

United States Department of the Interior  
National Park Service

RECEIVED  
JUL 16 1990 DEC 19 1989

National Register of Historic Places  
Registration Form

NATIONAL REGISTER

OFFICE OF N.J. HERITAGE

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

1. Name of Property

historic name Central Trust Company  
other names/Site Number ONJH Inventory Number 040878  
Faultable Beneficial Insurance Company

2. Location

street & number 401 Federal Street  not for publication  
city/town Camden  vicinity  
state New Jersey code NJ 034 county Camden code 007 ZIP CODE 08101

3. Classification

|   |   |                 |                            |
|---|---|-----------------|----------------------------|
| Ownership of Property                       | Category of Property                            | Contributing    | Noncontributing            |
| <input checked="" type="checkbox"/> private | <input checked="" type="checkbox"/> building(s) | <u>1</u>        | <u>        </u> buildings  |
| <input type="checkbox"/> public-local       | <input type="checkbox"/> district               | <u>        </u> | <u>        </u> sites      |
| <input type="checkbox"/> public-state       | <input type="checkbox"/> site                   | <u>        </u> | <u>        </u> structures |
| <input type="checkbox"/> public-federal     | <input type="checkbox"/> structure              | <u>        </u> | <u>        </u> objects    |
|   | <input type="checkbox"/> object                 | <u>1</u>        | <u>        </u> Total      |

Name of related multiple property listing:

Number of contributing resources previously listed in the National Register 0

Bank, Insurance, and Legal Buildings in Camden, New Jersey  
1873-1938

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination  request  for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR part 60. In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

*William A. Scenic*  
Signature of certifying official

1/11/90  
Date

Acting Commissioner, DEP/DSHPO  
State or Federal agency and bureau

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

Signature of commenting or other official

Date

State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

- entered in the National Register.
- See Continuation Sheet
- Determined eligible for the National Register  See Continuation Sheet.
- determined not eligible for the National Register
- removed from the National Register

*Patrick Andrus* Determined Eligible  
BOE/OWNER OBJECTION  
8/24/90  
Date  
 other, (explain:)

6. Function or Use

Historic Functions (enter categories from instructions)

COMMERCE/TRADE financial institution

Current Functions (enter categories from instructions)

COMMERCE/TRADE business

7. Description

Architectural Classification

(enter categories from instructions)

LATE 19TH & EARLY 20TH CENTURY REVIVALS/  
Second Renaissance Revival

Materials (enter categories from instructions)

foundation STONE/Granite

walls STONE/ MARBLE

roof Asphalt

other

Describe present and historic physical appearance  
SUMMARY

The Central Trust Company at the northeast corner of Federal and Fourth Streets in Camden is the city's oldest extant Second Renaissance Revival bank building. Built in 1899-1900 to the design of Camden architect Thomas Stephen, it is a rectangular shaped building with a hipped roof. The front half of the present building was the original bank. The structure was enlarged to its present size in 1919. The addition is identical in style and finish to the original section. An insurance company now occupies the structure, and may have made some interior alterations. However, overall, this may be the best preserved Second Renaissance Revival building in Camden.

The Central Trust Company building at 401 Federal Street, the northeast corner of Federal and Fourth Streets in Camden, is only a few blocks from City Hall and the center of downtown. The building's south and west walls abut the sidewalk, and there is no landscaping on these busy commercial streets. However, there has been some demolition of buildings in this area; so there is more open space around the building than there was at one time.

The masonry one-story Central Trust Company building stands on a high rock-faced dark grey granite foundation topped by a water table. The building was originally almost square and consisted of its present front half. The rear half of the building is an addition of 1919. Asbestos shingles now cover a low hipped roof which was originally covered with copper. A small brick chimney rises near the southeast corner of the building and does not show in old photographs of the building. A row of anthemions originally lined the edge of the flat top of the roof. They were probably removed when the roof was expanded to accommodate the 1919 addition. Small louvred circular vents surrounded by garlands and joined by swags trim the edge of the flat roof. Today a solid stone balustrade (which might be called a parapet)

