Banksville home built by Ralph Barnard Griswold, M. D. It stood across the street from Finch’s Store. This view shows the south side of the Victorian house and steps that led to the Doctor’s office, which projected out on the left. The main entrance and steps to the living quarters were on the right and faced the road leading to Bedford. Collection of Doris Finch Watson.
Dear Members and Friends,

1991 marks the 20th Anniversary of The North Castle Historical Society. During those years numerous people worked very hard to make The Society what it is today. To begin naming and thanking each individually would be impossible. However, to those of you who have worked and continue to work THANK YOU! It is truly a labor of love and fellowship.

The North Castle History booklet you are reading, the buildings on our property, the weekly open hours and the numerous events at Society headquarters symbolize a value flourishing in our Town—community service. Giving back to our community is one of the basic tenets of The North Castle Historical Society.

The Society survives because of volunteers who give their time, expertise and financial support towards making our Town a better place. We hope you enjoy reading about "our past" and that you will continue to help us make history now and for the future. We have a place for you!

During 1991 The Society hosted several school groups providing them with glimpses into Colonial crafts. We also hosted a Community Colonial Crafts Day in June. The 1798 Quaker Meeting House was moved to our property and restoration work continues. Our collections were inventoried and the data entered into our computer. We hope you were among those who enjoyed our Spring Tour of North Castle historic sites and supported our Annual Antiques Show. We are looking forward to seeing you again at our Annual Christmas Party.

We hope you will continue to be part of The Society's on-going efforts toward preservation, restoration and education. Join us! Let's continue to work together!

Regards,

Sharon Tombach
President
Christmas Eve of 1870 was far from the usual joyous time for families in and around the hamlet of Banksville; rather it was a time of prayers and tears, for their beloved Dr. Griswold was losing his battle to save his little daughter's life. All his medical knowledge and skills, which had helped so many others, could not turn the tide. His little Mary Elizabeth slipped away that Christmas Eve at the tender age of four years and three months.¹ That was not the only tragedy in the young doctor's life.

Ralph Barnard Griswold was born in Colebrook, Litchfield County, Connecticut on January 18, 1835 into an old and prominent family. Griswold is an ancient English surname, which is literally formed of Gris, meaning gray, and wold, meaning wood.² The family history has its roots in England.

--- Ancestors ---

John Griswold, about the middle of the fourteenth century, lived in Kenilworth and married a daughter and heiress of Henry Hughford of Huddersley Hall, Solihull. Thus, the family became known as the Griswolds of Kenilworth and Solihull. Solihull is on the northwest border of Warwickshire, England.

Edward Griswold, an ancestor of this family, was born in Warwickshire, England about 1607 and came to Connecticut as a young man, settling first in Windsor. In 1649 he moved to Poquonock, where he had a grant of land. He served as deputy to the General Court in Windsor, Connecticut from 1656 until the new charter was granted.

About 1663 this ancestor of the Griswold family moved to Hommonosetto, a settlement which was organized in 1667 into a town named for his English birthplace, Kenilworth. That spelling became Killingsworth, and the town later became Clinton, Connecticut. The Colonial records show him as an influential and active member of the Legislature, as a leader in establishing a Latin school in New London, as well as serving as a deacon of the Killingworth Church. He died in Killingworth in 1691 at the age of eighty-four years. His wife, Margaret, died there on August 23, 1678, and her gravestone is the oldest in the burial ground in Clinton.³ Their children and following generations of the Griswold family continued to live in Connecticut, and some members of the family reside there today.

Ralph Bernard Griswold's father was Lucius Griswold, born in Colebrook, Connecticut on July 12, 1818 to Rosewell and Jerusha (Grant) Griswold. He taught school and farmed his land for many years, and in his later life he became a traveling representative for the Winsted
Manufacturing Company, where cutlery was a principal product. Lucius married in Colebrook on March 27, 1834 to Julia Elizabeth Barnard. She was the daughter of Asa and Elizabeth (Hart) Barnard. She was born in Colebrook on November 22, 1811, and was the granddaughter of a Revolutionary War hero.5

— The Youthful Years —

Dr. Griswold, the only child of his parents, attended schools in Winsted, Connecticut, and received his high school diploma there. He engaged in the profession of teaching in the public school system of Stroudsburg, Monroe County, Pennsylvania for a time, while his desire to join the field of medicine continued to strengthen. After several months, he returned to Connecticut and worked in a medical office under Dr. H. B. Steele, a Winsted physician.

Upon leaving Dr. Steele's office, Dr. Griswold entered the College of Physicians and Surgeons in New York City to continue the study of medicine. From there, he enrolled in the Eclectic Medical College of Cincinnati, Ohio, and was graduated from there in 1856 at the young age of twenty-one years. The first year of service in his profession was spent as the resident physician at Dr. Strong's Sanitarium, located in Saratoga, New York.6

— A Medical Office and a Bride —

In April of 1857 Dr. Griswold moved to Banksville to begin the practice of medicine, a practice that was to last well over half a century. One year after establishing his medical practice in Banksville, Dr. Griswold married. On May 1, 1858, he was united in marriage with Miss Mary Jane Derby, a refined and cultured young lady from Winsted, Connecticut.

Dr. Griswold's young bride, born on July 1, 1835, came to North America in 1847 to the city of Montreal, Canada. She arrived from Magherafelt, County Londonderry, Ireland, with her mother, Mary Jane Derby, and three brothers: Joseph, Samuel and Andrew. Their father, William John Derby, had died of typhus on board the ship—either at sea or as they were landing. Mary Jane's brother, Samuel, taught school in Canada for two years, then moved to the United States. He brought his sister with him and settled in Winsted, Litchfield County, Connecticut. There, Mary Jane lived with the family of Oliver Loomis and was devoted to them.7

Dr. Griswold brought his bride to Banksville, and on the tenth day of November 1859 he took title to "The Round House" (sometimes called the Octagon House) from Harvey Palmer and Phoebe, his wife, of the town of Mt. Pleasant, New York.8 Their new home portrayed a happy scene, complete with a devoted young wife, and expanding medical practice, a warm welcome in the community, and the anticipated arrival of their first child.

