

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

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DATE ENTERED

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 Merchants Bank Building

AND/OR COMMON

2 LOCATION

STREET & NUMBER

32 Westminster Street

NOT FOR PUBLICATION

CITY, TOWN

CONGRESSIONAL DISTRICT

Providence

VICINITY OF No. 2 - Rep. Edward P. Beard

STATE

CODE

COUNTY

CODE

Rhode Island

44

Providence

007

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

32 Westminster Associates

STREET & NUMBER

32 Westminster Street

CITY, TOWN

STATE

Providence

VICINITY OF

Rhode Island

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Providence City Hall

STREET & NUMBER

25 Dorrance Street

CITY, TOWN

STATE

Providence

Rhode Island

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

Interface: Providence

DATE

1975

FEDERAL STATE COUNTY LOCAL

DEPOSITORY FOR
SURVEY RECORDS

Rhode Island Historical Preservation Commission

CITY, TOWN

STATE

Providence

Rhode Island

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input checked="" type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" 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 Merchants Bank Building (1855-1857, Morse and Hall, architects) is a six-story brownstone Italianate commercial structure located on Westminster Street at the easternmost part of Providence's downtown financial district. It occupies the western end of a trapezoidal lot bounded north and west by Westminster Street, east by Dyer Street, and south by Gerry Gangway. The eastern half of the block, now a small green space, was occupied by the Federal-style Union Bank Building (1816) until its demolition in 1971. Nearby structures are massive twentieth-century office buildings, but expansive Market Square to the east and Hospital Trust Plaza to the west make Merchants Bank a highly visible landmark.

The building reflects the irregular configuration of its site. Formal articulation of the wall surface in brownstone is confined to the Westminster Street façade. Because of the oblique angle between the five-bay north and the four-bay west walls, they have been treated--and may be viewed simultaneously--as a single splayed nine-bay façade. The south and east walls, secondary in importance to the building's design, are sheathed in brick without a regular fenestration pattern. The east wall was rebuilt in 1971 following the demolition of the Union Bank, for the two buildings shared a common wall.

The building's exterior articulation derives from the massive Roman palazzo. The first story is treated as an arcaded basement, with an off-center entrance portal on the north wall; this doorway carries a large segmental pediment which breaks through the entablature into the articulation of the second story. A second doorway in the southwest corner, now the main entrance to the building is framed by pilasters and its dentil cornice is less assertive. The piano nobile is defined by nine tall windows with alternating triangular and segmental pediments and balustrades with heavy, molded architraves: Centered over the four windows on the west wall, the words "Merchants Bank," now removed, were carved in brownstone. The third through sixth floors have smaller windows with simpler detailing: the floors are separated by stringcourses, and the window surrounds are embellished only with crosseted corners. All windows are uniform in width, but their height decreases slightly in each successive story above the piano nobile, thereby countering the vertical pull of the six stories and reinforcing the massiveness of the building established by its splayed façade. The heavy dentil and modillion cornice projects strongly from the wall surface, and further reinforces the massiveness of the building. The roof is flat.

While the exterior is virtually original, the interior has been thoroughly remodeled. The most extensive renovation appears to have occurred in the early part of this century, when the main entrance was

