

**CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY BUILDING
759-763 MASSACHUSETTS AVENUE**

LANDMARK DESIGNATION STUDY REPORT
PREPARED BY HARRIET WHITE
CAMBRIDGE HISTORICAL COMMISSION
OCTOBER 21, 1988

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The Cambridge Mutual Fire Insurance Company Building is significant in the architectural, social and economic history of the city. It reflects the unprecedented commercial growth that occurred in Central Square at the end of the 19th century and is associated with a prominent Cambridge business. Architecturally, the Mutual Fire Insurance Company building is an excellent example of Richardsonian Romanesque commercial architecture.

I. Location and Economic Status

A. Address

The Cambridge Mutual Fire Insurance Company Building is located at 757 (759-763-765) Massachusetts Avenue at the corner of Inman Street. The parcel is identified as Number 1 on Assessors' Map 107. The lot occupies 6,620 square feet with seventy-five feet of frontage on Massachusetts Avenue. The building is currently valued at \$705,600 and the land at \$397,200 for a total valuation of \$1,102,800.

The building stands in a O-3 zone, which allows for business and professional office use and multi family dwellings, at an FAR of 3.0 with a height limitation of 55 feet. The building is a contributing structure in the Central Square National Register District (1989) and therefore subject to the provisions of the Central Square Overlay Zone. Projects requiring a special permit or variance must be approved by the Central Square Advisory Committee, which may impose additional use, height, parking and setback limitations beyond those enumerated in the zoning code.

B. Ownership and Occupancy

The Cambridge Mutual Fire Insurance Company building is owned by Tucker Reed Miller, John Kirk Miller and Nicholas Sommerfeld, Trustees. Businesses located in the ground floor storefronts entered from Massachusetts Avenue include the Terra Cotta Jewelry and Crafts Store, ComGas/ComElec, and Galgay the Florist. Professional offices on the second floor are occupied by David S. Gordon, D.M.D.; Richard A. Gordon, Attorney; Larry W. Beeferman, Attorney; Michelle Harrison, M.D.; the Boston Advertising and Associates; Joseph S. Schneider Associates; Centurion International, Inc.; Daniel Canstroam, Attorney and Eliza C. Kline, Attorney. Fourteen residential apartments are located the third and fourth floors and are reached by stairs leading from the Inman Street entrance.

C. Area Description

The Cambridge Mutual Fire Insurance Company Building stands on Massachusetts Avenue, the city's primary east-west thoroughfare. The building is located in an area of large, multi-story commercial, civic, institutional and apartment buildings at the western edge of the Central Square business district. The lot on which the Fire Insurance building stands is on a block bounded by Massachusetts Avenue and Inman, Austin and Temple Streets. Across Inman Street stands City Hall (1888, Longfellow, Alden and Harlow), the city's most celebrated civic building and an important stylistic companion to the Fire Insurance Building. Adjacent

to the Fire Insurance Building is Saint Mary's Syrian Orthodox Church, formerly the First Universalist Church (1822; 1858), which was moved to the site from Lafayette Square in 1888, the same year the Fire Insurance Building and City Hall were built. Adjacent to the church, stands a modern, six story, thirty-unit apartment building (1966, Timothy Anderson). Beyond the apartment building the neighborhood is primarily residential and consists of numerous large houses which have been converted to multi family use, apartment buildings, rooming houses, and the Y.W.C.A. buildings (1910, 1953, 1961, 1964) at the corner of Austin and Temple Streets.

On Massachusetts Avenue east of and adjacent to the Fire Insurance Company building, stands a one story commercial block (circa 1900) considerably diminished by later alterations. Nearby on Massachusetts Avenue is the Renaissance Revival style Cambridge Gas Light Company building (1912) designed by the firm of Shepley, Rutan and Coolidge.

The Central Square Post Office (1933, Charles R. Greco) and a one story commercial block (circa 1910) stand opposite the Fire Insurance Building, on the south side of Massachusetts Avenue.