As with many families, sadness came into their lives, and on February 24, 1860 they carried their firstborn, a son, to the hill of the Middle Patent Rural Cemetery where "Our Babe" was buried at the age of three weeks and three days.9

A year passed, and in 1861 immeasurable joy came into the lives of Dr.
and Mrs. Griswold with the birth of a healthy baby boy. Born on February 12th, he was named William Loomis Griswold, thus carrying forward the name of the family with whom Mrs. Griswold had lived when she was in Winsted and for whom she felt great affection. The name William came from Mrs. Griswold's father.

— Community Service —

Dr. Griswold's medical practice continued to expand and included patients from Banksville, East Middle Patent, Middle Patent, Bedford, Armonk, and the Towns of Greenwich and Stamford. Thus, his horse and buggy carried him many miles each day as he visited his patients, and as he drove along he kept a watchful eye on the conditions of the roads, for he served several years as Road Commissioner of the Town of North Castle. He assumed responsibility for the continuous proper maintenance of the roads and received high praise from many sources for his dedication to that post.

Dr. Griswold's interests and concerns were numerous, and they reached far beyond his medical profession into the social, religious and civic life of the area. He was a fervent supporter of the Temperance cause, took an active role in establishing the Middle Patent unit of Sons of Temperance, and rose through the ranks of that organization to serve as Grand Worthy Patriarch of New York State. He was also an active member of the Westchester County Bible Society for many years, and served as a director and officer.

Music was a great love of Dr. Griswold. He sang in his church choir, and due to his beautiful bass voice, he was much in demand for concerts, some of which he helped to organize in an effort to promote good and worthy causes. During the Civil War years, he sang all over Westchester and Fairfield Counties in an effort to inspire the Union cause.

One such musical endeavor was named THE BURNSIDE VOCALISTS, a group of four men singers, namely: E. A. Lockwood, William Biby, W. E. Banks and Dr. Griswold. Their concerts were announced on printed posters which said the program consisted of, "Patriotic, Sentimental, Humorous, and Instructive Quartets, Duets, Solos, etc... Cheering the desponding, amusing the pleasure seeking, and tending to beget in all new strength to Battle manfully for our country, and her Glorious and Liberal Institutions".

— More Responsibilities —

In 1866 Mrs. Griswold gave birth to Mary Elizabeth, (the little girl who was mentioned in the first paragraph of this article) who died on Christmas Eve in 1870. But earlier that year of 1870 there was happiness for the family with the birth of their second little daughter, Julia Alice.

Dr. Griswold's medical practice continued to expand; his family life was a busy one with a wife and children, but his interest in public matters continued unabated.

When the Banksville Council No. 86, Junior Order of United American Mechanics was formed in Banksville, New York, in 1896, Dr. Griswold was admitted as an honorary member because the qualifications stated, "men over fifty years honorary membership." Another organization in which Dr. Griswold took great interest was the Acacia Lodge No. 85,
Ancient Free and Accepted Masons, of Greenwich, Connecticut. He had formerly belonged to the Lodge in Mount Kisco, New York and transferred his membership to Greenwich.

Religion was an integral part of Dr. Griswold's life. As a teenager he had joined the Methodist Church in Winsted, Connecticut, and after opening his medical practice in Banksville, he transferred his membership to The Middle Patent Methodist Episcopal Church. There he became extremely active in church matters, serving as steward, trustee and chorister (directing and singing in the choir.) Also, he was greatly interested in religion for the youth of the church, and he was instrumental in establishing the Sunday School at Middle Patent, where he served as one of the teachers.15

"The Round House" in Banksville was bought by Dr. Griswold in 1859. Shown in front of it are A. Campbell Derby, M. D., from Canada, and Doris Finch Watson in 1983. Mrs. Mary Jane (Derby) Griswold was Dr. Derby's great-great aunt. Collection of Doris Finch Watson.
Ralph Barnard Griswold, M. D.
Collection of Doris Finch Watson.

Mary Jane (Derby) Griswold, Dr. Griswold’s wife.
Collection of Doris Finch Watson.
A New Home and Office

By 1881 Dr. Griswold needed more space than "The Round House" could provide for both his professional and his family needs. He knew that Betsy Nash Finch had died in 1880, and so he entered into negotiations with her sons to purchase the Ezekiel Finch homestead and land located across the street from the Finch Store in the center of Banksville. He completed the purchase on August 2, 1881. After the saltbox house on the property was torn down, Dr. Griswold built a magnificent square Victorian house of three floors with large office space on the south side to accommodate his medical practice needs.

The Doctor sold "The Round House" in 1890 to Lizzie Crispo, a lady from New York City, who thought she might like to have a country place to enjoy in the summer. However, she kept it less than one year and sold the building and property to The Middle Patent Church in 1891. And thus, "The Round House" became the parsonage.

Reminiscences

Stories about Dr. Griswold were passed down through the author's family and provide additional insight into the life and times of this caring physician. During a great bout of influenza he worked night and day tending the sick until he could hardly function. The story goes that Mrs. Griswold found it very difficult to say no to anyone knocking at the door for help, and the Doctor was keenly aware of that fact. In an effort to get some much-needed sleep, he donned his hat and coat, told his wife he was going out, and he left via the front door. Once out of his wife's sight, he sneaked around to the back of the house and went up the rear staircase to the bedroom. Mrs. Griswold told his patients, in all honesty, that she had seen the doctor leave the house. When he came down the stairs after a few hours of sleep, she was flabbergasted. He had regained his strength and went right back to tending the sick.

