laura Williams in March 1940 and to Sarah Moore O'Connor in March 1952. Sarah Moore O'Connor was the heir of the Albert Moore House (#5 in the district) in 1952 and her husband, Edward F. O'Connor, and family owned and operated the Wool Pullery. The firm of E. F. and B. P. O'Connor also owned the C. and O. Tire and Battery Company, going into partnership in 1926 and dealt in Gulf Oil products until the partnership dissolved in 1949 (Lovell, p. 111). Preston and Elizabeth Cox bought the house from the estate of Sarah Moore O'Connor in August 1971 and then it passed to Robert and Helen Hadley in 1972. Gerald and Mary Ann Dennis have owned the estate since November 1981 and it remains virtually as built.

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It is a noteworthy example of the Dutch Colonial Revival style and is significant in illustrating the practice of the wives of wealthy business entrepreneurs purchasing the properties on Westminster Terrace (Sarah A. Read and Clara Wales). It illustrates the evolution of the Terrace at the beginning of the twentieth century to begin to present principal facades to the street which had formerly been primarily used as a service road to the original estates facing east on the east side of the terrace.

19A. Garage, c. 1935, contributing.

This 1 story, 1 car garage with a gable roof and shingle siding is located close to the street and is important in revealing the transition from horse-drawn vehicles to the automobile era that led to the later phase of development of the district.

20. 26 Westminster Terrace; Cutting, Stella M., House, c. 1915, contributing.

This symmetrical 1 ½ story Shingle style home is located on the edge of the west side of the terrace overlooking Basin Farm and rests on a brick foundation, is sheathed in wood shingles and has an asphalt shingle hipped roof which has a partial entablature and a tall exterior brick chimney stack. Twin peaked wall dormers accentuate the east front facade each with a round arched window with double hung sash set in a keystone trim, the upper sash with perimeter Queen Anne style stained glass. The symmetry is enhanced with the placement of 1 story polygonal bay windows under each. A center round arched window with keystone trim has a sunburst motif in the upper portion. The right flank of the east facade has an oval multilight window and a rectangular kneewall window. The principal entrance features a multilight door in the left flank of the east facade which is sheltered under an excellent example of a Shingle style, hip roofed porch having shingled piers and halfwall wrapping around the left flank of the east, the south and the right flank of the west facades. The west rear facade has an entrance in the polygonal bay window adjoining the wrap porch as well as 3 symmetrically placed gable wall dormers each with 4/1 sash with vertical muntins, characteristic of sash on this elevation. A small entry is located the north end of the house. The grounds feature a lavish perennial garden set off from the street by an iron fence on the east front, which serves to emphasize the orientation of this home to the street, rather than to the view from the terrace as was the case with the earliest mansions built on Westminster Terrace.

The Cutting House appears to have been divided from the Holden House property (#8 in the district) in 1912 when it was owned by Harriet Weston who deeded it to Stella M. Cutting. The Williams House (#19) was also divided from the original Read estate (#9) at the same time. The house appears on the Sanborn Map of 1920, although the property record card of the town listers indicates an earlier 1913 construction date. Although town directories from 1916 listed William Barker as resident in this house, the first census listing of an occupant at this address is not until the Census of 1930, when it indicates that William B. Barker lived in the estate with his family, that his wife was Carolyn (Wales) whom he had married in 1910, and his father in law, George R. Wales lived with them with George Wales' servant, Marguerite Harris, continuing to cook for the family (see #2 in the district).

Deed research indicates that William Barker legally acquired the property from Stella Cutting in 1934. Before that time, it is presumed that Barker rented the house from Cutting. Stella Cutting and William Barker both were employed at the E. L. Walker Insurance Co., where Barker worked after he left the American Express Company in 1926. Stella Cutting is consistently listed in directories and the census as boarding at 5 Henry Street, which was owned by attorney Norman Farr and his daughter Fanny and son

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in law Charles Williams, who was Farr's law partner. Stella Cutting was employed as a stenographer at E. L. Walker Insurance Company when she apparently also owned the property at 26 Westminster Terrace. According to the present owner, the house was used as the summer home for the Barker and Wales families, and that they moved back and forth between the two houses (#2 and #20). Once the established families Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace.

Attorney David F. Buckley and his wife, Ingrid acquired the house in 1968. It is interesting to note the repeat connection between the George Wales (#2) and Stella Cutting (#20) Houses. David Buckley's son, Thaddeus Buckley and his family currently own the Wales House (#2 in the district), a reflection of the earlier familial connection between the two homes.

20A. Garage, c. 1940, contributing.

This 1 story, gable roofed, shingle building is situated at the northeast corner of the lot and is evident on the Sanborn Maps after c. 1940. It is a significant example of an early type of garage and illustrative of the shift from the former carriage houses of the original estates on Westminster Terrace to the automobile culture of the 20th century.

21. 24 Westminster Terrace; Massucco House, c. 1958, non-contributing.

This 1 ½ story, wood frame vernacular house is set on a concrete crawl space, has a 1 story, shed roofed double garage wing and a rear 1 story porch. It was the former location of the carriage barn and part of the Blake House property (#7 in the district). The house has been altered from its original appearance and is non-contributing due to age.

22. 22F Westminster Terrace, Fuller House, c. 1955, non-contributing.

This 1 story ranch type house has a concrete block foundation, wood frame with substitute siding, a rear ell and north side garage wing. The house site is under separate ownership with the Rockingham Community Land Trust and resale is restricted by covenant. The house is non-contributing due to alteration.

23. 22R Westminster Terrace, Walter House, c. 1957, contributing.

This is an excellent example of a wood frame ranch house of the 1950's. The 1 story house has a 1 story, 2 car garage attached to the north side and a wood deck on the west rear. It is situated approximately where the original carriage barn to the Moore House (#5) was located. The Walter House contributes to the context of the district in its development as a suburban neighborhood in the 1950's after its initial development as the home of the social and economic elite of Bellows Falls. The lot was originally the western service portion of the Moore House (#5 in the district) as the site of its large carriage barn. It was divided from the original house beginning in 1952. The orientation to the street indicates the change of use of Westminster Terrace's street from a service entrance to the principal street of the district. It is significant in illustrating the reorientation of the homes in the automobile era to the street which had previously been used as the service entrance to the prestigious neighborhood.

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24. 22A and B Westminster Terrace, Burns House, c. 1956, non-contributing.

This two story duplex was built after the subdivision of the west service portion of the Moore House (#3) after 1952. It was a 1 story dwelling with a garage in the west end as shown on Sanborn Maps before 1964, indicating that the second story and alteration of the former one family residence into a duplex occurred after the 50 year historic period required for eligibility for the National Register. It is non-contributing due to alteration.

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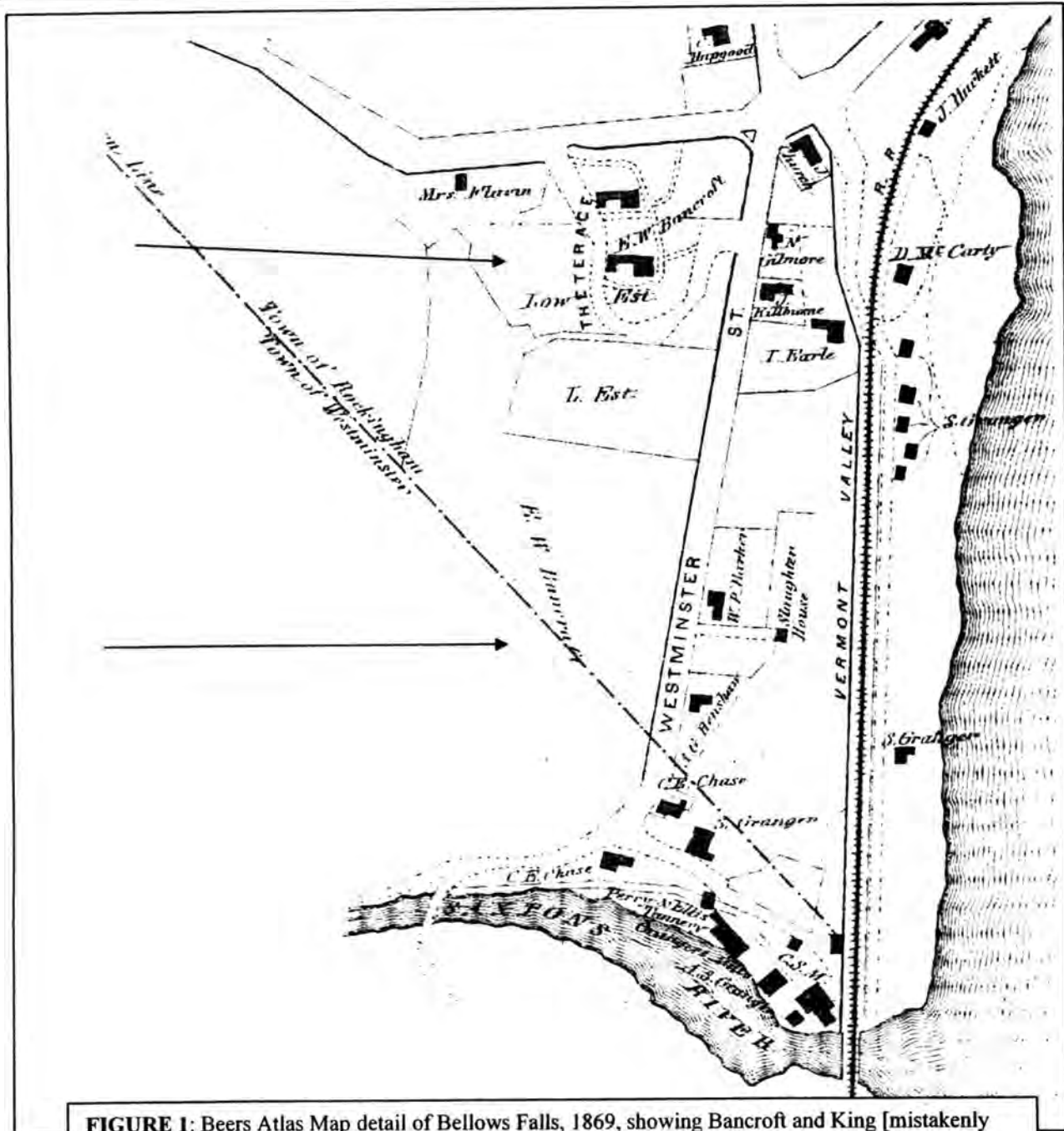


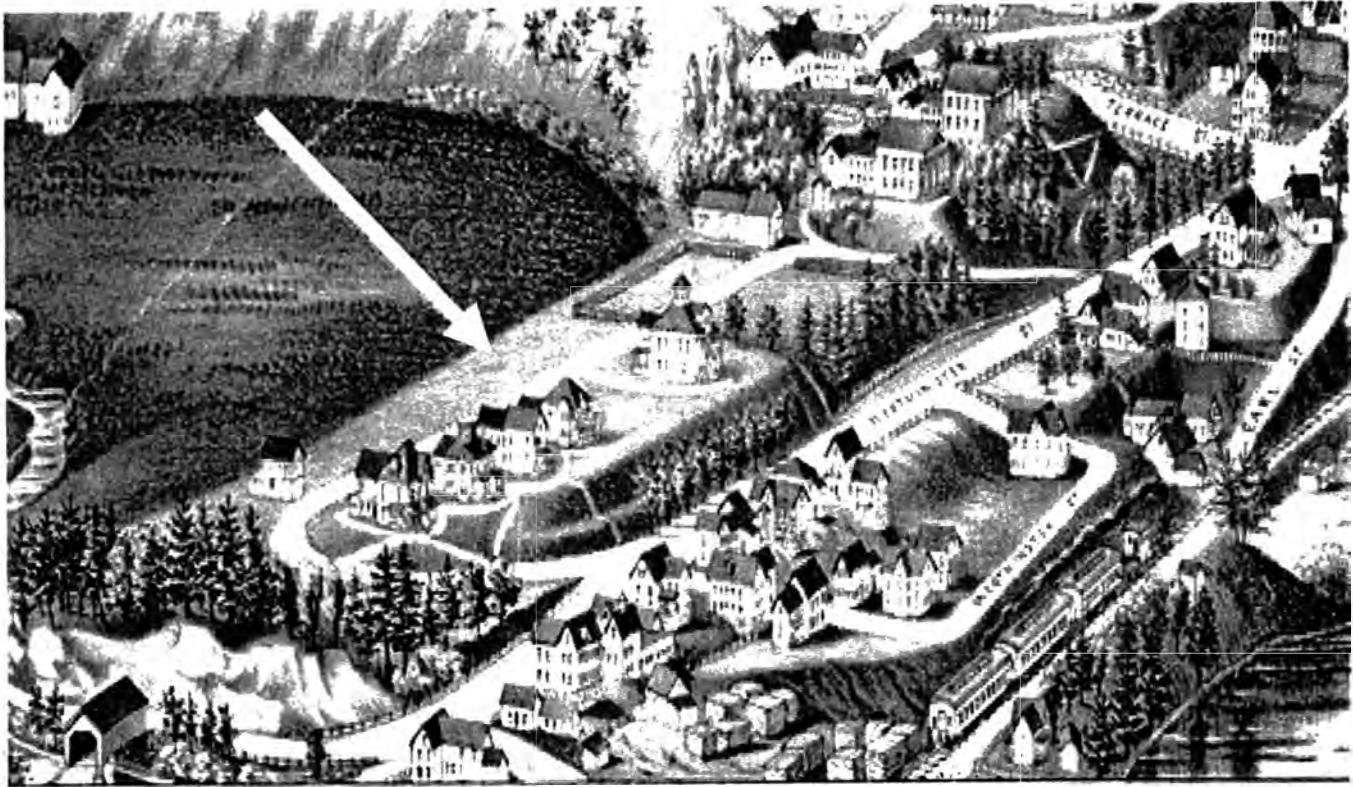
FIGURE 1: Beers Atlas Map detail of Bellows Falls, 1869, showing Bancroft and King [mistakenly Low] Estates and location of Westminster Terrace on the north bank of the Saxton's River near its confluence with the Connecticut River. Note also the mills along the Saxton's River in the area that was the site of expanded industrial development well into the twentieth century.

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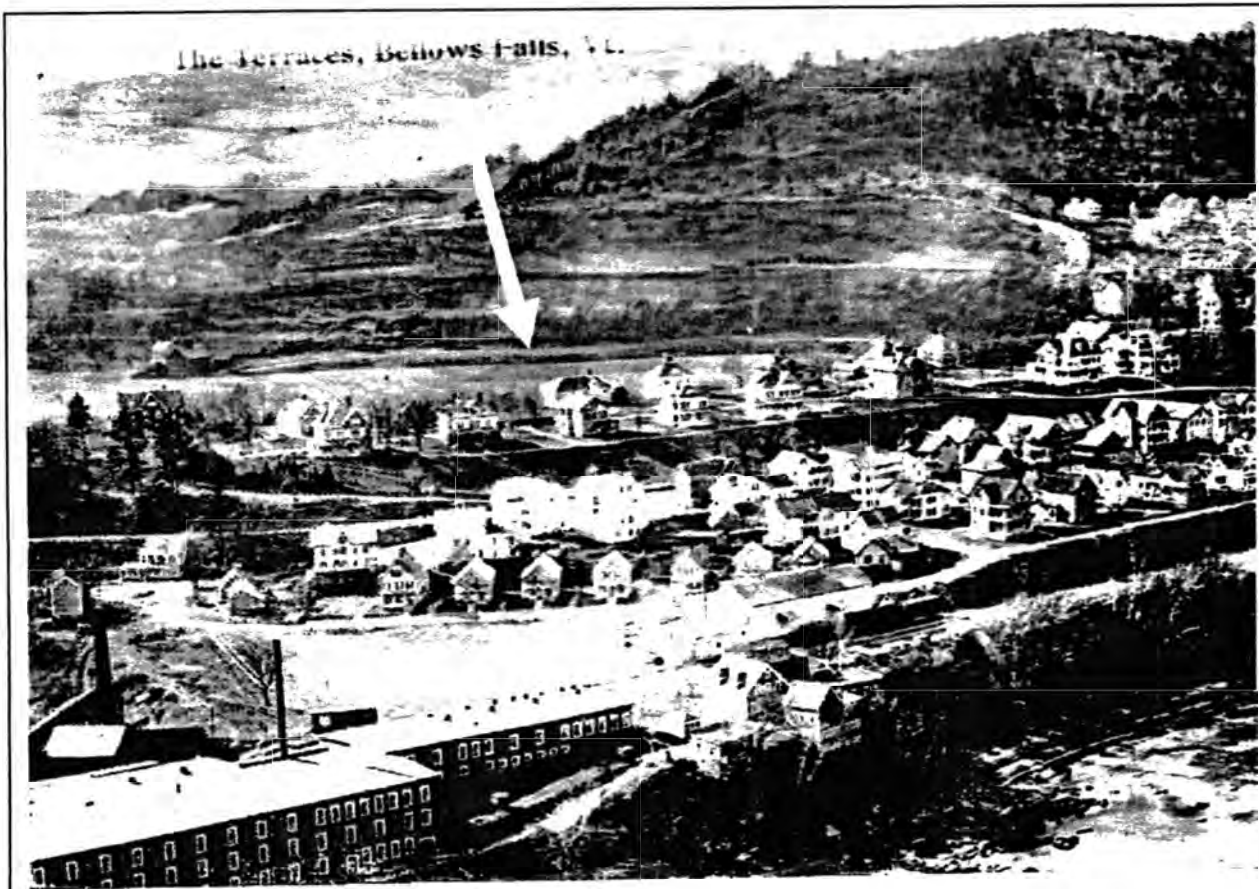
FIGURE 2: Birdseye View of Bellows Falls, Vermont, 1886, by L. R. Burleigh, looking northwest and showing original location of the Westminster Terrace access further north on Westminster Street, the common eastern front sidewalk and early street, the southern original access and staircases to Westminster Street, and resources #5, 8, 9, 10, and 11 in the district, including the carriage barn related to #11 which was converted to a residence in 1938, #17. Notice also two monumental Greek Revival style mansions at north end of district from which subdivision took place.

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27. The Terraces were located in the Sabin Basin in the valley of the Saxtons River.

FIGURE 3: Postcard View of Westminster Terrace c. 1915, view looking northwest. Notice large, hip roofed former carriage barns visible on western side of street and common right of way on eastern edge of Westminster Terrace used for access that has now all but disappeared.

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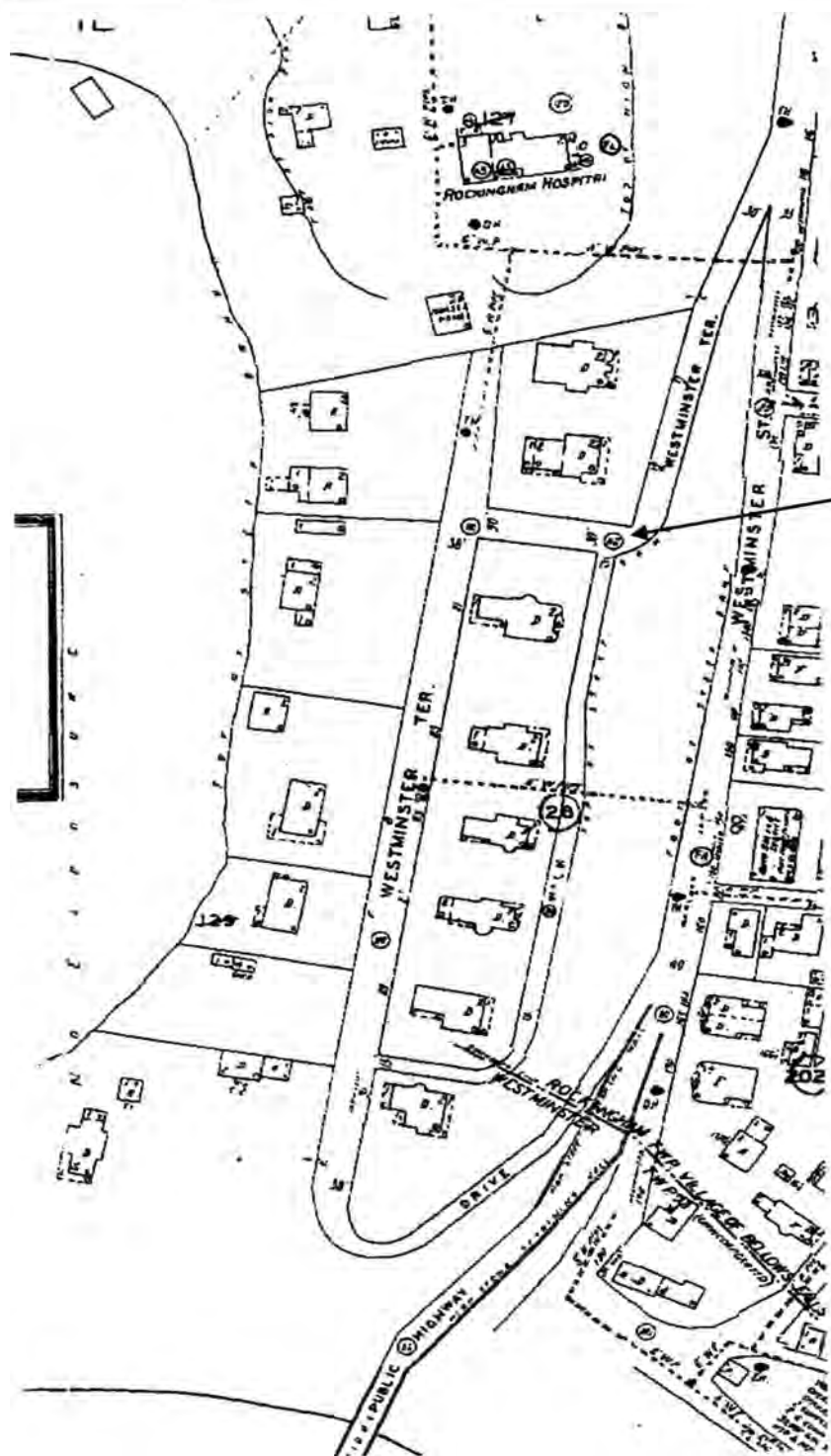


FIGURE 4: Sanborn Insurance Map c. 1940 showing beginning of residential development of western half of terrace, conversion of carriage barns to automobile garages, and current northern access alignment from Westminster Street.

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The Westminster Terrace Historic District is significant for its distinctive associative social and material characteristics of its late 19th through mid-20th century development. The period of significance of the historic district is from 1881-1958, which starts with the date this former Bancroft Terrace was subdivided and ends at the fifty year qualification date under National Register eligibility guidelines. It is significant as a well preserved late 19th century urban residential neighborhood created for and populated by the social elite of Bellows Falls, Vermont, business enterprise. Early known as "Tony Terrace", it is unique in continuing to embody social characteristics of neighborhood building development through the early 1950's period. This mid-twentieth century era marked the transition from the staid wealth of the generation of development, centered on horse-drawn transportation and carriage barns, to access to the automobile culture by the working class with its increased mobility and the consequent development of affordable suburban homes in the district. The former "Tony Terrace" has incorporated the middle class with some descendents of the original upper class families in their ancestral homes to truly reflect this same evolution and integration of social and material character. The significance of the Westminster Terrace Historic District also lies in the range of architectural styles and types: Italianate, Queen Anne, Queen Anne/Colonial Revival, Dutch Colonial Revival, Shingle Style, and ranch. All of the primary historic resources remain standing. Ranch houses that are non-contributing to architectural significance are included to represent the physical extent of the original development in addition to the associative characteristics of mid 20th century development. The Westminster Terrace Historic District meets National Register Criterion A for its representation of social history and a pattern of community development and Criterion C as an excellent example of an urban, upper class nineteenth century neighborhood which evolved materially to embrace the automobile culture of suburban development in the twentieth century.

The proximity to the commercial and manufacturing center of Bellows Falls is crucial to its significance in the initial development of Westminster Terrace Historic District as the showcase upper class enclave for the nineteenth century elite. The magnificent estates were built by residents that were commercial and industry leaders of Bellows Falls and reflect the styles and tastes of those leaders in architectural embellishment and plan as well as in the social characteristics of their households. Bellows Falls was a burgeoning manufacturing and commercial center from 1850 until 1920 and the survival of commercial viability of the area is reflected in the mid-twentieth century revival of development in the district. The nineteenth and early twentieth century resources retain a remarkable degree of integrity, with changes mainly in the conversion of rear wings to garages, removal of carriage barns, and changes in fenestration or substitute siding. The initial orientation of the mansions on a plateau with the spectacular outlook east over the Connecticut River and their industrial empire and away from their carriage barns and service entrances on the west rear of the lots is symbolic of the power and influence experienced by these wealthy families. The mid-twentieth century development facing the street rather than turning away from it is equally symbolic of the cultural change in orientation to embrace the excitement of easy transportation and the new suburban trends it marked.

Bellows Falls is geographically suited to nineteenth century development with its proximity to waterpower and an excellent transportation network. Situated at the Great Falls of the Connecticut River with the canal built in 1802 to bypass it and provide industrial waterpower, its location on the Connecticut River Turnpike that evolved into Route 5, the railroad development in 1849, and the convergence with the Saxtons River, Bellows Falls was able to grow as an industrial center especially of paper manufacture, with the consequent attendant commercial development. Important business industry began in the early nineteenth century and continued into the early twentieth century: Bellow Falls Canal Company, John T. Moore and Sons, Moore and Thompson Paper Company, the Fall Mountain Paper Company, the International Paper Company, the Wyman Flint and Sons Paper Company, Robertson Paper, Vermont

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Farm Machinery Company. The success of these and many more business enterprises resulted in the development of a commercial core, an industrial area south and east of the core and surrounding residential areas such as the Westminster Terrace Historic District on the series of terraces left after the last glaciation and the retreat of glacial Lake Hitchcock. The outward concentric residential development is evident in comparing the progression of architectural styles from early examples near the commercial core to the Victorian and Neo-Classical styles of the later development in further outlying neighborhoods. There are other National Register Districts in Bellows Falls: the Bellows Falls Downtown Historic District, the Bellows Falls Neighborhood Historic District and the Bellows Falls Neighborhood Historic District (Boundary Increase).

HISTORICAL BACKGROUND

Bellows Falls developed as a village in the town of Rockingham and derives its name from Benjamin Bellows (1712-1777), who obtained a charter in 1753 and was the first town moderator. The village of Rockingham was the first village settled in the town of Rockingham and is located approximately 5 miles northwest of Bellows Falls in the area now known as the Rockingham Meeting House District. Located between Fort Dummer and Fort #4 at Charleston, NH, which were outposts to contend with Native American threats, settlement did not become permanent in the area until after the French and Indian War in 1763. The area now occupied by Westminster Terrace was a forest of pine, maple, beech and birch trees, with a Native American burial ground a short distance north. European activity in the 18th century was limited to logging, agriculture and commercial transportation on the Connecticut River, with limited industrial development of subsistence grist and saw mills. Due to the fact that the Great Falls required portage, early business development started there at the end of the 18th century at the core of what was to become Bellows Falls. The first bridge over the Connecticut River was built in 1785 just north of the Great Falls and joining Bellows Falls with North Walpole, NH. Stagecoach service began at the beginning of the 19th century to Boston over the bridge. By 1796, Westminster Street was laid out and was part of the Connecticut River Turnpike that ran from Massachusetts to Newbury, Vermont where the Bayley Hazen Military Road led even further north. Bellows Falls was providentially located at the meeting of the Connecticut River Turnpike and the Green Mountain Turnpike running to Rutland. From 1792 to 1802, a canal was constructed to bypass the Great Falls of the Connecticut River, conducted by the "Company for Rendering Connecticut River Navigable by Bellows Falls" and funded by Englishman John Atkinson (1742-1823). John Atkinson lived in Bellows Falls for a time and the Atkinson Brothers were the progenitors of many of the prominent business entrepreneurs of the Village of Bellows Falls. The canal provided the water power necessary to run numerous mills that were built there and on the nearby Saxtons River to the south. In 1831 the canal company name was changed to the Bellows Falls Canal Company.

The area that developed as Westminster Terrace was laid out on the early plat maps of the towns of Rockingham and Westminster as part of 500 acres in each town and adjoining each other reserved for Governor Benning Wentworth. The Governor's reserve total of 1000 acres in the fertile Saxtons River Valley where it joined the Connecticut River had been early identified as among the most valuable lands in the area. James Whitelaw's Maps of Vermont from 1796 and 1810 show the area as Burt's farm. Benjamin Burt had come to the area c. 1760, and his daughter Azubah married Solomon Hapgood, who built the first structure on the terrace just north of Westminster Terrace on Atkinson Street (see Bellows Falls Neighborhood Historic District and Boundary Increase concerning the Hapgood Purchase by Bridgman and Suter for the northern and western land development). Solomon and Azubah Burt

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Hapgood's property comprised part of the southern portion of the original 500 acre parcel in Rockingham reserved for Gov. Benning Wentworth, which Solomon acquired through his marriage into the Burt family. Their four children built homes and farms properties north and west of what became Westminster Terrace, which was cleared for their farms.

The relatively small size of the Westminster Terrace Historic District, which straddles the town boundaries of Rockingham and Westminster, and its creation after 1881, lends itself to a concentration of effort to elucidate the period of time defining its period of significance from 1881 to 1958. The US Census is a tool of worth in discovering social characteristics of households that included business entrepreneurs and their families and several servants of various types and national origins. The previous nominations have provided the early developmental social and economic background of Bellows Falls due to the location within their boundaries of early architectural examples.

James I. Cutler built two nearly identical Greek Revival style mansion houses with monumental Doric porticoes by 1827 on the north end of what would become Westminster Terrace on land that had remained in Benjamin Burt's ownership. This acreage that was developed by James I. Cutler was apparently still part of Burt's Meadow farm when Cutler purchased it at the beginning of 1826 and built both houses in a year and a half. In Cutler's deed of the southern house and property to Henry F. Green in August 1827, the land and premises were fully functioning and described as:

"commencing at the middle of the nw side of the **ice house** belonging to the **two dwelling houses lately erected by J. Cutler on Terrace Hill...** to the corner of the garden now **occupied by H.F. Green...** together with a right of way in front and rear and round my dwelling house standing north of the premises and to and from the highway leading to Saxton's River Village, reserving for myself...an exactly similar right of way...excepting a right of way belonging to **Benjamin Burt** reserved by him in his deed to me of the premises aforesaid dated January 2, 1826 leading from S. Pettis southeast corner across to the meadow of Burt." (Book 10, p. 46-47, Rockingham Land Records).

These estates where the Rockingham Memorial Hospital and its successor were developed were accessed by winding drives from Vermont Route 121/Old Terrace Road leading to Saxton's River and from Westminster Street. (see Figures 1-5). The hospital is not included in the residential district since it was built in the 1950's facing away from Westminster Terrace and no longer illustrates its original role as the source of the neighborhood. James I. Cutler was a prominent publisher who was associated with manufacturer Bill Blake and owned the first paper mill, printing office and bindery, newspaper and bookstore. Cutler sold his interest in his businesses in 1841 to Henry F. Green and Col. Alexander Fleming (Green and Fleming), who were brothers in law, both married to daughters of John Atkinson and who managed the paper mill businesses and canal built in 1802 by the three Atkinson Brothers from England. The Cutler mills burned in 1846. Cutler and Green were also associated through being agents of the Canal Company and incorporators in 1831 of the Bank of Bellows Falls.

The drawings and maps of the era show the estate pathways encircling the mansions, the fence lines and fields to the south that became the upper class neighborhood, and the road along the Saxton's River kept as a right of way for Burt and the subsequent owners of the farm in what became known variously as Burt's Meadow, the Sabin Farm and Basin Farm (see Figures 1 and 3). The road led along the slope of the south end of the terrace comprised of rocks, which were later quarried as whetstone. One particularly

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large ledge outcropping was used as the "swimming rock" and referred to in later deeds when the land was in the process of development for Westminster Terrace (#11 and 16 in the district).

This business partnership among Cutler, Green and Fleming is reflected in the ownership of the southernmost of the two Cutler houses that was early owned and occupied by Henry F. Green from 1827 – 1847. Cornelius Low King purchased the Green estate on "Terrace Hill" in 1848 after bank foreclosure on a mortgage deed in 1844 when the four acre property consisted of a 'dwelling house, outbuildings, ice house and house lately owned and occupied by Henry F. Green' (book 16/page 225, Rockingham Land Records). The foreclosure on the mortgage accompanied a decline of the paper business after the Cutler mills burned in 1846. King may have been related in some way to Alexander Fleming, due to the continued residency of Fleming in the house after the King purchase as well as the fact that King named one of his sons Augustus Fleming King.

The Beers map of 1856 (Figure 3) shows the southernmost house as occupied by Alexander Fleming, Green's business partner and brother in law. Cornelius Low King had been born in New York in 1830 and lived with his parents when his father was a resident at Columbia College and he was working as a clerk. Cornelius enlisted in the Civil War in 1861 and was Captain of Company A, 12th US Infantry. He apparently located for a time in Connecticut, where his daughter, Janet E., was born, and in England, where his son Augustus Fleming King was born. The Cornelius L. King family is recorded in the Bellows Falls US Census of 1880 living on this estate south of the Bancroft's with Cornelius, a retired army officer (50), his wife, Janet (40), his children Alice H. (20), Janet E. (14), Augustus Fleming (11), and Gerald C. (1), as well as a nurse, Isabella Gardner, a cook, Nora Shaughnessy, and a butler, Charles R. Hall. The elevated social strata which the King family had achieved by 1880 continued to be reflected in the eventual subdivision of the southern lands associated with the estate and in the social characteristics such as number and type of servants of the new residents.

