

COLORADO CULTURAL RESOURCE SURVEY

Architectural Inventory Form

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I. IDENTIFICATION

- 1. Resource number: **5WL.5627** Parcel number: **080721204012**
- 2. Temporary resource number: **Not Applicable**
- 3. County: **Weld**
- 4. City: **Windsor**
- 5. Historic building name: **Bank of Northern Colorado; First National Bank of Windsor; Bank Hotel**
- 6. Current building name: **Windsor Professional Plaza**
- 7. Building address: **501 Main Street**
- 8. Owner name: **Windsor Professional Plaza, LLC**
- Owner organization:
- Owner address: **501 Main St
Windsor, CO 80550-5131**

44. National Register eligibility field assessment:	<input type="checkbox"/> Individually eligible	<input checked="" type="checkbox"/> Not eligible	<input type="checkbox"/> Need data	<input type="checkbox"/> Previously listed
State Register eligibility field assessment:	<input type="checkbox"/> Individually eligible	<input checked="" type="checkbox"/> Not eligible	<input type="checkbox"/> Need data	<input type="checkbox"/> Previously listed
Local landmark eligibility field assessment:	<input type="checkbox"/> Individually eligible	<input checked="" type="checkbox"/> Not eligible	<input type="checkbox"/> Need data	<input type="checkbox"/> Previously listed

II. GEOGRAPHIC INFORMATION

9. P.M.: **6th** Township: **6N** Range: **67W**
NW 1/4 NE 1/4 NW 1/4 NW 1/4 of section **21**
10. UTM Reference Zone: **13**
Easting: **508056** Northing: **4481009**
11. USGS quad name: **Windsor** Scale: **7.5**
Year: **1969**
12. Lot(s): **North 60 feet of Lot 2, Block 9; Lots 1 and 2 of Porter's Subdivision of Block 9; and the north half of an adjacent, vacated alley**
Addition: **Windsor Original Town** Year of addition: **1882**
13. Boundary description and justification: **The boundary, as described above, contains but does not exceed the land historically associated with this property.**
- Metes and bounds exist

III. ARCHITECTURAL DESCRIPTION

14. Building Plan (footprint, shape): **Rectangular Plan**
Other building plan descriptions:
15. Dimensions in feet: **8,484 square feet**
16. Number of stories: **2**
17. Primary external wall material(s): **Brick**
Metal
- Other wall materials:
18. Roof configuration: **Flat Roof**
Other roof configuration:
19. Primary external roof material: **Synthetic Roof/Rubber Roof**
Other roof materials:
20. Special features: **Chimney**
Porte Cochère/Porte Cochere
21. General architectural description:
This building is oriented to the north. The nature of the foundation could not be determined. A blonde, pressed-brick veneer clads the exterior walls of the front (north), east, and rear (south) elevations. The brickwork features paired buttresses, which corbel outward at the second story and divide the front (north) and east elevations into bays. The brickwork terminates in a wide, slightly protruding cornice, with the bricks set vertically. Lining the parapet above the cornice are vertically ribbed, brown sheets of aluminum. The west elevation consists of red, pressed bricks, set in a 5-over-1 common bond. Opening between the paired buttresses in the first story are tall, paired plate-glass windows, with black aluminum frames and brown-tinted glass. The windows in the second story, between the buttresses, consist of paired, single-light casements opening beneath a narrow transom. They have polarized glass and white vinyl frames. Windows in both stories of the rear (south) elevation are brown-tinted plate glass. Windows that open into the two atriums, which punctuate the second story of the west elevation, appear to be 1-beside-1-light, sliding sash. The principal doorway opens near the center of the asymmetrical façade, beneath a flat, cantilevered box awning. It hosts plate-glass doors with transoms. A nearly identical doorway opens south of center in the east elevation. Recessed doorways open in either end of the rear elevation. The east doorway hosts a plate-glass door and the west doorway has a brown-painted, metal slab door. A flat-roof porte cochère, sheltering a former drive-up banking facility, protrudes from the rear elevation. Providing access to the roof of this structure is a second-story doorway hosting a white-painted, steel slab door. A rubber membrane covers the nearly flat main roof. Spanning the atriums are sheets of translucent fiberglass. A chimney emerges from the southwest corner of the building.
22. Architectural style: **Other Style**
Other architectural style: **Windsor German Old-World Motif**
Building type:
23. Landscape or special setting features:
This commercial building is located on the southwest corner of Main Street and 5th Streets, the principal east-west and north-south thoroughfares, respectively, through downtown Windsor. Separating the building's front facade and west elevations from the streets are a concrete sidewalks. Asphalt covers the southern portion of the property.
24. Associated building, features or objects:

