## Historic Resources Inventory

**Building and Structures**

**State of Connecticut**

**Connecticut Historical Commission**

59 South Prospect Street, Hartford, Connecticut 06106

(203) 566-3005

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### 1. Building Name (Common) (Historic)

**Farmington Savings Bank**

### 2. Town City (Historic)

**Farmington**

### 3. Street and Number (and or location)

32 Main Street

### 4. Owner (Historic)

**Farmington Savings Bank**

### 5. Use (Present) (Historic)

Bank

### 6. Accessibility

- Exterior visible from public road: **Yes**
- Interior accessible: **Yes**
- If yes explain: during business hours

### 7. Style of Building

**Neo-Classical**

### 8. Materials

- **Brick**

### 9. Structural System

- Load bearing masonry

### 10. Roof (Type)

- **Gable**

### 11. Number of Stories

1

### 12. Condition (Structural, Exterior)

- **Excellent**

### 13. Integrity (Alteration)

- **Yes**

### 14. Related Outbuildings or Landscape Features

- **Barn**
- **Carriage House**

### 15. Surrounding Environment

- **Residential**

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The bank is located on the west side of Main Street. It is set back off the road and features a parking lot on its south side. Historic residences are visible from the site.

(Over)
Fully Neo-Classical in style, the Farmington Savings Bank features a pedimented gable and cornice decorated with large modillions. Its three-bay facade displays a recessed entry flanked by two classical columns topped with volutes. A decorative dado enhances the entryway as does its quoins. Note the carved relief in the pediment and on the panels above the twelve-over-twelve sash. Since its date of construction, several additions have been made to the west elevation.

In 1865 the bank took title to this property. The brick store on the land was removed and the first bank building erected. In 1926 the bank employed W.F. Brooks of Hartford to design the new building. Construction was completed in 1928 under the trusteeship of William Gay, Ira Hadsell, Henry Mygatt, Chauncey Rowe, Thomas Cowles, and E.W. Carrington. Remodeling took place in 1952.

The Farmington Savings Bank makes a significant architectural contribution to the historic streetscape because of its finely executed Neo-Classical design, the only example of this style in the village, and its association with the development of commercial banking in Farmington.
The Farmington Savings Bank was organized in 1851 in the Horace Cowles house (now Stedman).

None - the present bank was built in back of the former one, which stood close to the street and was razed after completion of the new bank.
OWNER'S NAME: FARMINGTON SAVINGS BANK (FORMER BUILDING)

ADDRESS: Stood in front of present building

DATE BUILT: 1791  FOR: Reuben Smith Norton for store

ARCHITECT  ASTER-BUILDER


REFERENCES: "Farmington, Conn., 1906", pp. 13, 14, for picture & item

See pictures of the old bank in the office of J.H. Minikin
The building at this address was authorized by the bank at a meeting on January 18, 1926, and completed in April 1928. The building which preceded it is pictured on page 14 of the Farmington Book. Baker and Tilden's Atlas of 1869 shows that building as "Savings Bank".

Julius Gay mentions the earlier building on pages 13 and 14 of the Farmington Book in these words: "The brick building erected in 1791 by Reuben S. Norton for a store, and which has since been used for divers purposes --- store, tailor's shop, post office, church, grogery, and now, much enlarged, as a savings bank".

Mrs. Hurlburt tells of early settlers on this land on page 356 of "Town Clerks", as follows:

"John Andrews was an original proprietor and settler and about where the Farmington Savings Bank and home of Miss Florence Gay now stands. He had purchased the land from Thomas Upson, the original owner.............Benjamin Andrews, son of John, inherited the homestead under the will of his father.............John Andrews was made a freeman of the colony May 20, 1658. He and his son purchased farm land near Nod, and the family have since lived there, keeping the farm in continuous operation by the same family since about 1655". This latter was the Andrews property just about south of the foot of Aqueduct Lane.

Reuben Smith Norton, who built the store on this site in 1791, bought the land on June 1 of that year, from Solomon Whitman, who owned and occupied a home at that time on the site of what is now 36 Main Street, mentioned above as the home of Miss Florence Gay. Reuben Norton's residence at that time was the house across the street, which is pictured in the top photo on page 24 of the Farmington Book.

Thomas Mather Norton inherited the property from his father Reuben on June 14, 1808, and Frances Norton from her brother Thomas on September 27, 1809. Frances was married to Martin Welles, and they resided in Wethersfield. They sold this property to John Thompson in 1855.