This 1827 Fleming-Green-King House later became the first hospital opened in 1921, when it was offered for that purpose by the owner Mrs. John Wyman Flint, wife of paper manufacturer Wyman Flint and Sons (Figure 5). This former house was the site of the Greater Rockingham Area Services that is located outside the boundary of the historic district, the hospital built after the 1951 bequest by Sylvia Green Wilkes, the daughter of Edward Henry Green (a distant relative of former house owner Henry Francis Green) and Hettie Howland Robinson Green, known as the "witch of Wall Street" who were occasional local residents.

After the sale by James I. Cutler, the northern estate was owned at the time of the Presdee and Edwards Map of 1853 by business partners Willson and A. A. Stone (Figures 1-2) and later Edward W. and Ellen Bancroft (Figure 3). Asa A. Stone had become a wealthy flour merchant at the time of the 1860 Census, with a wife, two children, a brother and two servants living with the family at the time. Asa Stone's real estate was valued at \$8000 and personal estate valued at \$10,000 in 1860.

It was owner Edward W. Bancroft who sold off the southern lands on the terrace that began the development of Westminster Terrace. Bancroft was born in Rindge, NH, married Ellen F. Wright and came to Bellows Falls in 1855. Bancroft, who was listed as a 'farmer' in the Census of 1880, owned the remaining land on The Terrace south over the Westminster town line to the Saxtons River. In this Census he lived with his wife, Ellen F. and two servants, Jane Dugan, 45, born in Massachusetts and Kate McKabe, 35, born in Ireland. The gardener, H. M. Mandago, 37, and his wife and daughter lived in a

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separate residence on the estate. Edward W. Bancroft later became a prominent merchant in Charlestown, SC and New York City after his subdivision of Westminster Terrace.

During the initial period of development of Westminster Terrace, E. W. Bancroft continued his gentleman farm business at 'Terrace Hill', which was noted for its horse breeding stock, Holstein cow milk, and nursery stock of plant and vegetables, including a bumper order in 1883 for tomato plants which kept between thirty and forty people employed.

The *Bellows Falls Times* for May 24, 1883 noted that:

"under the skill and enterprise of the proprietor, the plant and vegetable business of the Terrace will soon be among the largest business concerns of this place, and the actual business of Terrace Hill is probably much larger to-day than most people residing here are aware of."

Bancroft kept abreast of new technological developments, with electric connection in September 1882, and new automotive, self-acting water closets noted in 1883, which also benefitted the owners of the various mansions built on the Terrace.

Westminster Terrace Street was conceived in 1881 when the southern Bancroft portions of the holdings associated with the two large houses built in 1829 at the north end of the geological terrace were divided in order to provide parcels with incredible views from the outlook of the south terrace east over the Connecticut River to Fall Mountain and Walpole, NH. This terrace formation and outlook had already served the two large estates for business leaders beginning with Cutler, Willson, Stone, Fleming and Green, the early owners of the twin Greek Revival style mansions with monumental two story Doric porticoes facing east and continued to lend significance to the business enterprise of King and Bancroft, who owned the estates at the time of development. The subdivision coincided with the development by Bridgman and Suter of the Hapgood Purchase on the Old Terrace and New Terrace north and west, during a period of commercial and industrial prosperity brought about by the success of the paper industry and Bellow Falls location on the Connecticut River, the source of the large log drives south from forest lands further north in Vermont and New Hampshire owned by paper companies. The new large estates on Westminster Terrace were oriented facing east over the Connecticut River, with Westminster Terrace street serving as the service drive to the rear of the homes and dividing them from the carriage barns located on the west side of the terrace. A 15' right of way ran on the east front of the homes to augment this park like setting.

Similar to the deeds from Suter and Bridgman on the development of the Hapgood Purchase on Old Terrace, certain restrictions were outlined in order to ensure that this neighborhood remained a testament to good taste and a refuge for busy business families away from their industries and the disarray of less planned development. The original deeds contained the following exclusionary zoning restrictions to separate the upper class residents from the working class immigrant nationalities they employed:

"shall erect on said premises a good two story dwelling house within two years from the date of this deed and shall not within any time within ten years from such date sell or convey said premises or any part thereof to an Irish man or woman or to a negro, or erect or suffer to be erected thereon any blacksmith shop or livery stable or any manufactory or any other erection such as would be objectionable to the neighborhood for dwellings." (book 33, page 8, *Rockingham Land Records*)

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While such land use controls would not be legal in this twenty-first century which stress integration and equality, natural enclaves of social/cultural homogeneity were common during the late nineteenth century as waves of new immigrant workers flocked to the industrial center to take advantage of employment opportunities in the mills and railroads.

The separation of the Westminster Terrace Historic District by the town boundary between Rockingham and Westminster and its proximity to the central business district of Bellow Falls led many of the era to decry the difficulty caused by the governmental division. The *Bellows Falls Times* of September 7, 1882 quotes a "venerable gentleman" as suggesting that

"for some time it has been a wonder to me that no steps have been taken toward setting off the southeast corner of Rockingham and the northeast corner of Westminster into a new township, thereby bringing under one local government the proper interests pertaining to the village of Bellows Falls...This would make a very compact and convenient little township, all the inhabitants having a uniform local interest."

The same news journal reported on May 5, 1881:

"during the past week there have been several important real estate sales which are likely to result in several new buildings. On the Terrace Hill premises of Mr. E. W. Bancroft, is a fine plane [sic] of several acres running out to near the gap through which flows the Saxton's River. This plane is among the finest views in the Connecticut River Valley, and on it Mr. Bancroft has already sold some seven building lots. Among the purchasers are L. M. Read and B. F. Brown of this place, and G. N. French of Grafton. It is understood that parties have bought the old Tannery foundation and premises with the water power [over the line in Westminster on the Saxton's River and adjoining the Terrace], and in due time there will probably be erected thereon a manufacturing interest"

Interest was so strong in the new development of Westminster Terrace, that Col. C. L. King, who held out longer than Bancroft in land sales, instructed the *Bellows Falls Times* in its September 8, 1881 edition to say that he had 'not sold his house on the Terrace and did not intend to do so at the present.' Late in the building season of 1882, it was noted that the south end of the village, including the Terrace, had led the way in the building of houses and that about 2000 perch of stone had been laid by employees of Terrace Hill farm from its quarry the past summer for cellar walls for new houses. By October 1882, it was noted that there were 'thirty-five new houses being built this season, leading to a total of forty and that the population of the village must have grown by more than 200 in the past year to reach 2500.' The building boom slowed due to a countrywide business depression in 1884, with about fifteen buildings erected in town that year.

Bellow Falls' industrial expansion during the 1870's and 80's resulted in great wealth for many of its citizens who commissioned grand mansions to vaunt their moneyed status. Similar to the building on Old Terrace which began in 1881, the first high style single family home built on Westminster Terrace was not built with this "paper money", the term used for wealth generated by the paper mills, although subsequent homes were. It is interesting to note that most of the properties were purchased by the wives of the wealthy entrepreneurs. Whether this is for legal reasons to protect the property from lawsuits associated with business or for expediency sake to save the husband from taking time from his busy business day, it is a fact that deserves further research.

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Westminster Terrace, as noted, added greatly to the surge of building in the village. Lavant M. Read and his wife, Sarah, were the first to complete their new Italianate home in 1882 at 27 Westminster Terrace (#9 in the district). As with the other new homeowners on the Terrace, Read was a prominent citizen, being an attorney who headed the Vermont Bar Association, served as a Probate Judge and led the railroad planning committee in the state legislature. After an untimely death in 1902, his wife Sarah continued to occupy the residence, with some necessary adjustment to her reduced financial situation by 1920 when she appears to have added another living unit as she shared the house with her granddaughter, Dorothy Brooks, 10, and the family of Harold Perry, a druggist. Also after her husband's death, Sarah Read divided the western portion of the original property from the house and sold it to Clara Wales in 1912 (#19 in the district).

Soon after the Read House was built, the Queen Anne style Guild House was constructed c. 1883 (#10 in the district). George O Guild was a dry goods dealer who turned paper manufacturer, as many of his neighbors. As with many of the neighboring homes, the large residences adapted to changing times and economies by changing into multi-unit housing as the twentieth century progressed. In the case of the Guild House, this may have happened as early as 1920, when the Census shows Sarah Lewis Flint, 68, as renting in the house filled with the family of son George H. Guild.

Grand houses in a variety and creative mix of architectural styles included the large, hip roofed Italianate style Moore House (#5 in the district) with its prominent belvedere and Stick style details of the prominent east façade. Built c. 1884 by paper manufacturer, Albert C. Moore, he and his family lived at his grand mansion at #21 Westminster Terrace at the time of the Census of 1900, with son Frank A. having joined the family paper manufactory and three servants. Mary J. Kehoe, 23, had emigrated from Ireland in 1892 and did housework with Eliza A. Dagle, 23, who came from English Canada in 1893. Vermonter Eugene J. Penney, 22, was a coachman for this upper class family which had a huge hip roofed carriage barn on the west side of the road. The Moore family appears to have created an apartment or rental room by 1920, but it was not divided into apartments until 1952, when six apartments were created and the property became an investment for absentee landlords.

Building on the adjacent lots proceeded rapidly, until by 1887, the eastern portion of Bancroft lands had been filled with large mansions (Figure 6). These included the Italianate style Holden House in c. 1883 (#8), the elaborate Queen Anne style Thompson House (#11) c. 1884 at the south end of the district, and lastly the Queen Anne/Shingle style Blake House (#7) built c. 1887. The west rear portion of the lots sprouted large, hip-roofed carriage houses that appeared to dwarf the homes they served when seen in period photographs (Figure 7).

The history of the ownership of the houses illustrates the continued importance of Westminster Terrace Historic District as an upper class enclave. At the time his house (#8) was built, Amos Holden was 34 and a boot and shoe merchant. Sarah Holden, known in her advertisements for hats in the *Bellows Falls Times* as Mrs. A.F. Holden, was a successful milliner. While their new home on Westminster Terrace was being built, the *Bellow Falls Times* reported several business activities of A. F. Holden: on May 26, 1881 it was reported that he bought the Barker house and 1 or 2 buildings with it from the same premises and in August 25, 1881 he had done extensive repairs on the old Barker House. The Barker House is located just east and below the terrace. The Holden's turned over their house to the ownership of Simon and Mary Coy, paper mill owners, who purchased the house from the Holden's in September of 1887 and sold it to Harriet (Davis) Weston on October of 1894. Her son, George Weston, lived in the house with her

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at the time of the Census of 1900 and was listed as an attorney, 51, with a wife and a son, 26, and daughter, 21. He practiced law in partnership with Jabez Delano Bridgman who was a partner of the Hapgood Purchase and developer of Old Terrace. The firm of Bridgman and Weston was located in The Square. Preston and Hazel Hadley purchased the house in March of 1915 from the Weston's. Preston Henry Hadley was the son of Preston Hadley of the Preston and Harriet Hadley House (#2 in the district). Preston H. Hadley had moved in 1915 to this former Holden House at 25 Westminster Terrace, and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. This family continued to live in the house at 25 Westminster Terrace with Preston Sr. later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

Randilla Thompson purchased property (#11) from Edward and Ellen Bancroft in five deeds of October 1882 through April of 1884. By the time of the Census of 1900, her son, Horace W. Thompson, 66, treasurer of a paper mill (Moore (#5) and Thompson), lived at this home on Westminster Terrace in the Town of Westminster with sons Henry, 33, and Fred, 28, his daughter in law, Ellen, 28, and two servants, Mary Corcoran, 23, who came from Ireland in 1890, a cook, and Marguerite Stack, a house servant. Randilla Thompson, his mother and his first wife, Georgiana had passed on. Horace had apparently altered the house by 1900 into two living units, as Alexander Brown, 58, a laborer in the paper mill, and his family who had emigrated from Scotland in 1850 rented a second unit in the house. According to various deeds, Horace Thompson also owned the farm previously referred to as "Burt's Meadow" and the "Governor's Farm" but known as the Basin Farm or Sabin Farm at the time. He also purchased the "swimming rock" from George and Hattie Lovell in 1889 along with land just over the terrace to the south from the Saxtons River and ledge adjoining his large holdings, which would later be developed for his son (#16 in the district).

The Blake house (#7 in the district) was the last of the first phase of development resulting from the sale of the Bancroft lands upon the south terrace. The outstanding example of the Shingle style house was apparently built c. 1887, and the Blake family occupied it at the time of the Census of 1900. As with other mansions on the Westminster Terrace, the Blake family lived in upper class luxury. Charles M. Blake, 50, was a brewer at the Fall Mountain Brewing Company (previously known as Walker, Blake and Company). Apparently Blake joined the brewing business of his father in law upon his marriage, because his wife, Eva Walker Blake, 52, also lived in the house on Westminster Terrace with her mother, Emily P. Walker, 77, and two daughters, Emily I. W., 18, and Margaret C., 9, as well as Emily M. Wessel, 17, a house servant, and Walter Austin, 20, a coachman. The singular porte cochere on the southeast front of this mansion illustrates the sheltered and pampered lifestyle of its inhabitants and is testament to the occupation of the coachman as he brought the carriage round to the front porch to take the Blake's to their various destinations. By 1910, Charles M. Blake had changed his profession to that of paper manufacturer (Blake and Higgins), as his family had been the earliest paper makers in Bellows Falls. The Blake and Higgins Paper Mill was located nearby in the Town of Westminster just southeast of the estate at the mouth of the Saxtons River, where numerous mill buildings had been located over the years (see Figure 3, Beers Atlas of 1869). The mill was later auctioned off in 1940 to Walter Hadley and bought by the Green Mountain Tissue Co. the same year to make facial tissue.

The Colonial Revival style Wales and Hadley homes (#2 and 3 in the district) at the north end of the district were the last of the original mansions facing east on the east side of Westminster Terrace to be built, at the turn of the 20th century. The property belonging to Capt. Cornelius Low King, who lived in the southern 1827 Greek Revival style mansion at the north end of the district was the last to be developed

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during the initial phase of subdivision of Westminster Terrace. On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in 'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time. On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. Wales and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster.

By 1899, local directories show Hadley as living in his new Colonial Revival style at what was then 19 Westminster Terrace (#3 in the district), but Wales built this Colonial Revival style house with Queen Anne style detail after the census enumeration, probably c. 1901 (#2 in the district). Lovell's history of the town reports that 'the George Wales home was built at the turn of the century for the fabulous price of \$14,000' when citing the large Victorian homes built with paper mill money, the source of most of the largest incomes in town at the time. (Lovell, p. 7). The US Census reveals facts about the Wales household which illustrate the prosperity to which the family had risen with their move to Westminster Terrace. At the time of the 1910 Census, George Wales, his wife and two children, now 23 and 21, resided in their large new estate, which employed two servants, Fannie Austin, a 25 year old Irish cook, and Frank Moran, a 36 year old coachman. George Wales had been named to the board of trustees of the Bellows Falls Savings Institution in 1903 and by 1916 he was listed in the town Directory as the President of the Bellows Falls Savings Institution and as treasurer of Standard Paper Company. George Wales later became a well known dry goods and garment merchant in Bellows Falls with his dry goods establishment located at #41, the Square. His daughter Caroline (Carolyn) and her family shared the house throughout the first half of the 20th century with her father, moving seasonally to the Stella Cutting House (#20 in the district) which her husband, William Barker, later purchased. This home served with the Hadley House in the late 1950's as the Texas Nursing Home, although both have been returned to private residential ownership.

Preston Henry Hadley had been born in Chester, Vermont in 1859 and had five children with Harriet Campbell Hadley before his death in 1906. According to the Census of 1900, Preston lived with his children ranging from age 8 to 16, with Clara Sweeney, a 24 year old maid. Once the established families of Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. By 1910 Preston Hadley's oldest son, Walter Campbell, had married Gertrude MacComisky, had a son, Donald Preston (born 1909), and was employed as a retail dealer of carriages on West Street. He continued to live in the family house with his widowed mother, Harriet, and by 1919 had his own real estate business, Walter C. Hadley and Company, as well as a daughter, Dorothy Linwood (born 1912). Harriet Hadley and her daughters, Ruth M. and then just Marion L., continued to occupy the homestead until it was sold after Harriet's death in 1943 to Clarence and Marjorie Bodine. The second son, Preston Henry Hadley, had moved between 1910 and 1919 to the former Holden House at 25 Westminster Terrace (#8 in the district), and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry and also had a son named Preston H. Hadley Jr. who moved to Orange, NJ after his marriage and Richard B. Hadley, who became a doctor. This family continued to live in the house at 25 Westminster Terrace and later became the owner of Hadley Insurance Co. as he was listed there in the 1954 Directory.

Immigration to Bellows Falls provided ample workers for the mills and followed the trends of other cities in Vermont. The Irish came to the area to work on the first railroad in 1848, and remained to work their way

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into home and business ownership. With the 1880 census, enclaves of Irish and French Canadian rented houses and worked in paper mills, marble shop, saw mill, toy shop, livery stables and on railroad expansion, within Bellows Falls. Many young Irish women served as servants in the families of the well to do. The German immigrants gravitated to work in the old brewery at Cold River. By the 1930's, a nearby woods camp of railroad workers was comprised of Polish, Austrian and Russian immigrants. The population of Rockingham and Bellows Falls were not separated until 1950, but general trends reflect the economic situation and thus housing demands of the period.

TABLE 1: ROCKINGHAM POPULATION

YEAR	POPULATION	GRAND LIST
1900	5809	\$56,574.57
1910	6207	\$61,258.78
1920	4860	\$104,378.18
1930	3930	\$109,374.23
1940	4256	\$119,869.25
1950	5499 (Bellows Falls 3881)	\$122,584.47

Source: US Census and Lovell, p. 12

According to the population increase related to available work, housing remained in short supply in Bellows Falls and added to the new housing starts through the first portion of the 20th century. With the Rockingham population of 1910 reaching its peak at 6,207, the west portion of the lots on Westminster Terrace began to be developed with large Shingle style homes that in most cases replaced the original sheds and carriage barns that became less of a necessity as the automobile began to replace horses as the major means of transportation. This period also marked a dramatic change in the orientation of the new homes, which now faced the street that had previously served as a service access to the rear of the east facing mansions and the carriage barns on the west half of the lots on the terrace. This symbolic embracing of the automobile culture continued with the mid 20th century development on Westminster Terrace.

The new estates of this era that now faced the street began on Westminster Terrace when Horace Thompson divided his property at the south end of the district for his son, Frederick Thompson's, gorgeous c. 1902 Shingle style home (#16 in the district) with its outlook west over the Saxtons River valley. This house has its primary east façade with its grand entrance facing the street, but also has porches providing restful views over the former Burt's Meadow to the south and west. The accompanying one-car garage built soon after remains the earliest original testament to the new technological innovations that would change culture and society.

Clara Wales purchased property in October 1912 from Sarah A. Read that became the unique Dutch Colonial Revival/Shingle style house on the west side of the street that built c. 1915 with its primary east facing façade now oriented to Westminster Terrace (#19 in the district). This lot was originally the service portion of the Read House estate with barns and across the street from which the original house faced east on the east side of the terrace (#9 in the district). Clara was the wife of George Wales who owned the Wales House (#2 in the district) and whose son in law, William Barker, and daughter Caroline later acquired the house just to the north (#20 in the district). In November 1914, Arthur P. and Laura D. Williams bought the lands and premises from Clara Wales. Arthur Williams was the president of the Bank of Bellows Falls.

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Continuing the new orientation of mansions embracing the street and automobile culture, the Cutting House property (#20) appears to have been divided from the Holden House property (#8 in the district) in 1912 when it was owned by Harriet Weston who deeded it to Stella M. Cutting. The excellent Shingle style house was built c. 1915 with its façade facing the street on the adjoining lot on the west side of the terrace. The first census listing of an occupant at this address is not until the Census of 1930, when it indicates that William B. Barker lived in the estate with his family, that his wife was Carolyn (Wales) whom he had married in 1910, and his father in law, George R. Wales lived with them with George Wales' servant, Marguerite Harris, continuing to cook for the family as she did at the parent's home (see #2 in the district). Deed research indicates that William Barker legally acquired the property from Stella Cutting in 1934. Before that time, it is presumed that Barker rented the house from Cutting. Stella Cutting and William Barker both were employed at the E. L. Walker Insurance Co., where Barker worked after he left the American Express Company in 1926. According to the present owner, the house was used as the summer home for the Barker and Wales families, and they moved back and forth between the two houses (#2 and #20). Once the established families Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. The present owners of both the Cutting and Wales Houses are also father and son, David and Thaddeus Buckley, thereby continuing the tradition of the family neighborhood and again joining the two houses through familial ownership.

Reflecting the population and economic trends seen in the population table (Table 1), Bellows Falls experienced its first economic downturn in the 1920's. The forests of northern Vermont and New Hampshire that provided the paper mills had been depleted from clear cutting and fires, and 1915 was the last of the great log drives down the Connecticut River. In 1921, after merging with the Fall Mountain Paper Company, International Paper experienced a strike that required National Guard intervention. Rather than settle the strike, the plant shut down and its property was sold to the new hydroelectric company. The Derby & Ball scythe snath company moved to Waterbury, VT in 1923, fires at the railroad station and town hall, closing of the street railway due to motor vehicle competition and the failure of the Vermont Farm Machine Company after its manufacture of shells for the Russians during the war contributed to the economic downturn. Added to that the widespread damage inflicted by the flood of 1927 and the economic ravages of the Great Depression beginning in 1929, a period of economic decline was experienced by business leaders living on Westminster Terrace. During this period several of the previously single family homes were converted to multiple living units in order to remain affordable to the owners. The population of Rockingham dropped dramatically in 1930 to 3,950 from 4,860 in 1920 and the high of 6207 in 1910.

The number of automobiles owned by local residents increased gradually as small period garages began to be built after the 1930's and the rear portions of the original east facing mansions were converted to automobile storage (#7,9). One of the earliest garages appears to be that associated with the Frederick Thompson House (#16A), with other slightly later single car early garages evident with the Williams House (#19A) and the Cutting House (#20). These are generally intact, with only several having updated their garage doors. There was little building on Westminster Terrace during this period, with only the Aldrich House (#17 in the district) converted c. 1938 in the Colonial Revival style from a barn once serving the Horace Thompson House (#11 in the district)

The population had recovered somewhat by 1940 at 4,256 and almost reached its 1900 figures by 1950 at 5,499. The directories of the period began listing various characteristics of Bellows Falls, much like a promotional brochure. The Director of 1930 indicates that a new bridge was built across the Connecticut

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River to replace that destroyed by the flood of 1927, a new hydro electric plant was built producing 60,000 h.p. of electricity, with 17 manufacturing concerns and a creamery cooperative providing for employment opportunities. In the Directory of 1940 a new wool pullery was listed with 14 manufacturing concerns. By 1950, 3 large trucking terminals as well as 3 new leather and wood products firms were listed as having recently located in Bellows Falls, with 5 paper mills in operation as well. The Robertson Paper Company had been sold to the Babbitt's, then to the Coy Paper Company, and the Hudson Pulp and Paper Company was formed from the Moore and Thompson Paper Company. The McArdle Manufacturing Company made wood pulp drainers and Liquidometer made recording and indicating instruments, adding to the mid-century business keeping Bellows Falls alive.

The period beginning in 1950 seems to have ushered in a completely new mentality of home development accompanying the increased ability to travel augmented by the wide availability of the automobile. As passenger railroad service through Bellows Falls was abandoned to competition with motor vehicle transportation, the desire for a less permanent home also became the trend, with ranch houses proliferating. Although several of the original estates had been officially made into multiple units beginning in the 1920's, the Moore House and the Horace Thompson House owners subdivided their properties to allow for the construction of several of these ranch type houses by developer Hugh Talbot. (#6, 12, 13, 14, 15, and 22, 23 and 24). The majority of these houses of the 1950's have lost integrity due to alteration, but are included in the boundary of the district as indications of the associative characteristics of the evolution of the neighborhood in its original landholdings. Middle class residents in the 1950's included teachers at the Bellows Falls High School and state policemen renting apartments in the Moore House (#5), the proprietor of the Miss Bellows Falls Diner, owner of an office equipment company, a driver for Gay's Express, and another for Dewey Transportation, a lumber salesman, mixed with the continued upper echelon managers and presidents of local industries that had been located on Westminster Terrace.

During the late 20th century, little has changed in the district other than the addition of synthetic siding over original siding and window replacement, with the addition of a porch or deck and conversion of rear quarters to garages. The Westminster Terrace Historic District continues to embody the associative and material characteristics of its late 19th and mid-20th century development. The former "Tony Terrace" has incorporated the middle class with some descendants of the original upper class families in their ancestral homes to truly reflect the evolution and integration of the social character. The Westminster Terrace Historic District joins the Bellows Falls Neighborhood Historic District and Increase and Bellows Falls Downtown Historic District. Although the southern portion of the district is technically in the town of Westminster, that town is enthusiastically cooperating with the town of Rockingham and National Register Designation of Westminster Terrace. With the revitalization of the commercial core of Bellows Falls and location there of a Connecticut River Scenic Byway waypoint interpretive center, the future preservation of the Westminster Terrace Historic District is further ensured.

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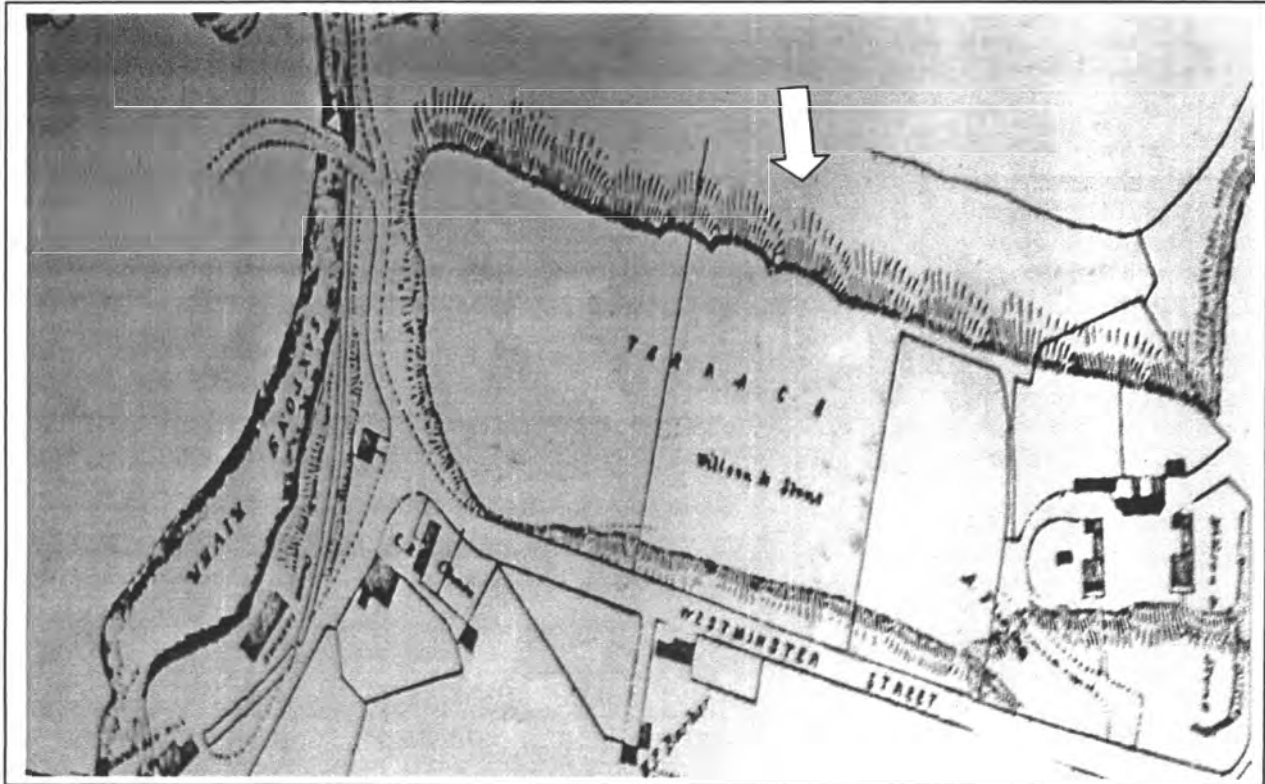


FIGURE 1: Presdee and Edwards Map of 1853 showing detailed rendering of fence lines and vehicular accesses to the estates of Willson and Stone (n) and A. Fleming (s), the southern portions of which would become the site of Westminster Terrace. Notice industrial development east and south of the terrace on the banks of the Connecticut and Saxtons Rivers.

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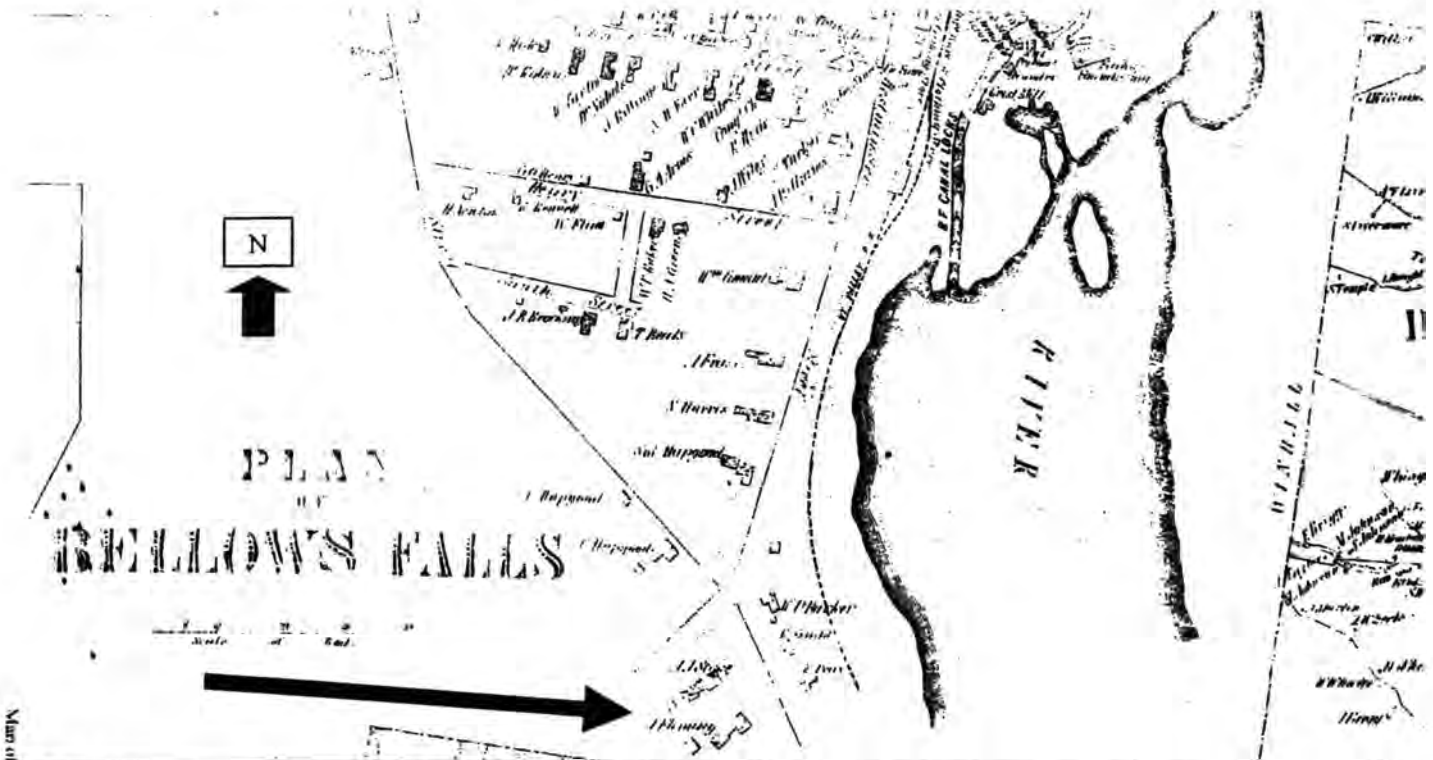


FIGURE 2: Wallings Map of 1856 showing the location of the two mansions at the north end of the Terrace which were later subdivided starting in 1881 for Westminster Terrace: A.A. Stone (n) and A. Fleming (s). Notice three Hapgood houses just north of Stone and Fleming: Solomon Hapgood (1766-1856) and Azubah Burt Hapgood (1771-1858) built a farmstead on Westminster Street, containing the south half of a 500 acre lot in Rockingham reserved for use of Gov. Benning Wentworth. Benjamin Burt, Azubah's father, was the original settler on this acreage. The Governor also had reserved an adjoining 500 acre parcel in the north part of Westminster – both sides of the Saxton's River.

