

United States Department of the Interior
National Park ServiceNational Register of Historic Places
Registration Form

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This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Propertyhistoric name Ballston Spa National Bankother names/site number N/Aname of related multiple property listing N/A**2. Location**street & number 87 Front Street

N/A

not for publication

city or town Ballston Spa

N/A

vicinity

state New Yorkcode NYcounty Saratogacode 091zip code 12020**3. State/Federal Agency Certification**

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

 national statewide X local

Signature of certifying official/Title

Date

State or Federal agency/bureau or Tribal Government

In my opinion, the property meets does not meet the National Register criteria.

Signature of commenting official

Date

Title

State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

 entered in the National Register determined eligible for the National Register determined not eligible for the National Register removed from the National Register other (explain:)

Signature of the Keeper

Date of Action

Ballston Spa National Bank

Name of Property

Saratoga County, NY

County and State

5. Classification

Ownership of Property

(Check as many boxes as apply.)

<input checked="" type="checkbox"/>	private
<input type="checkbox"/>	public - Local
<input type="checkbox"/>	public - State
<input type="checkbox"/>	public - Federal

Category of Property

(Check only **one** box.)

<input checked="" type="checkbox"/>	building(s)
<input type="checkbox"/>	district
<input type="checkbox"/>	site
<input type="checkbox"/>	structure
<input type="checkbox"/>	object

Number of Resources within Property

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
		sites
		structures
1	0	objects
2	0	Total

Name of related multiple property listing

(Enter "N/A" if property is not part of a multiple property listing)

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

Current Functions

(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

7. Description

Architectural Classification

(Enter categories from instructions.)

EARLY REPUBLIC: Federal

MID 19TH CENTURY: Greek Revival

LATE 19TH & 20TH CENTURY REVIVALS:

Classical Revival

Materials

(Enter categories from instructions.)

foundation: Stone / Brick

walls: Brick

roof: Slate / Asphalt

other:

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Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

The Ballston Spa National Bank is a brick, two-story Late Federal style building with a mid-twentieth century gabled, one-story addition off its east side elevation and a late-twentieth century broad one-story addition off its rear elevation. The bank building occupies a corner lot at the intersection of Front and Science Streets measuring 136 feet wide and 119½ feet deep. Front Street is the Village of Ballston Spa's main commercial street, laid out along the mineral springs which was the basis for the village's name and early resort industry, but also for the Kayaderoseras Creek, which ran through Ballston Spa supporting the many mills and manufactories that allowed for its transition into a mill and manufacturing town. As the county seat of Saratoga County and part of New York State's Capital Region, Ballston Spa reported a population of just under 5,000 in 2022.

The bank occupies its original lot, plus three additional lots annexed incrementally throughout the twentieth century and anchoring the west corner of its block. The blocks surrounding the bank consist of brick and wood framed buildings with a mix of residential and commercial uses. Most of these buildings date to the mid-nineteenth century.

The Ballston Spa National Bank (BSNB) is a prominent brick building with an austere Federal three-bay arrangement with side entry, uniform window openings, tall brick chimneys rising out of the gable end walls and stepped parapets. The Greek Revival pedimented entry portico on a dressed stone base is the focal point of the building. In its current footprint, the bank building represents four distinct but attached and internally connected building campaigns within the period of significance. Each campaign represents a period of growth and changes within the banking industry which BSNB embraced. The original building was constructed ca. 1824 as a residence and was adapted to the functions of a commercial bank in 1839. Brick one-story additions were constructed off the rear elevation in the first quarter of the twentieth century on the original lot. A one-story brick addition appended to the original east wall in 1952 involved the purchase of the adjacent lot and the construction matched the brickwork, foundation, window openings, and gabled roof pitch of the original building while doubling its footprint and interior banking room. The large rear one-story wing which was built in 1970 measuring nearly 57 feet wide by 55 feet deep enveloped earlier rear additions with its brick exterior walls and broad but shallow gabled roof. It includes a smaller 10 foot by 40 foot entry pavilion on the south elevation with a copper pent roof as well as a small teller space approximately 12 foot by 12 foot off the east gable end including both drive-up and walk-up teller windows. The last addition to the building within the period of significance was the covered drive-through teller stations constructed off the east elevation and over the walk-up teller window in 1973. The gabled roof of this pavilion matches the slope of the 1952 addition and is supported by five freestanding brick piers painted white to match the rest of the brick building.

Each of the building expansions was designed by a prominent architect with a specialty in bank designs and with clear intention to respect the austere grandeur of the original Federal style building through the use of

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matching materials, roof configurations and fenestration. While the footprints of the additions were large, the original house stood dominant in scale and massing due to its relative two-story height.

The Ballston Spa National Bank is an example of an early nineteenth century late Federal home adapted less than twenty years later to serve as a community banking institution and then incrementally expanded in keeping with changes in the banking industry. The exterior retains most of its original features maintaining its prominent and stately presence on Front Street. The interior remains largely intact from its most dramatic alteration and modernization in 1952. This expansion was designed and constructed by the Hoggson Brothers, a prominent bank design-build firm and most notably included the spacious open banking lobby with modern finishes while the vault room and bank director spaces retain carved millwork, marble flooring, and historic fireplaces.

Narrative Description

Location and Site

The Ballston Spa National Bank is located at number 87 Front Street in the Village of Ballston Spa in Saratoga County, New York, at the southeast corner of the intersection with Science Street. Its current parcel of land measures 136 feet wide along its primary façade and 119½ feet deep. Front Street is the Village of Ballston Spa's main commercial street laid out along the mineral springs that historically drew visitors to the village and supported its earliest industry as a summer resort. Ballston Spa is the county seat of Saratoga County, New York, located southwest of the City of Saratoga Springs. The village is part of New York State's Capital Region, having a population of just under 5,000 in 2022. New York Route 50 runs directly through the village as Church and Milton Avenue connecting Saratoga Spring to the northeast with Schenectady to the southwest.

When the building that houses the Ballston Spa National Bank was constructed ca. 1824, just three years after the vacant lots 129 and 130 were purchased, the parcel measured 38 feet wide by 119½ feet deep. Today the bank building occupies its original lot plus the annexation of four additional 25-foot-wide lots (lots 131, 132, 133, 134 of map surveyed by James Scott, ca. 1814) incrementally throughout the twentieth century. The blocks surrounding the bank contain two- and three-story brick and wood framed buildings with a mix of residential and commercial uses. Most date to the mid-nineteenth century. A large, paved lot separates the bank from a three-story brick residential building to its east which anchors the east corner of the block while the bank anchors the west corner.

Exterior

ca. 1824 Original Building

The original two-and-a-half story brick late Federal style house that was built ca. 1824 for Mrs. Johanna Hawkins. Along its primary façade the building was three bays wide, with uniform spacing of its window and door openings and the primary entry raised above the foundation at the eastmost bay. Shortly after the bank purchased the building, the Greek Revival style entry portico was constructed on a bluestone stoop with fluted columns having Doric capitals embellished with egg & dart carvings, an articulated frieze with triglyphs & metopes, a cornice with modillion blocks, and a full pediment. While this entry portico originally sheltered the

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elegant wide doorway with glazed sidelights and a semi-elliptical fanlight, today the arched brick opening is infilled with a pair of full glass doors with narrow glass sidelights and a glazed transom. The side openings of the entry portico are infilled with fixed commercial storefront glazing spanning between the engaged pilasters and the outer tapered columns. A historic wrought-iron railing remains intact, fastened to the stone stoop, while the bluestone treads have been altered with steel tread covers and then further with a carpet runner. The gable roof of the main house retains its original slate tiles, built-in cornice gutter and simple entablature. Four slender rectangular chimneys rise out of the east and west gable-end walls. Stepped gable end parapets extend above the roof plane only at the lower eaves and appear to be capped with slate. Each of the four chimneys, five feet in width and two feet deep, has been capped but all are exhibiting extensive paint failure above and below the roofline. On the rear roof eave, the lower three feet is finished with standing seam copper snow slide; a built-in gutter has been flashed over. The five windows on the first floor on the north and west elevations appear to retain ca. 1920s single-paned true-divided six-over-six double-hung windows, with aluminum storm windows added on the exterior. Four of the six second floor windows are non-historic ca. 1990s replacement units with simulated divided lights (six-over-six) while the remaining two date to the 1920s. The sills of all windows appear to be tooled brownstone painted white. Most of the lintels are brick jack arches, also painted white. Non-operable plastic shutters are screwed into the brick walls on either side of the front window openings. Two historic three-light basement foundation windows remain in place with iron security grilles.

The original west side elevation along Science Street is less symmetrically organized although the seven window openings are all aligned horizontally, being of the same dimensions with six-over-six double-hung windows with the exception of the single blind window which has been infilled with louvered blinds since its construction. Centered under the ridge line at the attic level is a vertical oval brick opening that once held a multi-pane oculus window but which now is infilled with painted wood and a louvered vent. On the rear elevation of the original 1824 building, only a small portion of the second floor brick wall remains exposed. A small three-light window is located near the southwest corner, while evidence of another window opening with brick lintel appears to have been infilled with masonry at the time the 1970 rear addition was built. Historic photos show that originally there were three full-sized second floor windows on this south elevation with a six-over-three configuration. This single three-light sash appears to date to the 1920s and is likely one of the original lower sash. The ridge of the rear addition is nearly aligned with the southeast corner of the original building, leaving very little of the historic rear elevation exposed. On the east elevation of the original building, only portions of the brick wall at the second floor remain exposed above the gabled roof line of the 1952 addition.

1910 and 1924 Expansions

The first major expansions of the bank building were added off the rear elevation. In 1911, as part of an effort to improve the security of the building as requested by the chief national bank examiner, a rear wood-framed porch was replaced with a brick ell that nearly aligned with the west elevation and included a three-part window on the west wall and a single window centered on the south wall. The three ganged windows with stone voussoir lintel and Gothic style muntins remains intact today. This room corresponds with the existing room 109, which has served in the past as the president's office. It was built in 1911 with a flat roof and was ornamented with a balustrade, likely providing outdoor space for the cashier and his family, which occupied the

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second floor. Today, there is a joint in the brick of the west wall that corresponds with the southwest corner of the 1911 addition. In 1924, Albany architect Marcus T. Reynolds was engaged to design an addition to house a new state-of-the-art vault with a marble-clad lobby that included four private viewing booths for the safe deposit box holders. This was also clad on the exterior with brick walls and a flat roof. Historic photos show a simple cornice with a stepped profile wrapped both additions. The 1924 addition is now entirely enveloped within the later 1970 addition, although on the interior the marble clad lobby and original 1924 vault remain fully intact.



Figure 1: Historic photo from 1915 taken from northwest, showing 1911 brick addition off southwest corner.

Post-war Additions – 1948, 1952 and 1970-73

In the late 1940s and early 1950s, the bank was feeling the squeeze and need for more space for its various banking departments. A decision of the board in November 1947 led to the construction of a concrete block addition measuring 15 feet by 30 feet onto the east side of the 1924 vault structure. This addition matched the wall plane, flat roof and simple cornice detailing of the earlier rear additions, and with the exterior masonry walls all painted white, the difference in masonry material was not notable. On the interior, two-thirds of the footprint served as the bookkeeping room with two windows and an entryway on the east wall and a pair of windows on the north elevation facing towards Front Street. It connected to the vault lobby through a doorway near the northwest corner that involved the elimination of one of the viewing booths.

Within years, this added square footage proved to be insufficient, so the bank engaged prominent bank designers Hoggson Brothers of NYC to provide major alterations and improvements to the building footprint

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while modernizing the interior. These changes are seen today in the one-story addition appended to the original east wall using matching brickwork, foundation, uniform window openings and replicating the pitch of the gabled roof. With attention given to complementing the Federal style of the original building, the east wing was made to look as if it were always part of the original construction, despite doubling the footprint of the banking room interior. This east wing included a flat roofed extension off the rear, connecting to and matching the earlier rear additions.



