

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

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MAR 8 1982

DATE ENTERED

APR 12 1982

**NATIONAL REGISTER OF HISTORIC PLACES
INVENTORY -- NOMINATION FORM**

SEE INSTRUCTIONS IN *HOW TO COMPLETE NATIONAL REGISTER FORMS*
TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS

1 NAME

HISTORIC

United Bank Building

AND/OR COMMON

United Bank Building

2 LOCATION

STREET & NUMBER

19-21 Main Street

___ NOT FOR PUBLICATION

CITY, TOWN

New Milford

CONGRESSIONAL DISTRICT

N/A VICINITY OF Sixth -

STATE

Connecticut

CODE

09

COUNTY

Litchfield

CODE

005

3 CLASSIFICATION

CATEGORY

OWNERSHIP

STATUS

PRESENT USE

___DISTRICT

___PUBLIC

OCCUPIED

___AGRICULTURE

___MUSEUM

BUILDING(S)

PRIVATE

___UNOCCUPIED

COMMERCIAL

___PARK

___STRUCTURE

___BOTH

___WORK IN PROGRESS

___EDUCATIONAL

___PRIVATE RESIDENCE

___SITE

PUBLIC ACQUISITION

ACCESSIBLE

___ENTERTAINMENT

___RELIGIOUS

___OBJECT

___IN PROCESS

YES: RESTRICTED

___GOVERNMENT

___SCIENTIFIC

___BEING CONSIDERED

___YES: UNRESTRICTED

___INDUSTRIAL

___TRANSPORTATION

N/A

___NO

___MILITARY

___OTHER:

4 OWNER OF PROPERTY

NAME

See continuation sheet

STREET & NUMBER

" " "

CITY, TOWN

" N/A VICINITY OF

STATE

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,

REGISTRY OF DEEDS, ETC.

New Milford Land Records, Town Hall

STREET & NUMBER

Main Street

CITY, TOWN

New Milford

STATE

Connecticut

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

State Register of Historic Places

DATE

1981

___FEDERAL STATE ___COUNTY ___LOCAL

DEPOSITORY FOR
SURVEY RECORDS

Connecticut Historical Commission

CITY, TOWN

Hartford

STATE

Connecticut

FHR-8-300A
(11/78)

UNITED STATES DEPARTMENT OF THE INTERIOR
HERITAGE CONSERVATION AND RECREATION SERVICE

**NATIONAL REGISTER OF HISTORIC PLACES
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United Bank Building
New Milford, CT

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CONTINUATION SHEET Property Owners ITEM NUMBER 4 PAGE 1

New Milford Savings Bank
19 Main Street
New Milford, CT 06776

Colonial Bank and Trust Co.
21 Main Street
New Milford, CT 06776

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input checked="" type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED DATE _____
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

The Setting

After the disastrous fire of May 5, 1902 in New Milford, Connecticut, the two local banks, a savings bank and a commercial bank, decided to build a single building that they would share. This building, known as the United Bank Building, constructed facing the green on the southwest corner of the intersection of Bank Street with Main Street, is the subject of this nomination.

The fire destroyed not only the two bank buildings but also much more of the 19th-century commercial development of the town that had occurred along Bank Street, an east-west street that connects the green with the railroad, one block to the west. The green in New Milford extends north and south for three blocks with the roadways of Main Street running on both sides of the central, park section. From the time of settlement in 1707 by people from Milford, Connecticut, the green has been the site of the church and of houses. Today the green retains its historic appearance; of the 28 structures surrounding it, five were built in the 18th century and 13 in the 19th century. The broad park continues to be bordered by churches, public buildings, and houses, some of which have been converted to commercial use, with the addition of a handful of 20th-century buildings.

Exterior of the Building

The United Bank Building is a Neo-Classic Revival, two-story, 72 x 66-foot block built of 4 x 10 x 1 3/4-inch buff brick with brownstone trim (Photograph 1). The facade has three recessed bays defined by broad piers with rounded corners that rise from high dressed brownstone foundations to a broad frieze, molded cornice and crowning parapet. The north elevation, facing Bank Street, has a central bay similar to those on the front, flanked by piers with rounded corners, in a slightly projecting central pavillion (Photograph 2).