There are no other buildings associated with this property.

IV. ARCHITECTURAL HISTORY

- 25. Date of Construction: 1919-20 Actual Estimate
Source of information: Weld County Assessor Property Profile.
Ray, Roy. Highlights in the History of Windsor, Colorado: Golden Jubilee Edition. Windsor: Press of The Poudre Valley, 1940, p. 31.
- 26. Architect: Original Building, Unknown; 1970-71 Facade and Remodeling, Bruce Schock
Source of information: "Work to Start Soon on 'New Look' for Bank." Windsor Beacon, 25 June 1970, p. 1.
- 27. Builder: Original Building Unknown; 1970-71 Facade and Remodeling, Faith Construction Company
Source of information: "Work to Start Soon on 'New Look' for Bank." Windsor Beacon, 25 June 1970, p. 1.
- 28. Original Owner: Bank of Northern Colorado
Source of information: Ray, Roy. Highlights in the History of Windsor, Colorado: Golden Jubilee Edition. Windsor: Press of The Poudre Valley, 1940, p. 31.
- 29. Construction history:
According to Weld County Tax Assessor records and Windsor histories, this building was constructed in 1919 and completed in January 1920. An analysis of the style, materials, and historical records corroborates this date. Historic photographs reveal that the building was originally minimally Classical Revival in style, with pilasters and other classical features. This building remained relatively unaltered between that time and 1970, when the façade received the German Old-World Motif that the Windsor Chamber of Commerce was then championing for the downtown. The attached, drive-up banking window was also added at that time.
- 30. Location: Original Location Date of move(s):

V. HISTORICAL ASSOCIATIONS

- 31. Original use(s): Commerce and Trade/Financial Institution
Commerce and Trade/Specialty Store
Domestic/Hotel
- 32. Intermediate use(s): Commerce and Trade/Financial Institution
Commerce and Trade/Professional
Domestic/Hotel
- 33. Current use(s): Vacant/Not in Use
- 34. Site type(s): Bank, Hotel
- 35. Historical background:
This property was originally the site of the Helen Porter house. She was the mother of Windsor pioneer physician Dr. Frank R. Porter and assisted in operating his drug store at 429 Main Street (5WL.5623). In 1903, Helen Porter sold the northern half of her property to the newly formed Bank of Northern Colorado and moved her house to the southern end of the lot. The bank then constructed a small, pressed-brick, single-story storefront on the northeast corner of the property (the southwest corner of Main and Fifth streets).
Financiers and investors in Windsor established the Bank of Northern Colorado as a direct response to the opening of the town's own sugar beet processing plant in 1903. A new market for local farmers as well as steady wages for residents and, in turn, more affluent customers for local merchants, convinced many that the town could support another, better capitalized bank. Principal holders of the new bank's \$30,000-worth of capital stock were prominent Windsor-area businessmen, farmers, and ranchers James McGruder, J.E. Law, and Lewis Kern. Windsor merchant Harrison Teller soon became another prominent stockholder. C.S. Harley was the first cashier or day-to-day manager of the bank. Soon afterward, emerging Colorado financier Frank Newton Briggs bought Harley's interest in the bank and became the cashier.
In July 1906, the financial institution obtained charter number 8296 as a national bank. The U.S. Treasury's Comptroller of Currency oversaw federally chartered banks. All national banks were members of the Federal Reserve System and, later, were insured by the Federal Deposit Insurance Corporation (FDIC). Beyond the legal and financial implications, national banks communicated a sense of permanence and importance that small-town investors found particularly appealing. With its new charter and subsequent merger on June 3, 1907, with Windsor's first bank, the Weld County Bank, the institution became known as the First National Bank of Windsor. Wesley Staley, previous owner of the Weld County Bank, became cashier of the combined institutions.