Figure 2: Hoggson Brother's rendering of 1952 expansion

On the interior, the 1952 addition involved the removal of the historic heavily carved teller screen, removal of the historic lighting, cast-iron radiators and carved wood window, door and cornice trim. The original front entry door was also replaced at this time and an interior glazed entry vestibule constructed. The work included rebuilding the staircases from the basement to the second floor, and the relocation of windows on the original east elevation. The brick exterior east wall was removed at the first floor and replaced with a steel beam and posts to allow for a clear open space within the new bank lobby. The interior was fully modernized with acoustic panel ceiling, gypsum board wall finishes, new wood wainscot, modern recessed lighting, and rubber tile flooring.

In 1969 it was announced that the bank would be enlarged again to provide more space for banking departments, but with the onset of computerized record keeping, there was an additional need for record storage. Local architect Alfred E. Verrigni was engaged to design the large addition which today consists of the southern half of the building. The rear wing built in the 1970s enveloped the 1911, 1924 and 1948 additions and the rear extension of the 1952 addition, measuring nearly 57 feet wide by 55 feet deep and having a broad but shallow gabled roof that replaced the flat roofs of the rear earlier additions. A smaller 10 foot by 40 foot entry

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pavilion with a copper pent roof created a rear ADA-accessible entry, as well as restrooms, and back of house facilities. This addition initially doubled the bookkeeping room along the east side of the 1924 Vault lobby and doubled the size of the Records Vault along the south. It also extended the officer's quarters along the west elevation. A 10 foot by 10 foot addition on the east side of the 1952 expansion was constructed at this time to provide both a drive-up window on the east and a walk-up teller window on the north. At the time of construction, this teller space had a copper pent roof which wrapped three sides, matching the roof of the rear entry pavilion. The rear 1970 addition included minimal fenestration on the east and west elevations. A pair of windows on the east elevation were relocated from the south wall of the earlier 1952 addition, thus matching the scale of the windows elsewhere in the building with a six-over-six double-hung configuration.

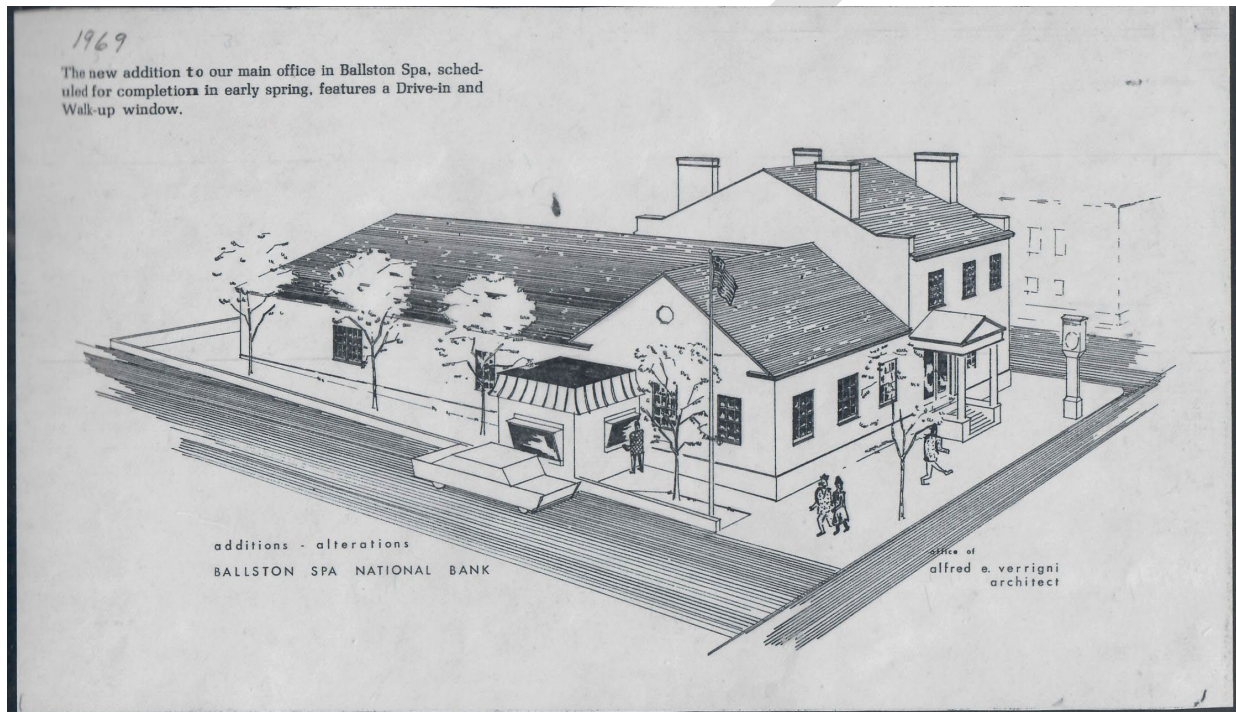


Figure 3: Architect's rendering of the 1970s expansion.

The last addition to the building within the period of significance was the construction of a covered drive-through with three teller stations off the east elevation in 1973. Again, designed by Verrigni, this extended gabled roof canopy matches the slope of the 1952 addition and is supported by five freestanding brick piers painted white like the rest of the building. The roof structure extended out over the earlier 10 foot by 10 foot drive up/walk up teller booth built in 1970 and eliminated the copper pent roof. The roof extended out over the walk-up teller window creating a sheltered area for pedestrians. To the south of the teller booth, a 10 foot by 24 foot brick addition was also constructed to provide additional bank office and storage space. The pneumatic tubes and receiver boxes remain intact at the two outer drive-through lanes.

The exterior walls of all the post-war additions are faced with brick veneer, painted to match the treatment of the original brickwork. The gabled roofs of the additions are clad in asphalt shingles with aluminum panning and gutters at the eaves with the exception of the three-sided standing-seam copper pent roofing on the rear entrance. The exposed gable end of the drive-through roof is clad in aluminum siding. There are five air-

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conditioning compressors along the foundation of the east wall of the 1970s addition. A street clock that was first installed in 1926 remains in its original position on the sidewalk before the front façade of the original ca. 1824 building and contributes to the significance.

1985 and Recent Alterations:

As part of the 1952 expansion, which focused on modernizing and increasing the size of the bank lobby, a long teller counter with seven transaction windows and finished with raised wood panels was constructed and positioned parallel with the south wall of the bank lobby spanning from the east wall to the partitioned stair hall. This configuration remained until 1985 when the bank remodeled the entire first floor and reorganized the lobby with the teller counter moved to a site along the east wall. This involved reusing the 1950s counter but reduced its length and the number of teller windows to five. The 1970s bookkeeping room was also remodeled as new loan & operations department offices; a new staff break room was subdivided off along the east side and a large broad corridor leading to a new storage vault and staff offices in the rear. The east wall of the 1924 vault lobby was opened with the viewing booths removed and two new privacy rooms created alongside the corridor. On the exterior next to the walk-up teller window, an ATM was inserted into the north wall and this covered area was enclosed with glass storefront walls as a security measure.

Interior

The interior of the Ballston Spa National Bank has a basement and first floor with a second floor only over the original ca. 1824 building. All of the expansions to the building are connected at the first floor level. The building is accessible through three entrances, including the original doorway on the front façade via the Greek Revival style portico, the rear entrance on the south elevation, and a set of metal bulkhead doors in the southeast corner of the 1970 addition for access to the mechanical spaces in the basement. Circulation is provided by a switchback staircase located in what would have been the southeast corner of the original building. While the location of this stair is the same as the original staircase, the existing staircase was rebuilt in 1952 per the Hoggson Brothers designs in an effort to consolidate its footprint.¹ This staircase with varnished wood railings, stringers and newel posts is enclosed with drywall partitions at the first and basement floors and open on the second floor to the broad hallway. The first and second level treads, risers and landings are fully carpeted. It is accessed through a private doorway from the broad hallway on the first floor. A second staircase built during the 1970 expansion provides access between the first floor and basement in the south entry wing adjacent to the rear entrance. This open switchback stairwell is constructed with CMU walls, steel stringers and open pipe railings. The treads, risers, and landings are finished with vinyl composite resilient flooring.

First Floor

At the historic main entrance, a glass enclosed entry vestibule dating to the 1952 expansion opens into a large 57 feet wide by 30 feet deep banking lobby. Along the west side of the entry vestibule two offices are partitioned with modular cubicle walls that rise only 8 feet tall. This western third of the bank lobby has wall-to-

¹ Very little evidence remains in addition to stringer ghost-lines in the basement, but it appears that the original staircase ascended in the reverse direction from the existing and was likely curved along the east and south walls.

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wall carpeting with the other two-thirds finished with large format ceramic tile. Along the east wall, a service counter stands 40 inches high finished with stained paneling that continues around the perimeter of the banking lobby as wainscoting. The walls above the wainscot are finished with drywall and vinyl wall covering. The ceiling is finished with a suspended grid of acoustical tile and recessed fluorescent lighting. The main bank lobby space is nearly rectangular with the exception of a partition that divides the west half of the lobby from the director's board room. This partition is set directly between two original windows on the west wall. The service counter which spans across the east end of the bank lobby is finished with plastic laminate counter on top of which are five teller windows with paneled wood dividers rising eighteen inches above the counter. Behind the counter there is an additional twelve feet of space which is organized with modular cubicle partitions corresponding with each teller's workspace. Ten window openings are evenly spaced along the west, north and east walls of the room with the southeastern-most window being an interior window opening (without sash) connecting the teller workspace in the bank lobby with the drive-through teller booth. A doorway cut through the masonry exterior wall with two steps connects these interior spaces. On the north wall of the teller booth the walk-up window remains intact from the 1970s but has been supplemented with an ATM which is accessed by customers within the glass enclosed lobby. Two storage rooms with simple finishes of drywall surfaces and commercial carpeting and resilient floor are accessed to the south of this drive-through teller booth. Along the south wall of the main bank lobby, there is a series of four square piers that support a cased beam clad with modern crown molding. Between the piers there are paneled half-height walls. This is the location where the 1952 Hoggson Brothers-designed addition transitioned from the gable roof section to the flat roofed rear ell. This wall would have been removed during the 1985 remodeling that reoriented the teller counter, necessitating the use of a beam and pier supports. An opening between the two westernmost piers serves as the entrance to a fifteen-foot-wide corridor in the rear wing, off of which several other offices, storage spaces and the ca. 1924 vault are accessed.

Along the west side of the first floor beyond the bank lobby there are a series of bank director spaces. The board room was created as part of the 1985 remodeling with the construction of the partition wall that divided this space from the bank lobby. A portion of this space was part of the original ca. 1824 house and would have served as the president's office in the early years of the bank. Today it has two windows on the west wall on either side of a fireplace that retains its brick surround and Greek Revival style mantelpiece. The ceiling, flooring and wall finishes, however, date to the late twentieth-century remodeling campaigns. Accessed through a door on the south wall is an office with a group of three windows on the west wall and doors at the north and south ends. The door and window surrounds are heavily molded trim. This space was part of the 1911 addition that replaced a wood-framed porch with a masonry structure. The walls are finished with plaster above the historic varnished wood paneled wainscot. The plaster is covered with vinyl wall covering. The floor is covered with wall-to-wall carpeting and the ceiling is finished with acoustical panels and recessed fluorescent lighting. The doorway on the south wall would have originally been a window opening and now leads to small hallway which links this and another office along the west wall. These offices and the board room are all accessed off the ca. 1924 vault lobby, which is finished in white and gray marble on the walls and floors. The ceiling is coved and finished in plaster with a single pendant light fixture centered in the space. On the east side of the vault lobby there is a broad opening framed with square piers supporting a beam with articulated molding profiles. This beam and supporting piers date to the 1985 remodeling when the east wall of this lobby was opened to connect to the broad corridor space. Alongside each of the piers there is a small room with enough

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space for a desk-height counter and chair. These rooms have been used to provide private viewing of safe deposit boxes stored in the vault, since the removal of the east wall of the lobby also involved the removal of the three remaining original privacy booths. The vault itself is freestanding at the south end of the vault lobby. It measures roughly 10 feet x 15 feet and stands approximately 8½ feet high. As described in newspaper articles when first constructed, it is set on a solid 7-foot deep foundation of reinforced concrete with the walls of the vault comprised of 8 inches of steel and concrete with the steel laid horizontally in plates to restrict drilling or burning. There are two steel and glass doors which remain intact with combination and time locks controlling 46 bolts and an inner steel and brass gate of intricate detailing. The outer room of the vault contains 454 safe deposit boxes of varying sizes, while the rear two rooms contain safes. The space is lit by four modern fluorescent light fixtures mounted on the ceiling and the marble flooring of the lobby is continued into the vault.