See continuation sheet 1

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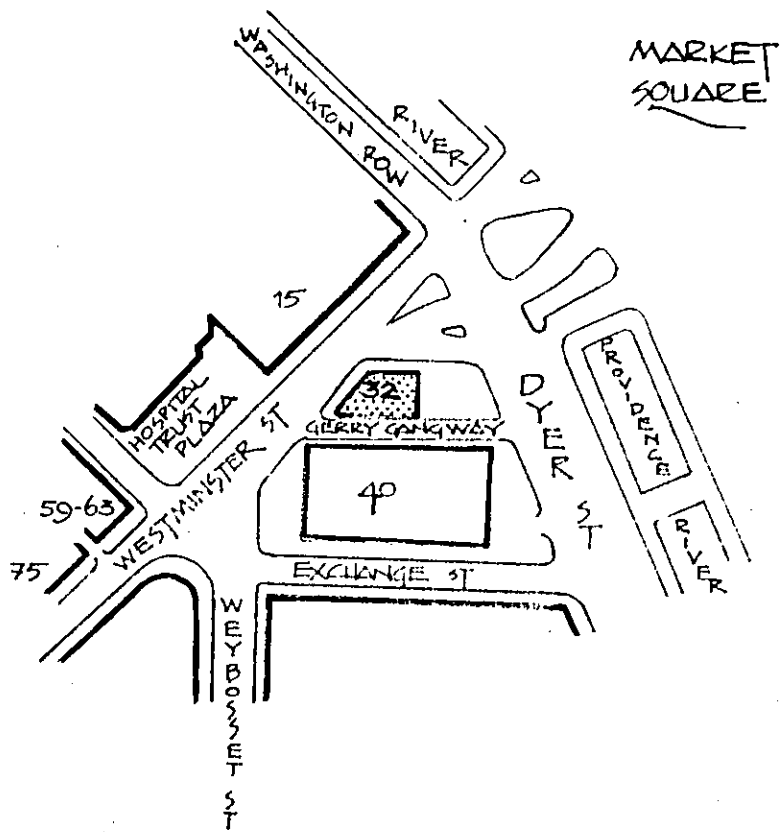
moved to the southwest corner. The small entrance lobby has simple plaster walls above marble wainscoting and marble floors. It leads to an elevator and the staircase in the middle of the south side of the building. Offices on the upper stories open off a central east-west hall on each floor. In general, the renovations have been effected to maintain the building as a functional commercial structure.

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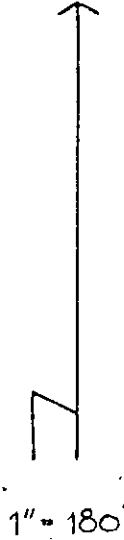
NATIONAL REGISTER OF HISTORIC PLACES
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SITE PLAN OF
MERCANTILE'S BANK BUILDING

NUMBERS INDICATE BUILDING ADDRESS
ON WESTMINSTER STREET



8 SIGNIFICANCE

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 checked="" 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 1855-1857 BUILDER/ARCHITECT Alpheus C. Morse & Clifton A. Hall

STATEMENT OF SIGNIFICANCE

Hall

The Merchants Bank Building, designed by the prominent Providence architects Alpheus C. Morse and Clifton A. Hall during their short-lived collaboration, was completed in 1857. The best-preserved of the two remaining brownstone façade buildings in downtown Providence--the other is Thomas Tefft's Bank of North America Building in 1855 (in the Custom House Historic District)--it derives its significance from its high architectural quality and, as the home of Merchants Bank from 1857 until the corporation's merger with the Providence National Bank in 1920, from its key position in the history of Providence's financial district.

While the shift in the 1850's to a preference for Italian Renaissance style allowed for increased plasticity in the articulation of the façade, both buildings in the Italian manner and those preceding them built in the Greek Revival style partook of the austerity of Roman Classicism, in which the unity of the building block was maintained.¹ Perhaps nowhere else in Providence architecture is this better exemplified than in the Merchants Bank. Faced with the problems of an irregularly shaped site, Morse and Hall made a virtue out of adversity, taking advantage of the bend in Westminster Street to create the splayed nine-bay façade which successfully counters the height of this tallest building in Providence at the time of its construction.

Upon its completion, the building was enthusiastically reviewed in the Providence Daily Journal:

This structure...is in every respect creditable to its builders and an ornament to the city. While the whole mechanical work is excellent, ... the design of the building both on the outside and inside, reflects the highest credit upon its architects, Messrs. Morse and Hall. The severe, accurate and refined taste of Mr. Alpheus C. Morse, and his thorough knowledge of his art, are conspicuous throughout.²

¹Henry-Russell Hitchcock, Architecture: Nineteenth and Twentieth Centuries (Baltimore: Penguin Books, 1958), p. 73.

²"The Merchants Bank Building," Providence Daily Journal (24th March 1857), p. 4.

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The article made especial note of the difficulties of locating a building on such an irregular site and praised the architects further for their ability to design "a building which is among the most beautiful and imposing in town"³ on the trapezoidal site.

