

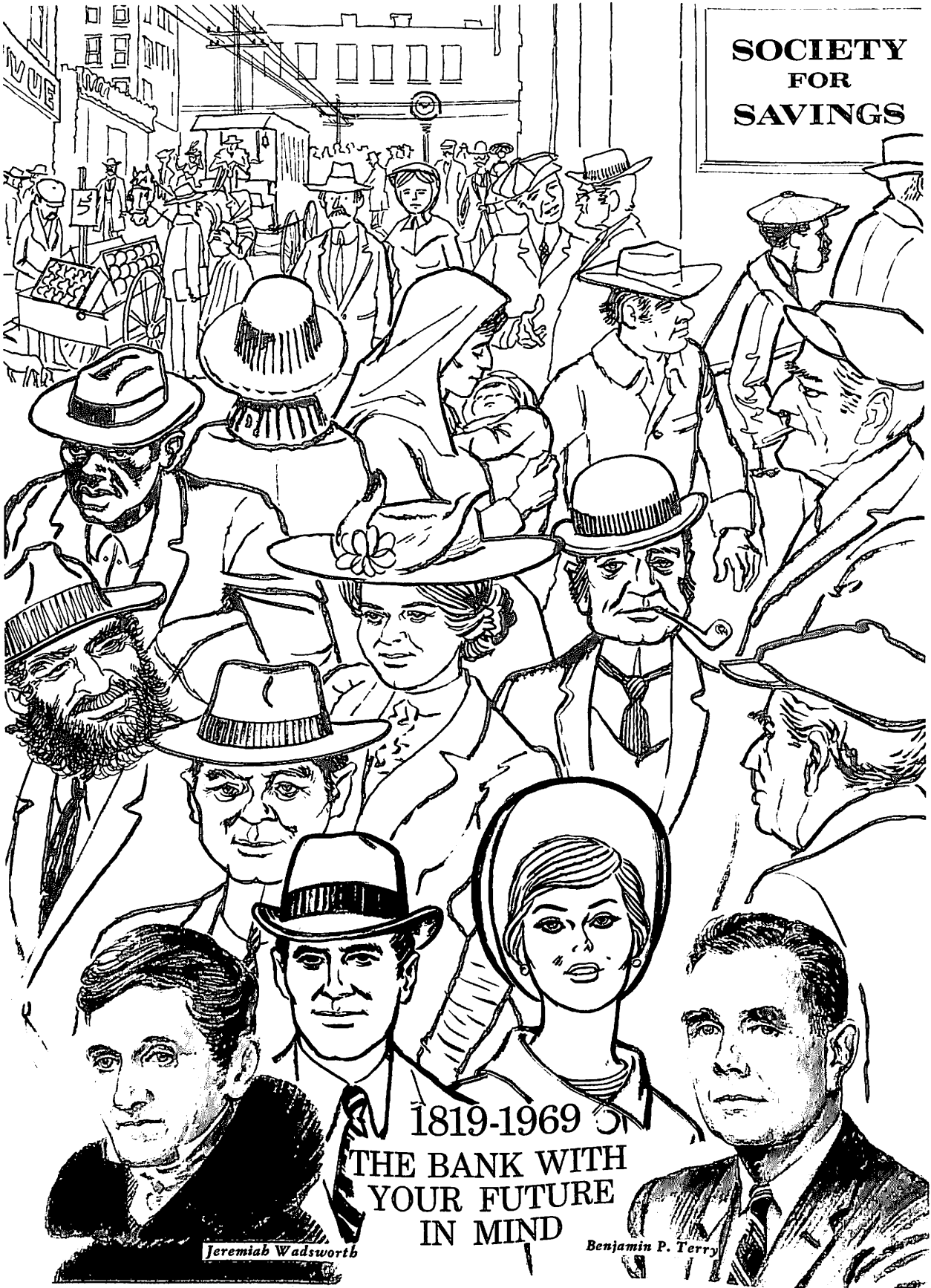
***Passbook to a Proud Past  
and a Promising Future***

*Passbook—To a Proud Past and a Promising Future*

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**SOCIETY  
FOR  
SAVINGS**

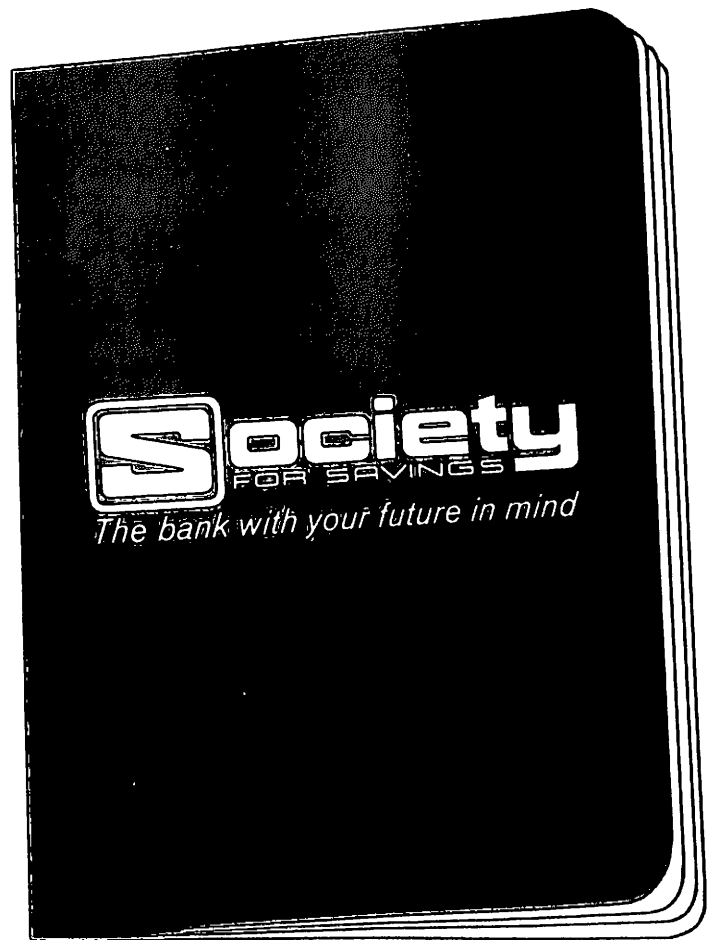


1819-1969  
THE BANK WITH  
YOUR FUTURE  
IN MIND

*Jeremiah Wadsworth*

*Benjamin P. Terry*

*Passbook to a Proud Past  
and a Promising Future*



*1819 • 1969 150th Anniversary*

*Printed by Connecticut Printers, Inc.  
Designed by Asher T. Applegate*

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# Acknowledgments

Almost 18 months ago, President Benjamin P. Terry approached us about the preparation of a suitable memorial to commemorate the 150th anniversary of the Society for Savings to be celebrated in 1969. The last history of the Society was published in 1919 on the occasion of the Bank's centennial. President Terry stressed his desire for a treatise that would be broader in scope than a mere exposition of the Bank's growth and success.

Intrigued by the fact that the Bank was founded by affluent Hartford merchants and civic leaders as a philanthropic enterprise, we decided that the Society's story could best be told in terms of the people who have been and are the Bank's depositors. A "human" history has been our aim. We have traced by episodes and pictures the development of Hartford from a small, ethnically homogeneous river town into a burgeoning, cosmopolitan metropolis, highlighting the role played by the Society for Savings during the past century and a half of radical change.

Our sources have been many: J. Hammond Trumbull's *Memorial History of Hartford County*; W. Storrs Lee's *The Yankees of Connecticut*; Albert Van Dusen's *Connecticut*; previous histories of the Society; histories of other local business institutions and ethnic groups; biographies and personal reminiscences of Hartford citizens; reference books on mutual savings banks; newspaper and magazine articles. For illustrations we have done our best to assemble a wide selection of views of Hartford landmarks, citizens and events, drawing from many collections, public and private.

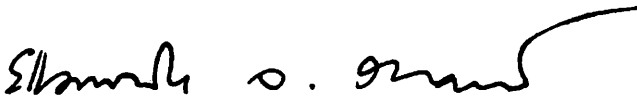
We wish to express our thanks to the numerous individuals who have aided us in compiling this book. In particular we are grateful to Mr. and Mrs. Thompson R. Harlow, Melancthon Jacobus and the staff of the Connecticut Historical Society. The fact that Mr. Jacobus had done such a fine job of cataloguing the Historical Society's vast picture collection made our task of selection infinitely easier. Jack Rome of the Honiss Oyster House was very generous in allowing us to reproduce many of his photographs of Hartford people and scenes. Miss Josephine Sale of the Hartford Public Library was of great assistance. The original sketches and art work of George Landraitis and Richard Welling are an attractive addition. We are grateful to Albert Putnam for allowing us to use Mr. Welling's sketch of Constitution Plaza originally used in his book, *The New City . . . Hartford*. For their excellent reproductions of old pictures and photographs, Irving Blomstrann, Edward Saxe Studio and Meyers Studio are to be congratulated. One of the most difficult tasks in creating this picture history has been that of layout and design. For this we are indebted to Asher Applegate of Connecticut Printers.

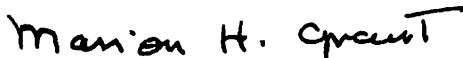
Written and verbal information about the various ethnic groups that have settled in Hartford was provided by John Rogers, John Ganter, Rabbi Morris Silverman, Mrs. Anna Guerriero, James J. Kelly, Walter Maznicki, Thor Liljedhal and the Rev. Stanley Sandberg.

Charles G. Lyon, former president, and Hans C. Christensen, former senior vice president of the Bank, guided us to a number of useful reference books. They also told us stories, from their own personal recollections, about the Society in the old days.

Vice President Walton A. Baker, Assistant Treasurer Teresa B. Burlick, Mrs. June McCann Inglima and Mrs. Lina Friedman were of great assistance in editing the manuscript. Miss Burlick, W. Gary Krum and Joseph A. Pascal, also provided facts, figures and statistics for the Appendices.

Finally, we wish to extend our warmest thanks to President Benjamin Terry for his enthusiastic support of our endeavors.

  
ELLSWORTH S. GRANT

  
MARION H. GRANT



Lobby—Main Office  
Society for Savings



October 31, 1968

As Society for Savings completes 150 years of service to Greater Hartford, the Bank faces many opportunities and challenges stemming from our rapidly changing social and economic environment. Increasing awareness of social responsibility requires us to devote corporate energies to the social upheavals of our times. Increasing materialism and a more sophisticated economy have changed people's financial needs. We must develop new procedures, offer new services, and adopt modern technology. Competition is intense, and our customers must be served. Society's attention, therefore, focuses on the future. In the words of our recently adopted slogan, we are "The Bank with Your Future in Mind."

It is the custom of people, however, to observe anniversaries as important milestones in their lives. And the key word here is "people." The Society for Savings was organized by people to serve people. It is still our purpose today to provide the financial services that people want and need. So it is only appropriate that we observe our 150th anniversary by looking back at the people who have contributed both to our growth and the growth of the community we serve.

Much has been written of Hartford's colonial days. The story of the last 150 years is less well known. This book is that story. It tells of people -- great and small, early families and newcomers, young and old. It tells of our founders, our depositors, and our staff. It tells of the people who made Hartford the fine city it is today.

The authors of this book are eminently qualified to tell this story. Ellsworth Grant was born in Wethersfield. He is a graduate of Harvard University. Active in business and civic life of Greater Hartford for thirty years, he is now the President of the Children's Museum. He is also President of The Connecticut River Watershed Council and a West Hartford town Councilman. He wrote and produced the popularly acclaimed film about the Connecticut River, "The Long Tidal River." He is the author of two articles published in American Heritage -- one on the River and the other on the life of Colonel Samuel Colt. Marion Grant is the daughter of a distinguished Hartford surgeon. Her mother was a leader in social and civic reforms. Mrs. Grant graduated from Bennington College where she majored in creative writing. Like her mother before her, she has been active for many years in the social service and civic life of Greater Hartford. She is the author of "A Guidebook to Greater Hartford."

As we read in the Grants' book of the people in our past, we can reflect that, except in time, they are not much different from the people who will lead us, the people we will serve, and the people who will work for us as Society for Savings faces the challenge of the future. The success of our predecessors makes us confident of success in the future.

A handwritten signature in black ink that reads "Benjamin P. Terry". The signature is written in a cursive style with a large, stylized 'B' and 'T'.

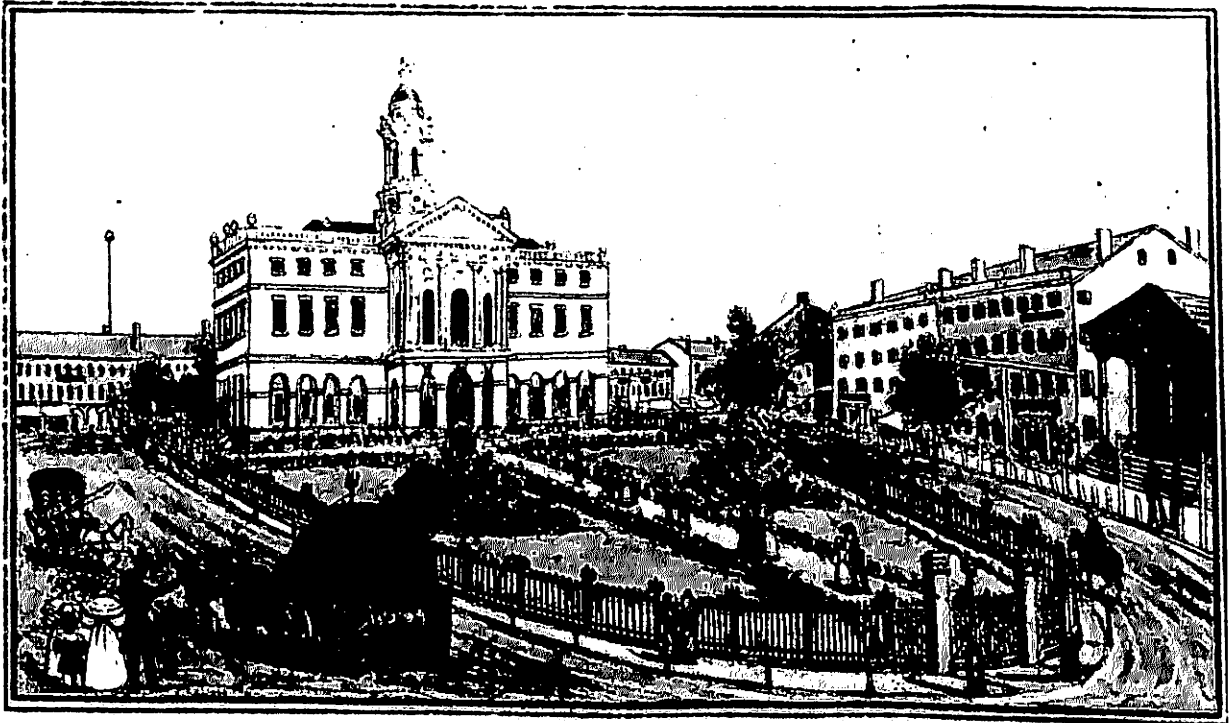
Benjamin P. Terry  
President

BOX 1570 • HARTFORD, CONNECTICUT 06101



## *Episodes*

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*Courtesy of the Connecticut Historical Society.*

When built in 1796, the Old State House was designed to be viewed looking west from the river as in this old drawing. Until 1873, Hartford shared with New Haven the honor of being the capital of the state. Considered one of the finest examples of Federal architecture in the country, the design is said to have been taken from plans drawn by Charles Bulfinch. For many years it housed the State Assembly as well as being a focal point for all the city's civic and business activities. Here, in Elisha Colt's office, the Society for Savings had its first headquarters.

## *"Forchinate" Aunt Lucinda*

Aunt Lucinda Andrus made her first deposit in the Society for Savings in 1854. The Bank was then 35 years old. Lucinda, a country Yankee, was born in Connecticut at the turn of the 19th century when this little state began to enter upon a period of great change.

Up to then almost completely agricultural, with every inch of fertile soil under cultivation, the days of Connecticut's farming economy were numbered. The land was becoming so exhausted that prolific and vigorous Yankee natives were forced to find new ways of making a living. Some young folk became pioneers and went west to seek out fresh farm lands in virgin territories recently seized from Indian tribes. Others started what developed into an inexorable trend. They moved into Connecticut's rapidly expanding towns and cities where a new manufacturing economy was emerging.

Lucinda joined the movement into the factories. She left her home and went to Simsbury where she found employment in the Bacon, Bickford and Eales Company, later Ensign-Bickford. This little company manufactured the first American safety fuse used for blasting in mining operations. Lucinda lived with the family of Joseph Toy, manager of the company. When not needed at the factory, she assisted Mrs. Toy in return for her board. The Toy children called her Aunt Lucinda.

As an old woman she wrote about herself, "I was forchinate in my life at the age of twenty in giting a ocupation in a manifactrin establishment. it gave me work for a number of years. it was not far from home in Weatogue east side of the river. my mother and father was well pleased I was so forchinate.

"I comenced work April the first 1843. I bordid in the family of Mr. Toy as he was agent for the company and gave me employment. they had four little children joseph mary susan Anny. I liked the family very much. Mrs. Toy was a nice lady and very good.

"I got along good with my work and was happy and all my friends thought a grate deal of Mr. Toy as a good man and sitisen.

"I did not spend my earnings. I kept it, and when I got twenty dolers I gave it to my mother to keep for me. my father gave me a cow and told me to sell it and so I sold it to Mr. Toy for 28 dolers and put the money with my twenty and that made me 48 and in two months wagis I raised it to sixty dolers.

"Mr. Toy sead to me Lucinda if you want to put your money in the savins bank you may go to Hartford with me and I will see to it being put in. I went home told my mother, and my father gave me 5 dolers and that made me 65 dolers.

"The next morning Mary and her father and myself startid for Hartford. Mr. Toy took my money and went to the bank with it. I wrote my name, they gave me a book to keep and we returned home. I was a little proud but not haughty pride, for pride is gust before a fall. I did not want to fall for I had money in the bank, but I was happy I savid my earnings for some years. I had not much gust a nuf to git along."

When Lucinda wrote her memoirs, the average factory wage was five cents an hour. Factory employees worked twelve hours a day in the summer-time, and from dawn until dusk in the winter, six days a week.

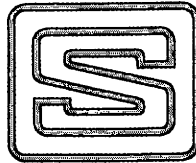
Lucinda's grammar and spelling were not a credit to her public school education, which probably amounted to the first four grades. But her self-respect, her firm belief in hard work, her frugal ways, and her common sense attitudes clearly exemplified the purposes for which the Society for Savings was founded 150 years ago. The Bank was originally a strictly philanthropic enterprise. By receiving, investing, and paying compound interest on the small savings of working men and women, the early trustees of this mutual savings institution endeavored to teach their depositors habits of thrift

that would be beneficial both to their own futures and to the future of the community as a whole. The Bank concentrated on serving such people as "seamen bound on a voyage . . . soldiers or other persons who have come into possession of money received by way of wages, prize money, gifts and gratuities . . . widows and children . . . a young man intending to marry at a future date . . . young women who might expect to change their condition."

To make quite sure that the Society would not be patronized by wealthy misers, the original charter limited deposits to \$200 in any one calendar year. In those days \$200 was a tidy nest egg to put towards the purchase of a home, a small business, or a better education. Thus, the newcomers became solid citizens with a real stake in the growth and betterment of the city. Today, a state law al-

lows savings banks to accept a maximum of \$30,000 from any one depositor, exclusive of interest. Then, as now, the Society also urged its depositors to "borrow where you save" and made every effort to give credit to the poor but worthy who aspired to get ahead in the world.

In 1933 the Society joined the Mutual Savings Bank Central Fund to insure the savings of its members. Ten years later this Fund became The Savings' Bank Deposit Guaranty Fund of Connecticut, Inc. On December 31, 1958 the bank withdrew from the Guaranty Fund and immediately joined the Federal Deposit Insurance Corporation. Deposits up to \$15,000 are now fully covered. In the early days the depositor's sole insurance was the personal integrity of the Bank's trustees and officers, which, in the case of the Society for Savings, was sufficient.



## *One Dollar Opens an Account*

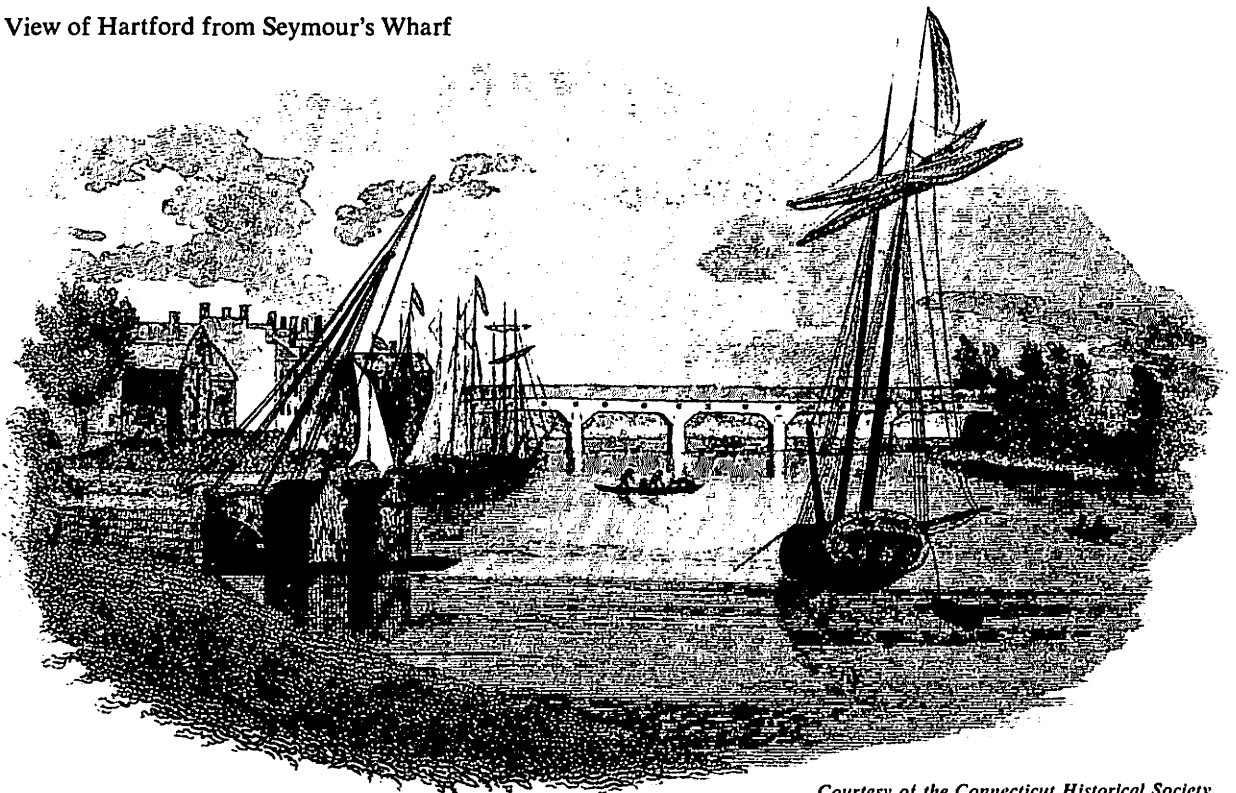
Historians differ as to the exact origins of the mutual savings bank idea. There is mention of such a bank in Hamburg, Germany, that had operated successfully for 40 years before the turn of the 19th century. An Englishwoman named Priscilla Wakefield started a "Child's Bank" in Tottenham, near London, in 1798, and one for adults in 1804, and thus is credited with introducing the savings bank concept into the British Isles. But it was a Scottish minister, the Reverend Henry Duncan of Dumfriesshire, who actively promoted the savings bank movement. In 1810 he roused his impoverished congregation to the potential earthly rewards of modest but regular thrift with the challenging words, "One dollar opens an account!"

Distressed by the wretched conditions of the many new poor being created by the advent of the

Industrial Revolution in England and Scotland, this practical Scotsman was guided by the basic belief that the best way to help people is to teach them how to help themselves. From this time on, people viewed mutual savings banks with increasing enthusiasm. The first in this country opened in Philadelphia in 1816. Others soon started in the following American cities: Boston in 1816; Salem in 1818; Baltimore in 1818; New York in 1819.

The Society for Savings, which was organized in Hartford on June 9, 1819, was the sixth institution of its kind in the United States and the first in Connecticut. Today 502 mutual savings banks are located in 18 states. Most of the banks are in the Northeast, a few in the Far West, one in Puerto Rico and two in Alaska. None are federally chartered.

View of Hartford from Seymour's Wharf





*Courtesy of the Wadsworth Atheneum and Faneuil Adams.*  
Colonel Jeremiah Wadsworth and his son, young Daniel, who became the Society for Savings' first president.

## *In the Puritan Tradition*

In 1819 the Port of Hartford on the Connecticut River numbered little more than 6,000 inhabitants. The entire town had only 38 streets; none were paved. At times the mud on Main Street was so deep that ladies desiring to cross went on horseback to protect their clothing! Despite its small size and poor thoroughfares, Hartford was a remarkably prosperous community. The men who managed the city's civic and business affairs in those days were a closely-knit group dubbed the "Standing Order."

Three momentous events had severely shaken the customary serenity of Connecticut early in the 19th century. First there was the War of 1812 that crippled shipping and trade; second was the Hartford Convention, held in 1814 at the Old State House to protest that unpopular war. Twenty-six representatives from the New England States convened here to discuss their common grievances. Most were staunch Federalists, sharply critical of the radical and, to them, ruinous policies of James Madison. The convention, which met secretly, had a very bad press. The delegates were accused of "sowing the seeds of dissension and disunion." Because peace was declared within the next few months, the decisions reached by the Hartford Convention came to naught. The third momentous event was the state's first Constitutional Convention held at the Old State House in Hartford in 1818. The old Federalist Party gradually declined in power because of its inability to relate to the new problems being spawned by the new century. The younger generation, and the Republican-Tolerantists, therefore demanded a new constitution. For years Connecticut had been governed under the old Royal Charter procured from King Charles II of England in 1662. To say the least, it was out of date! The leader of the Republican-Tolerantists was Oliver Wolcott, Jr., son of one of Connecticut's old Federalist governors. Later on, Oliver, Jr., too, became governor of the state, serving for ten consecutive terms.

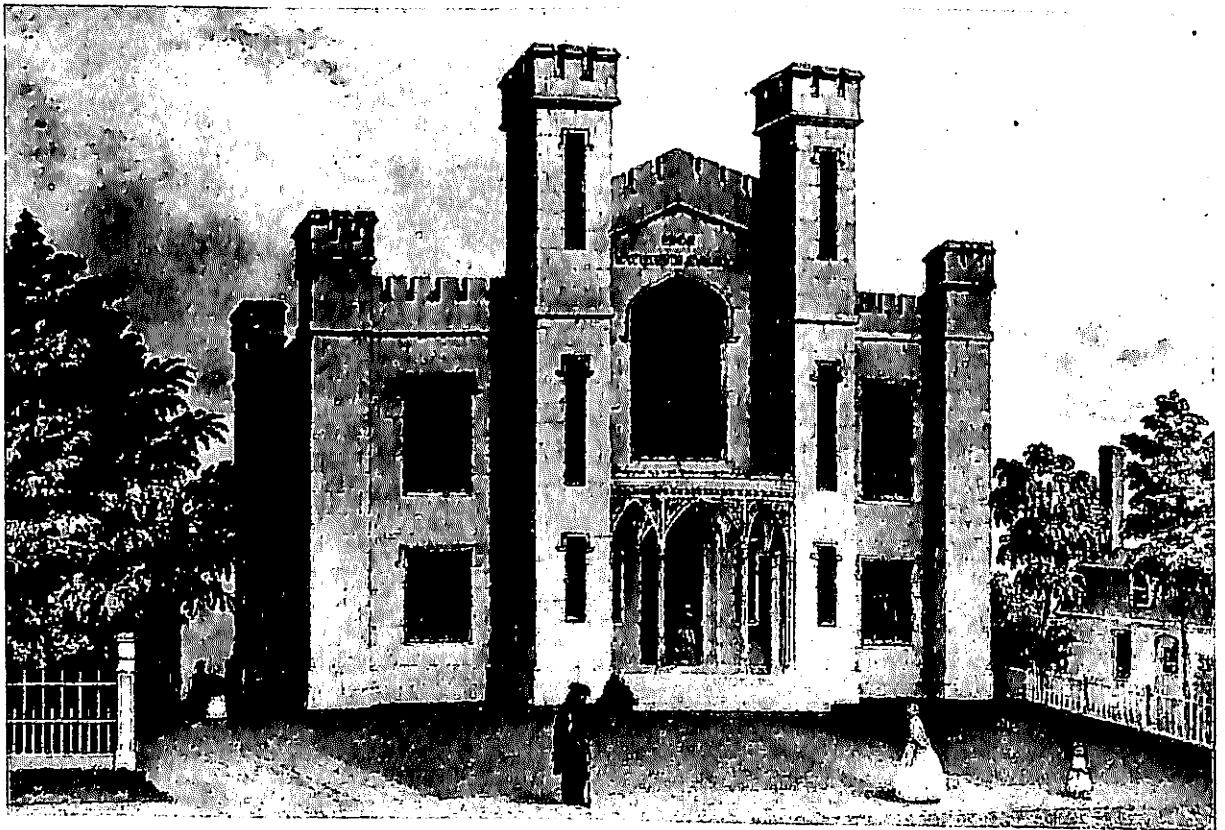
After the war, the chief bone of local contention was the great power vested in the Congregational Church, which, since Colonial days, had been tax-supported as the official church of Connecticut. Growing numbers of Episcopalians and other denominations objected fiercely to being forced to contribute to this old bastion of the Puritan hierarchy. The Constitutional Convention of 1818 faced up to these new economic and social problems. It actually brought about a bloodless revolution. The Congregational Church was disestablished, and other Christian churches were allowed to flourish. Many new laws were passed that enabled the state to cope more realistically with the challenges of a changing economy and a population that included more and more people of different ethnic and religious backgrounds.

Top patriarch of Hartford's powerful Standing Order in 1819 was Daniel Wadsworth, wealthiest man in town. His father, Colonel Jeremiah Wadsworth, had been George Washington's Commissary General of Purchases during most of the American Revolution. Colonel Wadsworth also had charge of procuring supplies for the French troops, for which he was paid in hard money. This money, coupled with his native vigor and astuteness as a merchant, enabled him to amass a very large fortune. Along with Alexander Hamilton and Robert Morris, his intimate friends, Jeremiah Wadsworth was one of the ablest financiers of his time.

On a number of occasions his young son, Daniel, accompanied him on his frequent trips to Europe. A shy, cultivated and conscientious man, Daniel was dominated by both a great love for the arts and a deep sense of duty. When young Mason Cogswell, later a prominent Hartford physician, visited this city in 1788, he wrote in his diary a rather sarcastic description of Hartford's wealthiest scion, then seventeen years of age: ". . . as for young Daniel, he's a strange youth. With his pockets full of money, he had rather at any time sit



The home of Colonel Jeremiah Wadsworth was built in 1730 by his father, the Reverend Daniel Wadsworth, seventh pastor of the First Church of Christ. Here in his youth lived Jeremiah's son Daniel, the Society's first president. During the American Revolution many famous persons visited the Wadsworth home, including President George Washington, General Lafayette and the Count de Rochambeau. The house stood on Main Street until 1840, when it was moved to Buckingham Street to make way for the Wadsworth Atheneum, the nation's first public art museum. Below is the Atheneum as it looked soon after its completion in 1842.



down at home betwixt his two sisters, and by some new act of tenderness call forth their affection for him, than be in the best and most fashionable company, at the gaming table, or in any place where he can spend his money in an honorable and polite way. 'Tis true as it is strange; and furthermore he is warmly attached to the principles of virtue and morality, and really he is not ashamed of his God!"

Thomas Cole, another Hartfordite, who became one of the first great American landscape artists, was a close personal friend of Daniel Wadsworth. Cole's painting of Montevideo, the neo-Gothic summer villa Daniel had built for himself and his wife out on Talcott Mountain, now hangs at the Wadsworth Atheneum, as do portraits of Daniel and his father.

Young Wadsworth cut quite an eccentric and conspicuous figure in the Hartford of his time. Especially fascinating to his fellow citizens was his manner of dress. He favored capes, which were high fashion, often wearing several, one on top of the other, of varying lengths and colors. As the weather grew hotter or colder, he decreased or increased their number. He had a huge yellow coach, one of three owned by Hartford's most aristocratic residents. It was warmed by a footstove so large that it required a stovepipe protruding from a side window. During the cold winter months, he even took the footstove into church with him. But he did not think only of his own comforts. When snow storms blanketed the little city, he always sent out his big sleigh laden with food for the poor who might be temporarily marooned or in distress.

He sponsored every important charitable or educational cause of his day: the Connecticut Asylum for the Education and Instruction of Deaf and Dumb Persons, now the American School for the Deaf; the Hartford Orphan Asylum, now Children's Services of Connecticut; the Hartford Young Men's Institute, now the Hartford Public Library; the Wadsworth Atheneum, first public art museum in the nation; and the Connecticut Historical Society. In fact, until his death in 1848, nothing much of any importance happened in Hartford without the personal blessing and financial support of Daniel Wadsworth!

Early in the year of 1819, 41 of the town's most important citizens gathered at Ransom's Inn, a popular hostelry, to discuss the novel idea of

starting a mutual savings bank. Quite understandably Mr. Wadsworth was urged to become the first president. Always cognizant of his duty, he accepted. Being common-sense Yankees, these civic leaders were concerned about the new people then flocking into Hartford and surrounding towns to work in factories and other burgeoning business establishments. Like Aunt Lucinda, most of the newcomers were poor folk from country districts of New England, the British Isles or Europe, strangers to city living and mercantile values. Accustomed to an agricultural economy, they measured a man's wealth not by the size of his bank account but by the dimensions of his woodpile, his tilled land, and the number of livestock in his barn. Barter was the farmer's means of exchange. Banks, in fact, were quite suspect. Too often banks issued paper money that subsequently became worthless.

After the panic of 1814, which caused widespread financial ruin, even the word "bank" had become very unpopular. Hence, the founders of Hartford's first mutual savings bank, when they petitioned the General Assembly for a charter on April 29, 1819, avoided the word altogether. They called it a "Society" for Savings and stressed its potential for service to the community. Article 1 of its by-laws clearly stated its purpose:

"The primary objectives of the institution are to aid the industrious, economical and worthy; to protect them from the extravagances of the profligate, the snares of the vicious and to bless them with competency, respectability and happiness."