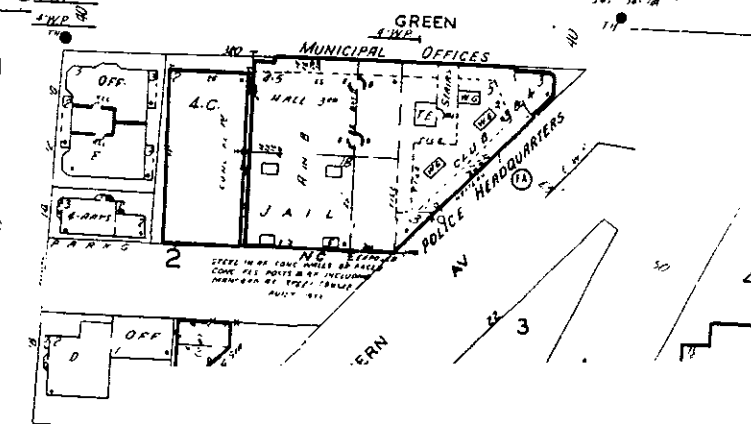
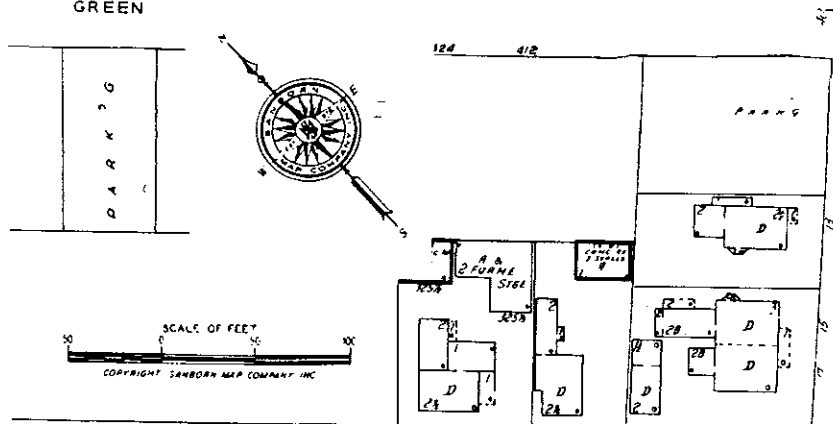
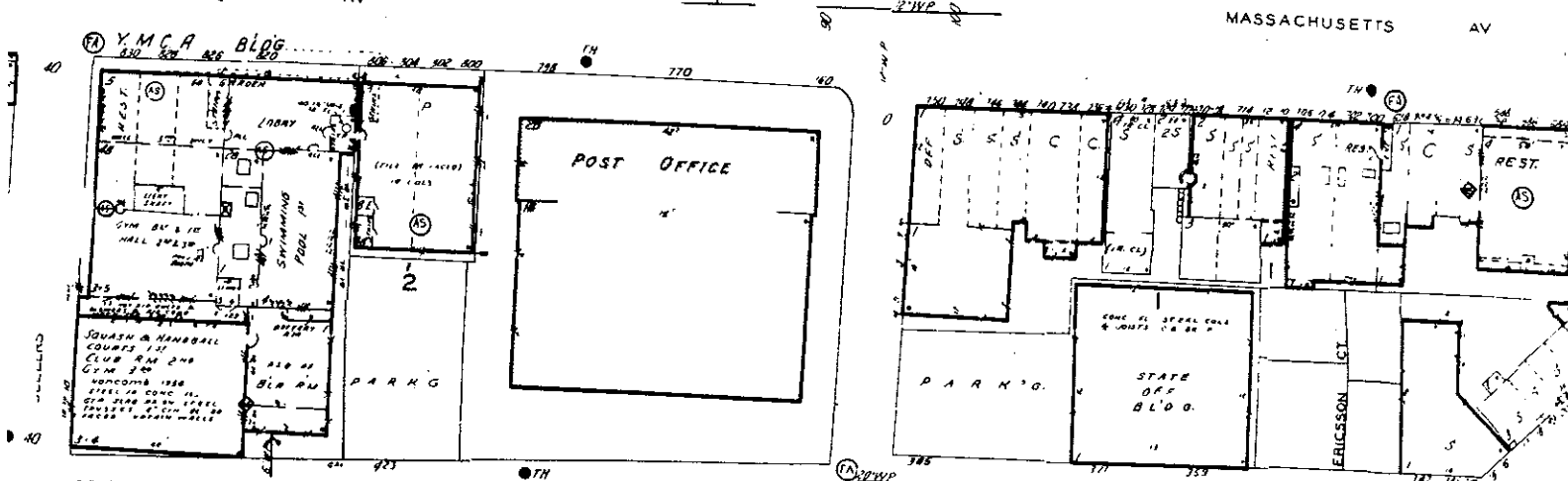
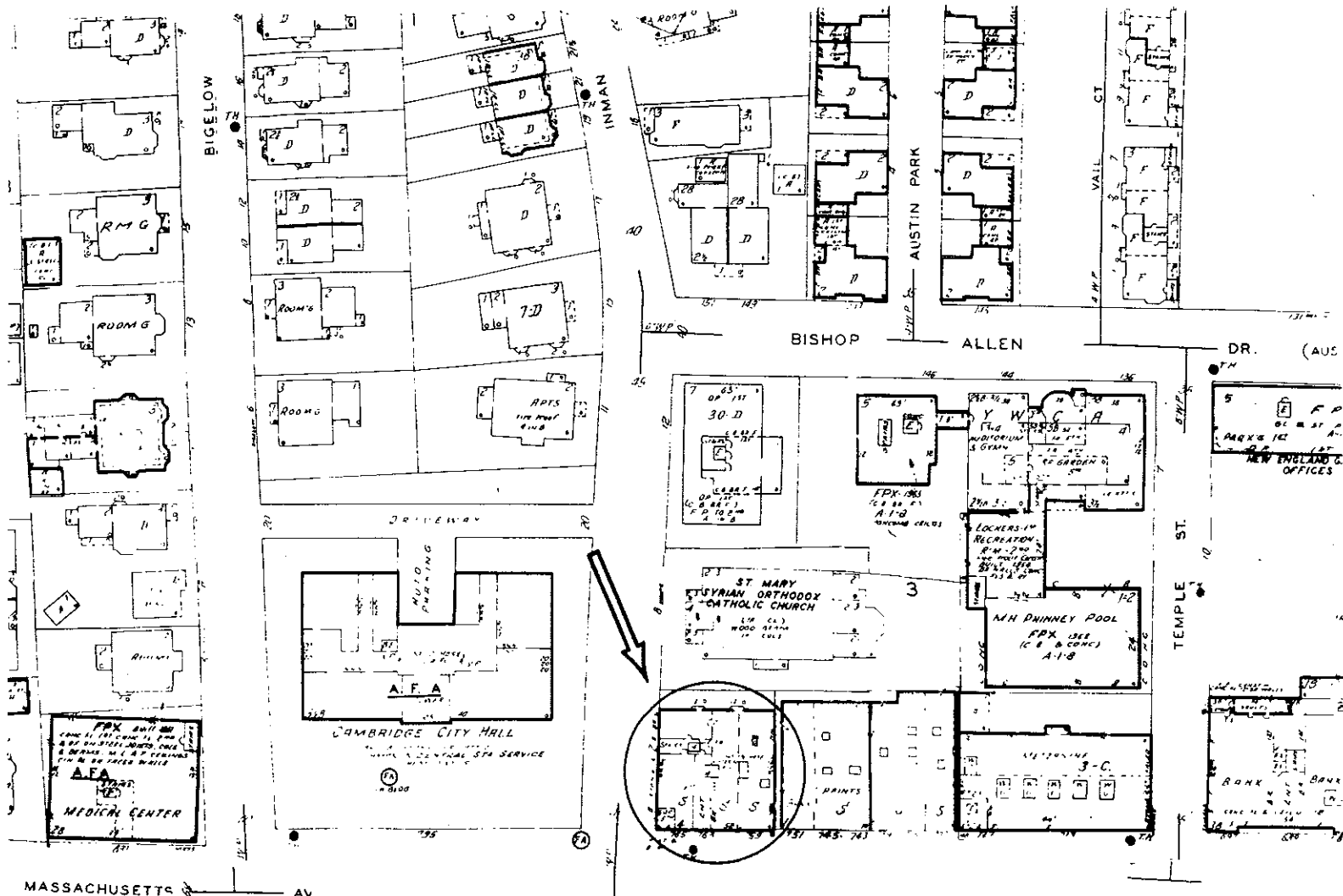
D. Planning Issues

Central Square has been the focus of a major planning effort which culminated in the 1989 passage of overlay zoning designed to stabilize and upgrade retail activity and architectural development in the Square. The Central Square Action Plan, from which the overlay zone developed, was adopted in 1987 and identified eight goals for strengthening Central Square's retail viability, among them increasing the market capture of the neighborhoods, improving the physical environment, and encouraging an economically and socially diverse retail base. The economic slowdown, which began in 1989, has hampered the private sector's implementation of these goals but the city is strongly committed to seeing them adopted.