In 1909, brothers W.E. and E.P. Hickman, of Cheyenne Wells, acquired Staley's controlling interest in the bank and would continue to direct the institution for decades. Also around 1909, Harrison Teller became president of the bank and held the position until his death on September 4, 1925. W.E. Hickman then became president and guided the growth of the bank until 1946; during his 37 years involved with the bank, W.E. Hickman never missed a single meeting of the board of directors.

By 1940, the bank "was rated as one of the strongest financial institutions in Colorado, considering the scope of the territory served," noted Windsor *Poudre Valley* newspaper editor and publisher Roy Ray. Deposits had grown from \$61,946.62 in September 1906 to \$633,058.26 in June 1940. At that time, the board of directors consisted of W. E. Hickman, president; R.E. Hanna, vice president; and directors J.S. Hall, E.P. Hickman, and George B. Teller. Deposits increased markedly during World War II as more residents were employed in the wartime effort and wages increased. With domestic production retooled for wartime efforts, Americans in general found very little on which to spend their newly found wealth; thus savings swelled. By 1943, assets and liabilities were \$1,084,812.34. A decade later the bank's assets and liabilities had doubled and, in 1964, reached \$3.5 million. In December 1979, assets and liabilities had increased to over \$13 million.

During most of this time, the Hickman family continued to control the bank. E.P. Hickman became president following his brother's retirement in 1946 until his own death in 1956. At that time, E.P. Hickman's son, Hubert, became president. He remained in the position from that time until 1964, when the Hickman family sold their controlling interests to Marion Hutchinson and her son Harry Ashley, of Hay Springs, Nebraska. Harry Ashley subsequently became president of the bank until 1977, when David Kruck briefly held the position before Ashley sold his controlling interests in 1978. Leland House and John D. Baldwin then assumed control of the bank, with House serving as president into the 1980s.

Like the business it contained, the bank building evolved and grew. In 1919, the bank demolished its original, single-story building and constructed a substantially larger edifice in its place, becoming one of the most imposing commercial buildings in downtown Windsor. The building was completed by January 1, 1919, and on January 12, the bank hosted a reception "attended by a large crowd of interested people who inspected the structure," Ray noted. The new, two-story, Classical Revival style building contained, according to Ray, "spacious parlors, roomy offices, convenient accounting quarters, and secure vaults with time-lock safes. It is equipped with modern book-keeping systems and machines." While the bank occupied the northern two-thirds of the first story, rental retail space occupied the southern third. This area was further divided into two separate storefronts originally occupied by the O.B. Spencer Hardware Company. The second floor, intended to be used as a hotel, was designed with two west-facing atriums or light wells, providing natural light and ventilation into all rooms. The entrance to the hotel was later addressed as 206 Fifth Street. The northern retail unit was 208 Fifth Street and the southern space was 210 Fifth Street.

Initially occupying the retail spaces were a hardware store and barbershop. By 1935, the tenant of the northern unit (208 Fifth Street) was Dr. C.W. Sabin, physician and surgeon. Occupying the southern unit (210 Fifth Street) were the Windsor offices of the Public Service Company of Colorado, an electric power utility. Both remained in the building for decades, moving only when the bank expanded into the spaces in 1970.