The remainder of the first floor dates to the 1970s expansion and 1985 remodeling campaign and consists of drywall partitioned offices, storage spaces, a lunchroom and men's and women's bathrooms. The office spaces are finished with the same commercial carpeting, vinyl wallcovering, and acoustical tile ceilings. Storage spaces and the lunchroom have resilient flooring. Doors throughout tend to be flush, hollow core doors. Fin-tube wall-mounted radiators and air vents connected to ducts above the acoustic ceiling grids provide the heating, cooling and ventilation that also date to the mid/late twentieth century. Bathrooms are finished with ceramic tile on the floors and on the plumbing walls.

Second Floor

The ca. 1952 staircase terminates on the second floor in a ten-foot-wide hallway that runs along the east wall of the original building. This hallway retains its plastered walls and ceiling with plaster cornice molding. The hallway is divided with two cased beams near the center which align with partition walls on the west side of the building and provide some indication of the original 1820s floorplan arrangement. There are a total of four doorways off this hallway: two on the west wall and two on the north. Three of these doorways retain original heavily molded surrounds and original six paneled doors with historic hardware. In the southwest corner of the second floor there is a room that retains much of its historic finishes and features. There is a fireplace off center but flush against the west wall with a Federal period mantelpiece and slate hearth. The placement of this fireplace confirms that the blind window on the west elevation, which aligns with the location of the fireplace, has always been blind to maintain symmetry on the exterior. There is a short window on the south wall, which was altered at the time the 1970s shallow gable roof was constructed. There are also ghost lines of an infilled window opening to the east of this window on the south wall. On the north wall there is a doorway leading into a large closet. Both the doors to the closet and the hallway are historic paneled doors. The walls retain tall, molded wood baseboards, a molded chair rail and a plaster cornice. The ceiling is plastered with two fluorescent light fixtures flush mounted. The wide plank subfloor has been exposed with the removal of original wood floorboards, damaged as a result of a roof leak.

To the north of the stair hall is a large room that spans the front width of the historic building. Historically this space was divided into a large square room in the northwest corner and a smaller room the width of the hallway in the northeast corner. There are three evenly spaced windows along the north and one on the west wall each with historic molded trim surrounds with square corner blocks and paneled skirting beneath the sill. A fin-tube

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radiator box that spans the length of the north wall obscures the paneling under the front windows. There are two doorways on the south wall with matching molded surrounds. There is a shadowbox style wainscot that covers the lower four feet of the walls with plaster wall finish and cornice above. The wainscot appears to have been added in the mid/late twentieth century, while the ceiling appears to retain its historic plastered finish. The carpeting of the hallway is continued into this space and there is a modern pendant light fixture hung in the center of the room. On the west wall there is a projecting chimney breast with a fireplace having a Federal style mantelpiece and geometric tiled hearth. The doorway near the west end of the room leads into a small bathroom with relatively simple, non-historic finishes and fixtures. The flooring is resilient tile with vinyl base. There is an original window on the west wall with intact molded surround. The lower sash of the window has six panes of leaded art glass.

The fourth doorway off the hallway is a simple small plywood door that leads to a narrow passage to the attic space over the 1952 east addition. This attic space was used for housing both mechanical equipment and for record storage. There are two large, engineered trusses spaced ten-foot on-center in the center of the attic while the sloped ceiling and knee walls are finished with unpainted drywall. The exterior brick face of the original east elevation is exposed on one end of the attic space whereas the east end of the attic is exposed concrete block construction.

Basement

The basement is only partially finished with the space under the original ca. 1824 house consisting of masonry partitions, exposed stone foundation walls around the perimeter, low ceilings with rough plaster and poured concrete slab floors. The utility services appear to enter the building along the west foundation wall and original foundation windows on this side have since been infilled for boiler/furnace exhaust. Two three-light foundation windows remain intact on the front (north) wall. Two safes connected to ca. 1960s night depository drop boxes remain in the front basement space, although the depository openings have been permanently closed on the exterior. The location of an original east wall foundation window remains intact and now serves as an opening for wires and plumbing to the crawl space that exists under the east 1952 addition. There is an intact vault/safe off the southwest corner of the original basement space. This would have been constructed in 1911 when the brick rear addition was built. Under the east addition there is an angular passageway created with CMU partitions to a five-foot height which serve as retaining walls and which eliminated the need to fully excavate under the addition. The passageway connects the existing basement under the original building to the basement that was constructed as part of the 1970s expansion. The area under the 1924 vault and the 1948 addition are unexcavated. A U-shaped basement under the 1970s addition is finished with additional office spaces, a staff lounge, record storage and mechanical rooms. The finishes of these offices and lounges reflect their 1970s construction period with the use of resilient flooring, Masonite paneling and drywall, and acoustic tiled ceilings.

Street Clock

The Art Nouveau street clock with opalescent leaded art glass faces and electric chimes was installed on the sidewalk in front of the building in May 1926. It remains in its original position on the sidewalk before the front façade of the original ca. 1824 building.

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Integrity

The Ballston Spa National Bank is representative of how this community financial institution grew and prospered as the banking industry in the United States developed and adapted to economic and technological changes. All phases of growth remain visible in the physical building either on the exterior or the interior. Three national or regionally renowned architectural firms left their mark on the bank building, which remains intact today. The bank building retains a high level of integrity in terms of its location, setting, design, materials, workmanship, feeling and association within its period of significance spanning from 1824-1973.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- ☒ A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ B Property is associated with the lives of persons significant in our past.
- ☒ C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

- ☐ A Owned by a religious institution or used for religious purposes.
- ☐ B removed from its original location.
- ☐ C a birthplace or grave.
- ☐ D a cemetery.
- ☐ E a reconstructed building, object, or structure.
- ☐ F a commemorative property.
- ☐ G less than 50 years old or achieving significance within the past 50 years.

Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1824-1973

Significant Dates

1838 purchase of property, opening of bank

1911, 1924 south additions

1952 east expansion, interior modernization

1970 rear (south) addition, drive up window

1973 drive-thru teller stations

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Marcus T. Reynolds

Hoggson Brothers, Inc

Alfred E. Verrigni

Period of Significance (justification)

The period of significance begins with the construction of the original late Federal style house in 1824 for Mrs. Johanna Hawkins and extends to 1973 to encompass the last significant expansion of the building footprint to include the covered drive-up teller stations and window. Through all major expansion completed within this period, the building represents the history of this community financial institution and its association with the banking industry in Saratoga County.

Criteria Considerations (explanation, if necessary)

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Statement of Significance Summary Paragraph

(Provide a summary paragraph that includes level of significance and applicable criteria.)

The Ballston Spa National Bank building, at 87 Front Street, is locally significant under **Criterion A** in the area of *Commerce* for its long association with banking in the village of Ballston Spa and its association with state and national changes in the banking industry. The bank, Saratoga County's oldest operating independent financial institution, was founded during a period of population growth and industrial prosperity in the Village of Ballston Spa. The bank was chartered in 1838 following the passage of free banking laws, remained active through the Depression era and post-war economies, and embraced the introduction of computerization in the modern banking industry while retaining a reputation of strength, stability and reliability to its community and customers. These themes are represented in changes to the bank's footprint and interior layout, materials, and finishes. The bank was originally constructed as a residence ca. 1824 but adapted for bank use in 1838. It was then successively altered to improve bank functions in 1911, 1924, 1948, 1952, 1970, 1973 and 1985. In general, the building retains overall integrity to the 1952 and 1973 periods.

Ballston Spa National Bank was established in 1838 after the passage of the free banking laws and immediately supported the burgeoning industrial endeavors in the Village of Ballston Spa. The bank headquarters was established within a solid and stately Late Federal house on the southeast corner of Front and Science Streets. With only minor modifications, this brick house served as the community's primary financial institution for nearly seventy-five years without alterations. The former house of Mrs. Johanna Hawkins, the three-bay, two and one-half story brick building has a gabled slate roof with ridge oriented parallel with the street façade, a simple but classical cornice and a pair of tall chimneys that extend out of both gable-end walls with stepped parapets. Other typical Federal period features include an oval attic window in the west gable-end, stone window lintels and sills, while a classically detailed Greek Revival entry portico originally covered a doorway with elliptical fanlight and glazed sidelights. When constructed, the form and style of this building was typical of the architecture that lined the south side of Front Street for much of the nineteenth century and first half of the twentieth century. In 1924, the bank made its first major expansion off the rear elevation, primarily to house a new, state-of-the-art vault. This first addition was designed by Marcus T. Reynolds, a prominent Albany architect known for his classical designs and stately bank buildings. Aside from the use of white marble walls and floors around the vault room, the alterations in this renovation project complemented the existing interior aesthetic with heavily carved moldings, brass lighting fixtures and stately finishes.

The Ballston Spa National Bank is significant under **Criterion C** in the area of *Architecture* as both an intact Late Federal design from the early nineteenth century and as an example of the evolution of bank architecture during the twentieth century. The original, ca. 1824 Late Federal architecture of the original building is still very legible, particularly on the exterior. Character-defining features include the splayed window lintels, the arched entrance opening, the pitched side gables and chimneys, and the simple molded cornice. The second story interior spaces also retain typical Federal style finishes including mantels, trim, and wide plank floors. The most notable twentieth century addition was the extensive renovation by renowned bank "design-build" firm Hoggson Brothers of New York City in 1952. While the style and materials of the expanded exterior continued to match the early nineteenth-century construction, the altered interior took on a fully modern appearance, replacing the closed rooms, heavy ornament and historic finishes of the past with broad, open, welcoming spaces with barrier-free access to banking staff and modern and bright streamlined finishes suitable for a banking institution in the post-war era. The changes to the bank building, designed and constructed by the nation's most recognized bank firm, directly reflect the many transitions that materialized as the banking industry entered the modern age, from advances in security, automation, and embracing computerization of a

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variety of new account types. While the exterior retains a high degree of integrity reflecting the bank's original construction and the carefully designed expansions intended to preserve it, the interior represents how the banking industry and Ballston Spa National Bank, in particular, adapted to business and technology changes over more than 180 years of operation.

The period of significance for Ballston Spa National Bank begins with the construction of the building ca. 1824 and ends in 1973 after the last major renovation responded to the growing societal reliance on the automobile with covered drive-up teller stations. Overall, Ballston Spa National Bank continues to reflect its original use, and the building remains an important landmark of the commercial district of the Village of Ballston Spa.

Narrative Statement of Significance

Historic Overview of the Village of Ballston Spa

The Village of Ballston spa is located in the extreme southeastern part of the town of Milton, situated on the dividing line between it and the town of Ballston in Saratoga county. Both towns are located in what was formerly known as the great Kayaderosseras patent, a large tract of land on both sides of the Kayaderosseras creek, which comprised almost all of the present county of Saratoga. The first purchase of land from the Saint Regis Mohawk Tribe of the Haudenosaunee Confederacy in any part of this territory was made on Aug. 26, 1702, by two Albanians, Roberts Livingston Jr. and David Schuyler. However, it wasn't until 1764, after the tract was surveyed, that permits were issued to settlers to occupy portions of the patent. This upset the Mohawk Tribe which, until then, had been left in peaceful possession of the land and who claimed that they had never intended to sell the entire tract. After an agreement was reached, in 1768 the patent was surveyed with a large tract of the land in the northwest section returned to the Native Americans along with \$5,000 for their claims. With the patent open for settlement, the first settlers began to arrive. The commissioners laid out the tracts and reserved a five-mile square portion, The first tract, known on maps as "five mile square," located west of Ballston Lake, comprises the present town of Ballston, named for the Presbyterian minister, the Rev. Eliphalet Ball. The Rev. Ball was one of the first landowners and, with his three sons and a group of settlers, came in 1770 from Bedford, NY, in Westchester County.

