

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

PH0668338

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RECEIVED	MAY DATA SHEET
DATE ENTERED	OCT 11 1978

**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 Charter Oak Bank Building

AND/OR COMMON The Brownstone

2 LOCATION

STREET & NUMBER 114-124 Asylum Street

CITY, TOWN Hartford

STATE Connecticut

VICINITY OF

CONGRESSIONAL DISTRICT First - William R. Cotter

COUNTY CODE

3 CLASSIFICATION

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input type="checkbox"/> PUBLIC	<input checked="" type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE <input type="checkbox"/> MUSEUM
<input checked="" type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input type="checkbox"/> UNOCCUPIED	<input checked="" type="checkbox"/> COMMERCIAL <input type="checkbox"/> PARK
<input type="checkbox"/> STRUCTURE	<input type="checkbox"/> BOTH	<input type="checkbox"/> WORK IN PROGRESS	<input type="checkbox"/> EDUCATIONAL <input type="checkbox"/> PRIVATE RESIDENCE
<input type="checkbox"/> SITE	PUBLIC ACQUISITION	ACCESSIBLE	<input type="checkbox"/> ENTERTAINMENT <input type="checkbox"/> RELIGIOUS
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input type="checkbox"/> YES: RESTRICTED	<input type="checkbox"/> GOVERNMENT <input type="checkbox"/> SCIENTIFIC
	<input type="checkbox"/> BEING CONSIDERED	<input checked="" type="checkbox"/> YES: UNRESTRICTED	<input type="checkbox"/> INDUSTRIAL <input type="checkbox"/> TRANSPORTATION
		<input type="checkbox"/> NO	<input type="checkbox"/> MILITARY <input type="checkbox"/> OTHER:

4 OWNER OF PROPERTY

NAME Walter A Denino et al
c/o Justin A. Denino

STREET & NUMBER 94 Griswold Road

CITY, TOWN Wethersfield

STATE CT 06109

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE, REGISTRY OF DEEDS, ETC. Hartford Land Records, Municipal Building

STREET & NUMBER 550 Main Street

CITY, TOWN Hartford

STATE CT 06103

6 REPRESENTATION IN EXISTING SURVEYS

TITLE Hartford Architecture Conservancy Survey of Hartford

DATE 1966-1978

DEPOSITORY FOR SURVEY RECORDS Stowe-Day Memorial Library

CITY, TOWN Hartford

STATE CT 06105

7 DESCRIPTION

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

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Charter Oak Bank building stands at the northeast corner of Asylum and Trumbull Streets in downtown Hartford. A four-story brownstone faced building in the Italian palazzo mode, it extends eight bays (69 feet) east along Asylum Street, and six bays plus a doorway (which is the entrance to the upper floors) (87 feet) north along Trumbull Street. The principal entrance is at the corner.

The Italian palazzo character of the building is expressed by the Renaissance fenestration. The smooth brownstone ashlar walls above the first floor are accented by window caps different at each floor, which cause a changing pattern of shadows. At the second floor the window caps are segmental arches, at the third floor rectangular pediments, and at the fourth floor flat cornices. On all floor levels the window caps are supported by carved consoles faced with acanthus leaves. The sills rest on simple brackets; the sash are one-over-one.

Variations in fenestration differentiate the two street facades. The wall space between windows on Asylum Street is about the width of one window while on Trumbull Street the wall space is twice the window width. Thus the length of the eight-bay Asylum Street facade is less than the length of the six-bay Trumbull Street facade. This difference may be due to the fact that Asylum Street was and is the busier and more important street. The fourth window from the corner on Asylum Street and the fifth window from the corner on Trumbull Street are narrower than the others, possibly because at one time they lighted hallways or lavatories but extensive interior alterations prevent confirmation of this explanation.

A recent restoration has replaced inappropriate modern storefronts which had occupied the first floor level. In their place on Asylum Street are three wide leaded-glass windows with some coldredpanes, and on Trumbull Street five similar, narrow ones positioned as the originals were and fitting in well with the character of the building.

At the intersection of the two streets the corner of the building is rounded, and the corner bay is slightly recessed from the main wall surface; this inset carries up through the cornice. Four brownstone steps lead up into the inset through cast-iron gates of the period (but not original) and into the main doorway of the building. At the upper levels the corner window cornices and sills are also rounded, but the panes are flat. The round corner of this building is a companion piece to the round corner of the cast-iron fronted building across Asylum Street, the Stackpole, Moore and Tryon store.