In most parts of the world, the wealthy and powerful are prone to regard the poor and lowly as almost another "breed of cat." This was not the case with Hartford's more fortunate citizens who, true to their Puritan heritage, were inspired by strong feelings of personal commitment to the commonweal. They were not satisfied merely to grow rich in Hartford. With their city as with their church, they had a dual relationship—of giving as well as receiving. Nor was it enough just to give money; they must give of themselves.

In the character of Daniel Wadsworth, that "strange youth" who took his God, his city and his fellow citizens very seriously indeed, the best of the old-fashioned Puritan virtues were well exemplified.

## The River Gods

To the numerous Yankee skippers and traders who lived in the downstream towns that bordered the Connecticut, Hartford's affluent merchants and sea-captains were known as the "River Gods." Hartford was fortunate in being the furthest upstream port accessible to comparatively deep-draft vessels: sloops, schooners and brigs of sturdy construction popularly known as "horse jockeys." These were good, seaworthy craft capable of carrying sizeable cargoes long distances, but slow and sluggish to handle.

The voyage from the river's mouth at Saybrook up to Hartford commonly took two weeks, almost as much time as that needed to sail all the way from the Caribbean to the Connecticut coast! For this reason, and because the river was at best shallow, many Hartford captains also dispatched larger vessels from New London's fine, deep harbor.

North of the Port of Hartford to the up-river towns in Massachusetts, New Hampshire and Vermont, all goods had to be transported on flatboats capable of traversing the numerous rapids and falls. The Connecticut River is unique in New England in that it flows from lakes in Canada all the way to Long Island Sound, a 400-mile waterway vital to the early prosperity of the entire region because it provided an artery for transportation, trade and travel long before the development of railroads and highways.

A fleet of about 75 flatboats carried this up-river traffic from Hartford. These craft usually had a mast amidships and one or two square sails. Passage was slow, especially when the wind failed to blow. The falls at Enfield were troublesome. Here at least two polemen forced the boat up against the current, thrusting their long poles hard into the muck and rock of the river bottom.

It was rugged work and the men frequently fortified themselves with bracing draughts of West Indian rum!

After disposing of their cargoes, the flatboats

made the comparatively easy voyage back to Hartford loaded with the produce of northern New England, chiefly lumber and brine-soaked beef and pork. Hartford's many shipbuilders thrived because of the superior quality of their materials and workmanship. Logs, floated down in rafts from northern forests, were in great demand as spars, masts and timbers.

Trade from Hartford also went overland. The trails, roads and turnpikes were rough, deeply rutted, and often muddy. However, they were in constant use by people walking, on horseback, in



A Typical Hartford Skipper

*From a private collection.*

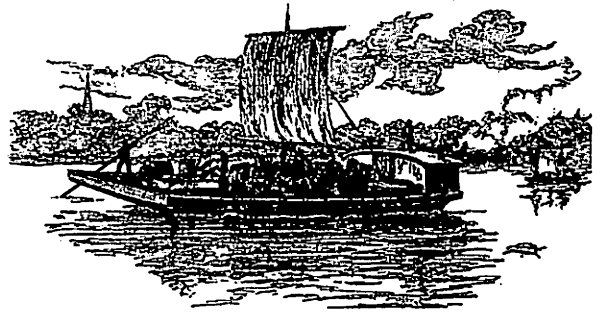
carts and stagecoaches, or in heavy freight wagons that lumbered laboriously from one pothole to the next. The Albany turnpike, now U.S. 44, was a hundred-mile journey.

Some stagecoach companies boasted they could make the trip in just 24 hours. To do this, the horses were kept at a running gait. Passengers, tossed violently from side to side by the lurching of the coach, often complained of seasickness. Some preferred to ride on top of the vehicle, even in bad weather. Brief relief was enjoyed while horses were being changed at the many taverns along the way. Between Hartford and New Hartford alone, in the early 19th century, 21 of these welcome hostelries catered to the needs of man and beast.

The Goodwin family was very active in the stagecoach business. Later they owned large interests in railroads.

Yankee peddlers, their carts filled with Yankee-made goods and imports, also traveled regularly along the roads that constantly reached further and further into the interior of the rapidly expanding United States.

Until the 1830's, Connecticut's most important trade continued to be waterborne. Some adventure-some skippers reached the Pacific Islands and the Orient, but most went to the West Indies, Europe, Africa, and to coastal ports along the eastern seaboard. More West Indian rum was imported into Connecticut in proportion to the size of the state's

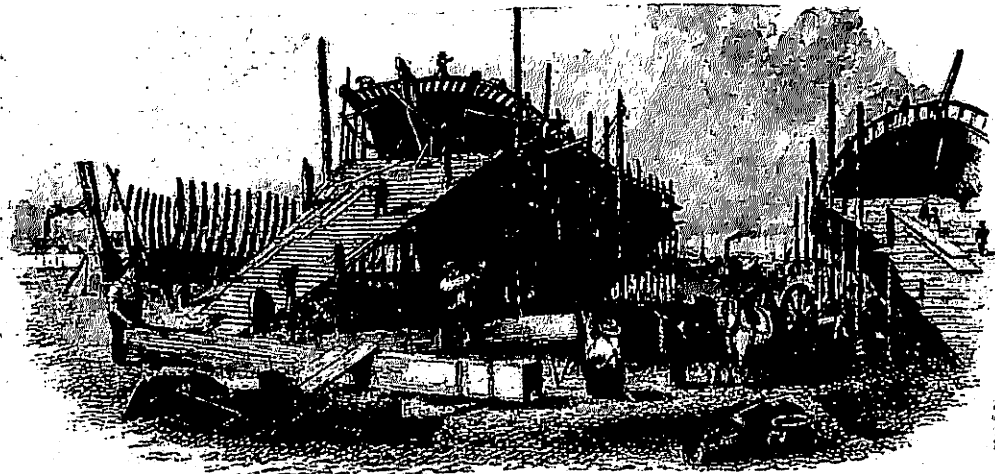


*Courtesy of the Connecticut Historical Society.*

Flatboat Under Sail



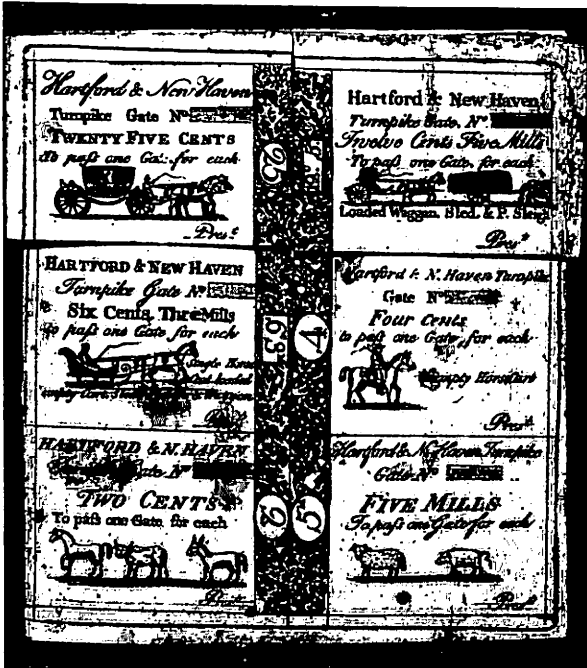
Flatboatmen *Courtesy of the Connecticut Historical Society.*



Shipbuilding in Hartford

*Courtesy of the Connecticut Historical Society.*

trade than into any other state in the Union! "Country Rum" was also distilled locally from West Indian molasses. By 1810 more than 500 distilleries in Connecticut, centered chiefly in Hartford County, produced 1,374,000 gallons of spirits annually. The Hartford firm of Ward and Bartholomew, established in 1804, did a large and profitable business in manufacturing rum stills and church bells!



Turnpike Ticket *Courtesy of the Connecticut Historical Society.*

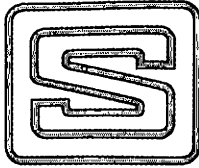
Over 36 of the city's leading merchants had warehouses down by the docks in which they stored their imports from the Indies. Besides rum and molasses, there were spices, coffee and other tropical products that exuded sweet, exotic aromas. Less pleasing to the nose were New England products waiting to be loaded aboard outgoing vessels bound for coastal and foreign ports. Many horses and mules were sent down to the Caribbean. Also in demand were dried local fish, live poultry, onions, grain, coarse textiles, pot and pearl ash, salted meats, lumber, and hardware. Connecticut kiln-dried cornmeal was so abundant that it was almost a drug on the market. West Indian planters imported great quantities of this meal to feed their numerous slaves.



*Courtesy of the Connecticut Historical Society.*  
Goodwin's Tavern, Albany Avenue, Hartford

Insurance was a natural outgrowth of all this mercantile activity. Fire, pirates, storms and untimely death constantly threatened both the property and persons of such busy folk. It was only practical for the merchants and skippers to band together informally to share risks posed by potential common calamities. These risk-sharing agreements were usually arranged at coffee houses and taverns down by the docks. Morgan's Coffee House, operated by Joseph Morgan, grandfather of the famous J. Pierpont Morgan, was a favorite gathering place, along with Ransom's Inn and Bull's Tavern. The earliest record of a fire insurance policy written in Hartford was one issued in 1794 by the firm of Sanford and Wadsworth, the latter being Daniel Wadsworth. Major John Caldwell, merchant, banker, and grandfather of gunmaker Samuel Colt, advertised the first marine insurance the same year under the name of the Connecticut Insurance Company. The oldest extant fire insurance company is the Hartford Insurance Group, founded in 1810 as the Hartford Fire Insurance Company. Second oldest is the Aetna Insurance Company, now a subsidiary of the Connecticut General Insurance Corporation. Established in 1819, the same year as the Society for Savings, Aetna was backed by many of the same local citizens.

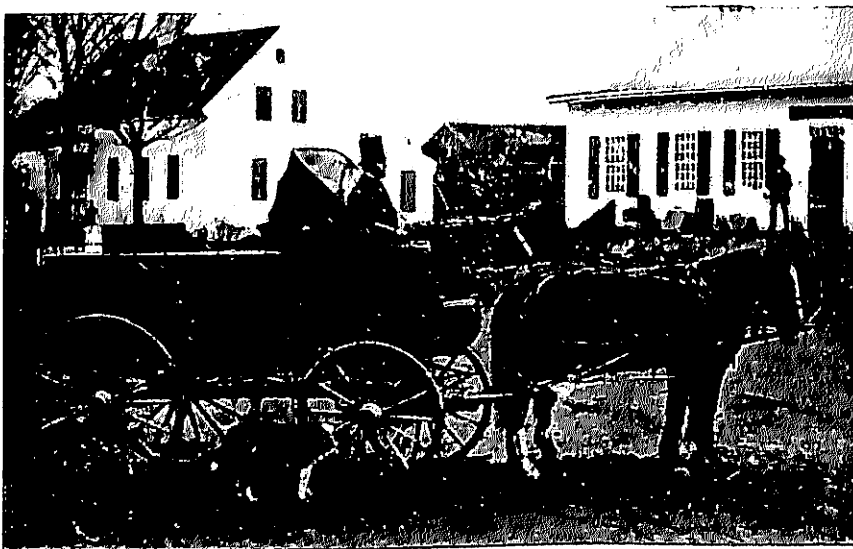
The following vignettes of the Society's original petitioners indicate the astonishing cohesiveness of Hartford's Standing Order. They typify the Yankee spirit, a unique blend of the practical and visionary, that has sparked the city's many outstanding institutions: financial, industrial, religious, intellectual, educational, civic, and artistic.



Stagecoach

*Courtesy of the Connecticut Historical Society.*

Here is an authentic Yankee Peddler, his cart built especially for the purpose of carrying Yankee "notions." His top hat, dignified bearing and coach dog indicated to customers he was a sober, honest man, not the kind of unscrupulous fellow who gave out wooden nutmegs for change! He did so well financially that he was employed as the manager of the notions department in a New York store. Having made a comfortable fortune before the age of 50, he retired from business and went into politics in his hometown—Saybrook!



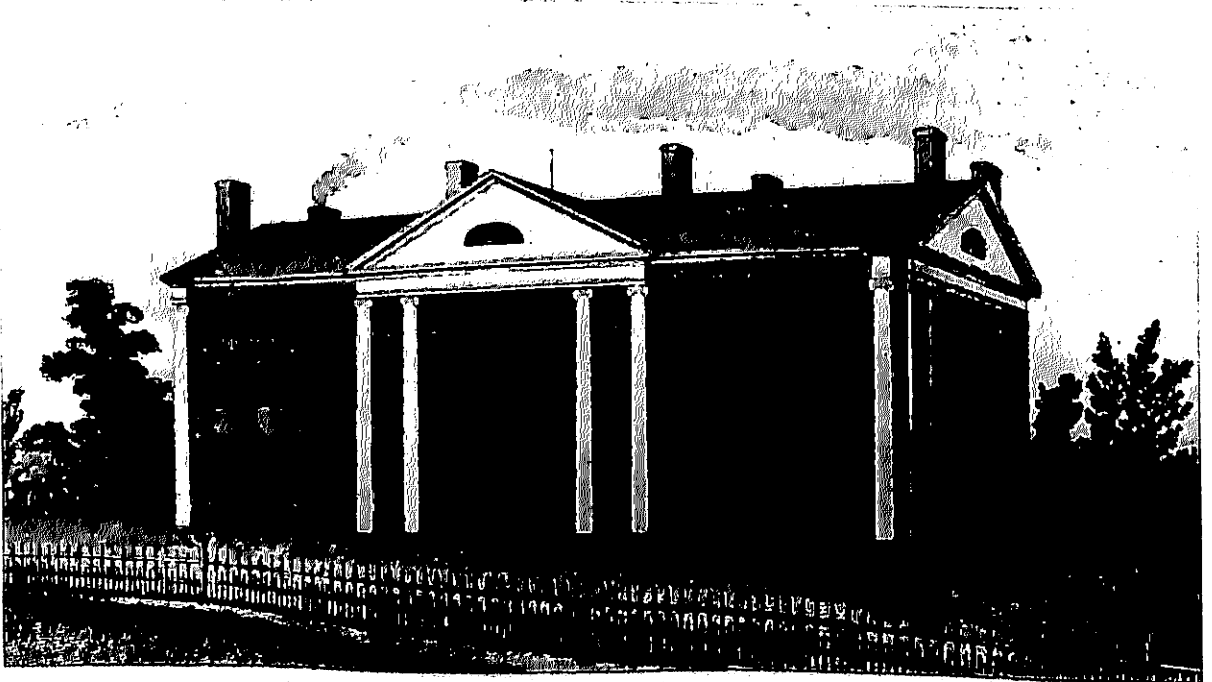
Yankee Peddler

*From a private collection.*

# The Original Petitioners

1. *Daniel Wadsworth*, see *In the Puritan Tradition*.
2. *Ward Woodbridge*, second president of the Society, was the third wealthiest man in town. Like Daniel Wadsworth, he owned a fine coach. Mr. Woodbridge made his fortune in the wholesale dry goods jobbing and commission business. His home was at 105 Main Street and his store, Woodbridge and Talcott,

next door. In addition, he operated a cotton factory in Monson, Massachusetts. One of the original directors of the Hartford Fire Insurance Company, he was also the chief petitioner and a board member of the Phoenix Bank. Somehow he found time to serve for a year as treasurer of the Deaf and Dumb Asylum. A very vigorous man, he lived to the ripe age of 81.



VIEW OF THE ASYLUM FOR DEAF AND DUMB PERSONS, HARTFORD, CONN.

*Courtesy of the Connecticut Historical Society.*

Opened in 1817, the Asylum for the Education and Instruction of Deaf and Dumb Persons, now the American School for the Deaf, was originally located on Lord's Hill, the present site of the Hartford Insurance Group, thus accounting for the name of Asylum Avenue. The school pioneered not only the idea of education for the deaf in the United States, but also the concept of rehabilitating the handicapped through special teaching techniques.

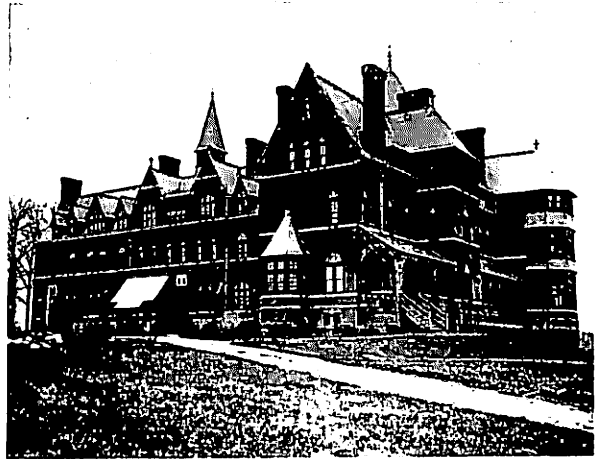
3. *James Hosmer* became the third president of the Society in 1851. A gentleman of the "old school," disciplined in the gamut of social and business virtues, he was noted for his precise speech and punctual habits. He was born and died in the house built by his father at 257 Main Street. Up to a year before his death at age 96, he always rose from his chair to greet those who came to visit him, the picture of tranquil antiquity. He enjoyed writing aphorisms and adages, much in the spirit of Ben Franklin, which were printed on pass-books and in advertisements of the Society. Best known are: "Money, as the means of procuring the necessaries and comforts of life, is a great blessing, and to be careful of it is a duty incumbent upon all. . . . It is a great mistake to suppose that small sums are not worth saving. By a habit of saving in little matters, riches are acquired; cents saved would soon accumulate to dollars, and so on to hundreds." The Society grew rapidly under the administration of James Hosmer. By 1856, assets amounted to \$2,572,000.

A merchant, Mr. Hosmer ran a dry goods store at 181 Main Street. He was the second president of the Hartford Hospital, serving from 1861–77. By far the most munificent donor to the Hartford Theological Seminary, he not only founded the professorship of New Testament Exegesis, but gave \$100,000 towards the building of the Seminary's second Hartford campus on Broad Street. As residuary legatee of the Hosmer estate, the Seminary has received large additions to its permanent fund. Hosmer Hall is now part of the complex of the Hartford Seminary Foundation, a world-renowned religious institution.

4. *Charles Hosmer*, brother of James, ran a variety store at 182 Main Street. He also published the *Connecticut Mirror*, a strongly pro-Federalist weekly newspaper. During the War of 1812, it was the organ of the anti-war Federalist Party. During the Hartford Convention of 1814, a secret journal of the convention's equally secret proceedings was issued daily from the *Mirror's* office. Mr. Hosmer personally set the type and printed this journal, carefully redistributing all type before he left the room.

From 1832–68, Mr. Hosmer served as secretary of the Connecticut Historical Society.

From 1822–65, he was the moving force of the Charitable Society, a local missionary organization devoted to helping worthy persons for whom the poor laws did not provide "relief suitable to their condition or adequate to their necessities."



Courtesy of the Connecticut Historical Society.

#### Hartford Orphan Asylum

The first institution for the care of orphan children was the Hartford Female Beneficent Society, organized in 1809. In 1831 similar provisions were made for boys. Not until 1865 were the two institutions combined. This building for boys and girls was completed in 1878.

5. *James M. Goodwin* owned a grocery store specializing in West Indian goods located at 48 Church Street. From 1819–28, he served as secretary of the Society for Savings, and from 1827–29 as treasurer. He was also secretary of the Ætna Insurance Company.

As Major Goodwin, he belonged to the Governor's Footguard, Connecticut's most prestigious military organization. Founded in 1771, it is the only military organization in the United States that has existed without interruption for almost 200 years and has always maintained its ancient uniform modeled after that of British Grenadiers.

6. *Normand Smith* founded, in 1794, the first American leather saddlery business, now the Smith-Worthington Saddlery Company. His son, Normand, Jr., was secretary of the Society for Savings from 1828–33.

7. *Samuel Tudor, Jr.*, whose affluent merchant father owned Hartford's third private coach, was also a director of the Phoenix Bank.
8. *Isaac Perkins*, a prominent lawyer for over 40 years, served as state's attorney from 1839–40. He was the first secretary of the Ætna Insurance Company.
9. *John Russ*, a member of Congress from 1809–23, was a judge of the Probate Court, a director of the Phoenix Bank, and a vice president of the Society of the Cincinnati in Connecticut. This Society is a veteran's organization created just after the American Revolution by the officers in Washington's army. Membership is restricted to the eldest sons of the descendants of those veterans.
10. *Jeremiah Brown* had a store at 47 Front Street and was a director of the Ætna Insurance Company.
11. *David Porter*, merchant, dealt largely in West Indian goods and lived at 78 Main Street.
12. *Christopher Colt*, chiefly involved in manufacturing and dyeing textiles, lived at 9 Church Street but later moved to Massachusetts where he operated a textile mill. A first cousin of Elisha Colt, he married the daughter of Major John Caldwell, the first president of the Hartford Bank. His son, Samuel Colt,
13. *Michael Olcott*, also a major in the Governor's Footguard, amassed a large fortune as a merchant in partnership with his half-brother, Major Caldwell. For many years he served as Quartermaster-General of the state and frequently represented Hartford in the General Assembly. He owned a fine home on Main Street.
14. *Jesse Savage*, wholesale grocer and commission merchant, was a councilman and a director of the United States Branch Bank.
15. *Theodore Pease*, boatman, resided at 28 Commerce Street.
16. *Thomas K. Brace* was the principal founder and first president of the Ætna Insurance Company, serving from 1819–57. His family firm, T. K. Brace & Co., was chief agent for



*Courtesy of the Connecticut Historical Society.*

Established in 1824 to aid "the distracted, the despondent, the tempted and the broken in heart," this is now the Institute of Living.

11. *David Porter*, merchant, dealt largely in West Indian goods and lived at 78 Main Street.
  12. *Christopher Colt*, chiefly involved in manufacturing and dyeing textiles, lived at 9 Church Street but later moved to Massachusetts where he operated a textile mill. A first cousin of Elisha Colt, he married the daughter of Major John Caldwell, the first president of the Hartford Bank. His son, Samuel Colt,
- a Boston line of coastal packet ships. Mr. Brace established this enterprise immediately after the close of the War of 1812. His five top-sail schooners, carrying both freight and passengers, had handsomely furnished cabins. Mr. Brace served as mayor of Hartford from 1840–43, a director of the Hartford Fire Insurance Co., the United States Branch Bank, the Phoenix Bank, and a vice president of the

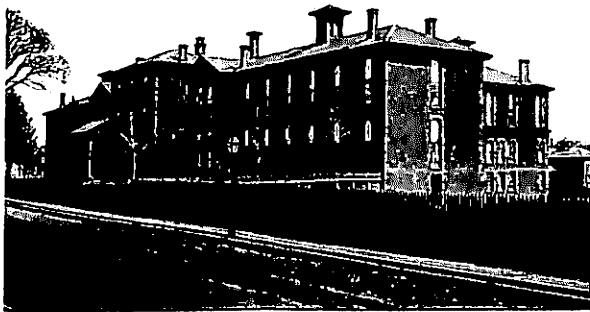
Society of the Cincinnati. The headquarters of Mr. Brace's thriving mercantile activities was located at 32 Commerce Street.

17. *Henry Kilbourn*, merchant, lived at 57 Front Street. He was a city councilman and foreman of #3 Engine Company of the Volunteer Fire Department. At the time, seven fire engines protected Hartford.
18. *Joseph B. Gilbert*, hardware merchant, specialized in tin and pewter.
19. *John Butler*, paper manufacturer, lived at 286 Main Street.
20. *Barzillai Hudson, Jr.* lived at 4 Pratt Street. Like his father, he was a partner in Hudson and Goodwin, publishers of the *Connecticut Courant*, now the *Hartford Courant*.
21. *George Goodwin, Jr.*, co-partner of Barzillai Hudson, Jr., managed the paper manufacturing operation of the business.
22. *Henry Hudson*, brother of Barzillai, Jr., was a

up-river, but later concentrated on the iron and hardware business. Two of his nephews, Samuel and David Collins, sons of his sister Elizabeth, founded the Collins Company which had its headquarters in Hartford, although the factory was actually located in Collinsville. The Collins Company in time became the world's largest manufacturer of axes, machetes, hoes, sabres and other sharp-edged tools. Interestingly, both Collins brothers married daughters of two of the Society for Savings' early promoters. Samuel wed Sarah Colt, daughter of Elisha Colt, the Bank's first treasurer. David wed Clarissa May Ely, daughter of William Ely, an original petitioner!

David Watkinson retired from the hardware business after acquiring a handsome fortune. He then devoted his vast energies and sharp mind to a variety of other ventures. His name is found as a subscriber, director or officer in almost every major enterprise of his day. Passionately devoted to improving his city, he was connected with the Union Company, chartered in 1800 to remove obstructions to navigation in the Connecticut River below Hartford; the Connecticut Steamboat Company; the Enfield Canal Improvement Company; the New Haven and Springfield Railroad Company; the Hartford, Providence and Fishkill Railroad Company; the Hartford Bank; the Hartford Fire Insurance Company; and the Union Manufacturing Company in Manchester and Marlborough.

Since Mr. Watkinson and his wife were childless, they both took an active interest in "good works" beneficial to all less fortunate than themselves. Like Daniel Wadsworth, Mr. Watkinson contributed liberally to the Deaf and Dumb Asylum. He was also closely involved with Trinity College, the Hartford Female Beneficent Society, the Orphan Asylum, the Young Men's Institute, the Connecticut Retreat for the Insane, the Hartford Hospital, the Wadsworth Atheneum, and was chief benefactor of the Juvenile Asylum and Farm School, now Watkinson School. After his death in 1857, he left \$100,000 for the founding of a reference library, the Watkinson Library, today one of the most distinguished research libraries in the nation and part of Trinity College.



*Courtesy of the Connecticut Historical Society.*

#### Hartford Hospital

In 1854, a terrible explosion at the Fales and Gray Car Works killed and injured many employees. Community facilities were inadequate to care for them. As a result the Hartford Hospital was chartered that same year and this building dedicated four years later.

paper manufacturer and a director of the Hartford Fire Insurance Company. His office was at 210 Main Street.

23. *David Watkinson*, a dynamic and very successful merchant, married Olivia Hudson, sister of Barzillai, Jr., and Henry. He had a brick store on Main Street and a handsome home on Prospect Street. He first wholesaled West Indian goods and groceries to storekeepers



Trinity College

*Courtesy of the Connecticut Historical Society.*

First called Washington College, this view looks west from Trinity Street at the old campus where the State Capitol now stands. Under the auspices of the Episcopal Church, the college began in 1824 with 9 students who paid \$52.50 per year for tuition and \$1.50 per week for board. It was the first educational institution in the world to specify in its charter that no one must ever be excluded because of religious affiliation. In 1872 the college moved to its present location.

24. *Roderick Terry*, grocer, had a store at 31 Main Street.
25. *Horace Burr*, cashier of the Hartford Bank, was also a director of the *Ætna Insurance Company*.
26. *William Ely* made a fortune trading in the East Indies, thanks in part to the fact that he spoke fluent Dutch. He lived in a spacious mansion at 13 Main Street. After his early retirement, he devoted himself to civic affairs. Largely through his efforts, valuable land in Alabama was granted to the Deaf and Dumb Asylum by Congress. The money derived from the sale of this land enabled the school to receive students at about half the actual cost of their education. Today this former

wilderness is the site of the great city of Birmingham.

In 1822 Mr. Ely served on a committee charged with constructing an alms and workhouse for the poor. The inmates were required to labor 10 hours a day and placed in solitary confinement with only bread and water for sustenance if they became obstreperous. The master of the almshouse saw to it that the poor "combed their hair, washed their hands and faces and, at suitable times, their feet, and their heads when the occasion required."

27. *Henry Waterman*, grocer, had a store on Ferry Street and was a director of the *Ætna Insurance Company*.
28. *Lorenzo Bull* and . . .

29. *Michael Bull*, members of the tavern-keeping Bull family, were always close to the business, political and civic activities of the city.
30. *Thomas Day*, for many years Chief Judge of the County Court and Secretary of State for Connecticut, rendered many valuable services to the public in general and to the legal profession in particular. He was the principal member of the committee that revised the state's statutes in 1808 and a legal historian. As second president of the Connecticut Historical Society, he served from 1842–55, having also been an officer at the time of its founding in 1825. He was a director of the Phoenix Bank and a vice president of the Society of the Cincinnati. Judge Day served on the official welcoming committee, as did Cyprian Nichols and John T. Peters, for General Lafayette when that great citizen of two nations visited Hartford in 1824 and received an enthusiastic welcome from the local citizens. A great ball was held at the Old State House, and the General made a speech from the east balcony. He took his departure on the new steamboat, the *Oliver Ellsworth*.
31. *Cyprian Nichols*, merchant, justice of the peace, and city alderman lived at 82 Main Street.
32. *John T. Peters*, Judge of the Supreme Court of Connecticut, member of the Hartford Bar, and a president of the Society of the Cincinnati, lived at 1 Main Street.
33. *Charles Sigourney*, although probably best known as the husband of the popular poetess, was a successful hardware merchant. In 1820 he became president of the Phoenix Bank, for which he had been an original petitioner. He was also an incorporator of the Connecticut River Banking Company.
34. *James H. Wells* lived at 14 Washington Street. A wealthy, retired merchant, he was a director of the Hartford Bank and the largest investor in the Collins Company in Collinsville.
35. *George Putnam*, auctioneer, resided at 6 School Street. From 1828–30 he commanded the Governor's Footguard.
36. *George Beach*, whose original firm, Beach & Co., dealt largely in paints and dye stuffs, was connected with the Phoenix Bank for fifty years, first as cashier, then as president. He was also an original petitioner for the Connecticut River Banking Company and a director of the Aetna Insurance Company. In 1850 he participated in a plan to improve Connecticut's cattle which involved importing from the Isle of Jersey a number of cows and bulls that became important additions to the state's dairy business. Mr. Beach's home was at 45 Church Street.
37. *James Woodbridge*, merchant, resided at 10 Pratt Street.
38. *Russell Bunce*, dealer in West Indian goods, had a store on Main Street but also did much business in New York City. His grandson, Jonathan Bunce, served as president of the Society for Savings from 1904–12.
39. *Mason Cogswell* graduated from Yale in 1780, "the youngest scholar, but the most distinguished, in his class." He became a physician and settled in Hartford in 1789. One of his children, Alice, was a deaf mute. In 1817 Dr. Cogswell and nine of his close friends, three of them fellow petitioners for the Society for Savings, founded the Deaf and Dumb Asylum.
40. *Josiah Hempstead* and . . .
41. *Josiah Beckwith* are the only two of the original petitioners for the Society who seem to have entirely escaped the notice of local historians. No doubt they were citizens of substance. Let it suffice that they, along with all the other busy men described, gave their blessing to Hartford's first savings bank.



Sigourney Home  
Courtesy of the Connecticut Historical Society.

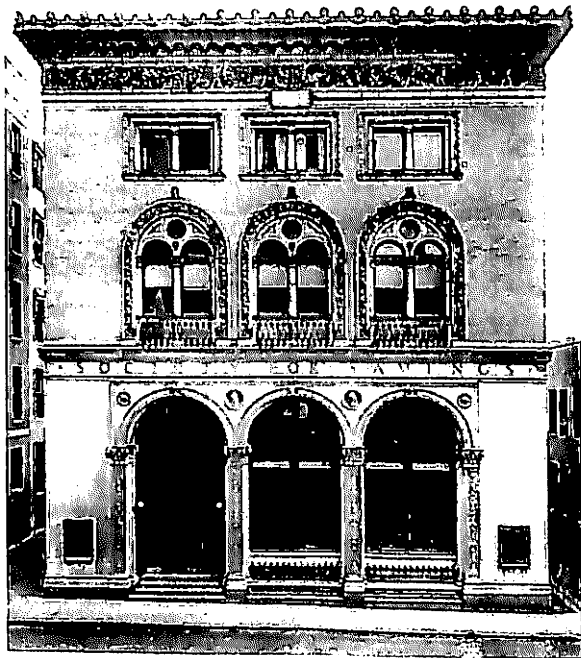
# *The Society for Savings*



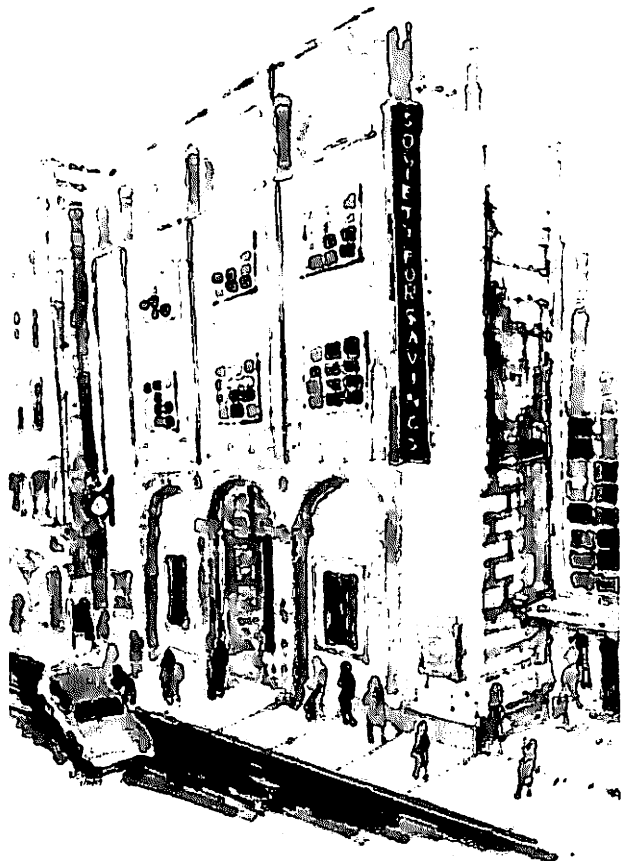
1834



1860



1893



1969

*Courtesy of the Society for Savings.*

## *Elisha Colt's Pocket*

The first treasurer of the new Society for Savings was Elisha Colt, a gentleman prominent in the state's business and political life and noted for his broad smile and kindly disposition. Since, at the time, he was also comptroller of the State of Connecticut, Mr. Colt's office in the Old State House became the Society's first headquarters. At the close of the Society's first day of business, July 14, 1819, thirty-two deposits had been made, totaling \$532. Banking hours were strictly limited to save expense to the depositors. A rule printed on the first passbooks read, "No business can be done at this office but on Wednesday, from two until five o'clock P.M."