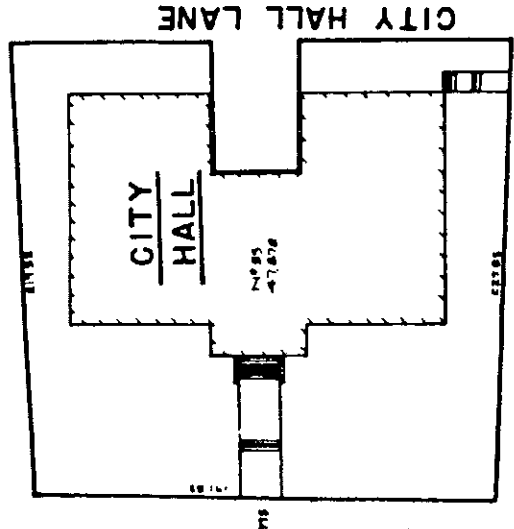
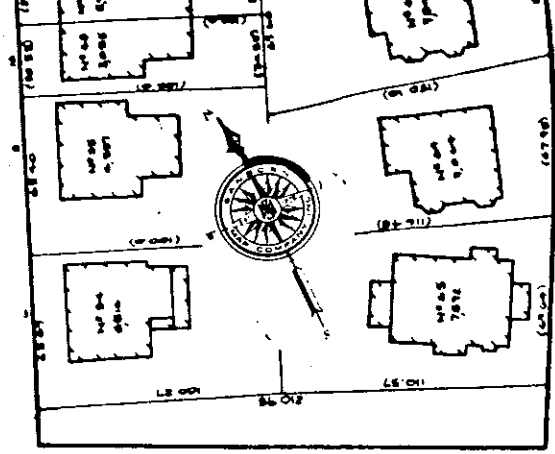
The major project affecting the block on which the Fire Insurance Company building stands is new construction planned for the Y.W.C.A. site northeast of the Insurance building. The Phinney Pool (1962) and its locker rooms (1954) will be demolished for construction of a four-story, moderately-priced hotel. Other planned alterations in the immediate area include street improvements on Bishop Allen Drive (summer, 1990), alterations for handicapped access at the Cambridge Post Office, storefront improvements at the Gas Light Building, and restoration work at City Hall. The Cambridgeport Savings Bank has also recently completed exterior and interior renovations to their headquarters at

685-689 Massachusetts Avenue. Depending on the success of the Y.W.C.A. hotel, reinvestment in the western section of Central Square is likely to strengthen the economic viability of businesses in that areas, despite current difficulties in achieving similar goals elsewhere in the Square.

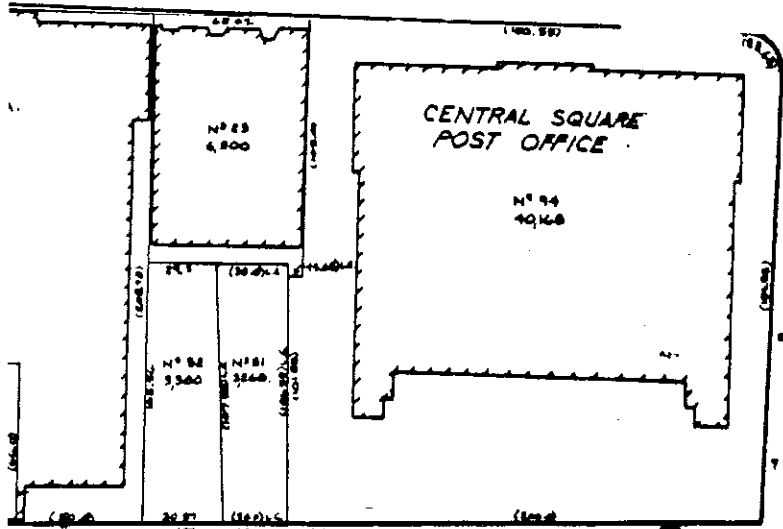
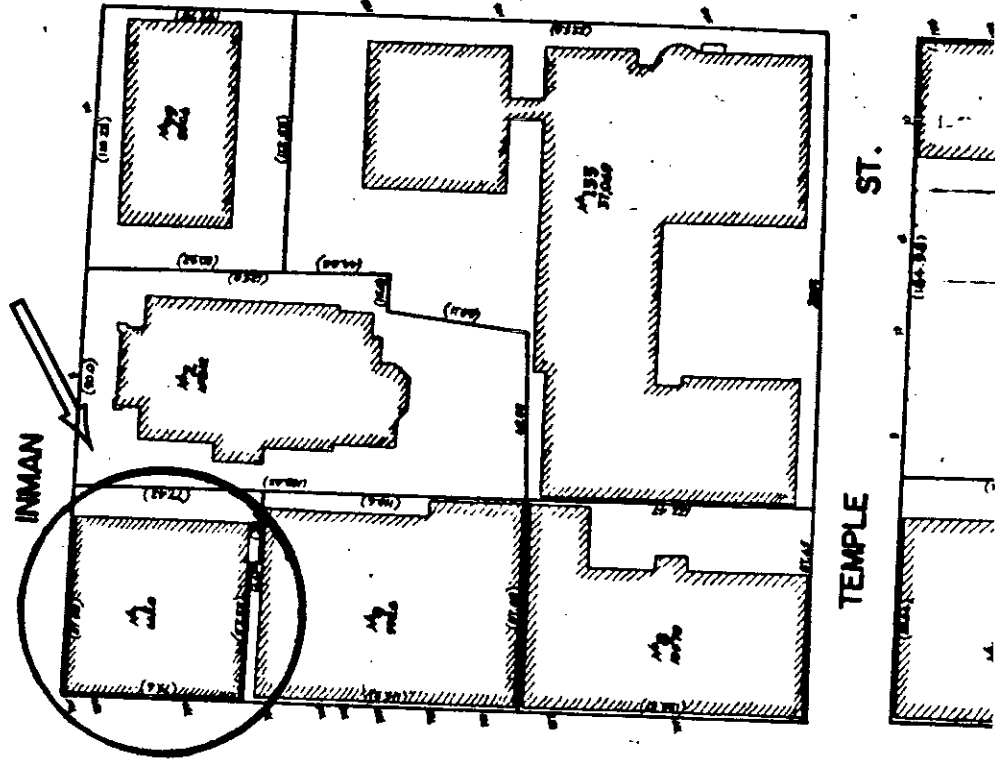
E. Maps



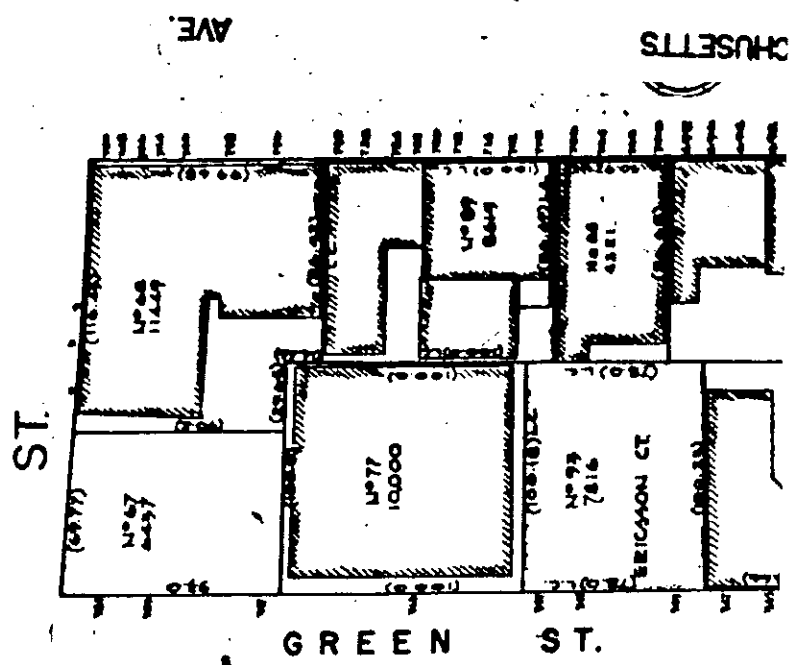
Cambridge Mutual Fire Insurance Building
759-765 Massachusetts Avenue
Location Map