Up to this time there had been no local government in the area of the present village of Ballston Spa other than that of Albany county. By an act of the colonial legislature passed on March 24, 1772, Albany County was divided into fifteen districts, of which Saratoga was one. By the provision of this act, the inhabitants of every district were required to annually elect and appoint one supervisor, two assessors, one collector, two overseers of the poor, two constables, two fence-viewers and one clerk. The district of Saratoga was further divided into two districts by a subsequent act on April 1, 1775: Balls town and Half Moon. The district of Balls Town continued until March 7, 1788, when a legislative act established the town of Ballston.

The village of Ballston Spa was originally incorporated by the State Legislature under Chapter 55 of the Laws of 1807 (3/21/1807). Nicholas Low (1739-1826) had a significant influence upon the development of Saratoga County in the late eighteenth century and particularly the founding of Ballston Spa. From the 1790s Low's main business interest was speculation in upstate lands. Nicholas also inherited property from his father, Cornelius Low, who had died in 1777. One tract was the "13th Lot of the 14th Allotment" of the Kayaderosseras Patent, or what became the Village of Ballston Spa. By 1787 Low had become aware that land he owned around a main mineral spring was particularly valuable. In 1792 he built a hotel across from the spring, later referred to as the McMaster House. His other building projects in the village included Gordon's Creek Canal (1803), the "lower"

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Bathing House (1803), the Sans Souci Hotel (1804), and a four-story brick factory on Bath Street (1814). Low also donated land for streets, churches, and village offices. When the first county courthouse, built in 1796, burned in 1813, the question of a new location for the county seat was raised. Low lobbied to have it brought to Ballston Spa, and the new courthouse was built eventually built on High Street, on land ceded by him for that purpose. Building the courthouse here brought the public county business to Ballston Spa and made it largely the political center of the county. In 1816, the Village of Ballston Spa was officially named the capital or county seat of Saratoga County. With the old charter having become obsolete, an act was passed to amend and consolidate the several acts relative to the Village of Ballston Spa on April 12, 1855. This charter provided specifically for the care and protection of the mineral springs of the village. It was the mineral springs that lent the name spa to the village reference. Since 1807, Ballston Spa had been one of the premier watering places in the country, with a host of inns, hotels, boarding houses, and a variety of amenities for summer visitors to the hot and cold mineral baths.

In the summer of 1818, reports note that 2,500 people visited the springs, with nearly half coming from states south of New York. In the 1820s, Ballston Spa boasted not only the county courthouse, but two printing offices, a bookstore with a connected circulating library and reading room, an academy and two houses of worship. However, by the 1830s, Ballston Spa was no longer solely a resort town, losing its popularity to the more fashionable Saratoga Springs. It quickly transitioned into a mill and manufacturing town. Attention was turned from the springs towards the Kayaderosseras Creek, which ran through Ballston Spa with very high banks, allowing for dams to hold back enough water to ensure a year-round power source. As a result, a series of mills and manufactories were built along the creek for several miles.

The railroad that ran between Schenectady and Saratoga Springs, built in 1831, passed through Ballston Spa as New York's second railroad and could bring in raw materials and ship out finished products. Textile mills were abundant, but the creek was also home to an axe and sharp edged tool factory, grist, oil cloth, tannery and a paper bag & box company.² Ballston Spa was also a center for the region's farm communities with a large red brick refrigerated storage building alongside the railroad to facilitate the shipping of produce down the Hudson to New York City. The industrial prosperity of the village quickly outpaced its earlier fame as a summer resort. For these many businesses, traveling to Waterford or Albany for their banking needs was inconvenient, so in 1838, Ballston Spa Bank was organized. This occurred after at least two previous attempts and petitions in 1813 and 1823 to the State Legislature for the incorporation of a banking/financial institution.³

After World War II, technology outpaced agriculture in the region, and most of the small family farmers turned to other occupations. However, at the same time, the scientists and engineers at GE in Schenectady discovered that the village was an ideal place to raise families. Through the 1950s and 1960s, the village was a self-contained bedroom community with stores, schools, library, churches and recreation. In the 1970s, malls and the Adirondack Northway decimated the post-war village fabric.

² Thomas Mill manufacturing pulp, Union Bag and Paper Company, Wm. S. Wheeler's Son grist mill, Wakeman & Company oil cloth, Blittersdorff & Company paper box factory, Allen & Heaton, manufacturers of emery wheels, American Hide & Leather Company, The Milton Factory, carding of wool, Beach & Chapman cotton mill, to name a few. Edward F. Grose and John C. Booth, *Centennial history of the village of Ballston Spa: including the towns of Ballston and Milton* (Ballston Spa, NY: Ballston Journal, 1907), 115.

³ *Independent American*, December 7, 1813; *Schenectady Gazette*, December 16, 1823; Grose and Booth, *Centennial history*, 168, 175.

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The History of Banking in Saratoga County

The first bank in Saratoga County was the Saratoga County Bank at Waterford, established in 1830.⁴ The second bank in the county was the Ballston Spa Bank, organized in 1838. It took twenty-five years for Ballston Spa Bank to receive its charter and three separate attempts. Despite having sufficient capital raised at both previous attempts, New York State would not grant the charter. The early 1800s was a tumultuous time for banking, with the Federalists advocating for a centralized banking system and the states' rights advocates supporting a decentralized approach. By the beginning of the 1830s, the decentralized model reigned, which meant that each bank was independent and issued its own currency. With this model, a bank could choose whether or not to accept another bank's currency and if accepted, the value of that currency was typically discounted. To help stabilize this situation, New York State passed a free banking law in 1838 entitled *the Act to Authorize the Business of Banking*. Under free banking, banks would have to post collateral of government bonds equal in value to the notes issued. This provided the noteholders with some level of protection if/when the bank failed, since proceeds of the sale of the collateral could be used to reimburse them. This was intended to provide stability and uniformity to the banking system.

When the general free banking law passed in 1838, James M. Cook took steps at once towards instituting a Bank of Ballston Spa. Prior to this time, banking business of the village was done in Schenectady, Waterford or Troy. On December 8, 1838, the Ballston Spa Bank held its first organizational meeting. The first board of directors included James M. Cook, John W. Thompson, Lebbeus Booth, Jonathan S. Beach, Isaac Frink, Anson Brown, Samuel Freeman, Eli Barnum, Stephen Smith, John Kelley, Harvey Chapman, Philip H. McOmber, and Samuel Hides. James Cook was chosen as first president, Lebbeus Booth as vice president, Isaac Fowler as cashier and John J. Lee as teller. The Articles of Association of the Ballston Spa Bank were certified by Alpheus Goodrich, the Commissioner of Deeds of Saratoga County, in May of 1839. Stock in the association sold for \$100 a share. With the purchase of the building at 87 Front Street on April 19, 1839, the bank was set up and ready to open its doors for business on May 15, 1839.⁵

James Cook served as the bank's president for eighteen years until 1856, when he was appointed as superintendent of the Banking Department of the State of New York. At this time, he was required to sever his personal and financial connections with Ballston Spa Bank.

In 1863 while fighting the Civil War, the Federal government, in need of money, looked to reassert its authority over the banking industry. It passed the National Currency Act of 1863 and the related amendments in 1864-65. These new laws set up the system of national banks, with the Federal Reserve System later superimposed on this system in 1913-14. This new national system required stricter controls on capital, notes, reserve requirements and loans. Each national bank was required to deposit one-third of its capital with the comptroller of currency, was permitted to issue notes up to 100 percent of par value of government bonds pledged, and required to accept notes of other national banks at face value. The Ballston Spa Bank applied for and was granted a charter as a national bank, after which it changed its name to the Ballston Spa National Bank (BSNB). The First National Bank of Ballston Spa, also based in the village, was organized on April 1, 1865.

⁴ Although the Saratoga County Bank of Waterford was chartered in 1830 (eight years before BSNB), it was later bought by KeyBank in the 1970s making BSNB the oldest continuous operating financial institution headquartered in Saratoga County.

⁵ *Post Star* (Glens Falls), June 26, 1988, 18; Saratoga County Deed Book HH, page 341.

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In 1914, the bank joined the Federal Reserve, as WWI started. In 1918, passbook savings were introduced and in 1919, the first women, Elizabeth Sweeney and Helen Hutchins, were hired at the bank as staff and bookkeepers.

An announcement made on October 12, 1931, stated that Ballston Spa National Bank had acquired the assets and business of the First National Bank of Ballston. This action was the result of an agreement between the officers and directors of both institutions. An old Ballston Spa newspaper wrote, "The depositors of both banks will benefit equally by being assured of the protection offered by increased banking strength resulting from the combination of resources of both institutions. The action is not only a benefit to these depositors, but also to the business interests of the whole community." This was an important note considering this was the time of the Great Depression. Some years prior to its closing, the First National Bank suffered a major embezzlement (over \$115,000) by a teller which greatly affected its capital structure and ultimately led to its liquidation. Other influential factors included the crash of 1929, the ensuing depression, risky loans and depreciation of bond investments plus the bank's over-extension on money borrowed to meet the demands for cash as the public started to withdraw funds.⁶

On March 4, 1933, President Roosevelt proclaimed a "Bank Holiday" from March 6-9 to address the financial crash. The tactic to slowly reopen the banks in a gradual and confident manner was successful in stopping the hoarding and helped create a balance of money conditions for the remaining decade. On March 7, BSNB was opened for restricted business under the regulations promulgated by the secretary of the treasury. This allowed for the making of change and provided secure entrance for people to access their safe deposit boxes. They could accept deposits and valuables for safekeeping and were also permitted to cash government checks, which principally consisted of pension checks. Instructions from the Federal government allowed for national and state banking institutions to exercise usual banking functions to meet the absolute necessary needs of its community for food, medicine and other necessities of life.⁷ The Associated Press noted that a gradual reopening of all sound banks was expected under a presidential order starting with the twelve Federal Reserve institutions supplying enough money to meet payrolls and provide funds for necessities. The Federal Reserve banks were to make advances to permit sound banks to go back to work. However, before key state and national banks could resume operations they were required to have a certificate of soundness from the U.S. Treasury.⁸ Ballston Spa National Bank received its license permitting its reopening on March 15, 1933.

With the advent of WWII, the bank's deposits increased and the Ballston Spa National Bank experienced unprecedented growth. Then, in the post-WWII era, banking in the U.S. changed dramatically as the nation transitioned from a wartime economy to a consumer economy. As people began to demand more goods and services, installment credit financing was instituted as a way to buy a variety of products. Prior to this time monthly installment payments for cars and other major purchases did not exist. The United States was the first nation to encourage consumer debt, considered at the time so soon after the Depression to be a radical concept. However, this drastically transformed community banking, expanding services from just the wealthy to all classes.

Expansion at the bank building was focused on providing more space for bookkeeping activities, safe fireproof record storage, twenty-four hour depositories, increased teller windows, and open wall-less access to all the various banking staff and departments through large, spacious well-lit lobbies and banking rooms. These

⁶ "National Banks in Ballston Consolidate," *Glens Falls Times*, October 12, 1931, 1.

⁷ "Old Bank Open for Business," *Ballston Spa Daily Journal*, March 7, 1933.

⁸ *Associated Press*, March 11, 1933.

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changes weren't unique to BSNB but rather were national trends across the county for mid-century banks, and while BSNB was nearly a century and a half old at the time with traditional banking standards, it strived to provide a contemporary appearance and services.

