

## FORM B - BUILDING

NRDIS 8/2/1984

Assessor's number  
1-18USGS Quad  
NewburyportArea(s)  
L,UForm Number  
362

Massachusetts Historical Commission  
Massachusetts Archives Building  
220 Morrissey Boulevard  
Boston, Massachusetts 02125



Town Newburyport

Place (neighborhood or village)

Address 72-80 State Street

Historic Name Newburyport Five Cents Savings Bank

Uses: Present Commercial/Offices

Original Commercial/Offices/Public Hall

Date of Construction 1874

Source Currier, Herald 2/28/1874

Style/Form Victorian Gothic

Architect/Builder Rufus Sargent

## Exterior Material:

Foundation Granite

Wall/Trim Brick

Roof Undetermined

## Outbuildings/Secondary Structures

none

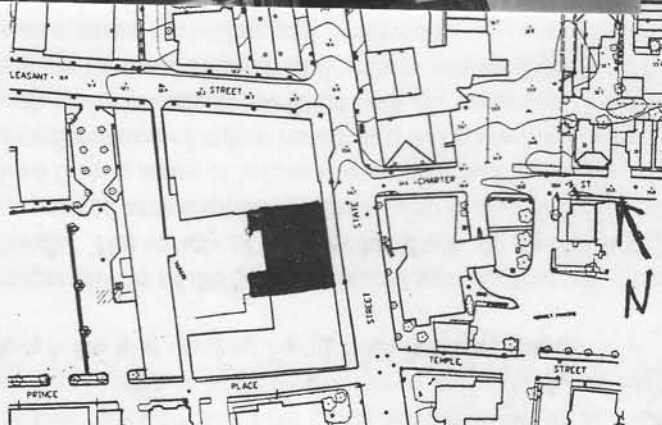
Major Alterations (with dates) c.1940 & c.1970 -  
storefront alterations

Condition good

Moved ☒ no ☐ yes Date

Acreage 10502 SF

Setting central business district



Recorded by Lisa Mausolf

Organization Newburyport Historical Commission

Date (month/year) May 1999

Follow Massachusetts Historical Commission Survey Manual instructions for completing this form.

## BUILDING FORM (72-80 State Street)

### ARCHITECTURAL DESCRIPTION

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

The former Newburyport Five Cents Savings Bank at 72-80 State Street is an impressive, three-story brick block designed in a Victorian Gothic style by Newburyport architect Rufus Sargent. The block is capped by a gable roof with tall brick chimneys and iron cresting rising from the front ridge.

The upper stories of the block display a symmetrical yet varied rhythm of window openings unified by continuous stone sills and lintels. The variety of window lintels on the second floor include segmental openings with keystones (repeated in sets of three), pointed arch-capped windows (also in sets of three) and rounded lintels set above paired semicircular openings. On the third floor a sense of loftiness is emphasized by the transformation of segmental arches into full semi-circular arches and the transformation of stilted lintels into full semi-circular lintels with keystones. The more slender windows generally contain 1/1 sash while the others are filled with 2/2 windows. The facade is further enlivened by the fact that portions of the wall surface are recessed slightly while others project slightly. The decorative brickwork includes areas with recessed panels, recessed crosses, corbelling and dentilwork.

The central entrance on the first floor is emphasized by a semicircular arch with a prominent keystone and arched transom on which is painted "76". The entrance is framed by chamfered posts at the street with columns and pilasters stepping back from the posts. Fronted by granite steps, the double doors of glass and wood are set back within a paneled recess and are capped by a clear rectangular transom. The storefronts to the north of the center entrance appear to have been installed c.1940 and retain large display windows which have been partially painted over. The storefronts to the south were bricked-in c.1970 and have applied "Colonial" details including fluted pilasters, pediments, dentil courses and multi-paned display windows.

### HISTORICAL NARRATIVE

*Describe 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 Newburyport Five Cents Savings Bank was established in 1854 and was originally located over Joseph Frothingham's store at 40 State Street (MHC#2206). In 1857 the bank was located in rooms at the Mechanics' National Bank at 51 State Street (MHC#2180). In 1873 the directors of the Five Cents Savings Bank erected the building at 74-80 State Street with the bank offices located on the second floor and commercial storefronts below. On February 28, 1874 the local newspaper reported that the directors of the bank were about to adopt the plan drawn by architect Rufus Sargent.

The building and architectural/engineering career of Rufus Sargent (1812-1886) spanned from the late 1840s to the mid 1880s. He is known to have designed buildings in Newburyport, where he based his office, and also in Peabody, Methuen, North Andover and Salem, Massachusetts as well as in Exeter, New Hampshire. His work included residences, public buildings and commercial structures. In 1871 Sargent was responsible for the design of the Institution for Savings Bank at 93 State Street (MHC#364) and the following year designed the Kelley School (MHC#2862). Outside of Newburyport, Sargent's other known business block designs include the Merrill Block in Exeter, New Hampshire. Completed in 1874, the Merrill Block is Italianate in style although it shares certain similarities with the Five Cents Bank building including varied window treatment, a wide facade with a horizontal massing and granite trimmings.

