

Massachusetts Cultural Resource Information System

Scanned Record Cover Page

Inventory No:	CON.14
Historic Name:	Concord Bank - Middlesex Mutual Insurance Company
Common Name:	
Address:	46 Main St
City/Town:	Concord
Village/Neighborhood:	Milldam; Concord Center
Local No:	H9-1699
Year Constructed:	1832
Architect(s):	Hosmer, Nathan S.; Hosmer, Rufus
Architectural Style(s):	Greek Revival
Use(s):	Bank; Commercial Block; Post Office; Professional Office
Significance:	Architecture; Commerce; Economics; Politics Government; Recreation; Social History
Area(s):	CON.DU: Main Street Historic District
Designation(s):	Local Historic District (03/12/1962)
Building Materials(s):	Roof: Asphalt Shingle Wall: Brick; Sandstone; Wood; Wood Flushboard Foundation: Granite; Stone, Cut



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Commonwealth of Massachusetts
Massachusetts Historical Commission
220 Morrissey Boulevard, Boston, Massachusetts 02125
www.sec.state.ma.us/mhc

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FORM B - BUILDING

Assessor's number

USGS Quad

Area(s)

Form Number

Massachusetts Historical Commission
80 Boylston Street
Boston, Massachusetts 02116

H9-1699

CONCORD

DU

14

NOV 17 1992

Town

CONCORD

SECT B

(neighborhood or village)

Concord Center: the Milldam

46/48 Main Street

ic Name Concord Bank/Middlesex Mutual Insurance Company

Present stores, offices

Original bank; insurance office

of Construction 1832

Keyes; Tolman

Form Greek Revival

ect/Builder Rufus and/or Nathan Hosmer (attributed)

Exterior Material:

Foundation granite

Wall/Trim brick

Roof asphalt shingle

Outbuildings/Secondary Structures

#52 Main St. on same parcel

Major Alterations (with dates)

storefront replaced, mid-20th cent.

Condition good

Moved ☒ no ☐ yes Date N/A

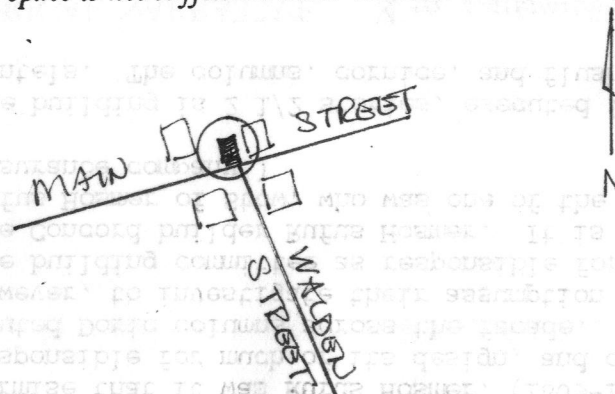
Acres less than one acre

Setting In commercial district at west end of milldam, facing Walden Street.

In area of brick and wood-frame buildings dating from ca. 1828-

Sketch Map

Draw a map of the area indicating properties within it. Number each property for which individual inventory forms have been completed. Label streets including route numbers, if any. Attach a separate sheet if space is not sufficient here. Indicate North.



Recorded by

Anne Forbes

Organization

for Concord Hist. Commission

Date (month/day/year)

July, 1992

BUILDING FORM

CON. 14

ARCHITECTURAL DESCRIPTION ☒ see continuation sheet

Describe architectural features. Evaluate the characteristics of this building in terms of other buildings within the community.

The Concord Bank and Insurance building is extremely significant as the town's only example of a brick Greek Revival commercial building of the colonnaded "temple-front" type. It is also the earliest example of this building type, commercial or residential, in Concord. Although the Historic American Buildings Survey credits Nathan Hosmer as its "architect and builder," Fondiler and Meyer surmise that it was Rufus Hosmer, (1809-1860--see #79 Walden Street,) who was responsible for much of its design, and certainly for the execution of the four fluted Doric columns across the facade. (Further research should be conducted, however, to investigate their assumption that the "Rufus Hosmer, Esq." cited by the building committee as responsible for the building's "good taste" is in fact the Concord builder Rufus Hosmer. It is much more likely that he was "Squire" Rufus Hosmer of Stow, who was one of the directors of both the bank and the insurance company.)