The round-arched, central entrance of the facade has a console key-stone and coffered soffit with rosette paterae. Above the entrance arch there is a recessed panel with the incised and gilded letters UNITED BANK BLDG. The vertical grouping is completed by a cartouche, between two second-story windows, consisting of a wreath over an animal head and volutes. The border of the panel and the echinus of the adjacent piers are egg-and-dart moldings. (Photograph 3). The tall 1-over-1, tripartite windows have transoms, and are protected by wrought-iron railings that are mounted on the brownstone sills (Photograph 4). Companion iron light fixtures with round globes flank the doorway. The second-floor windows are the same 1-over-1 tripartite configuration, without transoms, except for the central bay where the cartouche replaces the middle section of the window. The second-floor windows have terra cotta sills the same buff color as the brick.

Above the windows there is a narrow architrave, and then the plain, broad frieze is broken by slightly projecting circles over the piers.¹ A dentil course runs under the boldly molded, projecting cornice. The para-

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NATIONAL REGISTER OF HISTORIC PLACES INVENTORY -- NOMINATION FORM

United Bank Building
New Milford, CT

CONTINUATION SHEET Description ITEM NUMBER 7 PAGE 1

pet above is made up of recessed sections alternating with projecting sections that break out over the piers.

The central recessed bay of the Bank Street elevation has tripartite first and second-story windows, like those of the facade. The flanking piers are different, however, in that they have deeply recessed 1-over-1 windows. The egg-and-dart moldings of the piers continue along this elevation as a secondary cornice. The high brownstone foundations, wrought-iron railings, frieze, cornice, and parapet of this elevation are repeated from the facade, except for the circles in the frieze.

Interior of the Building

The front doors of the United Bank Building lead to an entrance vestibule which itself has three doors. Straight ahead the exterior half-round fanlight is repeated (Photograph 3) over the doorway to a stairway leading to the second floor. The central railing of this stairway is the dividing line between the two halves of the building, the savings bank owning the half to the left (south) and the commercial bank owning the half to the right (north). The entrance to each bank is under a coffered vault in the shape of a half-dome, with a shell motif in its apex, bordered by a fascias molding (Photograph 5). Each bank entrance leads to a large open space, the principal banking floor, with an 18-foot ceiling (Photograph 6). There is a mezzanine floor in the rear of the banking area, over the vault. The basement is devoted to storage and working spaces, and the second floor to offices and conference rooms. While the high open space of the principal banking floor has been maintained in each bank, other partitions, furnishings, and fixtures are not original.

Additions

In the late 1930's the commercial bank added a two-story, 21 x 30-foot section to the building along Bank Street (Photograph 2). In 1948 the savings bank added two, two-story sections, 14 x 66 feet on the south side (Photograph 1) and 33 feet square in the rear (Photograph 7). These additions were built of buff brick like the original block, and with brownstone trim on the green and Bank Street sides, but without comparable architectural embellishment. The original appearance of the south and west elevations is not known.

1. The rectangular openings between the raised discs are vents for the air conditioning system.

8 SIGNIFICANCE

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES 1902 - 1904

BUILDER/ARCHITECT Wilson Potter

STATEMENT OF SIGNIFICANCE

Architect Wilson Potter made skillful use of the solid sense of integrity and strength offered by the Neo-Classic Revival style of architecture in his design for the structure that houses the banking presence in New Milford (Criterion C). The essential service offered to the community by the two banks has a long history, uninterrupted in the case of the New Milford Savings Bank since 1858. The architecture is unique in the community.

History

One of the casualties of New Milford's great fire of May 5, 1902 was the New England House, the town's well known tavern and inn on the southwest corner of the green and Bank Street. The New Milford Savings Bank and the New Milford First National Bank at the same time lost their buildings on Bank Street. The prominent location of the New England House was taken over by the two banks for their jointly owned new building. The series of events, as they occurred, is recorded in the minute book of the New Milford Savings Bank. The minutes of the May 5, 1902 meeting of the directors note that the building burned to the ground that same night. Four days later the directors met at the library in the Town Hall and formed a committee of three to plan for reconstruction of a bank building. The minutes for June 2 note that, "The Treasurer reported the First National Bank had bought the New England House corner¹ and was willing to build a union building with the Savings Bank."² The Building Committee was directed to negotiate.