Another story, which was repeated many times in the Finch family, concerns the night lightning struck Dr. Griswold's lovely Victorian home. Neighborhood women and children ran from house to house to alert men for the bucket brigade, and someone rang the Baptist Church bell for help. A brook, the eastern founding branch of the Mianus, runs behind Finch's store, and men formed a line from the brook to the Doctor's house, where a ladder was placed to the roof so the pails of water could be passed up to men on the roof. Thanks to the outstanding efforts of neighbors, the spreading fire was extinguished by the bucket brigade, and the home was saved.

The author recalls an incident in 1957 which brought to light how thorough, but also how busy, Dr. Griswold was back some sixty-five years before — to be exact, on August 31, 1892. In 1957 Mrs. Enfield W. Plummer [Helen Finch], who was born in Banksville, telephoned from Maine to her family and asked that a copy of her birth certificate be secured from the North Castle Town Hall, as she was about to apply to the Social Security Board. When the copy of the certificate arrived, it read "Un-named Female Finch." The date and event were recorded promptly and properly, but the family had not decided on a name for their little daughter. Dr. Griswold registered the event and simply filled in what he
knew. Time and trips to Armonk via horse and buggy could not be wasted!

— Customs of the Period —

In the latter part of the eighteen hundreds, when it was customary to pay afternoon visits to the homes of friends and relatives, it was fashionable to leave a "calling card". These were usually small white or ivory cards with the caller's name printed in stylized letters for gentlemen, while cards for ladies were often more ornate with borders of flowers, sometimes in colors. The cards were usually left on a silver tray placed for that purpose near the front door of the home being visited. The author's collection includes one calling card printed "Will L. Griswold" and another card bears the name "Julia Alice Griswold". It would seem that Dr. and Mrs. Griswold wanted their young people to have proper etiquette.

As with all country doctors, Dr. Griswold often had long waiting periods before his patients paid him for visits, and sometimes payments never came. Some paid in farm produce or wood from their wood lots or offered services, such as doing laundry or cleaning. One interesting item in the author's collection is a check payable to R. B. Griswold, endorsed by Dr. Griswold, from Maurice W. Brundage, a blacksmith from Armonk.22 The check is drawn on The First National Bank of Port Chester, New York, dated March 14, 1899, and it bears the number "1", so it appears that the account was just opened. The amount of the check is six dollars, and one must wonder how many visits that covered. The left front of the check bears the two-cent tax stamp marked "United States Inter. Revenue, Series of 1898." During that period in our history, every check had to bear such a tax stamp to help pay for the Spanish American War.

— The Years Pass —

Dr. and Mrs. Griswold were devoted parents to Will and Julia Alice. Dr. Griswold derived great pleasure, which he expressed to neighbors, when his son followed in the Doctor's footsteps and became a physician and surgeon. To distinguish him from his father, the young Dr. Griswold was known as 'Dr. Will' to friends and colleagues when he began the practice of medicine in Greenwich, and that title remained with him throughout the years.

On April 4, 1889 Dr. Will married Martha Ellen Conkey. There were no children of that union, and they were divorced. He married again in 1906 to Carolyn Morrell, and they had six children, but only two lived. Ralph, their firstborn, was named for his grandfather, and their daughter was named Virginia.23

Banksville was the setting for the wedding of Dr. and Mrs. Griswold's daughter, Julia Alice. On April 16, 1898 she married Wilbur Watson Cooper, who lived in Winsted, Connecticut. Their firstborn was also named Ralph — another tribute to Dr. Griswold. Their only daughter was named Mary, undoubtedly after Mrs. Griswold. Even a great-grandson was named Ralph when he was born in 1930, many years after Dr. Griswold's death.24
Three generations of Dr. Griswold's family are shown here. (L-R) Julia Alice, his daughter; Dr. Griswold; Lucius Griswold, the doctor's father; Dr. Will, his son; and Mary Jane, Dr. Griswold's wife. Picture courtesy of Doris Finch Watson.

— More Community Involvement —

Always interested in community improvement, on November 5, 1905 Dr. Griswold attended a meeting called to consider steps to improve the condition of the burial ground now known as The Middle Patent Rural Cemetery. He was one of several speakers interested in forming an Association. The following year, on November 10, 1906, he signed as one of the seventeen original incorporators. The incorporation was finalized in 1907, and the first meeting of the Board of Directors was held in Banksville at the home of Dr. Griswold in June 6, 1907. He served on various committees of that organization and as a member of The Middle Patent Rural Cemetery Board of Directors for the remainder of his life.25

— Tributes —

A quote from an old newspaper clipping bearing the scribbled date of April 19, 1907 [the name of the paper is missing] features a main article about the good doctor, and the heading reads: "FIFTIETH ANNIVERSARY...Friends Celebrate Completion of Half a Century
Practice By Dr. Ralph B. Griswold." The article goes on to tell about the highlights of the celebration and then reflects upon a tribute paid ten years earlier to Dr. Griswold:

"No better example of the reverence in which the aged doctor is held could be given and no higher tribute could be paid any man than that which was shown on April 15, 1897, when the fortieth anniversary of his settlement at Banksville was past. The people of that section of the town tendered him a very pleasant surprise in the way of resolutions signed by over one hundred prominent citizens attesting the high esteem in which he was held among them."26

On the fiftieth anniversary, two hundred twenty guests appeared at the Griswold home to commemorate the event. Present were family, friends, colleagues, patients and old neighbors. In addition to Banksville residents, people came from all the surrounding towns where the doctor's practice had reached, as well as from New York City and towns in Litchfield County, Connecticut.

The celebration continued all afternoon and evening, and according to another newspaper, "A buffet lunch was provided ... with the unconventional ways of the countryside prevailing, with none of the town method stiffness." The Supervisor of the Town of North Castle, A. Smith Hopkins, addressed those present with eloquent remarks and high praise for the dedicated country doctor. Tributes were presented by groups such as the Greenwich Medical Society and The Middle Patent Church. Many letters and cards of congratulations and thanks to Dr. and Mrs. Griswold arrived in the mail, and other remembrances included a multitude of flowers, pictures, silver gifts and books. One gift was an autograph album, which every guest signed, making it an important and lasting momento of the happy occasion.27
Throughout more than half a century as a caring and dedicated country physician, Dr. Griswold saw the birth of three generations in many local families. He remained active in his medical profession until about 1913. Accounts of his life show that he was much more than a physician: he was a counselor, a teacher, a confidant, a worker, a leader, an organizer and a friend. He served his Lord, his family, his community and his neighbors with devotion and consideration, giving of himself in countless ways.