Mr. Colt is reputed to have kept all deposits of the new banking institution in a pocket of his tightly buttoned coat. This seems unlikely. However, three years elapsed before the Board of Trustees allocated \$30.00 to buy a "suitable box or trunk for valuables." Whatever the truth, the savings of depositors were quite as secure in Mr. Colt's pocket or strong box as they are today in the Society's huge vault on Pratt Street.

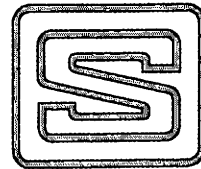
After his term as comptroller expired late in 1819, Mr. Colt moved the headquarters of the Bank to his own home at 10 Church Street and posted a sign, Society for Savings, over his front door. During the first year the treasurer's salary was \$90.00, the rest of the officers serving as volunteers. But Mr. Colt did not receive this stipend for his labors until the Bank's surplus was sufficient to warrant its payment. During the second year, he received \$2.00 a week. By 1824, he was paid all of \$332 a year, office rent included.

In 1827 James M. Goodwin, the Society's first secretary, became treasurer. Mr. Goodwin presumably conducted the Bank's business at his grocery store at 48 Church Street. Reuben Langdon succeeded him in 1829, and the Society moved to the counting room of his dry goods store at 359 Main Street. Then, for a few months, the Bank operated

out of a small room on Asylum Street, near Main.

By this time the Society, with assets of almost \$300,000, obviously needed a permanent location. So in 1832 a committee was appointed to "take measures for the purchase of a lot and to obtain a plan for a building." One year later a site on Pratt Street was selected, just north of Bull's Tavern, and acquired for \$1,275. This land had been part of the old Pratt family farm. Plans for the building were drawn by Daniel Wadsworth, who had also designed the Hartford Bank's original "Greek Temple" on State Street as well as the original Wadsworth Atheneum.

The Society's new home was completed in 1834 at a cost of \$2,500. In the course of the next 59 years two new buildings were erected on the same site, one in 1860 and the other in 1893. Since then the building has been remodeled and enlarged many times, but has never been moved. Thus, to many old Hartfordites, the Society is still affectionately known as "The Pratt Street Bank."



## Full Steam Ahead!

As early as 1787, Connecticut's delegation to the Constitutional Convention in Philadelphia announced to assembled members: "We represent a manufacturing state." This pronouncement was more prophecy than fact, agriculture and trade actually being the bases of the state's economy. However, after the Revolution and the disastrous War of 1812, Connecticut's wise leaders knew that, if their state was to compete successfully with others in the Union, the promotion of manufacturing was essential.

Manufacturing required power. The most primitive sources of power, muscles of men and beasts, wind and water, were first utilized. Very soon after the settlement of Hartford, grist and saw mills were built on the Little River, subsequently known as the Mill, Hog and Park River. These names were most descriptive of its fate, for it originally served as a source of power, then as an open sewer for industrial wastes. When Horace Bushnell inspired the creation of Bushnell Park, the river's name was appropriately changed. Today it has almost disappeared within the city, since most of its waters are conducted through underground culverts into the Connecticut River.

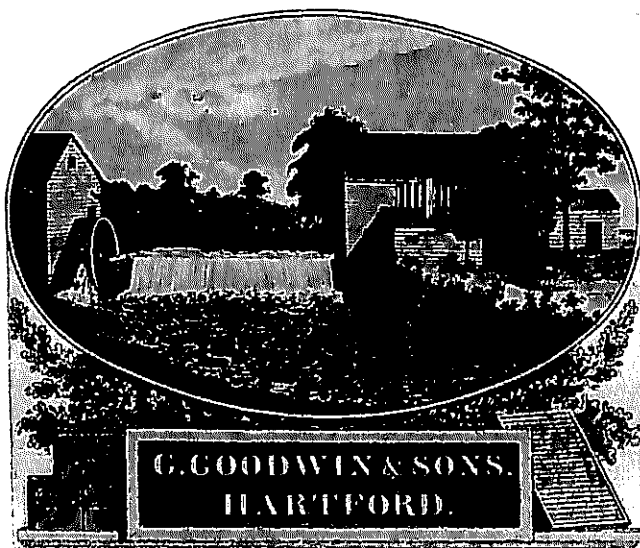
Both overshot and undershot water wheels supplied power in the old days. The latter was employed by George Goodwin's mill in what is now East Hartford. The mill furnished paper for the *Connecticut Courant* of which Goodwin was co-publisher. His son became a petitioner for the Society for Savings in 1819.

The brothers Alpheus and Truman Hanks started the Hartford Iron Foundry in 1820. Noted for making the first cast iron plow, this foundry later became Woodruff and Beach Iron Works which built a gigantic 250 horsepower steam engine for Sam Colt's Armory and a double-piston pump for the Hartford Water Works.

Considered an engineering marvel in 1855, for more than 20 years this pump lifted water from the Connecticut River all the way up to the city's first public reservoir on Lord's Hill.

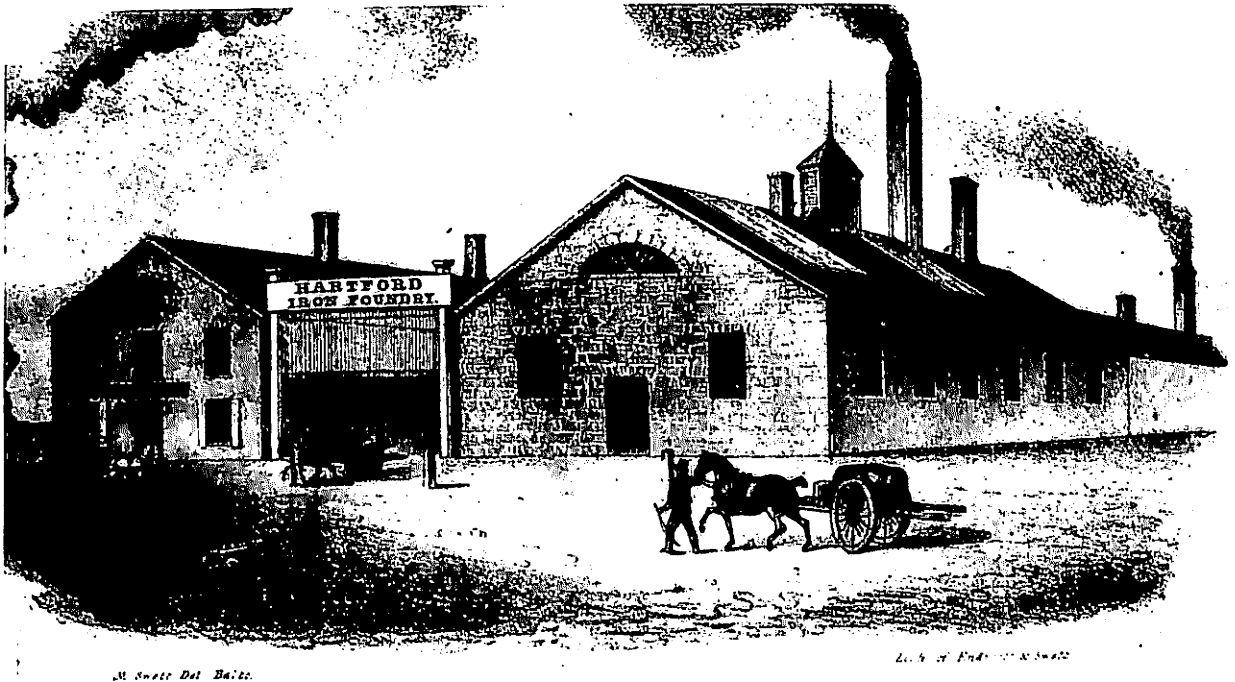
The reservoir was on the site of the Hartford Insurance Group. Residents of Hartford drank river water until 1876, when the river became too polluted and new reservoirs had to be located in West Hartford.

In 1815 a new era of power and transportation arrived when the steamboat *Fulton* churned up-river and docked at Hartford for thousands to see. Although Robert Fulton promoted the first successful steamboat, actually John Fitch, a native of Windsor, had used steam for propelling a vessel over water 17 years before Fulton. Another pioneer in steam was Apollus Kinsley of Hartford who drove a steam-propelled vehicle down Main Street in 1797. Kinsley Street is named for him. The *Oliver Ellsworth*, launched in 1824, was the forerunner of a long line of floating palaces that cruised the river in the next century, offering regular steamboat services between Hartford, New York and Boston. She was 112 feet long, 24 feet in beam, had an 8-foot draft and a 44-horsepower engine that drove her at a speed of 8 knots.



Travel on early side-wheelers was at best a hazardous undertaking. Once, when the *Oliver Ellsworth* was approaching Old Saybrook lighthouse in the early evening, her boiler exploded, the steam injuring several persons and killing a fireman. She managed to sail into Old Saybrook. Hearing the news, an excited post rider galloped to Hartford, burst in upon the Legislature then sitting in the Old State House and shouted at the wide-eyed lawmakers the memorable words, "The Eliver Ols-worth has biled her buster!" It is not surprising that the Hartford Steam Boiler and Inspection Insurance Company, founded in Hartford in 1866, is the first and foremost insurer of boiler and machinery equipment in the world today!

As steamboats became commonplace, Hartford's merchants were irked by their inability to make the fullest use of the Connecticut River for trade beyond Hartford because of the shallows, falls and rapids near the state line. The flatboats then used were slow and limited at best to ten tons of cargo each. To improve up-river navigation, the merchants formed the Connecticut River Company, later the Connecticut River Banking Company. Then, to demonstrate the river's superiority for economical transportation, they built a small stern-wheeler, the *Barnet*, which, in the fall of 1826, ascended as far as Bellows Falls, Vermont. Its triumphant voyage, which the country folk along the way greeted with cheers and the firing of cannon, encouraged the

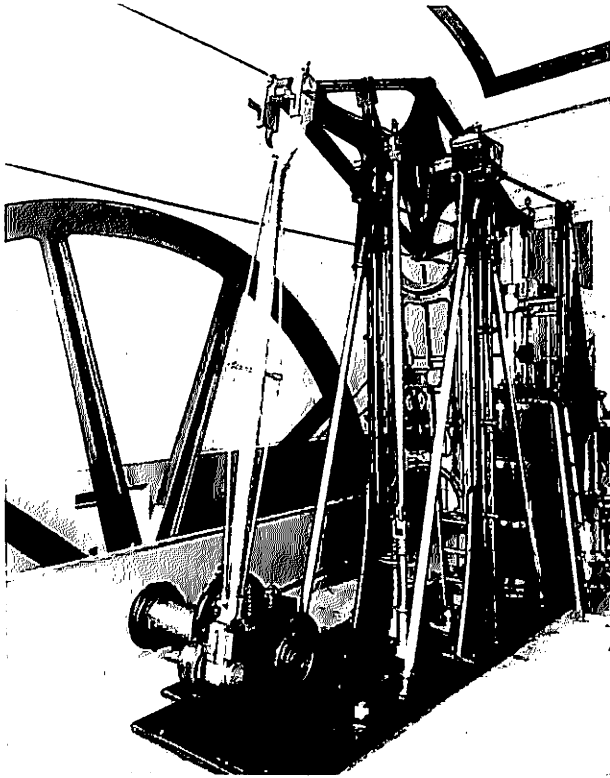


## HARTFORD IRON FOUNDRY.

The undersigned will execute to order, all kinds of IRON CASTINGS that may be required;---their assortment of Patterns is extensive, embracing most kinds of machinery now in use. High pressure STEAM ENGINES. FLOUGH CASTINGS of all kinds, constantly on hand. Being joint owners with B. Lyman, in his Patent for CAST IRON WHEEL HUBS---and General Agents for the United States, they are now prepared to furnish them for all kinds of Carriages, Waggon, Drays, Carts, &c.---The rapidly increasing use of this article is its best recommendation.---Orders from any part of the country will be promptly attended to;---prices same as at New-York, Boston and Philadelphia.

A. & T. HANES.

Hartford, Conn. A. D. 1821

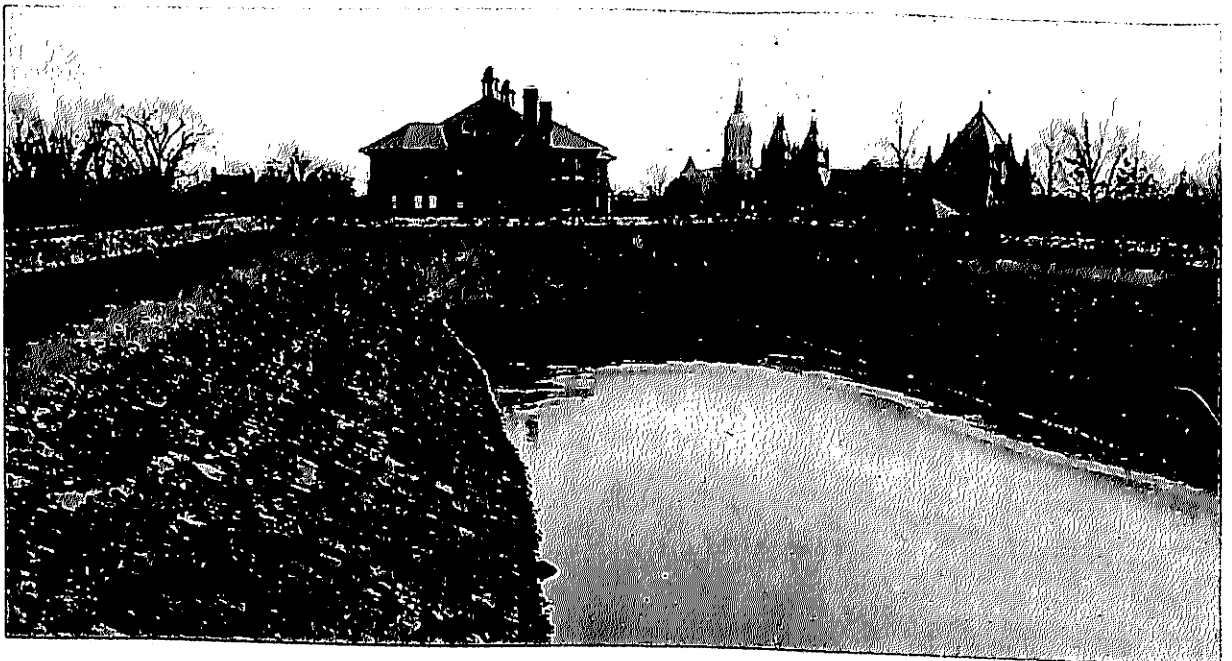


Woodruff and Beach Pump *Courtesy of the Metropolitan District.*

businessmen to proceed with the construction of the Enfield Canal at Windsor Locks to circumvent the rapids. With the help of some 400 Irish laborers fresh from the ports of Galway and Cork, the canal was completed in 1829.

Soon stern-wheelers were chugging daily between Hartford and Springfield. In the winter of 1842 one of them carried the English novelist, Charles Dickens, downstream to Hartford where he met the leading representatives of the Standing Order. In his *American Notes* he wrote, "Too much of the old Puritan spirit exists in these parts to the present hour; but its influence has not tended, that I know, to make the people less hard in their bargains, or more equal in their dealings."

Two years after Dickens' voyage, the opening of the railroad between Hartford and Springfield signaled the beginning of the end of the steamboats' short, sweet heyday. At first railroads were bitterly opposed by steamboat, canal, stagecoach, and turnpike interests, as well as landowners. But no one could dispute the fact that puffing, wood-burning steam-engines on wheels radically reduced overland freight costs. Railroad service from New Haven to Hartford had started in 1839. The first locomotives weighed about six tons. Coal replaced wood just before the Civil War, further reducing



Lord's Hill Reservoir

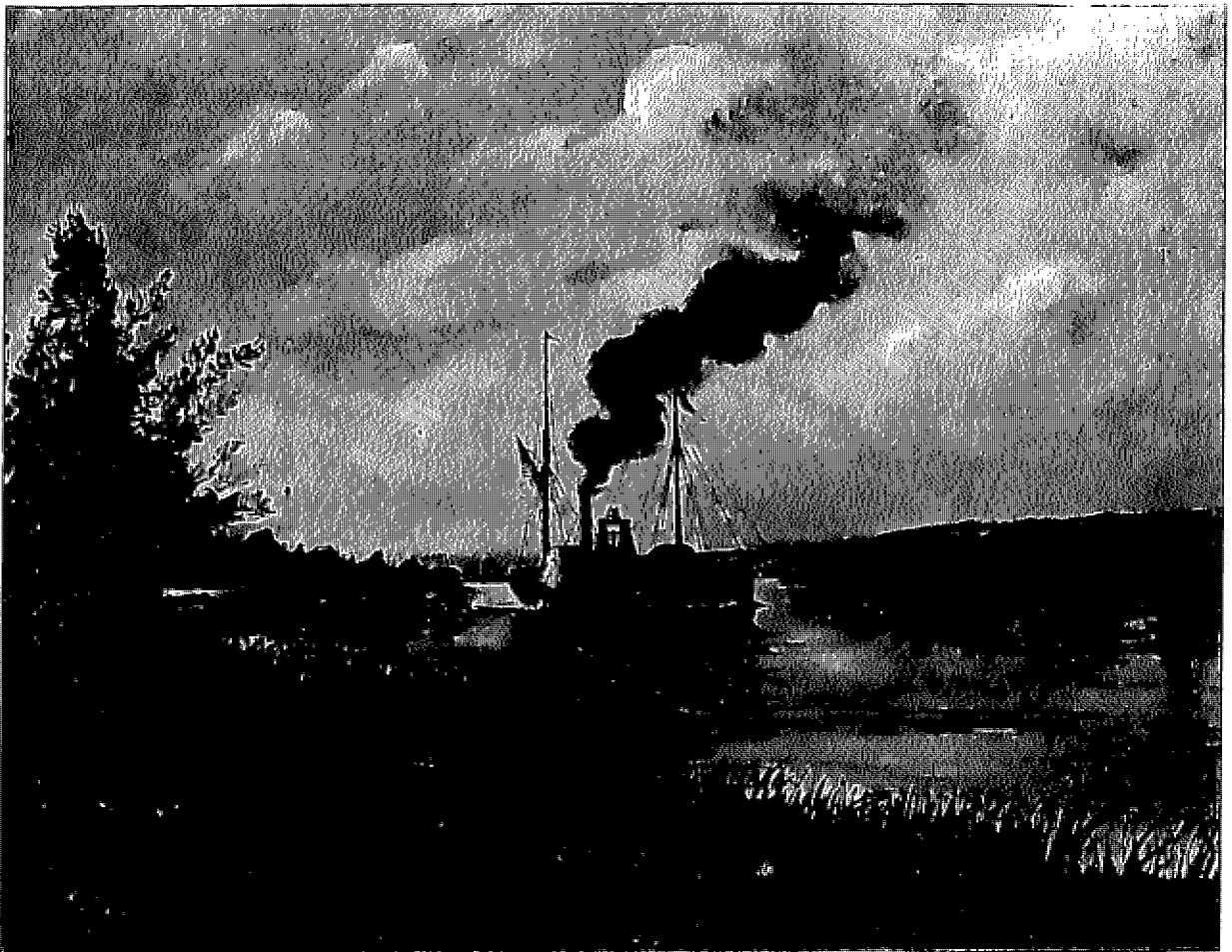
*Courtesy of the Metropolitan District.*

operating costs. Total railroad mileage jumped from 102 miles in 1840 to 601 in 1860, making the state's concentration of railroads one of the densest in the nation. This was fortunate indeed, because without the ability to send its goods far and wide, Connecticut industry could never have grown as it did.

In the early 19th century, British manufacturers did their best to suppress any American industry that might compete with their exports to the new nation. At first Americans lacked the basic ingredients that gave birth to the Industrial Revolution in England in the 18th century: capital, skilled labor, complex machinery, and an efficient system of distribution. For example, a woolen mill erected

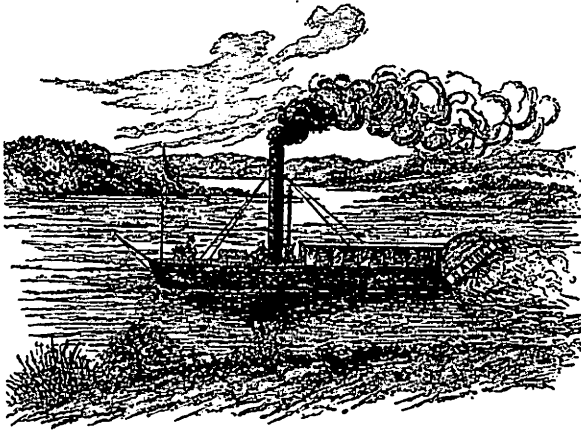
on the Little River by Jeremiah Wadsworth, Elisha Colt and others, in 1788, failed because of insufficient capital and inadequate merchandising techniques. It did, however, manage to provide cloth for suits worn by the Connecticut delegation and George Washington at the President's first inauguration.

The State's many "homespun" industries provided local folk with most of the necessities. But village workshops, utilizing waterpower, were unable to become real factories until the advent of the steam engine. The latter revolutionized not only transportation but manufacturing and the workingman's whole style of living. It made a completely new Hartford, greatly enlarged, with clusters of



The *Oliver Ellsworth*

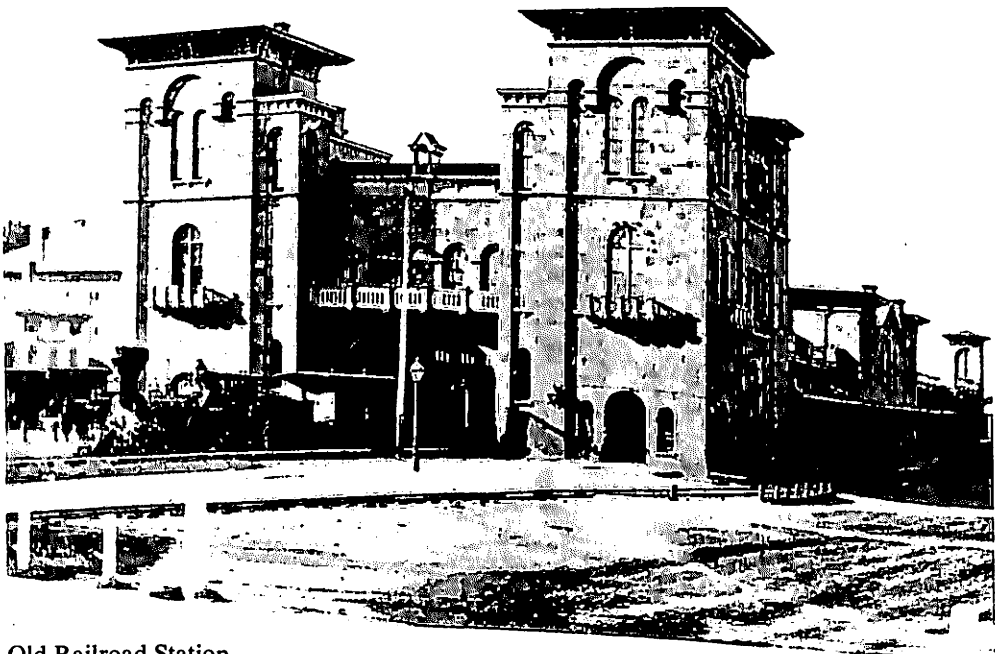
Courtesy of the Mariners Museum, Newport News, Va.



**The Barnet**      *Courtesy of the Connecticut Historical Society.*

smoky factories and dingy slums. The pattern of locating factories in the city lasted until after World War II, when most moved to the suburbs.

Although the state has not been blessed with the usually coveted natural resources, it has never lacked brainpower. Since the opening of the U.S. Patent Office in 1790, Connecticut has received more patents per capita than any other state, about one per thousand citizens. This encouraged the manufacturing of labor-saving tools and such handy items as matches, shaving soap, axes, guns, hardware, silverware, watches, shoes, jewelry, springs, textiles, thread, bicycles, automobiles, nuts and bolts, machine tools, airplane motors, cigars, carpets, and myriad other items. Apparently there was only one thing a Yankee could not invent even



**Old Railroad Station**

*Courtesy of the Society for Savings.*

This railroad station, built in 1849, at first had tracks at street level. In 1887 it was redesigned to carry trains above Asylum Street, eliminating the city's worst traffic hazard that had caused a number of deaths.

if he put his mind to it; over the grave of Jonathan Kilbourne in Colchester is this epitaph:

*He was a man of invention great  
Above all that liv'ed nigh;  
But he could not invent to live  
When God called him to die.*

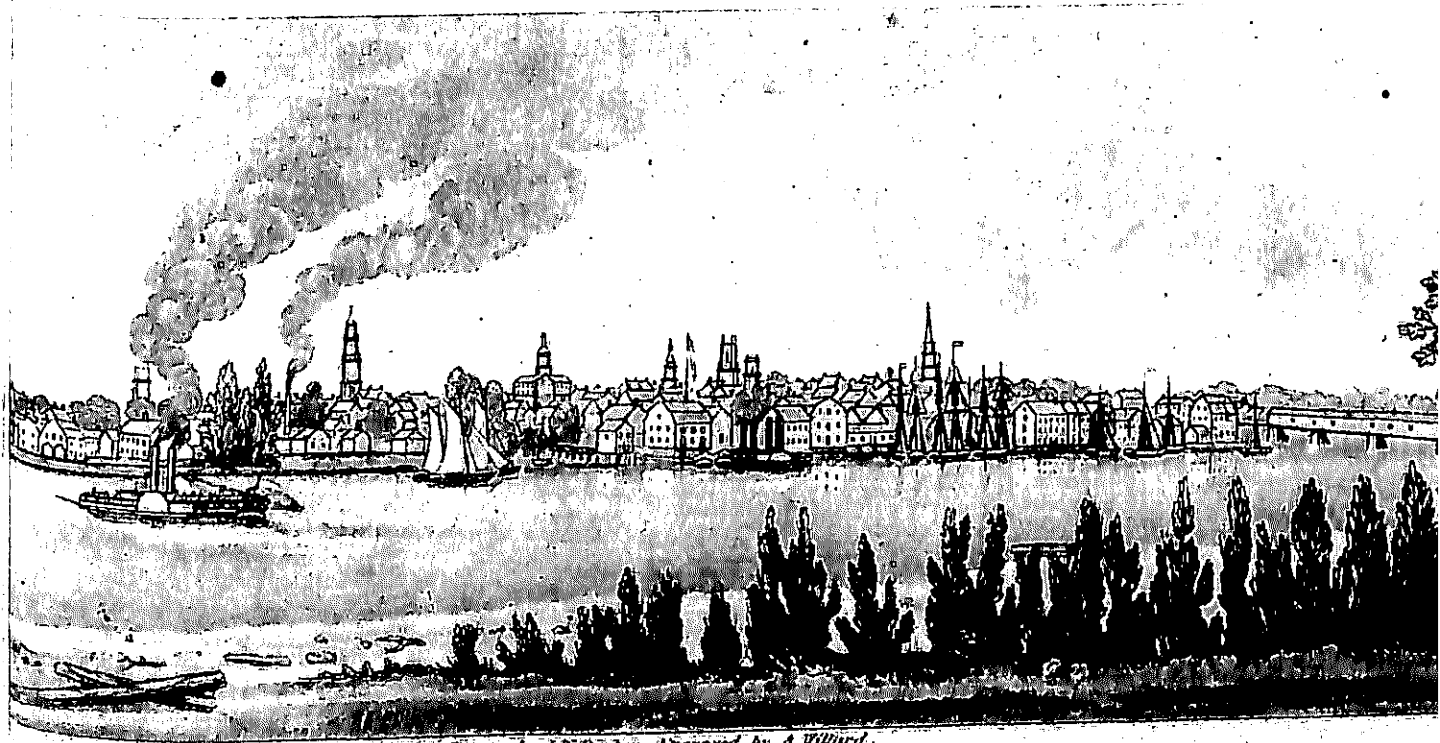
Another Connecticut "first" was a copyright law passed in 1783, later the inspiration of a similar federal law framed "for the Encouragement of Literature and Genius." Noah Webster, a chief promoter of these laws, was a West Hartford native and author of a popular and lucrative spelling book as well as the first American Dictionary. By 1820, Hartford had 20 publishing houses. More books, especially textbooks, were being published here than in any other American city. Steam power was essential to the growth of this business.

In 1879, David Smyth of Hartford patented the first successful book-sewing machine. Today the

Smyth Manufacturing Company makes a complete line of machinery for manufacturing hardbound books and serves over 90% of the world market.

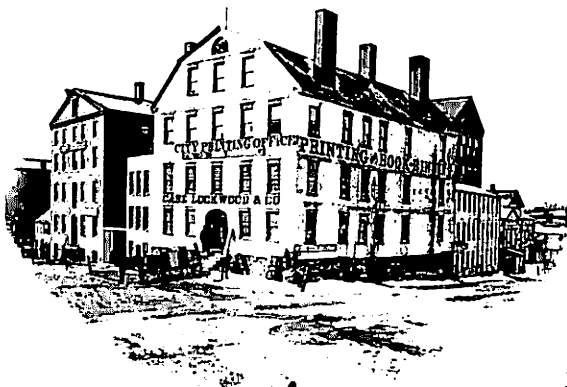
The old Jewell Belting Company, founded by Pliny Jewell in 1845, made leather belts for transmitting steam power to machines. It was the third such enterprise in the nation and, for many years, the largest leather belting company in the world.

Hartford's first real industrial tycoon, Colonel Samuel Colt, built his great Armory down by the river in 1854. Here Woodruff and Beach's giant steam engine with its 30-foot fly-wheel, operated hundreds of gunmaking machines with the aid of Jewell leather belts. It also heated the entire plant. Colt gave the world much more than the six-shot revolver that won the west and revolutionized techniques of warfare. In his imposing, onion-domed factory he created the first modern assembly line and perfected concepts of mass production pioneered by earlier Connecticut Yank-



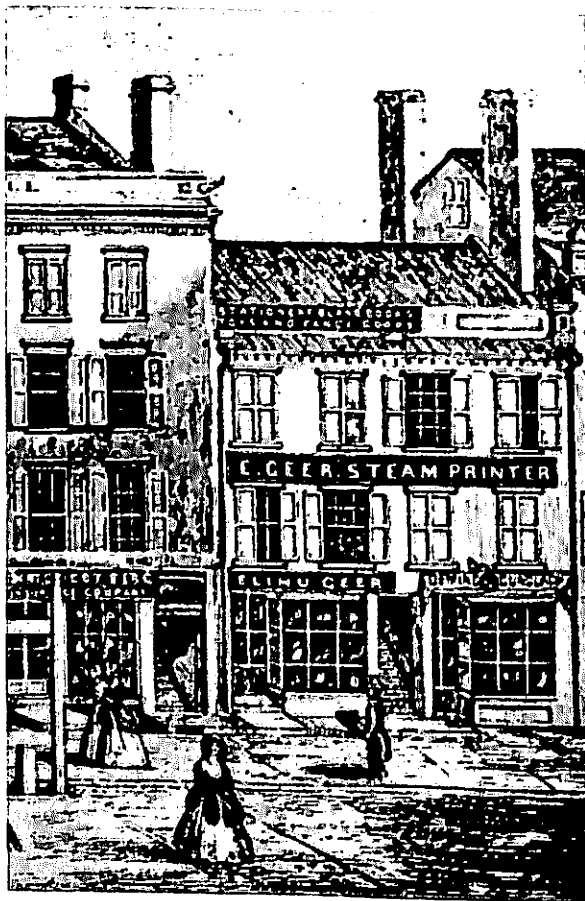
*Drawn by J. D. Barber. Engraved by A. Willard.*

VIEW OF HARTFORD FROM THE EASTERN BANK OF CONNECTICUT RIVER.



*Courtesy of the Connecticut Historical Society.*

Case, Lockwood and Brainard Co.,  
now Connecticut Printers



*Courtesy of the Hartford Public Library.*

Exchange Corner: note *E. Geer, Steam Printer*

ees. Talented young men flocked to Hartford to learn their trade from Colt and his brilliant factory superintendent, Elisha K. Root. The Armory was really a training school in applied mechanics. Many "graduates" then went forth as mechanical missionaries, setting up factories of their own. Francis Pratt and Amos Whitney learned the basics of manufacturing at Colt's. In 1860 they joined forces to create Pratt and Whitney Machine Tool Company. Practically every local manufacturing concern that started before World War II sprang, either directly or indirectly, from Colt's.

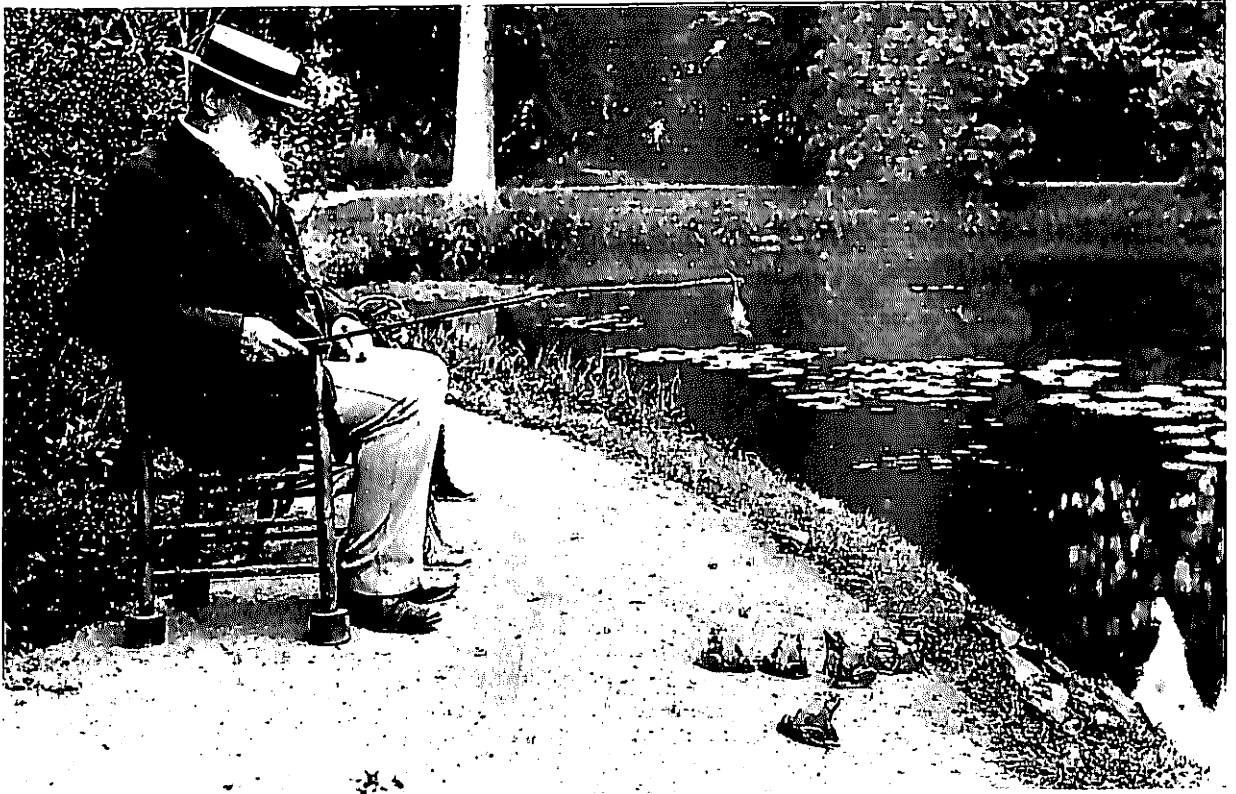
One of Colt's most versatile graduates was Christopher Spencer, whose inventive mind conceived new type of rifles, steam buggies, spools for winding silk thread, drop-forged tools and, most significant, the screw machine. He founded the Billings and Spencer Company. Also an enthusiastic musician, he is shown on page 39 as a young member of the famous Colt Band.