From the first, the general plan appears to have been agreeable to both parties, but there were negotiations over details. One principal point of difficulty had to do with leaving open space on the south and west sides of the building. Such space was considered desirable for light, police surveillance, and fire protection. The problem was how to arrange control of these spaces. The first proposal was that neither bank should build on its space without the consent of the other, but this was changed to read that the spaces would not be built upon by either bank except for its own banking purposes. Construction pursuant to this agreement occurred in the 1930's and 1940's.

On August 5, 1902 plans submitted by "Mr. Potter"³ were found to be satisfactory, and on October 6th a contract for the union bank building foundation was let to Mills & Co. of Bridgeport. Carpenter and Williams of Norwich, Connecticut, became the general contractors on a bid of \$31,500 and Mosler Safe Co. won the contract for vaults with a bid of \$33,800. Other

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United Bank Building
New Milford, CT

CONTINUATION SHEET Significance ITEM NUMBER 8 PAGE 1

suppliers completed the work.⁴ The entry for the electric and gas fixtures of June 6, 1904 marked the first use of the name United Bank Building, as contrasted to the earlier use of the phrase union bank building.

The entry of October 3, 1904 states that when the balance due to the Savings Bank from the National Bank is paid, the new building will stand in the assets of the Savings Bank at \$30,000. This statement infers that construction was in the hands of the Savings Bank, and that total cost of the building came to \$60,000. On November 3, 1902 the Savings Bank directors had voted that the Savings Bank's share of the cost of the union bank building was not to exceed \$25,000. By the time they held their first meeting in the directors' room of the new building September 12, 1904, total expenditures of \$30,000 represented less of an overrun than often is experienced. On the other hand, a discrepancy exists as the sum of the expenditures listed above divided by two exceeds \$30,000.

In the years since that first meeting on September 12, 1904 the New Milford Savings Bank board of directors has continued to meet in the United Bank Building as the Savings Bank has continued to function without organizational change. The New Milford National Bank in due course became a unit in the Litchfield County National Bank which merged in 1969 with the Colonial Bank and Trust Co., the present owner of the north half of the United Bank Building. Colonial Bank operates a branch in the building, continuing the tradition of dual banking service that has been carried on in the United Bank Building since it was opened in 1904.

Architecture

The United Bank Building made good use of the Neo-Classic Revival style to create the statement of strength, importance, and stability sought after by banks in their architecture. The architect was in step with the growth of the popularity of the style that was stimulated by the 1893 Chicago World's Columbian Exposition which, in turn, was based largely on the teachings of the Paris Ecole des Beaux Arts where projects on the grand scale formed an important part of the curriculum. Large sized buildings, such as banks, were especially suitable as subjects for the style.

While the United Bank Building is one of many bank buildings constructed in the Neo-Classic Revival style in the late 1900s and early 20th century, it is one of the more successful, and the only one in New Milford. It is successful without use of expensive granite or marble, often found in contemporary bank buildings, as building material. It achieves its grandeur through good proportions, simplicity, and fine detailing even though the building materials are buff brick and brownstone. The rounded brick, incised lettering, central cartouche, and iron railings are details of dis-

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CONTINUATION SHEET Significance ITEM NUMBER 8 PAGE 2

inction. The success the architect achieved is a statement of his competence.

The "Mr. Potter" mentioned in the Savings Bank's minutes is never given a first name. In all likelihood he was Wilson Potter. Evidence for the attribution includes the opinion₅ by Wilson Potter's son that his father designed the United Bank Building. Moreover, the structure is consistent with other work the architect is known to have designed in the Neo-Classical Revival style. Also, while Potter always had his office in New York City, the family resided from 1906 in the Forestville section of nearby Bristol, Connecticut. Other architects by the name of Potter who might be considered include Edward Tuckerman Potter (1831-1904) who had ceased to practice by the end of the 19th century, and William C. Potter (1842-1909) who was primarily known for his ecclesiastical work. All of these factors combined support a strong attribution of the United Bank Building to Wilson Potter.