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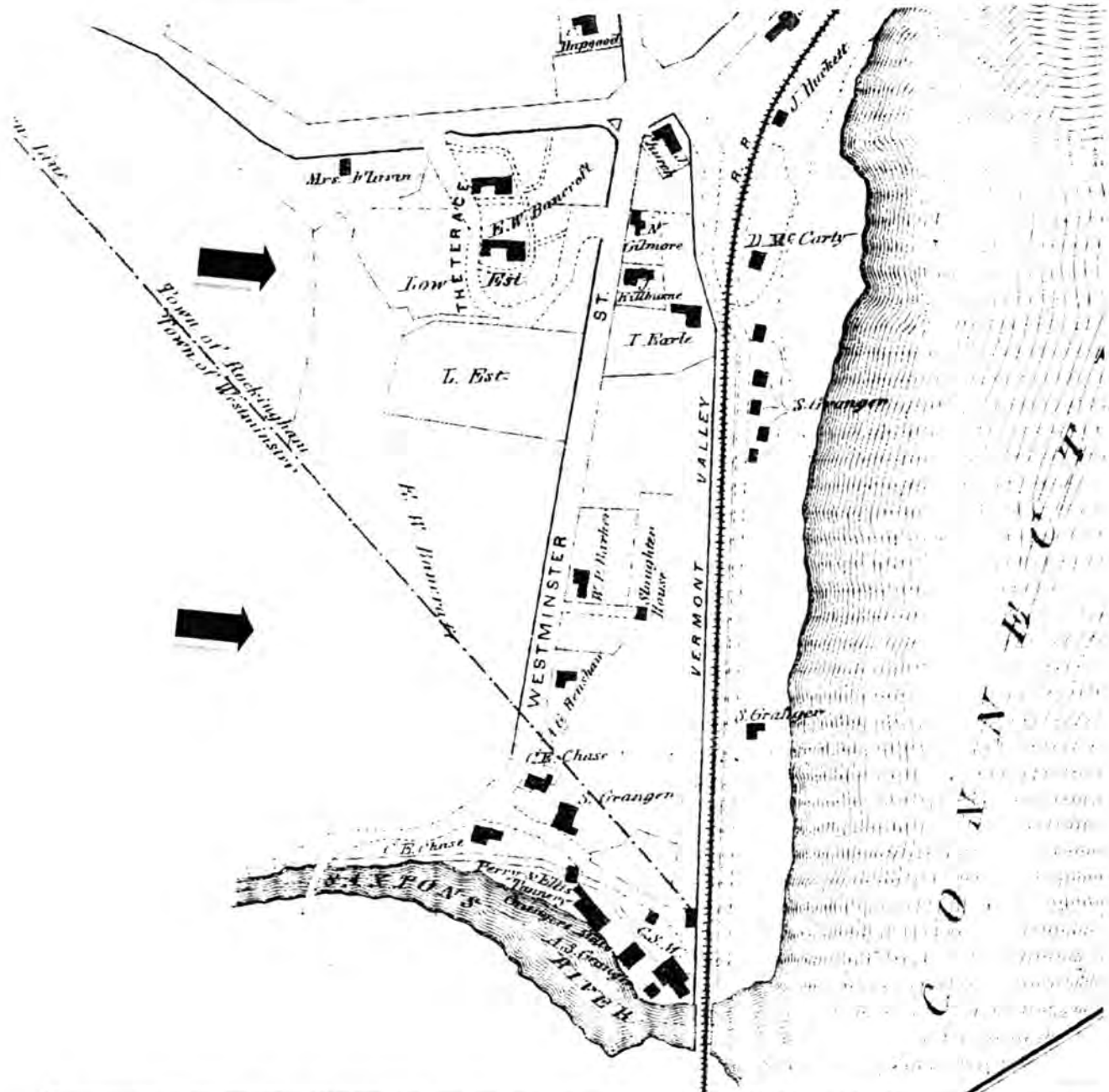


FIGURE 3: Beers Atlas Map Detail of Bellows Falls, 1869, showing Bancroft (n) and King [Low] (s) estates and location of Westminster Terrace on the north bank of the Saxtons River near the confluence with the Connecticut River. Notice the Charles Hapgood house north of Westminster Terrace, Barker House east and various factories southeast of Westminster Terrace on the Saxtons River.

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FIGURE 4: Photograph showing former Fleming-Green-King mansion in 1909 when owned by Wyman Flint. The similar mansion visible to the right is the Willson/Stone-Bancroft mansion. View looking northwest.



FIGURE 5: Photograph showing Fleming-Green-King mansion after Flint donation and conversion to the Rockingham Memorial Hospital in 1921. This building was removed c. 1952 when bequest by Sylvia Green Wilkes was used to build the present hospital on the property that lies outside the district boundaries.

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FIGURE 6: View west across Connecticut River from "Table Rock" c. 1886 of Basin Farm north (formerly known as Burt's Meadow), of Saxtons River and Old and New Terrace residential development, including Westminster Terrace on left of photograph, showing #5, 8, 9, 10 in district.

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FIGURE 7: Postcard view of Westminster Terrace in the first part of the 20th century, view looking northwest. Notice large, hip roofed former carriage barns on western side of street and common right of way on eastern edge of terrace as well as industrial development in foreground on the banks of the Connecticut and Saxtons Rivers.

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BOUNDARY DESCRIPTION

The boundary of the Westminster Terrace Historic District begins at the northeast corner of Property #2 (15 Westminster Terrace, tax parcel 412017), and proceeds east across Westminster Terrace to its east side/west side of Westminster Street. It then proceeds generally southeast along the east side of Westminster Terrace and the east rear property lot lines and the west boundary of Westminster Street, crossing the Westminster town line, and curving generally southwest to continue to follow the east rear property lines until it intersects with the Saxtons River at the southeast rear corner of Property #12 (lot 37, 114 Westminster Terrace, Westminster). The boundary then proceeds generally southwesterly along the northwest bank of the Saxtons River to the southwest corner of Property #16 (lot 27, 94 Westminster Terrace, Westminster). The boundary then proceeds generally northwesterly along the west rear property lines to the northwest corner of Property #1 (20 Westminster St., tax parcel 4120020). The boundary then proceeds generally northeasterly along the north lot line of Property #1 to its intersection with the west side of a portion of Westminster Terrace. The boundary then proceeds generally northwesterly along the west edge of Westminster Terrace to a westerly extension of the north lot line of Property #2. It then proceeds generally northeasterly along said extension and north lot line to the northeast corner of Property #1, the point of beginning.

BOUNDARY JUSTIFICATION

The Westminster Terrace Historic District is located on a natural terrace formation and encompasses the entire landform which is the land originally deeded and associated with the district, running from the west side of Westminster Street to the east edge of what was called Burt's Meadow and south to the Saxtons River. It does not include the hospital premises lying to the north of the district, which faces away from this residential area, is contrary in architecture, feeling and use, is accessed differently from VT Rte. 121, and replaced original homes on the site.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 1

The following is the same for all photographs:

Westminster Terrace Historic District

Town of Rockingham and Westminster, Windham County, Vermont

Photographs by Deborah Noble

July 2008

CD with digital images on file at the VT Division for Historic Preservation

Photograph #1

Property 1, 20 Westminster Terrace
Howard, James F. and Elena, House
view sw, east facade

Photograph #2

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view nw, s and e facades

Photograph #3

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view w, principal stairhall

Photograph #4

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view ne, nw parlor fireplace

Photograph #5

Property 3, 17 Westminster Terrace
Hadley, Preston H. and Harriet, House
view s, s and e facades

Photograph #6

Property 4, 19-19-1/2 Westminster Terrace
Farino, Benedict and Mary, House
view se, n and w facades

Photograph #7

Property 5, 21 Westminster Terrace
Moore, Albert C., House
view nw, s and e facades

Photograph #8

Property 5, 21 Westminster Terrace
Moore, Albert C., House
principal east entrance

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 2

Photograph #9

Property 6, 21A Westminster Terrace
Stewart, Bernard and Harriet, House
view sw, n and e facades

Photograph #10

Property 7, 23 Westminster Terrace
Blake, Eva and Charles M., House
view nw, s and e facades

Photograph #11

Property 8, 25 Westminster Terrace
Holden, Amos F. and Sarah S., House
view sw, n and e facades

Photograph #12

Property 8, 25 Westminster Terrace
Holden, Amos F. and Sarah St., House
view sw from porch on sw façade of main block

Photograph #13

Property 9, 27 Westminster Terrace
Read, Lavant and Sarah, House
view nw, s and e facades

Photograph #14

Property 9, 27 Westminster Terrace
Read, Lavant and Sarah, House
view w of principal stairhall

Photograph #15

Property 10, 29 Westminster Terrace
Guild, George and Martha, House
view sw, n and e facades

Photograph #16

Property 10, 29 Westminster Terrace
Guild, George and Martha, House
view n, dormer detail on s façade

Photograph #17

Property 11, 81 Westminster Terrace
Thompson, Horace and Elizabeth B., House
view ne, s and w facades

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 3

Photograph #18

Property 12, 114 Westminster Terrace
Turner, Lillian and Vicki, House
view sw, e and n facades

Photograph #19

Property 13 and 14, 106 and 108 Westminster Terrace
Blodgett, Fonda, House; and Stannard, Kathryn and Trinkley, Marcia, House
view sw, n and e facades

Photograph #20

Property 13, 14 and 15; 106, 108 and 100 Westminster Terrace
Blodgett House, Stannard and Trinkley House, and Westfall, Donna, House
view sw, n and e facades

Photograph #21

Property 16, 94 Westminster Terrace
Thompson, Frederick and Alice, House
view w, e façade

Photograph #22

Property 16A, 94 Westminster Terrace
Thompson, Frederick and Alice, House
view ne, w and south facades of garage

Photograph #23

Property 17, 86 Westminster Terrace
Aldrich, Duane and Eleanor, House
view nw, s and e facades

Photograph #24

Property 18, 68 Westminster Terrace
Aldrich House
view w, east façade

Photograph #25

Property 19, 54 Westminster Terrace
Williams, Arthur P. and Laura D., House
view sw, e façade

Photograph #26

Property 19, 54 Westminster Terrace
Williams House
view ne, w rear façade

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 4

Photograph #27

Property 20, 26 Westminster Terrace
Cutting, Stella M. House
view nw, s façade

Photograph #28

Property 20, 26 Westminster Terrace
Cutting House
view ne, s and w rear façade

Photograph #29

Property 21, 24 Westminster Terrace
Massucco House
view w, east façade

Photograph #30

Property 22, 22F Westminster Terrace
Walter House
view sw, east façade

Photograph #31

Property 23, 22 R Westminster Terrace
Walter House
view sw, east façade

Photograph #32

Property 24, 22A and 22B Westminster Terrace
Burns House
view nw, s and e facades

Photograph #33

Properties #2,3,4,5,6,7, 20,22,24
view sw of Westminster Terrace from
Table Rock, N. Walpole, NH

Photograph #34

Panorama view sw of Westminster Terrace and environs
Over Connecticut River
From Table Rock, N. Walpole, NH

WESTMINSTER TERRACE
HISTORIC DISTRICT
ROCKINGHAM/WESTMINSTER
WINDHAM COUNTY
VERMONT

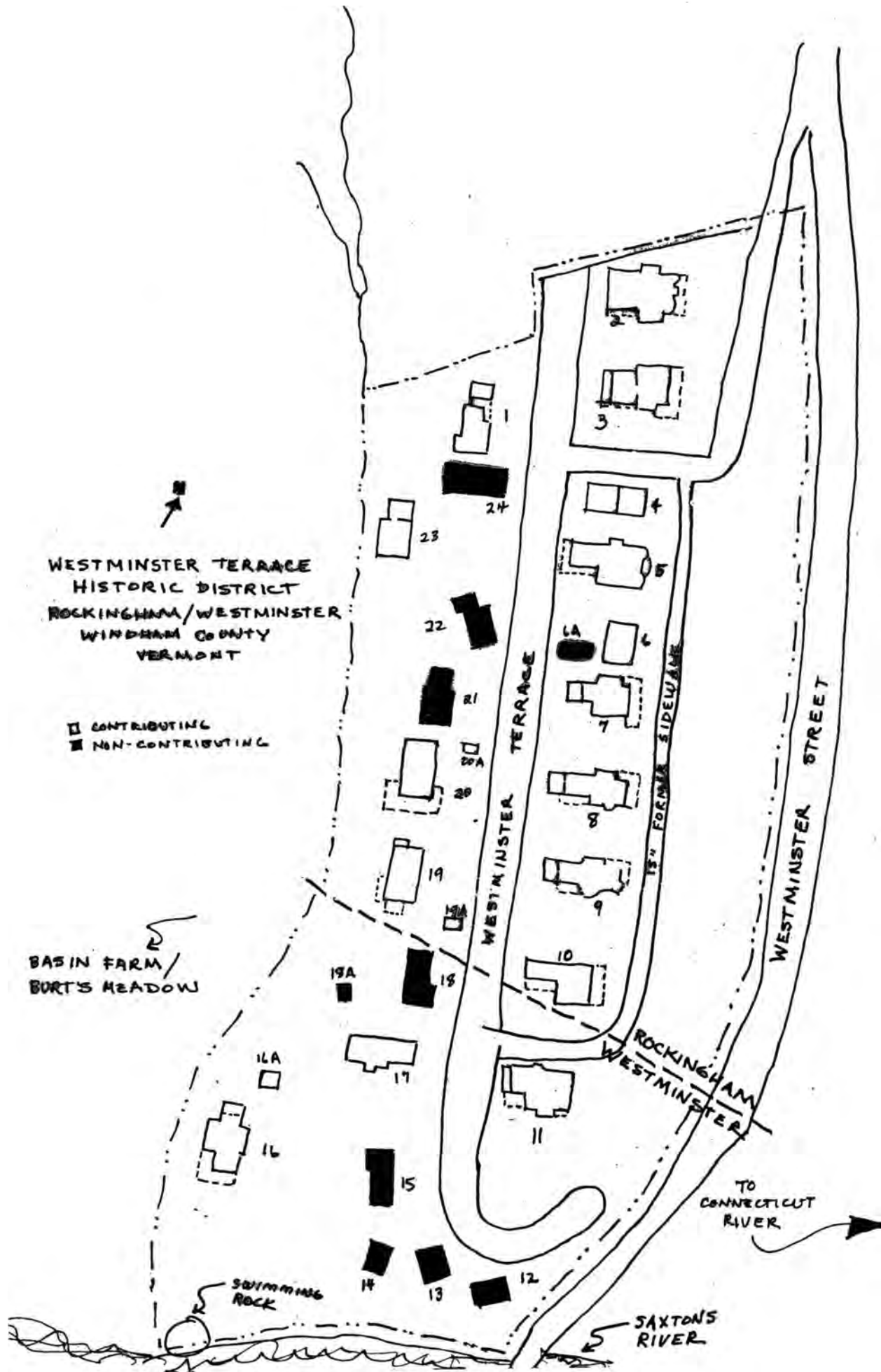
□ CONTRIBUTING
■ NON-CONTRIBUTING

BASIN FARM/
BURT'S MEADOW

SWIMMING
ROCK

SAXTON'S
RIVER

TO
CONNECTICUT
RIVER



UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY NAME: Westminster Terrace Historic District

MULTIPLE NAME:

STATE & COUNTY: VERMONT, Windham

DATE RECEIVED: 3/16/09 DATE OF PENDING LIST: 4/03/09
DATE OF 16TH DAY: 4/18/09 DATE OF 45TH DAY: 4/29/09
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 09000265

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: Y SAMPLE: N SLR DRAFT: Y NATIONAL: N

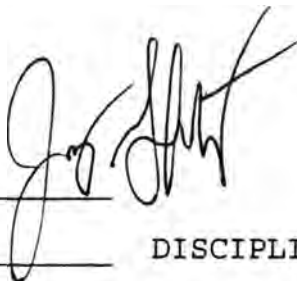
COMMENT WAIVER: N

ACCEPT RETURN REJECT 4/23/2009 DATE

ABSTRACT/SUMMARY COMMENTS:

See Attached Comments

RECOM./CRITERIA

Return


REVIEWER

J. Gubbins

DISCIPLINE

TELEPHONE

DATE

4/27/2009

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.



United States Department of the Interior

NATIONAL PARK SERVICE

1849 C Street, N.W.

Washington, D.C. 20240

IN REPLY REFER TO:

The United States Department of the Interior National Park Service

National Register of Historic Places Evaluation/Return Sheet

Property Name: Westminster Terrace Historic District
Windham County, Vermont

Reference Number: 09000265

Reason for Return

This nomination is being returned for technical and substantive reasons.

The Westminster Terrace Historic District nomination was submitted under Criteria A and C, with areas of significance in Architecture, Social History, and Community Development and Planning. The nomination was submitted at the state level of significance with a period of significance that extends up to 1958.

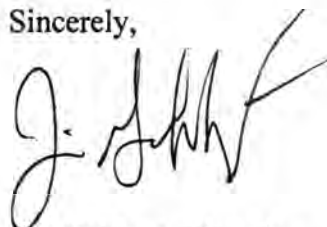
This nomination does not adequately address the significance of the district at the state level for any of the stated areas of significance; there is no architectural context, no comparative social history, nor is there an analysis of this neighborhood's development on a statewide basis. At the local level, contextual analysis is also lacking. It is apparent from the information in the narrative that the initial development of Westminster Terrace was as an upper or upper middle class phenomenon, reflecting the growth of industry in the area. Lot sizes and orientation, building restrictions, and the somewhat secluded location of the development are indicative of a planned community meant to attract the wealthiest strata of local society. The post World War II subdivision of lots and construction of smaller, out of scale houses counters the historic nature of the neighborhood. The nomination claims that many of these post war resources contribute to the character of the district as they reflect a district that "evolved materially to embrace the automobile culture of suburban development in the twentieth century." The nomination does not offer any support for this statement. There is no discussion of post war development in general in the town(s) nor is there any comparative analysis of this neighborhood to either new developments or other in-fill development. It appears that

rather than being a significant example of post-war patterns of development that the activities taking place in Westminster Terrace are simply a continuation of established patterns throughout the area. If you wish to defend the period of significance c. 1881-1958, please provide support for the argument that the later decades of construction truly reflect significant patterns and that the architectural merit of the later buildings represents a significant collection of contemporary design. Otherwise, a more defensible period would be c. 1881-c. 1915, the era when the largest houses (or those of their children) were constructed. If you wish to claim statewide significance, then you should expand the context to look at similar developments in mill towns across the state. There is no real support for Social History. The development of the district, especially in the late 19th century, does reflect social patterns, but the nomination does not discuss the social impact of this development on the local or state level.

There are a number of technical corrections that need to be addressed. In Section 5, Classification, there are four contributing and one non-contributing structures listed. The narrative Section 7 does not distinguish any structures. Garages should be classified as buildings (see the National Register bulletin "How to Complete the National Register Registration Form, page 15). Please reclassify the resources following the guidance in the bulletin. The UTM coordinates provided in Section 10 have the easting and northing numbers transposed. Please provide the correct UTMs. Also, there was no photograph disk provided with the nomination. Please provide a disk that conforms to the National Register photo policy found on our website www.nps.gov/history/nr/. In Section 7, on pages 7, 8, and 9, there are lines of repeated text. Please edit the duplicate phrases and sentences out.

We appreciate the opportunity to review this nomination and hope that you find these comments useful. Please feel free to contact me if you have any questions. I can be reached at (202) 354-2275 or email at [<James_Gabbert@nps.gov>](mailto:James_Gabbert@nps.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "J. Gabbert". The signature is written in a cursive, somewhat stylized font.

Jim Gabbert, Historian
National Register of Historic Places
4/27/2009

09000265

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 Westminster Terrace Historic District

other names/site number n/a

2. Location

street & number SEE CONTINUATION SHEET
not for publication n/a
city or town Westminster and Rockingham vicinity n/a
state Vermont code VT county Windham code 025
zip code 05101

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this x 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 x meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide x locally. (See continuation sheet for additional comments.)

Nancy E. Bone DSHPO July 2, 2010
Signature of certifying official/Title Date

Vermont Division for Historic Preservation
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 commenting or other 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): _____

7/13/10

Signature of Keeper

Date of Action

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

Contributing	Noncontributing	
<u>19</u>	<u>10</u>	buildings
_____	_____	sites
_____	_____	structures
_____	_____	objects
19	10	Total

Number of contributing resources previously listed in the National Register

0

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

N/A

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: <u>DOMESTIC</u>	Sub: <u>Single dwelling</u>
_____	<u>Secondary structure</u>
_____	_____
_____	_____
_____	_____
_____	_____

Current Functions (Enter categories from instructions)

Cat: _____ DOMESTIC _____	Sub: _____ Single dwelling _____
_____	_____ Secondary structure _____
_____ COMMERCE/TRADE _____	_____ Multiple dwelling _____
_____	_____ professional _____
_____	_____
_____	_____
_____	_____

7. Description

Architectural Classification (Enter categories from instructions)

_____ LATE VICTORIAN/Italianate _____

_____ " " / Queen Anne _____

_____ " " /Shingle Style _____

SEE CONTINUATION SHEET

Materials (Enter categories from instructions)

foundation _____ STONE _____

roof _____ SLATE _____

walls _____ WOOD/weatherboard _____

_____ shingle _____

other _____ WOOD _____

_____ SEE CONTINUATION SHEET _____

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

8. Statement of Significance

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

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

Criteria Considerations (Mark "X" in all the boxes that apply.)

Property is:

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

Areas of Significance (Enter categories from instructions)

_____ Architecture _____

Community Planning and Development

Period of Significance c. 1881-1958

Significant Dates N/A

Significant Person (Complete if Criterion B is marked above)

N/A

Cultural Affiliation N/A

Architect/Builder N/A

Narrative Statement of Significance (Explain the significance of the property on one or more continuation sheets.)
SEE CONTINUATION SHEETS

9. Major Bibliographical References

Bibliography

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

SEE CONTINUATIONS 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: _____

10. Geographical Data

Acreage of Property Approximately 12.5

UTM References (Place additional UTM references on a continuation sheet)

	Zone	Easting	Northing		Zone	Easting	Northing
1	18	707795	4777779	3	18	708272	4777579
2	18	707945	4777882	4	18	707948	4777395

See continuation sheet.

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

SEE CONTINUATION SHEET

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 2 Page 1

LOCATION – STREET AND NUMBER

Addresses listed in numerical order as houses appear on attached sketch map:

20, 15, 17, 19 and 19 ^{1/2}, 21, 21A, 23, 25, 27, 29, 81, 114, 106, 108, 100, 94, 86, 68, 54, 26, 24, 22, 22F, and 22R Westminster Terrace. Houses at #81, 114, 106, 108, 100, 94, 86, and 68 Westminster Terrace are situated in the town of Westminster, while #15, 17, 19 and 19 ^{1/2}, 21, 21A, 23, 25, 29, 26, 24, 22, 22F, 22R, and 20 Westminster Terrace are situated in the town of Rockingham.

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

**National Register of Historic Places
Continuation Sheet**

**Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont**

Section number 3 Page 1

**OWNER'S LIST
WESTMINSTER TERRACE HISTORIC DISTRICT**

1. Shed and Carrie Jones Ivey
20 Westminster Terrace
Bellows Falls, VT 05101
2. Thaddeus and Tersita Buckley
15 Westminster Terrace
Bellows Falls, VT 05101
3. Michael P. Myers
17 Westminster Terrace
Bellows Falls, VT 05101
4. Benedict J. and Mary E. Farino
19-19 1/2 Westminster Terrace
Bellows Falls, VT 05101
5. Charles Jarras and Frank Biscardi
PO Box 53
Bellows Falls, VT 05101
6. Bernard and Harriette L. Stewart (life estate)
21A Westminster Terrace
Bellows Falls, VT 05101
7. Alice V. and Roger W. Atwood
Nancy A. Powers
23 Westminster Terrace
Bellows Falls, VT 05101
8. Richard B. and Linda J. Zayas
25 Westminster Terrace
Bellows Falls, VT 05101
9. Barbara Greenhoe
27 Westminster Terrace
Bellows Falls, VT 05101
10. Hawk's Roost LLC
29 Westminster Terrace
Bellows Falls, VT 05101
11. Walter J. Griffiths (81)
15 Hapgood St.
Bellows Falls, VT 05101

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

**Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont**

Section number 3 Page 2

12. Lillian C. and Vicki J. Turner
114 Westminster Terrace
Bellows Falls, VT 05101
13. Fonda C. Blodgett
106 Westminster Terrace
Bellows Falls, VT 05101
14. Kathryn A. Stannard and Marcia L. Trinkley (108)
100 Sunset Lake Road
Brattleboro, VT 05301
15. Donna L. Westfall
100 Westminster Terrace
Bellows Falls, VT 05101
16. Lawrence G. and Celia M. Slason
94 Westminster Terrace
Bellows Falls, VT 05101
17. Michael Laross
86 Westminster Terrace
Bellows Falls, VT 05101
18. Frank W. and Karen S. Walter
68 Westminster Terrace
Bellows Falls, VT 05101
19. Gerald A. and Mary Ann Dennis
54 Westminster Terrace
Bellows Falls, VT 05101
20. David F. and Ingrid F. Buckley
26 Westminster Terrace
Bellows Falls, VT 05101
21. L. Raymond, Mary Lou and Sarah Jane Massucco (24)
51 Green St.
Bellows Falls, VT 05101

22. Susan Fuller

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

**National Register of Historic Places
Continuation Sheet**

**Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont**

Section number 3 Page 3

22F Westminster Terrace
Bellows Falls, VT 05101

Land – Rockingham Area Community Land Trust
90 Main St.
Springfield, VT 05156

23. Julian M. and Amie J. Walter
22R Westminster Terrace
Bellows Falls, VT 05101
24. Francis M. and Bette A. Burns (22A & B F)
8 South St.
North Walpole, NH 03609

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster & Rockingham,
Windham County, Vermont

Section number 7 Page 1

ARCHITECTURAL CLASSIFICATION (CONT):

Late 19th and 20th Century Revivals/Colonial Revival,
/Classical Revival

Other

MATERIALS (CONT):

Foundation: BRICK
CONCRETE

Roof: WOOD
METAL
ASHALT SHINGLE

Walls: aluminum
Vinyl

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster & Rockingham,
Windham County, Vermont

Section number 7 Page 2

NARRATIVE DESCRIPTION

The Westminster Terrace Historic District is intersected by the boundaries of the Towns of Rockingham and Westminster, in Windham County in southeastern Vermont. It is situated just south of the Bellows Falls Neighborhood National Register Historic Districts and is closely associated with the village of Bellows Falls where there is also the Bellows Falls Downtown National Register Historic District. Located just north of the confluence of the Connecticut and Saxtons Rivers, Westminster Terrace is a primarily residential street oriented north-south on what was originally known as Terrace Hill, Bancroft Terrace and/or the South Terrace — the uppermost of a series of sequential terraces left in the Saxtons/Connecticut River Valley by the recession of ancient glacial Lake Hitchcock. The illustrative figures that will be mentioned in the text are located at the end of Section 7.

The first alignment of the street ascended the terrace further north than its present location from Westminster Street and was the original access to the former southern Greek Revival style mansion owned by Col. Cornelius Lowe King at the time (Figure 1- Beers Atlas of 1869 mistakenly attributes the King Estate as the Low Estate). Currently the street ascends southwesterly from Westminster Street at a slightly more southerly point, up the east side of the terrace formation and turns ninety degrees west, meeting the primary portion of the north-south street at the center of the terrace at a 'T' intersection. This portion of the street continues a short distance north along its original alignment to the rear of the former hospital (which is primarily accessed from the north from Old Terrace Road) and south to the end of the terrace formation. Here it originally turned back to the northeast to descend the east side of the terrace again to Westminster Street but now terminates in a cul de sac (see Figure 2). The Westminster Terrace Historic District comprises approximately 12.5 acres of land.

The first wave of building on Westminster Terrace consisted of substantial 2 ½ story homes built between 1881 and the first decades of the twentieth century for the leaders of the local business economy based largely on paper manufacturing. These mansions perched on the eastern portion of the terrace, facing the spectacular view over the Connecticut River, the falls that provided power to the numerous mills at Bellows Falls, the mills just below on the Saxtons River and of Fall Mountain (Mount Kilburn) looming over North Walpole, New Hampshire. Westminster Terrace (the street) was actually the service road behind these large estates, providing access to the west rear service wings and large, hip roofed carriage barns that were situated on the western half of the terrace. A deeded fifteen foot right of way held in common on the eastern edge of the terrace in front of the majority of the homes was used as a walk and early carriage access to facilitate driving vehicles from their west rear storage barns around the east front of each mansion to bring the financially prosperous residents to their various engagements in town. Most of the homes also had a series of staircases leading down from the common way in front of the houses along the steep eastern face of the terrace to Westminster Street (Figures 2 - 4).

The second phase of development on Westminster Terrace began with the construction of the Thompson House (#16) c. 1902 on the southwest edge and continued with the development of home sites on the west side of the terrace during the suburbanization period following the Second World War. As the automobile made it possible for working people to commute to jobs further afield, the subdivision of the west rear portions of the large lots began just before 1920 (resources #17, #19 and #20). These more recent resources were oriented to the former service street as the primary thoroughfare. Large carriage barns that served the east-facing mansions were converted to automobile garages in name if not in function, as shown on the Sanborn Insurance Maps starting in 1920 (see Figure 4). One former barn was converted to a house, but most were removed to make room for new homes. Small, early garages were

United States Department of the Interior
National Park ServiceNational Register of Historic Places
Continuation SheetWestminster Terrace Historic District
Westminster & Rockingham,
Windham County, VermontSection number 7 Page 3

added beginning c. 1920 (#19a) and several original homes converted the rear wings into garages beginning c. 1915 (#8 and 9) as their carriage barns made way for homes (#19 and 20). The landscaping and former rear portions of the many of the eastern facing estates have undergone minor alterations to accommodate this street reorientation and the original common right of way on the eastern edge of the terrace has all but disappeared amid the growth of trees and shrubs. Also at this post World War II era, two of the estates (Horace Thompson #11 and Moore #5) subdivided further and groups of 1950's ranch houses appeared at the south end and middle of the district.

Original 2 ½ story residences and associated outbuildings are of wood construction set mainly on brick foundations and many with original slate roofs, while 1 story buildings from the 1950's rest on concrete block foundations. Architectural styles range from the Italianate, Colonial Revival, Queen Anne, Stick, and Shingle styles evident to simple vernacular ranch houses representing the second wave of building in the district. Modern alterations are generally confined to substitute siding and the addition of modern sash or doors, not compromising the integrity of the older resources. Originally the street was developed on open pasture land, but the maturing trees and landscaping elements have obscured the views from and of the residences and provided more privacy to their terrace setting. The individual resources in the district reflect the evolution of the street from an upper class enclave of the turn of the 20th century to a suburban neighborhood characteristic of the mid 20th century and most retain their integrity of location, design, setting, materials, workmanship, feeling and association. Several of the ranch houses from the 1950's development of Westminster Terrace have been altered and are non-contributing, but are included within the boundary as representative of associative characteristics of the social evolution and community development of the district rather than for reasons of architectural prominence.

Individual building descriptions are as follows:

1. 20 Westminster Terrace; Howard, James F. and Elena, House, c. 1951, contributing.

This 1 ½ story, ranch type house is wood frame, brick faced and has a cross gable on the left flank of the east front facade and a rear cross gable on the right flank of the west rear elevation. Clapboard siding sheaths the gable ends and an asphalt shingle gable roof has a partial entablature set off from the brick siding by a header course and features an interior brick chimney stack. A 1 story shed roofed entrance porch on the façade has been extended across a screened breezeway to attach to a 1 bay, clapboard sided garage on the right, north flank of the house. Sash is generally 2/2 with horizontal muntins, brick headers and sills and with grouped sash on the left flank of the rear elevation.

This ranch type house was built during the second wave of development of Westminster Terrace on land originally associated with #3, the Preston Hadley House. It was early owned by Elena and James F. Howard, a clerk for the Postal Transportation Service by the time of the publication of the Directory of 1954. The current house is located further east and closer to the street, with a large, 2 story, hip roofed carriage barn/late garage with two 1 story west rear wings projecting to the west formerly located on the west bank of the terrace formation removed. It is unique in the district and one of only three homes from the 1950's subdivision era to be considered contributing.

2. 15 Westminster Terrace; Wales, George R. and Clara, House, c. 1902, contributing.

This 2 ½ story, wood frame, symmetrical Colonial Revival style house with Queen Anne style detail is located on the northeast edge of the district, south of the rear of the medical center that is outside of the

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district. A series of granite steps lead across the sidewalk to the east portion of Westminster Terrace street that rises from Westminster Street. The 3 x 2 bay, hip roofed main block faces east with two interior brick chimney stacks with decorative caps, and has a 2 ½ story, hip roofed rear wing projecting to the west toward Westminster Terrace. It rests on a brick foundation and has clapboard siding with a flared, decoratively shingled band below the sill course of the second story and a slate, truncated hip roof that rises steeply to a rectangular flat deck. The whole is generally articulated with a molded watertable, plain cornerboards, and given Queen Anne detail with a flared fishscale shingle sill/lintel course at the center of all elevations; a partial molded entablature supporting the flared fishscale shingled band is topped with a cornice sill course and wraps around the entire building. The complete eaves entablature has a modillioned projecting cornice and the north, west, and south roof faces of the main block each feature a dormer framed by fluted pilasters that support the heavy projecting pediment of each dormer's gable roof.