One of the most interesting aspects of the First National Bank building was the Bank Hotel. The enterprise was more of a concept than a building, per se. Various operators owned the interior and furnishings, yet the bank owned the exterior shell. The hotel originally consisted of two self-contained apartments (later merged into one) and 15 single rooms, which shared two common bathrooms, one for women and one for men. By 1940, it was the only hotel remaining in Windsor. Mr. and Mrs. Guy D. Ramsay operated the hotel from 1933 until 1946, when they sold the business to Mr. and Mrs. Robert Ehrlich and Al Ahrlich. Through the proceeding decade, the various owners were Mr. and Mrs. Reinhold Ehrlich, Helen Wilson, and Mrs. Ted Semon. In 1956 Inez Flinn acquired the hotel and operated it until 1967, when the enterprise could no longer eek out a profit. By then, the business was by far Windsor's longest-lived hotel. Among the hotel's notable permanent residents was dentist Dr. J.A. Walker, who lived in room no. 5 for 40 years. It was also popular among the workers of Windsor's hay mill, which opened in 1949.

The bank extensively remodeled its building in 1965. Then, just as it had anticipated the opening of the sugar factory in Windsor, First National Bank embarked on a large-scale expansion in 1970. The bank's management expected business to explode with the opening of Kodak, and its downtown location lacked one important feature then the rage among new bank buildings, a drive-up teller window. Such a facility could only be built on the bank's south elevation, requiring it to expand into the commercial storefronts along Fifth Street. Bank executives decided to take the opportunity to redesign the entire façade. With the German Old World motif concept in mind, they hired Denver architect Bruce Schock to redesign the building. The Faith Construction Company began work in June 1970 and completed the building in January 1971.

The Bank of Colorado, itself a conglomeration of small-town banks, acquired the First National Bank of Windsor around 1994 and subsequently moved its operations out of downtown. At the time of this survey, this building was vacant.

36. Sources of information:

Weld County Assessor Property Profile.

Sanborn Fire Insurance Maps (for Windsor, Colorado). New York: Sanborn Map and Publishing Co., December 1900, January 1906, May 1911, and November 1921.

Mountain States Telephone and Telegraph Company. Telephone Directory [for Weld County]. Consulted 1927-28, 1929-30, Summer 1936, November 1941, November 1945, June 1950, Winter 1954-55, Summer 1960, and 1964.

Ray, Roy. *Highlights in the History of Windsor, Colorado: Golden Jubilee Edition*. Windsor: Press of The Poudre Valley, 1940, p. 31.

Lindblad, Mary Alice. *A Walk Through Windsor: 1940-1980*. Windsor, Colo.: by the author, 1980, pp. 16, 116-117. *The Poudre Valley*, 7 January 1903.

Lindblad, Mary Alice. "A walk into the past." *Windsor Beacon*, 25 May 1989, p. 10.

VI. SIGNIFICANCE

37. Local landmark designation: Yes No

Designation authority:

Date of designation:

38. Applicable National Register criteria:

- A. Associated with events that have made a significant contribution to the broad patterns of our history.
- B. Associated with the lives of persons significant in our past.
- C. Embodies the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction.
- D. Has yielded, or may be likely to yield, information important in prehistory or history.
- Qualifies under Criteria Considerations A through G (see manual).
- Does not meet any of the above National Register criteria.

Applicable Colorado State Register criteria:

- A. Associated with events that have made a significant contribution to history.
- B. Connected with persons significant in history.
- C. Has distinctive characteristics of a type, period, method of construction or artisan.
- D. Is of geographic importance.
- E. Contains the possibility of important discoveries related to prehistory or history.
- Does not meet any of the above Colorado State Register criteria.