At two-thirty in the morning on August 17, 1917 Dr. Ralph Barnard Griswold died in his bed in his Banksville home with his devoted wife, Mary Jane, at his side. He was attended by Dr. J. A. Clarke of Greenwich, Connecticut for four days prior to his death.²⁸

Dr. Griswold's funeral was held in the church he loved and served, The Middle Patent Methodist Episcopal Church, on Sunday at two-thirty in the afternoon on August 19, 1917. The Reverend Grenville C. Morse, Pastor, officiated at the service. It is interesting to note that Reverend Morse's home, the church parsonage, was "The Round House", where Dr. and Mrs. Griswold had spent so many years of their early life together. It was from that house that the Griswolds made two trips to Middle Patent Cemetery to bury their babies; now the minister came from that same house to preach the Doctor's funeral. Somehow, it would seem that those unusual circumstances helped to close a unique circle.

The long funeral procession wound its way from the Middle Patent Church, across the narrow dirt road to the cemetery hill, and there the beloved country doctor, Ralph Barnard Griswold, M. D., was laid to rest beside the two tiny graves marked "Our Babe" and "Lizzie", little Mary Elizabeth. It was eleven years before Mrs. Griswold joined them.

FOOTNOTES:

3. Ibid.
4. Ibid.
5. Ibid, p. 75.
7. This information is from an informal Griswold-Derby Genealogical Chart prepared by A. Campbell Derby, M.D., a descendant of Mrs. Mary Jane (Derby) Griswold. In 1983 Dr. Derby, from Iroquois, Ontario, Canada, visited the author's home in Banksville. He and his wife were taking "a sentimental trip" gathering information about the Griswolds. The author took them on a tour of sites which had belonged to the Griswolds, and then drove them to The Middle Patent Rural Cemetery to visit and take photographs of the Griswold plot.
10. Newspaper Article, "Fiftieth Anniversary"; the name of the old newspaper is missing, and a hand-written date appearing on it is April 19, 1907. Collection of Doris Finch Watson.
11. Ibid.
12. This information on "The Burnside Vocalists" is taken from a copy of a Civil War era poster in the collection of Richard N. Lander.
13. This information is from chart described in No. 7 above.
16. Westchester Land Records, Liber 998 of Deeds, p. 144. This property had an early saltbox house upon it and was the homestead of Ezekiel Finch, Jr., who fought for the Patriot cause during the American Revolutionary War. The property remained in the Finch family until after the death of Betsy Nash Finch in 1880. It was sold the following year to Dr. Griswold, and he had the original house torn down to make way for a new home and office.
17. Proof of the beauty of Dr. Griswold's Victorian house is provided by the photograph which appears on the front cover of this booklet. It is one of two photos that the author found during periodic searches for more than ten years. Both photographs were taken between 1895 and 1898 by a relative, Mrs. Carrie [Banks] Close, who photographed many historic sights and developed her own photographs. The Victorian house of the Doctor was torn down in 1968, and today that site is the location of the Ivan Len-dle Grand Slam Tennis Center of Banksville.
19. "The Round House" was the second building which the Middle Patent Church owned as a parsonage. In the middle of the 1860s the first parsonage was just west of the western founding branch of the Mianus, near the present day entrance to the Daniel Gray Fishing Club on Middle Patent Road.
20. This story was told to Mrs. Walter S. Finch by Mrs. Griswold while she was shopping in the Finch Store, located across the street from the Griswold home.
21. This story about the Griswold's fire was told to the author by her father, Walter S. Finch, who lived across the street from the Griswolds, and who helped to fight the fire. He was up on the porch roof, and in the darkness forgot that the large porch did not extend to the north side of the house (as it did on the south). He was about to step off into space, but was grabbed by the man next to him and saved from a long fall. That was something he never forgot!
22. Maurice W. Brundage owned the Brundage Blacksmith Shop when it was located diagonally across from Smith's Tavern on the old New York-Danbury Post Road. His son, Harry Brundage, took over the business and ran it for years. [See North Castle History, Vol. 8, 1981.] Today, the Brundage Blacksmith Shop, now fully restored, is located behind Smith's Tavern, and serves as an important part of the Educational Complex of The North Castle Historical Society.
24. This information is from chart described in No. 7 above.
26. Newspaper Article "Fiftieth Anniversary" see footnote No. 10.
27. The Mount Pleasant News, North Tarrytown, New York, May 24, 1907, p. [number missing]
ACKNOWLEDGEMENTS:
A special thank you goes to Mrs. Mary Brundage Schmidt and to Mrs. Gertrude Close Dugdale for their gifts of photographs presented many years ago. Also, thank you to Richard N. Lander for furnishing a copy of "The Burnside Vocalists" poster in his collection; and to Clinton Ferris for the gift of artifacts from the Banksville Council No. 86, Junior Order of United American Mechanics. Sincere appreciation is expressed for the assistance supplied by the various Libraries, Town Halls, Town and County Offices, friends and relatives. Thank you.

DR. MORTIMER COHN

To complete the story of Dr. Mortimer (Monty) Cohn by Paul Charry in Vol. 11, 1984 North Castle History, we have found this informal picture of him. Dr. Cohn practiced medicine here from 1946-1973 when he and his wife, Josephine, moved to Florida for health reasons. He died in 1981. Picture courtesy of his daughter Nancy Weinberg.
THE HAMPSDEN BANK
and
NORTH CASTLE'S OWN PAPER MONEY

Ronald J. Benice

In 1861 and 1862 the Hampden Bank in Armonk issued paper money which circulated legally in the area for several years. In this article I will describe the paper money as well as the history of the bank and its founders.