The principal east façade is highly decorative and features twin, two story, semielliptical bow windows flanking the principal entrance that is sheltered under a 1 story, hip roofed Ionic porch with a central projecting pediment. The symmetry of the façade and emphasis on the central entrance is enhanced by a 1 ½ story, central, gable wall dormer visually supported by the porch, rising over the central entrance and extending above the eaves of the hipped roof. The symmetrical arrangement of features is enhanced by the placement of twin gable dormers with round arched lights and decorative medallions flanking the central wall dormer, which reads as a central pavilion. The wall dormer is distinguished with massive, Roman Ionic corner pilasters supporting the modillioned cornice which returns, with a round arched window in the gable that features a keystone cornice molding and sills supported by bracketed feet. The singular window on the second story of the central wall dormer/pavilion features paired 1/1 sash set in a decorative surround featuring flanking fluted pilasters crowned by flattened ball shaped finials and a series of small square panels in the frieze which are further emphasized by bolection molding. The complete modillioned entablature of the porch is supported by paired, fluted Roman Ionic colonnettes with angled volutes on panelled pedestals, identical Roman Ionic pilasters, a balustrade with heavily turned balusters and molded handrail, and a lattice skirt. The identically articulated central, projecting gable over the steps leading to the central entrance of the porch is detailed with a decorative rosette in the circular medallion of the pediment. The principal entrance features a door with a large rectangular light, leaded half-length sidelights set over molded panels and set in an enframingent with fluted composite pilasters.

A two story, polygonal bay windows rises from the south side elevation of the main block that features a modillioned cornice, fishscale shingled flared sill course, and decorative panels below the first story windows. A similarly articulated 1 story, polygonal oriel window enhances the north side of the house. Both the first story west elevations of the main block flanking the rear wing, which are limited in exposure, feature leaded stained glass windows set in a molded surround.

The 2 ½ story, 4 x 2 bay, hip roofed rear wing projects to the west and is articulated in the same manner as the main block. An original pedimented gable wall dormer projects from the west slope of the slated gable roof, with a larger gable dormer with gable returns projecting from the south slope of the roof that may not be original. A garage entry to the basement level added to the west end of the rear wing is not original. A 1 story, hip roofed entrance porch on the south façade of the wing in the ell formed with the main block features Doric columns, a modillioned cornice and a balustrade with a squared newel post topped with a turned ball, turned balusters and a lattice skirt. A leaded stained glass lunette window is sheltered under the entrance porch on the right flank of the door. Sash is 1/1, with a large, fixed rectangular sash on the south façade.

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The interior of the George R. Wales House retains its original decorative elements featuring excellent examples of Queen Anne style detail in natural finish wood. The east front principal entrance is articulated with an entry vestibule set off from the central stairhall running the length of the main block by a secondary entrance ensemble nearly identical to that on the exterior: the pass door has a large rectangular arched light surmounting lower panels and flanking leaded arched half-length sidelights with continuous compound molding in the surround. The transition from the vestibule and the entrances to the two flanking front parlors into the staircase portion of the central hall is marked by a full width, natural wood finish arched opening featuring fluted, chamfered square pilasters with cable molding set in the chamfers, with small brackets supporting an entablature with a cable-spindled valence in an enframingent with cable molding and egg-and-dart motifs. The magnificent open string staircase rises in four runs with molded nosing and two intermediate landings, one of which is lit by a window. Rising with a curtail from the center of the hall to a quarter landing, the open newels are identically articulated as square, fluted columns/pilasters with patera in the frieze, egg-and-dart molding in the cornice and a spherical newel cap at the top of the pyramidal crown, compound molded handrails and cable molded balusters. A panelled dado accentuates the east front of the first rise visible from the principal entrance featuring the raised "cross" motif in each of the series of square panels set in molded rails and stiles below the ornate balustrade. A wood seat shaped identically to the curtail rests on three turned legs and projects from the juncture of the rails with beaded vertical boarding set above the baseboard. The third rise balusters are paired on each tread and have a more compound turned treatment, with molded nosing and polygonal newel drops marking the fourth and last rise over the central hallway.

The northwest rear room is distinguished with a diagonally placed chimney breast with an ornate fireplace and overmantel. The rectangular hearth opening features glazed brick set in a crosssetted surround with the cornice set off with pellet molding below an ovolo interspersed with decoratively carved bracket-like moldings supporting the cornice mantel shelf. The overmantel features a central rectangular beveled glass mirror flanked by paired fluted Doric columns which support an entablature with Greek Key molding setting off the cornice. The flanking fluted columns enframe small, square beveled glass mirrors set over each other with a small shelf dividing the space in half. The symmetry of the overall design is expressed by the location of the small bracket moldings of the cornice located just below and accentuating the columns in the overmantel. The room has a panelled dado below an ornately molded chair rail, a molded ceiling cornice, doors with a series of raised cross panels set in continuously molded trim, and an oval leaded stained glass window enframed with ornate bolection molding.

The southwest rear room features a glazed, molded brick fireplace with a tile hearth featuring a chevron decorated segmentally arched opening flanked by panelled pilasters supporting a large entablature with bead-and-reel and egg-and-dart moldings setting off the architrave. As in the room opposite, the fireplace is located on a diagonally placed chimney breast. The large polygonal bay window on the south wall is enframed by Roman Ionic columns and square pilasters on panelled pedestals with an arched entablature having patera and beaded cornice. Window seats under bay window are paneled as is the dado under the chair rail which encircles the room. An arched leaded stain glass window with continuous molding lights the southwest wall of the room. This room is separated from the southeast front parlor by a large open rectangular entry enframed in a similar manner to the bay window which was added by the present owner c. 2005. It is interesting to note that a former tunnel connected the basement level of the George Wales House with the basement of the Preston Hadley House, but has been removed by the current owner.

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The Wales-Buckley House was built for George R. Wales soon after the adjacent Cornelius Low King estate was divided up among King's five children after his wife, Janet's, death in 1896. This former pasture/field owned by King (see Figure 1) was the last portion of land to be developed on the plateau of the terrace, as the more southern lots had been owned by the Bancroft family farming enterprises and had been subdivided for development beginning in the spring of 1881. In fact, the *Bellow Falls Times* weekly newspaper reported on September 8, 1881 that Col. C. L. King authorized the newspaper to report that "he has not sold his house on The Terrace and does not propose to do so at the present" in order to quell speculation that his estate would be subdivided along with the Bancroft holdings.

The Wales-Buckley House property originally included the land on the west side of the street (see #1) and is similar in style to the Hadley mansion to the south (#3), to which it is connected through the original ownership of the former King pasture land during this period and through familial relations as well as the tunnel. On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in

'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time...being a portion of the lands and premises described in a certain deed to Cornelius Low King by the President of the Bank of Bellow Falls, by deed dated April 25, 1848 [apparently after foreclosure on the estate of Henry F. Green]... also being a portion of the premises described in a certain deed made by Mary Alsop King and others [perhaps King siblings] to Cornelius L. King, dated March 10, 1883.' (RLR, Book 45/p. 276-279).

On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. Wales and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster. George Rowe Bradley Wales was the son of Stephen Rowe Wales, a blacksmith in the village. George Wales began as a clerk in the George Guild dry goods store in 1880 when he was 21, according to the Census of that year. By the time the *Child's Gazetteer* was published in 1884, Wales lived on Atkinson Street at the corner of Oak Street and was in the dry goods business working as a salesman for George O. Guild. Guild had his office in the Centennial Block in the Square in Bellows Falls and is noted in the same 1884 listing as living on Westminster Terrace (#10 in the district, #29 Westminster Terrace). Guild apparently later became a paper manufacturer, as many of the residents who built on Westminster Terrace. George Wales opened his own store in 1885, called the Wales Cash Store, the "dependable store" at #41, The Square, which was bought by E.S. Whitcomb in 1915 (Lovell, p. 94).

By 1899, local directories show Hadley as living in his new mansion at what was then 19 Westminster Terrace (now #15 Westminster Terrace, resource #3 in the district), but Wales built this house after the census enumeration, probably c. 1901, since the 1900 Census shows George, his wife Clara and two children, Caroline, 13, and Rowe, 11, living at nearby 86 Atkinson Street in Bellows Falls. Lovell's history of the town reports that 'the George Wales home was built at the turn of the century for the fabulous price of \$14,000' when citing the large Victorian homes built with paper mill money, the source of most of the largest incomes in town at the time. (Lovell, p. 7)

The US Census reveals facts about the Wales household which illustrate the prosperity to which the family had risen with their move to Westminster Terrace. At the time of the 1910 Census, George Wales, his wife and two children, now 23 and 21, resided in their large new estate, which employed two servants,

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Fannie Austin, a 25 year old Irish cook, and Frank Moran, a 36 year old coachman. George Wales had been named to the board of trustees of the Bellows Falls Savings Institution in 1903 and by 1916 he was listed in the town Directory as the President of the Bellows Falls Savings Institution and as treasurer of Standard Paper Company. His wife, Clara, had passed away by the time of the 1920 Census, when George's son, Rowe C. Wales, resided with him and worked as a manager at the Standard Paper Company, having been listed in the Census of 1910 as working in the paper mills in Berlin, NH. Their household employed two servants, Margaret Harris, a 26 year old cook who emigrated from Ireland in 1912, and Josephine Doyle, aged 17, a "servant girl", age 17 of Irish parentage. Once the established families Bellow Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. George Wales continued to live with his daughter Carolyn, and her husband, William Barker, at 26 Westminster Terrace, where George's servant and cook, Margaret continued to cook for the family. Before his death in 1953, George Wales had become prominent in business and social affairs in the Village.

George Wales acquired two parcels of land to the north of the house from the former King property, then owned by Katherine McG. Flint (Mrs. John Wyman Flint), when she offered her magnificent home and former King estate to the town as the hospital in 1921. George Wales sold his mansion to John N. and Hester E. Goutas in September of 1938, as well as providing a mortgage, which they paid off in 1943. The parcel of land on the west of Westminster Terrace that had previously been the site of the enormous carriage barn/garage was divided from the former Wales House property in the early 1950's and by 1954 the present house (#1) on that western portion of the property had been built. The Wales house later served as the Texas Nursing Home, as it was listed in the 1959 Directory, with Otto G., LPN, and Gertrude Chiasson, RN, living in the house and running the nursing home.

In 1963, the Hadley House and the adjacent Wales House again became associated through common ownership. A. J. Levinsky and Francis A. Reynolds, MD, business partners from Massachusetts, acquired the Texas Nursing Home and the former Hadley house to the south (#3) in the 1960's when they were used as doctor's offices. The two houses later served the Health Care and Rehabilitation Services of SE Vermont from 1988. The house is currently owned by Thaddeus and Teresita Buckley, who purchased the mansion from Stanley and Brett Harris in 2001 and who have restored the mansion to its former glory.

The George R. Wales-Buckley House is very similar in its exterior Colonial Revival style, form and massing to the mansion built between 1901 and 1904 for Gen. Nathan G. Williams of the Vermont Farm Machine Company and located at #48 Atkinson Street, also listed on the National Register. The Wales House is in excellent condition and is an outstanding example of the Colonial Revival style.

3. 17 Westminster Terrace; Hadley, Preston H. and Harriet, House, 1899, contributing

This 2 ½ story Colonial Revival style home has a brick foundation, clapboard siding, a slate truncated hip roof, with twin interior brick chimneys, a 2 ½ story, 2 x 2 bay wing and 1 story, 1 x 2 bay wing both projecting to the west rear. Sash is generally 1/1 with cornice cap moldings. The conspicuous corner location of this outstanding home is reflected in the prominent semi elliptical bay window with an enriched dentilled cornice on the southeast corner of the main block, the one story, hip roofed porch with a modillioned cornice, Doric columns and balustrade which wraps around the principal east and south facades, as well as the 3 story, 1x1 bay cross gable rising from the southwest corner which marks the

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transition to the rear wing. The east facade features twin pedimented dormers that project from the east front slope of the roof with a carved motif in the tympanum. The complete entablature of the wide eaves overhang of the roof is detailed with modillions. The porch originally had central east front entry stairway indicated by the stepped out roof and tripled columns. The porch is currently accessed from the southeast corner. The principal entrance under the porch is set in a simple enframing with a cornice cap molding, has $\frac{3}{4}$ length sidelights with beveled glass set over small panels with a raised cross shaped motif and features an oversize door with a rectangular beveled glass light, a panelled horizontal lower panel with the same elongated raised cross shaped motif. There is a single, rectangular stained glass window on the left flank of the entrance. Centered over the entrance is a V shaped oriel window on the second story which repeats the cornice articulation of the semi elliptical bay window with its enriched dentilled cornice with egg and dart motif. The rear porch is articulated identically to the porch on the main block, both having lattice aprons.

The Hadley House was built soon after the adjacent Cornelius Low King estate was divided up among King's five children after his wife, Janet's, death in 1896. This former pasture/field owned by King (Figure 1) was the last portion of land to be developed on the plateau of the terrace, as the more southern lots had been owned by the Bancroft family farming enterprises and had been subdivided for development beginning in the spring of 1881. In fact, the *Bellow Falls Times* weekly newspaper reported on September 8, 1881 that Col. C. L. King authorized the newspaper to report that "he has not sold his house on The Terrace and does not propose to do so at the present" in order to quell speculation that his estate would be subdivided with the Bancroft holdings.

On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in

'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time...being a portion of the lands and premises described in a certain deed to Cornelius Low King by the President of the Bank of Bellow Falls, by deed dated April 25, 1848 [apparently after foreclosure on the estate of Henry F. Green]... also being a portion of the premises described in a certain deed made by Mary Alsop King and others [perhaps King siblings] to Cornelius L. King, dated March 10, 1883.' (RLR, Book 45/p. 276-279).

On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. In 1898, Directories show Preston H. Hadley, a cashier at the National Bank of Bellows Falls from 1881 to 1906, as living at 77 Atkinson Street. By 1899, local directories show Hadley as living in this house at what was then 19 Westminster Terrace (#3 in the district) and was in residence at the time of the April 1900 US Census enumeration. Wales (#2 in the district) and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster. Hadley had been born in Chester, Vermont in 1859 and had five children with Harriet Campbell Hadley before his death in 1906. According to the Census of 1900, Preston lived with his children ranging from age 8 to 16, with Clara Sweeney, a 24 year old maid.

Once the established families of Bellow Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. By 1910 Preston Hadley's oldest son, Walter Campbell, had married Gertrude MacComisky, had a son, Donald Preston (born 1909), and was employed as a

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retail dealer of carriages on West Street. He continued to live in the family house with his widowed mother, Harriet, and by 1919 had his own real estate business, Walter C. Hadley and Company, as well as a daughter, Dorothy Linwood (born 1912). Harriet Hadley and her daughters, Ruth M. and then just Marion L., continued to occupy the homestead until it was sold after Harriet's death in 1943 to Clarence and Marjorie Bodine. The second son, Preston Henry Hadley, had moved between 1910 and 1919 to the former Holden House at 25 Westminster Terrace (#8 in the district), and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry and also had a son named Preston H. Hadley Jr. who moved to Orange, NJ after his marriage and Richard B. Hadley, who became a doctor. This family continued to live in the house at 25 Westminster Terrace and later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

After the Hadley House was sold to the Bodine's in 1943, the second unit in the house was rented out, with Patrick Bowen, a creamery clerk living there in 1954. The unit was probably created during the Harriet Hadley ownership when her son and his family lived with her. Clarence Bodine was in business with his father, W.H. Bodine, and his brother, Wilfred, in W. H. Bodine and Sons, a well established plumbing firm started in 1889 by his father. By 1959 the Bodine's were attempting to rent both living quarters in the house, with Pauline and G. Raymond Snow (Snow and Lear, office equipment) and salesman for the Nelson C. Faught Co. living in one of the units. At the time of the compilation of the 1959 yearly directory, the second unit was vacant.

In 1963, the Hadley House and the adjacent Wales House again became associated through common ownership. A. J. Levinsky and Francis A. Reynolds, MD, business partners from Massachusetts, acquired the Texas Nursing Home (Wales House, #2) and the former Hadley house to the south (#3) in the 1960's when they were used as doctor's offices. The two houses were owned by the Health Care and Rehabilitation Services of SE Vermont from 1988. The house is currently owned by P. Michael Myers who acquired the estate from Stanley and Brett Harris in 2000.

The Hadley House is an excellent example of a Colonial Revival home with Queen Anne characteristics. The original integrity is well preserved in all its aspects.

4. 19 – 19 ½ Westminster Terrace; Farino, Benedict and Mary, House, c. 1956, contributing.

This 1 ½ story, 4 x 2 bay, vernacular duplex has an asphalt shingle gable roof with an interior brick chimney, substitute clapboard siding and a concrete foundation. A long, shed roofed dormer on the north principal facade is centrally located above the twin entrances with gable hoods supported by lattice and posts. Fenestration has flanking louvered shutters and sash is generally 2/1 with tripled sash flanking the twin entrances. A 1 story, gable roofed screened porch projects from the west gable end while a balustraded deck projects from the east gable end.

The Farino House was subdivided from the original Moore House property (#5) at 21 Westminster Terrace after Hugh A. Talbot, a NH developer, purchased two parcels in September 1952 from Sarah Moore O'Connor and her husband, Edward, of the Westminster portion of Westminster Terrace (#28, # 17 in the district). O'Connor acquired the property from the estate of Margaret C. Moore in July of 1952 who had owned the property since 1935. O'Connor sold quickly to Hugh and A. Talbot who filed a subdivision plan for two lots in September 1952 on each side of the road, indicating that the entire original lot developed after Albert C. Moore's purchase in 1883 had survived intact. The two lots were resubdivided

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into three lots each c. 1956 including the original mansion (#4,5 and 6 in the survey), and three on the west side (#22, 23 and 24 in the survey). The house is listed in the Directory of 1959 with #19 vacant and Kenneth and Janet Fletcher of the State Police occupying #19 ½. The Farino house retains the majority of its original integrity.

5. 21 Westminster Terrace, Moore, Albert C. House, c. 1884, contributing.

This 2 ½ story, Italianate style home has a hipped slate roof with a belvedere and twin decorative brick chimney stacks, clapboard siding, and a brick foundation. There is Stick style detail on the principal east facade and a 2 ½ story, gable roofed west rear wing. The whole is articulated with a complete eaves entablature embellished with a scrollsawn band in the frieze and paired scrollsawn brackets, plain cornerboards, sill and lintel courses, and plain watertable. Sash is generally 2/2 and 1/1, with some paired. The symmetrical principal east facade features transomed, double leafed doorways on the first and second stories crowned with a gable wall dormer rising above the roof line and flanked by two story polygonal bay windows one of which is repeated on the north elevation. The Stick style porch has chamfered columns with pedestals defining the corners of the low cutout balustrade and chamfered cross bracing with pendants under the bracketed eaves entablature. The second story doorway has large, chamfered open brackets supporting an open gable hood with a central vertical member with a pendant separating the open gable into halves with quadrant fans. The crowning gable over the tripled sash of the wall dormer projects widely and is supported with doubled, chamfered open braces and chamfered gable screen with a pendant.

The outstanding original twin leafed doors on the principal entrance feature arched lights framed with incised trim having cornerblocks with patera. The lights are set over an entablature molding with decorative frets in the frieze, under panels detailed with leafed branches all set over twin vertical panels with bolection molding. A central molding seals the doors with round sections having decorative bead and reel alternated with flattened sections with a stylized incised branch motif. The twin leafed doors on the second story have stained glass and are surmounted by a transom with Queen Anne style small stained glass lights.

The highly ornate hip roofed belvedere and has a finial reflects the detail of the main block with its bracketed corner pilasters supporting a complete eaves entablature with overhanging cornice, paired windows with 1/1 sash, stepped out roof projections over windows that are supported by chamfered open brackets, and diagonal boarding, sill courses and chamfered open panels.

The 4 x 5 bay rear wing has a 1 story, hip roofed porch with chamfered columns and brackets forming arches under the entablature as well as supporting the cornice, chamfered pedestals with a low balustrade and a lattice apron. A wood fire escape rises on the west gable end.

This excellent Victorian Italianate mansion with Stick style detail was built by paper manufacturer Albert C. Moore. He was 46 years of age in the Census of 1880 before he built this house, with a wife Sarah M., aged 44, a daughter Cora A., 21, and Frank A., 12. His sister in law, Abbie F. Day, 21, lived with the family and worked in the paper mill, and Anna Murphy, 22, was a servant for the family. Apparently the building of this house marked the apex of his career and fortune, when Moore purchased land "west of Westminster Street" in December 1883 located on the south side of Cornelius Lowe's land [Capt. Cornelius Lowe King]. This parcel had a right of way 30' wide on the easterly side and a strip of land 6' wide between Moore and Lowe's land.

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Albert A. Moore was a prominent paper manufacturer, president of the Moore and Thompson Paper Company which was located in Bartonsville on the Williams River. The company had owned the upper mill that was ruined by the flood of 1869 and managed the lower mills for owners, Union Paper Co., of Springfield, MA. The flood changed the course of the Williams River, which moved away from the mills and village causing a decline after 1869 in Bartonsville. Moore and Arms formed a new business in 1870, with the company name changing to Moore, Arms and Thompson when Horace W. Thompson was admitted to the firm in 1882. At the time of the publication of Child's Gazetteer of 1884, the company manufactured 8 to 10 tons of manila paper daily at Bellow Falls in mills on both sides of the canal. The company was known as the Moore and Thompson Paper Company by the 1890's, with Horace W., Henry R. and Fred L. Thompson joining the other top echelon of Bellow Falls society and residing at 31 Westminster Terrace (#11 in the survey). The Fall Mountain Pad and Paper Co. was incorporated by various members of the Moore and Thompson Company. It was the first mill to be completely electrified in 1914 (Lovell, p. 53). The Moore and Thompson mill was sold to the Eagle Paper Co. of New York in February, 1921 and repurchased by the former owners to make heavy Kraft papers. It was sold to the Hudson Bag Co. in 1922 to make Kraft Bagging. Moore and Thompson and Hudson Bag Factory closed in 1932 due to the lack of a tax exemption issued by the town. (Lovell, p. 53). It reopened as the Hudson Pulp and Paper Company and ran through the final closing in the late 1960's.

Albert C. Moore and his family lived at this grand mansion at #21 Westminster Terrace at the time of the Census of 1900, with son Frank A. having joined the family paper manufactory and three servants. Mary J. Kehoe, 23, had emigrated from Ireland in 1892 and did housework with Eliza A. Dagle, 23, who came from English Canada in 1893. Vermonter Eugene J. Penney, 22, was a coachman for this upper class family. The Albert Moore family lived at the house in 1910 without their children and with servants, and in 1920, son Frank A. Moore, 52, and his wife Margaret, 46, lived in the house with children named after Frank's parents: daughter Sara M, 16, and Albert C., 13, and Frank's sister, Cora, 60. Frank Moore had taken over as president of the paper company. There was a rental unit in the house in 1920 that was occupied by George Colby, caretaker of the estate. The house remained with Frank Moore until his death, when his wife, Margaret Moore acquired the property in February 1935 from son Albert Moore and others.

The Moore House became an income producing property after Sarah Moore O'Connor and husband, Edward, who lived on the portion of Westminster Terrace in the town of Westminster (listed in 1954 at #28, now #54 Westminster Terrace and #19 in the district) acquired the property in July 1952 from the estate of Margaret C. Moore. The Wool Pullery was owned and operated by B. P. and Edward F. O'Connor, who had purchased the Claremont Paper mill for the business in 1935. The O'Connor's quickly sold the Moore property to Hugh A. Talbot in September of 1952, who filed plans to subdivide the property into two lots on the same day. These lots on the east and west side of the Terrace were later divided c. 1956 into three lots on each side of the road. It is assumed that the original carriage house/garage was demolished at this time. Also in 1952, the house was divided by Talbot into six apartments, with early occupants in 1954 being teachers at Bellows Falls High School, as well as two State Police Officers. Talbot was a developer from NH who was involved also in the building of the 1950's homes both on this property as well as at the south end of the street. The ownership of the mansion changed hands quickly to Howard and Gertrude Moses in 1954. Howard I. Moses, a driver for Gay's Express, and his wife lived in one of the apartments, with Gertrude Moses selling the property after her husband's death to J. and W. Tibbetts in 1984. The mansion continues to be used as six apartments by the present owner, Charles P. Jarras, who acquired the apartment house in 1987 with two other partners and who now is the sole absentee owner. It continues to convey the majority of its original integrity and is considered a contributing resource.

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6. 21A Westminster Terrace; Stewart, Bernard and Harriet, House, c. 1954, contributing.

This 1 story, gable roofed ranch house has aluminum siding, a sheet metal roof and a concrete foundation. It is unique in the 1950's homes on the street in that it emulates the principal eastern face of the original mansions on Westminster Terrace. The east facade has a hooded entrance on the right flank with picture windows and a balustraded front deck. The west has an enclosed shed roofed porch. Sash is 1/1 and is generally paired. It was built after subdivision from the Moore House in 1952. The property record card puts the construction date at 1954, although the directories from the period do not list any occupants at this address through 1959. It is a good example of the ranch house type and style and is indicative of the surge of suburban type expansion in Bellows Falls during the 1950's, with its primary orientation to Westminster Terrace rather than the eastern view over the Connecticut River which the original mansions had faced.

6A. Garage, c. 1970, non-contributing.

This 1 story, gable roofed garage is non-contributing due to age.

7. 23 Westminster Terrace; Blake, Eva and Charles M., House, c. 1887, contributing.

The Blake House has an irregular plan and massing and is a fine example of an ostentatious 2 ½ story, Queen Anne / Shingle style home with a unique porte cochere projecting from the southeast corner of the Queen Anne style porch on the main block. A 2 ½ story hip roofed rear wing and a 1 story shed roofed garage wing project from the west rear. The house has a brick foundation, wood shingle siding and a slate hipped roof with large corbelled brick chimney stacks and complete eaves entablatures. The irregularity of the Queen Anne style is expressed in the 2 ½ story cross gables and several bay windows that project from the east front as well as the south and north facades of the main block, making it difficult to detect the actual shape of the roof system and complicating the plan. Contrary to the sheathing system of the Queen Anne style, which generally employs various materials to further complicate surface, the overall impression of this large home is unified by the universal application of wood shingle siding characteristic of the Shingle style.

Shed dormers pierce the south slopes of the roof as well as rising from the roof of the wing. Sash is generally 1/1 with some original 2/2 sash and tripled 12/1 sash in the east front cross gable. The secondary pedimented gable of the north side has a square window turned diagonally to appear as a diamond light in the center of the fishscale shingle sheathed pediment and a 2 story, square plan bay window breaking the left flank of the pediment entablature, which is carried around the hip roof of the bay window. A 1 story bay window is placed on the south side of the house.

The pedimented cross gable on the east front is the most finely articulated in both the Shingle and Queen Anne styles as befitting the formal east presentation of the design in its very visible outlook over the nearby Connecticut River. The pediment is supported by oversized brackets as it projects over the principal entrance and exhibits characteristic flowing, rounded shingle siding as it sheathes the recessed grouping of 12/1 sash. In a fine subtle touch characteristic of the Queen Anne style, the small pediment above the recessed window is sheathed in fishscale wood shingles. The entire off-center entrance is set under this projecting bracketed pediment in a 2 story, 2 bay polygonal bay window projection with paired 1/1 sash in the second story and the formal front entrance set in the left flank of its first story. The twin leafed doors are set in a simple enframingent and have rectangular lights filled with leaded stained glass

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set over twin rectangular panels with bolection molding. The sheet metal, hip roofed, Queen Anne style porch has turned Queen Anne style columns and pilasters, with small scrollsawn brackets. The entrance is accentuated with a fishscale shingled, pedimented portion of the porch defined with grouped columns and is stepped out over the stairway and granite steps leading to the principal doorway. While the northern portion of the porch which wraps around the facade to join the north 2 ½ story cross gabled projection is partially and unobtrusively enclosed with sash, the southeast corner features a slate hipped roof porte cochere which is testament to the horse drawn carriages which were sheltered under this porch as they awaited their occupants with the coachman and then continued around the house to the common right of way in the east front which was used as a narrow road as well as a pedestrian walkway. It is a true blend of the two styles characterizing the house, with its wood shingled base supporting the Queen Anne turned columns and roof.

The Queen Anne style detail is continued on the identically articulated porch on the south eaves of the rear wing, the door on the rear porch which has stained glass lights over twin vertical rectangular panels with bolection molding. The access into the 1 story, garage wing is a simple 4 panel door typical of the period. An interesting feature which attests to the well preserved original state of this large home is the pull knob type of door bells evident throughout. The unifying quality of the Shingle style is seen in the treatment of the portion of the facade below the raking eaves of the shed roof and above the entablature defining the 1 story rear wing, which has a bellcast formed by its shingle sheathing. A brick chimney stack and shed dormers pierce the slate hipped roof of the 2 ½ story rear wing.

On December 16, 1883, Fanny A. (Francis A.) Babbitt bought land from Edward W. and Ellen F. Bancroft on the corner of Albert Moore's land (#5 in the district) between Moore and Holden's land (#8 in the district). In 1880, George H., a druggist, and Francis A. Babbitt lived near Horace Thompson elsewhere in Bellows Falls with their 1 daughter and 3 sons, including George H. Babbitt who was to become president and treasurer of the R. P. Co. and president of B. F. M. Co. and later lived on the Terrace at #31 (#10 in the district). Also in 1883, Benjamin Scofield deeded to Fanny A. Babbitt the "French Lot" on the south side of Westminster St. upon the Bancroft Terrace, with frontage 90' extending back to the easterly side of the new street or drive (Westminster Terrace). This lot had been noted in the *Bellows Falls Times* of May 5, 1881 when it described that Mr. G. N. French would move his house, nearly new, from Grafton to the site he had just bought of Mr. Bancroft on Terrace Place. George French also bought a lot for his carriage works from the Barker estate (seen on Figure 1: the Beers Atlas view of 1869 as being just east of this lot across and on the east side of Westminster Street) and is listed in 1888 as a carriage maker. He is said to have moved his shop in from Grafton to Westminster Street as well as his 10 room house, which must have been located near the shop. He and his son, George, made carriages, sleighs and wood sleds at the French shop. (Lovell, p. 56). Mr. French sold his carriage factory in 1921, apparently unable to compete with the automobile. The building was then used as the Zeno bakery and was removed c. 1940. Apparently Mr. French's plans for his house on Westminster Terrace did not materialize since the lot was sold again so quickly,

Another confusing element is the deed of the Holden House (#8 in the district) which refers to their lot as being on the southeast corner of Phebe Brown's land, although it is noted in the same article that among the first purchasers of land on what was called the Terrace Hill premises of Bancroft, among the purchasers of the 7 lots were L. M. Read and B.F. Brown of Bellows Falls as well as G. N. French of Grafton. Phebe Brown may be the spouse of B. F. Brown. The Birdseye View of 1886 (Figure 2) that shows the Westminster Terrace does not picture the house on this site, indicating that it was constructed after the date of the publication.

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When Eva Blake acquired the property from the George and Fanny Babbitt in November of 1885 she also purchased a storehouse building and lot from the Bellows Falls Canal Company. There is no mention of a house on this land which was described as having 90' of frontage on Westminster Street and going to the foot of the terrace on the east side of "Burt Meadow". The house apparently was built c. 1887, as the Blake family occupied it at the time of the Census of 1900. As with other mansions on the Westminster Terrace, the Blake family lived in upper class luxury. Charles M. Blake, 50, was a brewer at the Fall Mountain Brewing Company (previously known as Walker, Blake and Company). Charles Blake had lived at the same hotel in Bellows Falls at the time of the Census of 1880 that Amos and Sarah Holden (#8 in the district) and Hettie Green (known as the "Witch of Wall Street") and her children resided. Apparently Blake joined the business of his father in law upon his marriage, because his wife, Eva Walker Blake, 52, also lived in the house on Westminster Terrace with her mother, Emily P. Walker, 77, and two daughters, Emily I. W., 18, and Margaret C., 9, as well as Emily M. Wessel, 17, a house servant, and Walter Austin, 20, a coachman. By 1910, Charles M. Blake had changed his profession to that of paper manufacturer (Blake and Higgins), as his family had been the earliest paper makers in Bellows Falls. The Blake and Higgins Paper Mill was located nearby in the Town of Westminster just southeast of the estate at the mouth of the Saxtons River, where numerous mill buildings had been located over the years (see Figure 1, Beers Atlas of 1869). The mill was later auctioned off in 1940 to Walter Hadley and bought by the Green Mountain Tissue Co. the same year to make facial tissue.

The Blake daughters inherited their mother's share in the property in 1924 and remained in the house until Ellsworth Piper bought the property from the estate of Emily I. W. Blake in March 1938. Alice and Robert Atwood bought the grand house from Piper in 1960 and it remains in the family to this day, owned by Alice Atwood and Roger and Nancy Powers. It is interesting to note that the first deeded purchases recorded of this property were by the women of prominent spouses, leading to speculation as to the reason for this choice of owners. The house remains an excellent example of the transition from the Queen Anne style with its porch detail, tall irregular profile and massing tied together by the unifying wood shingle siding characteristic of the Shingle style which emerged in the 1880's. Details of the Shingle style are especially evident on the pediment of the east front cross gable with its bank of windows and flowing lines of shingle sheathing.