8. Statement of Significance

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

nationally  statewide  locally

Applicable National Register Criteria  A  B  C  D

Criteria considerations ( Exceptions)  A  B  C  D  E  F  G N/A

Areas of Significance (enter categories from instructions)

Architecture \_\_\_\_\_

Economics \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Significant Person

N/A \_\_\_\_\_

Period of Significance

1899-1927 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Significant Dates

\_\_\_\_\_

N/A \_\_\_\_\_

\_\_\_\_\_

Cultural affiliation

N/A \_\_\_\_\_

\_\_\_\_\_

Architect Builder

Stephen Thomas - architect \_\_\_\_\_

Bachman George F. - builder \_\_\_\_\_

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

The Central Trust Company building at 401 Federal Street in Camden is significant for the part it played in the history of banking in Camden. Founded in 1891 as a trust company with authority to carry on a general banking business, it operated in the central downtown business district of Camden until 1927 when it merged with Camden Safe Deposit and Trust Company. The Second Renaissance Revival building is architecturally significant because it has a high degree of integrity and retains most of the fabric and the design elements of the original building and its 1919 addition. It is the work of Thomas Stephen, one of Camden's most prolific architects who is also responsible for the design of the Smith-Austermuhl building in this nomination. The building fits within property type #1: Bank Buildings, and within the one context of the multiple property nomination: Banking, the insurance business, and the legal profession in the city of Camden, New Jersey from 1873 to 1938.

\_\_\_\_\_

In 1891 Abraham Anderson and other Camden businessmen organized the Central Trust Company. Anderson, a tinner, was one of the nation's earliest canners and went into partnership with Joseph Campbell in 1869 to form the business which eventually became Campbell Soup. Although Anderson and Campbell broke up their partnership, Anderson's own canning business continued in Camden. Central Trust received permission from the Banking and Insurance Commission to carry on a general banking business and the bank opened in May at 324 Federal Street. It moved to larger quarters at 323 Federal Street

See continuation sheet



# National Register of Historic Places Continuation Sheet

Central Trust Company

Section number 7 Page 1

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rises from the dentilled main roof cornice; the solid panels replaced the original turned balusters.

Rock-faced coursed marble covers the exterior. Small strips of smooth white marble give the appearance of oversize pointing between courses. The main entrance to the building is in the central bay of the three bay facade on Federal Street. Two Ionic columns in antis with plain shafts, angled volutes, and attic bases flank the main door. Pilasters of rock-faced marble stand outside the columns and support a closed, dentilled pediment. Within the pediment is a clock, and antefixae finish the gable. A round arch encloses the actual doors, which at one time had a projecting glass enclosure. The arch rises above the door to hold a multi-pane window.

The exterior bays also contain large round-arched windows with multiple lights. Modern metal mesh now covers the windows. Originally, a name plaque was at street level on the southwest corner of the building and also on the frieze above the entrance. The side of the building is six bays deep with a large arched window in each bay. Small lights held in place by metal sash surround one large arched light in the center of each window.

The rear or north side of the building is three bays wide with a slightly projecting central bay. Each bay contains an arched window like those on the facade and sides of the building. Six similar windows line the east side of the building.

The interior of the building is now used by an insurance company and has undergone some alterations including the installation of a dropped ceiling. Originally there was a semi-circular stairwell at each end of the building; the one in the front is now covered. The bank vault remains in place on the east side of the building. The Central Trust Company building meets all the registration requirements for property type #1 in the nomination, and the building's maintenance is excellent. The building's integrity and design make it one of the most architecturally interesting bank buildings in Camden.

## National Register of Historic Places Continuation Sheet

Central Trust Company

Section number 8 Page 1

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in 1892. Business continued to expand and in less than a decade the bank had outgrown its offices again.

In 1899 Central Trust Company contracted with Thomas Stephen, a Camden architect, to design a new building. In the 1880s Stephen had been listed in the Camden City directories as a carpenter who lived and worked at 535 State Street. By 1891, he called himself an architect, and a few years later he moved his office to the Temple Building on Market Street. Stephen's office was in Camden during the entire period of his architectural practice, but he eventually moved his home to Merchantville. In this multiple property nomination Stephen designed the Smith-Austermuhl Insurance building as well as the Central Trust. Other of his Camden projects include the Public Service Corporation Building at 418 Federal Street, Harleigh Cemetery Gates and houses on Haddon Avenue, East Camden Free Library at Federal and Westfield, Our Lady of Mt. Carmel Church at 832 South Fourth Street, and the Antonio Mecca-White House at 819 South Fourth Street, all of which were recorded in the 1981 Camden architectural survey. Stephen also designed the now-demolished First National Bank of Camden at Front and Market Streets.