A millionaire at age forty, Colonel Colt pioneered as well in areas of civic improvement and employee relations. In the face of overwhelming public skepticism, he built, at his own expense, the city's first dikes to keep spring floods from inundating his property near the river. Around his manufacturing operations he created an industrial park, complete with comfortable homes for his many workers and a clubhouse called Charter Oak Hall for their recreation and entertainment. He also paid good wages, but sternly expected top-notch workmanship in return.

On the west boundary of his park he built his mansion, Armsmead. Now greatly altered in appearance, the main part, fronting on Wethersfield Avenue, is preserved as an Historic Landmark and is also a home for widows of Episcopal ministers.

Worn out by his labors, Colt died in his 47th year in 1862. As a memorial to her husband and their four children who died in infancy, Mrs. Colt erected the Church of the Good Shepherd in the middle of Colt Park. Designed by Edward Tuckerman Potter, who later became the architect for the Mark Twain House and the Caldwell Colt Memorial, it is probably the only church in the world with a revolver motif. Tucked among the crosses and the capitals of the columns that adorn the southeast entrance are parts of guns, bullet molds, and machine screws.

Colonel Albert Pope manufactured the first American bicycle, the Columbia, in 1878, and later the Pope-Hartford automobile. He built a



Pliny Jewell

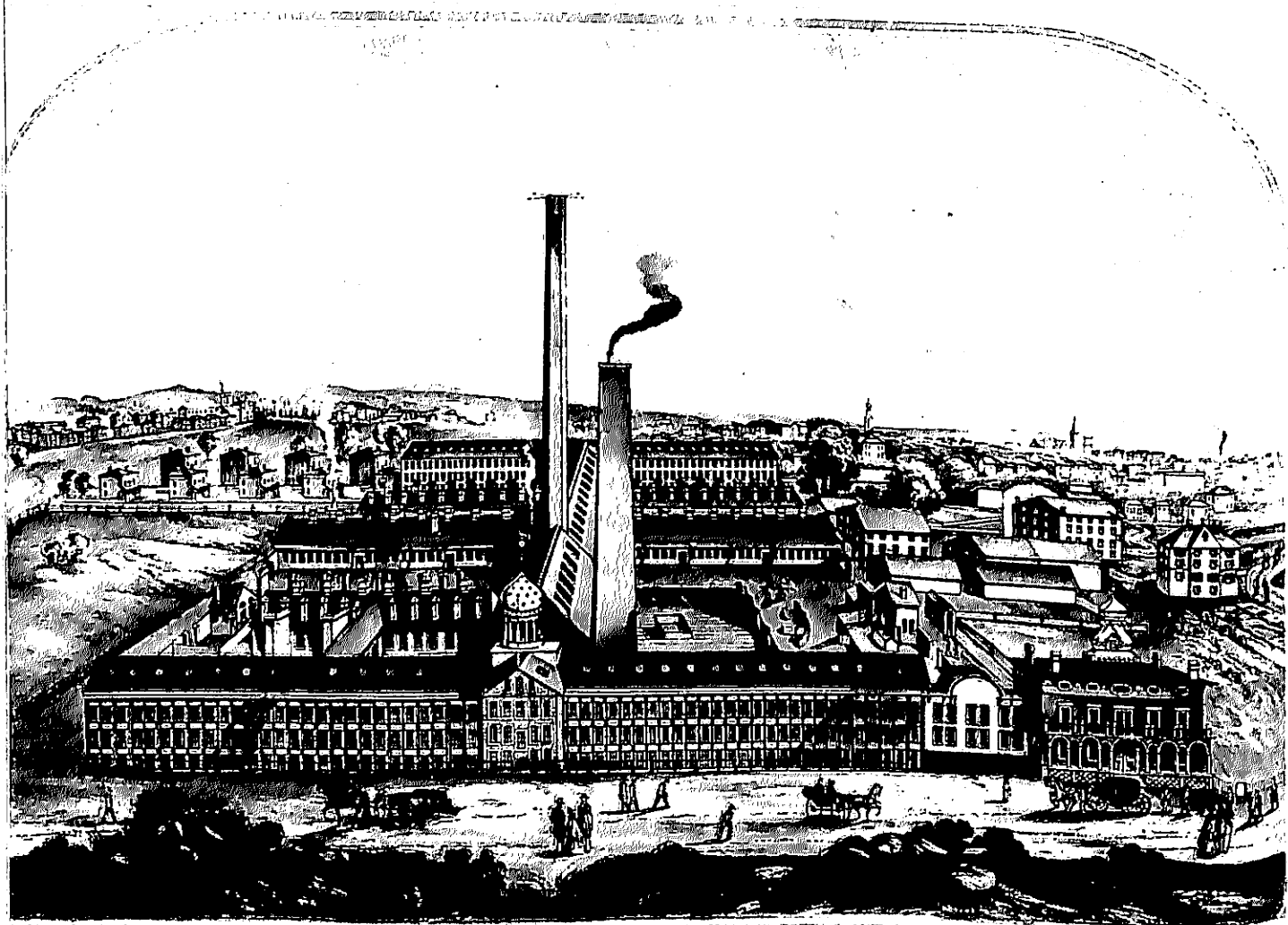
*Courtesy of the Honiss Collection.*

Mr. Jewell enjoyed calling and feeding frogs from a pond near his home on Farmington Avenue.

Jewell Belting Company

*Courtesy of the Honiss Collection.*





**COLT'S PATENT FIRE ARMS MANUFACTORY,**

HARTFORD, CONN

Note the workers' homes in the background.

*Courtesy of the Connecticut Historical Society.*



Christopher Spencer *Courtesy of the Honiss Collection.*



Colonel Samuel Colt  
*Courtesy of the Wadsworth Atheneum.*

Armsmear

*Courtesy of the Connecticut Historical Society.*





*Courtesy of the Connecticut Historical Society.*  
Church of the Good Shepherd in Colt Park

large industrial complex along Capitol Avenue and was the leading manufacturer of his time.

William Gray, a mechanic at the old Pratt and Whitney Machine Tool Company on Capitol Avenue, invented and patented the first coin-operated telephone in 1889, thus making a major contribution to the communications revolution. With the assistance of local businessmen, he founded the Gray Telephone Pay Station Company. That same year a pay-telephone was installed on the lines of the Southern New England Company.

In 1925, Frederick Rentschler and George Mead designed and built the first successful air-cooled aeroplane engine, the Wasp, in the old Pratt and Whitney building on Capitol Avenue. Thus began Pratt and Whitney Aircraft, now a division of United Aircraft Corporation, located in East Hartford. This company has been a powerful force in air transportation throughout the world. United Aircraft and related industries employ one out of every two persons engaged in manufacturing in Greater Hartford.

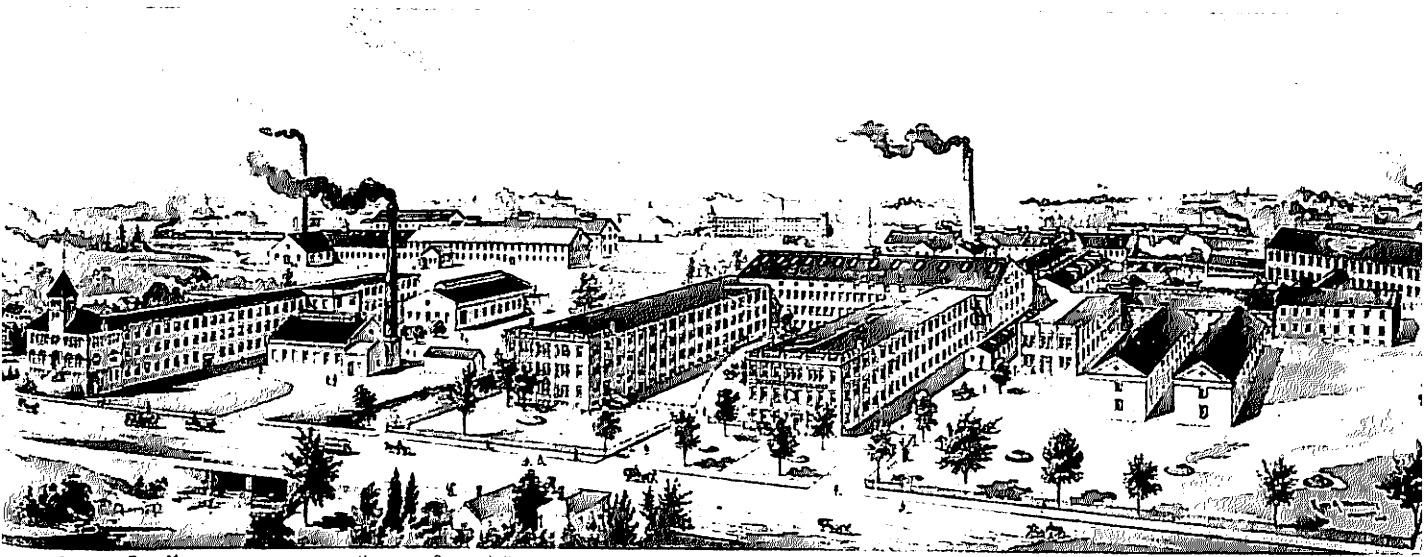
Many people think of the Age of Steam as lim-



Washington Street

*Courtesy of the Connecticut Historical Society.*

As other Hartford businessmen amassed fortunes in manufacturing, finance and insurance, they, too, built fine homes. This scene of Washington Street in the old days, as well as similar lovely residential areas in the city, inspired Mark Twain's memorable comment when he first came to Hartford in 1868: "Of all the beautiful towns it has been my fortune to see, this is the chief . . ."



COLUMBIA TUBE MILL

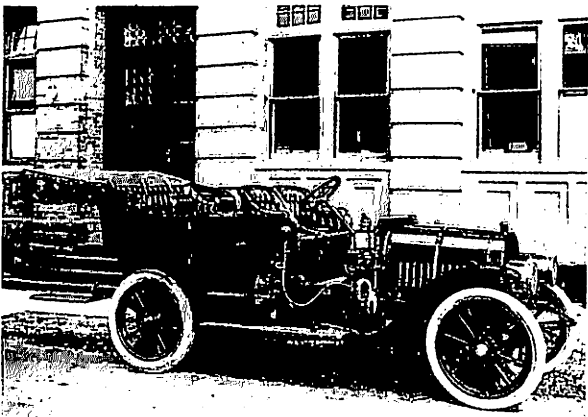
HARTFORD RUBBER WORKS

SOUTHERN NEW ENGLAND FACTORY

FACTORIES OF POPE MFG CO HARTFORD CONN

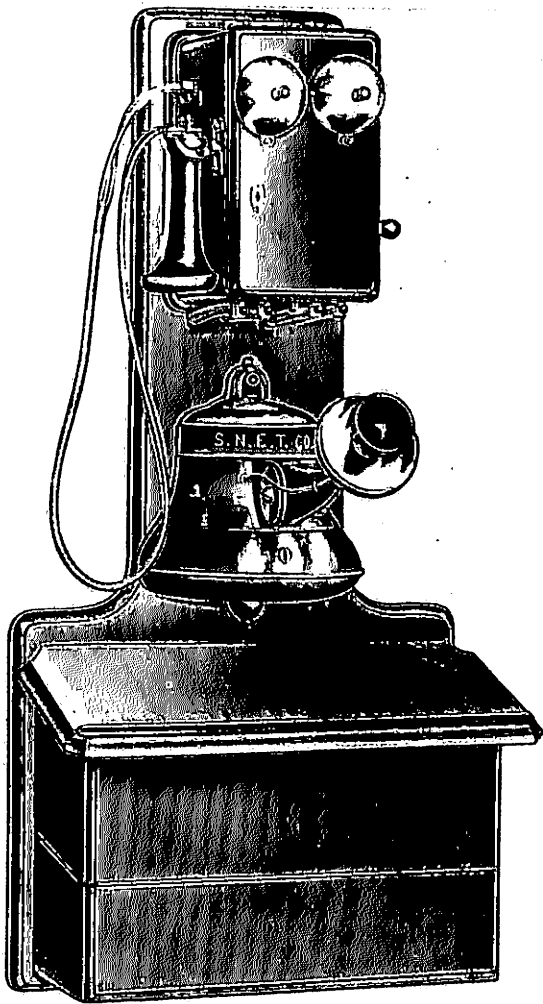
**Factories of the Pope Manufacturing Co.**

*Courtesy of the Connecticut Historical Society.*



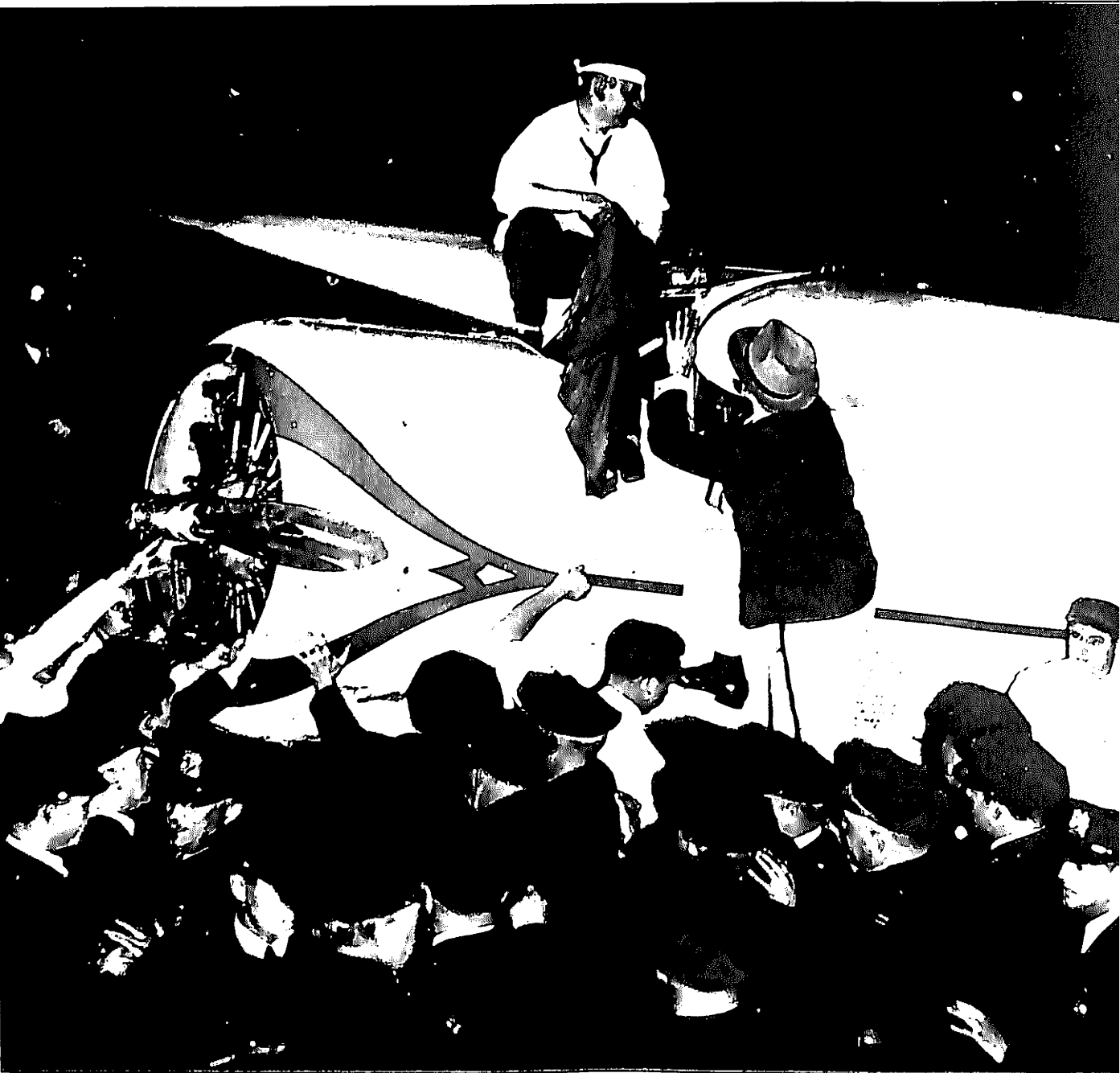
**Pope-Hartford Touring Car**

*Courtesy of the Connecticut Historical Society.*



**Early pay-telephone**

*Courtesy of the Southern New England Telephone Co.*



Wiley Post and his aeroplane *Winnie Mae*

*Courtesy of United Aircraft.*

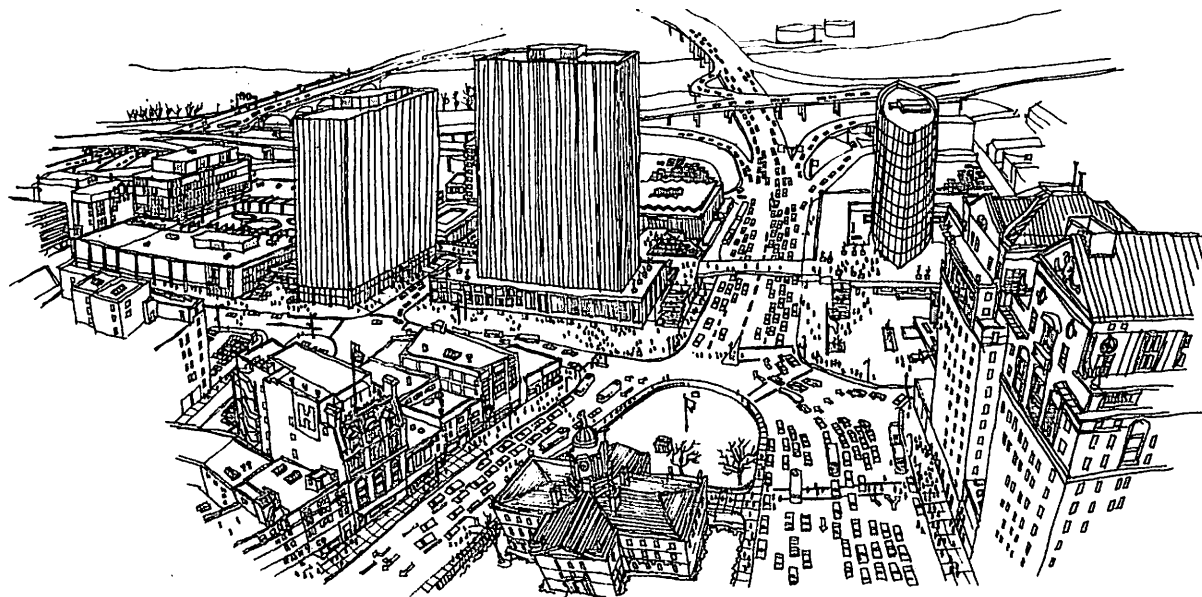
In 1931 Wiley Post and Harold Gatty made a record-breaking flight around the world in the "Winnie Mae," powered by a Wasp 3088. Post visited Hartford a year later for an overhaul of his engine. The following year he completed his historic solo flight, the second round-the-world trip for Post and his trusty Wasp. Post is shown here being greeted by enthusiastic crowds in New York City.

ited to the bygone days of wood or coal burning steamboats and locomotives. Actually, steam is still a vital component of modern power plants. For example, Constitution Plaza and most of the buildings near the Plaza are heated entirely by steam from one central system, the Connecticut Natural Gas Corporation Heating and Airconditioning Plant, a subsidiary of the Connecticut Natural Gas Corporation. Natural gas, used as fuel, comes from the southwest over 2000 miles away. Its opening in 1962 marked the first time in the country that a public utility had served a central-core, downtown area with both steam for heating and chilled water for airconditioning.

Nuclear energy is the newest source of heat to produce steam for power generation. The basic concept of the use of this steam has not changed since the time of John Fitch. Conventional plants burn coal, oil or gas. Heat from the combustion of these fossil fuels boils water to make steam. In nuclear plants, no burning or combustion takes place. Instead fissioning atoms in a sustained chain

reaction generate heat. This heat, in turn, is used to boil water that produces steam. In 1962, three Connecticut companies, the Connecticut Light and Power Company, the Hartford Electric Light Company and the United Illuminating Company, joined with eight other New England utilities to form the Connecticut Yankee Atomic Power Plant located down-river at Haddam Neck. There, a huge turbine generator, utilizing steam created by heat from the fissioning process, produces huge amounts of electricity that is distributed throughout Connecticut and all of New England.

During the past 20 years there has been more technological development than during the entire previous history of the human race! No wonder these massive changes have caused a host of social, spiritual and technical problems as well as man-saving, man-serving miracles. Much remains to be adjusted, balanced and corrected. But of one thing we can be sure. Greater Hartford and all the city's adventuresome citizens will continue to heed the challenge—"Full Steam Ahead!"



Constitution Plaza

*Courtesy of Albert Putnam.*

Hartford's first urban renewal project, was planned, constructed, financed, and is now operated by Broadcast Plaza, a wholly-owned subsidiary of the Travelers Insurance Company. On the left-hand side of this sketch is one of the Society for Savings' branch offices.

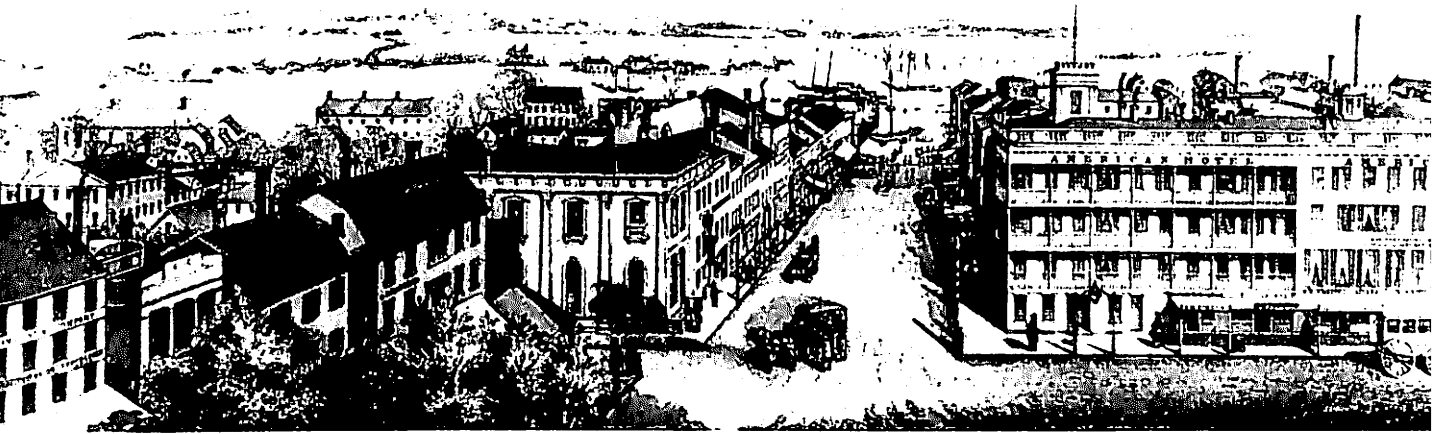
## *Fires, Floods and Disasters*

It has long been said of this Insurance City that here all disasters are "doubly mourned"! For good reason Hartford's insurance companies have emphasized safety and accident prevention as well as the selling of insurance policies.

Fire fighting and fire insurance are two of Hartford's oldest professions. From 1789, when the fire department was formed, until the Civil War, firemen were volunteers. The law required every householder to keep on hand a leather fire bucket. At the sound of the alarm, he toted it to the fire. There, filled with water, it could be passed from hand to hand along a double line of similarly equipped citizens. This drawing by J. F. Kellogg of a raging fire in the Mitchell Building on State Street was used on the membership certificate of the Firemen's Benevolent Society organized in 1836.

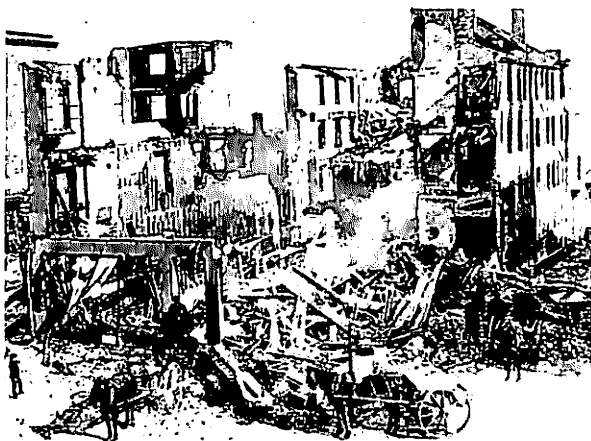


*Courtesy of the Connecticut Historical Society.*



*Courtesy of the Hartford Public Library.*

Flooding on the Connecticut River, especially in springtime, has always been a major problem for the city. In the great flood of 1854, which crested at nearly 29 feet, the South Meadows and Colt's Armory were saved by a two-mile long dike completed just in time by Colonel Colt. The rest of the city was badly inundated as can be seen here.



*Courtesy of the Hartford Steam Boiler Inspection and Insurance Company*

Another catastrophe that same year was the explosion of a brand new Woodruff and Beach steam boiler in the Fales and Gray Car Works, resulting in 21 deaths and more than 50 injured persons. This picture of the demolished factory is believed to be the earliest photograph ever taken in Hartford. The accident eventually led to the founding of both the Hartford Hospital and the Hartford Steam Boiler Inspection and Insurance Company.



*Courtesy of the Connecticut Historical Society.*

First revered by the Indians because of its great size, the Charter Oak has symbolized freedom ever since that dark October evening in 1687 when it

served its historic purpose of sheltering Connecticut's Royal Charter. By the middle of the 19th century, the gnarled base of the tree measured over 33 feet in circumference. During a violent windstorm on the night of August 21, 1856, the old tree fell. Colt's Band played funeral dirges at the site, and poetess Lydia Sigourney penned a long eulogy.



*Courtesy of the Connecticut Historical Society.*

An architectural disaster occurred in 1882 when the new U.S. Post Office was built on the east lawn of the Old State House. Fortunately, it was torn down in 1933 after the new Post Office on High Street had been dedicated.



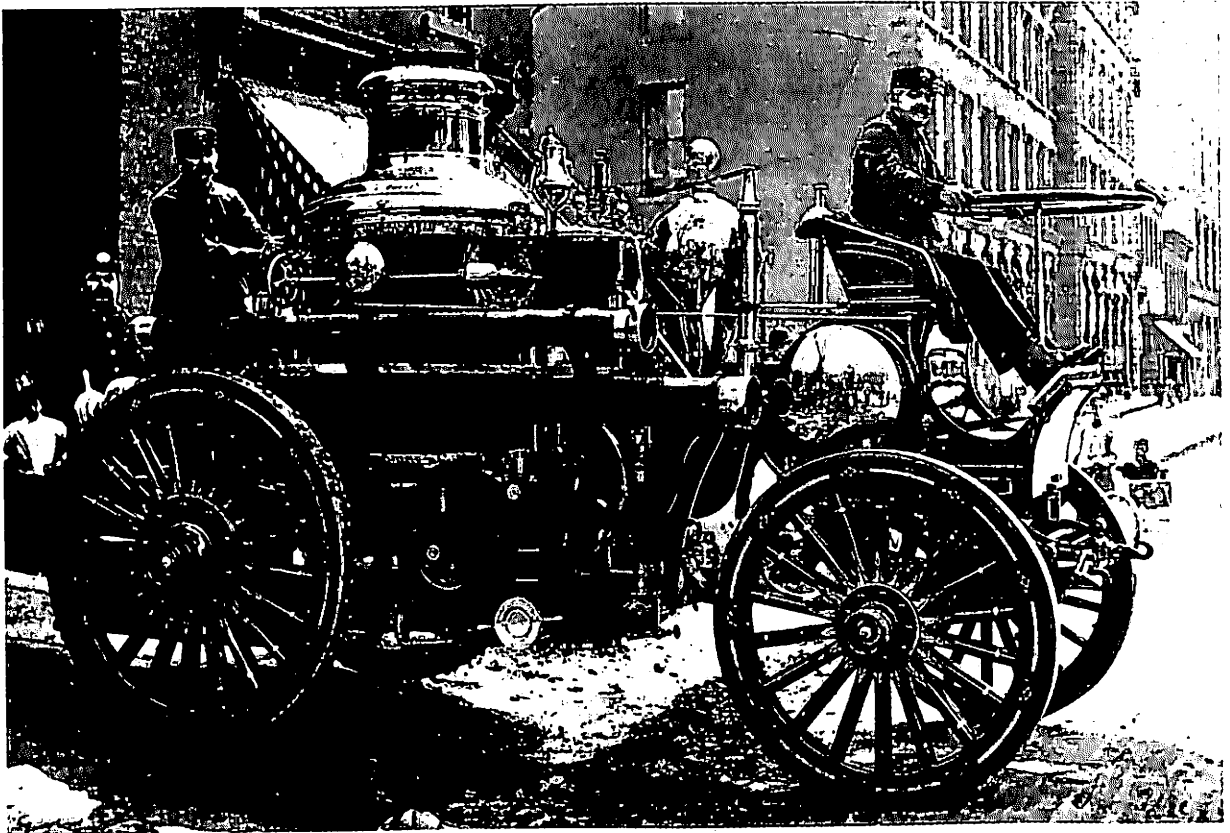
*Courtesy of the Society for Savings.*

Few oldsters are still alive to recall the fabulous blizzard of '88. Here is Pratt Street, buried under piles of snow.

The next year the Park Central Hotel explosion shattered part of the downtown area.

*Courtesy of the Connecticut Historical Society.*





*Courtesy of the Connecticut Historical Society.*

In the 1890's the Pride of Hartford, then the largest self-propelled steam fire engine in the world, frightened the horses on Main Street.



*Courtesy of the Connecticut Historical Society.*



The wooden covered bridge to East Hartford was unique in having a trolley track. Originally built in 1809, it was the second bridge across the Connecticut River, the first being at Enfield. Rebuilt in 1818, it was destroyed by fire in 1895 and replaced by the present Bulkeley Bridge in 1908.

For a while ferry service had to be revived.

*Courtesy of the Connecticut Historical Society.*



*Courtesy of the Connecticut Historical Society.*



*Courtesy of the Honiss Collection.*

On Saturday, July 8, 1905, this runaway locomotive smashed through the wall of the New York, New Haven & Hartford Railroad's roundhouse, then located on the site of the present State Armory.

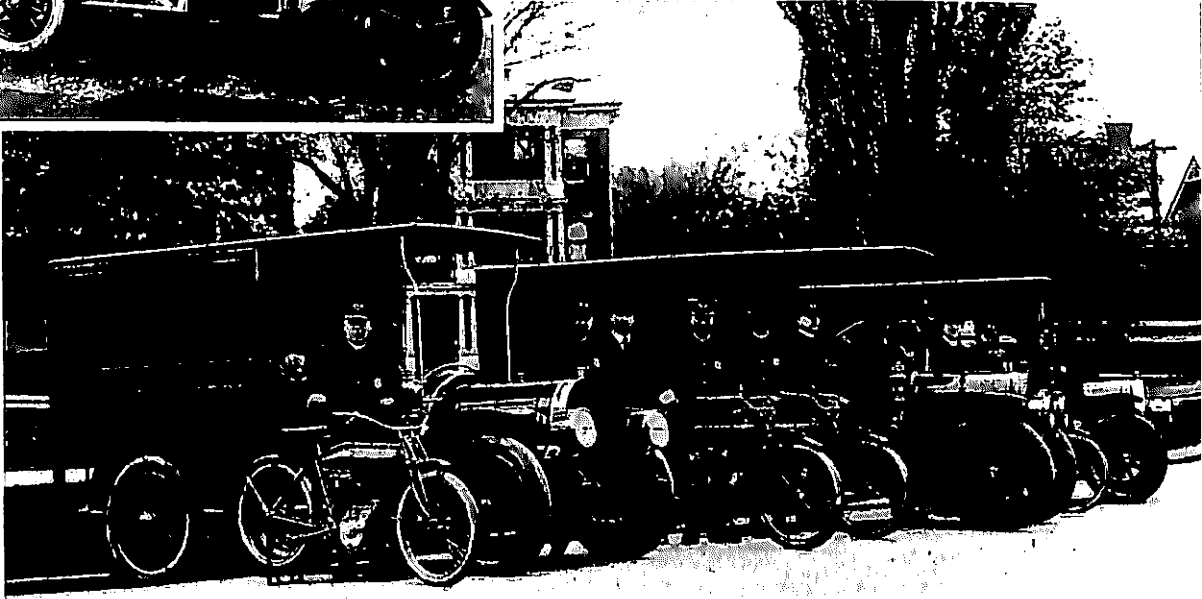
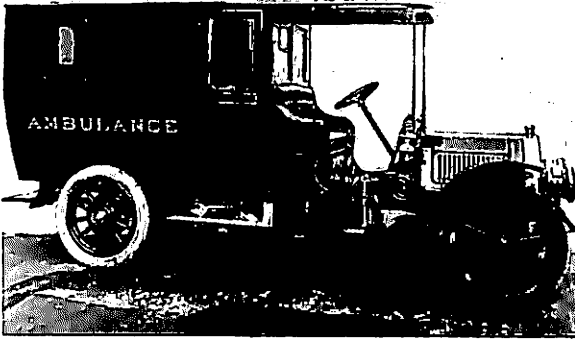


In 1897 Travelers Insurance Company wrote the first automobile insurance policy, and for good reason! Here is an unusual documentation of the first fatal car accident in the state.