8. 25 Westminster Terrace, Holden, Amos F. and Sarah S., House, c. 1883, contributing.

The Holden House was one of the earliest houses built on Westminster Terrace and is a good example of the vernacular Italianate style as practiced in this area of Vermont. It is a 2 ½ story house with a slate hipped roof, several cross gables adding interest to the overall plan and original 2/2 sash set under cornice cap moldings. The Holden House has a coursed, cut stone foundation, replacement vinyl siding with flanking vinyl shutters, a west rear 2 ½ story gable roofed wing, and 1 ½ story gable roofed attached 2 car garage wing projecting to the west. The tooled joints in this stone foundation are rare in the district (see also #11 in the district), where brick foundations predominate.

The principal entrance of the east facing home is in the east side of the north side cross gable and features twin leafed doors, each with a small square light set over two sets of twin vertical panels with bolection molding. This north 2 ½ story pedimented cross gable has an oriel window on brackets with tripled 1/1 sash. A fine example of a 1 story, Italianate style porch has large open brackets forming arches under a simple valence as well as chamfered square posts on chamfered pedestals and a heavily turned balustrade. The south side features a 2 story, gable roofed bay window with tripled 1/1 sash and a

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bracketed cornice with geometric sawtooth ("picket fence") patterns in the raking frieze of the eaves entablature.

The rear wing has a porch identical in detail to that on the east front and a second story, 4x3 bay shed roofed porch enclosed with 2/2 sash on a flared halfwall that was added c. 1915.

When Sarah S. Holden purchased the lot from Ellen F. and Edward W. Bancroft on June 4, 1881 the land was described as running 90 feet south from the southeast corner of the land of Phebe S. Brown on the east side of what was to become Westminster Terrace, although the "Phebe Brown" lot had been owned by the Babbitt's, French and Scofield before it became the site of the Blake House (#7 in the survey).

The Holden's acquired the land on the west side of the road in October 1884 from Lavant M. Read, which resulted in an extension to the east side of the "Burt Meadow" and reserving the 15' sidewalk right of way on the east side for the benefit of this and the adjoining premises. The 1881 deed from the Bancroft's was severe in its restrictions and indicated the intent to promote an upper class neighborhood development: they

"shall erect on said premises a good two story dwelling house within two years from the date of this deed and shall not within any time within ten years from such date sell or convey said premises or any part thereof to an Irish man or woman or to a negro, or erect or suffer to be erected thereon any blacksmith shop or livery stable or any manufactory or any other erection such as would be objectionable to the neighborhood for dwellings." (Book 33, page 8, *Rockingham Land Records*).

It is interesting to note that during the Census of 1880, the Holden's did not yet live in their new home and were residents in a Bellows Falls Hotel with the wealthy Hettie Green, "the witch of Wall Street" and her two children. At the time, Amos Holden was 34 and a boot and shoe merchant. Sarah Holden, known in her advertisements for hats in the *Bellows Falls Times* as Mrs. A.F. Holden, was a successful milliner. While their new home on Westminster Terrace was being built, the *Bellow Falls Times* reported several business activities of A. F. Holden: on May 26, 1881 it was reported that he bought the Barker house and 1 or 2 buildings with it from the same premises and in August 25, 1881 he had done extensive repairs on the old Barker House. The Barker house was located just east of his new home site and is visible on the Beers Atlas Map of 1863 (Figure 1).

The Holden's did not remain in the house long, as Simon and Mary Coy, paper mill owners, purchased the house from the Holden's in September of 1887 and sold it to Harriet (Davis) Weston on October of 1894. Her son, George Weston, lived in the house with her at the time of the Census of 1900 and was listed as an attorney, 51, with a wife and a son, 26, and daughter, 21. He practiced law in partnership with Jabez Delano Bridgman who was a partner of the Hapgood Purchase and developer of Old Terrace. The firm of Bridgman and Weston was located in The Square.

Preston and Hazel Hadley purchased the house in March of 1915 from the Weston's. Preston Henry Hadley was the son of Preston Hadley of the Preston and Harriet Hadley House (#2 in the district). Preston H. Hadley had moved in 1915 to this former Holden House at 25 Westminster Terrace, and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry Hadley and also had sons named Preston H. Hadley Jr. who later moved to Orange, NJ, and Richard B. Hadley who became a doctor in Port Chester, NY. This family continued to live in the house at 25 Westminster Terrace with Preston Sr. later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

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The home remained in the Hadley family with mother Hazel B., and sons Preston Hadley Jr. and Richard B. Hadley owning the house in 1961, probably inheriting it after their father's death. Richard and Linda Zayas purchased the home from the Hadley's in August of 1978 and continue to own it at the present time. Although some original detail has been compromised with the addition of substitute siding, the house remains a fine testament to the upper echelon society life style and architectural expressions of the elite of Bellow Falls on "Tony" Terrace.

9. 27 Westminster Terrace; Read, Lavant and Sarah, House, c. 1882, contributing.

The Read House is a relatively simple, 2 x 2 bay, sidehall Italianate style house of 2 ½ stories with a cross gable on the north side, and a series of gable and hip roofed rear wings projecting to the west. The house rests on a brick foundation, and has a gable slate roof and oversized cedar shingles covering original clapboard siding. A complete eaves entablature with gable returns distinguishes the roof and sash is generally original 2/2 and 1/1 with continuous molding. Twin shed dormers rise from the south slope of the gable roof and identical 2 story, polygonal bay window rise from the south and east elevations.

As with the other homes on Westminster Terrace, the principal facade faces east over the Connecticut River vista from the terrace with a modern metal door with square light replacing former twin leaved wood doors on the right flank of the facade. A 2 story, hipped roof, polygonal bay window with narrow 1/1 sash and an entablature separating the stories rises on the left flank of the east front facade and a single casement window with single 6 sash is centered over the entrance and porch on the right flank. The low profile hip roofed, 1 story porch which wraps around the northeast front and side corner of the house to the ell formed by the 2 ½ story cross gable has chamfered columns on pedestals.

The rear 2 ½ story wing is attached to a 2 story, hip roofed wing and a 1 story, hip roofed garage wing, both with asphalt shingle roofs. A 2 story version of the front porch on the south side of the 2 ½ story, gable roofed, rear wing is identically articulated but has a turned balustrade on the second story as well. This detail may have been removed from the front corner porch due to deterioration. The steps to the porch are sheltered by an arbor topped with shaped rafter tails and a lattice sidewall with an oval aperture set between the square posts. A Chicago type picture window replaces original 2/2 sash on the south side of the 2 story wing, and twin garage doors from the 1950's cover the west end of the 1 story wing.

The interior of the house reveals an original Italianate style open string staircase in the principal entrance hall which features an ornate, natural wood finish, polygonal newel post set on a curtail, turned balusters, a quarter landing and newel drops visible under the upper landings. A plaster medallion in the stairhall is electrified and there is a vertical board wainscoting with chairrail. A front parlor opens off the hall with the east front bay window which also features a medallion with light in the ceiling, bolection molding and a sliding door separating it from another parlor on the southwest corner of the plan of the main block which also has a bay window.

Judging from its relatively simple Italianate style and after deed research, the Read House is apparently the earliest of the homes built on Westminster Terrace. Sarah Addie Read purchased the property in June of 1881 from Edward and Ellen Bancroft. Serving as an example of the upper class residents who would build on Westminster Terrace, Sarah's husband, Lavant Read was a well known attorney in the state from 1875-1900, was state's attorney, president of the Vermont Bar Association, Probate Judge, and state representative. He was chairman of the committee of railroads engaged in a revision of rules at

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the time of his death in 1902. After her husband's death, Sarah Read divided the western portion of the original property from the house and lot, selling it to Clara Wales in 1912 (#19 in the district). Sarah Addie Read continued to live in the house after her husband's death until her death in 1933. It is interesting to speculate on the reasons behind the original purchase of this and several other properties in the district by the female spouses of wealthy entrepreneurs, including #7, 8, 10, 11, 19, and 20 in the district.

At the time of the Census of 1900, Lavant, 57, Sarah, 56, and daughter Mary, 22, lived in the house with Sarah's mother, Sarah A. Perkins, 78. After Lavant's death in 1902, Sarah Read apparently made the house into two units, as the Census of 1920 shows Sarah and her granddaughter, Dorothy Brooks, 10, sharing the house with a young couple, Harold Perry, a druggist, his wife Florence and their daughter, Helen. In 1930, Sarah Read had a housekeeper, Mary Moylin, and shared the house with Stephen Sargent, a machinist, and his family from Maine. Dorothy Brooks inherited the Read house in 1933 after her grandmother's death. A Directory listing in 1958 shows Edward Dana living in the house; this was Dorothy Brook's husband who was an industrial safety inspector. The Read House presently is divided into three apartments. This vernacular Italianate house with a sidehall entrance and two story bay window on the front facade is representative of houses of this style in Bellows Falls. It has a well preserved porch typical of the style and is significant as probably the earliest house built on Westminster Terrace.

10. 29 Westminster Terrace, Guild, George and Martha, House, c. 1883, contributing.

This 2 ½ story, Queen Anne style house has a brick foundation, hipped/gablet roof with in polychrome gray slate with red slate linear and quatrefoil details, twin interior shaped brick chimney stacks and vinyl siding which obscures the eaves entablature and decorative shingle siding as well as other details. Original 2/2 and narrower 1/1 sash is generally retained throughout. The symmetry of the east facade is reinforced by the central entrance under a gable roofed screen porch with halfwall, a polygonal bay window on the second story centered above the entrance and a gable wall dormer with paired lights and brackets. An outstanding Victorian Gothic style, 2 1/2 story square plan bay window on the south facade has sharply pointed, paired sash surmounted with a quatrefoil in the gable peak, with the eaves supported by brackets pierced with the same quatrefoil motif placed so as to enframe the gable composition.

The west rear, 4 x 2 bay, 2 ½ story, gable roofed wing terminates in the west with a 1 x 2 bay, hipped roof wing of lower profile. A porch with square posts covered in substitute siding extends on the south eaves side of both wings. This south side features a pass door with a transom light sheltered by the porch and a polygonal oriel window on the south eaves side above the shed porch roof. The Guild House shares certain aspects of its design with the Read House (#8 in the district), such as the iron cresting on its slate hipped roof and the sawtooth detail in the raking frieze of its south side, 2 story bay window, suggesting that the two houses, which were built the same year, may have shared the same builder or architect.

The Guild House is in both the town of Rockingham and the town of Westminster. It was purchased from Edward and Ellen Bancroft in November 1882 by Martha J. Guild, again, sharing with #7, 8, 9, 11, 19, and 20 in the district the curious fact that it was initially purchased by the wife of a successful business entrepreneur, raising speculation as to the reason. At the census of 1880, Martha had lived with her husband, George O. Guild, a dry goods merchant, next door to his mother, Roxanna Guild and family at a different location in Bellows Falls. George O. and Martha J., 41, had son George H., 6, Helen G., 1,

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Edgar A., 8, and Mary, 15, living with them at the time. Childs Gazetteer of 1884 listed George O. Guild as a dealer in dry goods, railroad agent, and representative of the Mutual Life Insurance Co. with an office in the Centennial Block, the Square and with a house on Westminster Terrace.

At the time of the Census of 1900, George O. Guild, 61, was now listed a paper manufacturer and with wife Martha, 61, lived in the house with their daughter, Mary L. Holmes, 35, widow of George H. Holmes, who did needlework, and her son Henry, 14, and daughter, Marion, 9. Mary Holmes continued until 1915 the original dry goods business of her father as the M. L. Holmes & Co. after his retirement. Also included in the household in 1900 was their son, George H. Guild, 26, an engineer at a paper factory, and their daughter, Helen, 20. Son George H. Guild, 46, owned the house by 1920, working as a tool maker of farm machinery. He shared the house with his wife Anna, 42, sister Helen, 40, a music teacher, and Sarah Lewis Flint, 68, who rented. In 1930, the same two families lived in the house. As with the other homes located on the east side of Westminster Terrace, the Guild's sold off the west portion of land by 1952.

Son Edgar A. Guild of Reading, MA deeded the property with the house on the easterly side of Westminster Terrace to George Morton and Hugh Talbot in 1956. Talbot was apparently investing in property on Westminster Terrace, as he also was instrumental in the subdivision of the Moore House property at the same time (#5) and built the 1950's ranch houses there and by #11. The Guild House went to Arthur and Winifred Schade in 1957, with Sandy and Marguerite Nash deeding the property to Russell and Florence Blodgett in 1967. The property is currently owned by Hawks Roost LLC. Despite the addition of substitute siding which obscures architectural detail, sufficient integrity in original material and massing are retained to indicate the large scale and grand design of the Guild House.

11. 81 Westminster Terrace, Westminster; Thompson, Horace and Elizabeth B., House, c. 1884, contributing.

The 2 ½ story asymmetrical Queen Anne style Thompson House is set at the southern end of the terrace where originally Westminster Terrace curved down to join Westminster Street near the banks of the Saxton's River. It features a coursed cut stone foundation, clapboard and decorative fishscale shingle siding, and a hipped slate roof with an asymmetrically placed east front cross gable, twin interior corbelled brick chimney stacks, a rear hip roof wing, and 1 story shed roofed wing projecting to the west. The entablature of the main block is modillioned and is set off from the facade by a slightly flared decorative shingle band, with sill and lintel courses of plain boards defining bands of clapboard and decorative shingle siding throughout and which is bellcast on the south side of the main block. Sash is original 2/2 with flanking wood shutters, with hip roofed dormers on north and south slopes of the roof of the main block and the west slope of the rear wing. A 1 story polygonal corner bay window on the first story of the southwest corner of the main block resembles a short tower and 2 story square plan bay windows add interest to the north and south facades.

The formal east facade has been altered as the original east facing plan of Westminster Terrace has evolved to face the former service road dividing the terrace and these have become the "backyard" of the mansions built here at the end of the nineteenth century. A cross gable with a coffered gable screen above tripled sash in the fishscale shingled peak projects on brackets on the right flank of the east facade. This gable is further enhanced by decoratively pierced cornice detail and a beaded motif under the projecting pediment. The former central entrance originally placed between oversized 2/2/2 windows has been removed and replaced with diamond casement sash. A 1 story porch which formerly wrapped

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across the east facade of the main block and the southeast corner to meet the south bay window has been removed.

A square plan, 2 story, hipped roof porch set in the south ell of the main block and rear wing has clapboard siding on the first story and fishscale shingles on the halfwall of the second story which is enclosed with 2/2 sash. Modern 12/12 paired sash has been added to the first story, south elevation. A modern 1 story, shed roof on posts shelters the entrance at this location. A 1 story, shed roofed former porch has been enclosed, and has modern 8/8 sash and metal doors.

Randilla Thompson purchased this property from Edward and Ellen Bancroft in five deeds of October 1882 through April of 1884. The Census of 1880 shows Horace W. Thompson, manufacturer of snaths, his wife Georgiana, two sons, Henry B. and Fred L., Thompson, and his mother Randilla, 73, living together at a different house in Bellows Falls. By the time of the Census of 1900, wife Georgiana had died and Horace W., 66, treasurer of a paper mill (Moore and Thompson), lived at this home on Westminster Terrace in the Town of Westminster with sons Henry, 33, and Fred, 28, his daughter in law, Ellen, 28, and two servants, Mary Corcoran, 23, who came from Ireland in 1890, a cook, and Marguerite Stack, a house servant. Horace had apparently altered the house by 1900 into two living units, as Alexander Brown, 58, a laborer in the paper mill, and his family who had emigrated from Scotland in 1850 rented a second unit in the house. According to various deeds, Horace Thompson also owned the farm previously referred to as "Burt's Meadow" and the "Governor's Farm" but known as the Basin Farm or Sabin Farm at the time. He also purchased the "swimming rock" from George and Hattie Lovell in 1889 along with land just over the terrace to the south from the Saxtons River and ledge adjoining his large holdings.

Horace W. had apparently married Elizabeth Billings Thompson by 1902 when a deed between them and son Frederick L. and his wife Alice S. was made agreeing to keep lawns between their two houses (#11 and #16 in the district). Horace died and Elizabeth deeded the homestead place with the dwelling house to Jennie Robertson Babbitt in March 1909. George H., Jr., and Jennie Babbitt had previously lived at #32 Atkinson Street in a house that had been built for them c. 1893 while George was superintendent of the American Express Company that had opened in 1883 over the depot (Lovell, p. 76). In 1908 the Robertson Paper Company, which was making tissue paper, was sold by L.J. and C.E. Robertson (Jennie's father) to F.H., George H. and John E. Babbitt. The former Osgood and Barker Company became the Bellows Falls Machine Co. which merged in 1909 with the Robertson Paper Company (Lovell, 53). According to this rise in stature, the Babbitt's moved to "Tony" Terrace in order to acknowledge the extent of their prosperity.

The Census of 1910 shows that George H. Babbitt, Jr. and his family had moved to this house on Westminster Terrace with an Irish servant, Agnes, 20. By this time, George, 48, was president and treasurer of the Robertson Paper Company and president of the Bellows Falls Machine Co., Jennie (Robertson) Babbitt was 44 and a son and two daughters rounded out the family. By the time of the census of 1920, Jennie Babbitt was widowed and lived in the house with her daughters Frances R., 31, and Virginia, 16, and in 1930 with only daughter Frances. Jennie Babbitt deeded the house to her daughter Frances in November 1929 and in 1952 Warren and Isabelle Potter purchased the Thompson House from the estate of Frances Babbitt. The property changed ownership more quickly after this period, with Corbeil and LaHaise acquiring the house from Donald Ross, a lumber salesman in Worcester, MA and his wife Elaine Ross in 1956, and Walter Griffiths buying the house and currently using it as apartments and a medical office.

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According to the trend of suburbanization enabled by access to the automobile in the 1950's, the house was divided into four apartments between 1954 and 1959, when residents were listed as the Ross's, Dana B. Goodwin, manager and sales engineer for Arthur A. Crafts Co., Inc. in Springfield, Robert Smith, a driver for Dewey Transportation Co., and a vacant unit. This is only one of two of the original pretentious homes on Westminster Terrace to be broken into more than three apartments (see also #5 in the district). The house was probably altered into apartments at the same time that the land was sold off, resulting in the construction of #12, 13, 14 and 15. This former mansion is in fair condition, yet retains its original integrity despite minor alterations to be contributing in the district. It is an important testament to the wealth associated with the original inhabitants, the Horace Thompson family, who was president of one of the leading paper manufacturing companies in Bellows Falls at the turn of the twentieth century.

12. 114 Westminster Terrace, Westminster; Turner, Lillian and Vicki, House, c. 1954, non-contributing.

This 1 story, gable roofed ranch house was built c. 1954. It has substitute siding, a sheet metal roof and a concrete block foundation as well as a deck. It was subdivided c. 1954 from the original property associated with the Horace Thompson House (#11 in the district). The house does not retain sufficient material integrity and is non-contributing due to alteration. It is included in the boundary for its associational characteristics as representative the social evolution of the district from the east facing estates of the social elite to the small suburban automobile culture of suburban development of the 1950's. It is one of a group of four similar ranch houses at the south end of the district.

13. 106 Westminster Terrace, Westminster; Blodgett, Fonda, House, c. 1958, non-contributing.

This 1 story, gable roofed ranch house was built as part of a mid- 1950's subdivision from land originally associated with the Thompson House (#11). It is non-contributing due to alteration. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

14. 108 Westminster Terrace, Westminster; Stannard, Kathryn and Trinkley, Marcia, House, 1959, non-contributing.

This 1 story, gable roofed ranch house was built as part of a mid- 1950's subdivision from land originally associated with the Thompson House (#11). It is non-contributing due to age. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

15. 100 Westminster Terrace, Westminster; Westfall, Donna, House, c. 1958, non-contributing.

This 1 story, ranch type house has a 1 story garage wing of slightly lower profile.). It is non-contributing due to alteration. It is included within the district boundary due to its associative characteristics relative to the social evolution of the formerly upper class enclave to embrace the mobile culture of the mid-twentieth century.

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16. 94 Westminster Terrace, Westminster; Thompson, Frederick and Alice, House, c. 1902, contributing.

The 2 ½ story Frederick and Alice Thompson House was built c. 1902 in the Shingle style and is detailed with a brick foundation, wood shingle siding and an asphalt shingle gable roof with a gable dormer on the east slope. It is the first of the estates to be built on the west side of the terrace overlooking the Basin Farm. The asymmetrical plan is emphasized by a cross gabled, 2 bay central projection on the east facade raised from the first story on shaped rafter tails and sheltering the principal entrance on its left flank, a cross gabled ell on the western outlook over the Saxtons River basin, a fine 1 story Shingle style porch with Tuscan columns which wraps around the south and west facades, recessed porches on the first and second stories of the west ell that are open on both the south and west, and 1 story ell on the north gable end of the house. The eaves entablature features a modillioned cornice and gable returns. Two massive brick chimney stacks rise from the south end of the main block and the north eaves of the west ell. The noteworthy entrance recessed on the left flank of the east front cross gable which has a large, round arched multiple light sash features twin leafed Gothic arched doors each with multiple lights. A gable entrance hood supported on large consoles adds further protection to the entrance. Sash is of mixed sizes and includes 6/1, 12/1, some grouped. A 1 story square plan oriel window with a modillioned cornice provides a scenic view from the west gable end of the ell.

A door and exterior wood stairway was visible on the right flank of the east facade in the 1950's when the house was owned by John Stark and the Terrace Beauty Salon was located there. It has since been removed.

The Frederick and Alice Thompson House property was acquired by father, Horace W. Thompson, and his mother, Randilla, through a complicated number of land transactions. A portion of the estate was deeded to daughter in law Alice Sulloway Thompson in April 1902. An indication in October 1902 that a house may have been constructed on this property was a deed between Horace and Elizabeth Thompson, parents, and Frederick and Alice Thompson, husband and wife, not to place any additional buildings, but to keep lawn in the area between their properties. The Census of 1900 does not indicate that the house had been constructed as yet and Henry R. and Frederick L. Thompson continued to be listed in the Directory of 1899 as living at the Horace Thompson House (#11 in the district). By the time of the Census of 1910 Frederick and Alice lived in this house with their son Richard, 8, and two house servants, Margaret Campbell, 25, and Eliza Dodge, 30, both immigrants from Nova Scotia. This upper class living style was again reflected in the Census of 1920, with the Frederick Thompson family living with Hans Mys (spelling unclear), 29, a butler, and Mary, 43, a cook, both emigrants in 1914 from Germany. The property included with the house the area along the north bank of the Saxtons River with the swimming rock and retained for Horace and Alice Thompson various rights to the flower garden and grape vines planted in the northwest corner of the land, as well as to the road along the Saxtons River to the Sabin or Basin Farm which was owned at the time by Horace Thompson and rights to the stone and former whetstone quarries.

The Thompson's deeded their home to Ida Elmer on May 1, 1926, and the house became well known as the Dr. Raymond Elmer House and his dental office until his death in 1947. The Census of 1930 shows Raymond, Ida and son John, 8, living at the house with boarder Mabel Pebbles. Dr. Elmer was a sports enthusiast and athletic director in 1912 at the high school. Ida Elmer, his widow, was still a resident at the house in 1954, with son, John M. Elmer also residing there. By 1959 John Stark, Vice President of Royal Motors, Inc. and his wife, Helen lived in the house, where the Terrace Beauty Salon was also located.

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The house currently belongs to Laurence and Celia Slason and remains in nearly original condition. This house is a significant and pristine representative of the Shingle style in the district.

16A. Garage, c. 1920, contributing.

This 1 story, wood frame, wood shingle, early garage features a gable roof with exposed rafter tails, twin leaved vertical board garage doors, and a cross panelled pass door on the west side where there is also 6/1 sash. It is a well preserved example of an early garage.

17. 86 Westminster Terrace, Westminster; Aldrich, Duane and Eleanor, House, c. 1885, altered 1938, contributing.

This Colonial Revival style house was originally the barn associated with the Horace Thompson House (#11 in the district) and reflects this older construction style in the gable ends of the house which has a pediment effect due to the timber framing under the sheathing. The 2 ½ story Aldrich House has a slate gable roof with interior brick chimney stack, clapboard siding and stone/brick foundation with flanking 1 story wings. It is simply detailed with plain cornerboards and a partial entablature with cornice returns. Sash is generally 6/1 with flanking wood shutters and aluminum storm sash. The south eaves front entrance to this 6 x 2 bay house has sidelights and is sheltered under a pedimented entrance hood supported by Doric columns. A 1 story, gable roofed breezeway and 2 car garage wing projecting to the east features semi-elliptical arched openings modeled after historic carriage wing openings of Vermont farmhouses. A 1 story gable roofed wing on the west end appears to be an enclosed porch and does not appear on the Sanborn map o C. 1940.

This former barn/house was originally part of the property of the Horace Thompson House (#11 in the district). The subject of complicated land transactions, the buildings on the site were originally a barn/shed associated with the Thompson House, later owned by Jennie Robertson Babbitt (father and husband Robertson Paper company) from 1909 together with the Horace Thompson House which she purchased after Horace's death. Jennie Babbitt deeded the Thompson House and this barn property to Frances Babbitt in 1929. The Sanborn Map of 1927 shows the buildings on the site as a garage and a separate shed on the west. Duane and Eleanor Aldrich were deeded the property by Frances R. Babbitt in November 1937. By the time the Sanborn Map of 1940 was published, the present house with the attached garage on the east side was evident and probably were created out of the original barn (Figure 4). Aldrich is listed as the occupant in 1954 and was the manager and pharmacist of the Whelan Drug Store. The property was deeded to the Aldrich children i 1961 and is presently owned by Michael Laross.

This large home is an excellent example of the Colonial Revival style and is especially significant as the only surviving original barn associated with the Westminster Terrace Historic District. It is also an important interesting illustration of the practice of the wives of wealthy business entrepreneurs as the owners of the large homes on Westminster Terrace when it was owned by Jennie Robertson Babbitt, who was married to George H. Babbitt, manager and treasurer of the Robertson Paper Company.

18. 68 Westminster Terrace, Westminster; Aldrich House, c. 1962, non-contributing.

The property on which the Aldrich House was built was deeded by Helen Guild ((#10) to Duane and Eleanor Aldrich in September 1952 and adjoins the lot with the first Aldrich House (#17 in the district) deeded to them by Frances R. Babbitt in November 1937. The entire property consisting of the two

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united lots was conveyed to their children in June 1961 after their deaths. The property card indicates that the house was built in 1962, which would suggest that the house was constructed by one of the children of Duane and Eleanor Aldrich. The house is presently owned by Frank and Karen Walter who purchased the house in 2006. Due to the fact that the house was constructed less than fifty years ago, it is not considered a contributing building.

18A. Shed, c. 1960, non-contributing.

This 1 story, wood frame, gable roofed shed is non-contributing due to age.

19. 54 Westminster Terrace, Westminster; Williams, Arthur P. and Laura D., House, c. 1915, contributing.

The 1 ½ story Dutch Colonial Revival style Williams House on the west side of the terrace features a bellcast wood shingle gambrel roof with east front and west rear long shed dormers, a stone and brick foundation and wood shingle siding. The facade is articulated with a partial entablature with gambrel returns. The recessed principal entrance is offset to the left of the east front facade and features a 6 panel door, sidelights and a small pediment on the gambrel roof. A massive exterior brick chimney stack on the south end is shaped with decorative brick patterning and is unique in the district in its craftsmanship. A 1 story greenhouse wing projects from the south gambrel end, a screen flat roofed porch with square columns is situated on the right flank of the west facade, and a 1 story, gable roofed entrance porch projects from the north end. The plan of the house on the north end reduces the width from 30' to 20' which is visible on the west rear as a second gambrel roof. Sash is generally 8/1 with flanking louvered wood shutters on the front dormer windows and solid raised paneled wood shutters with a cutout motif.

Clara Wales purchased the property in October 1912 from Sarah A. Read, originally the service portion of the Read House estate on the west side of the terrace (see #9 in the district). Clara was the wife of George Wales who owned the Wales House (#2 in the district) and whose son in law, William Barker, and daughter Caroline later acquired the house just to the north (#20 in the district). In November 1914, Arthur P. and Laura D. Williams bought the lands and premises from Clara Wales. The Directory does not list any occupants in 1914, but the Williams are listed in the Directory of 1916, indicating that the c. 1915 date is accurate. In the Census of 1920, Arthur Williams is listed as the President of the Bank of Bellows Falls. He is aged 45, his wife Laura is 38 and they have a cook, Ruth Franklin, 23.

The house passed to Arthur and Grace Steinback from Laura Williams in March 1940 and to Sarah Moore O'Connor in March 1952. Sarah Moore O'Connor was the heir of the Albert Moore House (#5 in the district) in 1952 and her husband, Edward F. O'Connor, and family owned and operated the Wool Pullery. The firm of E. F. and B. P. O'Connor also owned the C. and O. Tire and Battery Company, going into partnership in 1926 and dealt in Gulf Oil products until the partnership dissolved in 1949 (Lovell, p. 111). Preston and Elizabeth Cox bought the house from the estate of Sarah Moore O'Connor in August 1971 and then it passed to Robert and Helen Hadley in 1972. Gerald and Mary Ann Dennis have owned the estate since November 1981 and it remains virtually as built.

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It is a noteworthy example of the Dutch Colonial Revival style and is significant in illustrating the practice of the wives of wealthy business entrepreneurs purchasing the properties on Westminster Terrace (Sarah A. Read and Clara Wales). It illustrates the evolution of the Terrace at the beginning of the twentieth century to begin to present principal facades to the street which had formerly been primarily used as a service road to the original estates facing east on the east side of the terrace.

19A. Garage, c. 1935, contributing.

This 1 story, 1 car garage with a gable roof and shingle siding is located close to the street and is important in revealing the transition from horse-drawn vehicles to the automobile era that led to the later phase of development of the district.

20. 26 Westminster Terrace; Cutting, Stella M., House, c. 1915, contributing.

This symmetrical 1 ½ story Shingle style home is located on the edge of the west side of the terrace overlooking Basin Farm and rests on a brick foundation, is sheathed in wood shingles and has an asphalt shingle hipped roof which has a partial entablature and a tall exterior brick chimney stack. Twin peaked wall dormers accentuate the east front facade each with a round arched window with double hung sash set in a keystone trim, the upper sash with perimeter Queen Anne style stained glass. The symmetry is enhanced with the placement of 1 story polygonal bay windows under each. A center round arched window with keystone trim has a sunburst motif in the upper portion. The right flank of the east facade has an oval multilight window and a rectangular kneewall window. The principal entrance features a multilight door in the left flank of the east facade which is sheltered under an excellent example of a Shingle style, hip roofed porch having shingled piers and halfwall wrapping around the left flank of the east, the south and the right flank of the west facades. The west rear facade has an entrance in the polygonal bay window adjoining the wrap porch as well as 3 symmetrically placed gable wall dormers each with 4/1 sash with vertical muntins, characteristic of sash on this elevation. A small entry is located the north end of the house. The grounds feature a lavish perennial garden set off from the street by an iron fence on the east front, which serves to emphasize the orientation of this home to the street, rather than to the view from the terrace as was the case with the earliest mansions built on Westminster Terrace.

The Cutting House appears to have been divided from the Holden House property (#8 in the district) in 1912 when it was owned by Harriet Weston who deeded it to Stella M. Cutting. The Williams House (#19) was also divided from the original Read estate (#9) at the same time. The house appears on the Sanborn Map of 1920, although the property record card of the town lists indicates an earlier 1913 construction date. Although town directories from 1916 listed William Barker as resident in this house, the first census listing of an occupant at this address is not until the Census of 1930, when it indicates that William B. Barker lived in the estate with his family, that his wife was Carolyn (Wales) whom he had married in 1910, and his father in law, George R. Wales lived with them with George Wales' servant, Marguerite Harris, continuing to cook for the family (see #2 in the district).

Deed research indicates that William Barker legally acquired the property from Stella Cutting in 1934. Before that time, it is presumed that Barker rented the house from Cutting. Stella Cutting and William Barker both were employed at the E. L. Walker Insurance Co., where Barker worked after he left the American Express Company in 1926. Stella Cutting is consistently listed in directories and the census as boarding at 5 Henry Street, which was owned by attorney Norman Farr and his daughter Fanny and son

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in law Charles Williams, who was Farr's law partner. Stella Cutting was employed as a stenographer at E. L. Walker Insurance Company when she apparently also owned the property at 26 Westminster Terrace. According to the present owner, the house was used as the summer home for the Barker and Wales families, and that they moved back and forth between the two houses (#2 and #20). Once the established families Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace.

Attorney David F. Buckley and his wife, Ingrid acquired the house in 1968. It is interesting to note the repeat connection between the George Wales (#2) and Stella Cutting (#20) Houses. David Buckley's son, Thaddeus Buckley and his family currently own the Wales House (#2 in the district), a reflection of the earlier familial connection between the two homes.

20A. Garage, c. 1940, contributing.