— Background —

Nowadays we take for granted the existence of paper money issued by the United States Government. But this was not always the case.

In Colonial times, the Colonies issued their own paper money and, during the American Revolution, the Continental Congress issued paper currency between May 10, 1775 and January 14, 1779. However, as a result of widespread British counterfeiting and a lack of backing for the currency, its value depreciated rapidly. The new Congress under the Constitution offered to redeem it for U.S. Treasury bonds at one percent of face value. The worthlessness of this Continental Currency gave us the expression, "not worth a continental." 1

It also gave the citizens of the new nation a distrust of paper money. Consequently the new government issued only coins until Congress authorized a national paper currency on July 17, 1861 to help finance the Civil War. 2,3 (There were some promissory Treasury notes from time to time and many foreign gold and silver coins were accepted.)

In the meantime state-chartered banks were permitted to issue paper money. Some merchants issued scrip. Secession and the Civil War created a tremendous demand for this private money since the hoarding of gold and silver coins created a shortage of circulating money. Federal laws enacted from 1863 to 1865 first taxed, then totally eliminated the state bank notes. By 1866 they were gone and National Bank Notes and various United States notes became our paper money.

— The Hampden Bank's Beginnings —

On March 14, 1861 five new York City businessmen led by prominent financier and publisher, Edward B. Wesley, "...having associated ourselves under and pursuant to the Act of the Legislature of the State of New York, passed April 18, 1838 entitled "An Act to Authorize the Business of Banking"...to establish an Office of Discount Deposit and Circulation and carry on the business of Banking, do hereby certify: 1st That the name assumed to distinguish such association and to be used in its dealings is the Hampden Bank; 2nd The operations...are to be carried on in the Town of North Castle in the County of Westchester in the State of New York; 3rd The amount of Capital stock is One hundred thousand dollars divided into one thousand shares of One Hundred Dollars each..." 4

The founders and their shares were: E. B. Wesley, 300 shares; A. M. Brewer, 200; C. E. Brewer, 200; J. W. French, Jr., 200; and Wm. H. Marston, 100. At their original meeting "G. W. Wesley was unanimously

elected President and B. Palmer was appointed Cashier." That put Edward Wesley’s brother and brother-in-law in the key operating positions.

— The Paper Money —

The new bank wasted no time in issuing its own paper money. On that same March 14, 1861, Bartley Palmer wrote to the Superintendent of the Banking Department in Albany "Enclosed please find certificate of my appointment as Cashier of this Bank. Please order from the American Bank Note Co. a full plate of One Two One & Five Dollar notes and print therefrom Twelve Thousand Impressions."

Edward Wesley was no stranger to banknotes. Many years earlier he had formed a banknote brokerage business in Albany with N.S.
Kempsey Bank
North Castle, N.Y.
March 28th, 1863

At a meeting of the Directors of this Bank, held on this day, the following resolutions were passed unanimously viz:

That on and after the twenty-ninth day of March 1863, the paid-in stock of this Bank be increased from One hundred thousand dollars to Three hundred thousand dollars, said increase to be awarded, first part, to the present Stockholders, in accordance with provisions made in Certificates of Organization.

[Signature]
President

[Signature]
Treasurer

bank document, reduced to fit page. Courtesy of Ronald J. Benice.
Example of money issued and used in Armonk, courtesy of Ronald J. Benice.
Example of money issued and used in Armonk, courtesy of Ronald J. Beneke.
Washburn. He would buy New York City notes at a discount in Albany and carry them down the Hudson River to New York where they were exchanged for cash at full value. He then bought discounted Albany notes which he carried back for redemption on the return trip. From this background and the immediacy of the order for bank notes, it appears that printing money was the primary purpose for establishing the Hampden Bank. Surely the tiny hamlet of Armonk did not need 48,000 pieces of paper money in 1861! And, as we shall see, the bank closed promptly after the notes were no longer legal. The bank did have some deposits.

The notes were printed with the date March 15, 1861, which was when the incorporation papers were filed with Westchester County and the State of New York. The $1 notes had George Washington's portrait (long before he was on the U.S. $1 bill): the $2 notes featured a farmer with horses, ducks and a pig; the $5 notes featured livestock and a railroad train. As printed on the paper notes, they were "secured by pledge of public stocks." The specific securities are not known, but a letter from Bartley Palmer to the Superintendent of the Banking Department dated April 1, 1861 begins "Please receive from E. B. Wesley for account of the Hampden Bank any securities required by you for our Circulation."

There was a second issue of bank notes dated February 1, 1862. These had different designs and were printed by the National Bank Note Company. The $1 notes featured Daniel Webster and a farm scene, the $2 notes showed a group of soldiers in Zouave uniforms and Henry Clay, and the $5 notes featured a Zouave soldier. The NBN Co. notes had green borders and tints on the face, unlike the ABN Co. notes which used only black ink. The backs of the notes were plain.

There were reported incidents of $1 notes in both series being raised to look like $10 notes. And notes from other banks were altered to look like Hampden Bank notes.

Although G. W. Wesley was initially the president of the Hampden Bank, he apparently did not hold this position long. On the 1861 notes I've seen, C. E. Brewer signed as president. A resolution of the Directors of the Bank dated March 28, 1863 raising the Capital Stock to three hundred dollars was signed by C. E. Brewer as president. There was no reason stated for this increase but the most logical assumption is that it was to back the issuance of additional paper money. I believe that a third, 1863, issue of bank notes was printed but never released due to restrictive Federal legislation enacted later that year. Evidence for this is in a dispute with the National Bank Note Company over unpaid 1863 bills, discussed later.

