

Massachusetts Cultural Resource Information System

Scanned Record Cover Page

Inventory No:	CON.16
Historic Name:	Concord National Bank
Common Name:	Baybank - Harvard Trust Company
Address:	52 Main St
City/Town:	Concord
Village/Neighborhood:	Concord Center
Local No:	H9-1699
Year Constructed:	1894
Architect(s):	Frost, Willard
Architectural Style(s):	Colonial Revival
Use(s):	Bank
Significance:	Architecture; Commerce; Economics
Area(s):	CON.DU: Main Street Historic District
Designation(s):	Local Historic District (03/12/1962)
Building Materials(s):	Roof: Asphalt Shingle Wall: Brick; Wood 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

This file was accessed on: Friday, October 30, 2020 at 11:16 AM

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

16

NOV 17 1992

Town CONCORD SECTION B

Place (neighborhood or village) _____

Concord Center PP52 Main Streetic Name Concord National Bank
Middlesex Institution for SavingsPresent bankOriginal bankof Construction 1894-95e Street list, Main StreetForm Historic District
Colonial Revivaltect/Builder Willard Frost

ior Material: _____

Foundation graniteWall/Trim brickRoof asphalt shingle

Outbuildings/Secondary Structures _____

#46/48 Main St. on same parcel

Major Alterations (with dates) _____

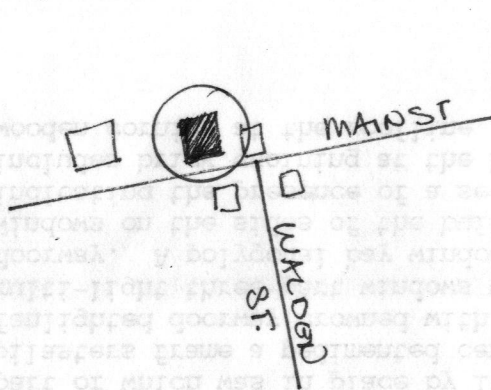
rear additions, mid-20th cent.Condition goodMoved ☒ no ☐ yes Date N/Aless than one acre

Acreage _____

Setting In commercial area of brickand wood-frame buildings dating fromca. 1828-present

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 ForbesOrganization for Concord Hist. CommissionDate (month/day/year) June, 1992

ARCHITECTURAL DESCRIPTION ☐ see continuation sheet

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

This building, with its 1932 neighbor to the west, lends considerable Colonial Revival character to the western section of the commercial district of Concord center. It is a large, high, one-story, three-bay brick building with a double-hipped roof with spindle-balustraded roof walk. A one-story rear wing, part of which was in place by 1927, extends to the north. On the facade, fluted pilasters frame a pedimented center "pavilion" with an elaborate double-leaf fanlight doorway crowned with an ogee or "swan's neck" pediment. Two large multi-light three-part windows with elliptical louvered fanlights flank the doorway. A polygonal bay window on the west elevation is a later addition. Windows on the sides of the building are 6-over-9-sash; two small windows, indicating the presence of a second story, appear on the side walls. The trim includes brick quoining at the building corners, and molded and modillioned wooden cornice at the roofline.

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.

By the middle of the nineteenth century the commercial focus of Concord center had begun to expand west from the Milldam itself to include the first block of Main west of Walden Street. In 1894-5 the Concord National Bank and the Middlesex Institution for Savings made a significant contribution to that expansion by building this handsome structure. Since the 1830's both banks had been located next door on the second floor of #46/48 Main Street, and by the 1890's were badly in need of more space. According to Tolman, the Concord National Bank occupied the easterly half of the building, and the Middlesex Bank the westerly half. Today this is the home of Baybank/Harvard Trust Co.

The architect for the building was Willard Frost, who had lived in Concord as a boy, and had designed at least one other structure in town, the house for Woodward Hudson at #252 Main Street.

BIBLIOGRAPHY and/or REFERENCES ☐ see continuation sheet

Maps, atlases: 1906. Sanborns from 1897.
Keyes/Tolman.

Concord Free Library photo file.

The Middlesex Institution for Savings 100th Anniversary, 1835-1935.

Concord Chronicle.

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

Massachusetts Historical Commission
80 Boylston Street
Boston, Massachusetts 02116

Community
CONCORD

CON. 16
Property Address
52 Main Street

Area(s)	FormNo.
	16

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 the criteria for listing on the National Register as part of a nineteenth- to early-twentieth-century commercial district at Concord center. It is a well-preserved example of Federal Revival commercial architecture, and thus meets Criterion C. It also meets Criterion A as the second home of Concord's two nineteenth-century banks. It possesses integrity of location, design, setting, materials, and workmanship, feeling and association.