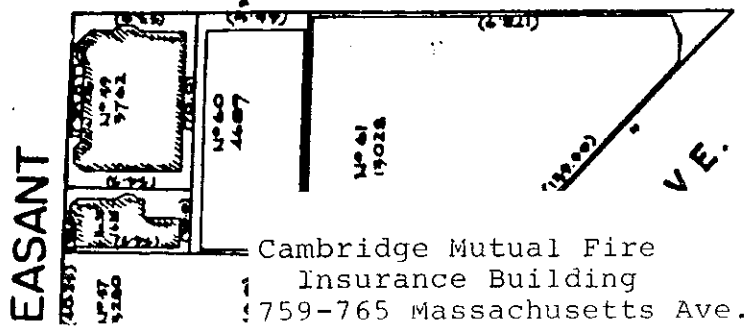
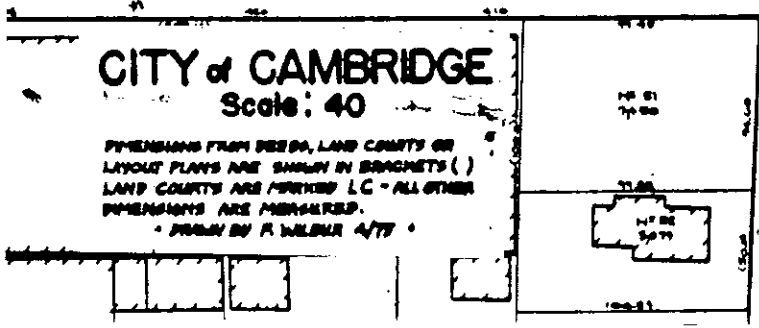
MASSACHUSETTS



ST.



GREEN ST.



EASANT

Cambridge Mutual Fire Insurance Building
1759-765 Massachusetts Ave.

II. Description

A. Type and Use

The Cambridge Mutual Fire Insurance Company building is a combination business block and apartment hotel with ground floor storefronts. Built in 1888, and designed by the Boston architect John A. Hasty, it has continuously served its original purpose. The ground floor contains three storefronts, with professional offices on the second floor, and fourteen residential apartments on the third and fourth floors.

B. Physical Description

The Cambridge Mutual Fire Insurance Company Building is a handsome four story edifice designed in the Richardsonian Romanesque style, popular during the 1880s. The building is sited approximately eight feet from the street and occupies a corner lot.

Although the building plan is approximately square, its composition is asymmetrical. An open tourelle on the corner is the focal point of the design. The building contains several polygonal three story bays. An open masonry balustrade encircles the flat roof along the Massachusetts Avenue and Inman Street elevations, with an open metal balustrade marking the roof edge along the rear elevation..

The Cambridge Mutual Fire Insurance Company building is constructed of freestone, Nova Scotia sandstone and Longmeadow brownstone, creating the polychromy typical of the Richardsonian Romanesque style. The wall surfaces consist of rough hewn ashlar masonry laid in random courses, with belt courses of polychrome masonry delineating the floor divisions. The tower openings and window surrounds are articulated with alternating voussoirs. A band of masonry laid in a checkerboard pattern encircles the building. This feature was employed by H.H. Richardson on a number of his buildings and became a favorite device of his followers. The less prominent rear elevation of the building is a brick wall with a pair of polygonal copper bays and a simple brick cornice.

The corner tourelle rises from the second story. It has contoured corners with half round openings on the upper stage and a copper pyramidal roof with rounded corners. On each face of the tourelle roof is a gablet containing a sunburst motif. A ball finial stands atop the tourelle roof. A three story oriel window on the facade has a similar roof, smaller in scale with contoured corners. An open masonry balustrade defines the roof perimeter. The bases of the tower and the bays and the brackets above the main entrance

are embellished with masonry carvings consisting of foliated ornament and fanciful faces.

The rectilinear main entrance is set beneath a transom which originally held a large panel of brown freestone inscribed with name of the company. The entrance doors have been replaced with modern steel and glass doors which are flanked by engaged colonnettes with foliated capitals and carved figure heads. The groundfloor storefronts are set within an arcade of Syrian arches. Two of these arched openings have been replaced with modern entrances.

The second floor is reached by a wide marble interior stair leading up from Massachusetts Avenue. The stair hall originally contained a plaque of Tennessee and Sienna marble engraved with the seal of the Cambridge Mutual Fire Insurance Company, the names of the officers, and the architect and building committee.

The insurance company's offices were located on the second floor of the building in a series of handsomely appointed rooms, including a secretary's room, a general business room and the president's office. The hallway and business rooms were finished in quartered oak and the director's office in mahogany. The general business room was enclosed with a carved oak counter with upper panels of glass. Beyond the president's office, was a president's parlor, finished in mahogany with a carved mantel and library cases. The directors' room contained imported Brussels carpets and mahogany furnishings, including a large table and twelve chairs, roll top desks, and bookcases. Shortly after the building was ready for occupancy, The Union Club and the Mayor of Somerville moved into second floor offices. The apartment hotel portion of the building, originally named "The Inman," is reached from Inman Street by a marble stairway. It originally contained six suites of rooms.

III. History of the Property

A. Historic Development Patterns

1. Deed History of the Parcel

The Cambridge Mutual Fire Insurance Building is located on land which was part of a seventeenth century land grant to Deputy Governor Thomas Dudley and his son, Samuel. This land lay beyond the eastern slope of Dana Hill. When Dudley left Cambridge his land was part of the group of properties assembled and purchased by Roger Harlakenden. Harlakenden died in 1638, and in 1642 his widow married Herbert Pelham and transferred to him two tracts of land, measuring sixty-three and twenty-two acres respectively, which had originally belonged to Dudley. Pelham's holdings consisted of approximately one hundred eighteen acres, extending roughly from Massachusetts Avenue to the Somerville line. It remained an intact parcel for almost one hundred years, and was primarily used for timber cutting and the grazing of livestock. This land included the parcel on which the Fire Insurance Company building now stands.

It has not been ascertained whether there were interim owners, but in 1756 the land was sold by John Bannister of Newport, Rhode Island to Ralph Inman, a prosperous merchant. That same year Inman began creating a suburban estate by erecting a mansion with landscaped grounds on the property (just to the rear of the present day City Hall). As a Tory sympathizer, Inman fled during the Revolution and his estate was confiscated by the Committee of Safety. After the Battle of Bunker Hill the Inman estate and its grounds were converted into a military encampment. When the British troops departed, the Inman estate was seized for public use and leased by the Committee of Correspondence, a Revolutionary group with governmental powers. In 1783 the house and grounds were restored to the Inman family.

In 1792 the executor of the Inman estate conveyed it to Leonard Jarvis. By purchasing additional parcels, Jarvis came to own much of the land north of Massachusetts Avenue from Hancock Street to Moore Street, and fifty acres south of Massachusetts Avenue.