When Erastus Gay purchased the property on January 12, 1865, with the intention of it becoming the home of Farmington Savings Bank, it was described as "the former property of Reuben S. Norton with brick store thereon". The boundaries were: on the north the property of the heirs of Horace Cowles (who had owned the property at 24 Main Street and south to this), on the east by Main Street, and on the south and west by Solomon Whitman.

The Farmington Savings Bank took title on the same day, January 12, 1865.

March 11, 1972
The concept of the Farmington Savings Bank, the organization itself, not the building, was the brain child of Deacon Simeon Hart, according to the text of a booklet published by the bank just prior to its 100th anniversary in 1951. The bank was thus insured of success, because, as stated by Julius Gay: "Whatever he undertook, his remarkable good sense was sure to carry through". A petition was presented to the General Assembly in May of 1851, the charter was issued on August 12, and an organizational meeting was held on August 14. This latter meeting was held at the home of Samuel Cowles, in his house which is now 27 Main Street, and Erastus Scott, who lived at what is now 240 Main Street, was chairman of the meeting.

The officers and trustees elected at that meeting were:

- Timothy Cowles of 87 Main St. President
- William L. Cowles 59 " 1st Vice-president
- Samuel S. Cowles 27 " 2nd "
- Deacon Simeon Hart 93 " Secretary & Treasurer

Trustees:
- William Gay 24 Main St.
- Ira Hadsell
- Henry Mygatt 29 Mt. Spring Rd.
- Chauncey Rowe 118 Main St.
- Thomas Cowles 148 "
- E. W. Carrington 2 Colton St.

The man actually in charge of the bank, its manager, was the one who held the title of treasurer. The post of president was rather an honorary position, usually given to a prominent man whose name lent prestige and integrity, and assured confidence in the bank. This same practice was continued until in the early 1960's, when the title of president was given to the actual manager, who also held the office of treasurer. The title of chairman of the board was then given to the prominent citizen who had previously been known as the president.

The business of the bank was carried on in private homes for the first fourteen years, first by Deacon Simeon Hart at 93 Main Street, and next by Samuel S. Cowles, who succeeded him after two years. The residence of Mr. Cowles was the house now known as 27 Main Street, but it stood close to the sidewalk at that time.

Starting in 1865 the business was carried on in the building pictured on page 14 of the Farmington Book, but without the addition showing to the right, which was added about 1890. The bank had taken title to this building on January 12, 1865. Some of the improvements and purchases were mentioned in the centennial booklet:

- Iron safe, purchased 1854
- A street lamp 1874
- Four hitching posts 1883, (3 of which can be seen in photo)
- Fire-proof room 1890
- Steel lining and time-controlled double door 1895.

March 11, 1972
Additional property was purchased from adjoining owners, Miss Florence Gay and James D. Norrell, in 1925, and in 1926 plans were prepared by W. F. Brooks of Hartford, for a new building. This was completed in 1928, to the rear of the old building, and in April of that year the staff moved into the new building and the old structure was torn down. Some alterations were made, and additional space was provided, by a remodeling done around 1952. The equipment has of course been replaced many times in order to keep up with modern developments.

Presidents of the bank over the years have been:

- **Major Timothy Cowles**: 87 Main Street 1851-1853
- **John Treadwell Norton**: 11 Mt. Spring Rd. 1853-1862
- **Dr. Asahel Thomson**: 15 Main Street 1862-1866
- **William Gay**: 24 " 1866-1889
- **Winthrop M. Wadsworth**: 107 " 1889-1891
- **Dr. Franklin Wheeler**: 59 " 1891-1907
- **Dea. Henry W. Barbour**: 144 " 1907-1914
- **Julius Gay**: 36 " 1914-1918
- **Timothy H. Root**: 158 " 1918-1931
- **Herbert Knox Smith**: 67 Mt. Spring Rd. 1931-1931
- **William A. Hitchcock**: 27 Main Street 1931-1941
- **Robert Porter Keep**: 47 " 1941-
- **Clarence B. Lund**: 28 " 1971
- **C. Parker Fleming**: 11 Farmstead La. 1971

Treasurers, and therefore managers, have been:

- **Dea. Simeon Hart**: 93 Main Street 1851-1853
- **Samuel Smith Cowles**: 27 " 1853-1873
- **Julius Gay**: 36 " 1873-1911
- **Judge E. H. Deming**: 100 " 1911-1928
- **J. Harris Miniken**: 42 Mountain Rd. 1928-1957
- **Clarence B. Lund**: 28 Main Street 1957-1971
- **C. Parker Fleming**: 11 Farmstead La. 1971-