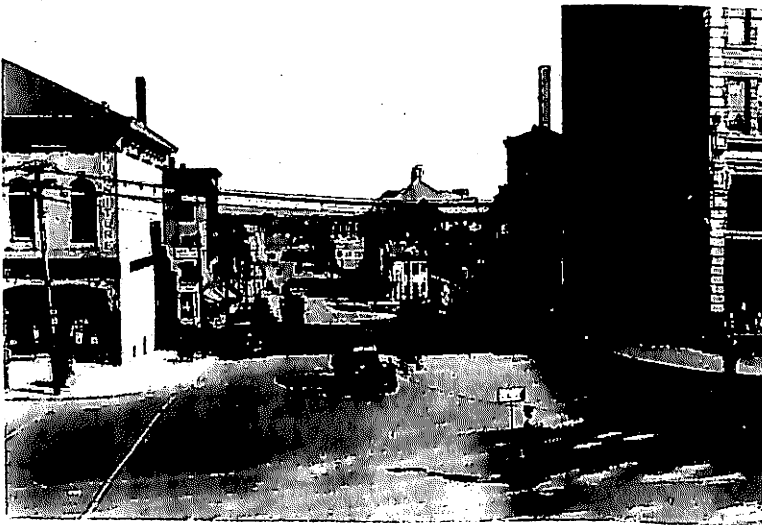
*Courtesy of the Connecticut Historical Society.*

The Pope Manufacturing Company supplied the city with horseless ambulances . . .

and "paddy wagons" in the first decade of the new 20th century.



*Courtesy of the Connecticut Historical Society.*



*Courtesy of the Connecticut Historical Society.*

Later, stop signs appeared on Main Street intersections.

One bitter, wintry day in 1914 the Railroad Station caught fire.

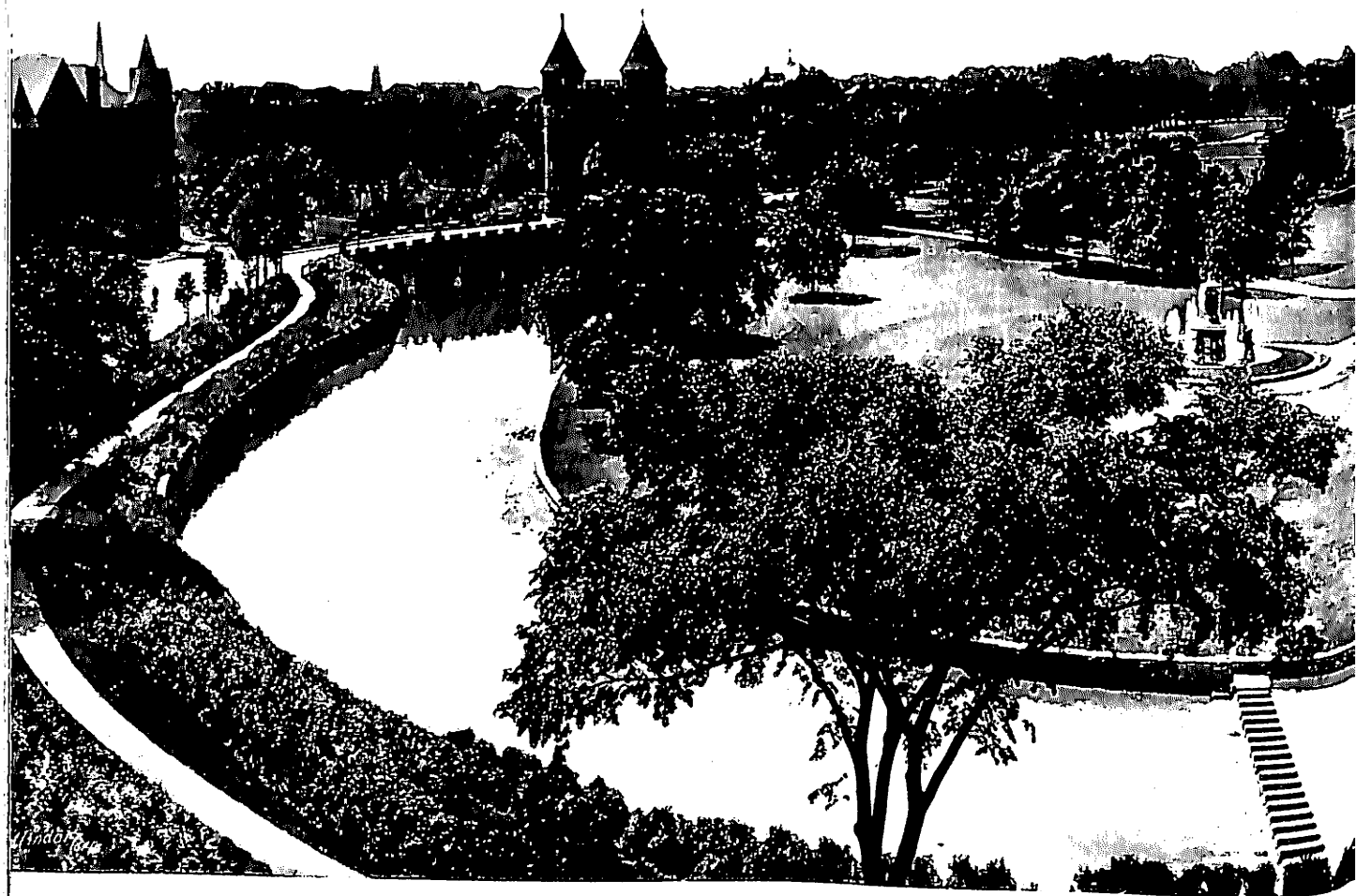


*Courtesy of the Connecticut Historical Society.*

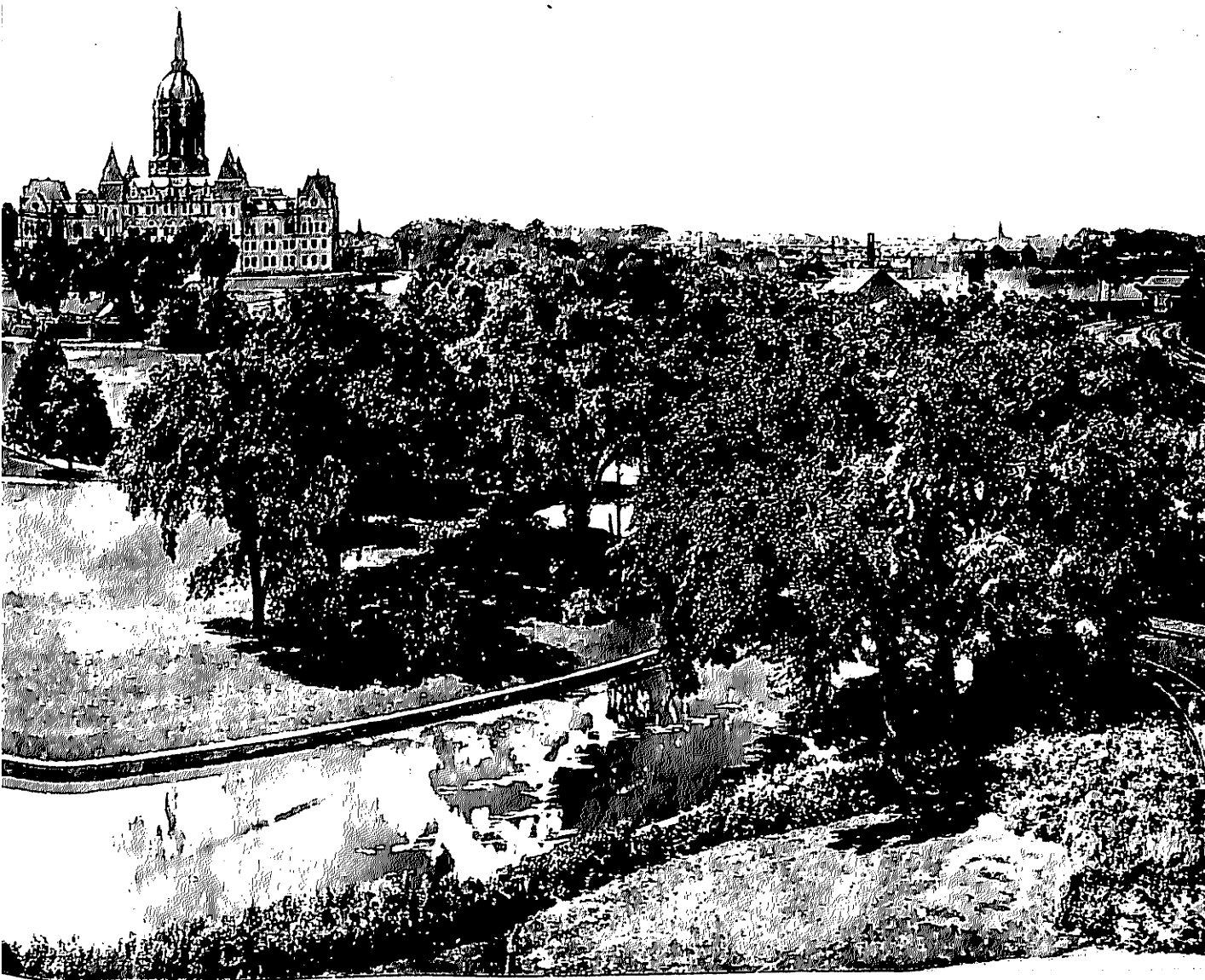
Tommy Guilfoil, a proud Hartford Fireman.



*Courtesy of the Connecticut Historical Society.*



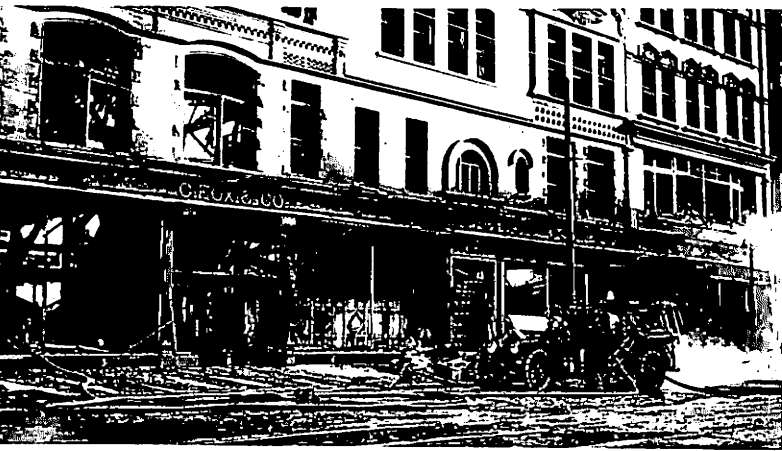
At the turn of the century Bushnell Park was encircled by the Park River that now flows through culverts and under highways into the Connecticut. In earlier years the Park River had been called the Mill River because it provided water power for the mills and factories then clustered along its banks. By the time of the Civil War, this whole area had degenerated into an industrial slum and dump. The Reverend Horace Bushnell, a dominant civic leader and liberal preacher, in the mid-19th century, became outraged at its appearance. It was the first view of Hartford that greeted railroad passengers as trains rounded the sharp bend into the city from the south. Bushnell envisioned turning the slum into a beautiful, central park much in the spirit of the old New England common. Other city fathers, skeptical of his proposals, were loath to cooperate. One night a dilapidated old mill in



the area burned to the ground. Some of Dr. Bushnell's opponents muttered darkly of arson! He persisted, however, and finally persuaded his fellow citizens, on January 5, 1854, to vote to purchase the land that became Hartford's first public park.

Frederick Law Olmsted was employed to draw up the plans. A native of Hartford, Olmsted achieved fame as the first landscape architect in the United States. He designed many other parks, including Central Park in New York City.

In 1876, just three days before his death, the park was named for Horace Bushnell who had contributed so much to improving and beautifying his city.



*Courtesy of the Connecticut Historical Society.*

One of the city's largest conflagrations burned out G. Fox & Co. in 1917. All records were destroyed, making it necessary for customers to pay their bills from memory.

No one then living will ever forget the flood of March, 1936, the biggest flood of all. The river reached a height of 37.6 feet, destroyed \$35,000,000 worth of property and took 11 lives. Large sections of the city were inundated, making Colt's Armory an island.

*Courtesy of the Connecticut Historical Society.*





Asylum Street near the Railroad Station was one large puddle.

*Courtesy of the Society for Savings.*



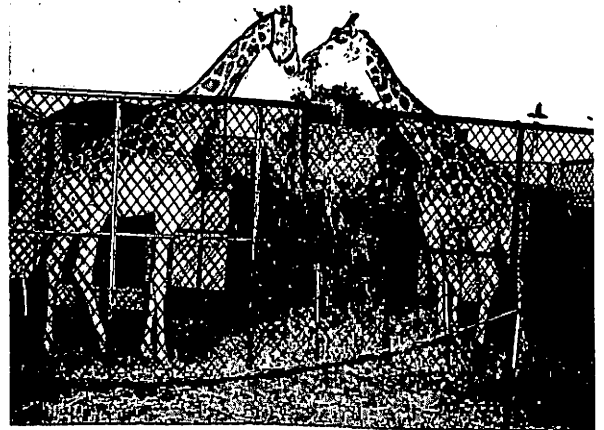
Bathhouses at Riverside Park were swept away.

*Courtesy of the Connecticut Historical Society.*

July 6, 1944, was a day of great tragedy in Hartford. The main tent of Ringling Brothers Circus caught fire. In just a few minutes, 168 men, women and children perished. Many more suffered burns and other injuries. The body of one little girl about six years of age was never claimed. Perhaps her parents, too, died in the fire. She was buried in a cemetery near Hartford. Every July 6th, Memorial Day and Christmas, Detective Lieutenant Thomas C. Barber and retired Detective Sergeant Edward T. Lowe bring flowers to decorate the grave of "Little Miss 1565."



*Courtesy of the Hartford Courant.*



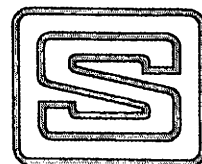
*Courtesy of the Hartford Courant.*

Beasts as well as humans suffered and endeavored to comfort one another.

*Courtesy of the Connecticut Historical Society and the Aetna Life Insurance Co.*



On December 31, 1956, fire gutted the old Cathedral of St. Joseph. The new cathedral was consecrated in 1962.



## Strangers in a New Land

*"And if a stranger sojourn with thee in your land, ye shall not vex him. But the stranger that dwelleth with you shall be unto you as one born among you, and thou shalt love him as thyself: for ye were strangers in the land of Egypt."*

LEVITICUS

At the turn of the 19th century, the population of the little state of Connecticut was probably the most ethnically and culturally homogeneous of any in the new United States. For almost 200 years typical Yankees were of British extraction and staunch members of the Congregational Church. East coast seaports, like Boston and New York, gradually became cosmopolitan cities. But, after the first 50 years of colonization, the three sister riverports of Hartford, Windsor, and Wethersfield received very few new residents, even from the mother country. This was remarkable since their trading activities necessitated traveling far and wide. Nonetheless, the local population increased, large families being the rule. Such uniformity created community cohesiveness and stability. But it also tended to make people quite parochial. Although extremely alert to new ideas in business, early Yankees handed down customs almost intact from parents to children. More frequently than not, sons followed in fathers' footsteps in choice of trade, profession, politics, and religious faith. Connecticut was indeed "The Land of Steady Habits."

An Englishman visiting Colonial Connecticut commented: ". . . the people here were all very good politicians and ready to ask me more questions than I was inclined to answer. . . . I never observed a single person in rags or with any appearance of distress or poverty. . . . The members of the legislature were plain in their dress, plain in their manners; no other qualifications than good common sense actuated by love of country."

The first Congregationalists were not eager to

welcome folk of different backgrounds. More than one stranger was bodily evicted from this Puritan Paradise! In 1637, when the Reverend Thomas Hooker made his famous declaration that ". . . the choice of public magistrates belongs unto the people, by God's own allowance!" his definition of the word *people* certainly did not include the entire spectrum of mankind. Although Hooker's ideas were highly revolutionary for his time, he thought it only prudent to limit the franchise to respectable, landowning, churchgoing, white, Puritan Englishmen. Excluded were women, servants and representatives of all other faiths, nations and races. Since then, these "left-out" people have enlivened the country's history by insisting on becoming fully participating citizens. Hooker's dream, nonetheless, set the ship of state on course towards the gradual realization of a truly democratic form of government. Connecticut's increasingly sophisticated economy also made mandatory more freedom and opportunity for all types of citizens. After the adoption of the new state constitution of 1818, just one year before the founding of the Society for Savings, parochial Puritanism was doomed. If bigotry was an impediment to economic progress and prosperity, tolerance was the inevitable choice of the pragmatic Yankee mind!

The proud, yet quite false, notion of most people who have settled here is that they "made it on their own," although all have had to endure a variety of hardships. The first English settlers would very likely have perished from the perils of the elements and hostile Indians had it not been for the gentle Algonquins and ambitious Mohegans. Constantly harassed and attacked by the Pequots, the English finally declared war on them in Hartford in 1637. An allied force of Puritans and Mohegans in a decisive expeditionary action quickly eliminated the power of that bloodthirsty tribe.

Attempts to enslave captured Indians failed because they were too prone to die of the white man's

unfamiliar diseases. Therefore, African slaves and indentured Europeans were imported to do the menial work. Although the number of Africans was modest compared to the black population of the southern states, by the time of the American Revolution over six thousand Negroes lived in Connecticut. Their ambiguous position is well illustrated in a poem by Jupiter Hammond, generally considered the first American Negro poet. Entitled "The Kind Master and the Dutiful Servant," this poetic dialogue was printed in Hartford in 1783. It received considerable acclaim for obvious reasons. The following selection indicates the tone and viewpoint:

## MASTER

*Come, my servant, follow me  
According to thy place,  
And surely God will be with thee  
And send thee Heav'nly grace.*

## SERVANT

*Dear master, now I'll follow thee  
And trust upon the Lord.  
The only safety that I see  
Is Jesus's Holy Word.*

A number of early Connecticut Negroes managed to make their mark in history. One family, significantly named Primus, produced many distinguished citizens. The original Primus, an African slave, became an outstanding physician and thereby gained his freedom. A headstone in the graveyard back of the old Congregational Church in Wethersfield bears his name. Another, Holdridge Primus, acquired a sizable financial interest in a Main Street grocery store. As a young man, Holdridge participated in the gold rush of 1849, but later returned to his native city. His son, Nelson A. Primus, became a successful portrait painter. One of his portraits is now part of the collection of the Connecticut Historical Society. Lemuel Haynes, born in West Hartford in 1753, achieved a wide reputation as a writer and Congregational minister. Churches are named for him in Pittsfield, Massachusetts and in Jamaica, Long Island. A company of Negro infantrymen, attached to Butler's Regiment of the Connecticut Line, served in the American Revolution. This was probably the first organization of Negro troops in U.S. military forces. Some early depositors in the Society for Savings were Negroes:

1829—Account No. 2102: Sadi Jones, colored man, self-deposit

1834—Account No. 4080: Emeline Worthington, colored domestic: Unable to write her name.

The Greek philosopher, Aristotle, whose own society was based upon slave labor, once remarked: "There will always be slaves among us until there are machines to do the work of men." The great drama of the past century and a half has been the remarkably rapid development of machines able to perform the myriad menial tasks traditionally relegated to a particular class, race, or sex. But before this drama could unfold, fundamental changes in laws and social attitudes had to occur.

The first real inkling of a different point of view towards the institution of slavery in Connecticut came in 1774 when the Legislature passed an act stating that "no Indian, Negro or Mulatto slave shall at any time hereafter be brought or imported into this colony." This law, however, was regularly violated. Not until 1848 was slavery made illegal within the state. By then only six slaves remained to be freed. The right to vote was granted to Negro men in 1876. *All* females, however, continued to be classified with "children, idiots and criminals," unfit for the franchise, until 1920 when the Suffragettes finally were victorious!

In 1853, John Hooker, a prominent lawyer and direct descendant of the Reverend Thomas Hooker, joined his brother-in-law, Francis Gillette, and purchased approximately 100 acres of land adjoining what is now Forest Street. This became known as Nook Farm, a lively center of gracious living and radical thinking.

Mrs. Hooker was an ardent champion of woman suffrage, serving for many years as president of the Connecticut Woman Suffrage Association. John Hooker also championed social reform.

Mrs. Hooker's sister, Harriet Beecher Stowe, and the great Mark Twain also built homes in Nook Farm. Both are now preserved as museums. Mrs. Stowe's novel, *Uncle Tom's Cabin*, was no doubt the most powerful piece of anti-slavery propaganda written before the Civil War. The Reverend Henry Ward Beecher, brother of Isabella and Harriet, used more violent tactics. He personally purchased numerous rifles manufactured by Christian Sharps in Hartford and sent them out to "Bleeding Kansas" to forcibly prevent the extension of slavery into that new state. The rifles were aptly dubbed "Beecher's Bibles"!



*Courtesy of the Honiss Collection.*

Isabella Beecher Hooker and her husband John Hooker



*Courtesy of the Connecticut Historical Society.*

Harriet Beecher Stowe



*Courtesy of the Connecticut Historical Society.*

Francis Gillette, another Nook Farm resident



*From a private collection.*

The Rev. Dr. James W. C. Pennington

Before the Civil War, many Negroes escaped enforced servitude via a route known romantically as the "Underground Railroad." The destination for most was free Canada. In Hartford the residents of Nook Farm were especially helpful to the fugitives. Francis Gillette's barn was a well known "station." Mr. Gillette later became a founder of the Republican Party and a U.S. Senator.

After the passage of the Fugitive Slave Law in 1850, requiring all runaway slaves to be returned to their masters, friendly sentiment in Hartford centered upon James Pennington, who had escaped from a plantation in Maryland. Pennington became a Congregational minister and received an honorary doctorate from the University of Heidelberg. A popular preacher, he became the pastor of the first Negro Congregational Church located on Talcott Street, frequently exchanged pulpits with other Congregationalists, and was twice elected

president of the Hartford Central Association of Congregational Ministers. To insure Dr. Pennington's personal safety, John Hooker formally "bought" him from his Maryland master for \$150.

Major changes characterized the ten years preceding the Civil War known as the "Feverish Fifties." Party lines constantly shifted, and party alliances weakened. The burning issues were: Negro slavery in the South; its extension into the new western states; prohibition of the sale and use of alcoholic beverages; hostility against all European newcomers, especially the Irish; and finally, the terrible threat of civil strife. From this cauldron of conflict emerged new political alliances, some short-lived, others that endured for many years. The Know-Nothing Party belonged to the first category. In July of 1853, they bluntly stated that their prime purpose was "to resist the insidious policy of the Church of Rome and all other foreign influences against the institutions of our coun-

### *Foreign-Born in the Population of Hartford*

United States Census—1860 to 1930, inclusive

<i>Nationalities</i>	1860	1870	1880	1890	1900	1910	1920	1930
Armenian	—	—	—	—	—	—	297	500
Austrian	—	20	15	104	664	1,865	919	677
Belgian	—	1	2	14	21	20	17	—
Canadian	179	396	481	815	1,309	1,332	1,532	2,132
Can. French	—	—	—	—	781	792	857	3,739
Danish	—	13	40	272	506	593	619	580
English	702	789	995	1,300	1,634	1,656	2,051	1,882
French	46	92	46	81	150	150	215	167
German	1,130	1,458	1,422	2,140	2,700	2,414	1,820	1,867
Greek	—	2	—	—	6	53	321	423
Hungarian	—	15	4	7	95	328	272	179
Irish	6,432	7,438	6,841	7,613	8,076	7,049	6,116	5,276
Italian	—	23	82	350	1,962	4,521	7,101	8,843
Lithuanian	—	—	—	—	—	—	1,260	1,593
Polish	—	17	19	19	506	1,656	4,880	5,236
Romanian	—	—	—	—	146	312	347	—
Russian	—	5	4	492	2,260	6,847	7,864	5,830
Scotch	161	359	366	499	689	759	937	1,290
Swedish	—	16	72	515	1,714	2,185	2,315	2,161
	8,650	10,644	10,389	14,221	23,219	32,532	39,740	42,375

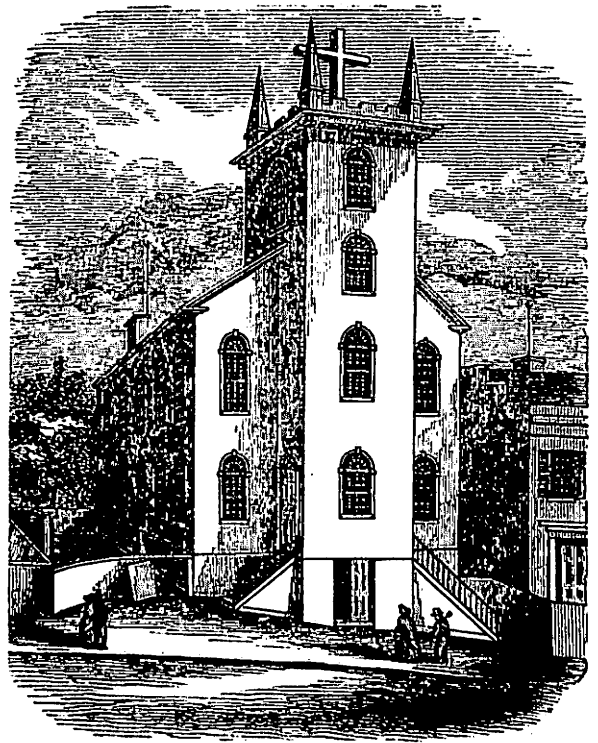
Courtesy of The Mitchell House, Inc. There were other "hidden minorities" too few to be included.

try, by placing in all offices . . . whether by election or appointment, none but native-born, Protestant citizens." The word "white" should also have been added, because the Know-Nothings completely dodged the question of slavery. In 1855 this narrow, backward-looking party actually succeeded in electing a governor. However, both their power and policies were doomed to early failure.

The new Connecticut Republican Party held its first convention in Hartford in 1856. Its guiding spirit was Gideon Welles, a fervent opponent of slavery. The Democratic Party became the champion of the new white immigrants. During the abusive political campaigns that followed, the Republicans were derided as "Irish-haters and Negro-worshippers," the Democrats branded as advocates of "Rum, Romanism and Slavery"! The Republicans elected their first governor and president in 1860 on the solid platform of preserving the Union and opposing the extension of slavery. When the South seceded and civil war finally did erupt, two Connecticut regiments of Negro Yankees, the 29th and 30th, fought for the Union cause. Although not called up until late in the conflict, Connecticut's 1,664 Negro soldiers, by their excellent discipline in camp and heroism on the field, made a substantial contribution to final victory.

Since earliest Colonial days, the church has been essential to the survival of those who have transplanted themselves to this state. Just as in the original town of Hartford, the nuclei of 19th and 20th century ethnic neighborhoods within the city of Hartford have been either a church, synagogue, or temple. Of necessity ministers, priests, and rabbis have had to assist their congregations in such mundane matters as getting jobs, going to school, becoming voters, joining political parties and labor unions, buying property, and obtaining legal and medical aid. The original Congregational Church served as more than just a place of worship. It was a meetinghouse where people gathered together to discuss mutual problems, thus becoming a major center of community purpose and stability. The other Protestant, Roman Catholic, Greek, Russian Orthodox, and Jewish congregations have simply continued the same pattern.

In May, 1823, the Right Reverend John Chevrus celebrated a Roman Catholic Mass in the Old State House. Six years later the Catholics had their own church, the Church of the Holy Trinity, first Roman Catholic Church in Connecticut. It was



[This edifice was destroyed by fire at 1 A. M., May 11th, 1853.]

TRINITY CHURCH—CATHOLIC.

*Courtesy of the Connecticut Historical Society.*

#### Church of the Holy Trinity

formerly the property of the Episcopalians. Since neighborhoods in Hartford have always been on the move, it has become a common practice for all denominations to sell their former places of worship when their parishoners moved to other sections of the city.

In 1835, less than 1,000 Catholics lived in the entire state. By 1844, the number had expanded to 4,800. Fifty-six years later, many foreigners having migrated here from predominantly Catholic countries, Catholics in Connecticut more than equalled the combined membership of all Protestant denominations.

During the Revolution, the anti-Catholic prejudices of Connecticut's Protestants had been somewhat softened by the presence of French troops. Once, during the war, a large, open air Mass was said for the French soldiers in Hartford. General Washington admonished his followers not to forget the "important assistance they received from a nation in which the Catholic faith is professed."

Irish and Scotch-Irish have migrated to this country since Colonial days. However, not until the 1820's, when the first potato crop failure brought famine to Old Erin, did the mass migration of Southern Irish really commence. They came, first in a trickle, then in a flood, and most were Roman Catholics. Pitifully poor, lacking in both technical skills and education, they had little to offer local employers except strong backs and hands. So the majority took up picks and shovels and provided labor for constructing the new canals and railroads that were becoming the transportation network essential to the growth of Connecticut industry. Numerous Irish women became domestics. Typical of the Irish who came to the Society for Savings in the early days to deposit their hard-earned wages were:

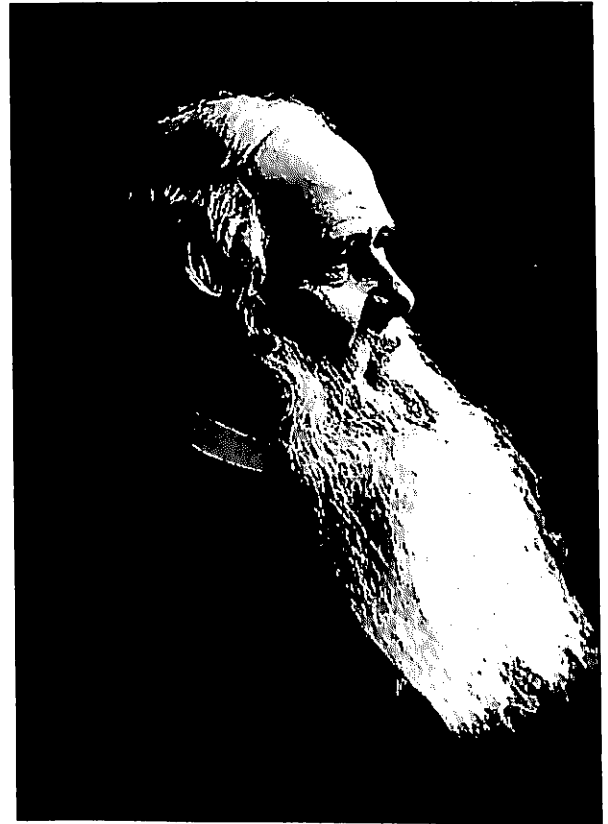
1834—Account No. 4148: Bridget Maguire, Irish washerwoman. Cannot write her name.

1836—Account No. 8672: Michael Broaderick, railroad worker.

A few factory owners bluntly stated their prejudices on posted signs: "No Irish Need Apply." Others were more liberal. In 1862, Henry Barnard, the great educator, had this to say about the employees in Samuel Colt's willow furniture factory: "For the rough and heavy work the Irish operatives bear the palm. This sort of dexterity may be a Celtic heirloom, for Caesar tells us that the Celts of his time watted images of wickerwork . . . huge and tough. On the other hand, in all light and tasteful departments, German workers have the preference . . ." In Barnard's day, ethnic stereotypes were the "rule of thumb" by which all immigrants were judged. Those from England, Scotland, and Germany were especially favored because their skills were desirable or their work habits similar to those of their Yankee employers.

Born in Hartford in 1811, Barnard worked all his life trying to improve the public schools. In 1867, he became the first U.S. Commissioner of Education. Far ahead of his time, Barnard realized that education would have to be considerably expanded and reformed in order to enable people to keep pace with new educational requirements of an increasingly complex economy.

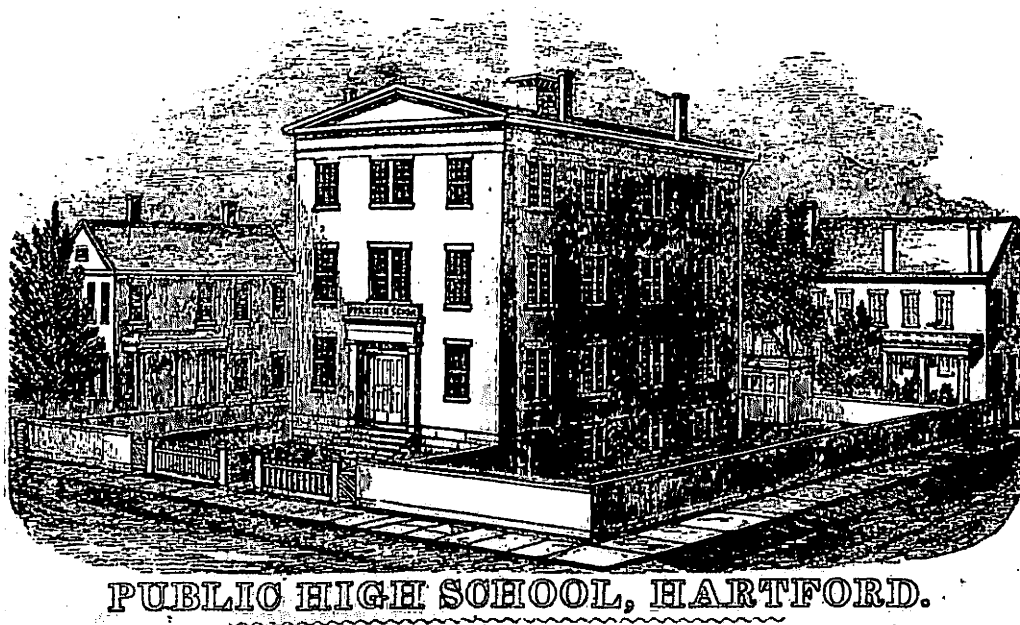
Hartford Public High School has the proud honor of being the second oldest in the nation. The building on page 63 was erected in 1869, enlarged in subsequent years, destroyed by fire in



Henry Barnard *Courtesy of the Connecticut Historical Society.*

1882, and replaced by the building on Hopkins Street in 1884. The Puritans placed a heavy emphasis on education. The first school in Hartford was started in 1638. An early law required all parents and masters to "breed and bring up their Children and Apprentices in some honest, lawful calling, labor or employment, either husbandry or some other trade profitable for themselves or the Commonwealth, if they will not or can not traine them up in learning to fit them for higher employments."