This modest sized bank Central Trust Company building shows much of the influence of the Beaux Arts tradition in its Second Renaissance Revival design. Although the building has a low hipped roof and lacks the paired columns and sculpture often associated with Beaux Arts classicism, its influence is there.<sup>1</sup> The original building has a heavy balustrade with turned balusters and prominently new posts above the roof cornice. A solid line of anthemions projected upward from the edge of the flat portion at the top of the roof.

The original building was half the size of the present one, and the bank continued to grow rapidly. Deposits, for example, had grown from \$356.88 in 1891 to \$2,267,220.64 in 1916. The bank's total assets had increased even more dramatically. In 1919 an addition at the rear of the bank approximately doubled its size and the present solid balustrade replaced the old one. The anthemions may also have been removed at that time when the roof size expanded. The addition blends so well with the original front section of the building that many people do not realize it is an addition.

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<sup>1</sup> John C. Poppeliers, S. Allen Chambers, Jr., Nancy B. Schwartz. *What Style is it?* (Washington: Preservation Press, 1983) makes pointed reference to the Beaux Arts influence in Neo Classical Revival.

## National Register of Historic Places Continuation Sheet

Central Trust Company  
Section number 8 Page 2

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Central Trust Company operated as an independent bank at this location until 1927. It then merged with Camden Safe Deposit and Trust Company which later became Camden Trust Company, one of the city's three banks at the end of the period of significance for this nomination. City directories indicate that the building was vacant in 1931, and housed a skating arena in 1940. By 1947 the Equitable Beneficial Insurance company which still occupies the building had moved in. The building's appearance has changed little since 1919. Its one-story design is different from that of the other extant bank buildings in Camden, adding to its architectural significance. It is the oldest Second Renaissance bank in the city and is historically important as a reminder of the turn of the century expansion of banking in Camden.

A 1981 architectural survey of Camden recorded the Central Trust Company building. A 1987 survey of banks, insurance, and legal buildings in Camden also identified the building. The survey followed federal guidelines and the results are on file at the Office of New Jersey Heritage. The Preservation Planner for the City of Camden and the Office of New Jersey Heritage have evaluated the building and determined that the Central Trust Company Building is eligible for inclusion in the multiple property nomination of the basis of its history, architecture, and integrity.