Chairmen of the Board have been:

- **Robert Porter Keep**: 47 Main Street 1851-1967
- **Raymond K. Brooks**: Farmington Avenue 1967-

Growth of the bank has always been steady, but its pace has increased rapidly in the last two decades, as shown by the following comparison between figures of October 1, 1951, and of February 29, 1972, rounded off to thousands:

<table>
<thead>
<tr>
<th></th>
<th>1951</th>
<th>1972</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>$16,307,000</td>
<td>$47,800,000</td>
</tr>
<tr>
<td>Real estate loans</td>
<td>5,880,000</td>
<td>37,253,000</td>
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</tbody>
</table>

March 11, 1972
The bank has two branches in operation at the present time, one at 1485 Farmington Avenue in Unionville, and one in the Market Place, at the junction of Routes 6 and 177, the latter about on the site of the old Joseph Hawley Homestead, home of the ancestors of Governor and U. S. Senator Joseph Roswell Hawley.

The bank is still trying to carry on in traditional conservative manner, but liberalizing enough to keep up with modern trends, and appears to be making a success of this dual effort.

The latest change in management has been the resignation of Clarence B. Lund in 1971, as president and treasurer, due to illness, and the advancement of C. Parker Fleming to these offices. Mr. Fleming joined the bank in 1963.

A complete list of those charged with carrying out the policies of the bank, and those charged with determining those policies, is as follows:

**OFFICERS**

Raymond K. Brooks, Chairman of the Board,  
Frank A Cadwell, Jr., Vice Chairman,  
C. Parker Fleming, President and Treasurer,  
Francis M. Hatch, Vice President,  
Eileen M. Eustace, Secretary,  
John W. Grouten, Asst. Vice President,  
John M. Hangen, Asst. Treasurer,  
Lowell Hunt, Asst. Treasurer,  
Elliot D. Wilson, Asst Treasurer.

**DIRECTORS**

Raymond K. Brooks  
Frank A. Cadwell, Jr.  
H. Bissell Carey, Jr.  
George S. Chase  
Howard H. Coe

John M. Deming  
C. Parker Fleming  
Samuel G. Robotham  
Oliver W. Thompson  
William S. Wadsworth

Honorary Director: Clarence B. Lund

**CORPORATORS**

The Directors, and  
Robert A. Aspinwall  
Ernest H. Cady, Jr.  
William P. Conklin  
W. Sheffield Cowles  
Earl H. Deming  
H. Crowell Freeman  
John A. Hangen  
Francis M. Hatch  
John M. Hincks  
William W. Hoppin

Clarence B. Lund  
Nicholas Martinelli  
Maxwell Moore  
Ernest Peterson  
Hector Prud'homme  
Irving A. Robbins  
Robert M. Smith  
Greely Sturdivant  
Adrian R. Wadsworth  
William L. Wollenberg

March 11, 1972
Farmington in Days Gone By

In the early days, banks sometimes transacted business in a store, office or home. Deposits were made whenever it was convenient - at any hour, day or evening. The business of the Farmington Savings Bank was first conducted at the residence of Samuel Cowles, who was one of the founders. His home served the banking needs of Farmington for 14 years.

The original officers were all civic-minded men representing a variety of interests. The President was Timothy Cowles, a farmer, William Cowles, 1st Vice-President, was a merchant, Samuel Cowles, 2nd Vice-President, farmed and also was a printer, publisher and writer, and Simeon Hart was an educator.

The Trustees had just as many diversified occupations. E.W. Carrington was the town’s physician, Wm. Gay, a merchant; Thomas Cowles practiced law, and Tra Hadsell and Henry Mygatt were farmers. Chauncey Rowe maintained a store and was active in the state legislature as well.

The above was taken from the Yankee Flyer, an issue of the early 1970’s. For several years this paper carried items of historical interest each week, associated with the ads for the Farmington Savings Bank. The writer is sorry that he did not save more of these items, as they often carried stories of interest which he had not found in other published records. Mrs. Gorman says that she obtained much of her information from the State Library, and the rest from any source that she could find. Any reader who saved each week’s sketch would be very lucky, and would have in his possession quite an interesting history.

It will be noted that the above photo was of an earlier appearance than that portrayed at the bottom of page 26 of the Farmington Book, which was taken after the house had been moved back from the street. The latter photo perhaps shows changes made by the Hardy family who acquired the property in 1876, or more likely, by Noah Wallace, who purchased from the Hardys in 1902.

May 20, 1971
Garden of William A. Hitchcock, Farmington

27 Main St.