Excluded at first from the better factory jobs, the Irish found other ways in which they could advance themselves from the ranks of common laborers. Rapidly proliferating and fiercely loyal to one another, they excelled as lawyers, soldiers, writers, policemen, firemen, actors, athletes, salesmen and, above all, as politicians. When Congress declared war on the southern secessionists in 1860, many Irish strongly opposed the draft, especially



Hartford Public High School on High Street

Courtesy of the Connecticut Historical Society.

because the sons of the wealthy could purchase substitutes. Some of the more recent immigrants, in competition with Negroes for the most lowly jobs, took part in blood-chilling draft riots, particularly in New York City. However, quite as many Irish eagerly joined up to defend the Union.

Know-Nothing Governor William T. Minor in 1855 sponsored a law dissolving six Connecticut militia companies composed chiefly of Irishmen. He wanted no "foreigners" in uniform! Republican Governor William A. Buckingham had this law repealed in 1861 and soon began recruiting the first all-Irish regiment, the ninth Connecticut volunteers. Before the war ended, almost 8,000 Irish soldiers clearly demonstrated they were first-class American citizens.

A great many Germans, Protestant, Catholic, and Jewish, gave their lives for the Union. As far back as 1659, it was recorded that a few Jews came as traders to Puritan Hartford, and by 1788 some were permanent residents. They were chiefly Portuguese or Spanish Sephardic Jews. Not until the 1840's when many Germans, including Jews, sought refuge from persecution in their native Germany, did a sufficient number of Jews live in Hartford to be considered a separate and distinct religious group. In 1842, Jews were granted com-

**WILL YOU GO NOW?**

**\$135 EXTRA BOUNTY!**

**RALLY AROUND THE OLD FLAG BOYS!**

OUR CAUSE IS RIGHT!

**FOR NINE MONTHS!**

**AVOID A DRAFT!**

By enlisting in a Company of Volunteers now being raised by

**E. BUELL ROOT & FRANK MCAULIFFE**

Volunteers will receive Extra Pay and Bounties as follows:

For the 90 days of service of 21800 men	\$112.00
For the 90 days of service of 21800 men	\$11.00
For the 90 days of service of 21800 men	\$11.00
For the 90 days of service of 21800 men	\$11.00
For the 90 days of service of 21800 men	\$11.00
<b>TOTAL - GREAT TOTAL OF</b>	<b>\$54.00</b>

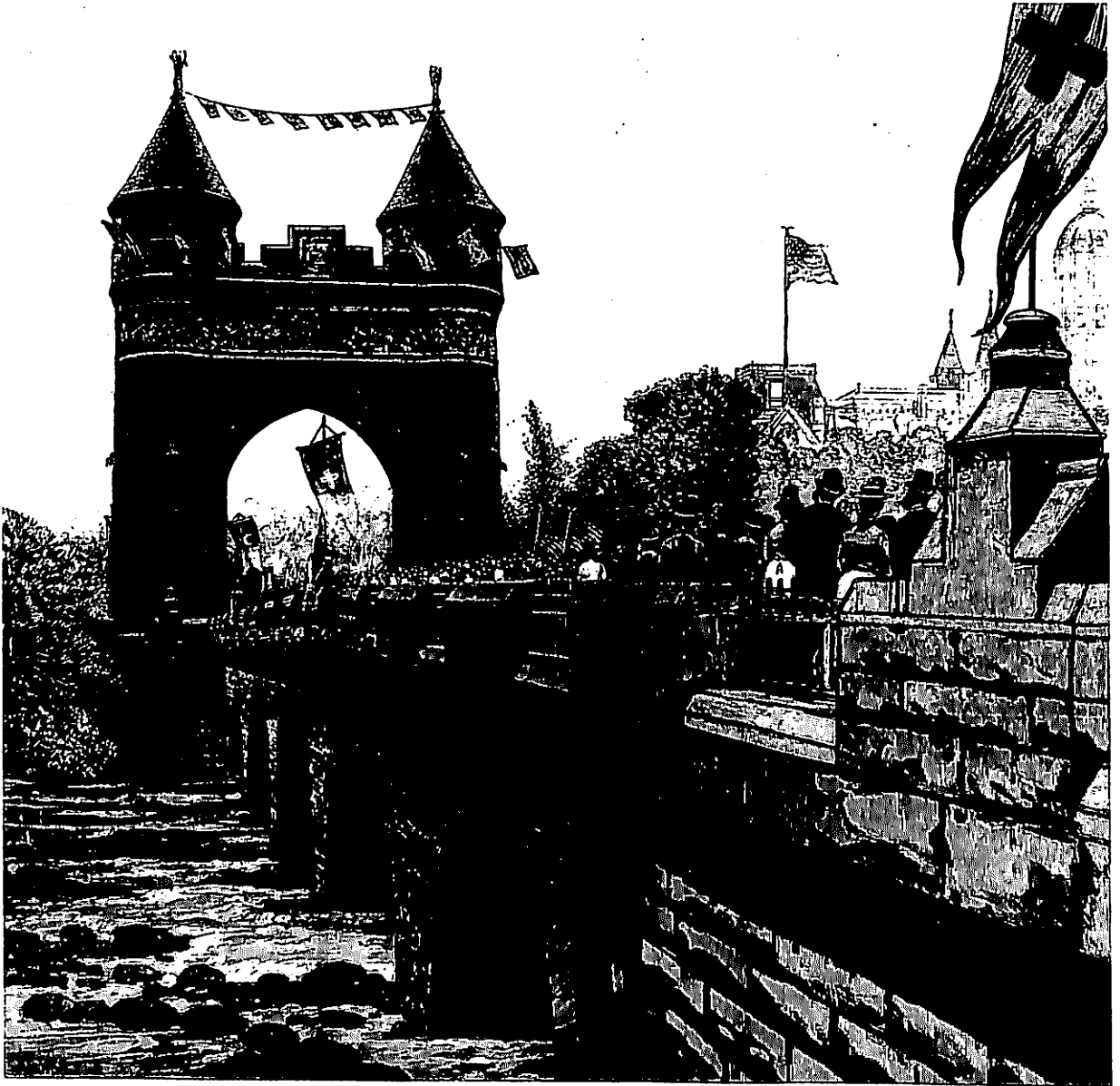
Also \$20000 has been appropriated by the Town of Hartford for the Support of Families.

**Head-Quarters,**  
**AT No. 3 CENTRAL ROW,**  
 Under Faneuil Music Store, Hartford.

The Men are wanted immediately. The time for a draft is at hand.  
 Call in Men, and fill up a company.

Courtesy of the Connecticut Historical Society.

Civil War Recruiting Poster



Dedication of Civil War Memorial Arch in 1886

*Courtesy of the Hartford Public Library.*

plete freedom of worship, a right accorded all Christians in 1818. Five years later the first Jewish congregation met in rented quarters on Market Street, later moved to Wells Street, and then into a former Baptist Church on Main Street. It was renamed Touro Hall. Isaac Mayer, the first rabbi,

was for many years the drama critic on the *Hartford Times!*

When Gideon Welles, Lincoln's Secretary of the Navy, returned to this city after eight years in Washington, D.C., he observed, "Hartford itself has greatly altered, I might say improved, for it

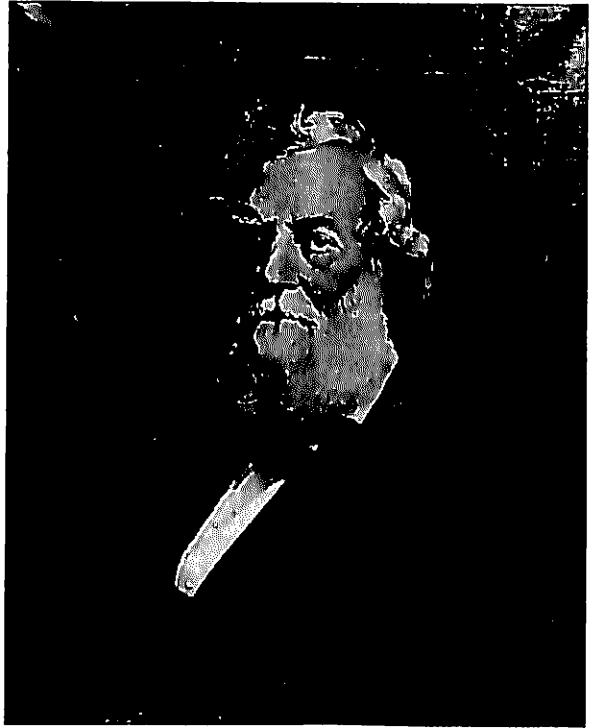
has been beautified and adorned by many magnificent buildings and the population has increased. A new and different people seem to move in the street. Few comparatively are known to me."

Mr. Welles brought back with him a Negro valet to whom he was very devoted. He stipulated in his will that the man should be buried next to him in Cedar Hill Cemetery. Most prominent Hartford citizens of this period, like Mrs. Samuel Colt, Mark Twain and the John Hookers, had Negro butlers, valets, coachmen, and lady's maids who lived on or near their estates. Although warm personal friendships developed between employers and employees, the Negroes had the bitter experience of seeing the children of white immigrants make great progress in the economic, political, and social life of the city, while their own, no matter how well educated or motivated, continued to be restricted mainly to menial tasks.

During the years following the Civil War, Hartford grew rapidly as an important center of merchandising as well as manufacturing, insurance, and finance.

Like other German immigrants, the German Jews arrived here with many marketable trades. They began as peddlers, retail merchants, grocers, tailors, watch-repairers, opticians, and then entered numerous other vocations and professions. The Jewish emphasis on education, hard work, a closely-knit family life, and self-help clubs contributed greatly to their social stability and enabled them to move ahead rapidly in the business and political life of the city. However, like many newcomers, they did experience a certain amount of social discrimination in the community at large.

In the 1890's, eastern European Jews, escaping poverty and persecution, began migrating in large numbers from Russia, the Ukraine, Poland, Lithuania, Hungary, Romania, and Galicia. Among them were expert furriers and cabinetmakers. By 1910 they outnumbered the German Jews in Hartford five to one. The fact that they were from different nations, had slightly different customs, and spoke different languages at first created social cleavages. Separate synagogues and self-help clubs were formed. Roman Catholics, Orthodox and Protestant immigrants from different nations underwent the same experience. Each national group initially wanted to build its own church in which the priest or minister spoke the mother tongue, preserved familiar customs, and celebrated ancient native festivals. Unfortunately, as neighborhoods disintegrated, many of these charming old



Gideon Welles

*Courtesy of the Hartford Public Library.*

customs have been forgotten. Some, however, were absorbed and enjoyed by the community-at-large, such as the German custom of the Christmas tree and Santa Claus. The original Puritans never celebrated Christmas as we do today, since they considered it a popish practice!

A unique group of immigrants to Hartford during the first quarter of the 20th century were the Armenians. Driven from their own country by successive waves of persecution by both Turks and Russians, they settled in a small area back of the State Library. The Armenians belonged to the Gregorian Church, which is not Roman Catholic, Orthodox nor Protestant. Too few in numbers and too poor to build their own church, most attended Center Congregational Church on Main Street. Although they started out humbly, their strong family and neighborhood cohesiveness and their love of booklearning enabled them to create a remarkably dynamic community. In time they achieved a virtual monopoly of the rug business and also produced a number of distinguished educators and intellectual leaders.

Although Leif Ericsson and his Vikings discovered the existence of the New World in the year 1000, large numbers of Scandinavians did not start to settle in Hartford until the 1890's. Being Protestant and northern European, their only difference from the original Yankees was one of language. Like the Germans, they possessed either work skills or habits that allowed them to enter very rapidly into the main stream of the community. Young Scandinavian women were in great demand as houseworkers and cooks, and Danish and Swedish bakeries delighted the palates of all Hartfordites. Many men went into either woodworking or tool-making; some into the dairy business. To this day, people of Scandinavian ancestry dominate the con-

struction business. Numerous Scandinavians also worked at Pratt and Whitney Machine Tool Company, where they earned excellent wages. For many years factory owners tended to hire people of similar ethnic origins, possibly because they felt that those who spoke a similar language would work together more compatibly. Also employees naturally introduced their friends and relatives to their employers, which initially resulted in a concentration of particular nationalities in similar jobs.

As can be seen on the chart on page 60, a significant change in the national origins of newcomers to Hartford began to take place after 1885. Unlike the earlier immigrants who came from the British Isles or northern Europe, most of them



Main Street circa 1870

*Courtesy of the Connecticut Historical Society.*

were eastern or southern Europeans or French Canadians. Few were Protestants. For some it was a shock to find that the streets of America were not paved with gold, as they had been led to believe in the old country. The real gold lay within their own brave hearts and their willingness to tackle any job with vim and vigor, always hopeful that it would lead to something better.

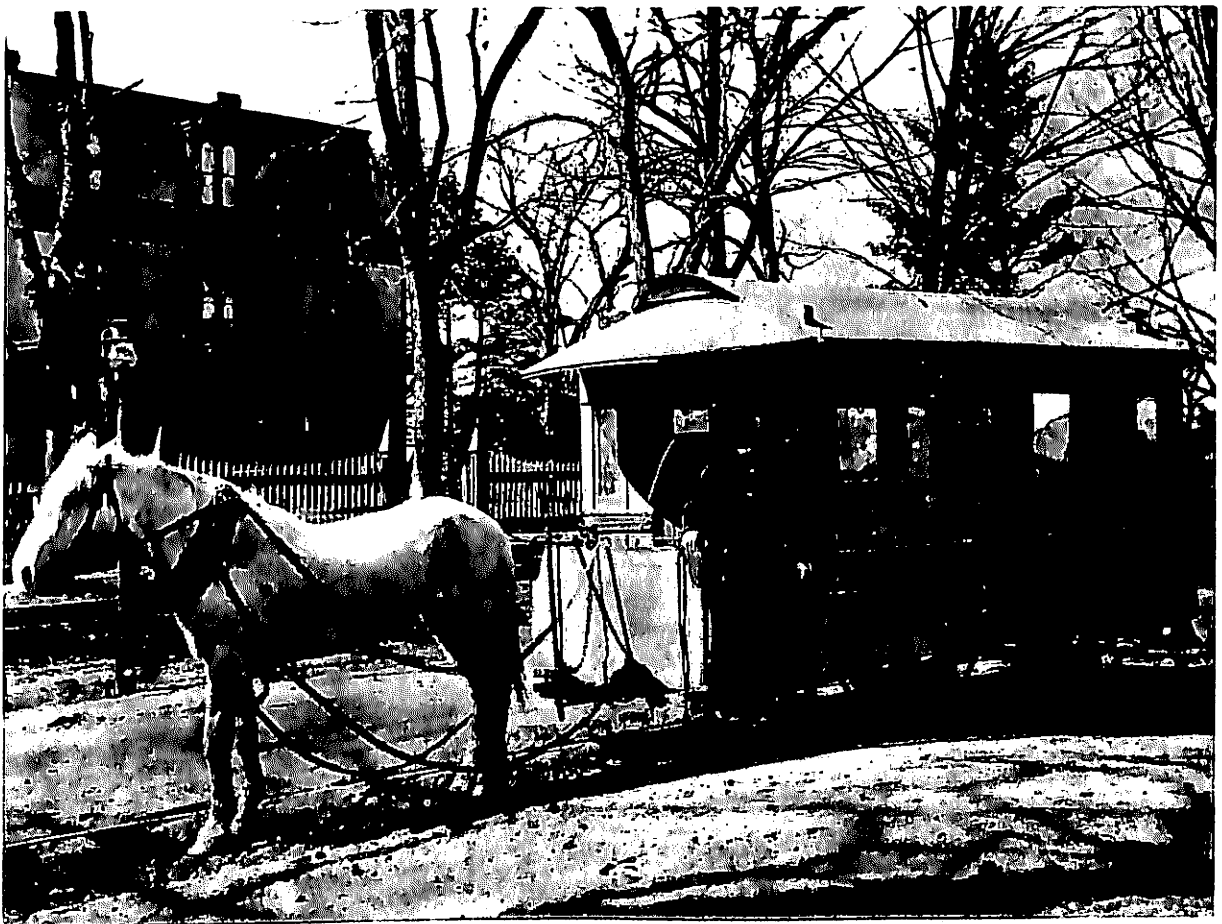
When Colonel Samuel Colt wanted to lure skilled German willow furniture makers to Hartford to work in his furniture factory in the 1850's, he built them charming homes similar to those in their native Potsdam. A few of these unique houses still stand on the southern edge of Colt Park.

But the latter-day immigrants did not fare as well. Crowded into downtown tenements within



Coach to West Hartford *Courtesy of the Connecticut Historical Society.*

By the 1860's horsecars were a popular means of mass transportation.



*Courtesy of the Connecticut Historical Society.*



Sage-Allen &amp; Co.

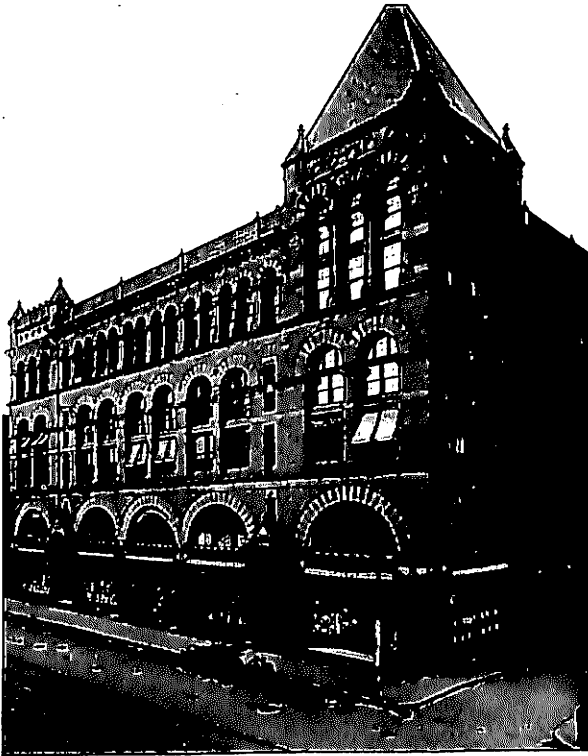
*Courtesy of the Connecticut Historical Society.*

Years ago Sage-Allen & Co. was located on the corner of Main and Pratt Streets. Note the Society for Savings in the background.

walking distance from the factories in which many found employment, they labored long hours at modest wages. Periodic floods and economic depressions added to their difficulties.

In the old days, the Park River flowed under Main Street just north of Sheldon Street. The tenements there are now being razed, the river is hidden beneath the new highway, and the Hartford Public Library straddles the traffic that runs under the Old Stone Bridge. Considered an engineering marvel of its time, the bridge was constructed in 1834, the same year the Society for Savings built its first home on Pratt Street.

Contrary to its name, Gold Street in the 1890's was a filthy, unsavory alley scarcely 16 feet wide. Naturally the proper parishioners of Center Congregational Church disapproved of their next door neighbors. They were also distressed that the Ancient Burying Ground behind the church, in which lay many of Hartford's founders, was going to rack and ruin. Nobody, however, seemed able to do anything about it. Finally a church member, Mrs. John Marshall Holcombe, Sr., wife of the president of the Phoenix Mutual Life Insurance Company and a regent of the D.A.R., was inspired by "the voice of duty" to lead the fight to clean up and widen



*Courtesy of the Connecticut Historical Society.*

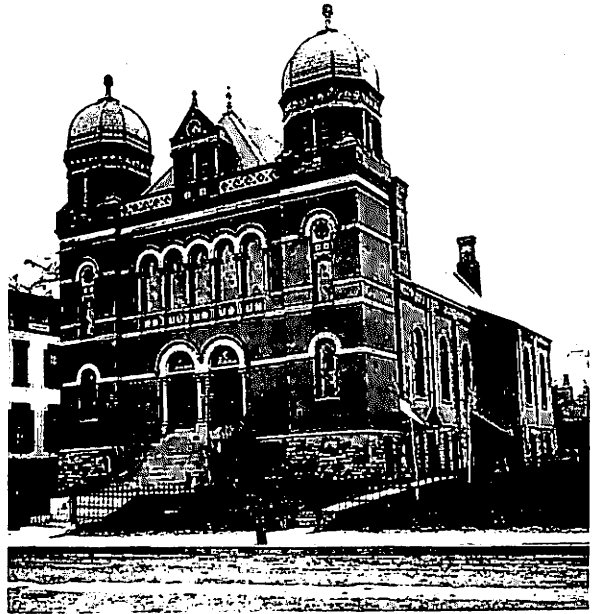
**Brown Thomson Building**

Originally called the Cheney Building, now part of G. Fox & Company, this unique shopping emporium was constructed in 1872. Most architects in Hartford consider this building, designed by Henry Hobson Richardson, to be the most important piece of architecture in the city.

Gold Street and save the ancestral cemetery. In the summer of 1896 she started her campaign with such zeal and success that she became known as "the Gold Street woman." At long last, on April 21, 1899, with considerable fanfare, the demolition of the wretched old tenements commenced. Colt's Band played the Doxology, speeches were made by local ministers and politicians, and the assembled crowd sang in unison, "Praise God from whom all blessings flow."

Meanwhile, numerous poor folk living in tenements in other parts of the city realized that education was for them the essential means of escaping the slums, the first step being to master the English language.

After the turn of the century the Italians out-



*Courtesy of the Connecticut Historical Society.*

**Temple Beth Israel**

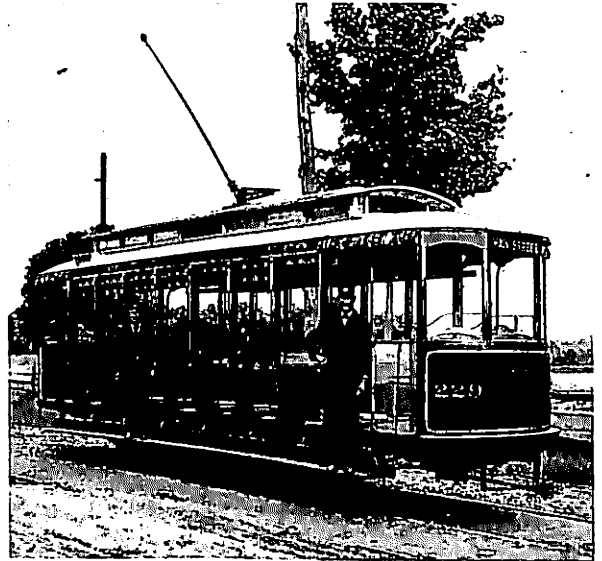
In 1875 Hartford's growing Jewish community purchased land on Charter Oak Avenue and laid the first cornerstone for a Jewish temple or synagogue in the state. Today Hartford has the largest Jewish community in Connecticut, the thirteenth largest in the nation. This building is now an Evangelical Church, the Calvary Temple.

numbered all other immigrants. Some, like the Pallottis, Contis and D'Esopos, had settled here early in the 1880's. As more of their countrymen began arriving, they assisted the newcomers in many ways. More often than not, a man's honest face and his will to work were his only credit. Since few were educated, they went to work, like the early Irish, with picks and shovels. This time it was highways that needed to be built to accommodate the automobile. Others started as bricklayers and stonemasons. Italian names still dominate the heavy construction business. Today, however, they are employers owning huge earth moving equipment. In this "Land of Opportunity," an Italian scissor grinder at one of the large insurance companies experienced the satisfaction of seeing his



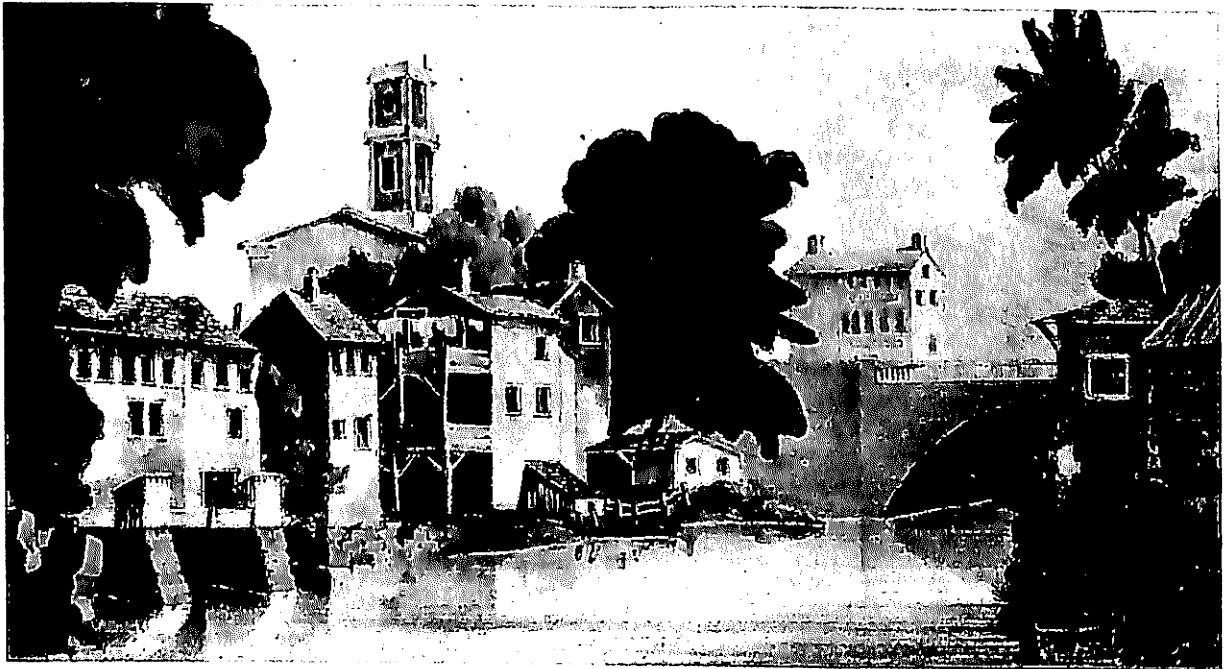
St. Lucia Festival *Courtesy of the Immanuel Lutheran Church.*

The old Swedish festival of St. Lucia is still celebrated every December 13 in Lutheran churches. A lovely young girl is chosen each year to impersonate St. Lucia. She is shown here, crowned with a coronet of candles, surrounded by her followers.



Trolley Car *Courtesy of the Connecticut Historical Society.*

After 1888, the chief means of mass transportation was the trolley car. This is a summer model. During the winter a different type with enclosed sides, windows and doors was used.



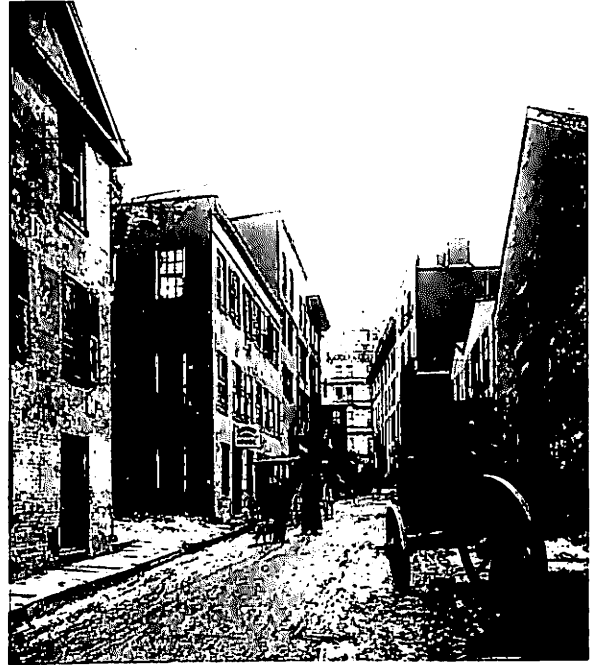
Old Stone Bridge and Park River near Sheldon Street

*Courtesy of the Connecticut Historical Society.*



*From a private collection.*

Potsdam Village House in Colt Park



*Courtesy of the Connecticut Historical Society.*

Gold Street in 1890



View from Charles Street

*Courtesy of the Connecticut Historical Society.*



Adult Night School Students



Italian Mother

*From a private collection.*

Resembling a Raphael Madonna, this little mother with her bouncing baby and young niece symbolizes all young immigrant parents who came here determined to make any sacrifice to insure for their children a better future in America.

son become a junior executive in that same company.

Most Italian women came here either as wives or brides-to-be, since it was not their custom to work outside the home. This was also true of the Armenians and Jews. Women had a special status as wives and mothers, while fathers earned the family living. However, mothers frequently augmented the family income by taking in boarders, especially from the homeland, or tending small vegetable gardens. If the father happened to be a tailor or shoemaker, his shop was apt to be attached to the home so that mother and children could assist by waiting on customers. Since mother was always close to her cook stove, family meals were hearty. As some became especially well-known for their cuisine, small family restaurants developed.

Before urban renewal, the area around Front and Market Streets was known as Little Italy. Actually a cross-section of nationalities lived there, including Jews, Irish and a few Negroes. Nearby, along Sheldon and Governor Streets, were Poles and Lithuanians; further south were Russians, Ukrainians, Greeks, French, Scandinavians, and a host of other folk from foreign lands. It was a peculiarity of the old ethnic neighborhoods in Hartford that although people from certain countries predominated at certain periods of history, there was always variety. This was fortunate because the



Health Clinic

*Courtesy of Mitchell House.*

children learned tolerance from one another. In time, they frequently intermarried.

The initial tendency of each new wave of immigrants was to cling to their own kind. This gave them psychological and economic support and was also a very real source of political strength. But as they became more secure, they moved to better homes, newcomers constantly taking their places. Parkville, Frog Hollow, the South End, Barry Square, the East Side, Clay Hill, the North End, have, in the past 150 years, been in a state of steady but gradual flux. When the Democratic Party asserted its dominance after the Great Depression, it was firmly rooted in those old neighborhoods, since it championed the aspirations of most of the residents.

Two Hartford attorneys have brought home credit by serving as national chairmen of their respective parties: H. Meade Alcorn, Jr. for the Republicans and John M. Bailey for the Democrats. Mr. Bailey is now a trustee of the Society for Savings.

Because the buildings along Front and Market Streets were completely demolished to make way for Constitution Plaza, oldtimers look back with nostalgia to the "golden age" when peddlers with pushcarts lined the curbs hawking a glorious va-

riety of wares. Milk and vegetable vendors drove their wagons along the streets late in the afternoons selling left-over produce at half-price before returning to their farms. Feast Days, such as that of our Lady of Mount Carmel or of John the Baptist, celebrated with much camaraderie, fireworks and bonfires, were climaxed by a special Mass at St. Anthony's Church. Little "Mom and Pop" restaurants served delicious home-cooked foods from many lands. Even the wealthiest Hartfordites from "up on the hill" patronized stores specializing in fancy fruits, breads, pastries, and other delicacies. In the words of one old Front Street resident who now lives in a comfortable suburban home: "You could walk out on the street any hour of the day and always meet friends. Now, scattered all over the city, you have to call them up on the telephone and make an appointment!"

A vast array of educational, health, and social services were created after the middle of the 19th century for the benefit of new immigrants. The settlement house movement made an invaluable contribution to the betterment of life in the city by sponsoring club groups, health clinics, athletic events, and other services within the poorest neighborhoods. Best known were the Union Settlement, Mitchell House and the Good Will Club for Boys.

Today, with the sudden massive growth of the Negro and Puerto Rican population, there is a renewed interest in this type of approach.

Self-help also continues to be of prime importance. Every national group at one time had its own club so that members could assist one another. Pride in one's ancestry, as well as hope for a better future, will always be essential to motivating people to better themselves and their city. Even when desperately poor, the Irish could hold their heads high because they remembered the Irish kings. The Italians had Christopher Columbus and the achievements of the Romans; the Greeks could point to the glories of ancient Greece. Each had heroes or heroines, either from the old country or as participants in the struggle for freedom in the new world. Today the life of the total community can be enriched by this wonderful cultural variety.

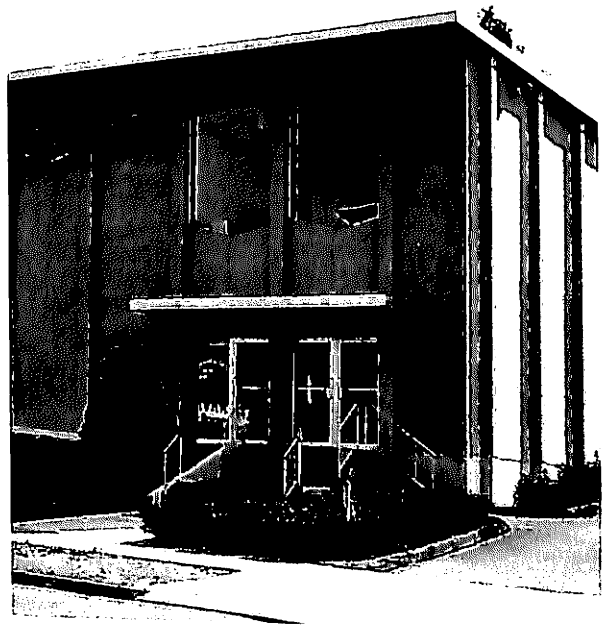
Especially revered by people of Polish descent are Casimir Pulaski and Tadeusz Kosciuszko who served as generals with George Washington during the Revolution. Pulaski gave his life fighting for the American cause in 1779. The Pulaski Day Parade is a colorful annual event. The festivities include a high Mass at SS. Cyril and Methodius Church and a reception and dinner at the Polish National Home, both on Governor Street. The Polish were the last to leave Europe *en masse* for the United States before World War I. After that, immigration was legally restricted. Because Poland was constantly being invaded, the Poles who came here were divided at first among those who stemmed from various parts of their native land, periodically occupied by Germans, Russians and Austrians. This weakened their effectiveness as a national group. Good leadership from local Polish priests, the building of their church, and finally, in 1930, the construction of the Polish National Home were important unifying forces. Now that all the old tenements have been torn down, few Poles live in the old community. However the Polish National Home continues to be busy and fortunately will survive urban renewal.

Many French-Canadians came to work in Hartford just before the Great Depression. In 1968 they completed this fine, new social center for people of French ancestry. Of all the older ethnic groups, the French-Canadians are still the most geographically cohesive, either living in the Parkville area or returning regularly as communicants of St. Ann's Church and members of this club. Two French heroes of the American Revolution,



Polish National Home

*From a private collection.*



French Social Circle

*From a private collection.*

General Lafayette and the Count de Rochambeau, are especially colorful participants in Hartford history. In the old cemetery in West Hartford a French and American flag flank a large boulder placed there in memory of the young French soldiers who died in Connecticut during the Revolutionary War.

This proud mother with her five sons who served their country in World War II represents every American mother who made a similar sacrifice. At long last, regiments were no longer all-Irish, all-German, all-Polish, all-Negro. Soldiers fought simply as fellow U.S. servicemen. Most of the returning veterans had little desire to go back to their old neighborhoods. The comprehensive G.I. Bill of Rights offering a whole gamut of educational opportunities as well as guaranteed loans for home mortgaging was a great boon. More education qualified them for all kinds of better jobs, and small down payment requirements enabled them to purchase their own homes in the suburbs.