In 1801 the Jarvis property was seized by the government for non-payment of debt, divided into several smaller parcels and sold at a public auction. The largest parcel was purchased by Jonathan Loring Austin, and consisted of forty-seven acres including the mansion house and the land immediately surrounding it, as well as a small lot across Inman Lane where the Fire Insurance Company building now stands.

Austin laid out a number of nearby streets including Austin Street (now Bishop Allen Drive) and Temple Street. He also subdivided parts of the land into building lots which were quickly sold. At this time the lot on which the Fire Insurance Company stands, became a separate entity. In 1818 Austin sold the piece of the estate grounds across Inman Lane to Robert Murdock of Newton, who resold it to Robert Murdock, Jr. in 1824. The Murdocks built two residences and a large complex of stable buildings on the site. The land and buildings remained under the ownership of the Murdock family heirs until 1888, when it was sold to the Cambridge Mutual Fire Insurance Company.

During the early twentieth centuries the land and building was owned by the Guaranty Realty and Guaranty Trust Companies. The land and building were purchased by the Andover Mutual Fire Insurance Company in 1933, and resold the same year to the Dunvegan Corporation. In 1971 Clifford Miller assumed ownership of the property, which passed on to his sons in 1982, at the time of his death. The building is presently owned by the Miller sons in a trust under their father's name.

2. Development History of the Parcel

The land on which the Fire Insurance Building stands was part of a large grant of land to Thomas Dudley, a colonial governor. It changed ownership a number of times during the seventeenth and eighteenth centuries, remaining an intact parcel primarily used for timber cutting and the grazing of livestock. During the middle of the eighteenth century the land was developed as a suburban estate by Ralph Inman, who landscaped the grounds and built a mansion there.

After the Battle of Bunker Hill, the need to house Revolutionary troops transformed the Inman estate into a military encampment. In 1783 the house and grounds were restored to the Inman family, and the land did not develop further until after the disposition of Ralph Inman's estate by subsequent owners.

Before the opening of the West Boston Bridge in 1793 the Inman mansion was one of only four buildings in all of Cambridgeport east of Dana Street. Cambridgeport land along Massachusetts Avenue would remain sparsely developed well into the nineteenth century. A plan of 1824 by Peter Tufts, shows the block bounded by Massachusetts Avenue and Inman, Temple and Austin Streets divided into houselots although no houses had yet been built. Even by 1830, the Hales Map of Cambridge shows few buildings standing on Massachusetts Avenue between Inman and Prospect Streets.

Through the middle of the nineteenth century the character of the area remained openly spaced. Temple Street

first appears on the 1854 Walling Map, with only a single house on it. There are just two houses on Austin Street, and the site of the Fire Insurance Building is still vacant. The Walling Map also indicates two adjacent structures facing Massachusetts Avenue. One of these was probably the house of Robert Murdock. A nineteenth century photograph of the Murdock house reveals a five bay Federal period dwelling, with a hip roof, projecting entrance pavilion and twin rear wall chimneys. A Greek Revival sidehall dwelling had been grafted to the western elevation of the Federal house.

The 1868 Sanborn Map indicates a large complex of stable buildings just east of the Murdock houses, at the corner of Massachusetts Avenue and Inman Street. The complex included a large boarding and livery stable, a carriage house and a grain shed, all owned by the Murdock family. The Fire Insurance Building would eventually replace the stable buildings on this site. A wide expanse of land at the interior of the block is shown on the map as open space labelled orchard and garden.

The 1873 Atlas shows a single large stable building on the site. This was probably the Dana Hill Club stable listed in the 1873 City Directory at this location. The stable was still part of a larger parcel which also contained the Murdock residence. In 1880 the Dana Hill Club Stable is again listed in the City Directory at this location, and described as a boarding, sale, livery, and hack stable. The stable stood on the site until it was demolished to make way for the Cambridge Mutual Fire Insurance Company building in 1888. Newspaper accounts of that time mention the demolition of the "unsightly club stable," suggesting that it had fallen into neglect.

Beginning in the third quarter of the nineteenth century Massachusetts Avenue began to be developed with large multi-story commercial and office blocks. This reflected the commercial prosperity of Cental Square, brought about in large part by improvements in transportation. From the 1870s through the early twentieth century Massachusetts Avenue would continue to take on an increasingly urban character.

The 1903 Atlas shows that considerable development activity had occurred on the block. In 1888 the Cambridge Mutual Fire Insurance building had replaced the stable complex at the corner of Massachusetts Avenue and Inman Street. In that same year the First Universalist Church was moved from Lafayette Square to its present site behind the Fire Insurance building. Also by 1903 the Y.M.C.A. had acquired the ownership of the three dwelling houses on the eastern corner of the block. These would be removed in 1910 to make way for the new Y.M.C.A. building. A one-story

commercial block (circa 1900) replaced the old Murdock houses on Massachusetts Avenue, next to the Fire Insurance building. In 1912 the Gas Light Company's new headquarters replaced the frame dwellings at the corner of Massachusetts Avenue and Temple Street.

The next change to the block would not occur for some fifty years. In 1966 a six story, thirty unit apartment building replaced the Phillips estate on the northeast corner of the block. All the late nineteenth and twentieth century changes increased the scale and density of the block transforming it from a quiet residential neighborhood to an area of bustling commercial activity.