This 1 story, gable roofed, shingle building is situated at the northeast corner of the lot and is evident on the Sanborn Maps after c. 1940. It is a significant example of an early type of garage and illustrative of the shift from the former carriage houses of the original estates on Westminster Terrace to the automobile culture of the 20th century.

21. 24 Westminster Terrace; Massucco House, c. 1958, non-contributing.

This 1 ½ story, wood frame vernacular house is set on a concrete crawl space, has a 1 story, shed roofed double garage wing and a rear 1 story porch. It was the former location of the carriage barn and part of the Blake House property (#7 in the district). The house has been altered from its original appearance and is non-contributing due to age.

22. 22F Westminster Terrace, Fuller House, c. 1955, non-contributing.

This 1 story ranch type house has a concrete block foundation, wood frame with substitute siding, a rear ell and north side garage wing. The house site is under separate ownership with the Rockingham Community Land Trust and resale is restricted by covenant. The house is non-contributing due to alteration.

23. 22R Westminster Terrace, Walter House, c. 1957, contributing.

This is an excellent example of a wood frame ranch house of the 1950's. The 1 story house has a 1 story, 2 car garage attached to the north side and a wood deck on the west rear. It is situated approximately where the original carriage barn to the Moore House (#5) was located. The Walter House contributes to the context of the district in its development as a suburban neighborhood in the 1950's after its initial development as the home of the social and economic elite of Bellows Falls. The lot was originally the western service portion of the Moore House (#5 in the district) as the site of its large carriage barn. It was divided from the original house beginning in 1952. The orientation to the street indicates the change of use of Westminster Terrace's street from a service entrance to the principal street of the district. It is significant in illustrating the reorientation of the homes in the automobile era to the street which had previously been used as the service entrance to the prestigious neighborhood.

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24. 22A and B Westminster Terrace, Burns House, c. 1956, non-contributing.

This two story duplex was built after the subdivision of the west service portion of the Moore House (#3) after 1952. It was a 1 story dwelling with a garage in the west end as shown on Sanborn Maps before 1964, indicating that the second story and alteration of the former one family residence into a duplex occurred after the 50 year historic period required for eligibility for the National Register. It is non-contributing due to alteration.

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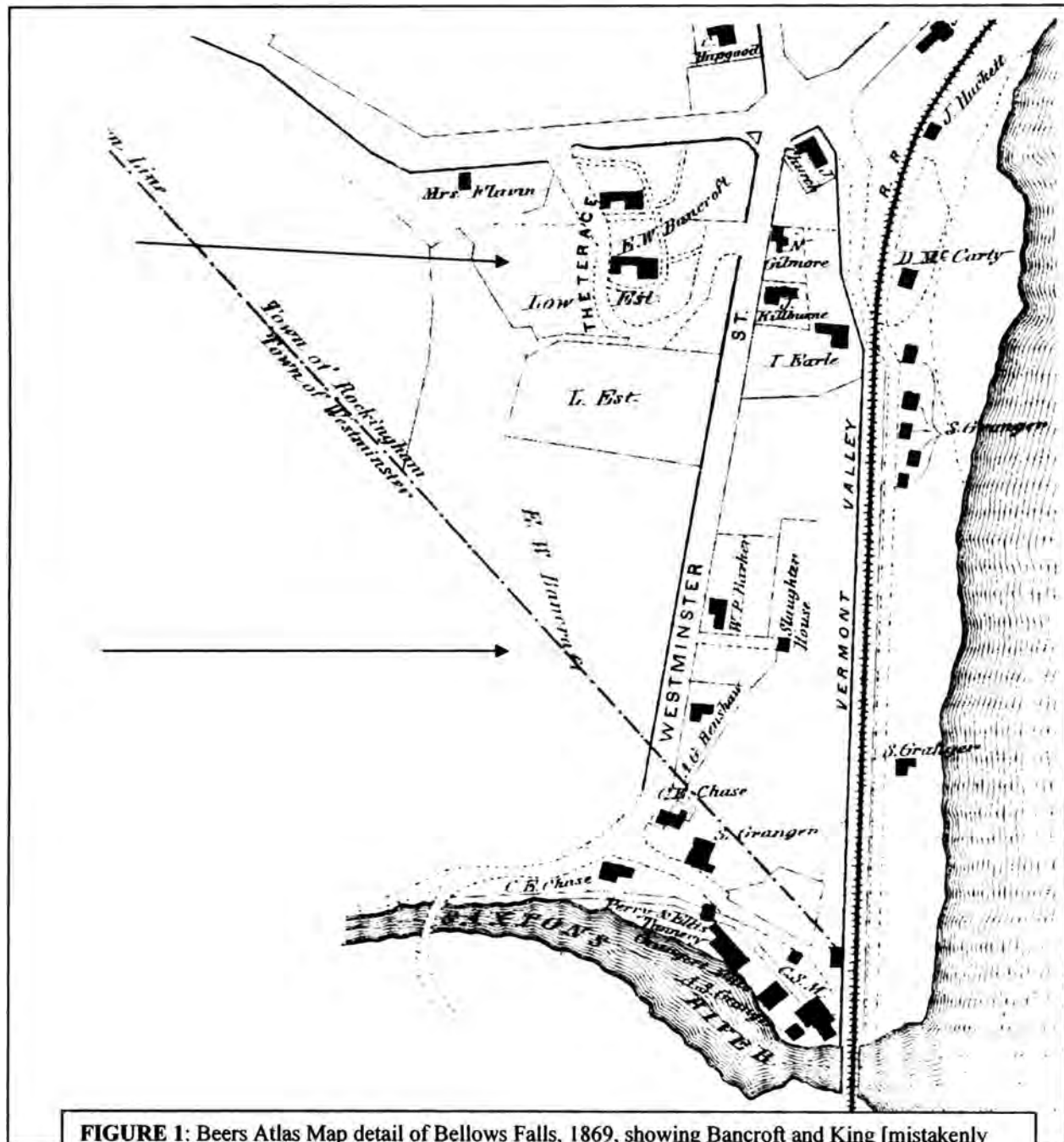


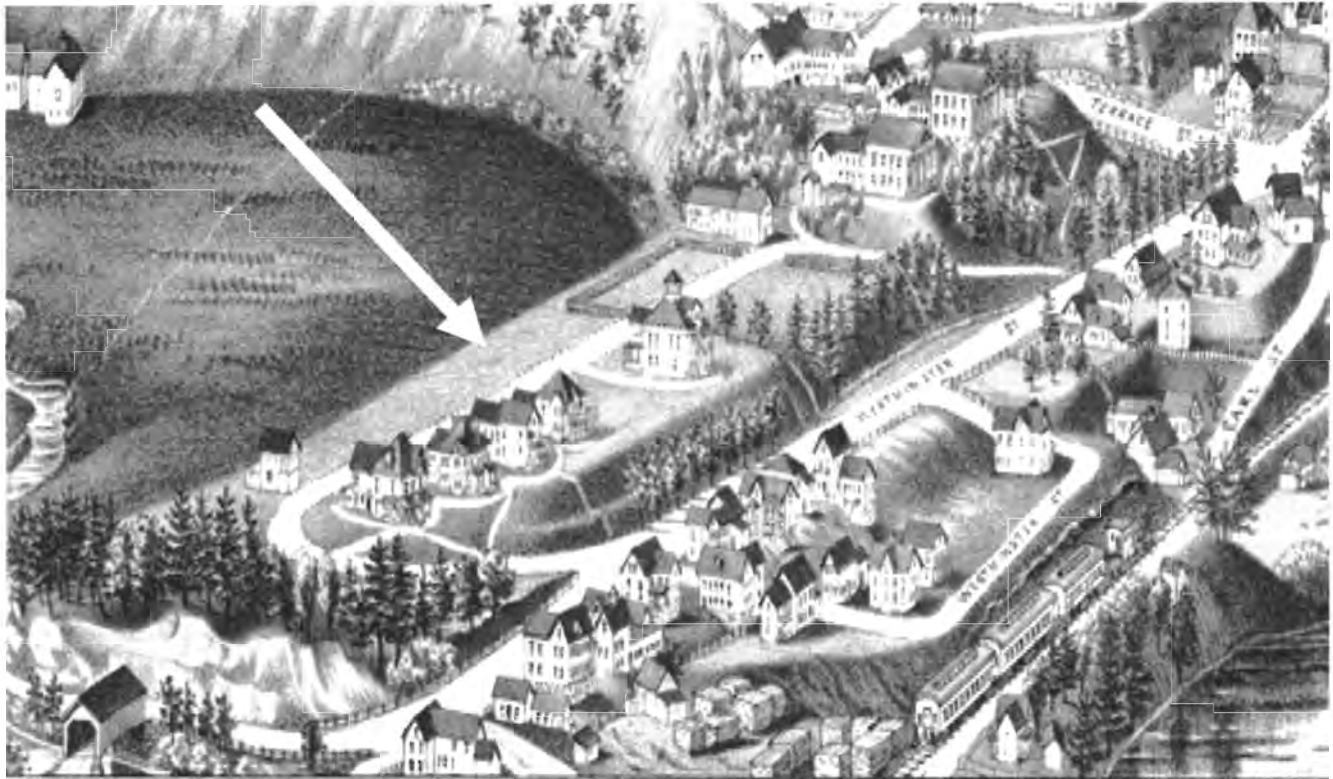
FIGURE 1: Beers Atlas Map detail of Bellows Falls, 1869, showing Bancroft and King [mistakenly Low] Estates and location of Westminster Terrace on the north bank of the Saxton's River near its confluence with the Connecticut River. Note also the mills along the Saxton's River in the area that was the site of expanded industrial development well into the twentieth century.

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PUBLISHED AND COPYRIGHTED 1886, BY L. R. BURLEIGH.

FIGURE 2: Birdseye View of Bellows Falls, Vermont, 1886, by L. R. Burleigh, looking northwest and showing original location of the Westminster Terrace access further north on Westminster Street, the common eastern front sidewalk and early street, the southern original access and staircases to Westminster Street, and resources #5, 8, 9, 10, and 11 in the district, including the carriage barn related to #11 which was converted to a residence in 1938, #17. Notice also two monumental Greek Revival style mansions at north end of district from which subdivision took place.

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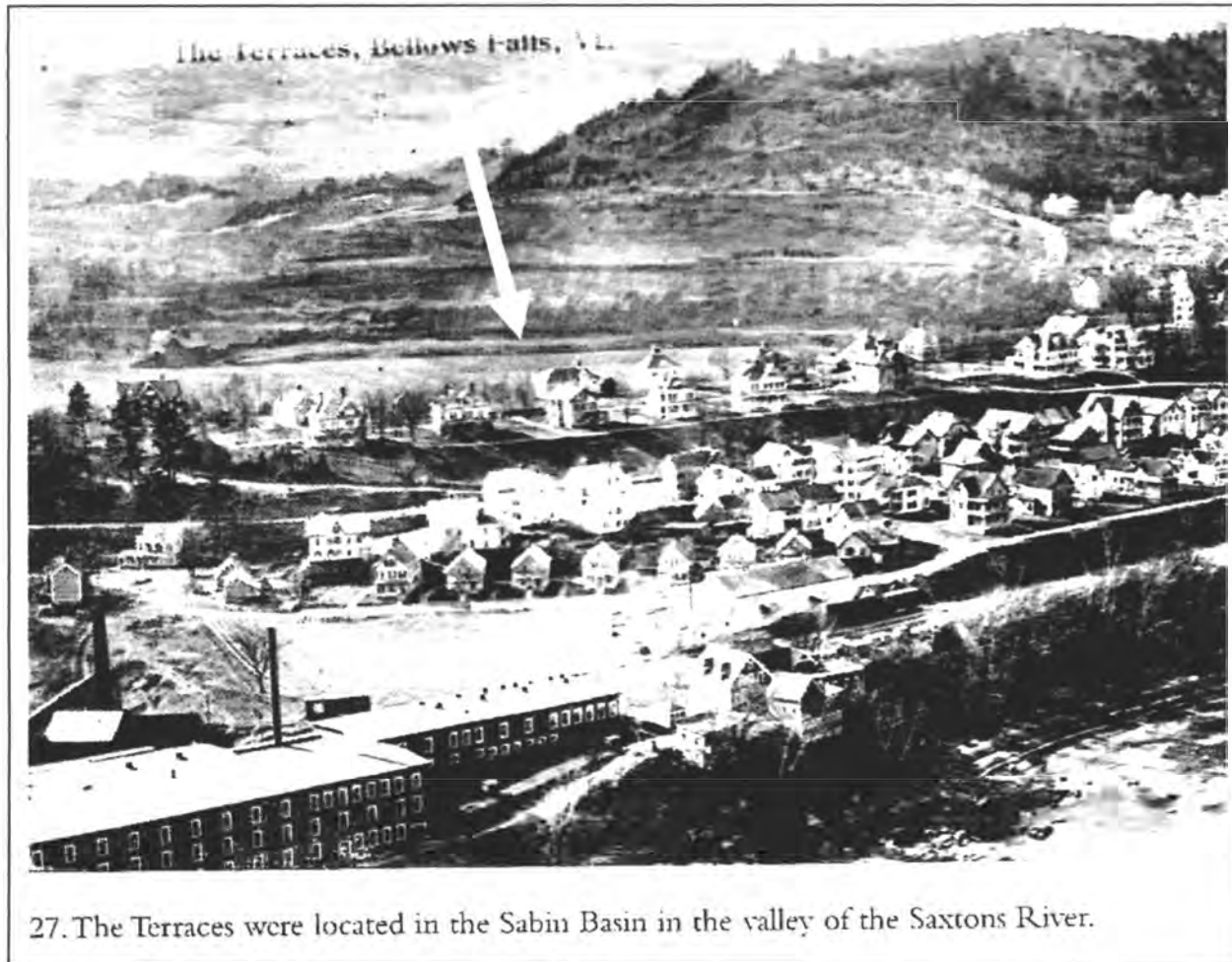


FIGURE 3: Postcard View of Westminster Terrace c. 1915, view looking northwest. Notice large, hip roofed former carriage barns visible on western side of street and common right of way on eastern edge of Westminster Terrace used for access that has now all but disappeared.

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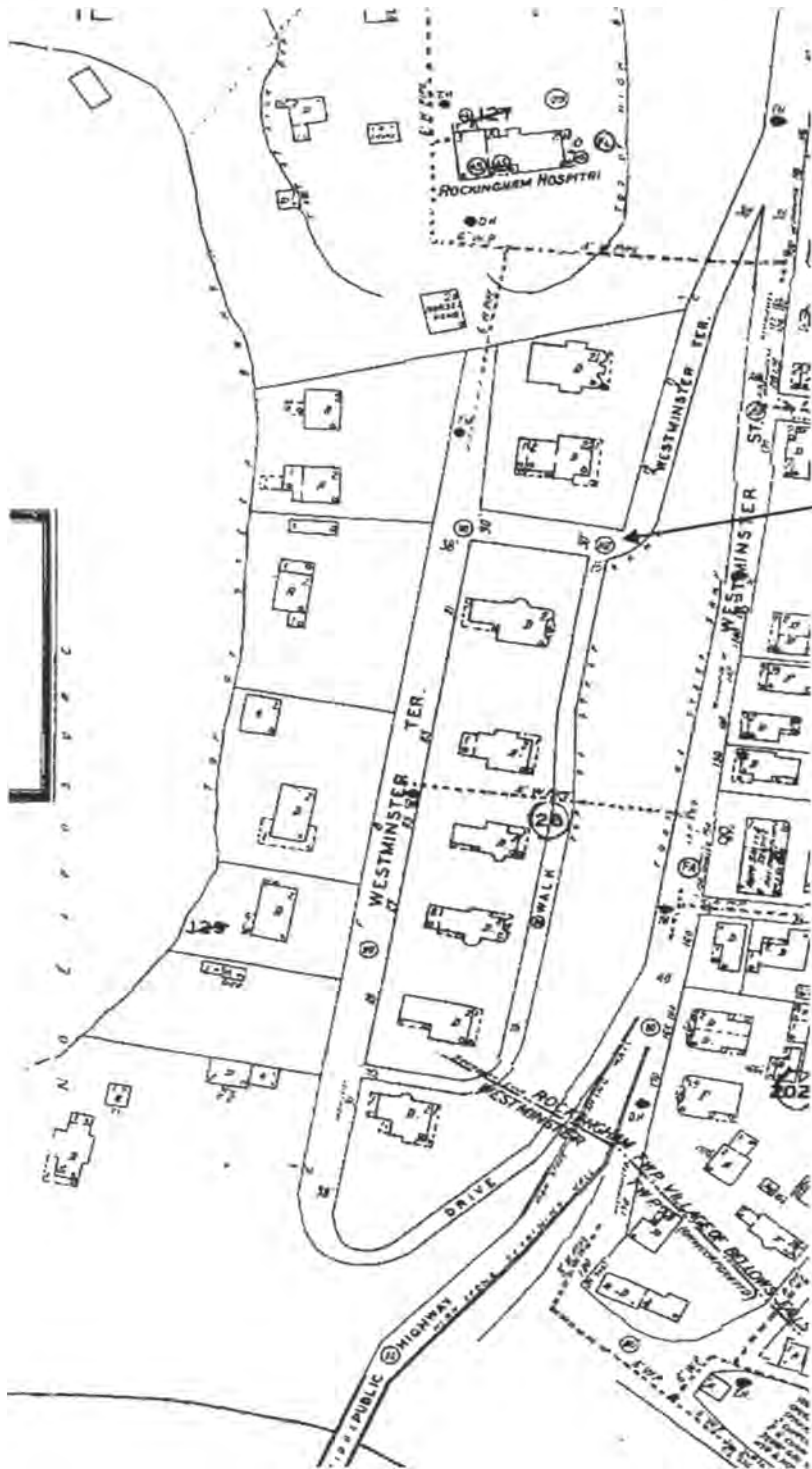


FIGURE 4: Sanborn Insurance Map c.1940 showing beginning of residential development of western half of terrace, conversion of carriage barns to automobile garages, and current northern access alignment from Westminster Street.

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The Westminster Terrace Historic District is significant for its distinctive associative social and material characteristics of its late 19th through mid-20th century development. The period of significance of the historic district is from 1881-1958, which starts with the date this former Bancroft Terrace was subdivided and ends at the fifty year qualification date under National Register eligibility guidelines. It is significant as a well preserved late 19th century urban residential neighborhood created for and populated by the social elite of Bellows Falls, Vermont, business enterprise. Early known as "Tony Terrace", it is unique in continuing to embody social characteristics of neighborhood building development through the early 1950's period. This mid-twentieth century era marked the transition from the staid wealth of the generation of development, centered on horse-drawn transportation and carriage barns, to access to the automobile culture by the working class with its increased mobility and the consequent development of affordable suburban homes in the district. The former "Tony Terrace" has incorporated the middle class with some descendants of the original upper class families in their ancestral homes to truly reflect this same evolution and integration of social and material character. The significance of the Westminster Terrace Historic District also lies in the range of architectural styles and types: Italianate, Queen Anne, Queen Anne/Colonial Revival, Dutch Colonial Revival, Shingle Style, and ranch. All of the primary historic resources remain standing. Ranch houses that are non-contributing to architectural significance are included to represent the physical extent of the original development in addition to the associative characteristics of mid 20th century development. The Westminster Terrace Historic District meets National Register Criterion A for its representation of social history and a pattern of community development and Criterion C as an excellent example of an urban, upper class nineteenth century neighborhood which evolved materially to embrace the automobile culture of suburban development in the twentieth century.

The proximity to the commercial and manufacturing center of Bellows Falls is crucial to its significance in the initial development of Westminster Terrace Historic District as the showcase upper class enclave for the nineteenth century elite. The magnificent estates were built by residents that were commercial and industry leaders of Bellows Falls and reflect the styles and tastes of those leaders in architectural embellishment and plan as well as in the social characteristics of their households. Bellows Falls was a burgeoning manufacturing and commercial center from 1850 until 1920 and the survival of commercial viability of the area is reflected in the mid-twentieth century revival of development in the district. The nineteenth and early twentieth century resources retain a remarkable degree of integrity, with changes mainly in the conversion of rear wings to garages, removal of carriage barns, and changes in fenestration or substitute siding. The initial orientation of the mansions on a plateau with the spectacular outlook east over the Connecticut River and their industrial empire and away from their carriage barns and service entrances on the west rear of the lots is symbolic of the power and influence experienced by these wealthy families. The mid-twentieth century development facing the street rather than turning away from it is equally symbolic of the cultural change in orientation to embrace the excitement of easy transportation and the new suburban trends it marked.

Bellows Falls is geographically suited to nineteenth century development with its proximity to waterpower and an excellent transportation network. Situated at the Great Falls of the Connecticut River with the canal built in 1802 to bypass it and provide industrial waterpower, its location on the Connecticut River Turnpike that evolved into Route 5, the railroad development in 1849, and the convergence with the Saxtons River, Bellows Falls was able to grow as an industrial center especially of paper manufacture, with the consequent attendant commercial development. Important business industry began in the early nineteenth century and continued into the early twentieth century: Bellow Falls Canal Company, John T. Moore and Sons, Moore and Thompson Paper Company, the Fall Mountain Paper Company, the International Paper Company, the Wyman Flint and Sons Paper Company, Robertson Paper, Vermont

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Farm Machinery Company. The success of these and many more business enterprises resulted in the development of a commercial core, an industrial area south and east of the core and surrounding residential areas such as the Westminster Terrace Historic District on the series of terraces left after the last glaciation and the retreat of glacial Lake Hitchcock. The outward concentric residential development is evident in comparing the progression of architectural styles from early examples near the commercial core to the Victorian and Neo-Classical styles of the later development in further outlying neighborhoods. There are other National Register Districts in Bellows Falls: the Bellows Falls Downtown Historic District, the Bellows Falls Neighborhood Historic District and the Bellows Falls Neighborhood Historic District (Boundary Increase).

HISTORICAL BACKGROUND

Bellows Falls developed as a village in the town of Rockingham and derives its name from Benjamin Bellows (1712-1777), who obtained a charter in 1753 and was the first town moderator. The village of Rockingham was the first village settled in the town of Rockingham and is located approximately 5 miles northwest of Bellows Falls in the area now known as the Rockingham Meeting House District. Located between Fort Dummer and Fort #4 at Charleston, NH, which were outposts to contend with Native American threats, settlement did not become permanent in the area until after the French and Indian War in 1763. The area now occupied by Westminster Terrace was a forest of pine, maple, beech and birch trees, with a Native American burial ground a short distance north. European activity in the 18th century was limited to logging, agriculture and commercial transportation on the Connecticut River, with limited industrial development of subsistence grist and saw mills. Due to the fact that the Great Falls required portage, early business development started there at the end of the 18th century at the core of what was to become Bellows Falls. The first bridge over the Connecticut River was built in 1785 just north of the Great Falls and joining Bellows Falls with North Walpole, NH. Stagecoach service began at the beginning of the 19th century to Boston over the bridge. By 1796, Westminster Street was laid out and was part of the Connecticut River Turnpike that ran from Massachusetts to Newbury, Vermont where the Bayley Hazen Military Road led even further north. Bellows Falls was providentially located at the meeting of the Connecticut River Turnpike and the Green Mountain Turnpike running to Rutland. From 1792 to 1802, a canal was constructed to bypass the Great Falls of the Connecticut River, conducted by the "Company for Rendering Connecticut River Navigable by Bellows Falls" and funded by Englishman John Atkinson (1742-1823). John Atkinson lived in Bellows Falls for a time and the Atkinson Brothers were the progenitors of many of the prominent business entrepreneurs of the Village of Bellows Falls. The canal provided the water power necessary to run numerous mills that were built there and on the nearby Saxtons River to the south. In 1831 the canal company name was changed to the Bellows Falls Canal Company.

The area that developed as Westminster Terrace was laid out on the early plat maps of the towns of Rockingham and Westminster as part of 500 acres in each town and adjoining each other reserved for Governor Benning Wentworth. The Governor's reserve total of 1000 acres in the fertile Saxtons River Valley where it joined the Connecticut River had been early identified as among the most valuable lands in the area. James Whitelaw's Maps of Vermont from 1796 and 1810 show the area as Burt's farm. Benjamin Burt had come to the area c. 1760, and his daughter Azubah married Solomon Hapgood, who built the first structure on the terrace just north of Westminster Terrace on Atkinson Street (see Bellows Falls Neighborhood Historic District and Boundary Increase concerning the Hapgood Purchase by Bridgman and Suter for the northern and western land development). Solomon and Azubah Burt

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Hapgood's property comprised part of the southern portion of the original 500 acre parcel in Rockingham reserved for Gov. Benning Wentworth, which Solomon acquired through his marriage into the Burt family. Their four children built homes and farms properties north and west of what became Westminster Terrace, which was cleared for their farms.

The relatively small size of the Westminster Terrace Historic District, which straddles the town boundaries of Rockingham and Westminster, and its creation after 1881, lends itself to a concentration of effort to elucidate the period of time defining its period of significance from 1881 to 1958. The US Census is a tool of worth in discovering social characteristics of households that included business entrepreneurs and their families and several servants of various types and national origins. The previous nominations have provided the early developmental social and economic background of Bellows Falls due to the location within their boundaries of early architectural examples.

James I. Cutler built two nearly identical Greek Revival style mansion houses with monumental Doric porticoes by 1827 on the north end of what would become Westminster Terrace on land that had remained in Benjamin Burt's ownership. This acreage that was developed by James I. Cutler was apparently still part of Burt's Meadow farm when Cutler purchased it at the beginning of 1826 and built both houses in a year and a half. In Cutler's deed of the southern house and property to Henry F. Green in August 1827, the land and premises were fully functioning and described as:

"commencing at the middle of the nw side of the **ice house** belonging to the **two dwelling houses lately erected by J. Cutler on Terrace Hill**... to the corner of the garden now **occupied by H.F. Green**...together with a right of way in front and rear and round my dwelling house standing north of the premises and to and from the highway leading to Saxton's River Village, reserving for myself...an exactly similar right of way...excepting a right of way belonging to **Benjamin Burt** reserved by him in his deed to me of the premises aforesaid dated January 2, 1826 leading from S. Pettis southeast corner across to the meadow of Burt." (Book 10, p. 46-47, Rockingham Land Records).

These estates where the Rockingham Memorial Hospital and its successor were developed were accessed by winding drives from Vermont Route 121/Old Terrace Road leading to Saxton's River and from Westminster Street. (see Figures 1-5). The hospital is not included in the residential district since it was built in the 1950's facing away from Westminster Terrace and no longer illustrates its original role as the source of the neighborhood. James I. Cutler was a prominent publisher who was associated with manufacturer Bill Blake and owned the first paper mill, printing office and bindery, newspaper and bookstore. Cutler sold his interest in his businesses in 1841 to Henry F. Green and Col. Alexander Fleming (Green and Fleming), who were brothers in law, both married to daughters of John Atkinson and who managed the paper mill businesses and canal built in 1802 by the three Atkinson Brothers from England. The Cutler mills burned in 1846. Cutler and Green were also associated through being agents of the Canal Company and incorporators in 1831 of the Bank of Bellow Falls.

The drawings and maps of the era show the estate pathways encircling the mansions, the fence lines and fields to the south that became the upper class neighborhood, and the road along the Saxton's River kept as a right of way for Burt and the subsequent owners of the farm in what became known variously as Burt's Meadow, the Sabin Farm and Basin Farm (see Figures 1 and 3). The road led along the slope of the south end of the terrace comprised of rocks, which were later quarried as whetstone. One particularly

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large ledge outcropping was used as the "swimming rock" and referred to in later deeds when the land was in the process of development for Westminster Terrace (#11 and 16 in the district).

This business partnership among Cutler, Green and Fleming is reflected in the ownership of the southernmost of the two Cutler houses that was early owned and occupied by Henry F. Green from 1827 – 1847. Cornelius Low King purchased the Green estate on "Terrace Hill" in 1848 after bank foreclosure on a mortgage deed in 1844 when the four acre property consisted of a 'dwelling house, outbuildings, ice house and house lately owned and occupied by Henry F. Green' (book 16/page 225, Rockingham Land Records). The foreclosure on the mortgage accompanied a decline of the paper business after the Cutler mills burned in 1846. King may have been related in some way to Alexander Fleming, due to the continued residency of Fleming in the house after the King purchase as well as the fact that King named one of his sons Augustus Fleming King.

The Beers map of 1856 (Figure 3) shows the southernmost house as occupied by Alexander Fleming, Green's business partner and brother in law. Cornelius Low King had been born in New York in 1830 and lived with his parents when his father was a resident at Columbia College and he was working as a clerk. Cornelius enlisted in the Civil War in 1861 and was Captain of Company A, 12th US Infantry. He apparently located for a time in Connecticut, where his daughter, Janet E., was born, and in England, where his son Augustus Fleming King was born. The Cornelius L. King family is recorded in the Bellows Falls US Census of 1880 living on this estate south of the Bancroft's with Cornelius, a retired army officer (50), his wife, Janet (40), his children Alice H. (20), Janet E. (14), Augustus Fleming (11), and Gerald C. (1), as well as a nurse, Isabella Gardner, a cook, Nora Shaughnessy, and a butler, Charles R. Hall. The elevated social strata which the King family had achieved by 1880 continued to be reflected in the eventual subdivision of the southern lands associated with the estate and in the social characteristics such as number and type of servants of the new residents.

This 1827 Fleming-Green-King House later became the first hospital opened in 1921, when it was offered for that purpose by the owner Mrs. John Wyman Flint, wife of paper manufacturer Wyman Flint and Sons (Figure 5). This former house was the site of the Greater Rockingham Area Services that is located outside the boundary of the historic district, the hospital built after the 1951 bequest by Sylvia Green Wilkes, the daughter of Edward Henry Green (a distant relative of former house owner Henry Francis Green) and Hettie Howland Robinson Green, known as the "witch of Wall Street" who were occasional local residents.

After the sale by James I. Cutler, the northern estate was owned at the time of the Presdee and Edwards Map of 1853 by business partners Willson and A. A. Stone (Figures 1-2) and later Edward W. and Ellen Bancroft (Figure 3). Asa A. Stone had become a wealthy flour merchant at the time of the 1860 Census, with a wife, two children, a brother and two servants living with the family at the time. Asa Stone's real estate was valued at \$8000 and personal estate valued at \$10,000 in 1860.

It was owner Edward W. Bancroft who sold off the southern lands on the terrace that began the development of Westminster Terrace. Bancroft was born in Rindge, NH, married Ellen F. Wright and came to Bellows Falls in 1855. Bancroft, who was listed as a 'farmer' in the Census of 1880, owned the remaining land on The Terrace south over the Westminster town line to the Saxtons River. In this Census he lived with his wife, Ellen F. and two servants, Jane Dugan, 45, born in Massachusetts and Kate McKabe, 35, born in Ireland. The gardener, H. M. Mandago, 37, and his wife and daughter lived in a

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separate residence on the estate. Edward W. Bancroft later became a prominent merchant in Charlestown, SC and New York City after his subdivision of Westminster Terrace.

During the initial period of development of Westminster Terrace, E. W. Bancroft continued his gentleman farm business at 'Terrace Hill', which was noted for its horse breeding stock, Holstein cow milk, and nursery stock of plant and vegetables, including a bumper order in 1883 for tomato plants which kept between thirty and forty people employed.

The *Bellows Falls Times* for May 24, 1883 noted that:

"under the skill and enterprise of the proprietor, the plant and vegetable business of the Terrace will soon be among the largest business concerns of this place, and the actual business of Terrace Hill is probably much larger to-day than most people residing here are aware of."

Bancroft kept abreast of new technological developments, with electric connection in September 1882, and new automotive, self-acting water closets noted in 1883, which also benefitted the owners of the various mansions built on the Terrace.

Westminster Terrace Street was conceived in 1881 when the southern Bancroft portions of the holdings associated with the two large houses built in 1829 at the north end of the geological terrace were divided in order to provide parcels with incredible views from the outlook of the south terrace east over the Connecticut River to Fall Mountain and Walpole, NH. This terrace formation and outlook had already served the two large estates for business leaders beginning with Cutler, Willson, Stone, Fleming and Green, the early owners of the twin Greek Revival style mansions with monumental two story Doric porticoes facing east and continued to lend significance to the business enterprise of King and Bancroft, who owned the estates at the time of development. The subdivision coincided with the development by Bridgman and Suter of the Hapgood Purchase on the Old Terrace and New Terrace north and west, during a period of commercial and industrial prosperity brought about by the success of the paper industry and Bellow Falls location on the Connecticut River, the source of the large log drives south from forest lands further north in Vermont and New Hampshire owned by paper companies. The new large estates on Westminster Terrace were oriented facing east over the Connecticut River, with Westminster Terrace street serving as the service drive to the rear of the homes and dividing them from the carriage barns located on the west side of the terrace. A 15' right of way ran on the east front of the homes to augment this park like setting.