In 1957, BSNB was one of nine banks in Eastern New York that pooled capital to participate in the introduction of electronic banking by purchasing a mainframe computer. The Bank Services Corporation of 1957 allowed banks to expand beyond the limits of traditional banking, allowing them to form subsidiaries incidental to banking. The Financial Computer Center of Eastern New York was formed, allowing through economies of scale for these nine banks to mark the end of hand processing of checks and other bank record keeping. With it came more varied types of accounts such as checking, passbook accounts, and certificates of deposit. The new system used a high speed automatic machine by National Cash Register Co. (NCR) equipped with an electronic mechanism that records a depositor's checking account number and balance on magnetic black strips on the back of monthly statements. Not only did this increase the efficiency of posting account records, it also increased the degree of accuracy. It was the advent of using individual electronic code numbers by customers when writing checking and deposit slips.⁹

Changes in banking technology weren't the only notable aspects of the mid-century era for BSNB. Starting in 1931, the bank began purchasing adjacent property to support its expansions. The lot to the east was purchased in September 1931, expanding the bank's street frontage. In June 1949, land at the corner of Walnut and Sciences Street was purchased. The water tower, store house, lumber shed, and auto garages were demolished to convert the land to much needed parking lots for the bank patrons and staff. Another property on Front Street was purchased in 1961 and the land graded for the planned drive through window to the east of the bank building. Properties at 69-73 Front Street were also purchased and converted to parking lots in 1976. As explained by bank president Hodsoll at the time (1973), "facilities such as drive up/thru windows at the main bank headquarters and the subsequent branch offices will fill a growing need and speed up the banking services that the public expects." He noted that the drive-in windows for banking became popular with the ever-increasing use of automobiles brought about in part by the public movement from urban areas to suburban areas. "Customers/families prefer this convenience because they do not have to look for parking space which becomes more limited with the greater number of automobiles in use." The onset of the use of computer banking and the shift from walking around the village to driving to the bank was typical of most retail businesses after World War II. The Ballston Spa National Bank, despite its longstanding traditional reputation of community access and service, recognized the coming changes in the industry and changed right alongside it. The involvement of the Hoggson Brothers design/build firm likely helped the bank stay on top of national banking trends from its first major renovation with Hoggson in 1952 through 1964, including the opening of its first branch office in Burnt Hills in 1959 to address the suburban shift as Route 50 was improved to make the commute easier between Ballston Spa, the new home to a number of affluent engineers, and GE in Schenectady.

Building Campaigns of Ballston Spa National Bank

The house at 87 Front Street was reportedly built ca. 1824 as a residence for Mrs. Johanna Hawkins. Its intact architectural features reflect this construction period and the Federal style. Mrs. Hawkins purchased Lot 93-94 and part of lots 129-130 of the map (ca.1814-19) surveyed by James Scott of the lands owned by Nicholas Low. Mrs. Johanna Hawkins, widow of Hugh Hawkins, paid \$450 for what is presumed to have been vacant lots. According to the map, the combined lots 93-94 were positioned at the southeast corner of the intersection of

⁹ "Electronic Banking Placed in Operation at Ballston," _____, Sept 21, 1959.

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Front Street (66 feet wide) and Science Street (45 feet wide) and bound on the south (rear) by Walnut Street (25 feet wide). The portion of lots 129-130 directly to the south of Walnut street, and bound on the west by Science Street, were also sold to Johanna Hawkins and were directly abutting lots owned by the Baptist Church.¹⁰

On April 19, 1839, after the free banking law of 1838 entitled the *Act to Authorize the Business of Banking* was passed by the state legislature and the Articles of Association of the Ballston Spa Bank were certified, the property at 87 Front Street, which included the brick two and one-half story house and horse stables on the rear lot was purchased from Mrs. Jonathan Hawkins by James M. Cook, president of the bank. The property sold for \$2,100 with \$2,000 of the purchase money coming in the form of twenty shares of stock in the new association. The property was deeded to the Ballston Spa Bank with the doors of the bank officially opened to customers a month later, on May 15, 1839.

Having weathered many turbulent times throughout U.S. history, including nine wars, the Stock Market Crash and the Great Depression, the Ballston Spa National Bank has incrementally made technical advances as an institution since 1839 and introduced associated alterations to the physical building.

Ruth Roerig, former bank vice president and chronicler of the bank's history, indicated that while there are no pictures, photographs or drawings of the interior of the Hawkins house or the building when it opened for banking business, the original bank records indicated that not many physical changes were made by bank management. The original building, measuring 42 feet, 6 inches by 26 feet, 6 inches, was brick with a painted finish from early on; at an 1853 director's meeting a committee was created for overseeing the painting of the house and the barn. It is assumed that the banking affairs occurred in what was once the parlor or front room. Upon entering the front door, a long hallway extended along the east wall terminating at a staircase with the banking room to the right (west). The banking office would have accommodated the bank president and two employees, the cashier and the clerk/teller. A room in the southwest corner may have been used as the directors' boardroom. Based on the foundation and basement of the building, this main office space and the boardroom would have each contained a fireplace. The cashier lived on the second floor but had use of the entire building as well as the outbuildings, including a barn. The second floor contained three rooms with at least two fireplaces, while the basement had a brick floor and at least one large fireplace where cooking took place. Some of the earliest alterations to the building occurred in the late nineteenth century in response to the need for improved security. An attempted bank robbery in 1887 posed the concern of the strength of the building and its old-fashioned key lock safe. A new Herring-Marvin fire and burglar proof safe was permanently installed in a new vault, which also included sixty safe deposit boxes in 1893. The cost of the safe and repairs was \$3,783.27. It is worth noting that security breaches during this time were typically attempted through sash windows or jimmied doors and that while access to the bank safe was a concern, the safety of the cashier and his family, who occupied the second floor of the building, was also mentioned in news clippings.¹¹

Although the 1904 Sanborn Insurance maps don't include the front entry porch, this Greek Revival temple-style entry porch set upon a stone stoop is shown in a photograph dating to around 1890. Prior to the first major renovation, it appears that on the interior, the main front room to the west of the entry included a heavily molded wooden teller screen and counter with two or three teller openings. On the west side of the teller screen,

¹⁰ Abutting owners at this time along Front Street were Henry Luscomb, directly to the east of the Hawkins lots, and Samuel Cook, (father of James Cook) owning lot 97 at the southwest corner of Front and Science Streets. Hugh Hawkins owned lot 1 at the northwest corner of Front and Bath Streets, whereas James Hawkins and John Warren owned lot 21 at the west end of Front Street on the north side. Saratoga County Deed Book HH, page 207, referred to as deed #674.

¹¹ "Attempt to Crack a Bank," *Argus*, November 23, 1887, 1; *Argus*, May 21, 1893, 2.

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a large open space was arranged with workstations lit by two windows on the north and two on the west wall. To the east of the teller screen was a broad hallway, or lobby space, with windows on the east wall that terminated at the main staircase and doorway to the president's office in the southwest corner. The window and door trim according to historic photos was wide and deeply molded, with a dark stain or painted finish. By 1900, the bank house was heated with a hot water radiator system and was wired for telephone.



Figure 4: View of interior, front banking room with teller screen to west of entry door.

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Figure 5: View of interior banking work room in front northwest portion of building.

After an inspection by the chief national bank examiner, an electric security system was installed in 1911, and the front door and first floor windows were equipped with iron grilles and electrification. The addition of the iron security grilles on the windows resulted in the removal of the hinged shutter/blinds and retractable awnings on the west wall. This system was provided by the Electric Bank Protection Company of NY and included the installation of an alarm box attached to the front of the building under the roof eave. (See Figure 1) In addition, the wood framed rear porch shown on the 1904 Sanborn Insurance map was replaced with a brick one-story ell aligned with the Science Street elevation and spanning only half the width of the south elevation. This one-story ell appears to have retained an outdoor porch function with a wood balustrade installed around the perimeter of the low-sloped roof.

With the close of 1922, the bank declared a stock dividend of 100 percent; it also announced that planning was underway for extensive interior renovations and an addition designed by Marcus T. Reynolds, to be constructed by F.S. Streever Construction Company. Work was completed in July 1924 and the material changes included the replacement of the existing vault in the main banking room and the extension of the counter across the front of the room and down the side, with two additional teller windows added for the bookkeeping dept. and for the transactions of loans and discounts. A large one-story addition was constructed across the back of the main building, infilling the areas to the east of the 1911 rear ell and extending further towards the south. This rear-most construction was built of specialty fireproof brick walls to house a new vault furnished by the Mosler Safe Company. The vault was positioned in the back, southeast corner of this addition, atop a solid base of seven-

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foot-deep reinforced concrete. The walls of the vault were built of eight-inch thick steel and concrete with the steel being laid in plates to restrict drilling or burning. Two steel doors weighing seven tons and one ton, respectively, lock with combination and time locks with forty-six bolts into a ten-ton steel frame. The floors and walls of the surrounding vault room were finished with marble and featured four booths for box holders. The vault interior contained 454 safe deposit boxes of differing sizes, compared to the previous offering of sixty boxes. The entire bank building was equipped and protected using electricity at this time.¹²



Interior of Home Office Ca 1925

Figure 6: Historic photo ca. 1925 showing new vault & vault lobby on the left.

The Art Nouveau street clock with opalescent leaded art glass faces and electric chimes was installed on the sidewalk in front of the building in May 1926. This clock, furnished by the O.B. McClintock Company for \$1650, remained in place, was considered a local landmark, and became a reliable part of life to residents traveling in the downtown area for fifty-four years before being struck down and damaged by an automobile in 1980.

During the 1930s, while managing through the years of the Great Depression and participating in the Federal “Bank Holiday,” the bank acquired the faltering and neighboring First National Bank of Ballston Spa, installed a tear gas protection system, purchased an adjacent 38 foot by 119.5 foot lot to the east of the bank and celebrated its centennial anniversary in 1938 marking its status as the “Oldest Bank in Saratoga County.”¹³ The

¹² “Bank Changes Now Complete,” *Spa Daily Journal*, July 12, 1924.

¹³ This tear gas system was accidentally triggered in Jan. 1951. The bank was closed for two days to allow for the clean-up efforts by Mosler Safe Company. The system was not reinstated, and a newer modern security system was planned for installation. Ruth W. Roerig, *The history of Ballston Spa National Bank, 1838-1988: A Story of “The Old Bank,” its community, and its people* (Ballston Spa, NY: Ballston Spa National Bank, 1988).

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Greek Revival front entry porch with broad door and fanlight became its logo launching it into its second century.