B. Bibliography

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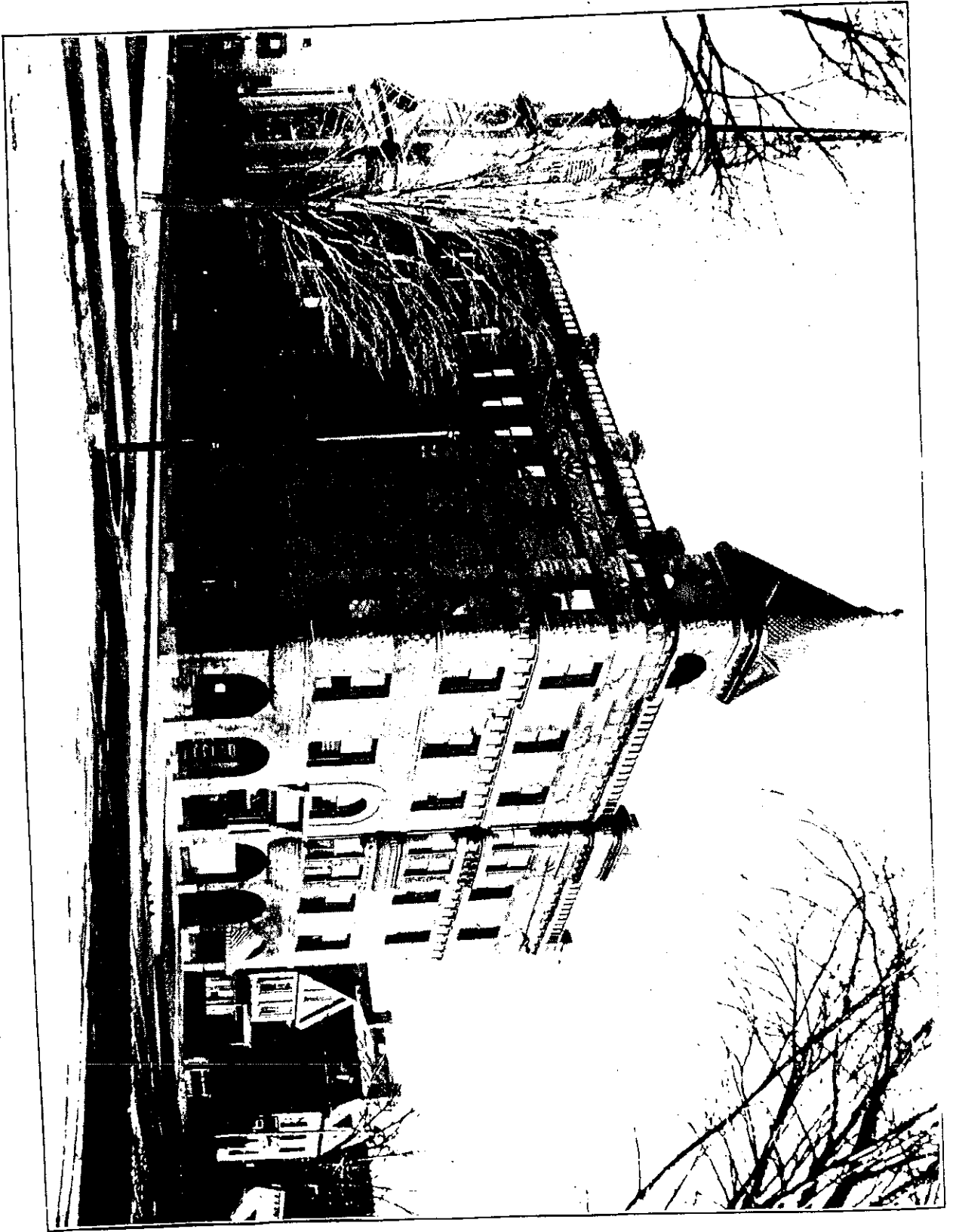
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CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY.

CAMBRIDGE

BACK OF THE
MAY 20 1895
A. F. B. L. BONDING
SECRETARY

763 MAR 1895



Mutual Fire Insurance Company.



PRESIDENTS
OFFICE.

COMPANY'S HEAD OFFICE

Incorporated 1833.

13

Cambridgeport, Sept 19, 95

Mr. Edwin M. Mudgett

Dear Sir

Yours of 18th

relating to Stearns lot on Cambridge St.
received. If I were to buy the lot it
would be with the intention of forming
building an apartment house similar to
the one I now own adjoining. It might
be a little different in style of architecture
but would be a three story, six flat
apartment and about the dimensions of
the other. If Mr S. is disposed to sell
without restrictions as to what shall go on
the lot I will consider it

Very Yours
Lance W. Hyde

JOSEPH A. HOLMES & CO.,

WEST INDIA GOODS

—AND—

GROCERIES,

Cor. of Main and Magazine Streets,

CAMBRIDGEPORT.

SUPERIOR FLOUR.

Choice Oolong, English Breakfast, & Green Teas.

PURE GROUND COFFEE.

PRIME DAIRY BUTTER, ETC., ETC.

J. A. HOLMES, I. C. HOLMES.

V. S. HOLT & CO.,

—DEALERS IN—

Best India Goods

—AND—

FAMILY GROCERIES.

Also, the best New England

BUTTER AND CHEESE,

POTATOES, APPLES, BEANS, ETC., ETC.,

Cor. of Main and Norfolk Sts.

Goods sent promptly to any part of the city free from expense.



Cambridge Mutual

Life Insurance Co.,

MAIN STREET,

(Opposite the Irving House.)

CAMBRIDGEPORT.

Established in 1833.

The Company continues to insure on first-class Real and Personal property.

All losses promptly adjusted.

No charge will be made for Policies, Transfers, and Alterations, as heretofore.

No extra hazardous risks will be taken.

JOSIAH W. COOK, President.

HENRY THAYER, Secy and Treas.

Directors:

Josiah W. Cook,
Stephen Foster,
James Wyett, 2d,
J. D. Pentson,

Edwin Jamison,
Jacob Eaton,
J. H. Thayer,
Josiah Hurrings,
Joseph A. Holmes.

City Directory
1869

GEORGE HEWS,

MANUFACTURER OF THE CELEBRATED

Patent American Action Piano-Forte.

REMARKABLE for its *great strength, exceeding elasticity, and certainty of touch*, qualities so indispensable to the acquisition of skill in the use of the instrument, and so highly appreciated by the finished player.

Numerous Medals and Diplomas have been awarded for the superiority of this instrument the last fall.

365 Washington street, Melodeon Building, Boston.

The American Action Piano at the Great London Fair.
Boston, August 14, 1852.

The undersigned, who were officially associated with the *Great Exhibition* in London, are happy to bear testimony to the commendations bestowed on the instrument manufactured by our townsman, Mr. George Hews, by gentlemen capable of appreciating both the tone of a piano, as well as its external finish and elegance of workmanship. The unrivalled pianist, THALBERG, who was on the musical jury, pronounced it one of the *best* as well as *most perfect* toward instruments in the Exhibition.

EDWARD RIDDLE, U. S. Com. to Lon. Ex. of 1851.
J. V. C. SMITH, M. D.

T. WORK, T E W S M A N

AND
PERIODICAL DEALER,

348 Main Street, Cambridgeport,

Will continue to deliver all of the BOSTON DAILY PAPERS,
morning and evening, in any part of Wards 1 and 2.

ALSO, SUBSCRIPTIONS TAKEN FOR

All kinds of Weekly Papers and Magazines.

INSURANCE AGAINST FIRE.

Cambridge Mutual Fire Insurance Co.

Cambridgeport, Jan. 1, 1853.

THIS Company has been in successful operation twenty years, and continues to insure against loss or damage by Fire, on

BUILDINGS, FURNITURE, &c.,

In any part of Massachusetts.

This Company do not take extra hazardous risks, such as Carpenters' and other wood-work Shops, Blacksmiths', Book-binders', Apothecaries, and other similar shops; Rope Walks, Soap Factories, or buildings which contain Steam Engines. Neither do they insure stocks of Dry or Fancy Goods.

The office is conducted upon strictly mutual principles. Since the last assessment in December 1849, the cost of insurance on first class risks has been less than **two dollars on a thousand per year.**

Office on Main Street, Cambridgeport,

Next adjoining the Cambridge Bank Building,

Where application for insurance or renewal of policies may be made; and where evidence of the soundness and advantages of the institution will be exhibited, and all information in the premises cheerfully given.

DIRECTORS:

THOMAS WHITTEMORE,

ROBERT DOUGLASS,

RUFUS LAMSON,

JOSEPH A. HOLMES,

A. H. RAMSAY.

LUCIUS R. PAIGE.

ISAAC FAY,

J. W. COOK,

SAMUEL SLOCOMB.

ABRAHAM LANSING, Sec'y.