Applicable Town of Windsor landmark criteria:

- 1. Architectural: a) Exemplifies specific elements of an architectural style or period.
- 1. Architectural: b) Example of the work of an architect or builder who is recognized for expertise nationally, statewide, regionally or locally.
- 1. Architectural: c) Demonstrates superior craftsmanship or high artistic value.
- 1. Architectural: d) Represents an innovation in construction, materials or design.
- 1. Architectural: e) Style is particularly associated with the Windsor/Northern Colorado area.
- 1. Architectural: f) Represents a built environment of a group of people in an era of history.
- 1. Architectural: g) Pattern or grouping of elements representing at least one (1) of the above criteria.
- 1. Architectural: h) Significant historic remodel.
- 2. Social: a) Site of historic event that had an effect upon society.
- 2. Social: b) Exemplifies cultural, political, economic or social heritage of the community.
- 2. Social: c) An association with a notable person or the work of a notable person.
- 3. Geographic/Environmental: a) Enhances the sense of identity of the community.
- 3. Geographic/Environmental: b) An established and familiar natural setting or visual feature of the community.
- Physical Integrity 1. Shows character, interest or value as part of the development, heritage or cultural characteristics of the community, region, state or nation.
- Physical Integrity 2. Retains original design features, materials and/or character.
- Physical Integrity 3. Original location or same historic context after having been moved.
- Physical Integrity 4. Has been accurately reconstructed or restored based on documentation.
- Does not meet any of the above Town of Windsor landmark criteria.

39. Areas of significance: **Commerce**
40. Period(s) of Significance: **1920-1958**
41. Level of Significance: National State Local Not Applicable
42. Statement of Significance:

This property is significant for its association with the maturation of Windsor's downtown commercial district. It served as Windsor's principal bank for nearly 75 years. It was also home to Windsor's longest-lived hotel. However, the levels of architectural and historical significance, combined with physical integrity, are not to the extent that this property would qualify for individual listing in the National Register of Historic Places, the Colorado State Register of Historic Properties, or as a Windsor Landmark.

43. Assessment of historic physical integrity related to significance:
- Constructed in 1920, this commercial building exhibits a low level of physical integrity relative to the seven aspects of integrity as defined by the National Park Service and the Colorado Historical Society: location, setting, design, materials, workmanship, feeling, and association. The installation of a German Old-World Motif façade treatment in 1970 significantly altered the original façade. At this time, the building does not exhibit sufficient physical integrity to convey its historical and architectural significance. However, the newer façade treatment may not have impacted the original fabric of the building. Thus, physical integrity should be reassessed if the 1970 façade treatment is removed.**

VII. NATIONAL REGISTER ELIGIBILITY ASSESSMENT

44. National Register eligibility field assessment: Individually eligible Not eligible Need data Previously listed
State Register eligibility field assessment: Individually eligible Not eligible Need data Previously listed
Local landmark eligibility field assessment: Individually eligible Not eligible Need data Previously listed
45. Is there National Register district potential: Yes No

Discuss: **Windsor's downtown district, surveyed as part of this project, represents a geographically definable area possessing a significant concentration of buildings united by their historical associations, particularly the commercial development of the community. However, the district lacks architectural integrity and, therefore, architectural association because more than half of the downtown façades were remade in the 1970s and later, mostly in the Windsor German Old-World style.**

If there is National Register district potential, is this building contributing: Yes No N/A