Similar to the deeds from Suter and Bridgman on the development of the Hapgood Purchase on Old Terrace, certain restrictions were outlined in order to ensure that this neighborhood remained a testament to good taste and a refuge for busy business families away from their industries and the disarray of less planned development. The original deeds contained the following exclusionary zoning restrictions to separate the upper class residents from the working class immigrant nationalities they employed:

"shall erect on said premises a good two story dwelling house within two years from the date of this deed and shall not within any time within ten years from such date sell or convey said premises or any part thereof to an Irish man or woman or to a negro, or erect or suffer to be erected thereon any blacksmith shop or livery stable or any manufactory or any other erection such as would be objectionable to the neighborhood for dwellings." (book 33, page 8, *Rockingham Land Records*)

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While such land use controls would not be legal in this twenty-first century which stress integration and equality, natural enclaves of social/cultural homogeneity were common during the late nineteenth century as waves of new immigrant workers flocked to the industrial center to take advantage of employment opportunities in the mills and railroads.

The separation of the Westminster Terrace Historic District by the town boundary between Rockingham and Westminster and its proximity to the central business district of Bellow Falls led many of the era to decry the difficulty caused by the governmental division. The *Bellows Falls Times* of September 7, 1882 quotes a "venerable gentleman" as suggesting that

"for some time it has been a wonder to me that no steps have been taken toward setting off the southeast corner of Rockingham and the northeast corner of Westminster into a new township, thereby bringing under one local government the proper interests pertaining to the village of Bellows Falls... This would make a very compact and convenient little township, all the inhabitants having a uniform local interest."

The same news journal reported on May 5, 1881:

"during the past week there have been several important real estate sales which are likely to result in several new buildings. On the Terrace Hill premises of Mr. E. W. Bancroft, is a fine plane [sic] of several acres running out to near the gap through which flows the Saxton's River. This plane is among the finest views in the Connecticut River Valley, and on it Mr. Bancroft has already sold some seven building lots. Among the purchasers are L. M. Read and B. F. Brown of this place, and G. N. French of Grafton. It is understood that parties have bought the old Tannery foundation and premises with the water power [over the line in Westminster on the Saxton's River and adjoining the Terrace], and in due time there will probably be erected thereon a manufacturing interest"

Interest was so strong in the new development of Westminster Terrace, that Col. C. L. King, who held out longer than Bancroft in land sales, instructed the *Bellows Falls Times* in its September 8, 1881 edition to say that he had 'not sold his house on the Terrace and did not intend to do so at the present.' Late in the building season of 1882, it was noted that the south end of the village, including the Terrace, had led the way in the building of houses and that about 2000 perch of stone had been laid by employees of Terrace Hill farm from its quarry the past summer for cellar walls for new houses. By October 1882, it was noted that there were 'thirty-five new houses being built this season, leading to a total of forty and that the population of the village must have grown by more than 200 in the past year to reach 2500.' The building boom slowed due to a countrywide business depression in 1884, with about fifteen buildings erected in town that year.

Bellow Falls' industrial expansion during the 1870's and 80's resulted in great wealth for many of its citizens who commissioned grand mansions to vaunt their moneyed status. Similar to the building on Old Terrace which began in 1881, the first high style single family home built on Westminster Terrace was not built with this "paper money", the term used for wealth generated by the paper mills, although subsequent homes were. It is interesting to note that most of the properties were purchased by the wives of the wealthy entrepreneurs. Whether this is for legal reasons to protect the property from lawsuits associated with business or for expediency sake to save the husband from taking time from his busy business day, it is a fact that deserves further research.

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Westminster Terrace, as noted, added greatly to the surge of building in the village. Lavant M. Read and his wife, Sarah, were the first to complete their new Italianate home in 1882 at 27 Westminster Terrace (#9 in the district). As with the other new homeowners on the Terrace, Read was a prominent citizen, being an attorney who headed the Vermont Bar Association, served as a Probate Judge and led the railroad planning committee in the state legislature. After an untimely death in 1902, his wife Sarah continued to occupy the residence, with some necessary adjustment to her reduced financial situation by 1920 when she appears to have added another living unit as she shared the house with her granddaughter, Dorothy Brooks, 10, and the family of Harold Perry, a druggist. Also after her husband's death, Sarah Read divided the western portion of the original property from the house and sold it to Clara Wales in 1912 (#19 in the district).

Soon after the Read House was built, the Queen Anne style Guild House was constructed c. 1883 (#10 in the district). George O Guild was a dry goods dealer who turned paper manufacturer, as many of his neighbors. As with many of the neighboring homes, the large residences adapted to changing times and economies by changing into multi-unit housing as the twentieth century progressed. In the case of the Guild House, this may have happened as early as 1920, when the Census shows Sarah Lewis Flint, 68, as renting in the house filled with the family of son George H. Guild.

Grand houses in a variety and creative mix of architectural styles included the large, hip roofed Italianate style Moore House (#5 in the district) with its prominent belvedere and Stick style details of the prominent east façade. Built c. 1884 by paper manufacturer, Albert C. Moore, he and his family lived at his grand mansion at #21 Westminster Terrace at the time of the Census of 1900, with son Frank A. having joined the family paper manufactory and three servants. Mary J. Kehoe, 23, had emigrated from Ireland in 1892 and did housework with Eliza A. Dagle, 23, who came from English Canada in 1893. Vermonter Eugene J. Penney, 22, was a coachman for this upper class family which had a huge hip roofed carriage barn on the west side of the road. The Moore family appears to have created an apartment or rental room by 1920, but it was not divided into apartments until 1952, when six apartments were created and the property became an investment for absentee landlords.

Building on the adjacent lots proceeded rapidly, until by 1887, the eastern portion of Bancroft lands had been filled with large mansions (Figure 6). These included the Italianate style Holden House in c. 1883 (#8), the elaborate Queen Anne style Thompson House (#11) c. 1884 at the south end of the district, and lastly the Queen Anne/Shingle style Blake House (#7) built c. 1887. The west rear portion of the lots sprouted large, hip-roofed carriage houses that appeared to dwarf the homes they served when seen in period photographs (Figure 7).

The history of the ownership of the houses illustrates the continued importance of Westminster Terrace Historic District as an upper class enclave. At the time his house (#8) was built, Amos Holden was 34 and a boot and shoe merchant. Sarah Holden, known in her advertisements for hats in the *Bellows Falls Times* as Mrs. A.F. Holden, was a successful milliner. While their new home on Westminster Terrace was being built, the *Bellow Falls Times* reported several business activities of A. F. Holden: on May 26, 1881 it was reported that he bought the Barker house and 1 or 2 buildings with it from the same premises and in August 25, 1881 he had done extensive repairs on the old Barker House. The Barker House is located just east and below the terrace. The Holden's turned over their house to the ownership of Simon and Mary Coy, paper mill owners, who purchased the house from the Holden's in September of 1887 and sold it to Harriet (Davis) Weston on October of 1894. Her son, George Weston, lived in the house with her

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at the time of the Census of 1900 and was listed as an attorney, 51, with a wife and a son, 26, and daughter, 21. He practiced law in partnership with Jabez Delano Bridgman who was a partner of the Hapgood Purchase and developer of Old Terrace. The firm of Bridgman and Weston was located in The Square. Preston and Hazel Hadley purchased the house in March of 1915 from the Weston's. Preston Henry Hadley was the son of Preston Hadley of the Preston and Harriet Hadley House (#2 in the district). Preston H. Hadley had moved in 1915 to this former Holden House at 25 Westminster Terrace, and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. This family continued to live in the house at 25 Westminster Terrace with Preston Sr. later became the owner of Hadley Insurance Co. as he was listed at the 25 Westminster Terrace address in the 1954 Directory.

Randilla Thompson purchased property (#11) from Edward and Ellen Bancroft in five deeds of October 1882 through April of 1884. By the time of the Census of 1900, her son, Horace W. Thompson, 66, treasurer of a paper mill (Moore (#5) and Thompson), lived at this home on Westminster Terrace in the Town of Westminster with sons Henry, 33, and Fred, 28, his daughter in law, Ellen, 28, and two servants, Mary Corcoran, 23, who came from Ireland in 1890, a cook, and Marguerite Stack, a house servant. Randilla Thompson, his mother and his first wife, Georgiana had passed on. Horace had apparently altered the house by 1900 into two living units, as Alexander Brown, 58, a laborer in the paper mill, and his family who had emigrated from Scotland in 1850 rented a second unit in the house. According to various deeds, Horace Thompson also owned the farm previously referred to as "Burt's Meadow" and the "Governor's Farm" but known as the Basin Farm or Sabin Farm at the time. He also purchased the "swimming rock" from George and Hattie Lovell in 1889 along with land just over the terrace to the south from the Saxtons River and ledge adjoining his large holdings, which would later be developed for his son (#16 in the district).

The Blake house (#7 in the district) was the last of the first phase of development resulting from the sale of the Bancroft lands upon the south terrace. The outstanding example of the Shingle style house was apparently built c. 1887, and the Blake family occupied it at the time of the Census of 1900. As with other mansions on the Westminster Terrace, the Blake family lived in upper class luxury. Charles M. Blake, 50, was a brewer at the Fall Mountain Brewing Company (previously known as Walker, Blake and Company). Apparently Blake joined the brewing business of his father in law upon his marriage, because his wife, Eva Walker Blake, 52, also lived in the house on Westminster Terrace with her mother, Emily P. Walker, 77, and two daughters, Emily I. W., 18, and Margaret C., 9, as well as Emily M. Wessel, 17, a house servant, and Walter Austin, 20, a coachman. The singular porte cochere on the southeast front of this mansion illustrates the sheltered and pampered lifestyle of its inhabitants and is testament to the occupation of the coachman as he brought the carriage round to the front porch to take the Blake's to their various destinations. By 1910, Charles M. Blake had changed his profession to that of paper manufacturer (Blake and Higgins), as his family had been the earliest paper makers in Bellows Falls. The Blake and Higgins Paper Mill was located nearby in the Town of Westminster just southeast of the estate at the mouth of the Saxtons River, where numerous mill buildings had been located over the years (see Figure 3, Beers Atlas of 1869). The mill was later auctioned off in 1940 to Walter Hadley and bought by the Green Mountain Tissue Co. the same year to make facial tissue.

The Colonial Revival style Wales and Hadley homes (#2 and 3 in the district) at the north end of the district were the last of the original mansions facing east on the east side of Westminster Terrace to be built, at the turn of the 20th century. The property belonging to Capt. Cornelius Low King, who lived in the southern 1827 Greek Revival style mansion at the north end of the district was the last to be developed

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during the initial phase of subdivision of Westminster Terrace. On October 29, 1898, the heirs of Janet King deeded their separate interests to Preston H. Hadley and George R. Wales in 'a portion of the land owned and in the occupation of the late Colonel Cornelius Low King in his life time. On October 28, 1899, both Hadley and Wales quit claimed portions of this land to each other, thereby dividing the property in half and providing each with a lot on which to build a house. Wales and Hadley located their families next to each other because they were brothers-in-law, having married Clara and Harriet Campbell, daughters of Dr. Daniel and Julia Campbell of nearby Westminster.

By 1899, local directories show Hadley as living in his new Colonial Revival style at what was then 19 Westminster Terrace (#3 in the district), but Wales built this Colonial Revival style house with Queen Anne style detail after the census enumeration, probably c. 1901 (#2 in the district). Lovell's history of the town reports that 'the George Wales home was built at the turn of the century for the fabulous price of \$14,000' when citing the large Victorian homes built with paper mill money, the source of most of the largest incomes in town at the time. (Lovell, p. 7). The US Census reveals facts about the Wales household which illustrate the prosperity to which the family had risen with their move to Westminster Terrace. At the time of the 1910 Census, George Wales, his wife and two children, now 23 and 21, resided in their large new estate, which employed two servants, Fannie Austin, a 25 year old Irish cook, and Frank Moran, a 36 year old coachman. George Wales had been named to the board of trustees of the Bellows Falls Savings Institution in 1903 and by 1916 he was listed in the town Directory as the President of the Bellows Falls Savings Institution and as treasurer of Standard Paper Company. George Wales later became a well known dry goods and garment merchant in Bellows Falls with his dry goods establishment located at #41, the Square. His daughter Caroline (Carolyn) and her family shared the house throughout the first half of the 20th century with her father, moving seasonally to the Stella Cutting House (#20 in the district) which her husband, William Barker, later purchased. This home served with the Hadley House in the late 1950's as the Texas Nursing Home, although both have been returned to private residential ownership.

Preston Henry Hadley had been born in Chester, Vermont in 1859 and had five children with Harriet Campbell Hadley before his death in 1906. According to the Census of 1900, Preston lived with his children ranging from age 8 to 16, with Clara Sweeney, a 24 year old maid. Once the established families of Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. By 1910 Preston Hadley's oldest son, Walter Campbell, had married Gertrude MacComisky, had a son, Donald Preston (born 1909), and was employed as a retail dealer of carriages on West Street. He continued to live in the family house with his widowed mother, Harriet, and by 1919 had his own real estate business, Walter C. Hadley and Company, as well as a daughter, Dorothy Linwood (born 1912). Harriet Hadley and her daughters, Ruth M. and then just Marion L., continued to occupy the homestead until it was sold after Harriet's death in 1943 to Clarence and Marjorie Bodine. The second son, Preston Henry Hadley, had moved between 1910 and 1919 to the former Holden House at 25 Westminster Terrace (#8 in the district), and was employed as the treasurer and secretary of the Vermont Farm Machinery Company. He was married to Hazel Berry and also had a son named Preston H. Hadley Jr. who moved to Orange, NJ after his marriage and Richard B. Hadley, who became a doctor. This family continued to live in the house at 25 Westminster Terrace and later became the owner of Hadley Insurance Co. as he was listed there in the 1954 Directory.

Immigration to Bellows Falls provided ample workers for the mills and followed the trends of other cities in Vermont. The Irish came to the area to work on the first railroad in 1848, and remained to work their way

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into home and business ownership. With the 1880 census, enclaves of Irish and French Canadian rented houses and worked in paper mills, marble shop, saw mill, toy shop, livery stables and on railroad expansion, within Bellows Falls. Many young Irish women served as servants in the families of the well to do. The German immigrants gravitated to work in the old brewery at Cold River. By the 1930's, a nearby woods camp of railroad workers was comprised of Polish, Austrian and Russian immigrants. The population of Rockingham and Bellows Falls were not separated until 1950, but general trends reflect the economic situation and thus housing demands of the period.

TABLE 1: ROCKINGHAM POPULATION

YEAR	POPULATION	GRAND LIST
1900	5809	\$56,574.57
1910	6207	\$61,258.78
1920	4860	\$104,378.18
1930	3930	\$109,374.23
1940	4256	\$119,869.25
1950	5499 (Bellows Falls 3881)	\$122,584.47

Source: US Census and Lovell, p. 12

According to the population increase related to available work, housing remained in short supply in Bellow Falls and added to the new housing starts through the first portion of the 20th century. With the Rockingham population of 1910 reaching its peak at 6,207, the west portion of the lots on Westminster Terrace began to be developed with large Shingle style homes that in most cases replaced the original sheds and carriage barns that became less of a necessity as the automobile began to replace horses as the major means of transportation. This period also marked a dramatic change in the orientation of the new homes, which now faced the street that had previously served as a service access to the rear of the east facing mansions and the carriage barns on the west half of the lots on the terrace. This symbolic embracing of the automobile culture continued with the mid 20th century development on Westminster Terrace.

The new estates of this era that now faced the street began on Westminster Terrace when Horace Thompson divided his property at the south end of the district for his son, Frederick Thompson's, gorgeous c. 1902 Shingle style home (#16 in the district) with its outlook west over the Saxtons River valley. This house has its primary east façade with its grand entrance facing the street, but also has porches providing restful views over the former Burt's Meadow to the south and west. The accompanying one-car garage built soon after remains the earliest original testament to the new technological innovations that would change culture and society.

Clara Wales purchased property in October 1912 from Sarah A. Read that became the unique Dutch Colonial Revival/Shingle style house on the west side of the street that built c. 1915 with its primary east facing façade now oriented to Westminster Terrace (#19 in the district). This lot was originally the service portion of the Read House estate with barns and across the street from which the original house faced east on the east side of the terrace (#9 in the district). Clara was the wife of George Wales who owned the Wales House (#2 in the district) and whose son in law, William Barker, and daughter Caroline later acquired the house just to the north (#20 in the district). In November 1914, Arthur P. and Laura D. Williams bought the lands and premises from Clara Wales. Arthur Williams was the president of the Bank of Bellows Falls.

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Continuing the new orientation of mansions embracing the street and automobile culture, the Cutting House property (#20) appears to have been divided from the Holden House property (#8 in the district) in 1912 when it was owned by Harriet Weston who deeded it to Stella M. Cutting. The excellent Shingle style house was built c. 1915 with its façade facing the street on the adjoining lot on the west side of the terrace. The first census listing of an occupant at this address is not until the Census of 1930, when it indicates that William B. Barker lived in the estate with his family, that his wife was Carolyn (Wales) whom he had married in 1910, and his father in law, George R. Wales lived with them with George Wales' servant, Marguerite Harris, continuing to cook for the family as she did at the parent's home (see #2 in the district). Deed research indicates that William Barker legally acquired the property from Stella Cutting in 1934. Before that time, it is presumed that Barker rented the house from Cutting. Stella Cutting and William Barker both were employed at the E. L. Walker Insurance Co., where Barker worked after he left the American Express Company in 1926. According to the present owner, the house was used as the summer home for the Barker and Wales families, and they moved back and forth between the two houses (#2 and #20). Once the established families Bellows Falls moved to Westminster Terrace, the pinnacle of residency status in the town, their children tended to stay on the street, either in their homestead or by purchasing or marrying into another family on the Terrace. The present owners of both the Cutting and Wales Houses are also father and son, David and Thaddeus Buckley, thereby continuing the tradition of the family neighborhood and again joining the two houses through familial ownership.

Reflecting the population and economic trends seen in the population table (Table 1), Bellows Falls experienced its first economic downturn in the 1920's. The forests of northern Vermont and New Hampshire that provided the paper mills had been depleted from clear cutting and fires, and 1915 was the last of the great log drives down the Connecticut River. In 1921, after merging with the Fall Mountain Paper Company, International Paper experienced a strike that required National Guard intervention. Rather than settle the strike, the plant shut down and its property was sold to the new hydroelectric company. The Derby & Ball scythe snath company moved to Waterbury, VT in 1923, fires at the railroad station and town hall, closing of the street railway due to motor vehicle competition and the failure of the Vermont Farm Machine Company after its manufacture of shells for the Russians during the war contributed to the economic downturn. Added to that the widespread damage inflicted by the flood of 1927 and the economic ravages of the Great Depression beginning in 1929, a period of economic decline was experienced by business leaders living on Westminster Terrace. During this period several of the previously single family homes were converted to multiple living units in order to remain affordable to the owners. The population of Rockingham dropped dramatically in 1930 to 3,950 from 4,860 in 1920 and the high of 6207 in 1910.

The number of automobiles owned by local residents increased gradually as small period garages began to be built after the 1930's and the rear portions of the original east facing mansions were converted to automobile storage (#7,9). One of the earliest garages appears to be that associated with the Frederick Thompson House (#16A), with other slightly later single car early garages evident with the Williams House (#19A) and the Cutting House (#20). These are generally intact, with only several having updated their garage doors. There was little building on Westminster Terrace during this period, with only the Aldrich House (#17 in the district) converted c. 1938 in the Colonial Revival style from a barn once serving the Horace Thompson House (#11 in the district)

The population had recovered somewhat by 1940 at 4,256 and almost reached its 1900 figures by 1950 at 5,499. The directories of the period began listing various characteristics of Bellows Falls, much like a promotional brochure. The Director of 1930 indicates that a new bridge was built across the Connecticut

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River to replace that destroyed by the flood of 1927, a new hydro electric plant was built producing 60,000 h.p. of electricity, with 17 manufacturing concerns and a creamery cooperative providing for employment opportunities. In the Directory of 1940 a new wool pullery was listed with 14 manufacturing concerns. By 1950, 3 large trucking terminals as well as 3 new leather and wood products firms were listed as having recently located in Bellows Falls, with 5 paper mills in operation as well. The Robertson Paper Company had been sold to the Babbitt's, then to the Coy Paper Company, and the Hudson Pulp and Paper Company was formed from the Moore and Thompson Paper Company. The McArdle Manufacturing Company made wood pulp drainers and Liquidometer made recording and indicating instruments, adding to the mid-century business keeping Bellows Falls alive.

The period beginning in 1950 seems to have ushered in a completely new mentality of home development accompanying the increased ability to travel augmented by the wide availability of the automobile. As passenger railroad service through Bellows Falls was abandoned to competition with motor vehicle transportation, the desire for a less permanent home also became the trend, with ranch houses proliferating. Although several of the original estates had been officially made into multiple units beginning in the 1920's, the Moore House and the Horace Thompson House owners subdivided their properties to allow for the construction of several of these ranch type houses by developer Hugh Talbot. (#6, 12, 13, 14, 15, and 22, 23 and 24). The majority of these houses of the 1950's have lost integrity due to alteration, but are included in the boundary of the district as indications of the associative characteristics of the evolution of the neighborhood in its original landholdings. Middle class residents in the 1950's included teachers at the Bellows Falls High School and state policemen renting apartments in the Moore House (#5), the proprietor of the Miss Bellows Falls Diner, owner of an office equipment company, a driver for Gay's Express, and another for Dewey Transportation, a lumber salesman, mixed with the continued upper echelon managers and presidents of local industries that had been located on Westminster Terrace.

During the late 20th century, little has changed in the district other than the addition of synthetic siding over original siding and window replacement, with the addition of a porch or deck and conversion of rear quarters to garages. The Westminster Terrace Historic District continues to embody the associative and material characteristics of its late 19th and mid-20th century development. The former "Tony Terrace" has incorporated the middle class with some descendants of the original upper class families in their ancestral homes to truly reflect the evolution and integration of the social character. The Westminster Terrace Historic District joins the Bellows Falls Neighborhood Historic District and Increase and Bellows Falls Downtown Historic District. Although the southern portion of the district is technically in the town of Westminster, that town is enthusiastically cooperating with the town of Rockingham and National Register Designation of Westminster Terrace. With the revitalization of the commercial core of Bellows Falls and location there of a Connecticut River Scenic Byway waypoint interpretive center, the future preservation of the Westminster Terrace Historic District is further ensured.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 13

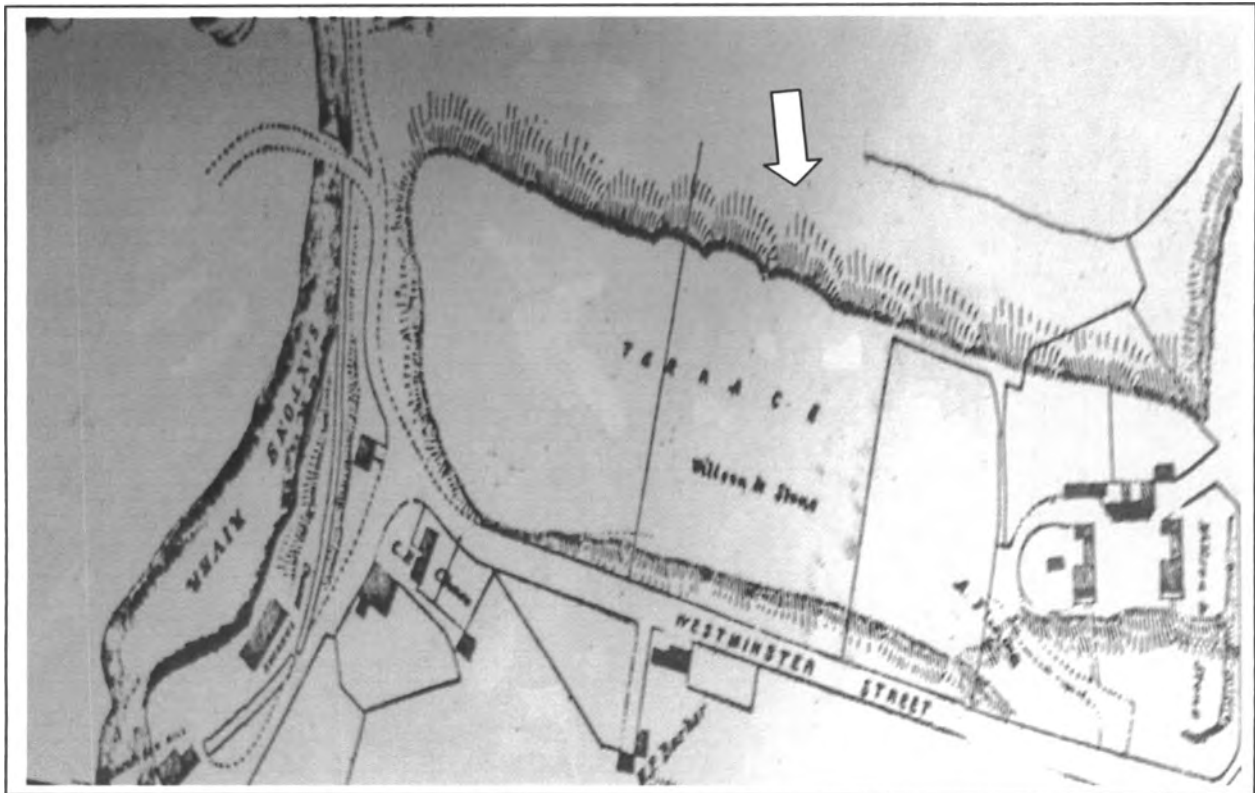


FIGURE 1: Presdee and Edwards Map of 1853 showing detailed rendering of fence lines and vehicular accesses to the estates of Willson and Stone (n) and A. Fleming (s), the southern portions of which would become the site of Westminster Terrace. Notice industrial development east and south of the terrace on the banks of the Connecticut and Saxtons Rivers.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 14

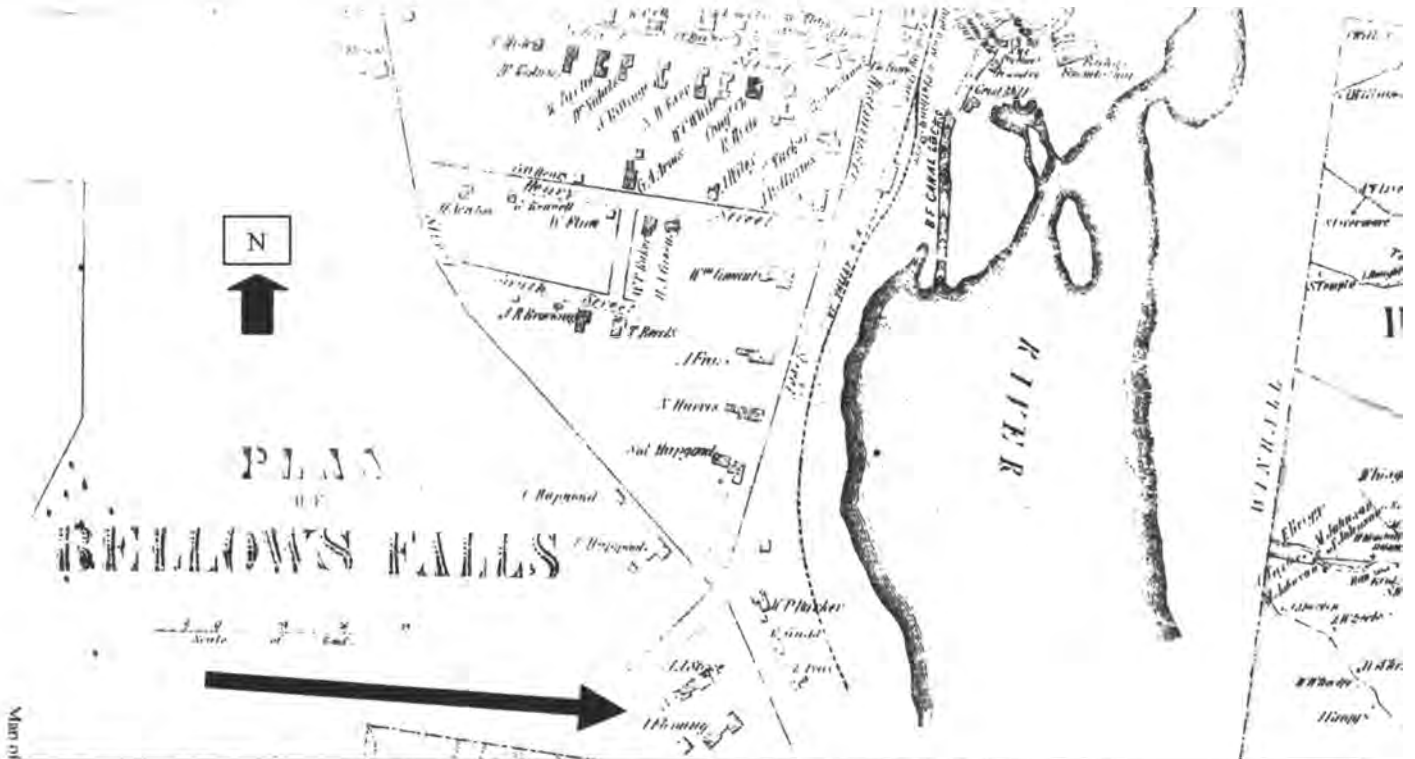


FIGURE 2: Wallings Map of 1856 showing the location of the two mansions at the north end of the Terrace which were later subdivided starting in 1881 for Westminster Terrace: A.A. Stone (n) and A. Fleming (s). Notice three Hapgood houses just north of Stone and Fleming: Solomon Hapgood (1766-1856) and Azubah Burt Hapgood (1771-1858) built a farmstead on Westminster Street, containing the south half of a 500 acre lot in Rockingham reserved for use of Gov. Benning Wentworth. Benjamin Burt, Azubah's father, was the original settler on this acreage. The Governor also had reserved an adjoining 500 acre parcel in the north part of Westminster – both sides of the Saxton's River.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 15

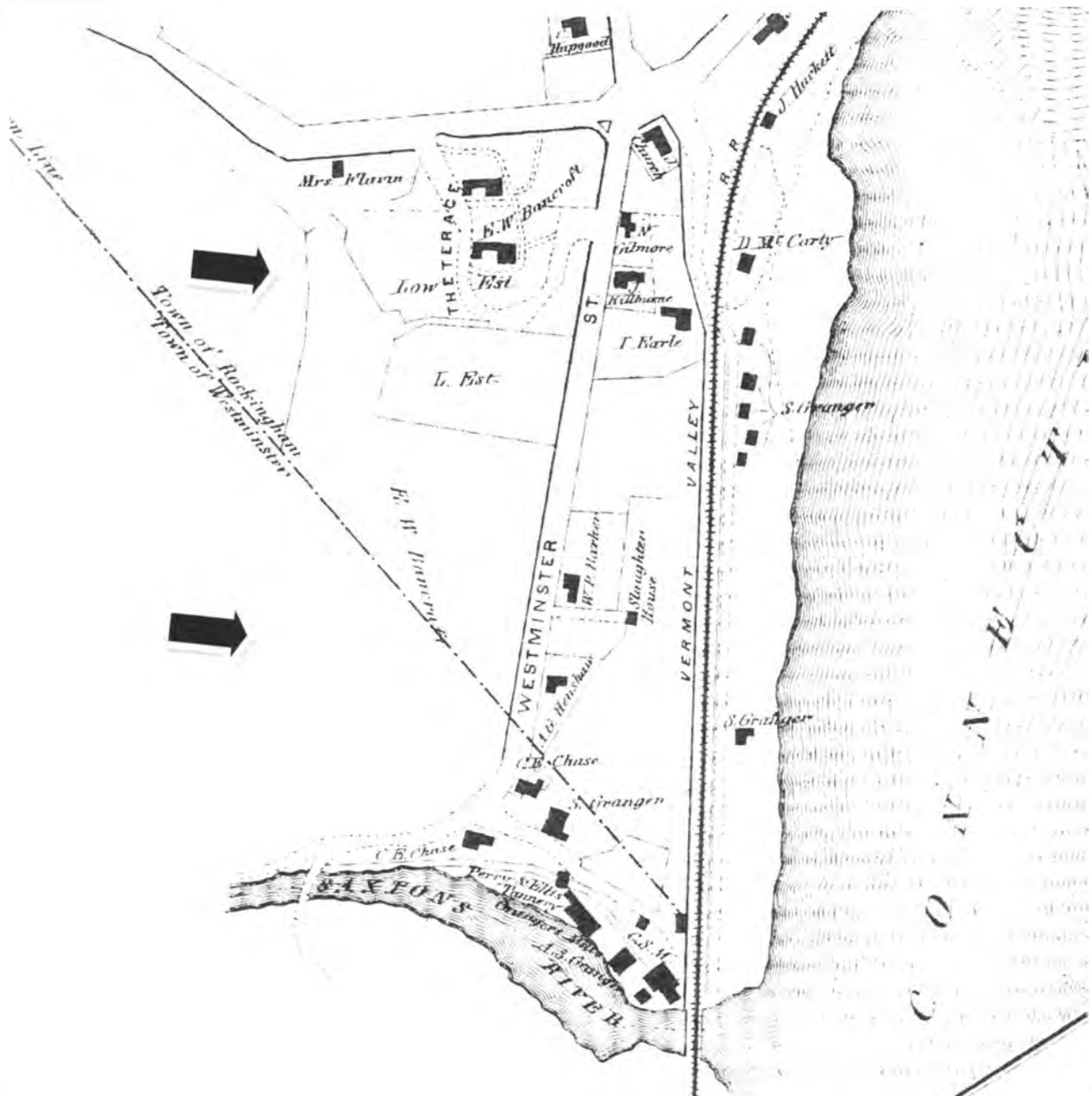


FIGURE 3: Beers Atlas Map Detail of Bellows Falls, 1869, showing Bancroft (n) and King [Low] (s) estates and location of Westminster Terrace on the north bank of the Saxtons River near the confluence with the Connecticut River. Notice the Charles Hapgood house north of Westminster Terrace, Barker House east and various factories southeast of Westminster Terrace on the Saxtons River.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 16



FIGURE 4: Photograph showing former Fleming-Green-King mansion in 1909 when owned by Wyman Flint. The similar mansion visible to the right is the Willson/Stone-Bancroft mansion. View looking northwest.