Banks, Legal & Insurance Buildings in Camden, NJ 1873-1938

# CENTRAL TRUST COMPANY

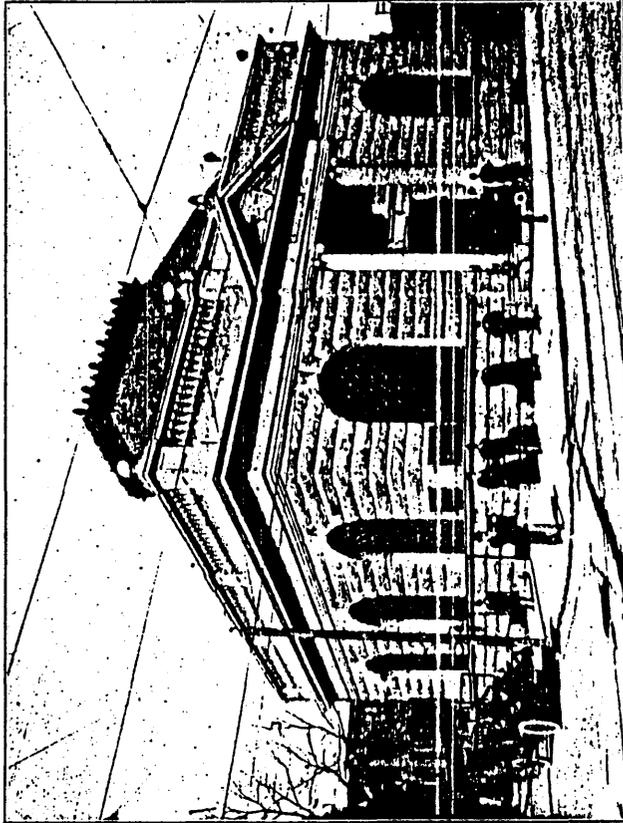
CAPITAL, \$100,000.00

SURPLUS, (earned) \$200,000.00



A careful study and execution of the banking requirements of the people of Camden, with an eye to conservative progressiveness, have combined to make this one of the leading banking institutions of the State.

Acts as Executor, Trustee, Administrator and Guardian, maintaining a special department for these features of modern banking.