46. If the building is in existing National Register district, is it contributing: Yes No N/A

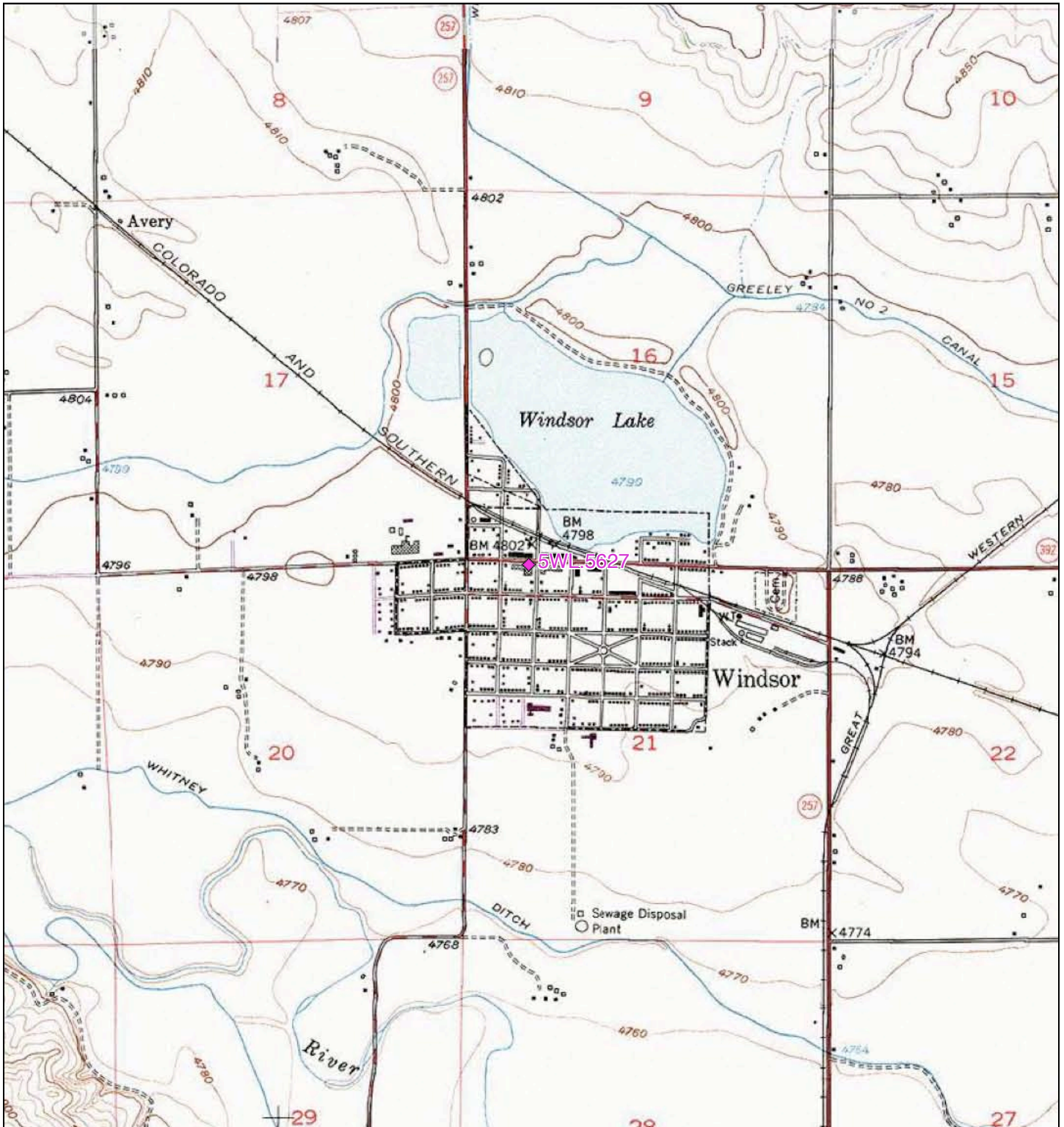
VIII. RECORDING INFORMATION

47. Digital photograph file name(s): **mainst501 - 1 to mainst501 - 4**
Digital photographs filed at: **Town of Windsor
301 Walnut St
Windsor, CO 80550**
48. Report title: **Downtown Windsor Survey Report**
49. Date(s): **4/15/2008**
50. Recorder(s): **Adam Thomas, Jeffrey DeHerrera, and Rachel Kline**
51. Organization: **Historitecture, LLC**
52. Address: **PO Box 419
Estes Park, CO 80517-0419**
53. Phone number(s): **(970) 586-1165**

SKETCH MAP



LOCATION MAP



Source: U.S. Geological Survey 7.5' Windsor - 1969