The End of The Hampden Bank

Alas, the freewheeling banking era, of which Millard Fillmore, while he was New York State Comptroller described as the "practice...of establishing banks in obscure places, in remote parts of the State, with a view of obtaining a circulation merely, and doing little or no other business" came to an end in 1866 when the taxes and other restrictions became fully effective.
The shareholders of the Hampden Bank were no exception to the trend. A letter from Edward Wesley to G. W. Schuyler, Superintendent of the Banking Department dated January 12, 1866 stated "it is our intention to return the notes of the Hampden Bank to the Bank Department and close out the business as speedily as possible. Measures have already been taken to pay off all other obligations incurred by said business, the deposits having all been returned and the capital returned to the stockholders."11

Legal notices that holders had six years to redeem their notes were then placed by the Banking Department in the Albany Evening Journal for 26 weeks starting June 28, 1867 and in The Republican printed in the Village of Sing Sing (now Ossining) for 26 weeks starting July 4, 1867. In January 1868 sworn affidavits were submitted by each newspaper publisher that the notices had appeared.

While awaiting the end of the six year period, a bill for unspecified services in 1863 from the National Bank Note Company remained unpaid and growing with interest charges. Finally, a receipt dated November 1, 1871 was submitted by E. B. Wesley to the Superintendent of the Banking Department with a cover note dated November 17, 1871 saying, "The order for the work done for the Hampden Bank North Castle was I believe given by the Superintendent of the Banking Department as the bill has been so long in dispute and all objections now having been removed and the bill having been paid, I forward this to you to be put on file with the papers connected with the Hampden Bank."

The last meeting of the stockholders, surviving directors, president and cashier was held in North Castle on July 10, 1873. It was resolved that "the money deposited in the New York State National Bank at Albany by E. B. Wesley in trust for the redemption of the circulating notes of the Hampden Bank, the time having expired for the redemption of said notes, that the Superintendent of the Banking Department be requested to pay the balance... to E. B. Wesley." The resolution was signed by G. W. Wesley as president, Bartley Palmer as cashier, E. B. Wesley and one undecipherable signature. The resolution was notarized in Rye on July 25, 1873 and filed in Albany on July 31, 1873.12

And the Hampden Bank became history.

Where Was The Bank?

Since land records do not specify a bank in Armonk at the time, it can be assumed that the bank leased a building in the town. And because the only maps of the period were drafted before and after the bank's existence, they do not show the bank's location. However, town tradition indicates that the bank was originally located in the cellar of the James Briggs house which was on Main Street near the corner of Whippoorwill Road East, approximately where the driveway into Citibank is today.

Later, again according to town lore, the bank moved into Bartley Palmer's store which was on Bedford Road near the northeast corner of Bedford Road and Main Street where today there is a group of stores (across from the Methodist Church). Perhaps a contemporaneous account will some day resolve the question of exact location.

The Principals

Edward B. Wesley was born in Leicester, Massachusetts, in January
The cellar in this house that stood on Main Street (approximately where Citibank is today) is said to be the first location of the Hampden Bank. Pictured in front of the house is Nellie Ferris Palacarzuk whose family lived there in the 1930's and '40's. It should be noted that the house faced South, thus putting its side on Main Street. This explains why Main Street is in the background in the picture. Picture courtesy of Dorothy Ferris Kavanaugh.

1811. At the age of 13, with $2 earned selling cakes and birch beer to the crowd that assembled to see General Lafayette, he walked to New York City. He got a job at a tavern in the financial district. Subsequently he got an office job with a steamboat company in Albany and later in New York. Among the employees was John Mason, founder of Chemical Bank. Wesley soon started speculating in fish and produce between Albany and New York and later formed the previously mentioned bank-note brokerage. In 1851, he provided $20,000 to establish a new morning newspaper, The New York Times, with George Jones and Henry Raymond. He served as business manager until 1861. He was also a founder of the Union Trust Company. He died on October 3, 1906 at the age of 95 leaving an estate of $5 million. Sixteen years later, his mansion, "Elmont," on North Regent Street in Port Chester was sold and the surrounding land was divided into 503 lots that were auctioned off.

George W. Wesley, first president of the bank, appears to have been a brother or cousin of Edward B. Wesley. He was born in England in 1825 and died in Michigan in 1888. He managed hotels in New York, Cleveland and Saginaw.

Bartley Palmer, cashier, was born in Fayette, New York in 1805 and grew up in Cleveland, Ohio. He married Edward B. Wesley's sister, Mary, and lived in Lebanon, Ohio and Buffalo, New York before moving to New York City around 1850. He established a dry goods store in Armonk around 1860. Although not a shareholder in the Hampden Bank,
he was the only officer of the bank that actually lived in Armonk. He died of old age on March 11, 1891 in Armonk and was buried in Woodlawn Cemetery in New York City.\(^4\)

Abram M. Brewer, a major shareholder, owned a butcher shop in the Clinton Market in New York City. Charles E. Brewer was employed by Abram and lived with him. John Wesley French, Jr. operated a tobacco shop in New York City and was, presumably, related to Edward Wesley.

William H. Marston, a minor shareholder, was a prominent Wall Street investor. He was born in Deerfield, New Hampshire in 1832 and came to New York at age 19 as a bank clerk. In 1862 he founded the brokerage firm of William Marston and Company which teamed with the Vanderbilts on many market cornering deals. He and his wife (who was from Springfield, Illinois) were personal friends of President Lincoln. Unfortunately, he lost his fortune in speculation and lived modestly in his later years. He died an apparent suicide in 1898.\(^5\)

Thus we see that Armonk's bank had an illustrious group of founders to go with its brief history.

REFERENCES

4. *Certificate of Incorporation* in Westchester County Archives.
5. *Stockholders' Resolution* in New York State Archives.
11. Letter from Edward Wesley in New York State Archives.
12. *Stockholders' Resolution* in New York State Archives.

Other facts not specifically cited were obtained from maps, business directories, other documents in Westchester County and New York State and Town of North Castle records.

ACKNOWLEDGEMENTS

I would like to thank North Castle Historian Richard Lander for his encouragement throughout this project and New York State Assemblyman Peter Sullivan for his assistance in obtaining materials from the New York State Archives.