ALPHEUS McCRACKEN  
President

CASPER T. SHARPLESS  
Vice President

THOMAS S. NEKERVIS  
Treasurer

MONT. SHINN  
Assistant Treasurer

C. CHESTER CRAIG  
Trust Officer

WILLIAM C. JONES  
Solicitor

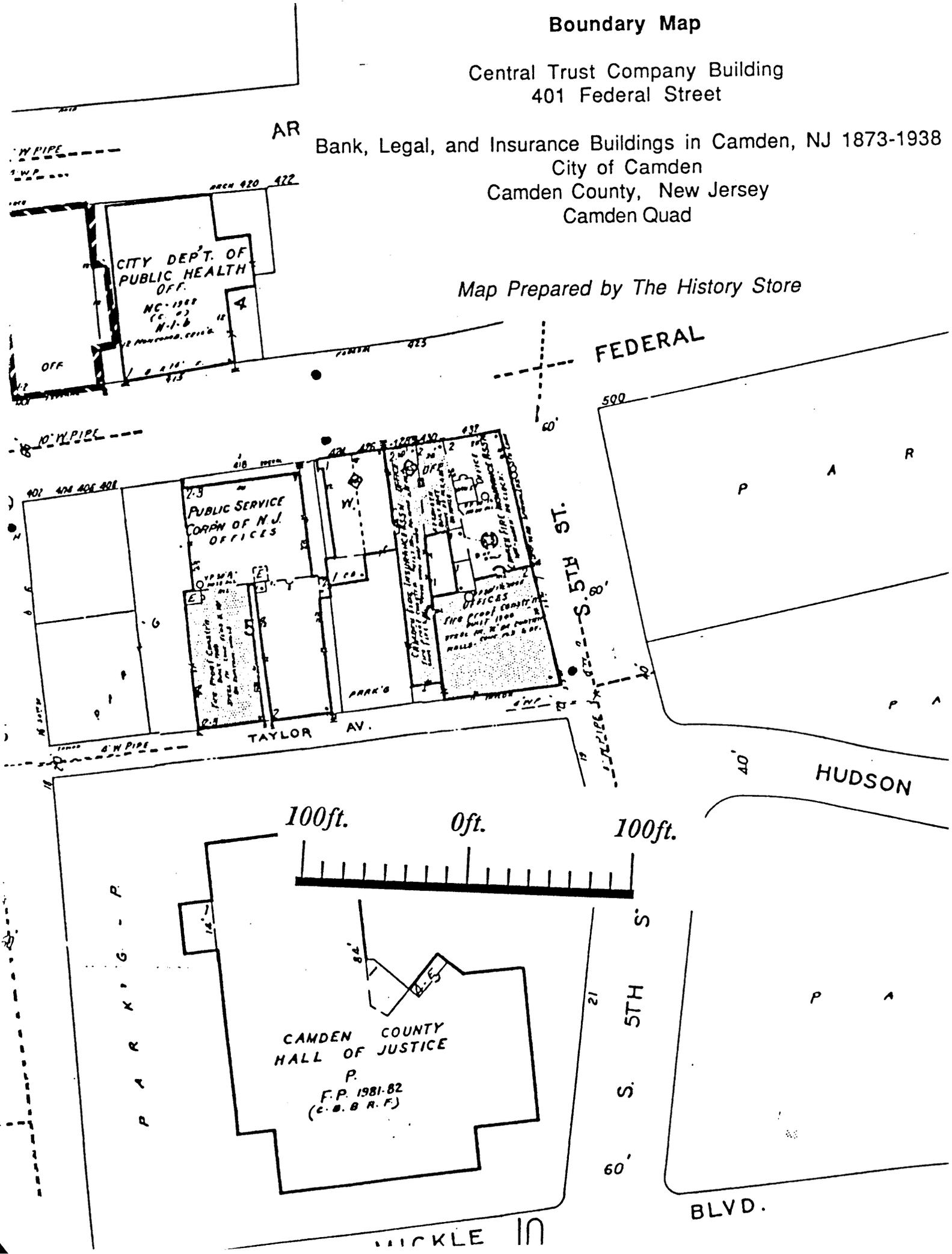
XEROX OF PAGE IN  
GREATER CAMDEN 1909

# Boundary Map

Central Trust Company Building  
401 Federal Street

Bank, Legal, and Insurance Buildings in Camden, NJ 1873-1938  
City of Camden  
Camden County, New Jersey  
Camden Quad

Map Prepared by The History Store



UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Central Trust Company  
NAME:

MULTIPLE Banks, Insurance, and Legal Buildings in Camden, New Jersey,  
NAME: 1873-1938 MPS

STATE & COUNTY: NEW JERSEY, Camden

DATE RECEIVED: 11/23/04 DATE OF PENDING LIST:  
DATE OF 16TH DAY: DATE OF 45TH DAY: 1/06/05  
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 90001253

NOMINATOR: STATE

REASONS FOR REVIEW:

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

COMMENT WAIVER: N

ACCEPT  RETURN  REJECT \_\_\_\_\_ DATE

ABSTRACT/SUMMARY COMMENTS:

Entered in the  
National Register

RECOM./CRITERIA \_\_\_\_\_

REVIEWER W. Deall

DISCIPLINE Historic

TELEPHONE \_\_\_\_\_

DATE 1.5.04

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.



State of New Jersey

Department of Environmental Protection  
Natural and Historic Resources, Historic Preservation Office  
PO Box 404, Trenton, NJ 08625  
TEL: (609) 292-2023 FAX: (609) 984-0578  
www.state.nj.us/dep/hpo

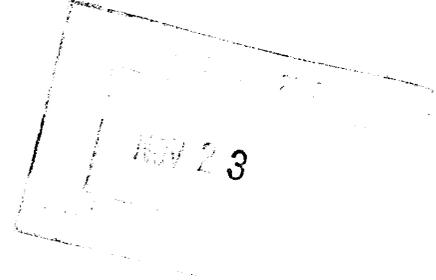
James E. McGreevey  
Governor

1466  
40-1253  
Log#: 04-1971  
HPO-J04-224

Bradley M. Campbell  
Commissioner

October 29, 2004

Ms. Carol Shull  
Keeper, National Register of Historic Places  
National Park Service  
Department of the Interior  
Washington, DC 20240



**Re: Central Trust Building, Camden Co., NJ  
(withdrawal of owner objection)**

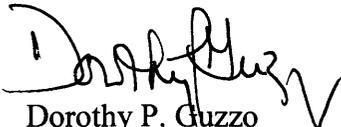
Dear Ms. Shull:

This letter is written to request a change in the registration status of the Central Trust Building, at 401 Federal Street, in Camden City, Camden County, New Jersey. A nomination application for this building was prepared as part of the "Banks, Insurance, and Legal Buildings in Camden" Multiple Property Submission in 1990. Due to the objection by the then owner to having the property listed in the National Register, the nomination was processed for a Determination of Eligibility, which was issued on August 24, 1990.

Recently, however, the ownership of this property has changed. The new owner, Equitativo Vida LLC, has submitted to this office a notarized letter that withdraws the objection of the previous owner. The New Jersey Historic Preservation Office has confirmed that this owner is currently the owner of record of this property.

I therefore request that you list the subject property in the National Register of Historic Places, based on the existing nomination.

Sincerely,

  
Dorothy P. Guzzo  
Administrator

DPG|RWC: ..\j224

Enclosures