Minor changes in the 1940s included the conversion from coal to an automatic oil heating system and the installation of the first off-hours depository for increased customer services. The growth of the bank with the advent of WWII led to planning efforts to upgrade and expand the space requirements of the growing bookkeeping department, fireproof storage of records and the banking activities of the tellers, staff and officers. Bookkeeping was moved to the second floor temporarily. In 1947, after years of planning, the decision was made to build an addition onto the east side of the building. A 30 foot by 15 foot concrete block addition was constructed to house the bookkeeping department in 1948. Continued bank growth after the war led to increased space issues. The bank board engaged Hoggson Brothers of NYC in 1951 to provide major bank building alterations and improvements. In addition to adding space, the plans called for the modernization of the interior. Opening to the public in November 1952, the bank was remodeled with a large thirty-foot-long addition, which expanded the primary street frontage. The project also completely rearranged the interior with the public lobby space tripled in size, a recessed entry vestibule, and a barrier-free layout of the teller counter and desks. Described by Arthur Benson, the construction supervisor for Hoggson Brothers, the provision of a “friendly counter” finished in “plum pudding” mahogany with seven new teller windows was located along the rear wall of the lobby/banking room. The interior included not only a neatly arranged lobby and offices with wall-to-wall carpeting, acoustical ceilings, incandescent lighting, modern furniture and drapery but also a “recreation” employees lounge and lunchroom for the bank staff. During this major renovation, the president’s room, conference rooms and a new staircase were constructed altering the original floor plan for the first time.¹⁴

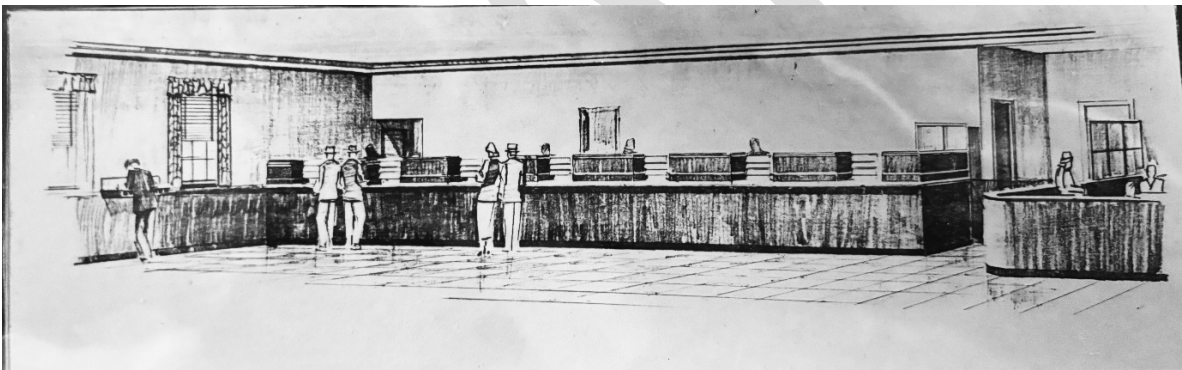


Figure 7: Interior rendering of 1952 expansion showing new “barrier-free” counter along south wall of new addition. Hoggson Brothers.

In the 1960s, the Hoggson Brothers were involved again to redecorate the bank building and install central air conditioning. New Mosler Bank Alarm and Camera safeguard systems were installed to protect against bank burglary and hold-ups. The hot water heating system was once again replaced removing the old cast-iron radiators and installing fin-tube radiator cabinets.

Between 1969 and 1970, more extensive renovations were planned and executed at the Ballston Spa bank with the construction of a combination drive-up and walk-up teller windows to provide customers with more added convenience. Alfred E. Verrigni, of Rexford, was the architect for the renovation project. The new addition to the previous east side expansion involved site work for an automobile entrance from Walnut Street to a new

¹⁴ “Ballston Spa Bank Wing to Open In November,” *Saratogian*, October 1, 1952, 10; “Over 600 Inspect “old Bank” and Admire Changes,” *Ballston Journal*, December 11, 1952.

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driveway through the existing parking areas and exiting onto Front Street. The walk-up window could be approached from the Front Street sidewalk. The existing building was also extended further to the south toward the Walnut street property line with a new rear entrance, expanding the bookkeeping department, adding a conference room on the west side to the rear of the president's office and tripling the size of the bookkeeping vault to accommodate the storage of business and computerized records. A new large low sloped gabled roof over this expanded rear addition replaced a previous flat roof.¹⁵



Figure 8: View from within new teller booth along east elevation showing drive-up teller window.

Within three years of completion, in the summer of 1973, the drive up window on the east side was further expanded to include brick columns supporting a roof structure and the installation of "satellite windows" that are electronically controlled with an audio panel and pneumatic carrier tubes to transport the transactions between customer and teller.¹⁶

Minor maintenance and repairs were made in the decades that followed. The entire exterior of the building was painted in 1976, and in 1980 the damaged street chime clock was fully restored by Saratoga West Side Ironworks. Automatic Teller Machines (ATMs) were installed in 1981, and the entire first floor was once again remodeled with new carpeting and finishes in 1985. It was at this time that the teller counter was moved to stretch the length of the east wall in the lobby from its 1952 position along the south wall. This new position allowed for seamless operation and service to lobby customers and drive-up window customers.

¹⁵ "Ballston Spa national Bank starts \$100,000 expansion," *Ballston Journal*, October 30, 1969.

¹⁶ The firm of Reimheer and Schmidt Inc of Schenectady built the drive-thrus; the architect again was Alfred Verrigni.

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Figure 9: View of bank lobby space after 1985 expansion. Note the teller counter has been moved to along the east wall.

Expansion and Branch Banks

The main bank building, which opened in 1839, remained the only banking office for customer transactions until 1959, 120 years after the bank opened. In 1959 the opening of the Burnt Hills branch in the post-war era coincided with extensive development of suburban communities. General Electric Company in nearby Schenectady was also in the midst of extensive growth. New York State Route 50, which runs directly through Ballston Spa as it travels in a southwest direction between Saratoga Springs and Scotia, is just 1.5 from the GE campus. The community of Burnt Hills located halfway between Ballston Spa and Schenectady, quickly became the home to a number of affluent GE engineers and Ballston Spa National Bank saw this opportunity to grow and modernize its banking approach by opening its first branch office in Burnt Hills on February 14, 1959, welcoming over 1,000 people. Hoggson Bros, was again engaged in the design and construction of this project. Between 1971 and 2000, eight more branch offices, all within Saratoga County, were opened.

During this time, there were several technological changes incorporated. In 1981 the bank installed ATMs purchased from Diebold Corp. in three of its four branches. With need for more office space for non-customer services, the bank bought the Hayner House on the corner of Walnut and Bath streets in the Village of Ballston Spa in 1985 and converted it into an operations center to house audit, human resources, treasury and information systems. Finally, in 2011, after 172 years at its Front Street location, BSNB headquarters was moved to a new 33,000 square foot building on Route 67 in Ballston Spa. With the construction of this newer, larger headquarters building with the space to accommodate all banking departments, the old "bank house" at 87 Front Street reverted to serving as the Ballston Spa Village branch office, no longer the headquarters. Today, the bank has expanded beyond the borders of Saratoga County with several branch offices in Albany County.

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Architecture, Design and Modernization of Small Independent Banks

The directors of the Ballston Spa National Bank appear to have been careful and thoughtful with each planned expansion beginning in 1911 with the changes that were executed by the Electric Bank Protection Company of NY to improve the security of the bank building and then ultimately in the choice of architecture firms in the 1920s and again in the 1950s and 1960s when expansions were necessary.

Marcus T. Reynolds - Marcus T. Reynolds was architect for the first major renovations at the Ballston Spa National Bank between 1922-24. The classical designs of the new vault room clad in white marble are characteristic of his classical and renaissance inspired designs. Reynold is widely considered to be among the greatest architects that Albany, New York produced. He designed three dozen buildings around the city, including the Albany Trust Co., First National Bank of Albany, Albany City Savings Bank, United Traction Co. Building, Albany Academy and Hackett Middle School; he also worked throughout Saratoga County, designing the Gideon Putnam Hotel in Saratoga Springs, as well as alterations to the Racecourse Grandstand. While many of Reynold's buildings have been lost, several that remain are listed on the National Register of Historic Places.

Banks were a specialty of Reynolds's Albany architectural firm, and he designed bank buildings in Hudson, Catskill and Amsterdam, as well as various buildings in Schenectady and Saratoga Springs. Born in Great Barrington, Massachusetts, in 1869, he was raised by his aunt in Albany after his mother died in 1875. This aunt was the widow of Bayard Van Rensselaer, grandson of the last patroon to live in the Van Rensselaer manor house. Due largely to this connection to the Van Rensselaers, Reynolds enjoyed membership in the uppermost ranks of nineteenth-century Albany society. He attended Albany Academy and graduated from St. Paul's School in Concord, NH, in 1886. He graduated in 1890 from Williams College, where he was an avid photographer who documented architectural details on the campus. He earned a master's degree in architecture from Columbia University in 1893. He traveled across Europe for two years, studying Renaissance architecture, before returning and starting out in private practice.

As the twentieth century began, Reynolds's career as an architect flourished with his commissions, including some of the most prominent buildings in Albany.¹⁷ First among these was the Albany City Savings Building at 100 State Street (1902), the first National Savings Bank Building at 70 State Street, the New York State National Bank at 69 State Street, which preserved one of Philip Hooker's facades within an early skyscraper (1904), and the First Trust Company building (1904, 35 State Street), at the corner of State and Broadway. Working from 1893 through the 1930s, Marcus T. Reynolds died on March 18, 1937.¹⁸

Hoggson Brothers - Unable to re-engage with Marcus T. Reynolds's firm for the later expansion and modernization project in the early 1950s, the Ballston Spa National Bank turned to an established firm long renowned for its bank designs and construction: Hoggson Brothers of NYC. The firm was started by Noble Foster Hoggson (1865-1939) and his older brother, William J. Hoggson (1862-1933), and grew to be a business with offices across the country and with a dedicated staff of designers, construction supervisors and project managers. Born in New Haven, CT, Noble Foster Hoggson graduated from Yale University in 1888, then continued his studies of architecture in Europe. He initially established the N.F. Hoggson & Co. architectural firm in New York City in 1889. When his brother, William J. Hoggson, joined him in practice, the firm name changed to Hoggson Brothers Builders and then incorporated as Hoggson Brothers Inc. in 1907. They were

¹⁷ "Reynolds, Marcus Tullius," Special Collections, Williams College, <https://specialcollections.williams.edu/williams-history/biographies/marcus-tullius-reynolds/>.

¹⁸ Diana S. Waite, *Architects in Albany* (Albany: Mount Ida Press, 2009), 42.

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based at 7 East Forty-fourth Street, New York City with additional offices in Chicago, New Haven, CT, Springfield, MA and Norfolk, Va. William served as firm president from 1900-1916.

As a builder, architect and author, Noble Foster wrote several books and developed a keen interest in systematic design. While Hoggson Brothers designed office and industrial buildings, public libraries, churches, clubhouses, and luxury homes, the firm became most notable with more than 2,000 commissions for new and renovated bank buildings across the country. Noble Foster Hoggson went on to publish two books on the subject of bank architecture, which would become the firm's specialty.¹⁹ The firm developed and outlined in a 1910 book what they referred to as the "Hoggson Building Method" that strived to eliminate the need to divide labor among multiple disciplines and firms. This progressive approach originated the "design-build" contract, which remains common today. The firm advocated assembling all aspects of a project, from architecture to construction to interior design and furnishings, under one contract. This method reflected the firm's twenty years of experience and suggested that the several distinct practices involved in a project could all be conducted under a single management thus allowing the owner to rely on just one financially responsible organization for the planning and execution of the work. Using a single project contract, it was plainly stated and guaranteed that the project cost would have a set limit without "extras" to the owner while also limiting the profit to the Hoggson Bros. firm. This "Hoggson Building Method" was marketed to and well-received by prospective banking institutions, and from about 1905 through the late 1960s, the Hoggson Brothers firm played a major role in the design-build construction of small and large banks across the country.

While the Hoggson Brothers developed a lasting systematic design-build approach that could be applied by future firms, both brothers failed to make it through the Depression years. William J. Foster died on May 15, 1933, and Noble Foster Hoggson died in Troy, NY, on October 25, 1939.²⁰ Alan Close of Englewood, NY, had joined the firm in 1912 and upon Noble Foster's death, purchased Hoggson Brothers Inc. in 1939.²¹ He served as their president until his death in 1958. It was during the leadership of Alan Close that the board of the Ballston Spa National Bank engaged Hoggson Brothers in mid-1951 to begin the planning of major building alterations and expansion. Arthur Benson was the construction supervisor representing the firm. John G. Anderson joined the firm in 1917 and was with the firm for fifty years and became president after Close, serving until his death in 1967.²² In February 1964, Bank President Hodsoll was authorized to sign contracts with Hoggson Bros. for renovations once again that involved the installation of air conditioning, painting, new carpeting and redecorating in the banking area and the director's room. It is assumed that the firm dissolved after Anderson's death, marking nearly eighty years of continuous practice.