ABOUT THE AUTHOR:

Ronald J. Renice is an avid numismatist. His collecting interests include Colonial American paper money and paper money issued by banks in Westchester and Putnam Counties. He is the author of the book, "Alaska Tokens," a descriptive catalog and history of private coinage used in trading posts, saloons and other establishments in pre-statehood Alaska. A 22-year resident of Mount Kisco, he is an executive with IBM.
1991 commemorates the 20th Anniversary of the founding of The North Castle Historical Society.

On April 4, 1971 a group of 18 residents, inspired and led by Kenneth R. Mains, held a Preliminary Meeting at the home of Dorothy T. Hubbell to talk about initiating a historical society in North Castle. This meeting was attended by: Mr. and Mrs. Ronald R. Atkins, R. Eugene Curry, Charles Elson, Dave Ferris, Dorothy T. Hubbell, Sally Spencer Hurwitz, Dorothy Johnson, Richard N. Lander, Mr. and Mrs. Samuel Lewis, Mr. and Mrs. Kenneth R. Mains, Orestes Mihaly, Thomas Parker, Mr. and Mrs. Norman Stone, and Doris Finch Watson. On May 10, 1971 an Incorporation Meeting was held at the home of Doris Finch Watson at which time an "Application for Incorporation of The North Castle Historical Society" was signed by 7 Incorporators: Ronald R. Atkins, R. Eugene Curry, Dorothy T. Hubbell, Sally Spencer Hurwitz, Hon. James D. Hopkins, Richard N. Lander, and Doris Finch Watson.

What these people began 20 years ago has become a success story that has surpassed their greatest expectations. They are to be congratulated for their foresight! Their dedication and determination to bring a viable historical society to North Castle set the tone for future accomplishments by the many volunteers who followed their lead. Those accomplishments have given our Society a heritage of which we can be extremely proud!

— Historical Record —

The following are some highlights from the first 20 years of The North Castle Historical Society:

1971 Preliminary and Incorporation Application Meetings. Provisional Charter from The Regents of the University of the State of New York granted September 24th.

1972 Charter Meeting held February 29th, attended by over 200 people. First Annual Membership Meeting, April 6th, coincided with the first annual town meeting of the incorporated Town of North Castle in 1736.

1973 First display of North Castle artifacts in the Cornell-Birdsall House (Town Hall Annex).

1974 Permanent Charter (No. 14,000) granted by The Regents of the University of the State of New York, September 19th. First annual issue of "North Castle History" published. Extensive Thorne collection of early household and farm tools added to existing exhibit.

1975-76 Members and Trustees worked with the Town of North Castle to celebrate America's Bicentennial which included many extraordinary and memorable programs and publications. The Miller House (Washington's Headquarters) in North White Plains was granted landmark status in The National Register of Historic Places through the Society's efforts.
Historic Smith's Tavern purchased on March 30th with the help of a large grant from IBM and a community fundraiser.

Dedication of Smith's Tavern, June 18th.

Fundraiser House Tour: "Architecture Through the Ages."

First Annual House Tour: "Architecture Through the Ages."

First Annual Antiques Show.

Rotating exhibits initiated at Smith's Tavern. Thorne collection moved to Smith's Tavern.

First Annual Community Garage Sale.

First Annual December Holiday Party.

Capital improvements to Smith's Tavern including painting and a new heating system.

Trustees approved a 6 page document of "Future Plans for the Use of the Various Rooms within Smith's Tavern," and a Plan for Restoration.

Caretaker's quarters established in Smith's Tavern.

Restoration Fund Drive undertaken.

Commemorative Program marking the 200th Anniversary of the detainment of British Major John Andre held at the site of Thomas Wright's (later Sands') Mills.

Acquisition of an ancient privy, relocated to the Smith's Tavern complex.

Acquisition of the Brundage Blacksmith Shop (which originally stood near Smith's Tavern), donated by the Battle of White Plains Monument Committee.

Further capital improvements made.

Caretaker's quarters completed.

Colonial kitchen and milkroom restored.

Innkeeper's small bedroom downstairs restored.

Modern kitchen built for the Society's use.

Restoration of the Brundage Blacksmith Shop with Dedication Ceremony and Program in September. (Moving and restoration made possible by funds from the Armonk Lions Club as well as gifts from members, businesses, and friends.)

Acquisition of the last one-room schoolhouse in North Castle—the East Middle Patent School—from the Bedford School District for $1.00.

Smith's Tavern accepted into the National Register of Historic Places.

Library-Reference Room formally organized.

Improvements and repairs made inside and outside.

East Middle Patent Schoolhouse moved to the Smith's Tavern complex.

Restoration of Schoolhouse undertaken.

Trustees and members organized and carried out for the Town Board of North Castle an extensive celebration to commemorate North Castle's 250th Anniversary. This event was paid for by donations from residents, businesses and friends.

Dedication of the East Middle Patent Schoolhouse.

Restoration and dedication of the Smith's Tavern Taproom in memory of Jan Robison.

Written into the Minutes the Trustees expressed their appreciation to members and others who have donated their time, talent, buildings, and money.

An Endowment Committee was formed.

Trustees approved preliminary plans to move and restore North Castle's 1798 Quaker Meetinghouse.

The North Castle Town Board approved the Society's application to relocate the Quaker Meetinghouse to the complex. The building was donated by Realis Associates.

Fund Drive established to move and restore the Quaker Meetinghouse. Donations received from members, friends, businesses, and other organizations.

Quaker Meetinghouse Fundraising Ball sponsored by the Armonk Lions Club.

Foundation work begun for the Quaker Meetinghouse.

The Old Brundage Blacksmith Shop

The One-room East Middle Patent School

The North Castle Quaker Meeting House

The Community Tag Sale, and Antiques Show are annual fundraisers which are supplemented by donations. There are also rotating exhibits, colonial crafts days for school children, tours, and visiting days for the public. Restoration projects and improvements are on an on-going basis.