The building is 2 1/2 stories, executed in brick with sandstone window sills and lintels. The columns, cornice, and flushboarded pediment are wood. (Cont.)

HISTORICAL NARRATIVE ☒ see continuation sheet

Discuss the history of the building. Explain its associations with local (or state) history. Include uses of the building, and the role(s) the owners/occupants played within the community.

The first block of Main Street, today still called "the Milldam," occupies the earliest true commercial center of Concord, where by the eighteenth century a bustling trade was carried on. Near the old mill on the Mill Brook that had begun grinding grain in 1639-40, artisans' shops, offices, and stores actually stood on the mill dam itself. In 1828 the Milldam Company was incorporated by a group of local entrepreneurs including Daniel Shattuck, Cyrus Stow, Ephraim Merriam, Abel Moore, John Keyes, and Nehemiah Ball. With a capital stock of \$20,000 they bought up the property on both sides of the dam, drained the pond, (which had developed great waste-disposal problems,) built a wide gravel road where the dam had stood, and developed lots for business buildings on both sides of the street. In the process, the former buildings were either torn down or moved to other locations. The Milldam Company built some buildings here itself; others were put up by individual owners. Several standing here today are later replacements. This first block of Main was called "Exchange Street" in the latter part of the nineteenth century. (Cont.)

BIBLIOGRAPHY and/or REFERENCES ☐ see continuation sheet

Maps, atlases: 1852, 1856, 1875, 1889, 1893, 1906. Sanborns from 1887.

Keyes/Tolman.

Concord Free Library photo file.

"Statement of Significance, Main St. Historic District, Concord, Massachusetts."

Concord Chronicle.

Strawberries and Streetcars.

Shattuck.

Jarvis.

Fondiler and Meyer. "Vernacular Carpenters..."

- ☒ Recommended for listing in the National Register of Historic Places. *If checked, you must attach a completed National Register Criteria Statement form.*

INVENTORY FORM CONTINUATION SHEET

Community

Property

CONCORD

Concord Bank/
Middlesex Mutual Ins. Co.

Massachusetts Historical Commission
80 Boylston Street
Boston, Massachusetts 02116

Area(s) Form No.

14

ARCHITECTURAL SIGNIFICANCE, cont.

The facade, although altered at the first story, retains a three-bay configuration, with 6-over-6-sash windows at the second story, and a central window flanked by a pair of doors at the first. Windows on the side elevations are also 6-over-6-sash. Tall chimneys rise from the roof; one placed at the rear of the roof ridge is integral with the rear wall.

HISTORICAL SIGNIFICANCE, cont.

This building was erected just west of the old grist mill site. One of the most historically significant structures on the milldam, it was built for Concord's first bank, the Concord Bank, (incorporated in 1832; it later became the Concord National Bank,) and for the Middlesex Mutual Fire Insurance Company, (incorporated 1826) which occupied the first floor for many years before moving to Monument Square.

Both institutions were organized by many of the same men, some of whom were owners of the Milldam Company itself. The Concord Bank was founded with a capital of \$100,000. Daniel Shattuck was its first president, and John M. Cheney was the cashier from its founding until his death in 1869. Among the other founders were Abiel Heywood, John Keyes, Nathan Brooks, Abel Moore, and Phineas How. Abiel Heywood was also president of the Insurance Company from its inception, Nathan Brooks its secretary and treasurer, and John Keyes and Daniel Shattuck were among its directors for many years.

Nathan Brooks (see #45 Hubbard Street,) also had his law office here, ~~in 1835~~ and through the years small offices in the building were occupied by other lawyers, as well. According to Tolman "bowling rooms" were even located on the first floor for a time. After the Middlesex Institution for Savings was founded ^{in 1835}, it shared the second floor with the National Bank, and in a notorious robbery in 1865, thieves made off with funds from both institutions.