Alfred E. Verrigni – The architecture firm chosen to design and oversee the expansion of the Ballston bank in the late 1960s and 1970s was not as well known for its bank work as the previous two but instead was local to Saratoga County. Alfred Verrigni was born in Ballston Spa in 1920 and studied at Rensselaer Polytechnic Institute, where he received his architectural degree in 1951. He went into private practice in 1968 focusing on commercial and institutional buildings. He later was employed by the New York State Office of General Services in the Design and Construction division. He stayed active as an architectural consultant after retirement and died in 2002.²³ Verrigni designed the drive-in/walk-up additions to the east side of the bank building in

¹⁹ *The National Cyclopedia of American Biography* (James T. White & Company, 1922), 238. Books authored by Noble Foster Hoggson: *Banking Through the Ages* (1927) and *Epochs in American Banking* (1929).

²⁰ "W.J. Hoggson, Ill for Months, Passes Away," *Daily Item* (Port Chester, NY), May 15, 1933, 4.

²¹ "Alan Close, 69, Building firm Head, Is Dead," *Bangor Daily News*, April 24, 1958, 17.

²² "J. G. Anderson, Bank Designer, World War I Veteran Post Commander" *Record* (Hackensack, NJ), January 3, 1967, 43.

²³ "Obituaries: Alfred E. Verrigni, Schenectady," *Saratogian*, July 25, 2002.

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1970, as well as the broad extension off the rear of the building with the low sloped gable roof. Within four years, they were under construction again with a roof over three drive up teller stations on the east side.

After the Period of Significance

With the period of significance of this building spanning from its construction in 1824 through 1973, which encompasses the last of the exterior alterations and expansion of the Front Street building, there are several slight changes and parts of the bank history that lie outside of the period of significance. This would include the installation of ATMs first added In 1981 and extensive interior renovations of the first floor. These renovations moved the ca.1952 teller counter from along the south wall of the bank lobby to parallel with the east wall to make access to the drive-thru teller wing more convenient. This renovation also shifted the president and vice president's executive offices, a directors' conference room, a loan operations center and a new storage vault to the rear and west side of the building. The opening of the historic 1924 vault lobby to a broad central corridor and construction of new privacy viewing booths was part of this later remodeling effort outside of the period of significance.²⁴

Biographical sketches

James M. Cook was born in 1807 in the Town of Ballston. His father, Samuel Cook, was one of the most prominent lawyers in Saratoga County. Despite his father's hope that James would go to college, he preferred a mercantile life, instead. He purchased a cotton mill in 1844 and partnered in several manufacturing enterprises. He was an original incorporator of the Rensselaer & Saratoga Railroad and was instrumental in bringing the railroad to Ballston Spa. He was elected the first president of the bank and served as such for almost twenty years. He was president of the Village of Ballston Spa in 1842, 1843 and 1845. He served three terms as state senator (13th district) from 1848-1851, and sat in the 71st, 72nd, 73rd and 74th New York State Legislatures. In 1851 he was elected New York State Treasurer on the Whig ticket. Because it was such a close margin in that election, despite taking office on January 1, 1852, his democratic opponent was successful in contesting the election and took his place in office in November of 1852 to serve the remainder of the term. Cook was then the state comptroller in 1854-55. Finally in 1856 he was appointed as superintendent of the Banking Department of the State of New York, at which time he was required to sever his personal and financial connections with the BSNB. He died April 12, 1868, and is buried in the Ballston Spa Village Cemetery.

Johanna Hawkins - it is quite possible we would not have a bank building at 87 Front Street that retains its historic and architectural character, if not for Mrs. Johanna Hawkins. Johanna Hawkins was born in 1788 and had been married to Hugh Hawkins, who was one of the early petitioners in 1813 to the State Legislator for establishment of a bank in Saratoga County. She was a member of Christ Church Episcopal in Ballston Spa, where she was confirmed and where daughter Susan Hawkins, born in 1824, was baptized. The couple appear to have had at least three daughters. Hugh Hawkins died June 19, 1833, at age forty-five. This would have made Johanna a widow at the time of the sale of the bank property but not at the time she initially purchased the land from Nicholas Low in 1821. It is possible she had her own wealth or inheritance with which to purchase and construct a home. According to the James Scott survey and map, which was revised in 1823 by Theodore C. Hailes, Johanna Hawkins and Hugh Hawkins owned separate lots along Front Street. Again, speculating that that Johanna had her own wealth, it is known that when she sold her home at the corner of Front and Science Streets to James Cook as president of the bank, she kept only \$100 of the sale proceeds and invested the

²⁴ Roerig, *History of Ballston Spa National Bank*, 192.

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remaining \$2,000 in shares of stock in the bank. Johanna was one of six women shareholders in 1839 at the start of the bank. Her history, if it had been more documented, would likely have been quite interesting. Both Hugh and Johanna Hawkins (d. 8/26/1866) are buried in Powell Wiswall Cemetery in the Village of Ballston Spa.²⁵

Summary

As the original and oldest operating financial institution in the Village of Ballston Spa and Saratoga County, the Ballston Spa National Bank building at 87 Front Street is a representative example of a banking financial institution established in a growing rural community during the early nineteenth century. Its late Federal style exterior remains largely unchanged since the time of its construction, with the exception of one-story additions to the east and south, and its interior retains features associated with its banking function as it adapted to the industry changes over nearly two centuries. Overall, the building retains its historic integrity and remains integrated into the streetscape of the Village of Ballston Spa. In addition to its architecture, Ballston Spa National Bank is significant for its legacy as a local community bank serving an important role in the development of the immediate community of Ballston Spa and regionally throughout Saratoga County and the financial history of the Capital Region of Eastern New York.

²⁵ "Town of Milton Cemeteries," Saratoga NYGenWeb, <https://www.saratoganygenweb.com/powelwis.htm>; "Records of Christ Church (Episcopal)," Saratoga NYGenWeb, <https://www.saratoganygenweb.com/ChriChEp.htm>; 1855 New York State Census, Town of Milton, 1st E. D. (houses #131-260); Saratoga County Deed Book HH, Page 207.

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Maps

Annotated Map by Samuel McKenzie per deed of sales of Nicholas Low to H. Loomis of February 1823. Based on Map drawn by Surveyor James Scott (1814-19) and redrawn by Theodore C. Hailes. Courtesy of the Saratoga County History Center at Brookside Museum.

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“Ballston Renovation, Construction, Demolitions Noted.” *Schenectady Gazette*, November 27, 1969.

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Previous documentation on file (NPS):

- ☒ preliminary determination of individual listing (36 CFR 67 has been requested)
☐ previously listed in the National Register
☐ previously determined eligible by the National Register
☐ designated a National Historic Landmark
☐ recorded by Historic American Buildings Survey # _____
☐ recorded by Historic American Engineering Record # _____
☐ recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- ☐ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☐ Other

Name of repository: _____

Historic Resources Survey Number (if assigned): _____

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10. Geographical Data

Acreage of Property 0.38

(Do not include previously listed resource acreage.)

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

1. Latitude: 43.002248

Longitude: -73.851864

2. Latitude: 43.002316

Longitude: -73.851958

Verbal Boundary Description (Describe the boundaries of the property.)

The boundary is indicated by a heavy line on the enclosed map with scale.

Boundary Justification (Explain why the boundaries were selected.)

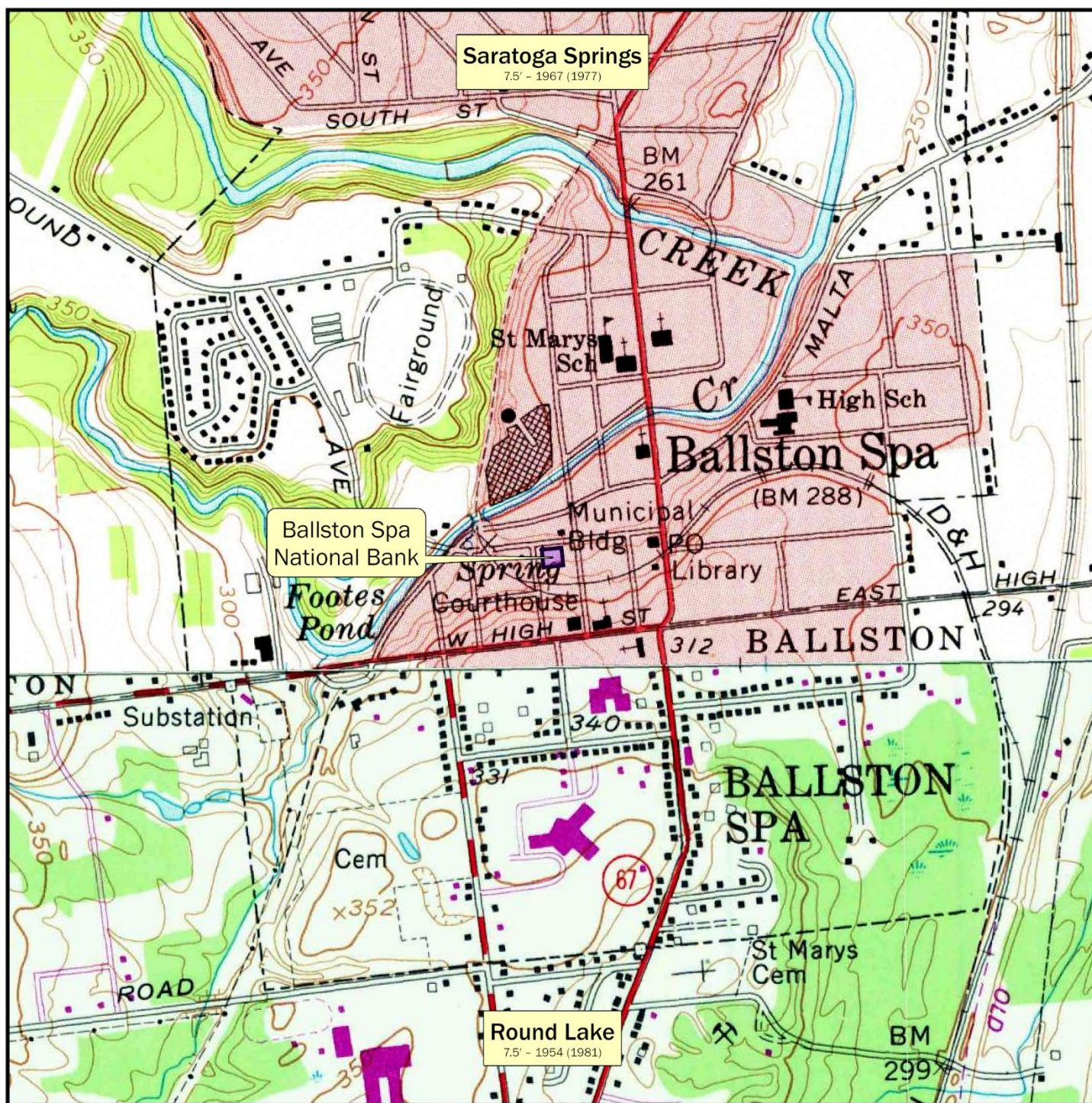
The boundary includes the current tax parcel on which the historic building stands, plus a small discontinuous area comprising the contributing clock and the land on which it stands. The boundaries have been drawn to include all property historically and currently associated with the nominated resources.