PRESIDENTS:

The following report of The North Castle Historical Society’s Charter Meeting appeared in the NORTH CASTLE NEWS in March, 1972:

**200 RESIDENTS ATTEND FIRST HISTORICAL SOCIETY MEETING**
by Barbara Massi

Nearly 200 people squeezed into the Walter Well Room of the North Castle Library Tuesday night, Feb. 29th and were enthusiastically transported back in time as 3 of the 25 founders of The North Castle Historical Society related some of the significant events that occurred in North Castle during the past 300 years.

Doris Finch Watson, acting vice president of the Society, whose family has lived in the Banksville-Middle Patent area for 12 generations, spoke on the history of Banksville, Middle Patent and East Middle Patent. She described the Siwanoy Indians who came up from southern Connecticut to settle along the Mianus River, the first settlers who hunted and fished and then farmed the land, the shoemaking industry which flourished in North Castle in the middle 1800's, and potato farming which came into the area in
the 1860's.

Joseph Miller, Town Clerk and lifelong resident of North White Plains, recounted some highlights in the history of that area: how the marshes and hills of North White Plains frustrated the British troops during the battle of White Plains, how the building of the railroad in 1830 brought an influx of developers and real estate speculators, and the construction of the Kensico Dam, which not only changed the terrain of North White Plains but affected the lives of its inhabitants as well. "Approximately one-half of the residents of North White Plains are descended from the workers on the dam," he said.

Richard Lander, Councilman and Town Historian, related the significance of Major John Andre's detention at Sands Mills which was at the corner of High Street and Route 128. He described the growth and changes of the 3 original sections of Armonk until they finally settled into one town. The name Armonk, he said, is a derivative of the Indian word Cohamong which means roughly "the fishing place between the hills." Mr. Lander said he occasionally stands in the center of Armonk, now surrounded by intersections, traffic lights and highways, and recalls a bed of petunias on a traffic island on Main Street many years ago. Amid the petunias was a sign which said simply, "Slow Down."

Later, a movie made in 1949 recaptured for the audience the Armonk scene of 23 years ago, and showed, among other townspeople, the late Chief John Hergenhan whose appearance on the screen was met by spontaneous applause that obviously stemmed from an appreciation of the Chief's important place in the history of North Castle.

The need for a historical society became evident to Kenneth Mains, acting president of the Society, about 2 years ago when his daughter was working towards a scout merit badge on Indian Lore. While working on the project with her, Mr. Mains had difficulty uncovering specific information pertaining to Indians who lived in North Castle. Frustration turned into determination—to improve on existing information regarding the history of North Castle. Thus, after a year of discussion and legal preparation by 25 interested residents, the Society has been granted a provisional charter by the State of New York, to promote, foster and encourage knowledge of the town and its environment, and to research, record and pass on all the information of historical value that can be uncovered about North Castle. After 3 years a permanent charter may be granted.

The charter meeting was held in order to establish a charter membership, and for the purpose, as required by law, of reading the charter publicly. By the end of the meeting the Society boasted a membership of over 400 people.

The First Annual Meeting of The North Castle Historical Society, at which time officers will be elected, was chosen for its historical significance. It will be held on Thursday, April 6, 1972. The first Town Board meeting in North Castle was held 236 years ago on Thursday, April 6, 1736.

ACKNOWLEDGEMENT:
The author wishes to thank Doris Finch Watson for her help in compiling the chronological history portion of this article.
A good friend of The North Castle Historical Society died on August 7, 1991. Bill Bancroft was a generous man, giving much of his time and talents to the Town of North Castle. As a Trustee of The North Castle Historical Society he worked on many projects, his most outstanding being the Annual Garage Sale which he ran to perfection for many years.

Bill was always available to help with any project the Society undertook. His passing is a loss to us all!

The following obituary appeared in the Reporter Dispatch of September 4, 1991:
A memorial service will be held tomorrow night at the Castle Heights United Methodist Church for William Bancroft Sr., a former North Castle Town Board member who died last month.

Mr. Bancroft died Aug. 7 of cancer at White Plains Hospital Center. He was 79.

He was born Aug. 20, 1912, in Zion City, Ill., and lived in New York City, East Greenwich, R.I., and Kew Gardens, N.Y., before moving to North Castle in 1942.

He graduated from Brown University in 1934 with a degree in mechanical engineering.

During World War II, he was employed by an engineering firm, Griscom-Russell, in New York City, and headed North Castle Red Cross and War Fund drives.

After the war, Mr. Bancroft owned a North White Plains egg and poultry business, Farm Specialties. He retired in 1969.

During his 49 years in North Castle, Mr. Bancroft served on the Town Board from 1972 to 1976, as well as the Town Planning Board, the Ethics Board, and the Parks, Recreation, and Conservation Board.

He was a member of the North Castle Republican Club and director of the North White Plains-Quarry Heights Civic Association.

Mr. Bancroft served three terms on the Valhalla Board of Education. He was president and secretary of the North White Plains Fire Company. He was an original member of the North Castle Auxiliary Police.

He also was a director of the North White Plains Library Board and active in the North Castle Historical Society.


He is survived by a son, Norman of South Salem; a daughter, Barbara A. Cryan of North White Plains; a sister, Helen E. Beals of East Greenwich, R.I.; and three grandchildren. The family is making donations in his memory to the North Castle Historical Society, 440 Bedford Road, Armonk, N.Y. 10504.

Arrangements are being handled by the Ballard-Durand Funeral Home in White Plains.
THE NORTH CASTLE HISTORICAL SOCIETY

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Officers:
- President: Sharon M. Tomback
- Vice President: Robert R. Black
- Vice President: J. Stuart Brown
- Vice President: Piers L. Curry
- Recording Secretary: Loretta R. Bastone
- Corresponding Secretary: Susan R. Shimer
- Treasurer: Helen Briggs
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- Trustee-at-Large: Doris Finch Watson

Ex-Officio:
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