J. W. COOK, Pres't.

IV. Significance of the Property

A. Historical Significance

The Cambridge Mutual Fire Insurance Company was organized in 1833 and began conducting business the following year. Among the company's incorporators were some of Cambridge's most prominent businessmen of the time, including Phineas B. Hovey, Samuel Pond, Charles Pond, Nathan Childs, William Fisk, Walter R. Mason, Aaron Rice, Jabez Fisher, Joseph Abbott, Charles Valentine, William H. Odiorne, Robert Fuller, Josiah Mason, Joseph Burridge, Newell Bent, and I.A.Coolidge.

William Odiorne was the first president of the Company; subsequent presidents included Levi Farwell, Robert Fuller, Isaac Fay, Rufus Lamson and Josiah W. Cook.

In 1842-43 the company experienced a major setback when claims exceeding \$35,000 for "destruction of meetinghouses" nearly bankrupted it. The directors were only able to pay the losses by borrowing money and using their personal funds to cover these large losses.

During the early years the company operated on an assessment plan whereby each policy holder was assessed for his portion of the losses. Eventually this system was replaced as the company became a full premium insurer. Under the new system, the directors collected larger premiums and returned dividends to the policy holders in amounts which would not jeopardize the company. This method was used by most standard mutual companies in Massachusetts at that time.

In 1870 the company's coverage amounted to over \$4 million, although its assets were worth less than \$60,000. As a result of the Great Boston Fire of 1872, the company lost approximately \$25,000, reducing its assets to \$50,000, but this did not create serious consequences.

During the final years of the nineteenth century the company had approximately \$4 million dollars at risk, nearly three quarters of which was for coverage of property located in Cambridge. This was considered too great an underwriting risk, and the company began to expand its business throughout Massachusetts. This resulted in an increase of dividends from 40 to 70 percent, and the amount of risk rose to \$10 million, with assets totalling \$225,000. The Cambridge Mutual Fire Insurance Company insured all classes of property including churches, schools, town houses, livery stables, mercantile buildings, slaughter houses, barns, and private residences.

Having achieved considerable financial success the Cambridge Mutual Fire Insurance Company was able to move to new, architect-designed quarters not far from their old offices in Central Square. The company's previous offices were listed in the 1847 Cambridge Almanac and Business Directory at a location on Main Street (then Massachusetts Avenue), near the Cambridge Bank. By 1866 the company had moved to Melledge's Block at the corner of Norfolk and Main Streets. In 1888 the directors of the company desired a home office and they selected the site of the present building. The land, with an old stable on it, was part of the Asa Murdock estate. The decision to remain in Central Square must have been influenced by the prospering local economy during the 1880s and 1890s.

In 1888 the directors of the company desired a home office, choosing the site of the present building. The land, with an old stable on it was part of the Asa Murdock estate. During this period Central Square rose to the pinnacle of its commercial success, making it an ideal location for the insurance company's new offices.

The Cambridge Mutual Fire Insurance Company remained in business until the early twentieth century. Around 1916 the company was purchased by the Guaranty Realty and Guaranty Trust Company. In 1933 the company was purchased by the Andover Mutual Fire Insurance Company, which resold it the same year to the Dunvegan Corporation.

B. Architectural Significance

After a competition involving several Boston architects, John A. Hasty was granted the commission for the design of a new building for the Cambridge Mutual Fire Insurance Company.

Hasty was born on August 31, 1857 in Waterborough, Maine and had early training as a carpenter and builder. He opened his Boston office at 13 Tremont Row in 1885 or 1886. By 1894 he had moved his office to 68 Devonshire Street in Boston, and by 1909 he had moved again, to 46 Cornhill Street. A commercially successful architect, Hasty is known to have collaborated with a Boston developer, David R. McKay, on a number of projects in Dorchester, South Boston, East Boston, and Brookline. In 1891 he formed the "Investors' Alliance, a real estate trust, with Henry A. Root of Boston. Together they had purchased a small lots of land in Boston and Revere where they presumably erected houses.

Beginning in 1889 Hasty resided in Cambridge at 32 Essex Street, in a Queen Anne style triple decker of his own design. The 1889 City Directory lists his residence as 80 Windsor Street. In 1892 Hasty and his wife purchased a

house at 46 Trowbridge Street, where they resided until 1914. In that year the Hastys moved to 71 Hillside Avenue in the Arlington Heights section of Arlington, into a house designed by the architect. The Arlington house was sold in 1918 and it is thought that the Hastys then moved to Gorham, Maine near the ancestral home of the Hasty clan in New England. It is believed that Hasty died between 1918 and 1921.

A prolific architect, Hasty was responsible for the design of numerous Cambridge Queen Anne and Colonial Revival style residences, triple deckers and apartment buildings. The Cambridge Mutual Fire Insurance Company is the only non-residential building attributed to him. Hasty's work outside of Cambridge was in a similar vein, and included numerous wood frame residences, triple deckers and apartment buildings in the Queen Anne and Colonial Revival styles. Buildings have been attributed to Hasty in Brookline, Dorchester, South Boston and East Boston. A Boston apartment hotel known as the Hotel Cleves at 5 Chestnut Street is also known to have been designed by Hasty.

Hasty's popularity reached its peak during the late 1880s and the 1890s. He continued working until 1916, with over seventy local buildings to his credit.

Among his numerous Cambridge works were the William Wood house (1888) at 298 Harvard Street, one of the most highly articulated Queen Anne residences in Mid Cambridge. The owner of the house, William H. Wood, was a prosperous lumber merchant who owned lumber mills in Tennessee and North Carolina.

The Cambridge Mutual Fire Insurance Company building is significant as the work of this important local architect, and is particularly notable as the only commercial structure known to have been designed by him. The building is an important example of the Richardsonian Romanesque style as it was employed for commercial buildings. As well, it is an important stylistic companion to City Hall, which stands across Inman Street. Other related structures in Cambridge include the Commonwealth Lock Building (1892), a brick Queen Anne commercial building in Porter Square, and the Kennedy Building (1890), a five-story brick commercial and apartment building.

V. Relationship to Criteria

A. Section 4, Ordinance 1002

Section 4 states the criteria for landmark designation. It states that the Commission:

...may recommend for designation as a landmark any ...structure...either (a) importantly associated with one or more historic persons or events, or with the broad architectural, aesthetic, cultural, political, economic or social history of the city ...or (b) historically or architecturally significant (in terms of period, style, method of construction, or association with a famous architect or builder) either by itself or in the context of a group of structures.

B. Relationship of Property to Criteria

In reference to criterion (a), the Cambridge Mutual Fire Insurance Company building is significant in the overall architectural, social and economic history of the City. The Fire Insurance Company building represents the unprecedented commercial growth and development which occurred in Cambridge as a whole, but particularly in Central Square, at the end of the 19th century.

Under criterion (b), The Cambridge Mutual Fire Insurance Company building is architecturally significant in terms of its period, building type and style. It is distinguished as one of only several local buildings designed in the Richardsonian Romanesque style. Over one hundred years after its construction, it remains in a good state of preservation, still utilized for its original purpose.