In the 1880's, after the insurance company vacated the first floor, part of it was occupied by Frank Tuttle's tailor shop. In 1886 the Post Office was relocated here under William Buttrick, who was postmaster for many years. The Concord National Bank moved to new quarters just west at #52 Main Street in 1894. Frank Tuttle moved his business upstairs, where he continued the tailor shop until his death in 1913, and the National and American Express companies had their offices on the first floor until moving to the new express building beside the Fitchburg Depot in 1914 (see #68 Thoreau Street.) In 1915 the first floor occupants were Keefe's grocery, McRae's plumbing business, and lawyer Maurice McWalter.

Massachusetts Historical Commission
80 Boylston Street
Boston, Massachusetts 02116

Community
CONCORD

CON. 14
Property Address
46/48 Main Street

Area(s)	FormNo.
	14

National Register of Historic Places Criteria Statement Form



Check all that apply:

- ☒ Individually eligible ☐ Eligible only in a historic district
☒ Contributing to a potential historic district ☐ Potential historic district

Criteria: ☒ A ☐ B ☒ C ☐ D

Criteria Considerations: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G

Anne McCarthy Forbes

Statement of Significance by _____
The criteria that are checked in the above sections must be justified here.

This building meets Criterion C for listing on the National Register both as an outstanding example of small-scale Greek Revival temple-front architecture in a commercial building, the first of several temple-front buildings in Concord, and the only one in brick. It also meets Criterion A as the home for decades of Concord's two nineteenth-century banks and of the Middlesex Mutual Insurance Company. It is also eligible as part of nineteenth-early-twentieth-century commercial district at Concord center. It possesses integrity of location, design, setting, materials, and workmanship, feeling and association.



Area B CON. 14 ✓
42
wn Concord
reet 46 Main St
reet N. side Main St. opp. Walden St.
me Old Bank Bldg.
Original Use bank
resent Use _____
resent Owner _____
ate 1832 Style Gk Revival
ource of Date HABS
rchitect Nathan Hosmer

3. CONDITION: Excellent Good Fair Deteriorated Moved Altered _____

IMPORTANCE of site to area: Great Little None SITE endangered by _____

4. DESCRIPTION

FOUNDATION/BASEMENT: High Regular Low Material: _____

WALL COVER: Wood _____ Brick Stone Other _____

STORIES: 1 2 3 4 CHIMNEYS: 1 2 3 4 ^{at rear} Center End Cluster Elaborate Irregular

ATTACHMENTS: Wings Ell Shed Dependency _____ Simple/Complex

PORCHES: 1 2 3 4 Portico Balcony doric Recessed _____

ROOF: Ridge Gambrel Flat Hip Mansard
Tower Cupola Dormer windows Balustrade Grillwork _____

FACADE: Gable End: Front/Side Symmetrical/Asymmetrical Simple/Complex Ornament

Entrance: Front/Side Centered Double Features: 2 entrances

Windows: Spacing: Regular/Irregular Identical/Varied

Corners: Plain Pilasters Quoins Obscured _____

OUTBUILDINGS

LANDSCAPING

5. Indicate location of structure on map below

6. Footage of structure from street on Road
Property has _____ feet frontage on street

Recorder _____

For _____

Photo VII-12
68-562
68-563
9.09.10 65.1.042

NOTE: Recorder should obtain written permission from Commission or sponsoring organization before using this form. (See Reverse Side)

FOR USE WITH IMPORTANT STRUCTURES (Indicate any interior features of note)

Fireplace

Stairway

Other

GIVE A BRIEF DESCRIPTION OF HISTORIC IMPORTANCE OF SITE (Refer and elaborate on theme circled on front of form)

REFERENCE (Where was this information obtained? What book, records, etc.)

BIBLIOGRAPHY

Original Owner:

Deed Information: Book Number Page Registry of Deeds