Merchants Bank began business in 1818 in the Bowen Estate to the east of the Brick Market in Market Square, but by 1824 had outgrown these quarters. The bank purchased the lot to the west of the Union Bank on Westminster Street, and three years later moved to the ground floor of the Union Bank Building. Plans to construct a building adjacent to the Union Bank did not come to fruition until the mid-1850's, probably because of financial troubles suffered by all Rhode Island banks in the 1830's.⁴

By the 1850's, the area around the intersection of Westminster and Weybosset streets, known as Turk's Head since the eighteenth century, was emerging as a commercial and financial center for Providence, spurred on by the growing industrialization of the state. The Union Bank of 1816 appears to be the first financial institution to locate in the area west of the Providence River. In 1843, the Providence Washington Insurance Company built the Washington Buildings on Washington Row (James C. Bucklin, architect; demolished 1916), which further defined the financial character of the area. Thomas Tefft's Bank of North America was constructed on Weybosset Street in 1855. Contemporary with the construction of Merchants Bank between 1855 and 1857, Ammi B. Young's Custom House was erected on Weybosset Street. These buildings formed a core that firmly established the Turk's Head area as Providence's financial district. The area was known as "Bank Street" by the early 1860's when the Rhode Island Hospital Trust Company located its offices across the street from the Merchant's Bank. Their original structure was replaced in 1919 by their current Beaux-Arts structure (York and Sawyer, architects), displacing the remaining Washington Buildings, and the facilities were enlarged by the completion of a modern tower in 1973 (John Carl Warnecke and Associates, architects). Other adjacent structures

³ibid.

⁴Judith A. Gerling, "History of the Merchants Bank Building," Providence, 1976, p. 2, (Xerox).

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built to house financial institutions include the Exchange Bank Building (1-15 Exchange Street, 1845, Tallman and Bucklin, architects; later addition at 59-63 Westminster Street, 1886, Stone, Carpenter and Willson, architects), the Industrial Bank Tower (Exchange Plaza, 1928, Walker and Gillette, architects), and the Old Stone Bank Tower (40 Westminster Street, 1972). Other financial institutions have taken over existing buildings in the area: Amica Insurance located its home office in the Bannigan Building (10 Weybosset Street, 1896, Winslow and Bigelow, architects).

Merchants Bank prospered throughout the latter half of the nineteenth century and into the twentieth century. Its directors were well-known Rhode Island commercial and industrial leaders, including Royal G. Taft, president of the bank from the 1860's until his death in 1912.

Following the 1920 merger of Merchants Bank with the Providence National Bank, the building was no longer used by its owner. The first floor continued to be used by banking institutions until 1959, when the present tenant, Automobile Association of America, moved in. The upper stories continue to be used as professional offices, and tenants at 32 Westminster have included the noted nineteenth-century Rhode Island architect William R. Walker, U.S. Senator Theodore Francis Greene, and Governor J. Howard McGrath.

While the building has been well cared for throughout its history, the present owners are aware of the building's architectural and historical value, and plan to refurbish it by taking advantage of the Tax Reform Act of 1976. The high quality of its architecture, its importance to the development of Providence's financial district, and its present role in preservation of downtown landmarks make the inclusion of Merchants Bank on the National Register wise at this time.

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Grossman, Elizabeth G. "The Victorian Architecture of Downtown Providence, 1848-1890", Unpublished Master of Arts Thesis, Brown University. 1973.

"The Merchants " Bank Building" Providence Daily Journal, 24th March 1857 p. 4.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Cady, John Hutchins. The Civic and Architectural Development of Providence: The Book Shop, 1957, pgs. 124, 183, 247.

Gerling, Judith A. "History of the Merchants Bank Building." Providence. 1976. (Xerox).

See continuation sheet 5

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY less than one

UTM REFERENCES

A	19	299840	4632910	B			
	ZONE	EASTING	NORTHING		ZONE	EASTING	NORTHING
C				D			

VERBAL BOUNDARY DESCRIPTION

See first paragraph of description, Section 7

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	CODE	COUNTY	CODE
STATE	CODE	COUNTY	CODE