Architecturally, the Cambridge Mutual Fire Insurance Company building is an excellent example of the Richardsonian Romanesque style as it was used for commercial architecture. Alterations to the exterior consist of the replacement of two of the Syrian arched storefront windows. The upper floors were not accessible for inspection.

Distinguishing features of the Fire Insurance Company's Richardsonian Romanesque style are its rock-faced polychrome masonry, Syrian arched storefront windows, and pyramidal corner tourelle.

The staff finds the Cambridge Mutual Fire Insurance Company building eligible for landmark designation under Ordinance 1002, section 4, criteria (a) and (b).

VI. Recommendations

A. Section 1, Ordinance 1002

The purpose of landmark designation is stated in Section 1 of Ordinance 1002:

...to preserve, conserve, and protect the beauty of the City...and to improve the quality of its environment through identification, conservation, and maintenance of...structures which constitute or reflect distinctive features of the architectural, cultural, political, economic or social history of the City; to resist and restrain environmental influences adverse to this purpose...

B. Preservation Options

The Cambridge Mutual Fire Insurance Company building has been identified for landmark designation. The building is located on Massachusetts Avenue, the city's primary commercial east-west thoroughfare. Within the context of Cambridge commercial buildings, the Cambridge Mutual Fire Insurance Company Building is an outstanding example of its type and style, a well-preserved combination business block and apartment hotel. Rich in detail and human in scale, its uniqueness provides interest and variety to the streetscape and contributes substantially to the historic architectural quality of Central Square. The Cambridge Mutual Fire Insurance Company Building serves as a prominent reminder of the former commercial success of Central Square.

National Register status protects the building from the adverse effects of federally licensed, permitted or funded projects, and listing on the parallel State Register of Historic Places, from the adverse effects of state funded projects. The National and State Registers provide limited protection from public projects through review by the Massachusetts Historical Commission. However, the Massachusetts Historical Commission's power does not allow for review of privately funded projects. Another option for the preservation of the Cambridge Mutual Fire Insurance Company Building is designation as a Landmark under Ordinance-1002.

C. Staff Recommendation

The Cambridge Historical Commission is mandated to identify, protect and preserve landmark buildings. Having found the building eligible under landmark criteria, the staff recommendation is that the Cambridge Mutual Fire Insurance Company Building be forwarded to the City Council for designation as a Protected Landmark.

VII. Statement of Standards for Design Review

A. Introduction

The Commission's primary charge under Ordinance 1002 is to review "all construction, demolition, or alteration that affects the exterior architectural features, other than color, of any landmark." This landmark study report describes exterior architectural features that are among the characteristics which led to consideration of the property as a landmark. Except as the order designating or amending the landmark may otherwise provide, those features should be preserved and/or enhanced in any construction, demolition or alteration of a landmark.

Section 8 of the ordinance sets general guidelines to be considered by the Historical Commission in reviewing changes to landmarks. Among other things, the Commission is directed to consider:

the historic and architectural value and significance of the site or structure, the general design, arrangement, texture and material of the features involved, and the relation of such features to similar features or structures in the surrounding area.

In all cases, a Certificate of Appropriateness, Hardship, or Non-Applicability must be issued by the Historical Commission prior to making any changes to a landmark. The Commission does not have authority to regulate the interiors of landmarks nor can it control changes to exterior architectural features not subject to public view. Nonetheless, Certificates of Non-Applicability must be issued for those changes. All applications are carefully reviewed by the Commission at a public hearing, in accordance with Ordinance 1002.

B. General Standards

1. Historic and architectural features of the landmark shall be preserved.
2. Changes and additions to the landmark which have taken place over time are evidence of the history of the property and the neighborhood. These changes to the property may have acquired significance in their own right and that significance should be recognized and respected.
3. Deteriorated architectural features should be repaired rather than replaced.
4. When replacement of architectural features is necessary, it should be based on physical or documentary evidence.

5. New materials should, whenever possible, match the material being replaced in physical properties, design, color, texture and appearance. The use of imitation replacement materials is discouraged.
6. The surface cleaning of a landmark shall be done by the gentlest possible means. Sandblasting and other cleaning methods that damage exterior architectural features shall not be used.
7. New additions must not destroy significant exterior architectural features and shall not be incongruous with the historic aspects, architectural significance, or distinctive character of the landmark, neighborhood and environment.
8. New additions should be done in such a way that if they were to be removed in the future, the essential form and integrity of the landmark would be unimpaired.

C. Statement of Standards

1. General

- a. Preserve and protect, insofar as possible, the setting and streetscape views of the Cambridge Mutual Fire Insurance Company Building.

2. Exterior Walls

- a. Repointing of masonry should be done with mortar that matches the existing mortar in color, texture and strength.
- b. All masonry surfaces should be cleaned using the mildest form of chemical wash under low pressure.

3. Tower

- a. Roof of the tower (tourelle) should be stripped of paint and returned to original natural copper finish.
- b. The original size, shape and configuration of the openings in the upper stage of the tower shall be maintained.

4. Windows

- a. Replacement sash shall match the original in size and configuration.
- b. Groundfloor storefront windows shall be restored to their original size and shape.

5. Other Elements

a. Repairs to the roof balustrade shall be made with masonry matching the original in color, texture and design. The original size and shape of the balusters shall be maintained.

b. Wall surfaces of the polygonal bays shall be stripped of paint and returned to their original natural copper finish.

VIII. Proposed Order

ORDERED:

That the Cambridge Mutual Fire Insurance Company Building, 759-765 Massachusetts Avenue, be designated as a protected landmark pursuant to Chapter Two, Article XVI, Section 2-147 (k) of the Code of the City of Cambridge, as recommended by vote of the Cambridge Historical Commission on .
The premises so designated are defined as Parcel 1 of Assessors' Map 107.

This designation is justified by the important associations of the building with the architectural and economic history of the City of Cambridge, specifically as a rare local example of a commercial building designed in the Richardsonian Romanesque style and as a notable work of the local architect John A. Hasty. The Cambridge Mutual Fire Insurance Company building is also a reminder of the pinnacle of commercial success reached by Central Square during the late nineteenth century.

Architecturally, the building is significant as an excellent example of the Richardsonian Romanesque style as it was used for commercial buildings during the 1880s. The Cambridge Mutual Fire Insurance Company is one of a small, distinguished group of local buildings designed in this style, and the only commercial example. The building is in an excellent state of preservation and one of several prominent civic, institutional and commercial landmarks in the Central Square area.

The effect of this designation shall be that no construction activity can take place within the designated landmark area, and no action can be taken affecting the appearance of the Cambridge Mutual Fire Insurance Company building, that would in either case be visible from a public way without review by the Cambridge Historical Commission and the issuance of a Certificate of Appropriateness, Hardship, or Non-Applicability, as the case may be. In making determinations, the Commission shall permit the owners to rehabilitate the Cambridge Mutual Fire Insurance Company building as provided in Section VII, Standards for Design Review, and subject to overall determination by the Commission that final plans for the Cambridge Mutual Fire Insurance Company building's rehabilitation are not incongruous to the historic aspects, architectural significance and distinctive character of the landmark.

Respectfully submitted,

Charles M. Sullivan
Executive Director