Born in Litchfield, Connecticut, George Wilson Potter, Sr. (1868-1936) was employed in the offices of Richard Morris Hunt and William Van Brunt before starting his own practice in New York City. He specialized in schools, counting among his commissions the high schools at Peekskill, Poughkeepsie, Geneva, and Fulton, New York, Ardmore, Pennsylvania, and Bristol, Connecticut. His Bristol Public Library (Photograph 8) has several characteristics in common with the United Bank Building. They are Neo-Classical Revival designs of about the same size and proportions, both built of brick with important windows and balustrade, on prominent corner sites, with fine classical detailing. The two buildings come from different points on the Neo-Classical Revival spectrum, the library with its red brick, white trim, and Ionic tetrastyle portico having Georgian antecedents, and the bank with its broad piers and greater simplicity harking back to Roman classical designs. The two buildings provide an example of the multi-purpose popularity of the style in the early 20th century. So far as concerns exterior appearance, the bank would be comfortable in the library building, and vice-versa.

The Neo-Classical Revival architectural integrity of the United Bank Building has been well maintained. The structure is as important in the New Milford streetscape today as it was when it was built. In addition to continuing to fulfill its original visual function, the structure continues to house one of its original owners, the New Milford Savings Bank, and a commercial bank, the two together providing to the community without interruption the essential banking services for which Wilson Potter planned the building in 1902.

1. The transfer of title on May 27, 1902 is recorded in the New Milford Land Records, volume 66, page 109.

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United Bank Building
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CONTINUATION SHEET Significance ITEM NUMBER 8 PAGE 3

2. Minute Book 5, p. 258.
3. Minute Book 5, p. 277.
4. Other suppliers included the following:
 - Tiling - Rand & Co., Bridgeport - \$356.
 - Scagliola - Mycenia Marble Co. - \$800. (Description and location of the scagliola in the building are not given; none is evident today.)
 - Heating by direct steam radiation - J.A. Northrop & Sons - \$1700.
 - Iron window guards - Bradley & Hubbard, Meridan - \$500. (Bradley & Hubbard furnished iron stairs for the Connecticut State Capitol in 1901. See the firm's letter dated August 21, 1901, to the State Comptroller in the Capitol archives at the State Library.)
 - Copper roof - Mead - \$1870.
 - Electric and gas fixtures - Black and Boyd.
 - Sidewalks and guttering - Mr. Hansen.
5. Letter, November 6, 1979, John H. Potter to author.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Minute Book Five, New Milford Savings Bank.

Wilson Potter obituary, New York Times, January 1, 1937, 23:3.

ACREAGE NOT VERIFIED

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY less than one

QUADRANGLE NAME New Milford

QUADRANGLE SCALE 1:24,000

UTM NOT VERIFIED

UTM REFERENCES

A | 18 | 6321410 | 461031850 |

B | | | | |

C | | | | |

D | | | | |

E | | | | |

F | | | | |

G | | | | |

H | | | | |

VERBAL BOUNDARY DESCRIPTION

The nominated property is described in the New Milford Land Records, volume 66, page 109, and volume 66, page 149.

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	CODE	COUNTY	CODE
N/A	N/A	N/A	N/A
STATE	CODE	COUNTY	CODE
N/A	N/A	N/A	N/A

11 FORM PREPARED BY

NAME / TITLE
David F. Ransom

ORGANIZATION
Architectural Historian

STREET & NUMBER
33 Sunrise Hill Drive

CITY OR TOWN
West Hartford

DATE
December 8, 1979

TELEPHONE
203 521-2518

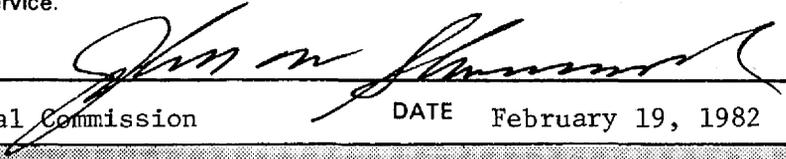
STATE
CT 06107

12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL STATE LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE 

TITLE **Director, Connecticut Historical Commission** DATE **February 19, 1982**

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

KEEPER OF THE NATIONAL REGISTER
William H. Brahan DATE **4.12.82**

ATTEST: CHIEF OF REGISTRATION
Patrick Andrus DATE **4/2/82**