11 FORM PREPARED BY

NAME/TITLE

Wm. McKenzie Woodward

ORGANIZATION

Rhode Island Historical Preservation Commission

DATE

March 1977

STREET & NUMBER

150 Benefit Street

TELEPHONE

407-277-2678

CITY OR TOWN

Providence

STATE

Rhode Island

12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL

STATE

LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE

Richard C. Williams

TITLE State Historic Preservation Officer

DATE May 3, 1977

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

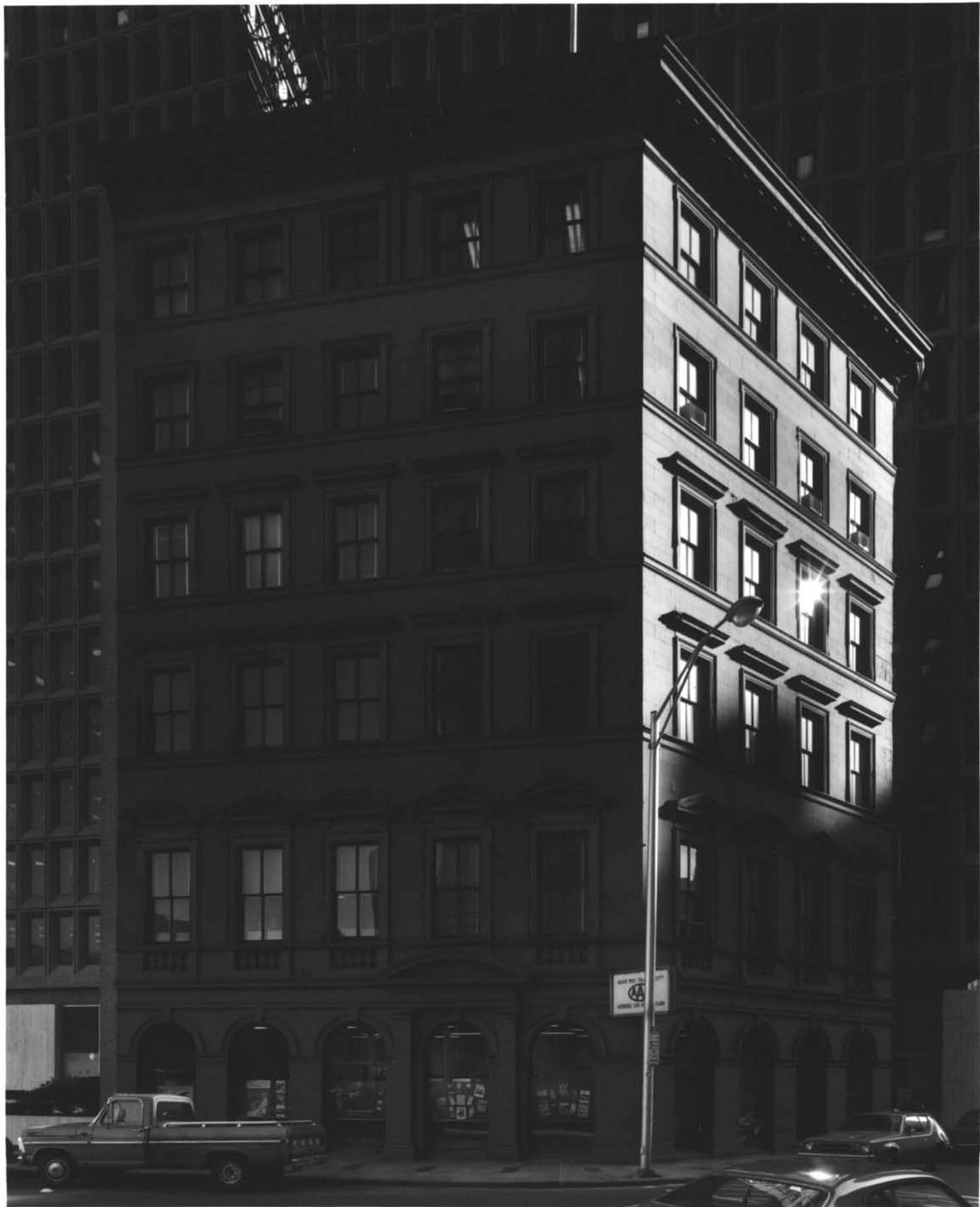
DATE

DIRECTOR, OFFICE OF ARCHEOLOGY AND HISTORIC PRESERVATION

ATTEST