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1:12,000

0 500 1000 ft



Ballston Spa National Bank



New York State
Parks, Recreation and
Historic Preservation

Projection: WGS 1984 UTM Zone 18N

Mapped 05/16/2025 by Matthew W. Shepherd, NYSHPO

Ballston Spa National Bank

Name of Property

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Point	Latitude	Longitude	Point	Latitude	Longitude
1	43.002248	-73.851864	2	43.002316	-73.851958



1:600



Projection: WGS 1984 UTM Zone 18N



Nomination Boundary (0.38 ac)

New York State Orthoimagery Year: 2023

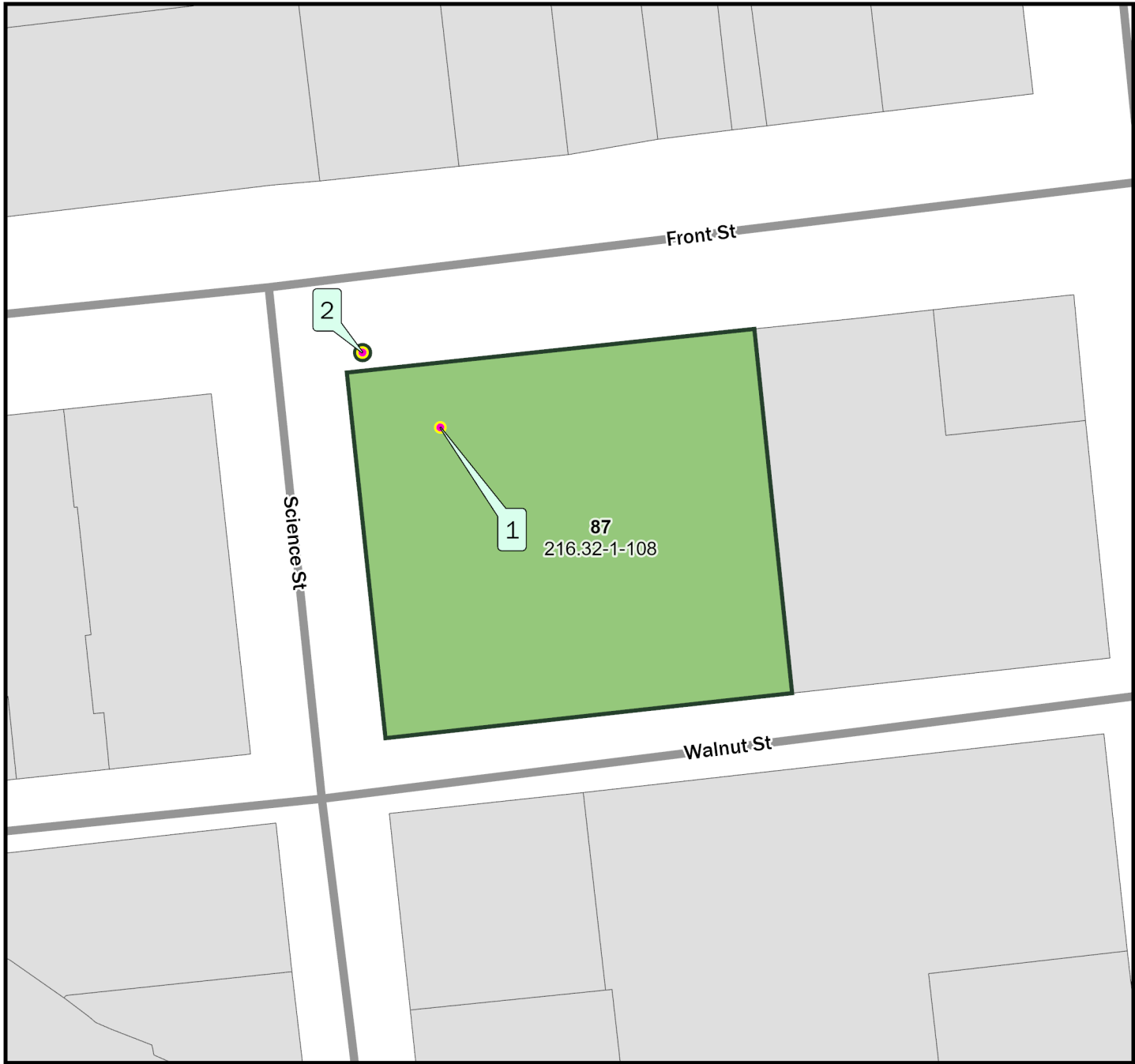


**New York State
Parks, Recreation and
Historic Preservation**

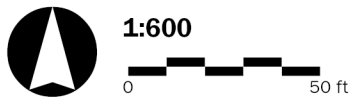
Mapped 05/16/2025 by Matthew W. Shepherd, NYSHPO

Ballston Spa National Bank
Name of Property

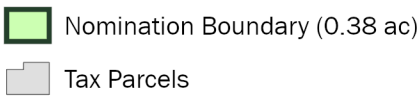
Saratoga County, NY
County and State



Point	Latitude	Longitude	Point	Latitude	Longitude
1	43.002248	-73.851864	2	43.002316	-73.851958



Projection: WGS 1984 UTM Zone 18N



Saratoga County Parcel Year: 2024



Mapped 05/16/2025 by Matthew W. Shepherd, NYSHPO

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11. Form Prepared By

name/title Kimberly Konrad Alvarez, Preservation Consultant

organization Landmark Consulting LLC

date May 2025

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state NY

zip code 12208

e-mail kkalvarez@landmarkconsulting.net

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.
A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: Ballston Spa National Bank
City or Vicinity: Ballston Spa
County: Saratoga State: New York
Photographer: Kimberly Konrad Alvarez, Landmark Consulting LLC
Date Photographed: September 2024

Description of Photograph(s) and number:

- 0001 View of front (north) elevation of 87 Front Street showing original 1824 2-story building with 1952 east addition.
- 0002 87 Front Street looking south. Greek Revival style entry portico.
- 0003 87 Front Street north elevation. Detail view showing drive up teller stations constructed in 1973 with glass enclosed walk-up teller window.
- 0004 87 Front Street side (west) elevation along Science Street. Detail view of original ca. 1824 side wall with formal arrangement of fenestration and chimneys with stepped parapets.
- 0005 West elevation of 87 Front Street. Detail view of minimally exposed south (rear) elevation and the 3-part window of the 1911 brick addition.
- 0006 West elevation of 87 Front Street. View looking east showing the 1970 one-story addition that enveloped previous rear additions. Note minimal fenestration and detailing.
- 0007 South elevation of 87 Front Street. View looking north of the broad gable roof over the 1970 rear addition and the small entry wing with flared copper roof.
- 0008 East elevation of 87 Front Street. View looking west of the 1970 addition that doubled the size of the bank footprint.
- 0009 East elevation of 87 Front Street from adjacent parking lot. View showing the 1973 drive-up teller stations with intact and operable pneumatic tube carriers.
- 0010 87 Front Street. View looking south within glass enclosed vestibule with walk-up teller window from the 1970 addition. Note the ATM which was added in 1981.
- 0011 Interior of 87 Front Street. View looking north within main bank lobby in the east addition constructed in 1952. Note finishes primarily date to the 1970s.

Ballston Spa National Bank

Name of Property

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County and State

- 0012 Interior of 87 Front Street. View looking west within main bank lobby showing the modular cubicle office along west wall of what was the original building.
- 0013 Interior of 87 Front Street. Detail view of glass enclosed entry vestibule within main bank lobby constructed as part of the 1952 modernization.
- 0014 Interior of 87 Front Street. View looking south within main bank lobby showing the broad opening to rear expansion framed by cased beam and square piers.
- 0015 Interior of 87 Front Street. First floor looking south within former President's Office within SW corner of original building. Note finishes primarily date to the 1952 renovations.
- 0016 Interior of 87 Front Street. First floor broad corridor linking bank lobby to rear offices in 1970s addition. Typical of finishes throughout building.
- 0017 Interior of 87 Front Street. First floor view looking south of 1924 Vault Lobby with marble walls and flooring. Note free-standing vault at south end.
- 0018 Interior of 87 Front Street. First floor view looking south within 1924 Vault showing the many deposit boxes, marble flooring and division of spaces.
- 0019 Interior of 87 Front Street. Second Floor view looking west within intact room at SW corner with historic features and finishes. Note altered window to accommodate gabled roof of 1970s rear addition.
- 0020 Interior of 87 Front Street. Second floor view looking west of front room (north) showing intact trim elements and wainscot from the 1952 renovations.
- 0021 Interior of 87 Front Street. First floor view looking north of office space within the 1911 brick addition. Note the 3-part window with Gothic muntin configuration. Rest of the finishes date to the 1952 renovations.
- 0022 Interior of 87 Front Street. First floor view looking west of rear office space in the 1970 south wing addition. Note finishes consist of late 20th century materials.
- 0023 Interior of 87 Front Street. Basement floor view looking east within staff lounge in southwest corner of the 1970 addition. Note finishes of resilient flooring, Masonite and acoustic ceilings are typical in basement spaces.
- 0024 Interior of 87 Front Street. First floor view looking east of hallway in rear entry area with bathrooms, CMU stairwell to basement, maintenance spaces and south staff entry.
- 0025 Original 1926 chime clock on sidewalk in front of 87 Front Street. View looking west at the intersection of Front & Science Streets.



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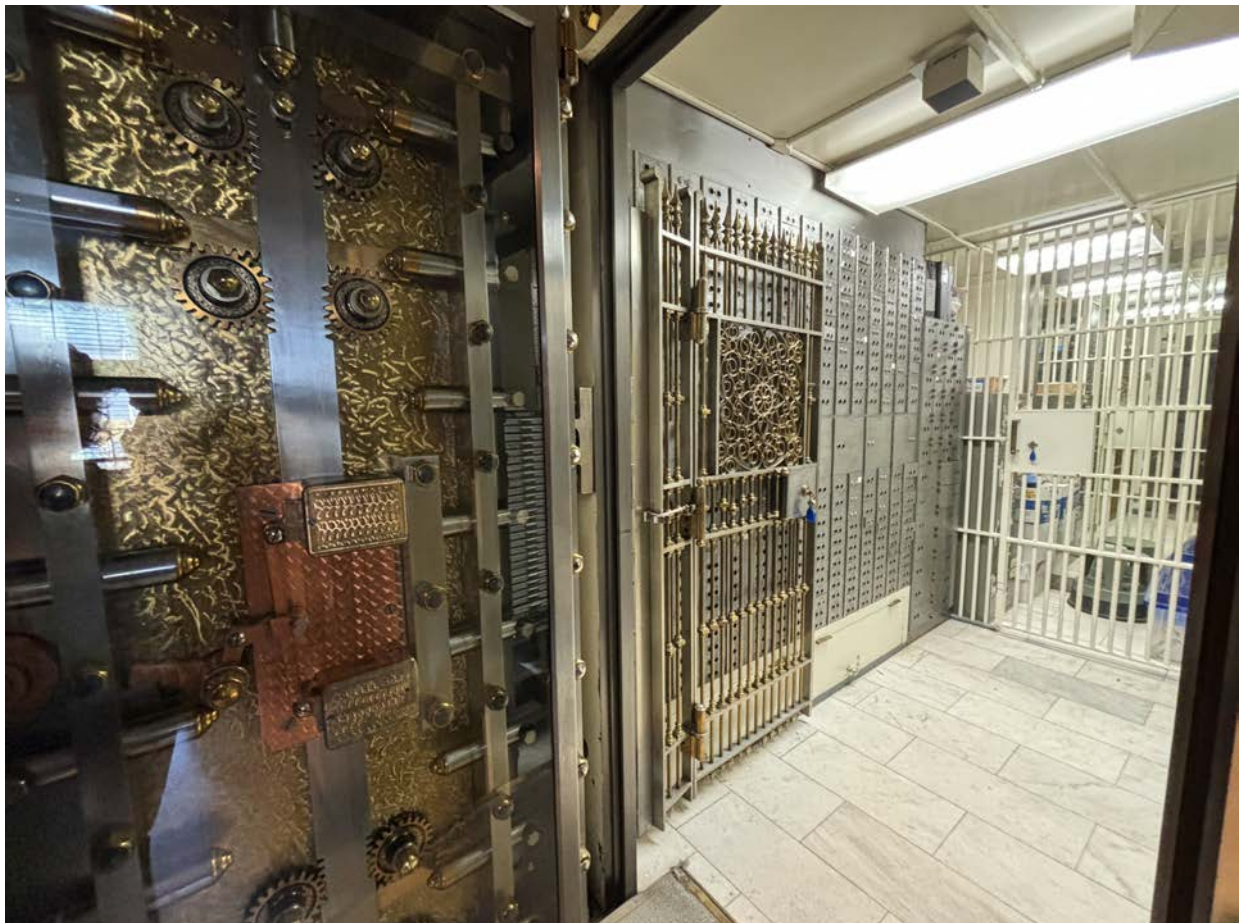
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