Above the first story is a molded stone cornice. At the roofline, above a frieze of recessed panels and roundels, is a broad wooden cornice supported by pairs of acanthus consoles separated by modillions.

The building had deteriorated over the years but in 1976^{it} was renovated. The brownstone which had spalled and crumbled, particularly in the window caps, was restored. The restoration procedure consisted of building forms for the missing parts; with these molds in place, mortar was poured. After it had hardened the forms were removed, leaving the pedimented window cap or other member once again complete. The mortar used

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for the purpose was a mixture of sand ground from brownstone, cement, lime and water. Despite the use of brownstone sand in the mortar the patched places were a different color from the original brownstone, thereby creating an undesirable overall patched appearance. To correct this problem the entire building was painted a uniform shade. Again, brownstone sand was mixed with the paint to help create an authentic appearance. The shade of brown paint used was somewhat darker than the original brownstone color; an initial darker shade was thought necessary so that after a few years of weathering the building would again take on the original and desired shade.

At this time the wooden cornice was painted a still darker shade of brown to offer some contrast and provide a sense of weight to the heavy cornice.

At the conclusion of the re-furbishing, an Edwardian-style restaurant moved in and now occupies the entire ground floor. The second floor is given over to professional offices. The top two floors are now in process of interior renovation; there still can be seen pressed "tin" ceilings in a coffered pattern with six inch egg and dart cornices. In the center of the fourth floor ceiling is an oval glass and iron skylight measuring about five by ten feet.

MAY 5 1978

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 checked="" type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input 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 1861

BUILDER/ARCHITECT unknown

STATEMENT OF SIGNIFICANCE

Built in the mid-nineteenth century, the Charter Oak Bank building is a fine example of elaborate, Italianate commercial architecture, and the only one of its type in Hartford. Free from alterations damaging to its elegance and integrity, the finely detailed classic fenestration and period cornice make the structure architecturally important. In addition, the Charter Oak Bank building's association for three-quarters of a century with Hartford banking gives it an important place in the city's financial history.

The stone was presumably quarried in nearby Portland, Connecticut, which furnished the famous Portland brownstone for many of the brownstone blocks in New York City. Hartford, though close by, used relatively little of Portland's brownstone. Only a handful of brownstone front row houses were built, of which two rows remain. Of the half dozen brownstone faced commercial buildings still standing in the downtown area all have plain, unadorned windows. Only the Charter Oak Bank building has the classic window caps, acanthus consoles, and projecting sills which mark the palazzo mode and give this building its surface interest and stylish presence. The second, third, and fourth floors remain as they originally appeared, while on the ground floor original windows have been replaced in a compatible manner.

The Charter Oak Bank was organized in 1853 by General Charles T. Hillyer, with offices at Main and Pratt Streets. In 1860 the bank bought the property at the corner of Asylum and Trumbull Streets from the Unitarian Church of the Savior, demolished the church building, and erected its new banking house. The city directory lists the bank at its new address in 1862, thus establishing 1861 as the year of construction. Name of the builder/architect is not known. The bank conducted its business there until 1915. National Fire Insurance was a tenant on the second floor for a time, and much of the building was residential.

In 1865 while continuing to occupy the premises, the bank sold the property, and in 1866 it changed hands again. The new buyer was Timothy M. Allyn, whose family kept it until 1905. Allyn was also proprietor of the Allyn House, Hartford's finest hotel, on the corner across Trumbull Street, and he owned the mercantile building across Asylum Street. Thus, at the intersection of Asylum and Trumbull Streets three of the four corners were his.

In 1915 the Charter Oak Bank merged with the Phoenix National Bank which in turn in 1955 merged with the Connecticut Bank and Trust Co. In 1915 when the building became available it was purchased by the City Bank, a venerable institution dating back to 1851. In an advertisement in the city directory for 1915 the City Bank included a photograph of their new "banking house" showing the building much as it appears today. The first floor along Asylum Street was divided into two parts, with the bank occupying the western half. Entrance was through double doors under an arch in the bay just east of

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the rounded corner. Continuing east were three tall rectangular windows, completing the bank's half of the facade. The eastern half was the Hartford One Price Clothing Company, which had large plate glass windows on either side of the central entrance, all under an awning.