FIGURE 5: Photograph showing Fleming-Green-King mansion after Flint donation and conversion to the Rockingham Memorial Hospital in 1921. This building was removed c. 1952 when bequest by Sylvia Green Wilkes was used to build the present hospital on the property that lies outside the district boundaries.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 17



FIGURE 6: View west across Connecticut River from "Table Rock" c. 1886 of Basin Farm north (formerly known as Burt's Meadow), of Saxtons River and Old and New Terrace residential development, including Westminster Terrace on left of photograph, showing #5, 8, 9, 10 in district.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 8 Page 18



FIGURE 7: Postcard view of Westminster Terrace in the first part of the 20th century, view looking northwest. Notice large, hip roofed former carriage barns on western side of street and common right of way on eastern edge of terrace as well as industrial development in foreground on the banks of the Connecticut and Saxtons Rivers.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number 9 Page 1

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Bellows Falls, Vermont. Postcard. circa 1915.

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United States Department of the Interior
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**National Register of Historic Places
Continuation Sheet**

**Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont**

Section number 9 Page 2

State of Vermont. Division for Historic Preservation. National Register of Historic Places Nomination for the Bellows Falls Downtown Historic District, 1982, Neighborhood Historic District and Increase, 2006.

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Thaddeus and Teresita Buckley, July 2008.

David Buckley, July 2008

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster & Rockingham,
Windham County, Vermont

Section number 10 Page 1

BOUNDARY DESCRIPTION

The boundary of the Westminster Terrace Historic District begins at the northeast corner of Property #2 (15 Westminster Terrace, tax parcel 412017), and proceeds east across Westminster Terrace to its east side/west side of Westminster Street. It then proceeds generally southeast along the east side of Westminster Terrace and the east rear property lot lines and the west boundary of Westminster Street, crossing the Westminster town line, and curving generally southwest to continue to follow the east rear property lines until it intersects with the Saxtons River at the southeast rear corner of Property #12 (lot 37, 114 Westminster Terrace, Westminster). The boundary then proceeds generally southwesterly along the northwest bank of the Saxtons River to the southwest corner of Property #16 (lot 27, 94 Westminster Terrace, Westminster). The boundary then proceeds generally northwesterly along the west rear property lines to the northwest corner of Property #1 (20 Westminster St., tax parcel 4120020). The boundary then proceeds generally northeasterly along the north lot line of Property #1 to its intersection with the west side of a portion of Westminster Terrace. The boundary then proceeds generally northwesterly along the west edge of Westminster Terrace to a westerly extension of the north lot line of Property #2. It then proceeds generally northeasterly along said extension and north lot line to the northeast corner of Property #1, the point of beginning.

BOUNDARY JUSTIFICATION

The Westminster Terrace Historic District is located on a natural terrace formation and encompasses the entire landform which is the land originally deeded and associated with the district, running from the west side of Westminster Street to the east edge of what was called Burt's Meadow and south to the Saxtons River. It does not include the hospital premises lying to the north of the district, which faces away from this residential area, is contrary in architecture, feeling and use, is accessed differently from VT Rte. 121, and replaced original homes on the site.

Boundary Justification (Explain why the boundaries were selected on a continuation sheet.)
SEE CONTINUATION SHEET

11. Form Prepared By

name/title Deborah Noble, Principal

Organization Deborah Noble Associates date September 2008

street & number PO Box 106 telephone (802) 695-2507

city or town Concord state VT zip code 05824

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 SEE CONTINUATION SHEET

street & number _____ telephone _____

city or town _____ state _____ zip code _____

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

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including 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**

**Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont**

Section number Photograph Labels Page 1

The following is the same for all photographs:

Westminster Terrace Historic District
Town of Rockingham and Westminster, Windham County, Vermont
Photographs by Deborah Noble
July 2008
CD with digital images on file at the VT Division for Historic Preservation

Photograph #1

Property 1, 20 Westminster Terrace
Howard, James F. and Elena, House
view sw, east facade

Photograph #2

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view nw, s and e facades

Photograph #3

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view w, principal stairhall

Photograph #4

Property 2, 15 Westminster Terrace
Wales, George R. and Clara, House
view ne, nw parlor fireplace

Photograph #5

Property 3, 17 Westminster Terrace
Hadley, Preston H. and Harriet, House
view s, s and e facades

Photograph #6

Property 4, 19-19-1/2 Westminster Terrace
Farino, Benedict and Mary, House
view se, n and w facades

Photograph #7

Property 5, 21 Westminster Terrace
Moore, Albert C., House
view nw, s and e facades

Photograph #8

Property 5, 21 Westminster Terrace
Moore, Albert C., House
principal east entrance

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 2

Photograph #9

Property 6, 21A Westminster Terrace
Stewart, Bernard and Harriet, House
view sw, n and e facades

Photograph #10

Property 7, 23 Westminster Terrace
Blake, Eva and Charles M., House
view nw, s and e facades

Photograph #11

Property 8, 25 Westminster Terrace
Holden, Amos F. and Sarah S., House
view sw, n and e facades

Photograph #12

Property 8, 25 Westminster Terrace
Holden, Amos F. and Sarah St., House
view sw from porch on sw façade of main block

Photograph #13

Property 9, 27 Westminster Terrace
Read, Lavant and Sarah, House
view nw, s and e facades

Photograph #14

Property 9, 27 Westminster Terrace
Read, Lavant and Sarah, House
view w of principal stairhall

Photograph #15

Property 10, 29 Westminster Terrace
Guild, George and Martha, House
view sw, n and e facades

Photograph #16

Property 10, 29 Westminster Terrace
Guild, George and Martha, House
view n, dormer detail on s façade

Photograph #17

Property 11, 81 Westminster Terrace
Thompson, Horace and Elizabeth B., House
view ne, s and w facades

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 3

Photograph #18

Property 12, 114 Westminster Terrace
Turner, Lillian and Vicki, House
view sw, e and n facades

Photograph #19

Property 13 and 14, 106 and 108 Westminster Terrace
Blodgett, Fonda, House; and Stannard, Kathryn and Trinkley, Marcia, House
view sw, n and e facades

Photograph #20

Property 13, 14 and 15; 106, 108 and 100 Westminster Terrace
Blodgett House, Stannard and Trinkley House, and Westfall, Donna, House
view sw, n and e facades

Photograph #21

Property 16, 94 Westminster Terrace
Thompson, Frederick and Alice, House
view w, e façade

Photograph #22

Property 16A, 94 Westminster Terrace
Thompson, Frederick and Alice, House
view ne, w and south facades of garage

Photograph #23

Property 17, 86 Westminster Terrace
Aldrich, Duane and Eleanor, House
view nw, s and e facades

Photograph #24

Property 18, 68 Westminster Terrace
Aldrich House
view w, east façade

Photograph #25

Property 19, 54 Westminster Terrace
Williams, Arthur P. and Laura D., House
view sw, e façade

Photograph #26

Property 19, 54 Westminster Terrace
Williams House
view ne, w rear façade

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Westminster Terrace Historic District
Westminster and Rockingham,
Windham County, Vermont

Section number Photograph Labels Page 4

Photograph #27

Property 20, 26 Westminster Terrace
Cutting, Stella M. House
view nw, s façade

Photograph #28

Property 20, 26 Westminster Terrace
Cutting House
view ne, s and w rear façade

Photograph #29

Property 21, 24 Westminster Terrace
Massucco House
view w, east façade

Photograph #30

Property 22, 22F Westminster Terrace
Walter House
view sw, east façade

Photograph #31

Property 23, 22 R Westminster Terrace
Walter House
view sw, east façade

Photograph #32

Property 24, 22A and 22B Westminster Terrace
Burns House
view nw, s and e facades

Photograph #33

Properties #2,3,4,5,6,7, 20,22,24
view sw of Westminster Terrace from
Table Rock, N. Walpole, NH

Photograph #34

Panorama view sw of Westminster Terrace and environs
Over Connecticut River
From Table Rock, N. Walpole, NH

WESTMINSTER TERRACE
HISTORIC DISTRICT
ROCKINGHAM/WESTMINSTER
WINDHAM COUNTY
VERMONT

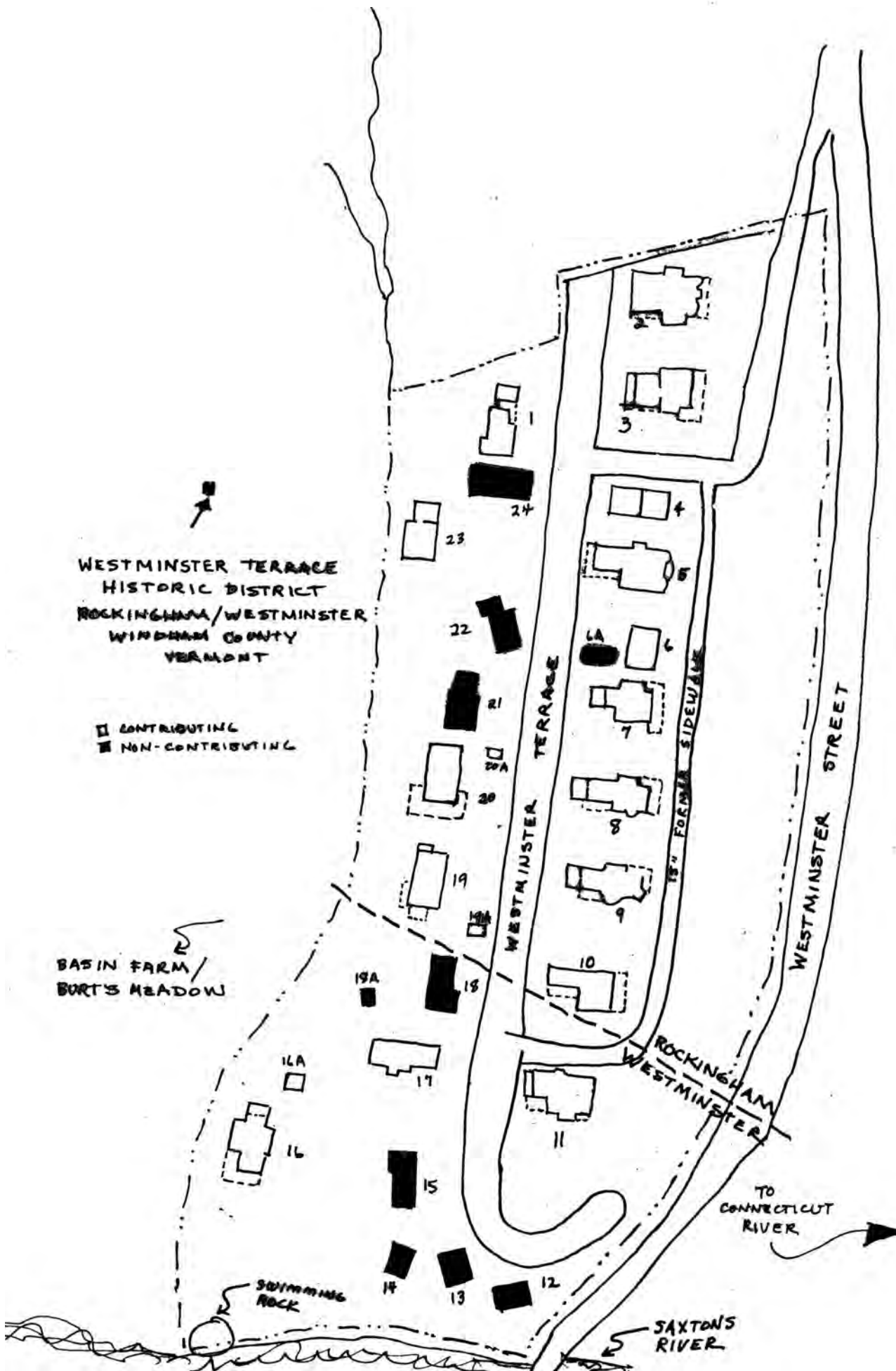
□ CONTRIBUTING
■ NON-CONTRIBUTING

BASIN FARM/
BURT'S MEADOW

SWIMMING
ROCK

SAXTON'S
RIVER

TO CONNECTICUT
RIVER



UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: RESUBMISSION

PROPERTY NAME: Westminster Terrace Historic District

MULTIPLE
NAME:

STATE & COUNTY: VERMONT, Windham

DATE RECEIVED: 7/07/10 DATE OF PENDING LIST:
DATE OF 16TH DAY: DATE OF 45TH DAY: 8/21/10
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 09000265

DETAILED EVALUATION:

ACCEPT RETURN REJECT _____ DATE

ABSTRACT/SUMMARY COMMENTS:

RECOM./CRITERIA _____

REVIEWER  _____

DISCIPLINE Historic _____

TELEPHONE _____

DATE 7/13/10 _____

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



20 Westminster Terr. (#1)

Westminster Terrace Historic District

Westminster / Rockingham, Windham Cty, Vermont

Photograph #1



15 Westminster Terrace (#2)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph #2



15 Westminster Terr. (#2)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph #3



15 Westminster Terr. (#2)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty., Vermont

Photograph #4



17 Westminster Terr. (#3)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph #5



19-19 1/2 Westminster Terr. (#4)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph # 6



21 Westminster Terr. (#5)

Westminster Terrace Historic District

Westminster / Rockingham / Windham Cty, Vermont

Photograph # 7



21 Westminster Terr. (#5)

Westminster Terrace Historic District

Westminster / Rockingham, Windham Cty, Vermont

Photograph #8



21 A Westminster Terr. (#6)

Westminster Terrace Historic District

Westminster / Rockingham, Windham Cty, Vermont

Photograph #9



23 Westminster Terr. (#7)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph #10



25 Westminster Terr. (#8)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph # 11



25 Westminster Terr. (#8)

Westminster Terrace Historic District

Westminster/Rockingham, Windham Cty, Vermont

Photograph # 12



27 Westminster Terr. (#9)
Westminster Terrace Historic District
Westminster/Rockingham,
Windham Cty, Vermont
Photograph # 13



27 Westminster Terr. (#9)

Westminster Terrace Historic District

Westminster/ Rockingham

Windham Cty, Vermont

Photograph #14



29 Westminster Terr. (#10)
Westminster Terrace Historic District
Westminster/Rockingham
Windham Cty, Vermont
Photograph #15



29 Westminster Terr. (#10)

Westminster Terrace Historic District

Westminster/Rockingham

Windham Cty, Vermont

Photograph #16



81 Westminster Terr. (#11)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph #17



114 Westminster Terr. (#12)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph # 18



106 + 108 Westminster Terr. (#13 + #14)

Westminster Terrace Historic District

Westminster/Rockingham

Windham Cty, Vermont

Photograph #19



106, 108, 100 Westminster Terr. (#13, 14, 15)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph # 20



94 Westminister Terr (#16)
Westminster Terrace Historic District
Westminster/Rockingham
Windham Cty, Vermont
Photograph # 21



94 Westminster Terr. (#16A)

Westminster Terrace Historic District

Westminster/Rockingham

Windham Cty, Vermont

Photograph # 22



86 Westminster Terr. (#14)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph # 23



68 Westminster Terr. (# 18)
Westminster Terrace Historic District
Westminster / Rockingham
Windham Cty, Vermont
Photograph # 24



54 Westminster Terr. (#19)
Westminster Terrace Historic District
Westminster / Rockingham
Windsor city, Vermont
Photograph # 25



54 Westminster Terr. (#19)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph #26



26 Westminster Terr. (#20)

Westminster Terrace Historic District

Westminster / Buckingham

Windham Cty, Vermont

Photograph # 27



26 Westminster Terr. (#20)
Westminster Terrace Historic District
Westminster / Rockingham
Windham Cty, Vermont
Photograph #28



24 Westminister Terr. (#21)

Westminister Terrace Historic District

Westminister / Rockingham

Windham Cty, Vermont

Photograph #29



22 F Westminster Terr. (# 22)
Westminster Terrace Historic District
Westminster / Rockingham
Windham Cty, Vermont
Photograph # 30



22 R Westminster Terr. (#23)

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph #31



22A + 22B Westminster Terr. (#24)

Westminster Terrace Historic District

Westminster/Rockingham

Windham Cty, Vermont

Photograph #32



Properties #2,3,4,5,6,7, 20, 22, 24

Westminster Terrace Historic District

Westminster / Rockingham

Windham Cty, Vermont

Photograph # 33



Panorama of Westminster Terrace
& environs

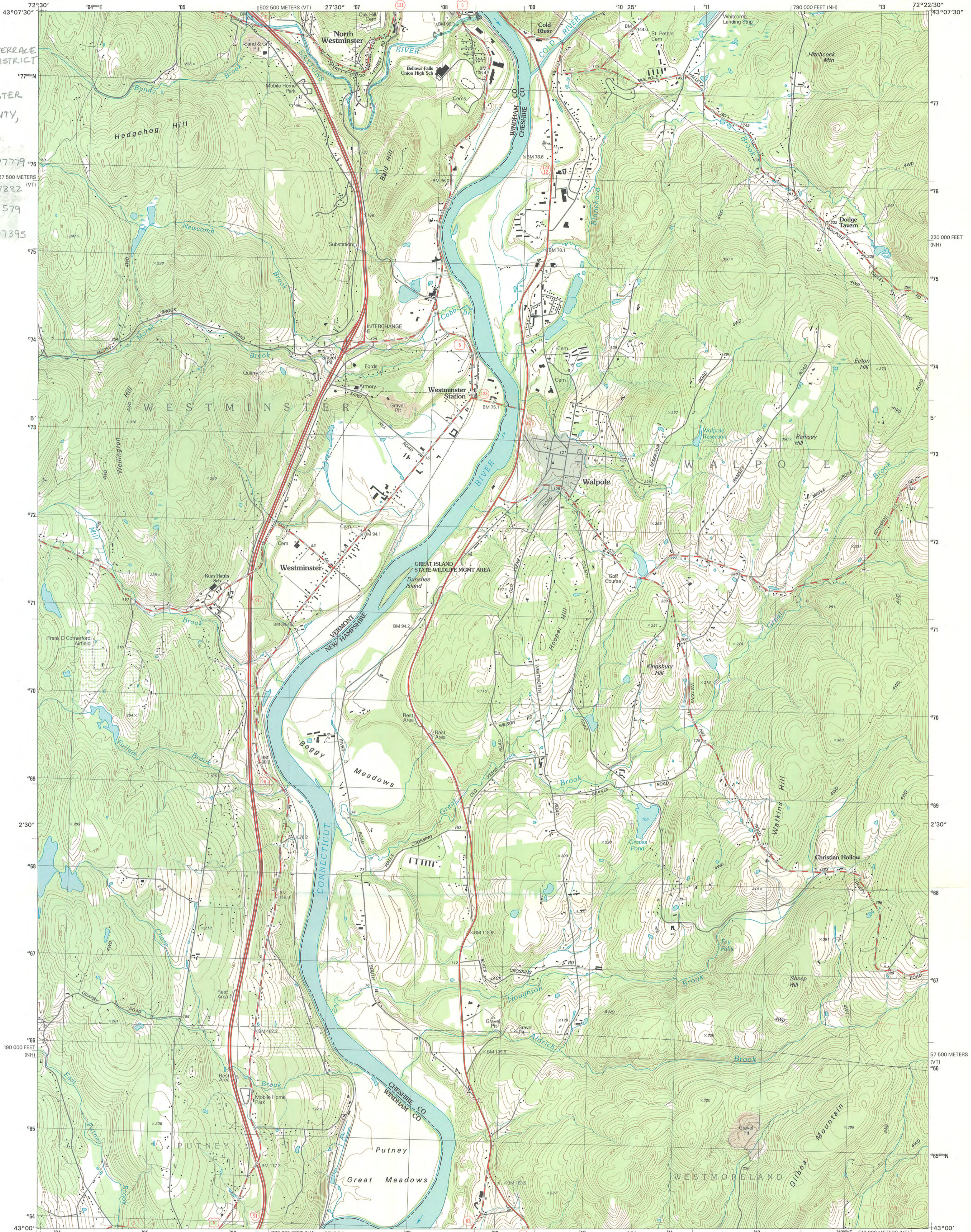
Westminster Terrace Historic District

Westminster / Rockingham

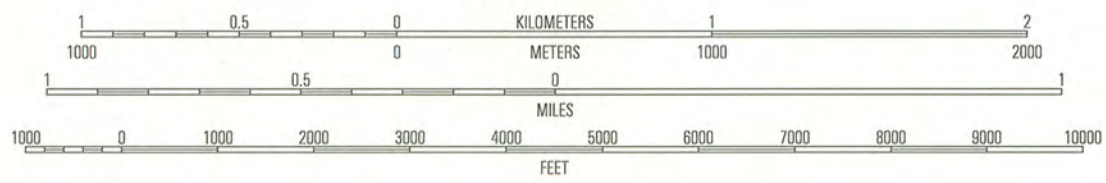
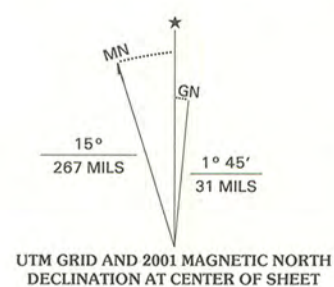
Windham City, Vermont

Photograph # 34

WESTMINSTER TERRACE HISTORIC DISTRICT
ROCKINGHAM + WESTMINSTER
WINDHAM COUNTY, VERMONT
VTM
A 18/707795/4777779
B 18/707945/4777882
C 18/708272/4777579
D 18/707948/4777395



Produced by the United States Geological Survey
Topography compiled 1998. Planimetry derived from imagery taken 1998 and other sources. Survey control current as of 1980. Boundaries current as of 2001.
North American Datum of 1983 (NAD 83). Projection and 1 000-meter grid: Universal Transverse Mercator, zone 18. 10 000-foot ticks: New Hampshire Coordinate System of 1983. 2 500-meter ticks: Vermont Coordinate System of 1983.
North American Datum of 1927 (NAD 27) is shown by dashed corner ticks. The values of the shift between NAD 83 and NAD 27 for 7.5-minute intersections are obtainable from National Geodetic Survey NADCON software.
There may be private inholdings within the boundaries of the National or State reservations shown on this map.
Houses of worship, schools, and other labeled buildings verified 1980.



SCALE 1:24 000
CONTOUR INTERVAL 6 METERS
NATIONAL GEODETIC VERTICAL DATUM OF 1929
TO CONVERT FROM METERS TO FEET, MULTIPLY BY 3.2808



ROAD CLASSIFICATION

Primary highway hard surface	Light-duty road, hard or improved surface
Secondary highway hard surface	Unimproved road

Interstate Route U.S. Route State Route

1	2	3
4	5	6
7	8	9

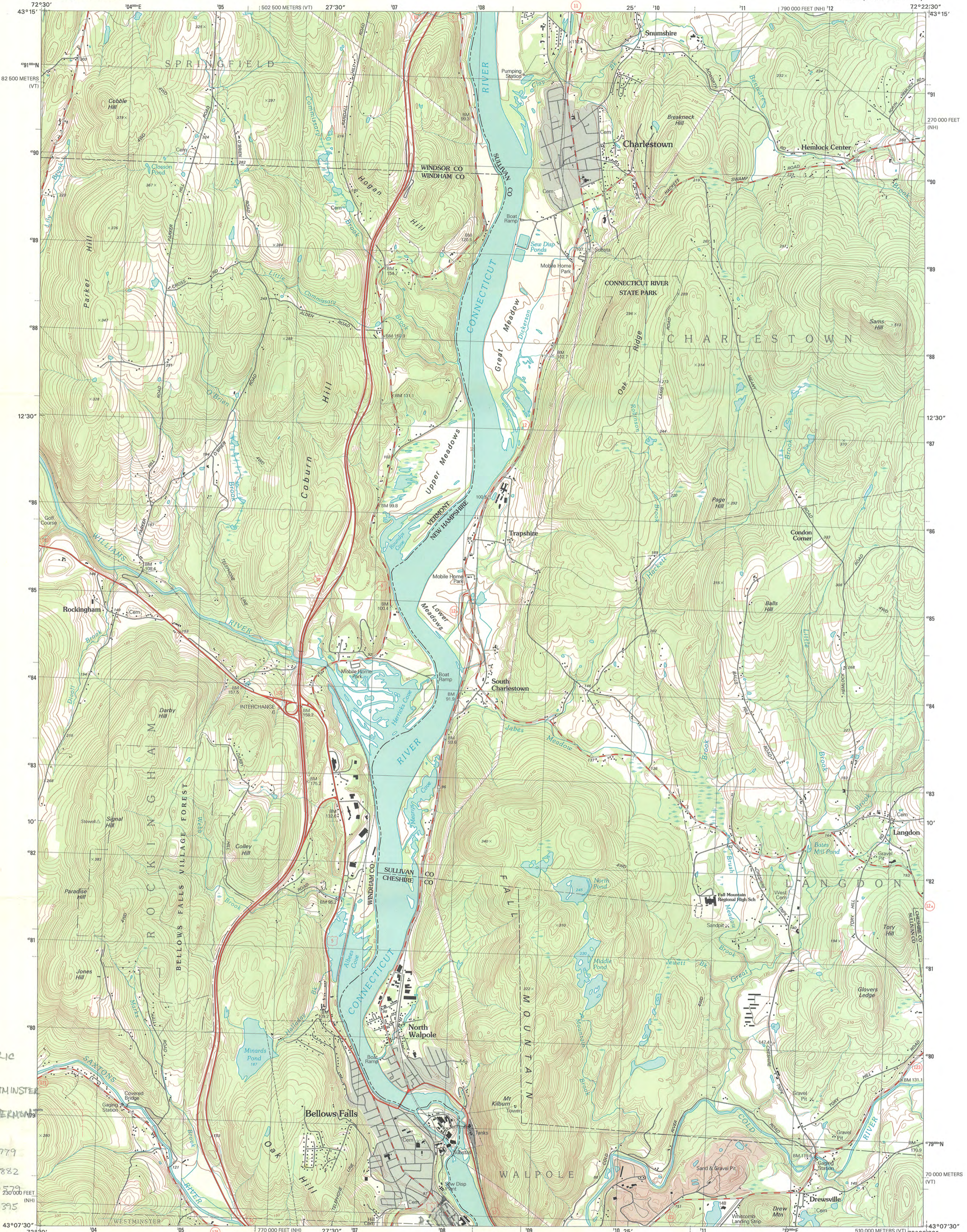
1 Saxtons River
2 Bellows Falls
3 Alstead
4 Westminister West
5 Gibsum
6 Putney
7 Spofford
8 Keene

WALPOLE, NH-VT
1998
NIMA 6570 III SW-SERIES V812

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY, P.O. BOX 25286, DENVER, COLORADO 80225
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

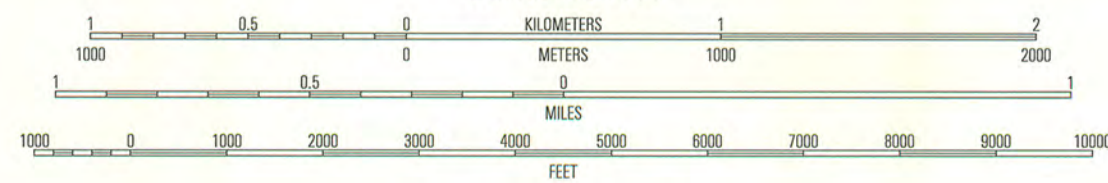
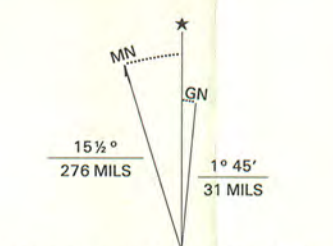


48 B-D



WESTMINSTER TERRACE HISTORIC DISTRICT
ROCKINGHAM, WESTMINSTER
WINDHAM COUNTY, VERMONT
VTM
A. 18/707795/4777779
B. 18/707945/4777882
C. 18/708272/4777579
D. 18/707948/4777395

Produced by the United States Geological Survey
Topography compiled 1998. Planimetry derived from imagery taken 1998 and other sources. Survey control current as of 1980. Boundaries current as of 2001.
North American Datum of 1983 (NAD 83). Projection and 1000-meter grid: Universal Transverse Mercator, zone 18. 10 000-foot ticks: New Hampshire Coordinate System of 1983. 2 500-meter ticks: Vermont Coordinate System of 1983. North American Datum of 1927 (NAD 27) is shown by dashed corner ticks. The values of the shift between NAD 83 and NAD 27 for 7.5-minute intersections are obtainable from National Geodetic Survey NADCON software.
There may be private inholdings within the boundaries of the National or State reservations shown on this map.
Houses of worship, schools, and other labeled buildings verified 1980.



ROAD CLASSIFICATION

Primary highway hard surface	Light-duty road, hard or improved surface
Secondary highway hard surface	Unimproved road
Interstate Route	U.S. Route
	State Route

ADJOINING 7.5' QUADRANGLES

1	2	3
4	5	6
7	8	

BELLOWS FALLS, VT-NH
1998
NIMA 6570 III NW-SERIES V813

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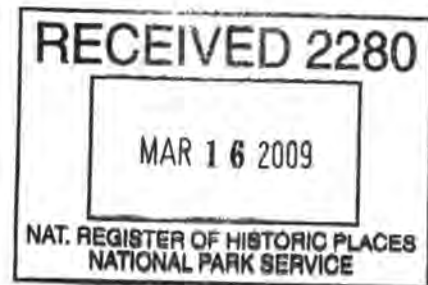
489
USGS 112464 BELLOW FALLS
\$ 6.25



State of Vermont
Division for Historic Preservation
National Life Building, Floor 2
Montpelier, VT 05620-1201
www.HistoricVermont.org

[phone] 802-828-3211
[fax] 802-828-3206

*Agency of Commerce &
Community Development*



March 11, 2009

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

Dear Mr. Loether:

Enclosed please find the National Register nomination for the following property:

Westminster Terrace Historic District, Rockingham and Westminster, Vermont

This property is being submitted under the Preservation Act of 1966, as amended in 1980, for inclusion in the National Register of Historic Places.

Sincerely,

DIVISION FOR HISTORIC PRESERVATION

A handwritten signature in cursive script that reads "Nancy E. Boone".

Nancy E. Boone
Acting State Historic Preservation Officer



**CERTIFIED LOCAL GOVERNMENT
FINAL REVIEW & RECOMMENDATION SHEET**

Submit this completed form to the Vermont Division for Historic Preservation, National Life, Floor 2, Montpelier VT 05620-1201

<u>Rockingham</u> Name of CLG	Site Visit: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date nomination received by CLG: <u>9/9/08</u> Date reviewed by CLG: <u>9/23/08</u> Date of sent to Division: <u>10/08</u> Was nomination distributed to CLG members? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No:
<u>Westminster Terrace</u> Name of Property	
<u>" "</u> Address	
<u>n/a</u> Owner	
<u>Rockingham CLG</u> Nomination requested by	

1. Did the CLG seek the Division's assistance in evaluating the eligibility of this property? Yes No

2. National Register Criteria Met:

- Historic Association
- Architectural Merit
- Association with Famous People
- Likely to Yield Important Information

3. Exceptions to Criteria Apply:

- Cemetery
- Reconstructed Property
- Religious Use
- Moved Property
- Grave
- Less Than 50 Years Old
- Birthplace
- Commemorative Property:

4. Criteria Considerations Apply: _____

5. Level of Significance: Local State National

6. Possesses Sufficient Integrity: Yes No

7. Additional Comments: _____

7. How was the public invited to comment in the national register nomination process?

- Commission's agenda was published in newspaper 15 days prior to meeting.
- Copies of the proposed nomination were made available to the public.

8. CLG recommendation: Approve Deny (explain)* with request to expedite

the review by waiving the 60 day CLG review.

1/5/09
Date

Jan A. Lippman
CLG Commission Representative

9. Local Government Official recommendation: Approve Deny (explain)* (same request

as written above)

1/5/09
Date

[Signature]
Chief Elected Official

JAN 15 2009
BY: _____

Recommendation: SLR Return

Action: SLR Return None

Documentation Issues-Discussion Sheet

State Name: VT County Name Windham Resource Name Westminster Terrace HD

Reference No. 265 Multiple Name _____

Solution:

Return

- need CD w/ photos

Problem: - pgs. 2-5 not on NR form

BB

- easting/Northing switched on p. 4

- repeated text on pg 7, 8, 9 of Sec. 7

- need to identify the cont/non-c structures

- insufficient support for statewide sig

Resolution:

SLR: Yes No

Database Change:

- need content/support for social history/architecture is ~~weak~~ ^{weak}