Although the day of mass migration from foreign countries has forever passed, the movement of people within the boundaries of this country is still having a major impact upon Hartford. Almost 12% of the children in the public schools are now Puerto Rican. Most speak only Spanish, while their parents are ill-prepared to find lucrative jobs in our highly sophisticated economy. The majority at present are employed in tobacco work, some in factories.

Estimates show that between the years of 1950 and 1960 alone, over ten million Negroes moved from the southern states into the North. Today 44½% of Hartford's school children are Negro. Altogether, one out of every five Americans changes his place of residence annually. However, after the introduction of automated agricultural equipment into the deep South, over half of the country's Negro population not only had to leave their old home, but had to change their entire way of life from rural to urban in order to survive. Compared to the influx of Europeans during the past century and a half, this demographic revolution is of staggering proportions. Still, much can be learned from the lessons of history about practical techniques of helping people to help themselves. At one time or another, we or our ancestors were also strangers in Hartford.

Our complex economy has created an unprecedented need for talent as well as tolerance. The technological revolution is forcing us, for our own



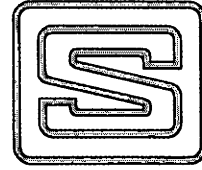
*Courtesy of the Honiss Collection.*

Mother with Five Soldier Sons



Puerto Rican Day Parade *Courtesy of the Hartford Times.*

self-interest, to search for talent wherever it may be found and to use it effectively. We must recognize that we can no longer afford to overlook or waste talent simply because of an individual's skin pigmentation, national origin, sex, social position, or religious affiliation. Of the many fantastic developments that have taken place during the past 150 years, this recognition ultimately may be the most profound.



All Saints Russian Orthodox Church

*From a private collection.*

The architecture of this Byzantine Church and its Colonial parish house clearly expresses the desire of all modern Connecticut Yankees to preserve the best of their old world cultures while accepting and absorbing that of the first colonists. The strength of Greater Hartford now lies in the rich diversity of its cultural heritage. Few American cities can boast such a remarkably peaceful and prosperous assimilation of peoples. The challenge ahead is to maintain and improve this record.

## The Bank Is the Teller

Since the founding of the Society for Savings, great stress has been laid upon the need for friendly relationships between the Bank and its depositors. Historically, most of the depositors, whether from foreign lands or rural districts of this country, feared and distrusted all banks. They often considered bed mattresses or hollow places under loose floorboards the safest hiding places for their valuables. Only after having money stolen, would some folk make the momentous decision to use a bank.

Thus, from the very beginning, the Society trained its tellers to be especially helpful and tactful. To the people who march up to the teller's window, the teller really *is* the Bank. No matter how reliable or honorable the officers and trustees may be, a rude teller can, in a moment, entirely ruin the confidence of a depositor. The big fireplace in the Society's main lobby adds greatly to the informal atmosphere. For many years, before the chimney was closed, a cheery wood fire burned there. Thursday afternoons in the old days were especially pleasant. Since Thursday was "maid's day off," domestic workers from "up on the hill" congregated in the Bank. Having no expenses for room and board, these women, many of them from foreign countries, frequently deposited their entire weekly wages. However, (quite as important as the practice of thrift) was the pleasure derived from chatting together in front of the blazing hearth.)

Cordial friendships often developed between savers and tellers. On holidays depositors would bring along little gifts of candy, flowers or special delicacies. A Chinese laundryman, Yip Mow, who handwashed many of the young tellers' shirts, used to bring them lychee nuts and tea. Since handwashed shirts lasted much longer than those done by commercial laundries, with Yip Mow and the tellers, thrift was a two way enterprise!

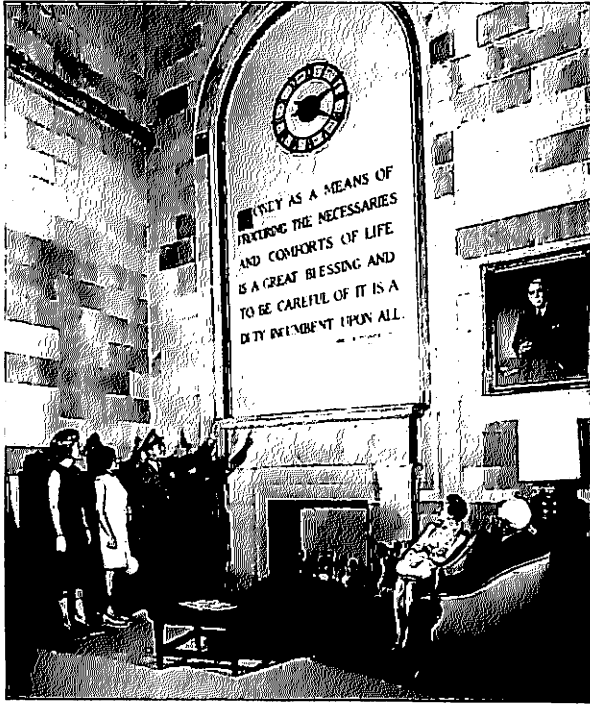
Every now and then a slight slip-up in good manners occurred. On one occasion a brash new teller inquired of an elderly Irishwoman, "Well,



*Courtesy of the Honiss Collection.*

Mrs. Horan, and how's the old bog-trotter today?" Mrs. Horan was not one to be intimidated. Responding to the teller's impudent remark, she raised her cane, poked it through the bars of the teller's cage, and banged it vigorously on the counter. "Young man," she roared fiercely, "it's the likes of me that gives the likes of you a job!"

For many years the Society had only male em-



Bank Fireplace

*Courtesy of the Society for Savings.*



Suffragettes

*From a private collection.*

ployees. But just before World War I the daring step was finally taken to employ a female. Catherine Sheedy, a charming, rather buxom girl, became secretary to Sidney Crofut, the assistant treasurer. At that time the Bank had 20 employees, 19 men and Miss Sheedy. The presence of this young woman created all sorts of new problems. Where could she keep her valuables? Mr. Crofut bought her a metal locker and placed it by her desk. Then there was the problem of the washroom. She certainly could not share that with the men. So the Bank's treasurer, A. Elisha Hart, offered her his own private lavatory. Another crisis was the annual May outing held in a cabin on the Farmington River. Could a proper young lady attend alone with a group of men? Obviously not! In order to insure adequate chaperonage, the Bank management also invited Miss Sheedy's sister and brother-in-law.

In 1918 four other women joined the Bank's staff, including Jane Clark who remained on the job for 21 years. However, the first woman teller, Ann Ryder, did not go "on the counter" until World War II. Today all of the Society's tellers are

women, with the exception of special trainees and summer helpers! Of the Bank's 325 employees 221 are women, 5 of them officers. The past half century has been a period of real revolution in the status of women at the Society for Savings as well as in the world at large.

A difficult assignment for tellers, both now and in the past, has been that of teaching depositors to use checks instead of cash, especially when large amounts of money are withdrawn. Too often depositors become suspicious when asked to take a check, thinking that it is not *real* money. The common complaint is, "I don't want a check, I want nice, big bills!" Of course, the Bank's purpose is to protect depositors from robbery or fraud.

Years ago a nice old shoemaker made the mistake of withdrawing almost all of his hard-earned savings and insisting upon cash. Some flim-flam artists then played the old "envelope game" on him. They claimed they had found thousands of dollars lying in the street and would be willing to share their luck if he would show his good faith by giving them just a few hundred dollars in cash. When he met with them to "share" the money, the

thieves took the old man's savings and gave him a large, sealed envelope filled with worthless paper. Before the shoemaker discovered the fraud, the thieves had run away. Thoroughly distracted, the victim returned to the Bank for help. But his lesson had been learned too late. As in the beginning, the "snares of the vicious" unfortunately continue to be a threat from generation to generation. Sadly, most of those bilked are lonely, elderly folk.

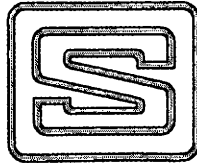
The opposite extreme in the old days was the phenomenon of the "warm passbook." Frequently passbooks handed to tellers would still be quite warm from body heat, having been carried close to the depositor's person in one manner or another. Some were snatched swiftly from the bosoms of dresses or tops of stockings, others out from under petticoats where they had been secreted in special "bank bags." Obviously these passbooks were very dear, and often very near, to the depositors' hearts because they were, in fact, passbooks to a brighter future for the thrifty savers or their children.

The Society today has three major savings programs: the regular savings account, the investment savings account, and investment certificates of de-

posit. The Bank also sponsors school, vacation and Christmas savings plans.

Historically, the Society for Savings has provided its staff with a fine fringe benefit program. Individual improvements have been made over the years, but on April 1, 1968 a completely revised program was put into effect. The Society for Savings now provides its staff with a generous non-contributory pension plan, fully pays for major medical protection, shares basic hospitalization costs, provides a basic group life protection without cost with the opportunity for additional coverage at a minimum premium rate, and offers the staff the opportunity to share in a thrift plan to which the Bank adds 25% of each employee's contribution.

Salaries at the Society for Savings are kept equitable through the recent adoption of a job evaluation and salary administration plan devised with the assistance of a consulting firm. The Society grants each employee an earned day off for each thirteen weeks of perfect attendance, and gives as a birthday present a free day off each year. These all add up to the extra something that makes working at Society both pleasant and rewarding.



## *As the Twig Is Bent*

Many adult depositors fondly remember the Society for Savings as the "School Bank" of their youth. (In 1906 the Society's first School Savings Program was started by Arthur Deerin Call, principal of the Henry Barnard School. Mr. Call, a true New Englander, believed firmly in the basic virtue of thrift as well as education. When his pupils strolled into the schoolyard laden with penny candy, his Yankee heart was sorely distressed. He felt they should not be wasting their petty cash on unwholesome sweets, but saving it for worthwhile future needs. Deciding that education in thrift was part of the duty of a good public school, he instructed his teachers to collect deposits from their pupils every Tuesday. This money he personally carried to the Society for Savings and deposited in a fund known as the Second North District Account. A few years later, individual accounts were opened from this fund, the pupils being credited with the amount they had saved and given a regular passbook.

In 1922 the Society formally organized a School Savings Department. Forty-seven years later, 107 schools participate in this program. These schools are located in Hartford, West Hartford, Newington, Bloomfield, Wethersfield, Windsor, Enfield and Rocky Hill. Collections are made from both elementary and high schools, public, private, and parochial. Present deposits (12/5/68) amount to \$2,249,851, with more than 46,851 students enrolled in the system. Over the years, the Society has constantly sought new methods of streamlining its operations and procedures. The collection of deposit envelopes brought to the school by the students and the return of bankbooks after deposits have been processed by the Bank now take less than ten minutes per week of a teacher's time.

School banking is actually a further development of one of the Society's original purposes. The frugal Yankees who established the Bank 150 years ago certainly believed in teaching the young sensible

and regular habits of thrift. "As the twig is bent, so grows the tree" was always a popular New England adage. Another, "Three generations from shirtsleeves to shirtsleeves," prompted even the wealthiest Hartfordites to caution their children about the dangers of sloppy or showy extravagance. The very first day the Bank opened, Elisha Colt started an account for his son, Elisha, Jr., as did a number of the Society's founders.

The story of George Beach, Jr.'s account is an outstanding example, not of conscientious thrift, but of the value of saving small sums at compound interest. Son of one of the original petitioners, George, Jr. was issued Passbook No. 28. He deposited \$3.00. In 1821 he added to this \$2.73. Two years later he made two deposits of \$1.00 each. In 1824, \$4.00 more were credited to his account. All in all in 5 years, George, Jr. managed to save \$11.73. However, the important thing is that George, Jr. and his heirs had the great good sense never to withdraw any of this money. From generation to generation the account stayed open. Year after year the interest regularly accumulated. A 100 years later, in 1919, Passbook No. 28 showed a balance of \$1,188.15! Today the account is still active and still in the name of a member of the Beach family.

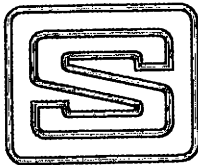
Dr. Thomas Hopkins Gallaudet, founder of the School for the Deaf, held Passbook No. 10. On numerous occasions he brought his pupils into the Bank to open accounts. Like Mr. Call of the Henry Barnard School, he believed that teaching thrift was the proper duty of a dedicated educator.

One early depositor who certainly learned well his childhood lessons in the sagacious management of money was J. P. Morgan, a native of this city. In 1837 his father, Junius Spencer Morgan, opened account No. 6835 for his infant son, John Pierpont, later to be world renowned as "Morgan the Magnificent," the most important financier of his time in the United States. The Bank's intriguing ledgers,



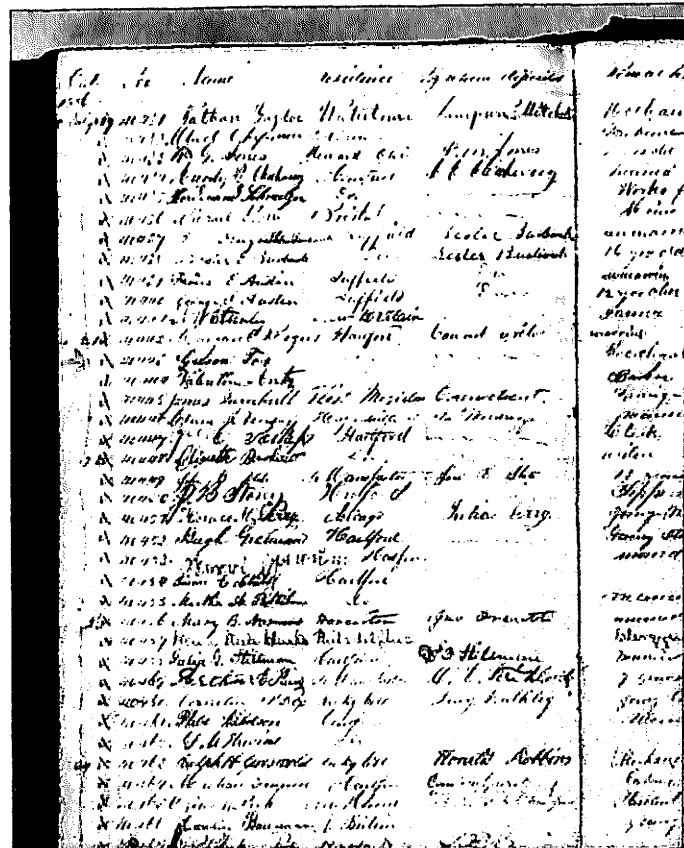
Miss Alice H. Harder and school children

In March of 1953 the weekly collection of the pupils of the Barnard-Brown School brought the total School Savings Deposits up over the first million dollar mark. This event was particularly significant because the original idea of school savings was advanced by the principal of the Henry Barnard School, now the Barnard-Brown. Miss Alice H. Harder, in charge of the program, is shown here with the school children.



listing depositors over the last 150 years, contain numerous names of the rich and powerful as well as the humble and ambitious who have grown up to make their mark not only in Hartford but throughout the nation.

Old Bank Ledger



# Fun and Frolic

During the period following the Civil War, which Mark Twain and his Nook Farm neighbor scathingly called the "gilded age," the people of Hartford began to shed many of their old Puritan inhibitions and prejudices. The work day, reduced from 12 to 10 hours, left some leisure time to even the poorest citizens. Sports and entertainment became acceptable activities. Sports and the arts were also excellent avenues to fame and fortune for the offspring of newcomers who had not yet been welcomed into the social or economic ranks of the more established citizens. Talent, after all, is not limited to any ethnic group or nationality.

The excursion steamer *Sunshine* took many passengers up and down the river, and even across Long Island Sound. Swimming in the river was also popular before the water became too polluted by the towns and industries along its banks.

For years the Hartford Yacht Club welcomed river craft at its dock on the west bank. Sailboat racing was a favorite sport. Today only a few old pilings and bulkheads remain. Protective dikes block out springtime floods, but also limit the use of the river as a source of recreation and enjoyment. In the 1930's the Yacht Club itself moved across the river to East Hartford.

Charter Oak Park, now the site of Pratt and Whitney Machine Tool Company and Chandler-Evans Division of Colt Industries, used to draw thousands of people to its fairs, carnivals, trotting and automobile races until the Great Depression.

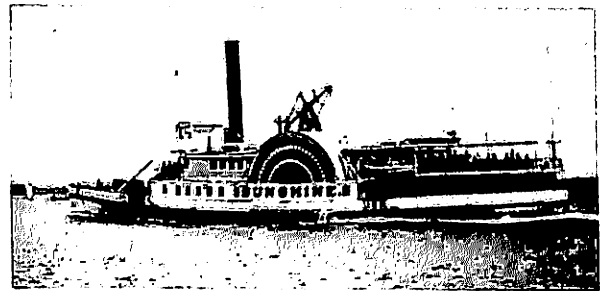
Here, in 1906, Eddie Ball demonstrated his Columbia Racing Car and William Cody, otherwise known as Buffalo Bill, gave his famous Wild West Shows.

Back in 1876 Hartford made sports history when Morgan G. Bulkeley became one of the founders and the first president of the National Baseball League. Mr. Bulkeley, president of the Ætna Life and Casualty Company, was later elected governor and U.S. Senator.



*Courtesy of the Mark Twain Memorial.*

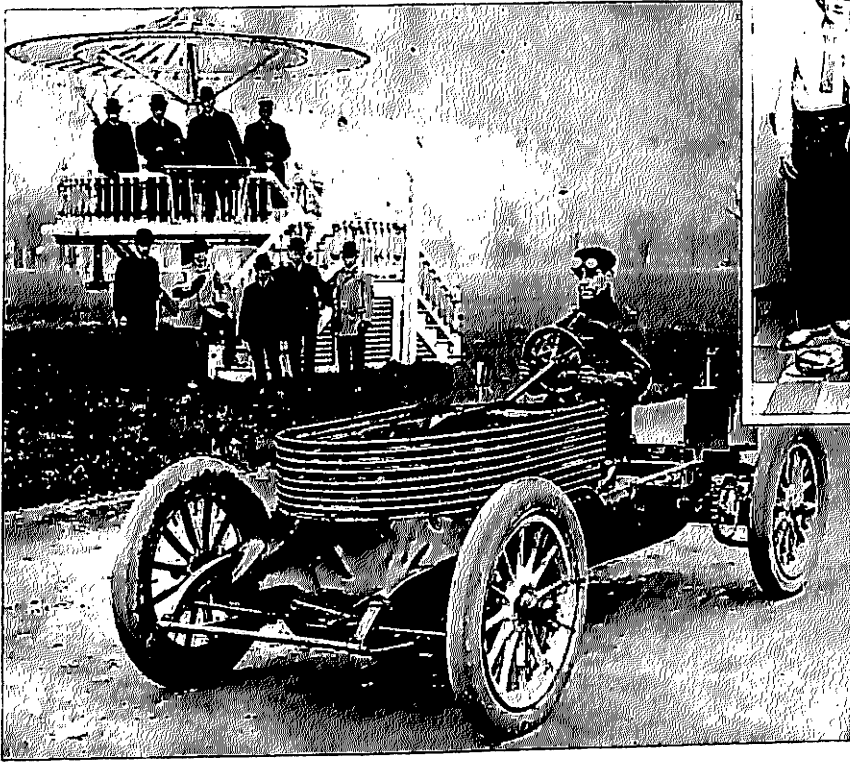
Mark Twain and Charles Dudley Warner, co-authors of the novel *The Gilded Age*.



*The Sunshine* *Courtesy of the Connecticut Historical Society.*

Charter Oak Park *Courtesy of the Connecticut Historical Society.*





Eddie Ball at Charter Oak Park

*Courtesy of the Honiss Collection.*



Hartford Baseball Team

*Courtesy of the Honiss Collection.*

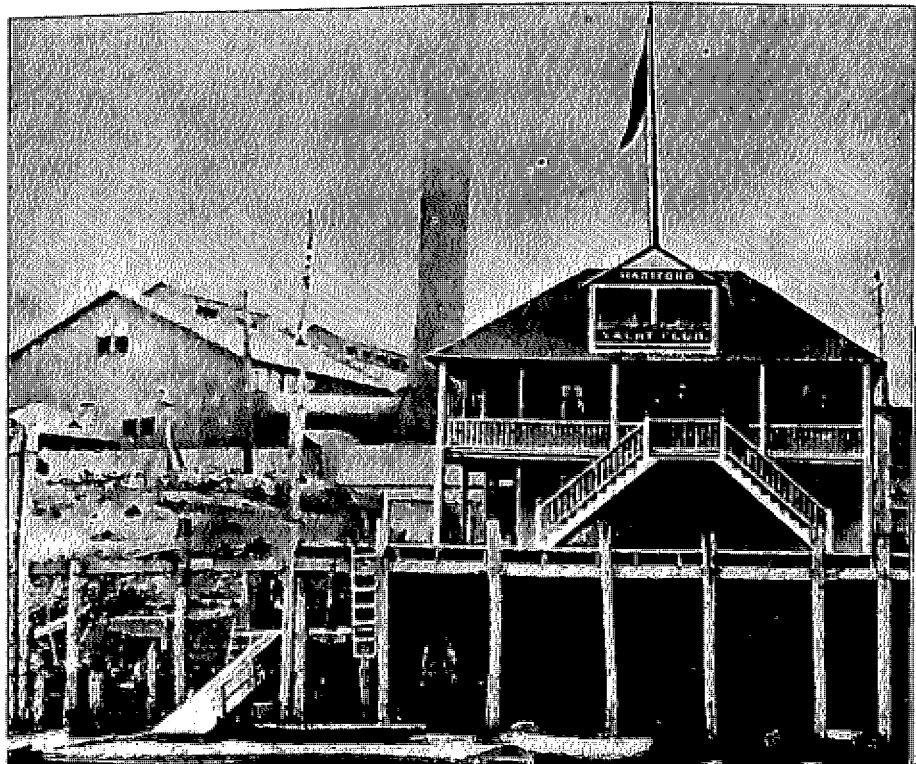


Buffalo Bill and his Hartford Dentist

*Courtesy of the Honiss Collection.*

Hartford Yacht Club

*Courtesy of the Honiss Collection.*





Bicycles on Main Street

*Courtesy of the Honiss Collection.*

Bicycling became a popular sport for young men in the 1880's. The first two-wheel cycle in this country was Albert Pope's "Columbia," manufactured right here in Hartford. Parades like this in 1885 of the Connecticut Bicycle Club showed how "easy" it was to pedal those enormous front wheels.

Working Men's Exchange *Courtesy of the Y.M.C.A.*

During the Gay Nineties the Y.M.C.A. attracted sports-loving young men. Basketball made its local debut at the "Y."

Here office clerks and factory workers could spend leisure time playing cards, not for money, in wholesome Christian surroundings. When it came to Christian living, however, the ladies were ahead of the men. They built the first Y.W.C.A. dormitory in the United States on Church Street in 1867.



The Champion

*Courtesy of the Honiss Collection.*



Billy Rhodes

*Courtesy of the Honiss Collection.*

A local bicycle hero was A. W. "Lennie" Warren who defeated Arthur Zimmerman, world champion.

By 1890 the safety bicycle was in vogue.

Old Y.M.C.A.

*Courtesy of the Y.M.C.A.*





In Puritan days, the drama was taboo. Not until 1794 was a theater built in this city, the street on which it stood being known as Theater Street. To avoid criticism, the actors were careful to emphasize how “morally uplifting” and “educational” were the messages of their plays. The city fathers, however, thought otherwise, darkened the stage and turned the building into a Sunday School. Theater Street became Temple Street, and the state legislature banned all dramatic productions in Connecticut for the next half century.

In 1853, after local option was allowed, a family named Wyatt started a Dramatic Lyceum. Orchestra seats sold for 37¼ cents each, while seats in the “family circle” were a real bargain at 25 cents apiece. Mr. Wyatt’s enterprise failed. Roberts Opera House, however, opened on Main Street in 1869, and was a resounding success for many years.

Real drama lovers had to wait until almost the turn of the century for a truly glamorous and commodious theater. In 1896, Parsons Theater was built on the corner of Central Row and Prospect Street. Here, for nearly 50 years, came the best New York shows and outstanding actors and actresses. When redevelopment of the downtown area began in the 1950’s, Parsons fell before the wreck-er’s ball.

Hartford-born William Gillette, son of Senator Francis Gillette, made a great success in the theatrical world. In his later years, he built Gillette’s Castle at Hadlyme on the Connecticut River. It is now a State Park.

Hartfordite Sophie Tucker won fame in show business as a songstress and “Red-Hot Mama.”

In 1962 Ed Begley of Hartford received the much coveted “Oscar” for his performance in the movie *Sweet Bird of Youth*.



Parsons Theater

*Courtesy of the Honiss Collection.*



*Courtesy of the Honiss Collection.*

William Gillette and Arthur Byron



Sophie Tucker

*Courtesy of the Honiss Collection.*

Ed Begley

*Courtesy of the Honiss Collection.*



*"Hollywood California"  
Nov. 2, 1943*



*Courtesy of R.K.O. Radio Pictures, Inc.*

Hartford's Marietta Canty made many films in Hollywood during the '40's and '50's, including one with Lupe Velez in the comedy "Mexican Spitfire's Blessed Event."

*Simon for  
Wish. for me  
out. Garret for me  
Christopher, "Bat" Battalino*



"Bat" Battalino

*Courtesy of the Honiss Collection.*

In the Roaring Twenties Hartford had almost everything in sports: horseracing, baseball, tennis, golf, track, polo, football and, perhaps most exciting of all, boxing. Hartford families produced many first-rate scrappers. Three became world champions: "Bat" Battalino, Willie Pep and "Kid" Kaplan.



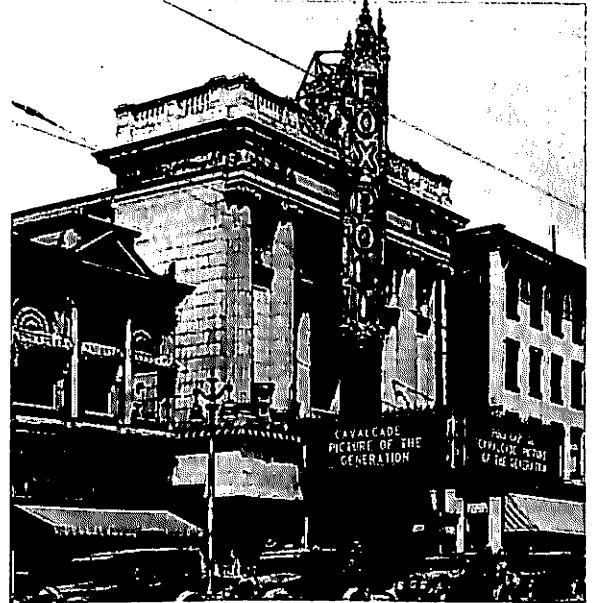
*Courtesy of the Connecticut Historical Society.*

Gentler forms of recreation were the maypoles in Keney Park. This picture was taken in 1916.



*From a private collection.*

Katharine Hepburn, wearing the latest thing in bathing suits, at age 10 scarcely seemed to be the kind of girl who would grow up to become a world-famous movie star and capture two "Oscars." Her great vitality and enthusiasm have made her one of the most durable personalities in the theatrical world. Other Hartford stage, screen and T.V. celebrities are Otis Skinner, Tom Tryon, Mike Kellin, Gary Merrill, as well as a host of younger players just beginning to make their mark.



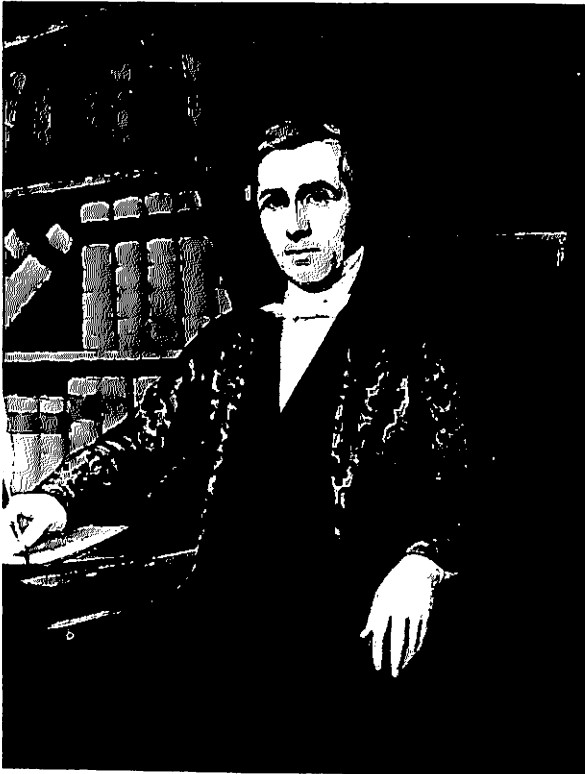
*Courtesy of the Hartford Public Library.*

By the time of the first World War, movies provided new forms of entertainment. One of Hartford's best downtown theaters was Fox-Poli which featured stage as well as screen shows. Next door (left) stood Besse's Ice Cream Parlor. Whenever Hartford families wanted the very best dessert for Sunday dinner or a party, they would order Besse's ice cream delicacies delivered to their homes in salt-packed containers.



*Courtesy of the Connecticut Historical Society.*

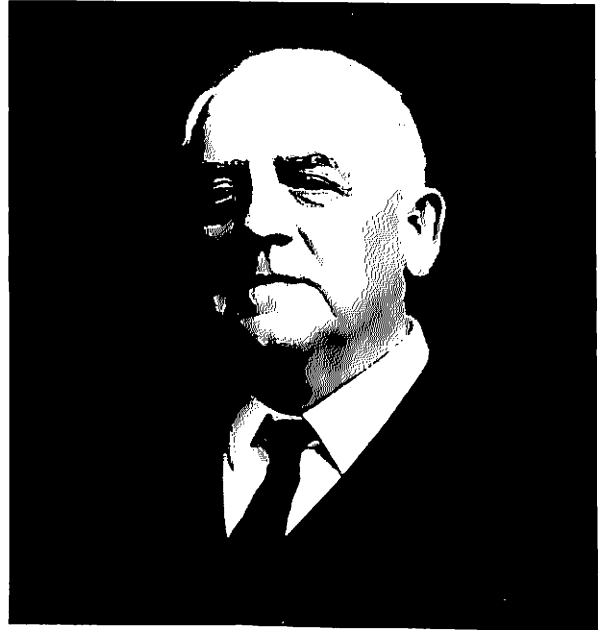
In the winter, the hill just north of the State Capitol is considered a fine place for sledding today as in 1909.



*Courtesy of the Connecticut Historical Society.*

The Rev. Dr. Horace Bushnell

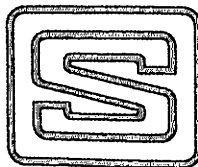
Horace Bushnell pioneered the idea of public parks in the growing city of Hartford. Bushnell Park was named for him in 1876.



*From a private collection.*

The Rev. Mr. Francis Goodwin

Patrician Francis Goodwin, first cousin to J. P. Morgan, made "more parks for Hartford" his personal mission. After becoming chairman of the City's park commission in 1890, he worked with tireless zeal and skill to build a ring of parks around the city. In little more than a decade he brought about the creation of almost all the parks in Hartford that today contribute so much to recreation for all citizens. His son, Charles Goodwin, was the chief protagonist for the Metropolitan District Commission during the first half of the 20th century. Mr. Goodwin's concept of regional cooperation to create an adequate water supply for all cities and towns in the metropolitan area introduced the whole idea of regional government—still an issue of considerable controversy.