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

## INVENTORY FORM CONTINUATION SHEET

Town  
NewburyportProperty Address  
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## HISTORICAL NARRATIVE (continued)

Parts of the upstairs of the Newburyport Five Cents Savings Bank were utilized by the Masons for many years. As reported in the Herald on February 26, 1875, the hall in the new bank building had just been dedicated by the St. John's Lodge and measured 30 ft. by 44 1/2 ft. The ceiling was painted with masonic emblems and the furniture was of black walnut with crimson stuffed cushions and backs. Three storerooms opened from the lodge room toward the rear of the building in addition to the 18 x 20 foot armory of the Knights' Templar. In the story above was the banqueting hall measuring 37 feet square. In later years the St. John's Lodge occupied the rooms at 76 State Street with other Masonic bodies as tenants. The Lodge continued to meet here until the construction of the Masonic Temple (MHC#326). Beginning in the 1930s the Capitol Conservatory of Music and various dancing studios used the upper floors.

In the late 19th century, the storefront at 72 State Street was occupied by Smith & Knapp, milliners, and later by M.P. Perley's carpet store and in 1920 by a hardware store. Around 1890 Castlehun & Hale sold pianos and pictures at 78 State Street, followed by other music stores operated by Charles Dow and then Horace Noyes. The shop at 80 State Street contained a clothing store for much of its existence - operating under various names including Essex Clothing Co. and later Frank Hubbard, clothing.

In the 20th century the main storefront at 72 State Street was occupied by Premier Furniture, established by the O'Brien family. The first floor space at 74 State Street contained Leighton's Bakery for many years.

## BIBLIOGRAPHY and/or REFERENCES

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Woodman, Betsy H. "Architect Rufus Sargent (1912-1886) Beyond Newburyport", *EIHC*, vol. 123, January 1987, p. 42+.  
Woodman, Betsy H. "Rufus Sargent (1812-1186): A Newburyport Architect Rediscovered", *EIHC*, vol. 122, October 1986, p. 311+.

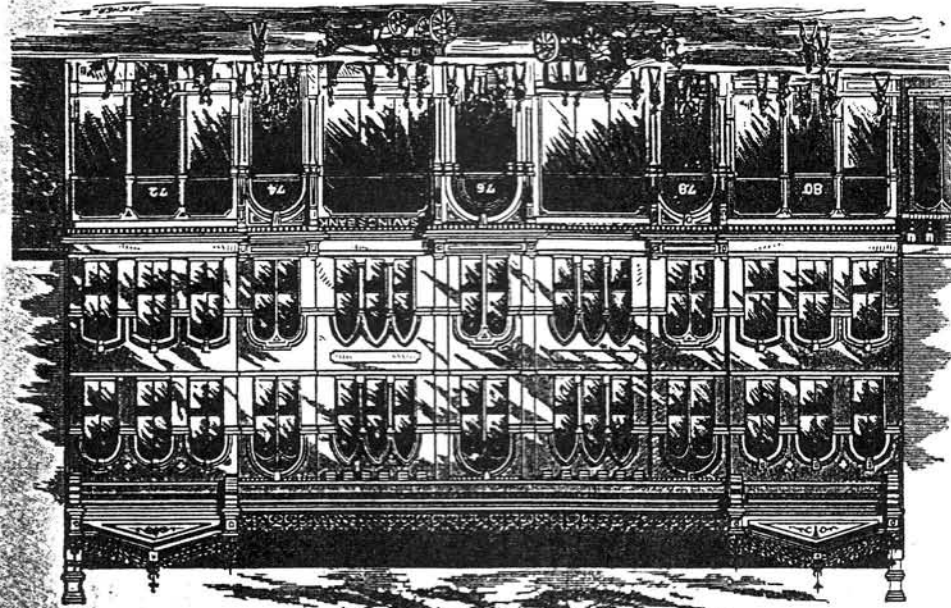
## Maps

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# Newburyport Five Cents Savings Bank.



City of Newburyport

PRESIDENT  
MOSES H. FOWLER.  
VICE-PRESIDENTS  
NATHANIEL DOLE,  
TRUSTEES.

ALBERT CURRIER,  
Jno. H. Balch,  
Alex. Caldwell,  
J. J. Currier,  
E. P. Shaw,  
Geo. B. Currier,  
A. P. Sawyer,  
W. R. Johnson,  
W. H. Fowler,  
Nathaniel Dole,  
James V. Pelker, Sec. and Treas.,  
John T. Lunt, Bookkeeper,  
Wm. A. Johnson,  
J. A. Maynard.

## BOARD OF INVESTMENT.

H. D. Dodge,  
J. V. Pelker,  
Allen M. Brewster,  
Wm. H. Noyes,  
Geo. H. Plummer,  
W. F. Houston,  
Albert Currier,  
M. H. Fowler,  
P. H. Blumpey,  
S. N. Noyes,  
Nathaniel Dole,  
F. L. Atkinson,  
J. H. Balch, Jr.,  
Chas. L. Davis,  
J. A. Maynard.

## Statement May 18, 1901.

ASSETS.		
Public Funds	\$421,800.00	
Bank Stocks	82,206.00	
Loans on Bank Stock	33,000.00	
Railroad Bonds	262,000.00	
Banking House	30,000.00	
Real Estate	21,075.00	
Loans on Real Estate	621,345.00	
Loans on Personal & Collateral	283,200.00	
Deposits in Banks on Interest	54,808.82	
Cash	1,119.36	
	\$1,810,354.18	
94		
LIABILITIES.		
Due Depositors	\$1,679,050.73	
Guaranty Fund	22,500.00	
Profits Undivided	49,003.45	
	\$1,810,354.18	

Source: Phillips Library, Peabody Essex Museum, Salem, Massachusetts.