DATE

KEEPER OF THE NATIONAL REGISTER



MERCANTS BANK BUILDING
PROVIDENCE, RHODE ISLAND

Photographer: Warren Jagger

Date: March 1977

Negative: Rhode Island Historic Preservation
Commission

Main facade of the building, north and west
walls, view toward the south



WORLD-WIDE TRAVEL AGENCY
AAA
THE TRAVEL CENTER OF RHODE ISLAND

32

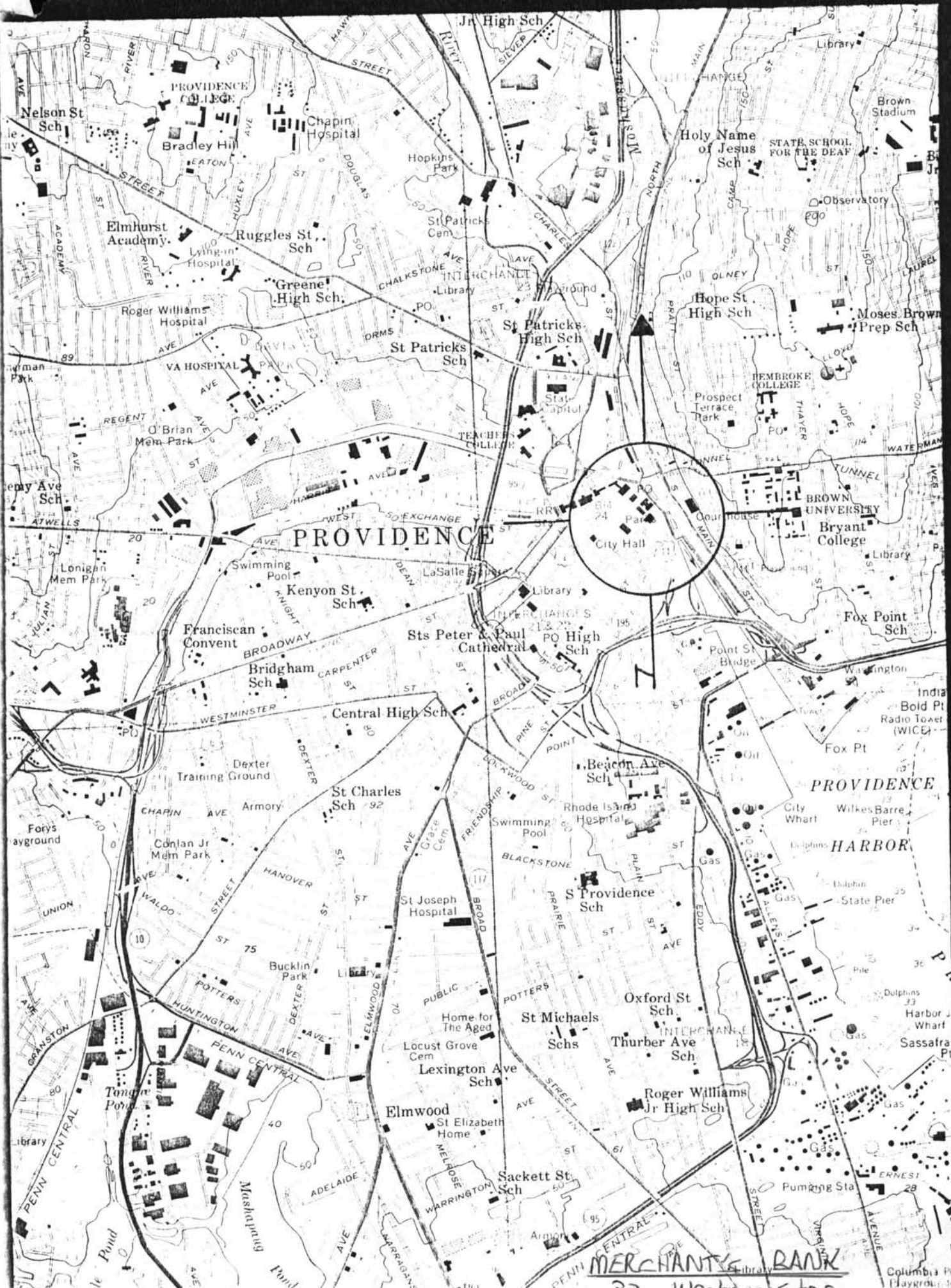
MERCHANTS BANK BUILDING
PROVIDENCE, RHODE ISLAND

Photographer: Warren Jagger

Date: March 1977

Negative: Rhode Island Historic Preservation
Commission

Southwest corner of the building



PROVIDENCE

MERCHANTS BANK
32 Westminister