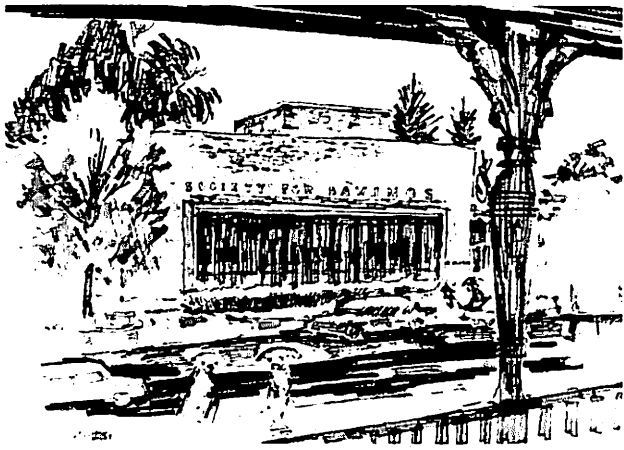


## Population Chart

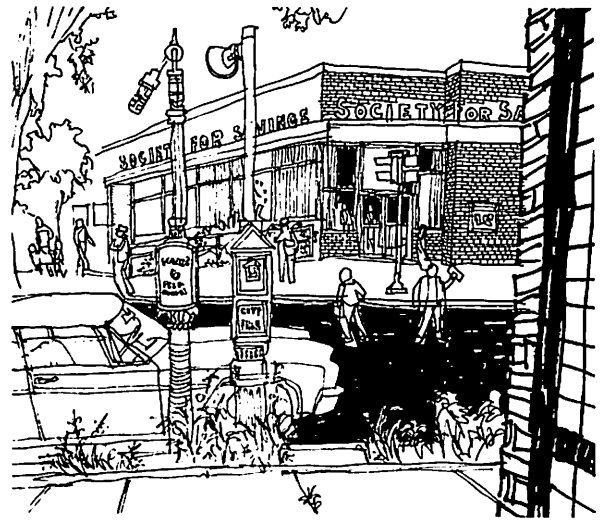
<i>Date</i>	<i>Hartford</i>	<i>W. Hartford</i>	<i>E. Hartford</i>	<i>Windsor</i>	<i>Wethersfield</i>	<i>Enfield</i>	<i>Avon</i>	<i>Simsbury</i>
1820	6,901	—	3,373	3,008	3,825	2,065	—	1,954
1830	9,789	—	2,237	3,220	3,853	2,129	1,025	2,221
1840	12,793	—	2,389	2,283	3,824	2,648	1,001	1,895
1850	13,555	—	2,497	3,294	2,523	4,460	995	2,737
1860	29,152	1,296	2,951	3,865	2,705	4,997	1,059	2,410
1870	37,743	1,533	3,007	2,783	2,693	6,322	987	2,051
1880	42,551	1,828	3,500	3,052	2,173	6,755	1,057	1,830
1890	53,230	1,930	4,455	2,954	2,271	7,199	1,182	1,874
1900	79,850	3,186	6,406	3,614	2,637	6,699	1,302	2,094
1910	98,915	4,808	8,138	4,178	3,148	9,719	1,377	2,537
1920	138,036	8,854	11,648	5,620	4,342	11,719	1,534	2,958
1930	164,072	24,941	17,125	8,290	7,512	13,404	1,738	3,625
1940	166,267	33,776	18,615	10,065	9,644	13,561	2,258	3,941
1950	177,397	44,402	19,933	11,833	12,533	15,464	3,171	4,822
1960	162,178	62,382	43,977	19,467	20,561	31,464	5,273	10,138
1968	162,800	74,900	53,000	22,800	25,900	42,100	8,300	16,300

1820 — Hartford,	6,901	7 Towns,	14,225
1870 — Hartford,	37,743	7 Towns,	19,376
1920 — Hartford,	138,036	7 Towns,	45,675
1960 — Hartford,	162,178	7 Towns,	195,262
(est.) 1968 — Hartford,	162,800	7 Towns,	243,300

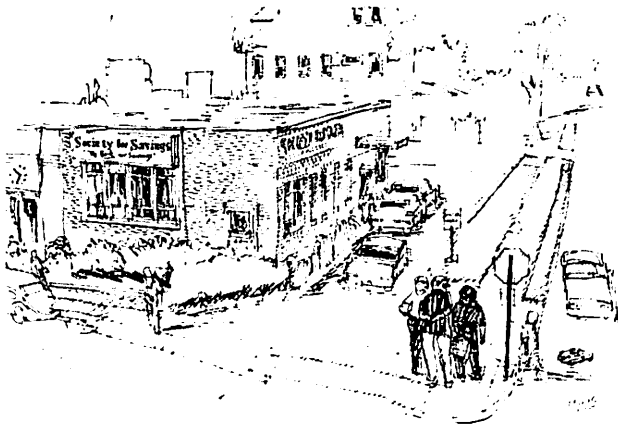
Figures taken from Connecticut State Register and Manual



West Hartford Branch Office, opened in 1947



Northwest Branch Office, 1953



Barry Square Branch Office, 1951



Enfield Branch Office, 1959



East Hartford Branch Office, 1952



Wethersfield Branch Office, 1960



Bishops Corner Branch Office, 1957



Simsbury Branch Office, 1961

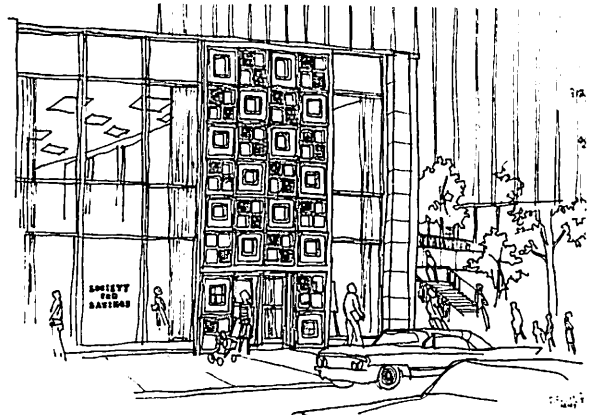
## The Society Branches Out

The Society for Savings was the first mutual savings bank in Connecticut to establish a branch bank. The year was 1947, the place West Hartford, the manager Hans C. Christensen, and the event of special significance. Great numbers of people were on the move out of Hartford into the suburbs. From 1860 to 1940 the town of West Hartford had grown from a population of 1,296 to 33,776, larger than the City of Hartford itself had been in the 1860's. The trustees of the Bank, therefore, very sensibly decided that the Society must reach out to its depositors, suiting itself to their convenience as it always had in the past.

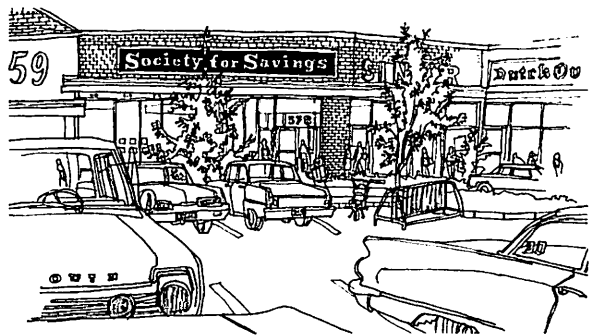
A special attraction in the new Branch Bank was a large wall decoration created from aerial photographs of the town. With the aid of the City Directory, each individual home on the map was marked with its street number. Homeowners were then invited to visit the Bank and seek out their own "castles." The townfolk responded with enthusiasm, examining the huge, photographic mural in great detail, obviously enjoying the game of discovering exactly where they lived . . . and, perhaps, a bit more about themselves as unique individuals in a mass society.

One customer took much delight in pointing out Fairview Cemetery. "That's where my mother and father are buried," he remarked to a friend with evident pride and satisfaction, "and I'll be planted there someday!"

In the two decades since 1947, many branch offices of the Society have been established. Today there are 13, three in Hartford, 10 in suburban towns, and more are being planned. When Charles J. Lyon retired from the presidency of the Society in 1967, the trustees presented him with a set of charming etchings of the Bank's branch offices done by the artist Richard Welling. The existence of these offices indicates that the Society realizes that a new Hartford is being born . . . Greater Hartford, a complex metropolis of well over 500,000 inhabitants and still growing in all directions around the core city.



Constitution Plaza Branch Office, 1963



Windsor Branch Office, 1964



Silver Lane Branch Office, 1965

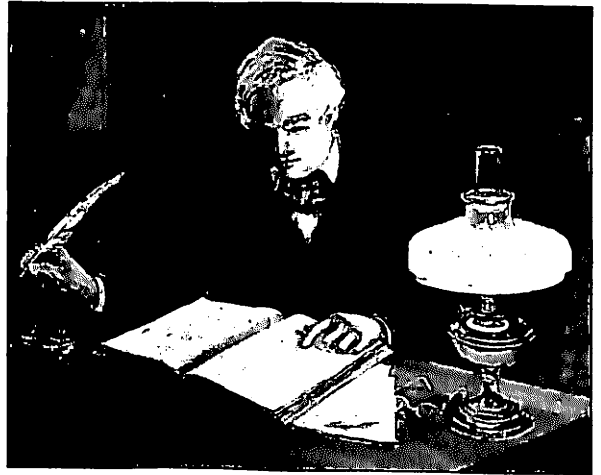


Avon Branch Office, 1967

# *The Bank with Your Future in Mind*

In the words of an old Japanese proverb, "We enter the future through the gateway of the past."

Hartford's eventful past now presages an even more remarkable future. The Society for Savings, celebrating 150 years of service, will continue to play a key community role in the years ahead just as it has in days gone by. During the Bank's long lifetime, accelerating technological change has created a brand new world. The Society has taken the new technology in its stride. In 1962 this venerable Bank set the pace in the financial world by becoming first in New England to install a "push-button" electronics banking system.



Reuben Langdon, treasurer of the Society from 1829-48, would certainly have been amazed by modern banking methods. He is shown at his desk, still preserved in the Society's Main Office, carefully keeping the Society's books.



Here are the Society's former Vice President Charles W. Hudson and former President Charles J. Lyon examining a spool of Telefile tape used to store information on customers' accounts.

One second to a second and a half is all the time this teller needs to post a customer's savings deposit or withdrawal and automatically compute interest. In the past it took two to four years to train a teller. Today, only one to three months are required to train a young woman to work on the counter.





Another amazing feature of the Society's electronic banking system is this monitoring console. At the turn of a key, the day's deposit and withdrawal totals as of that exact moment are instantly visible.

The Bank's Telefile Computer Center, located in its own quarters above the West Hartford Branch Office on Farmington Avenue, provides tellers at all offices with immediate access to the information stored on magnetic drums and tapes. Besides deposit and withdrawal transactions, the system processes mortgage accounting, interest calculations and management reports.

Since going "on-line" with this computer installation in 1962, the Society's growth has far exceeded projections made at that time. In August 1968, after eighteen months of exhaustive study of several systems, the Bank's Trustees decided that Honeywell, Inc., could best provide the electronic equipment needed to properly meet the Society's future requirements. Its powerful Model H-1250 computer has the capacity to expand far beyond present and proposed operations. By the addition of remote devices, storage, and controls, the Society will have the capacity to develop its services as the need arises. The modularity of the system design affords the ability to add equipment that exactly reflect increased requirements. Installation of this "third generation" giant with its associated peripherals and teller terminals will begin some time in the spring of 1969.

In the Society's 149th Annual Report, President Benjamin P. Terry announced that total deposits showed a net annual gain of over fifty million dollars. This increase in deposits exceeded any prior year by 24.6%. Today deposits are well over a half-billion dollars. Net operating earnings also reached a new high of \$3,243,861. Expenses, however, including taxes, touched a new low for the

post-World War II era. Despite the Society's sound fiscal condition, there are clouds on the financial horizon for all banks. Inflation, crises in the cities, international problems—all cast their shadows on even the most optimistic annual report.

Over a quarter of a million people share ownership in this Bank. In 1969, as much so as in 1819, the Society is dedicated to the needs of people. A statement unanimously adopted by the Savings Bank Association of Connecticut on October 6, 1964 not only reaffirms the original purposes of mutual savings banks but recognizes the new financial needs of people in the dynamic 20th century.

"Our sphere of service should be to promote thrift and to meet the savings and financial needs of individuals (as distinct from corporations) as they from time to time may exist, and to provide for individuals and their families all the services appropriate thereto."

In the old days, savings accounts and home mortgages were the Society's chief business. The great objective in the past was to protect working men and women from the common hazards of poverty, old age and illness. Today, people's financial requirements are much more complex. Each individual goes through his own cycle of financial development. He may need to borrow for a higher education, to buy a car to commute to work, to purchase tools if he is self-employed, to equip an office if he is a professional, or to mortgage a home. He may wish to buy mutual fund shares or an annuity. Also, as in the past, he may simply wish to save for a rainy day or for a down payment on a home. "Thrift" has taken on many new dimensions since 1819!

The public now demands comprehensive packages of financial services—services that have customarily and legally been the exclusive prerogatives of other special financial institutions: commercial banks, insurance companies, credit unions, or savings and loan associations. Other financial institutions, broadening their spheres of activity, are becoming involved in functions traditionally reserved for savings banks alone. Thus, it is no wonder that the Savings Bank Association of Connecticut also resolved in 1964 that they should have "... equal power and rights as the competitors in our field." In the years ahead, mutual savings banks must be empowered to diversify their services and investments to compete realistically with others in the radically new world of modern finance. This will require changes in legal regulations, both state and national, and an updating of

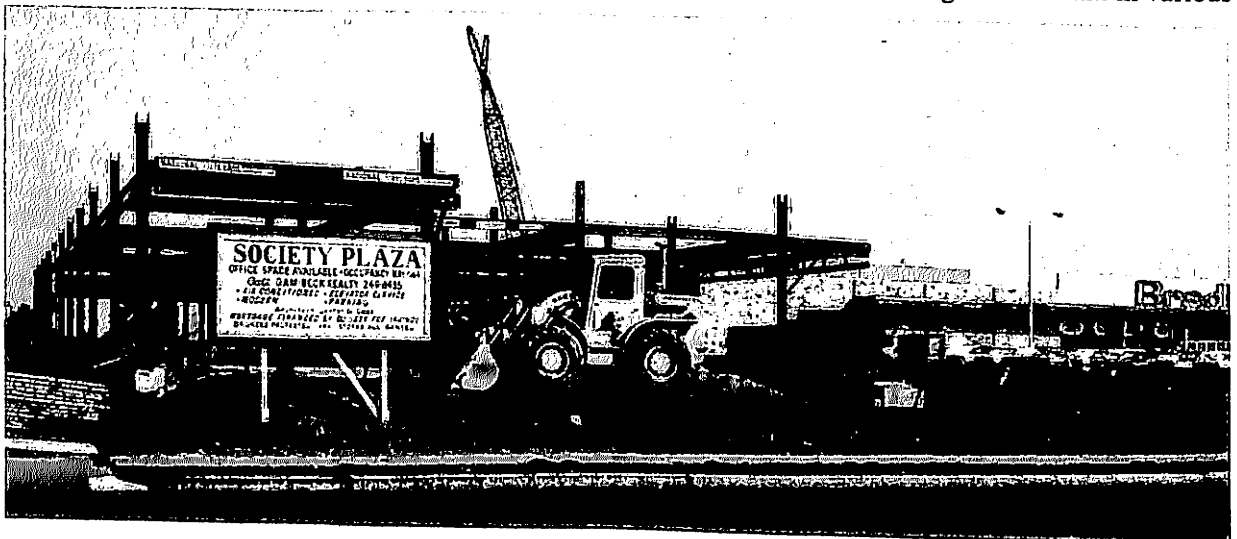
bank policies. Such changes are vital to the continued usefulness of all of Connecticut's 69 savings banks.

One new development is the Bank's program of investing in the ownership of real estate, thanks to a recent Connecticut law. Under this program, the Society purchases land and leases it to a developer for a period of years. When the lease terminates, the land with all its improvements reverts to the Bank. The Society recently took the lead in organizing a new mutual fund under Connecticut statutes to permit it and other savings banks within the state to own industrial common stocks. So far, no Connecticut mutual savings bank has been allowed to offer mutual fund shares to the public, although this practice is permitted in many other states.

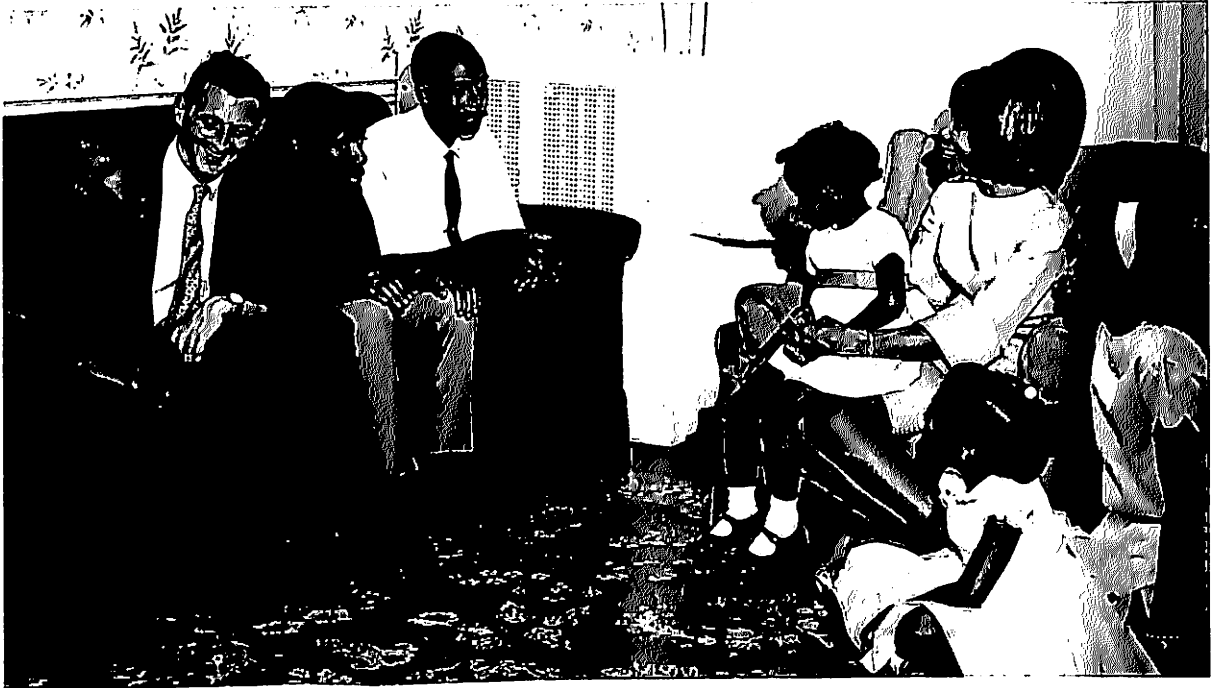
A reaffirmation of the Society's fundamental purpose of helping people to help themselves is vividly demonstrated in the Bank's participation in a pioneering project, "Housing Now." One of the most critical aspects of today's "crisis of the cities" is the abysmal lack of decent housing for large families from poverty areas. Usually handicapped by a poor credit rating, they find it particularly difficult to secure regular mortgages. These days, as in the past, one of a family's prime aims in life is to own a home. Home ownership signifies stability and respectability, and gives a family a visible stake in the prosperity and future of the total community. True to its traditions, the Society, early in 1968, became the catalyst in a novel program administered by "Housing Now, Inc.," a non-

profit organization formed by the Greater Hartford Council of Churches and the Urban League of Greater Hartford. By no means a "give-away," each applicant for a loan must be able to afford home ownership, to supply part of the down payment, to have steady work habits, a stable home life, and four or more children. By earmarking one million dollars in F.H.A. insured mortgage funds for the project and waiving its usual origination fees so as to reduce borrowing costs, the Bank stimulated the Hartford Foundation for Public Giving to contribute \$45,000 as a revolving fund to supplement down payments. A number of local businesses then found the Society's example worthy of emulation, since the problems of the disadvantaged were obviously not being solved. Two local commercial banks offered to contribute valuable services. Six insurance companies and another savings bank committed three million dollars more to the fund. To date more than 70 families have been able to purchase their own homes through Housing Now, Inc. Thirty-five additional families have been approved. Over 117 are on the waiting list. Approximately 83% are from minority groups, Negro and Puerto Rican, and 17% are white.

Another community service activity of the Bank, conducted in conjunction with the Community Renewal Team and the City of Hartford's Department of Social Services, is that of providing summer work-training jobs for young people of high school age from disadvantaged neighborhoods. The trainees work mornings at the Bank in various



Society for Savings Plaza



Vice President Jerome Lovesky of the Society for Savings with new "Housing Now" family

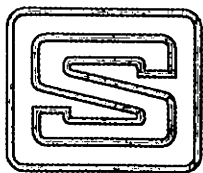
departments and are available afternoons for special training and recreation under the auspices of the Hartford Board of Education.

On a lighter note, during the Christmas season, at its main office, the Bank has sponsored a noon-time program of Christmas carols presented by singers and musicians from the Julius Hartt School of Music. One day a middle-aged woman walked into the lobby, sat down and listened quietly for an hour. Then she asked an employee if she might have half a dozen copies of the sheets that listed the carols being presented. She apologized for requesting so many copies and explained: "I really want to send them to some people in England so they'll know we think of something more than just the American dollar."

Basic, however, to the Society's potential for community service has been the historic soundness of the American dollar. Equally important, from the viewpoint of both Hartford and the Bank's passbook holders, has been the Society's success in building deposits and making investments. A

glance at Appendix IV reveals that despite wars and depressions, deposits increased every decade. The 250,000 accounts for which they are responsible attest to the reputation of the Bank's devoted officers and trustees, past and present, for business acumen and personal integrity.

With good reason, therefore, the Society, on its 150th birthday, looks back with satisfaction and pride on its unbroken record of fiscal progress. This is not the "haughty pride" that Aunt Lucinda of Simsbury guarded herself against when she became one of its earliest depositors. In 1969 having money in the Bank counts just as much as it did years ago. Yet, just as valid today is how that money can best be put to work for the good of all. Not content with relying on the strength of its fiscal sinews, the Bank faces the future with an open mind, a warm heart, and confidence. The Society will not only continue those tried and true services for savers and borrowers that have survived 150 years, but will also devise new ones to cope with the problems and challenges of the Space Age.



APPENDIX I

*Officers*

January 1, 1969

*President*

*Senior Vice President*

*Vice President*

*Vice President and Secretary*

*Vice President and Treasurer*

*Vice Presidents*

*Assistant Vice Presidents*

*Comptroller*

*Auditor*

*Assistant Treasurers*

BENJAMIN P. TERRY

JUSTIN R. TUCKER

CHARLES A. BUCK

ROBERT A. EDEN

WILLIAM W. WILCOX

WALTON A. BAKER

DONALD C. BURNEY

JEROME LOVESKY

WALTER E. NORDSTROM

RUSSELL F. BJORKLUND

JOSEPH M. CALZARETTE

THOMAS J. DONNELLY

RAYMOND S. FRENCH

CLARENCE W. HAMSTEDT

LEONARD H. HAVENS

ARNOLD V. POULSEN

OTTO W. RUDOLPH

HARRIET E. SWANSON

J. RUSSELL THOMPSON

HAROLD J. WATKINS, JR.

MILTON F. WELCH

JOSEPH A. PASCAL

EVERETT H. LAWSON

EVELYN M. BICKEL

ROGER W. BROBERG

FREDERICK L. BROEGE

TERESA B. BURLICK

LLOYD A. DAVIDSON

G. WILLIAM ELLIS, III

LAVINIA S. JOHNSON

EVERETT P. KINNEY

JOHN J. LOCKE

MARY B. MURRAY

RICHARD B. RIST

THOMAS J. SWEENEY

## APPENDIX II

1819-1969

### *Presidents*

DANIEL WADSWORTH	1819-1828
WARD WOODBRIDGE	1828-1851
JAMES B. HOSMER	1851-1879
ROLAND MATHER	1879-1890
JOHN C. PARSONS	1890-1898
FRANCIS B. COOLEY	1898-1904
JONATHAN B. BUNCE	1904-1912
CHARLES E. GROSS	1912-1920
CHARLES P. COOLEY	1920-1927
ROBERT C. GLAZIER	1927-1948
CHARLES J. LYON	1948-1967
BENJAMIN P. TERRY	1967-

### *Treasurers*

ELISHA COLT	1819-1827
JAMES M. GOODWIN	1827-1829
REUBEN LANGDON	1829-1848
OLCOTT ALLEN	1848-1873
ZALMON A. STORRS	1873-1890
A. E. HART	1890-1920
SIDNEY W. CROFUT	1920-1921
GEORGE S. STEVENSON	1921-1927
FRANK I. PRENTICE	1927-1930
ROBERT C. GLAZIER	1930-1947
CHARLES J. LYON	1947-1957
LEO F. STANLEY	1957-1959
CHARLES J. LYON	1959-1967
WILLIAM W. WILCOX	1967-

### *Secretaries*

JAMES M. GOODWIN	1819-1828
NORMAND SMITH, JR.	1828-1833
WILLIAM T. LEE	1833-1836
HAYNES L. PORTER	1836-1842
CALVIN DAY	1842-1847
HARVEY SEYMOUR	1847-1851
OLCOTT ALLEN	1851-1869
A. E. HART	1869-1920
SIDNEY W. CROFUT	1920-1930
FRANK I. PRENTICE	1930-1934
OWEN MORGAN	1934-1948
E. DANA WILLIS	1948-1951
HANS C. CHRISTENSEN	1951-1957
JUSTIN R. TUCKER	1957-1967
ROBERT A. EDEN	1967-

## APPENDIX III

# Trustees

1819-1969

and the year in which each was elected

*\*Present Trustees*

*\*\*Original Trustees*

- Abernethy, Charles—1838  
 Adams, Chester—1854  
 Allen, Clinton L.—1950  
 Allen, J. M.—1877  
 Allyn, Job—1840  
 Allyn, William H.—1850  
 Avery, Samuel P.—1917
- \*Bailey, John M.—1967  
 Barbour, Lucius A.—1904  
 \*Bartels, Millard—1956  
 \*\*Beach, George—1819  
 Beach, George S.—1858  
 Beach, John—1851, 1861  
 Beardsley, Guy E.—1909  
 Beckwith, Josiah—1819  
 Beers, Henry S.—1956  
 \*Bertolette, Norman B.—1942  
 Bidwell, James H.—1905  
 Bigelow, Richard—1829  
 \*Boatner, Edmund B., Litt.D.—1949  
 Bolles, James—1843  
 Boswell, Charles—1846  
 Boswell, Charles—1873  
 \*\*Brace, Thomas K.—1819  
 \*Braceland, Francis J., M.D.—1960  
 Brainard, Morgan B., Jr.—1935  
 Brainard, Newton—1917  
 Brainerd, Lyman B.—1896  
 Brainerd, Lyman B.—1942  
 Brewster, James H., Jr.—1931  
 Brooks, David S.—1852  
 Brown, Jeremiah—1819  
 Brown, Roswell—1849  
 Browne, John D.—1908  
 \*Buck, Charles A.—1967  
 Buckland, Leonard—1885  
 Bull, E. W.—1835  
 Bull, John W.—1830  
 \*\*Bull, Lorenzo—1819  
 Bull, Michael—1819  
 Bunce, Jonathan B.—1882  
 \*\*Bunce, Russell—1819  
 Bunce, Russell—1838  
 Burkle, Edwin H.—1962  
 Burnham, Joshua—1830  
 \*\*Burr, Horace—1819
- Burt, George H.—1899  
 Butler, Albert W.—1843  
 \*\*Butler, John—1819  
 Butler, John A.—1850
- Cady, Ernest—1893  
 Callender, William D. H.—1853  
 Camp, John S.—1899  
 Canfield, Philomon—1835  
 Chapman, J. L.—1860  
 Chapman, Silas, Jr.—1895  
 Chase, Charles E.—1908  
 Chase, George S.—1868  
 Christensen, Hans C.—1949  
 Church, Joseph—1844  
 Church, Leonard—1856  
 Clark, William B.—1891  
 \*\*Cogswell, Mason F.—1819  
 \*Cole, Charles J.—1967  
 Cole, Francis W.—1926  
 Collins, A. P.—1882  
 Collins, Amos M.—1832  
 Collins, Atwood—1880  
 Collins, Erastus—1878  
 Collins, William L.—1849  
 \*\*Colt, Christopher—1819  
 Colt, Elisha—1846  
 Cone, Joseph E.—1858  
 Cone, William R.—1873  
 Conklin, Harry S.—1921  
 Cook, John R.—1935  
 Cooke, Edward—1834  
 Cooke, Oliver D.—1828  
 Cooley, Charles P.—1902  
 Cooley, Francis B.—1864  
 Corning, John B.—1876  
 Corson, W. R. C.—1922  
 Crofut, Sidney W.—1913  
 Crosby, David P.—1847
- Day, Albert—1829  
 Day, Calvin—1838  
 Day, George H.—1892  
 \*Day, Pomeroy—1935  
 \*\*Day, Thomas—1819  
 Dennis, Rodney—1878  
 Dudley, James F.—1895
- Dunham, Samuel G.—1893  
 Dunham, Sylvester C.—1902
- \*Eddy, Bob—1968  
 Eldridge, John B.—1863  
 Ellis, George—1897  
 Ely, William—1819  
 Enders, John O.—1905  
 \*Enders, Ostrom—1946  
 Enders, Thomas O.—1876
- Ferguson, Samuel—1923  
 Flint, Abel—1823
- Gale, Philip—1916  
 Gardiner, Curtiss C.—1944  
 Garvin, Patrick—1903  
 Gay, George A.—1916  
 \*Gibson, Raymond A.—1947  
 \*\*Gilbert, Joseph B.—1819  
 Glazier, Robert C.—1909  
 Goodnow, Jotham—1866  
 Goodwin, Charles L.—1910  
 Goodwin, Edward—1832  
 \*\*Goodwin, George, Jr.—1819  
 \*\*Goodwin, James M.—1819  
 Goodwin, Jonathan—1851  
 Goodwin, Walter L.—1908  
 Graham, John J.—1935  
 Green, Benjamin W.—1842  
 Greene, Jacob L.—1880  
 Gross, Charles E.—1890  
 Gross, Charles Welles—1913  
 \*Gwinn, William P.—1955
- Haas, Benjamin L.—1922  
 Hagarty, Frank A.—1915  
 Halsey, Abraham—1835  
 Hamilton, Ezra S.—1833  
 \*Hamilton, T. Stewart, M.D.—1960  
 Hammond, A. G.—1855  
 \*Hanbury, Alfred E.—1950  
 \*Harris, Reese H., Jr.—1942  
 Hart, A. E.—1890  
 Hart, Harold G.—1913  
 Hastings, P. M.—1875  
 Hawley, Joseph R.—1873

- Hendee, Lucius J.—1864  
Hillger, Appleton R.—1860  
Hillger, Charles T.—1854  
Hills, Charles S.—1907  
Hills, John R.—1899  
Hillyer, Drayton—1853  
Hinman, Royal R.—1836  
Hoadley, Jerremy—1828  
Hooker, William T.—1839  
Hopkins, Daniel P.—1823  
\*\*Hosmer, Charles—1819  
\*\*Hosmer, James B.—1819  
Howard, Chauncy—1877  
Howe, Daniel R.—1880  
Howe, Edmund G.—1840  
Howe, E. G.—1862  
\*\*Hudson, Barzillai, Jr.—1819  
\*\*Hudson, Henry—1819  
Hudson, William—1851
- Ives, Ralph B.—1925
- \*Jainsen, Wilson C.—1947  
Jones, Richard F.—1915
- Kendall, S. P.—1852  
Keney, Henry—1877  
Keney, Walter—1866  
\*\*Kilbourn, Henry—1819
- Langdon, Joseph—1848  
Langdon, Reuben—1823  
Lee, William T.—1829  
Lincoln, Charles P.—1896  
\*Little, Edward H.—1942  
\*Little, Mitchell S.—1922  
\*Loomis, James Lee—1924  
Loomis, Simeon L.—1852  
Lyman, Theodore—1870  
\*Lyon, Charles J.—1947
- \*Marks, Albert J.—1948  
Marks, Henry J.—1938  
Marks, Morris F.—1924  
Mather, Roland—1862  
Maxwell, George—1886  
Morgan, Henry R.—1857  
Morgan, Nathan—1834  
Morgan, Owen—1942  
Morgan, William D.—1911  
Morse, J. F.—1857
- Newell, Robert B.—1922  
\*\*Nichols, Cyprian—1819  
Nichols, James—1891  
Northam, Charles H.—1895
- Oakes, Frederick—1825  
Olcott, Michael—1819
- Parsons, Francis—1830  
Parsons, Francis—1898  
Parsons, John C.—1859  
\*Parsons, John C.—1938  
\*\*Pease, Theodore—1819  
Perkins, Edward H.—1863  
Perkins, Henry—1841  
Perkins, Henry A.—1829  
Perkins, Isaac—1819  
Perkins, Thomas C.—1835  
Peters, John T.—1819  
Porter, David—1819  
Porter, Haynes L.—1830  
Porter, Solomon—1823  
Post, William H.—1866  
Prentice, Frank I.—1930  
Prentice, Samuel O.—1922  
Prince, Nathan—1919  
Putnam, George—1828
- \*Rappart, Richard—1955  
Rarey, C. Donald—1938  
Read, Harold E.—1955  
\*Reitemeyer, John R.—1949  
Ripley, Edwin G.—1858  
Ripley, George—1857  
Robinson, Lucius F.—1895  
Rogers, William—1835  
\*Rubenstein, Charles—1968  
Russ, John—1819  
Russell, G. W.—1860
- Sammis, Donald S.—1949  
\*\*Savage, Jesse—1819  
Seymour, Charles, Jr.—1848  
Seymour, Harvey—1841  
Sheldon, Charles—1830  
Shipman, Arthur L.—1898  
\*Shipman, Arthur L., Jr.—1938  
Shipman, Nathaniel—1879  
Sigourney, Charles—1819  
Sisson, Thomas—1858  
Skinner, A. R.—1860
- Skinner, William C.—1892  
\*\*Smith, Normand D.—1819  
Smith, Normand D., Jr.—1828  
Smith, Thomas—1837  
Spencer, Calvin—1853  
Spencer, Charles L.—1912  
Spencer, Edwin—1845  
Spencer, Stephen—1822  
Stanley, William M.—1876  
Steele, Thomas—1857  
Stevenson, George S.—1927  
\*Stewart, James A.—1967  
Storrs, Zalmon—1862  
Swift, Rowland—1855
- Taintor, George E.—1893  
Talcott, Caleb M.—1853  
\*Taylor, James A.—1945  
Taylor, James P.—1889  
Taylor, John M.—1908  
\*Taylor, Morgan W.—1949  
Terrill, M. Clark—1938  
\*Terry, Benjamin P.—1962  
\*\*Terry, Roderick—1819  
Terry, Seth—1820  
Thomson, Douglas H.—1920  
Thomson, J. M.—1897  
Tracy, John C.—1856  
\*Trainer, Crampton—1960  
\*Tucker, Justin R.—1967  
\*\*Tudor, Samuel, Jr.—1819  
Tuttle, Miles A.—1848  
Tuttle, William F.—1859
- \*Wallace, Anthony—1967  
Warburton, John—1837  
Ward, S. S.—1859  
Waterman, Henry—1822  
Watkinson, David—1819  
Welch, Archibald A.—1915  
Welles, Gideon—1842  
Wells, James H.—1819  
Westbrook, Stillman F.—1925  
Whaples, Meigs H.—1889  
Williams, George G.—1909  
Williams, Timothy—1847  
\*\*Woodbridge, James R.—1819  
Woodbridge, Ward—1819  
\*Woodruff, Archibald M.—1967
- Zacher, L. Edmund—1921

## APPENDIX IV

### *How the Society for Savings Invests Its Money*

	<i>Approximate % of Assets</i>
<b>1. LOAN INVESTMENTS</b>	
F.H.A. & V.A. Mortgage Loans (Insured & Guaranteed)	15.0%
Conventional-Residential Mortgage Loans	22.0%
Commercial Mortgage Loans (apartments, shopping centers, land)	30.0%
All other loans	12.0%
	79.0%
 <b>2. NON-LOAN INVESTMENTS</b>	
United States Government Bonds	4.1%
State Bonds	.1%
Corporate Bonds	7.5%
Common Stocks	6.0%
All Others	2.6%
Cash	.7%
	21.0%
	100%

## APPENDIX V

	<i>Interest Rate</i>	<i>Number of Accounts</i>	<i>Amount of Deposits</i>
1819	5%	Not Available	\$ 4,277.00
1829	5%	" "	175,190.00 (est.)
1839	5½%	" "	536,643.00
1849	6%	" "	1,369,477.00
1859	6%	18,700	3,400,172.00
1869	6%	23,800	5,840,172.00
1879	4%	23,375	7,788,140.00
1889	4%	32,900	12,370,920.00
1899	4%	45,575	19,377,731.00
1909	4%	65,450	32,111,409.00
1919	4%	72,449	42,452,947.00
1929	4¾%	110,167	55,466,342.00
1939	2½%	159,425	73,184,767.00
1949	2%	135,046	128,851,243.00
1959	3½%	191,979	254,660,486.00
1968	4½% - 5%	248,687	499,685,073.00
1969	5%		



**S**ociety  
FOR SAVINGS  
*The bank with your future in mind*