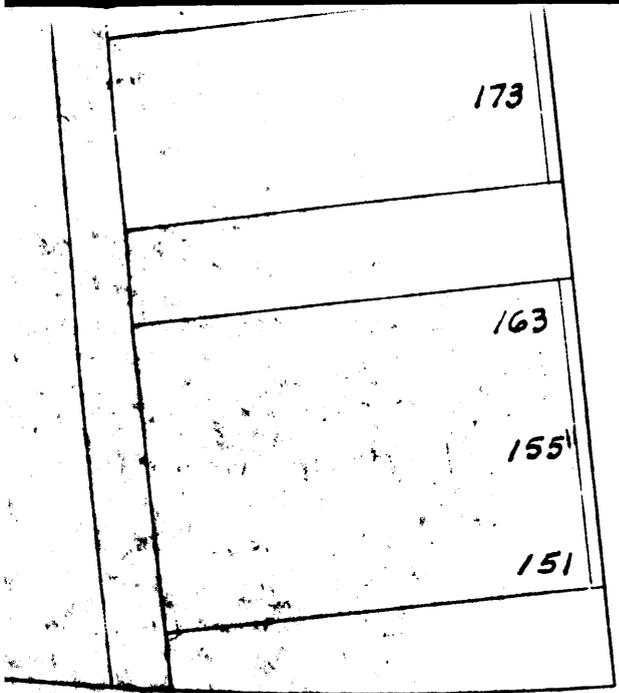
Along Trumbull Street at ground floor level were windows of the same size and shape as those at upper levels but with caps of nearly flat bell shape. Thus, the Trumbull Street facade was a four floor display of the Italian palazzo mode with window caps different at each floor.

The City Bank flourished here until the bank holiday of the Great Depression in 1932 when it closed its doors and went into receivership. Savings account customers subsequently received 100% on the dollar and commercial accounts a substantial percentage. Thereafter various tenants occupied the building including, on the ground floor corner, the Capitol Grill. The president of Capitol Grill Systems had been a director of the City Bank.

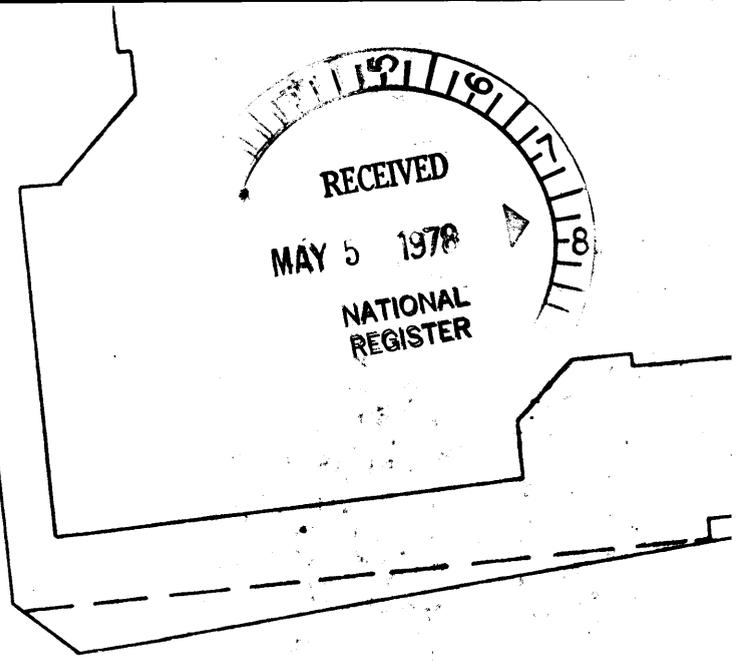
Over the years from 1861 to 1932 the history of the building demonstrates two important factors in the city's banking history. First, the Charter Oak Bank was swallowed up in the merger trend which has reduced the large number of small banks to a small number of large banks in Hartford and other cities. Second, the liquidity crisis associated with Frank D. Roosevelt's banking holiday brought to an end the affairs of a respected institution in this building as it did in many instances across the nation.

Equally as significant as this synopsis of banking history associated with the building is its demonstration of the popularity and problems with the use of brownstone as a building material. In his book Bricks & Brownstone Charles Lockwood points out that brownstone is a soft, close grained sandstone with a humble background as an inexpensive substitute for marble or limestone. Nevertheless, by a quirk of fashion in the late 1840's it had come to epitomize luxury and architectural sophistication. To last, brownstone must be cut across the grain and laid with the grain running perpendicular to the building facade, but as these procedures were time-consuming they were ignored more often than not. As was rather common, here the stone was laid with the grain, allowing water to seep in over the years and, upon freezing, split the stone.

The Charter Oak Bank building amply demonstrates the use of brownstone for high fashion and prestige, and the mis-use of brownstone whereby cost-cutting methods brought on deterioration, which now has been remedied by restoration.



ASYLUM



TRUMBULL

Charter Oak Bank Building

